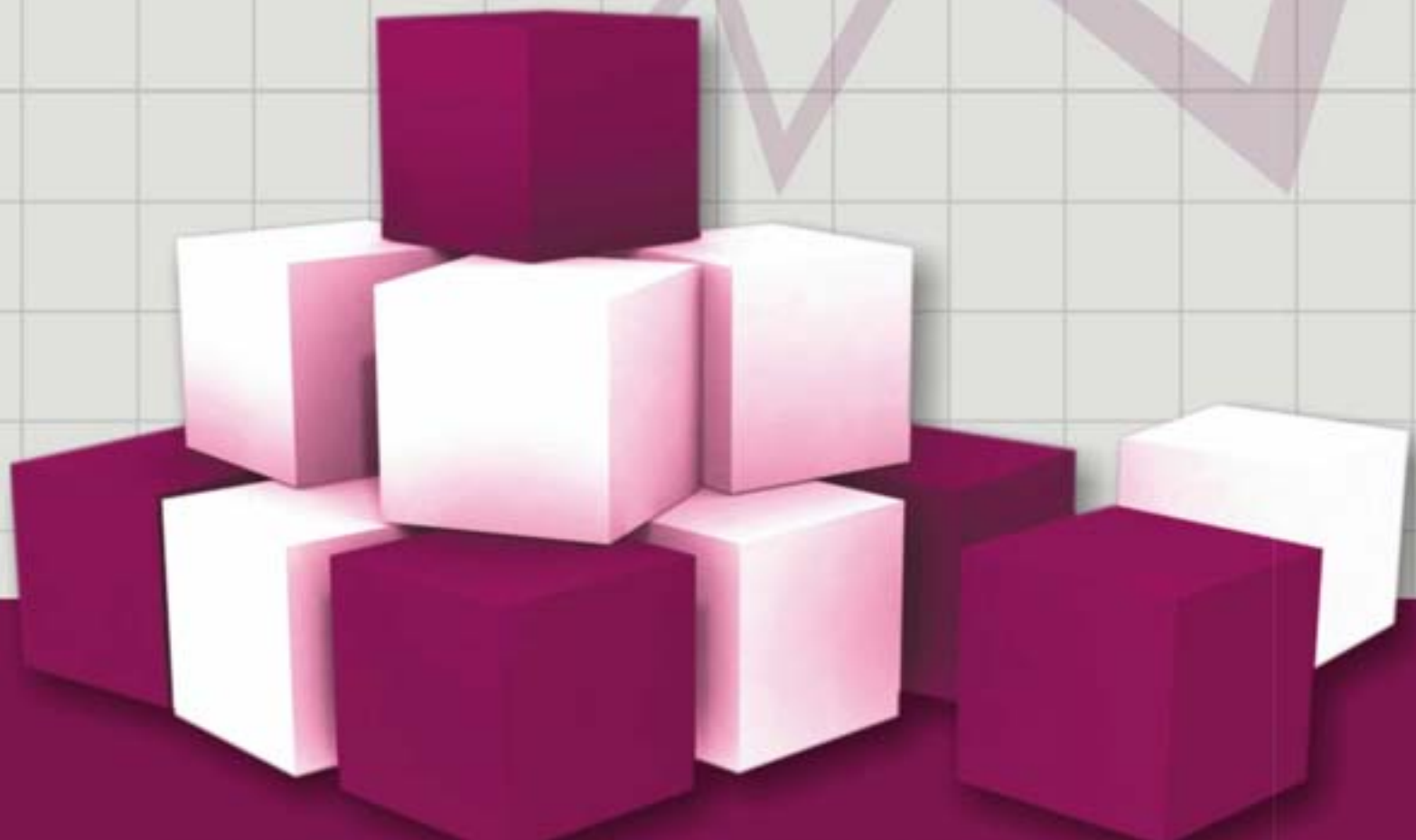




HANDBOOK ON INDIAN INSURANCE STATISTICS



HANDBOOK ON INDIAN INSURANCE STATISTICS 2013-14



INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA

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MISSION STATEMENT

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

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SUMMARY

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

PARTICULARS	Remarks	Unit	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
PROFILE																
No of companies	As on 31 st March	Nos.	5	12	13	13	14	15	16	18	22	23	23	24	24	24
No of branch offices	As on 31 st March	Nos.	2199	2306	2445	2612	3001	3865	5373	8913	11815	12018	11546	11167	10285	11032
Insurance penetration	Calendar Year	In per cent	2.15	2.59	2.26	2.53	2.53	4.10	4.00	4.00	4.00	4.60	4.40	3.40	3.17	3.10
Insurance density	Calendar Year	US \$	9.1	11.7	12.9	15.7	18.3	33.2	40.4	40.4	41.2	47.7	55.7	49.0	42.7	41.0
BUSINESS FIGURES																
Number of new policies issued	FY	In Lakhs		254	286	262	262	355	462	509	509	532	482	442	442	409
First year premium (Including single premium)	FY	(₹ Crore)	9707	19857	16942	19788	26218	38786	75649	93713	87331	109894	126398	113966	107361	120320
Total Premium	FY	(₹ Crore)	34898	50094	55748	66654	82855	105876	156076	201351	221785	265447	291639	287072	287202	314283
Market share of LIC (based on Total Premium)	FY	In per cent	100	99	98	95	91	86	82	74	71	70	70	71	73	75
Individual Business in Force (Number of policies)	FY	In Thousands					193601	451963	257911	291618	318927	329187	329187	335284	336112	334808
Individual Business in Force (Sum Assured)	FY	(₹ Crore)					1554045	3857531	2396646	2913703	3338541	3856219	4311470	4719833	6796602	
INTERMEDIARIES																
No of individual agents	As on 31 st March	Nos.	826334	1068441	1265183	1212679	1420235	1976934	2485980	2883214	2898653	2581840	2358885	2122757	2188500	
No of corporate agents	As on 31 st March	Nos.	275	757	2436	819	216	656	2415	2506	2930	2165	882	739	689	
Commission paid	FY	(₹ Lakh)	456691	515273	615838	709861	863548	1226864	1468058	1549598	1803559	1828029	1849874	1921810	2075032	
Operating Expenses related to Insurance Business	FY	(₹ Lakh)	467417	545115	642483	821560	961105	1358584	2030673	2583190	2890628	3294230	2965610	3155237	3505176	
POLICYHOLDERS' SERVICES																
No of claims submitted (Individual)	FY	No. of policies							577322	640620	640620	762435	851534	854200	878482	885361
No of claims submitted (Group)	FY	No of Lives							162837	264138	309151	436201	436201	402407	365437	425978
Amount Claimed (Individual)	FY	(₹ Crore)							4626	5279	6541	8286	8286	9158	10275	11958
Amount Claimed (Group)	FY	(₹ Crore)							1114	1383	1679	2118	2118	2458	2749	3230
Total Benefit Paid (Net)	FY	(₹ Lakh)	1747952	2054522	2399357	2875133	3520986	5571501	6168637	5837029	9556491	14215045	15261746	19122047	21632878	

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

PARTICULARS	Remarks	Unit	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Channel Wise-New Business (Amount of Premium)-Individual plus Group																
Individual agents	FY	(₹ Crore)						54611	67611	56884	66906	68094	53113	49761	48831	
Corporate agents-Banks	FY	(₹ Crore)					3690	6822	7307	9288	12391	12811	12154	11327		
Corporate agents-Others	FY	(₹ Crore)					1829	3503	3511	3912	3277	3222	1653	1252		
Brokers	FY	(₹ Crore)					363	573	857	1476	1685	1460	1288	1267		
Direct selling	FY	(₹ Crore)					13847	15174	18340	28262	40886	44163	42380	57478		
Total	FY	(₹ Crore)					75597	93683	86900	109845	126333	113868	107236	120156		
Referrals	FY	(₹ Crore)					1258	2347	2731	2610	875	35	21	20		
Channel Wise-New Business (No. of Lives Covered)-Individual plus Group																
Individual agents	FY	In Lakhs					423	500	463	540	450	478	510	484		
Corporate agents-Banks	FY	In Lakhs					29	35	41	33	66	48	52	56		
Corporate agents-Others	FY	In Lakhs					18	33	33	104	97	27	74	53		
Brokers	FY	In Lakhs					8	9	9	54	52	28	27	41		
Direct selling	FY	In Lakhs					175	277	491	609	648	527	560	714		
Total	FY	In Lakhs					660	854	1038	1339	1313	1109	1223	1348		
Referrals	FY	In Lakhs					8	14	20	13	9	0.13	0.13	0.13		
Region Wise distribution of Offices																
Metro	As on 31 st March	Nos.						549	939	1265	1244	1132	1106	1071	1048	
Urban	As on 31 st March	Nos.					1347	1637	2123	2105	1988	1956	2133	2543		
Unclassified	As on 31 st March	Nos.					3477	6337	8427	8669	8426	8105	7081	7441		
Total	As on 31 st March	Nos.					5373	8913	11815	19575	11546	11167	10285	11032		
Assets Under Management																
Life Fund	As on 31 st March	(₹ Crore)	194010	230369	229649	307309	366220	397189	465555	541630	629650	731291	841075	974620	1120000	1288225
Pension & General Annuity & Group fund	As on 31 st March	(₹ Crore)	-	-	30638	43627	54705	64074	71575	91262	113952	143627	189927	236667	282387	337579
Unit ULIP Fund	As on 31 st March	(₹ Crore)	-	-	266	1688	7527	25888	67050	133077	172763	337540	399116	369972	342507	331661
Total Fund	As on 31 st March	(₹ Crore)	194010	230369	260552	352625	428452	487151	604180	765969	916365	1212458	1430118	1581259	1744894	1957466
Profit / (Loss) after tax	As on 31 st March	(₹ Lakh)	29115	59398	11064	(41456)	(16483)	(45242)	(115960)	(341281)	(488301)	(98882)	265704	597354	694839	758783
Equity Capital	As on 31 st March	(₹ Crore)		1669	2234	3244	4353	5892	8124	12296	18255	21020	23662	24932	25519	25939
REDRESSEL OF CONSUMER GRIEVANCES																
No of grievances reported during the year	FY	Nos.												309613	341012	374620
No. of complaints reported with the Ombudsmen at difference centres	FY	Nos.												12353	15711	17512

Note: Figures in brackets represent negative values.

B. SUMMARY OF INDIAN NON-LIFE INSURANCE SECTOR

PARTICULARS	Remarks	Unit	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
PROFILE																
No of companies (incl reinsurer)	As on 31 st March	Nos.	10	13	15	16	16	16	17	20	22	26	26	28	28	29
No. of branch offices	As on 31 st March	Nos.										6417	6660	7050	8099	9872
Insurance penetration	Calendar Year	in Percent	0.56	0.67	0.62	0.64	0.61	0.60	0.60	0.60	0.60	0.60	0.70	0.70	0.78	0.80
Insurance density	Calendar Year	US \$	2.4	3.0	3.5	4.0	4.4	5.2	5.2	6.2	6.2	6.7	8.7	10.0	10.5	11.0
BUSINESS FIGURES																
Number of new policies issued	FY	In Lakhs		436	417	498	511	467	573	671	671	675	793	857	1070	1025
Gross Direct Premium (Within & Outside India)	FY	(₹ Crore)	10499	12385	14870	16542	21339	25930	28806	31428	31428	35816	43842	54578	65023	72990
Market share of PSUs (Excluding GIC, AIC & ECGC)		in Percent	96.22	90.92	86.35	81.00	74.87	66.60	61.48	59.74	59.74	59.20	60.25	59.11	55.61	54.67
Segment Wise Gross Direct Premium (Within India) - Excluding Specialised & Standalone Insurers																
Fire	FY	(₹ Lakh)	206436	266739	295478	315005	333092	377453	413238	345921	338468	386927	455512	543449	665891	739173
Marine	FY	(₹ Lakh)	98515	1105340	121519	111754	122810	128409	162784	32857	195615	216759	251876	287679	302915	315436
Motor	FY	(₹ Lakh)						873338	1069666	1268525	1333602	1504699	1817272	2424712	2962980	3382357
Health	FY	(₹ Lakh)						222075	331929	489442	608800	731137	994393	1180902	1397467	1566316
Others	FY	(₹ Lakh)	675744	772485	973695	1132722	1292158	434697	512929	498604	558698	625252	738594	850835	968012	1057720
Total	FY	(₹ Lakh)	980695	1144582	1390692	1559481	1748060	2035972	2490549	2788134	3035183	3462045	4257647	5287577	6297624	7061002
Net Retentions of Non-Life Insurers																
Fire	FY	in Percent				80.46	76.00	85.76	65.72	75.65	77.35	73.99	65.39	75.16	71.88	69.24
Marine Cargo	FY	in Percent				89.46	85.07	91.77	77.10	84.43	88.59	85.35	79.18	78.86	83.59	85.99
Marine Hull	FY	in Percent				26.68	25.55	39.76	18.30	20.01	31.26	23.31	25.06	32.29	34.79	31.94
Motor	FY	in Percent				99.02	99.64	100.00	96.15	100.00	99.99	99.99	98.88	99.02	98.78	100.00
Engineering	FY	in Percent				81.29	75.78	91.55	72.89	77.52	71.26	68.88	70.15	73.53	70.78	71.07
Aviation	FY	in Percent				25.98	23.53	21.93	24.21	23.71	23.71	25.64	37.50	20.16	27.25	1.00
Other miscellaneous	FY	in Percent				94.70	88.35	94.47	89.63	97.11	96.95	91.39	90.63	94.52	90.01	89.43
Total- All Segments	FY	in Percent				87.90	86.45	92.58	83.41	91.26	94.45	90.30	88.24	91.84	89.84	90.32
Incurred Claims Ratio																
Fire	FY	in Percent		46.52	47.04	30.33	39.54	64.57	58.52	68.69	75.74	79.91	86.07	96.78	68.82	76.54
Marine	FY	in Percent		59.70	67.10	62.19	66.61	74.41	86.52	91.63	102.93	78.08	90.18	83.72	64.96	63.37
Motor	FY	in Percent							84.69	92.31	88.82	84.51	102.54	94.96	88.63	79.50
Health	FY	in Percent							141.02	106.99	105.95	111.13	100.08	94.00	96.42	100.73
Others	FY	in Percent		105.15	109.12	88.95	86.27	86.88	52.85	52.52	54.17	56.64	56.13	54.29	64.07	64.07
Total- All Segments	FY	in Percent		88.02	78.27	77.20	77.43	88.39	81.27	87.78	86.31	85.67	93.30	88.90	82.79	81.74
Underwriting Profit/Loss	FY	(₹ Lakh)	38442	(26646)	63191	142536	129350	147366	313711	224932	39707	120451	(994353)	(882740)	(698428)	(754888)
Assets Under Management	As on 31 st March	(₹ Crore)	24462	23400	30334	34075	37412	42332	50383	56280	58893	66372	82520	99268	122992	139809
Equity Share Capital (Including specialised insurers but excluding GIC)	As on 31 st March	(₹ Crore)	(5319)	1517	1723	2149	2299	2784	3056	3661	4400	5255	6276	7396	9520	10240
Commission expenses	FY	(₹ Lakh)	(5319)	(2420)	8634	11075	30384	40078	25233	61750	104660	119879	144373	202798	191464	263497
Operating expenses related to insurance business	FY	(₹ Lakh)	225842	268069	308449	420346	440489	520001	541293	632209	760976	874600	1062048	1117216	1354018	1511785
Operating profit/(Loss)	FY	(₹ Lakh)	(2554)	(57594)	10696	46452	87824	38922	205785	135774	(104451)	(104774)	(368607)	(245735)	145043	234366
Income from investments	FY	(₹ Lakh)	1514	78077	91224	126067	142246	192612	211079	260384	226494	277048	938183	950493	1191167	1400434
Profit after tax (Industry Total)	FY	(₹ Lakh)	(1358)	(7210)	68064	141100	153811	174723	355134	286300	84212	117061	(101894)	2452	328183	443890
REDRESSAL OF CONSUMER GRIEVANCES																
No of grievances reported during the year																
No. of complaints reported with the Ombudsmen at difference centres														93155	78927	63736
														9987	9071	9627

Note: Figures in brackets represent negative values.

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

(In Per cent)

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

* Insurance penetration is measured as ratio of premium (in US Dollars) to GDP (in US Dollars)
data relates to financial year.

Source: Swiss Re, Sigma various volumes.

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

(In Per cent)

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

* Insurance penetration is measured as ratio of premium (in US Dollars) to GDP (in US Dollars)
data relates to financial year.

Source: Swiss Re, Sigma various volumes.

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

(In Per cent)

Countries	2009			2010			2011			2012			2013		
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life
Australia	6.40	3.40	3.00	5.90	3.10	2.80	6.00	3.00	3.00	5.60	2.84	2.76	5.20	3.00	2.10
Brazil	3.10	1.60	1.50	3.10	1.60	1.50	3.20	1.70	1.50	3.65	1.99	1.66	4.00	2.20	1.80
France	10.30	7.20	3.10	10.50	7.40	3.10	9.50	6.20	3.30	8.92	5.64	3.28	9.00	5.70	3.20
Germany	7.00	3.30	3.70	7.20	3.50	3.70	6.80	3.20	3.60	6.74	3.12	3.62	6.70	3.10	3.60
Russia	2.50	-	2.50	2.30	-	2.30	2.40	0.10	2.30	1.33	0.09	1.24	1.30	0.10	1.20
South Africa	12.90	10.00	2.90	14.80	12.00	2.80	12.90	10.20	2.70	14.16	11.56	2.60	15.40	12.70	2.70
Switzerland	9.80	5.40	4.50	9.90	5.50	4.40	10.00	5.50	4.50	9.57	5.25	4.33	9.60	5.30	4.40
United Kingdom	12.90	10.00	3.00	12.40	9.50	2.90	11.80	8.70	3.10	11.27	8.44	2.84	11.50	8.80	2.80
United States	8.00	3.50	4.50	8.00	3.50	4.50	8.10	3.60	4.50	8.18	3.65	4.52	7.50	3.20	4.30
Asian Countries															
Hong Kong	11.00	9.60	1.40	11.40	10.10	1.40	11.40	10.10	1.40	12.44	11.02	1.42	13.20	11.70	1.50
India#	5.20	4.60	0.60	5.10	4.40	0.70	4.10	3.40	0.70	3.96	3.17	0.78	3.90	3.10	0.80
Japan	9.90	7.80	2.10	10.10	8.00	2.10	11.00	8.80	2.20	11.44	9.17	2.27	11.10	8.80	2.30
Malaysia	4.40	2.90	1.60	4.80	3.20	1.60	5.10	3.30	1.80	4.80	3.08	1.72	4.80	3.20	1.70
Pakistan	0.70	0.30	0.40	0.70	0.30	0.30	0.70	0.40	0.30	0.71	0.43	0.28	0.70	0.50	0.30
PR China	3.40	2.30	1.10	3.80	2.50	1.30	3.00	1.80	1.20	2.96	1.70	1.26	3.00	1.60	1.40
Singapore	6.80	5.10	1.70	6.10	4.60	1.60	5.90	4.30	1.50	6.03	4.43	1.60	5.90	4.40	1.60
South Korea	10.40	6.50	3.90	11.20	7.00	4.20	11.60	7.00	4.60	12.12	6.87	5.25	11.90	7.50	4.40
Sri Lanka	1.40	0.60	0.90	1.40	0.60	0.90	1.20	0.60	0.60	1.20	0.54	0.66	1.10	0.50	0.70
Taiwan	16.80	13.80	3.00	18.40	15.40	3.00	17.00	13.90	3.10	18.19	15.03	3.16	17.60	14.50	3.10
Thailand	4.00	2.40	1.60	4.30	2.60	1.70	4.40	2.70	1.70	5.02	2.95	2.07	5.50	3.80	1.70
World	7.00	4.00	3.00	6.90	4.00	2.90	6.60	3.80	2.80	6.50	3.69	2.81	6.30	3.50	2.80

* Insurance penetration is measured as ratio of premium (in US Dollars) to GDP (in US Dollars)
data relates to financial year.

Source: Swiss Re, Sigma various volumes.

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

(In US Dollars)

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

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

data relates to financial year.

Source: Swiss Re, Sigma various volumes.

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

(In US Dollars)

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

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

data relates to financial year.

Source: Swiss Re, Sigma various volumes.

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

(in US Dollars)

Countries	2009			2010			2011			2012			2013		
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life
Australia	2832.7	1524.8	1307.9	3369.2	1766.3	1603.0	4094.0	2077.0	2017.0	3922.3	1987.7	1934.7	3528.0	2056.0	1472.0
Brazil	251.7	127.9	123.8	327.6	169.9	157.7	398.0	208.0	189.0	414.2	225.5	188.7	443.0	246.0	197.0
France	4269.2	2979.8	1289.4	4186.6	2937.6	1249.0	4041.0	2638.0	1403.0	3543.5	2239.2	1304.3	3736.0	2391.0	1345.0
Germany	2878.4	1356.7	1518.7	2903.8	1402.2	1501.6	2967.0	1389.0	1578.0	2804.6	1299.3	1505.3	2977.0	1392.0	1585.0
Russia	280.9	4.5	276.4	296.8	6.4	290.4	303.0	8.0	295.0	182.4	12.1	170.3	199.0	19.0	180.0
South Africa	738.1	574.2	163.9	1054.7	854.6	200.1	1037.0	823.0	215.0	1080.9	882.3	198.6	1025.0	844.0	181.0
Switzerland	6257.7	3405.6	2852.1	6633.7	3666.8	2966.9	8012.0	4421.0	3591.0	7522.1	4121.1	3401.1	7701.0	4211.0	3490.0
United Kingdom	4578.8	3527.6	1051.2	4496.6	3436.3	1060.2	4535.0	3347.0	1188.0	4350.2	3255.8	1094.4	4561.0	3474.0	1087.0
United States	3710.0	1602.6	2107.3	3758.9	1631.8	2127.2	3846.0	1716.0	2130.0	4047.3	1808.1	2239.2	3979.0	1684.0	2296.0
Asian Countries															
Hong Kong	3304.0	2886.6	417.5	3635.5	3197.3	438.2	3904.0	3442.0	462.0	4543.9	4024.7	519.2	5002.0	4445.0	557.0
India#	54.3	47.7	6.7	64.4	55.7	8.7	59.0	49.0	10.0	53.2	42.7	10.5	52.0	41.0	11.0
Japan	3979.0	3138.7	840.4	4390.2	3472.8	917.4	5169.0	4138.0	1031.0	5167.5	4142.5	1024.9	4207.0	3346.0	861.0
Malaysia	321.8	206.9	115.0	421.1	282.8	138.3	502.0	328.0	175.0	514.2	329.9	184.3	518.0	341.0	176.0
Pakistan	6.6	3.0	3.6	6.1	3.2	2.9	8.0	4.0	4.0	8.7	5.3	3.4	9.0	6.0	3.0
PR China	121.2	81.1	40.0	158.4	105.5	52.9	163.0	99.0	64.0	178.9	102.9	76.0	201.0	110.0	91.0
Singapore	2557.6	1912.0	645.6	2823.4	2101.4	722.1	3106.0	2296.0	810.0	3362.0	2471.8	890.2	3251.0	2388.0	863.0
South Korea	1890.3	1180.6	709.7	2339.4	1454.3	885.1	2661.0	1615.0	1045.0	2785.4	1578.1	1207.3	2895.0	1816.0	1079.0
Sri Lanka	29.5	11.8	17.7	34.2	13.7	20.6	33.0	15.0	18.0	32.9	14.8	18.2	36.0	16.0	21.0
Taiwan	2752.1	2257.3	494.8	3296.2	2756.8	539.3	3371.0	2757.0	614.0	3759.6	3107.1	652.5	3886.0	3204.0	682.0
Thailand	154.4	91.7	62.7	199.4	121.9	77.5	222.0	134.0	88.0	266.2	156.5	109.7	310.0	214.0	96.0
World	595.1	341.2	253.9	627.3	364.3	263.0	661.0	378.0	283.0	655.7	372.6	283.1	652.0	366.0	285.0

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

data relates to financial year.

Source: Swiss Re, Sigma various volumes.

CHARTS

LIFE INSURANCE

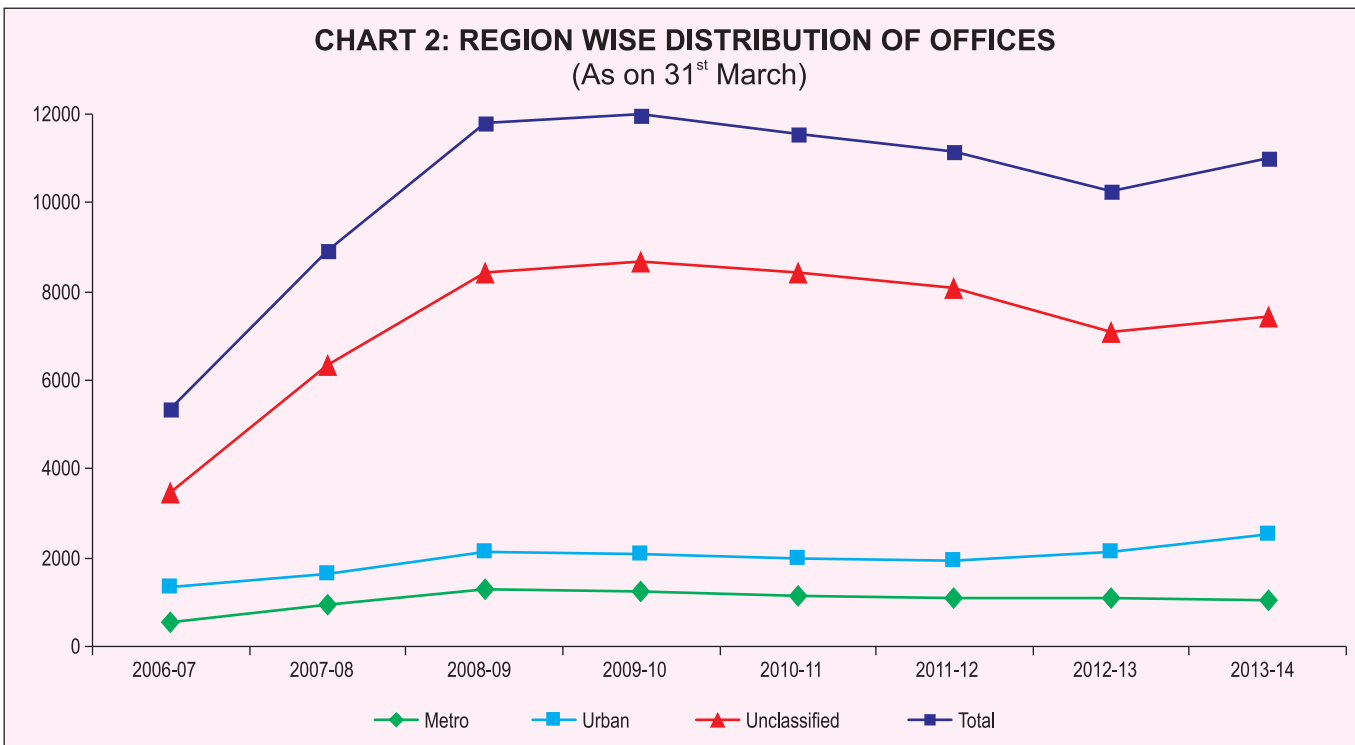
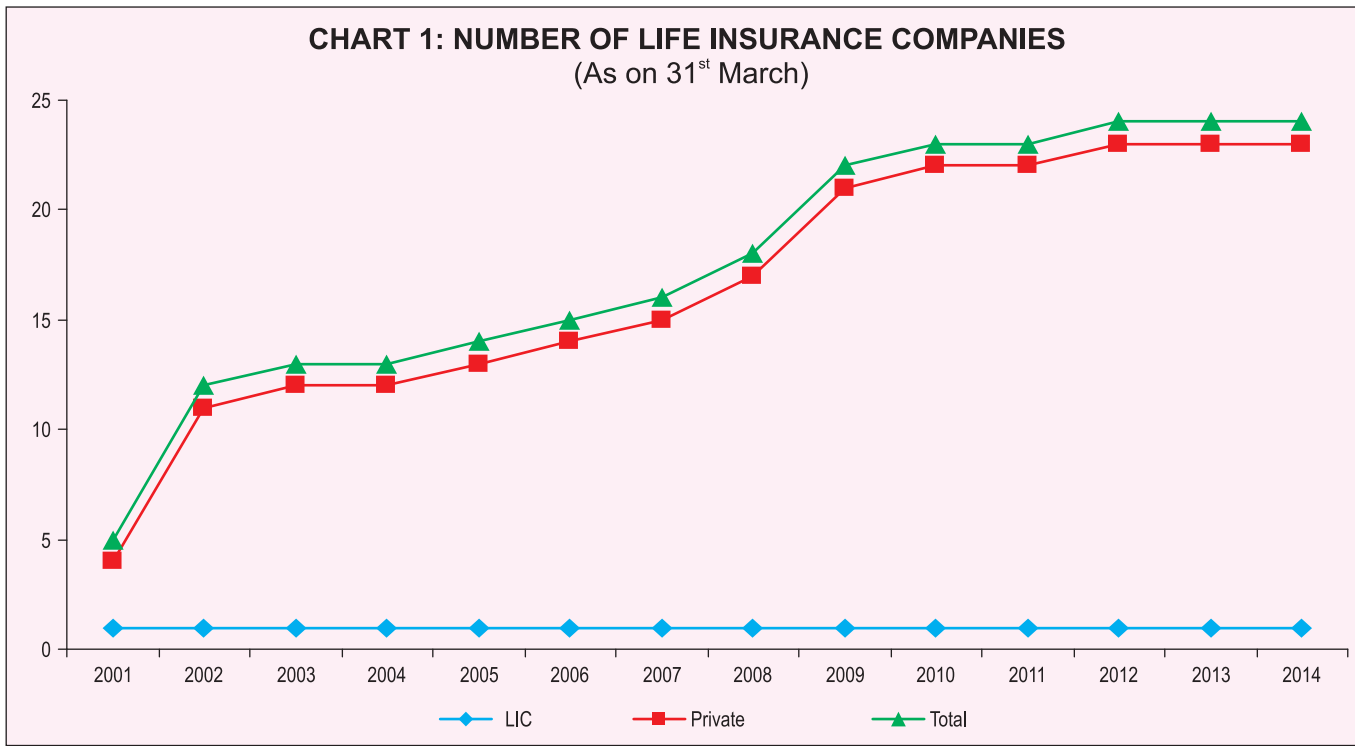


CHART 3: NUMBER OF NEW POLICIES ISSUED

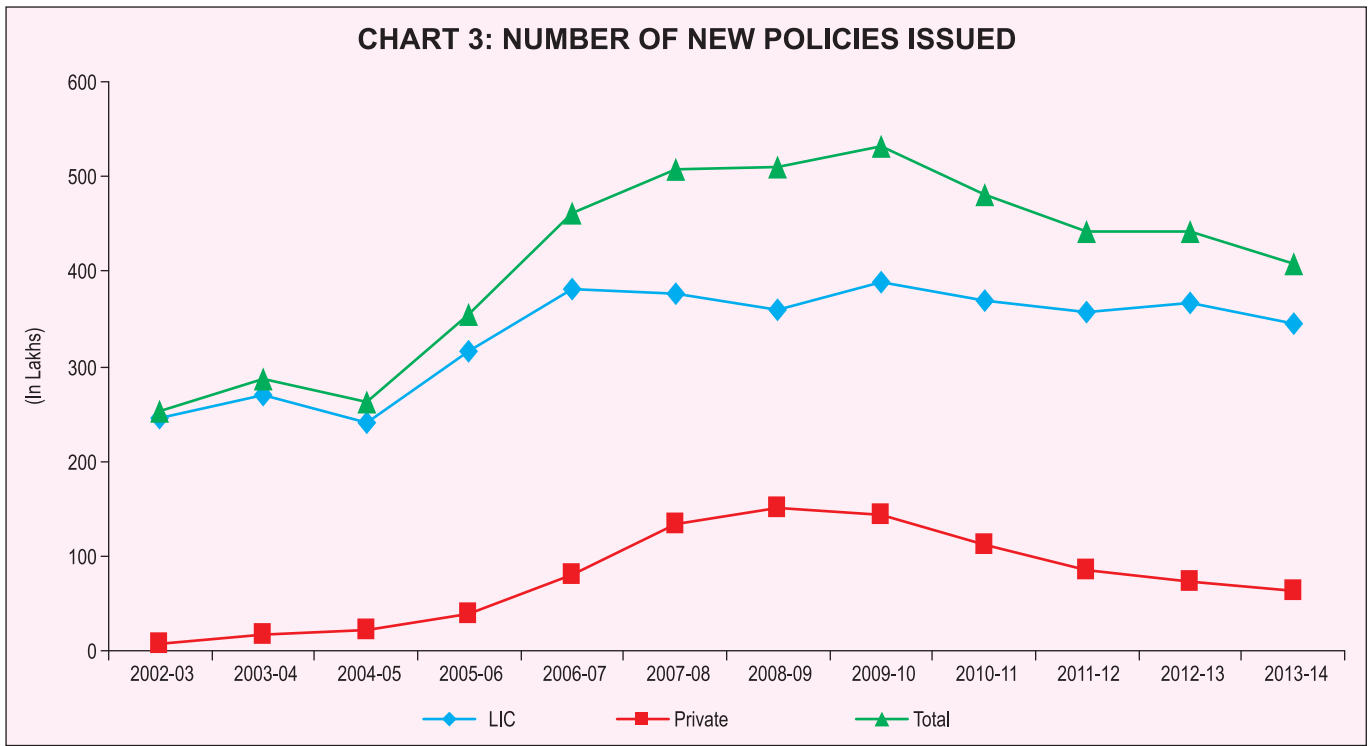


CHART 4: TOTAL LIFE INSURANCE PREMIUM

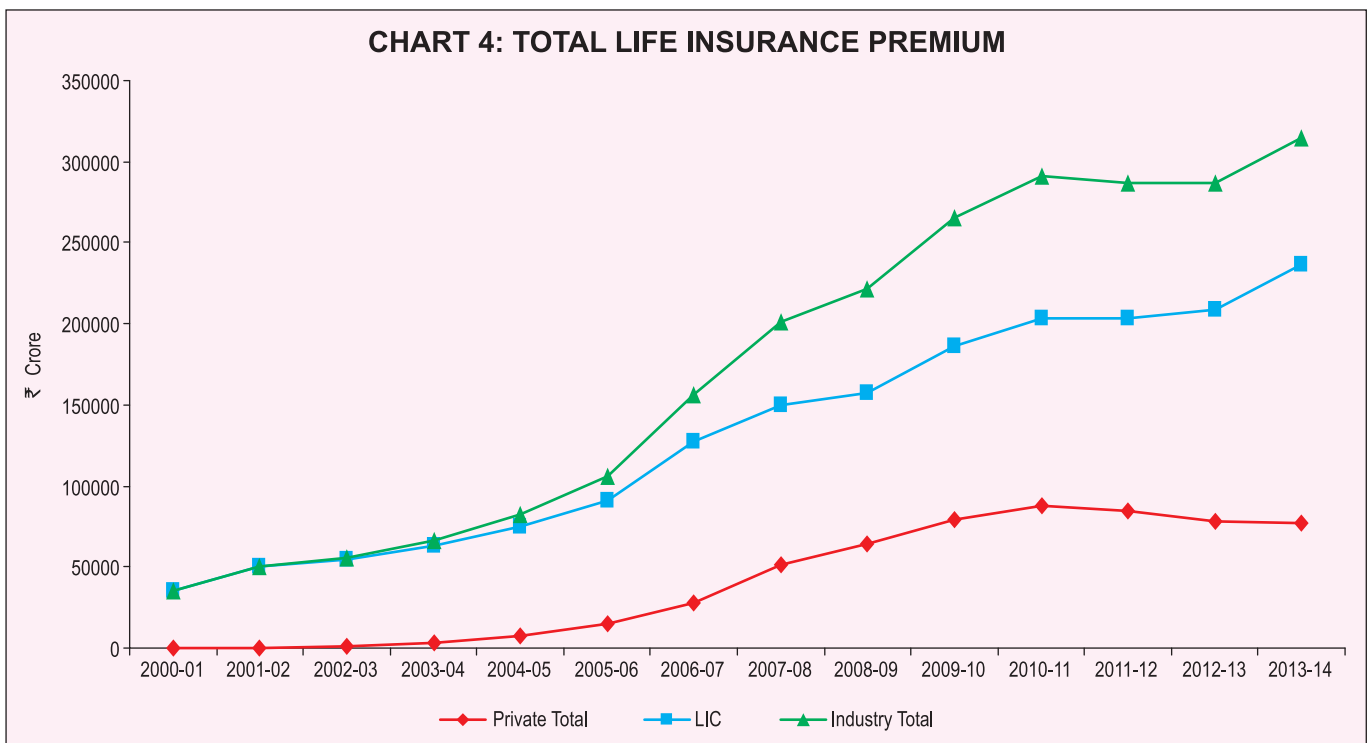


CHART 5: CHANNEL WISE NEW BUSINESS PREMIUM (INDIVIDUAL+GROUP)

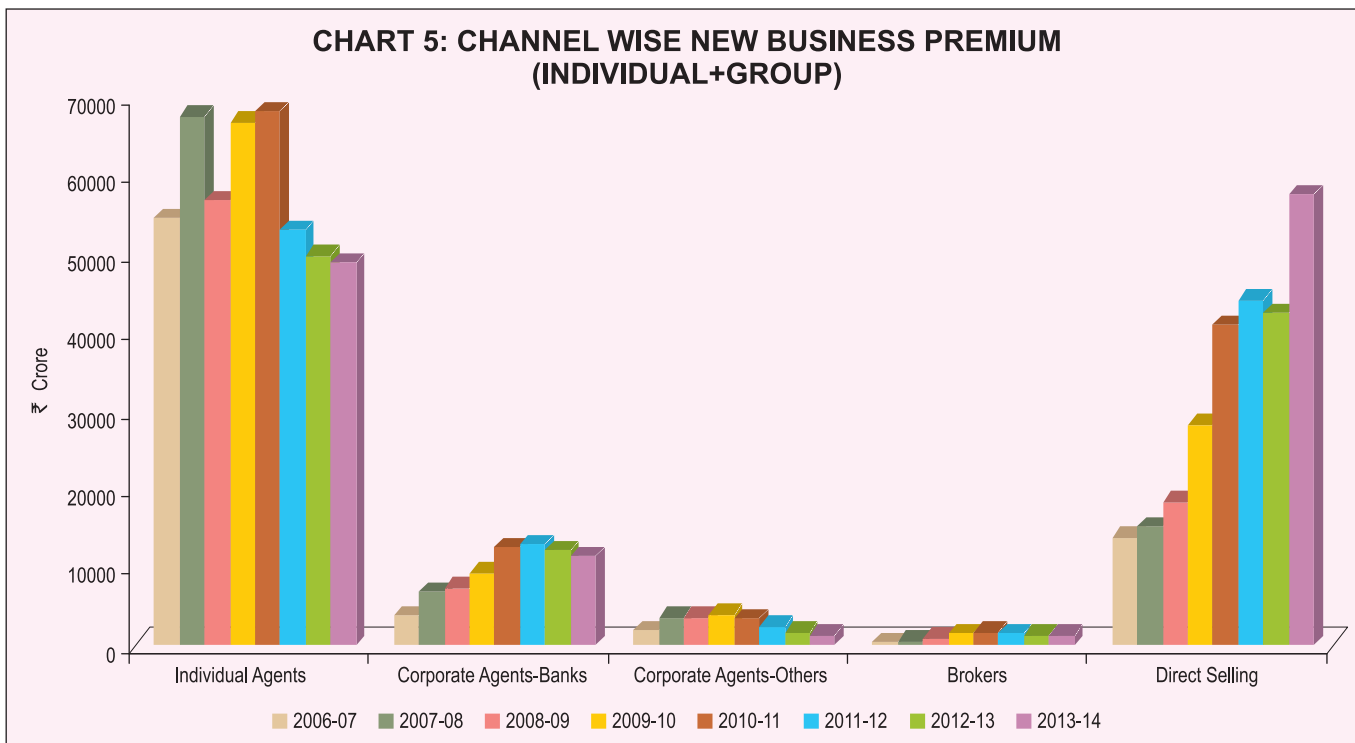


CHART 6: EQUITY SHARE CAPITAL (As on 31st March)

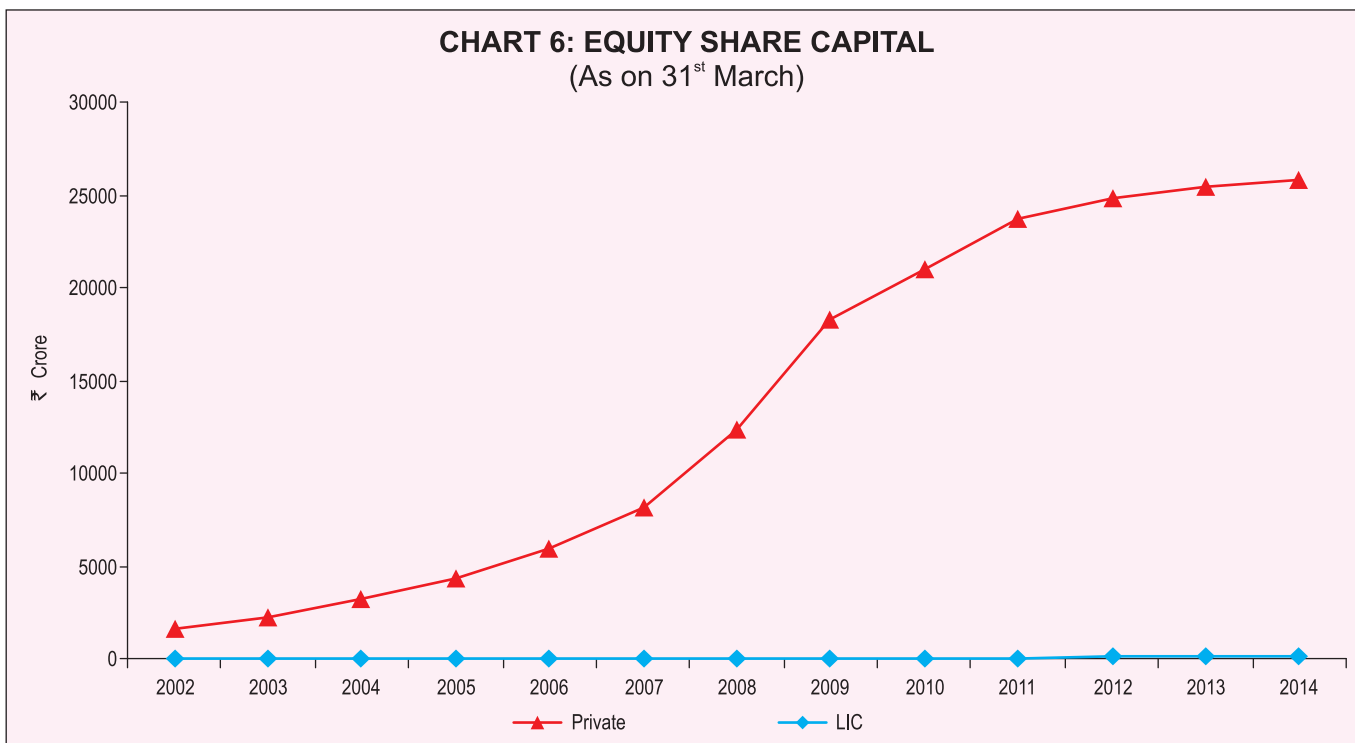


CHART 7: ASSETS UNDER MANAGEMENT

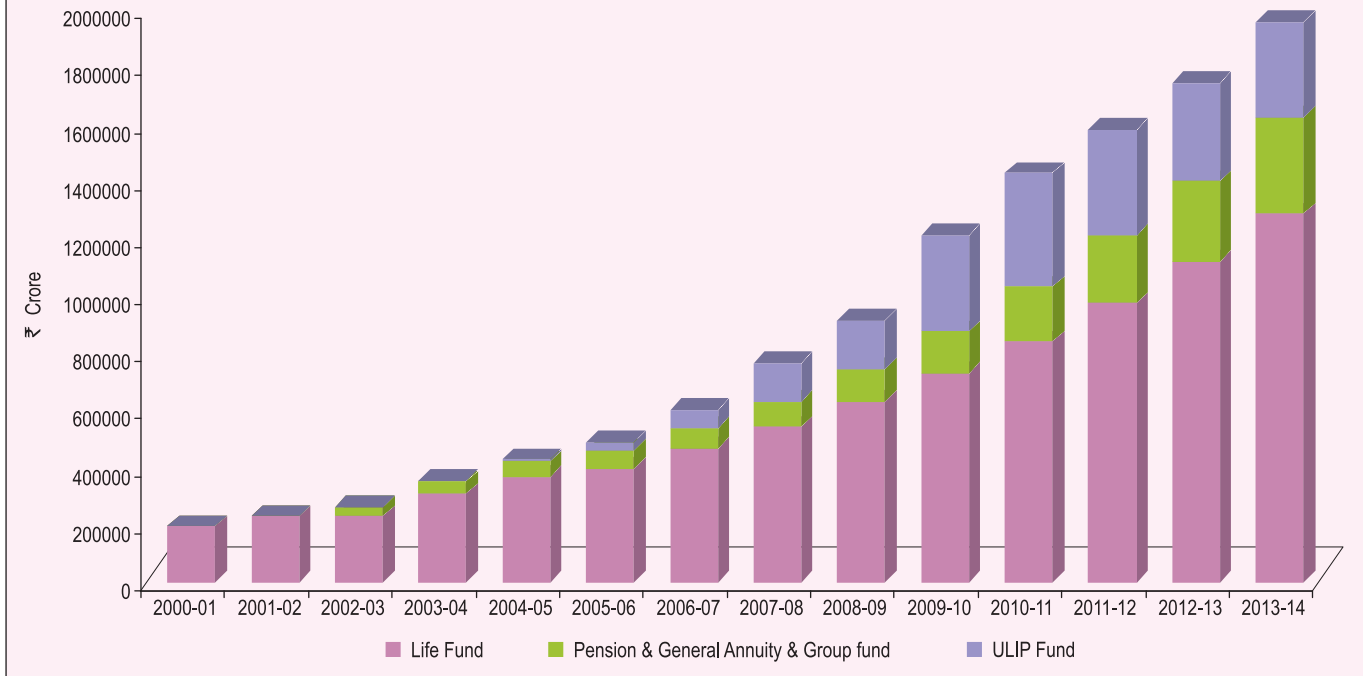
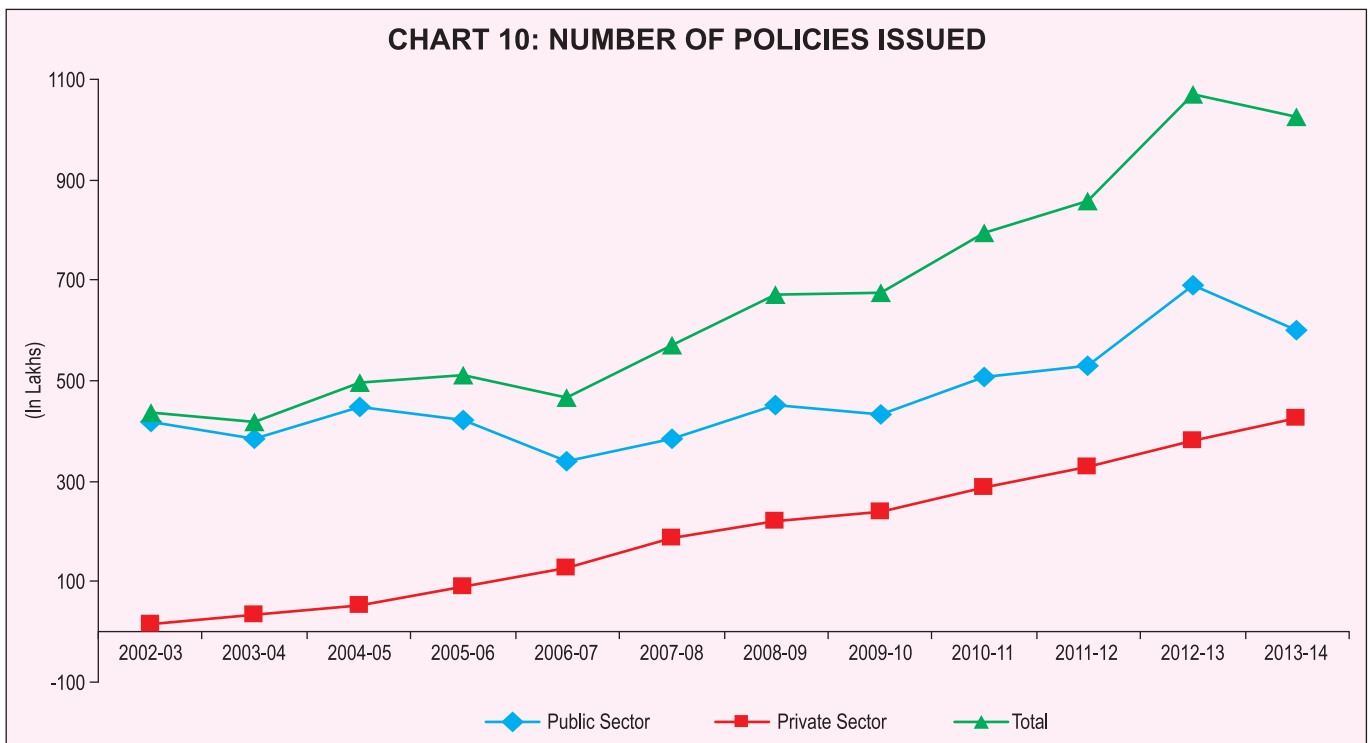
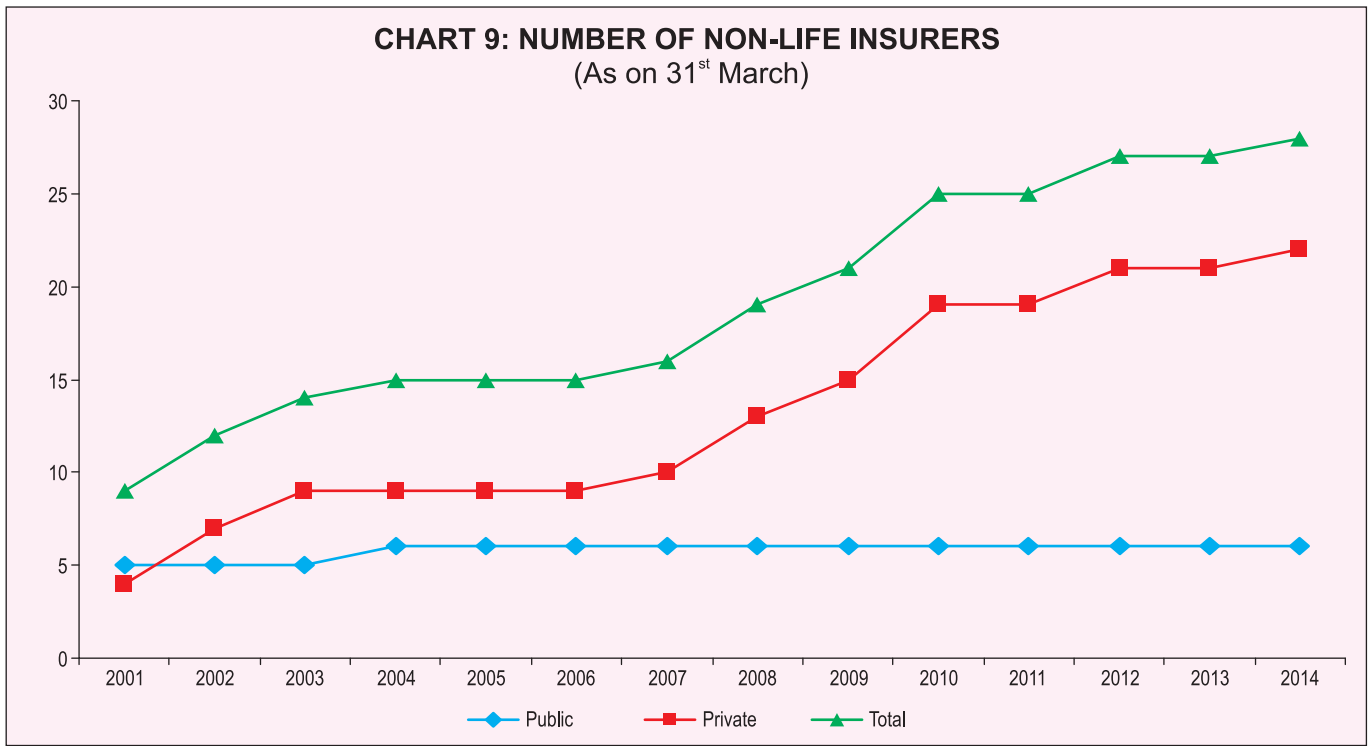


CHART 8: PROFITABILITY OF SECTOR



NON-LIFE INSURANCE



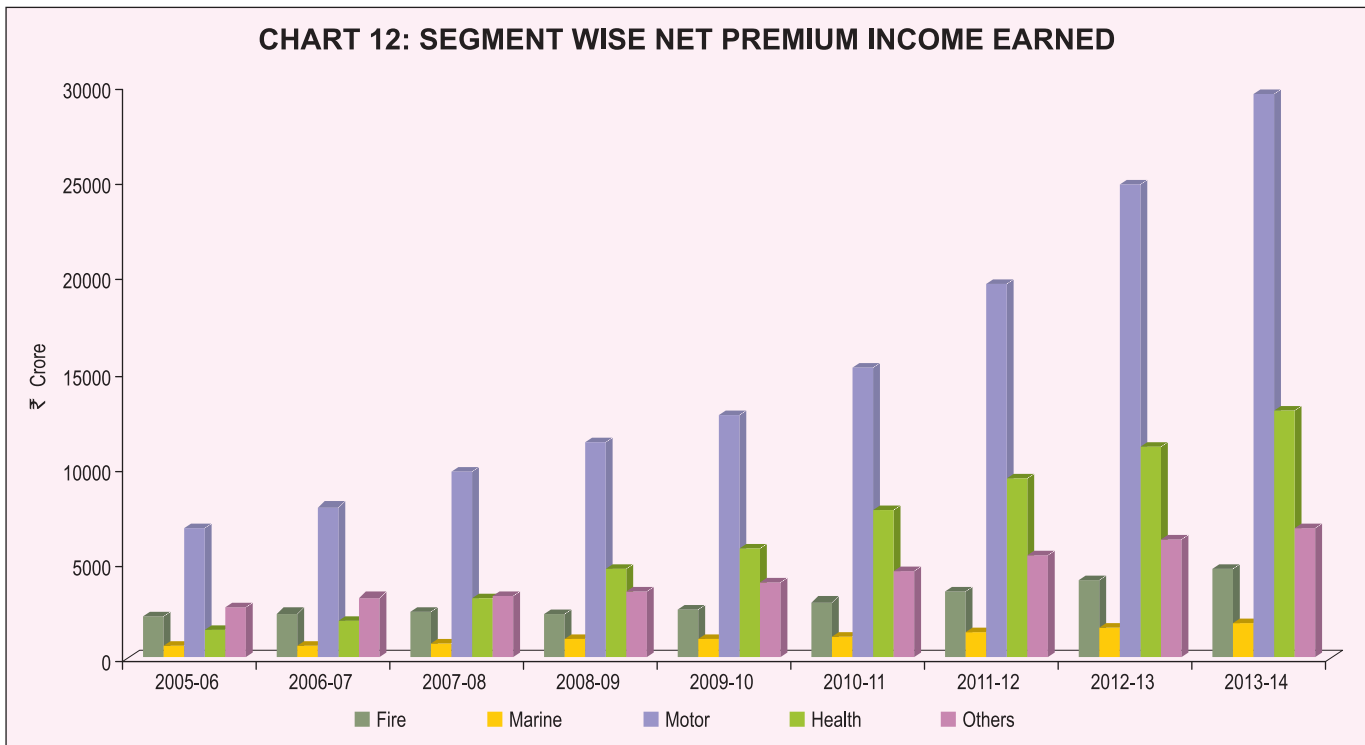
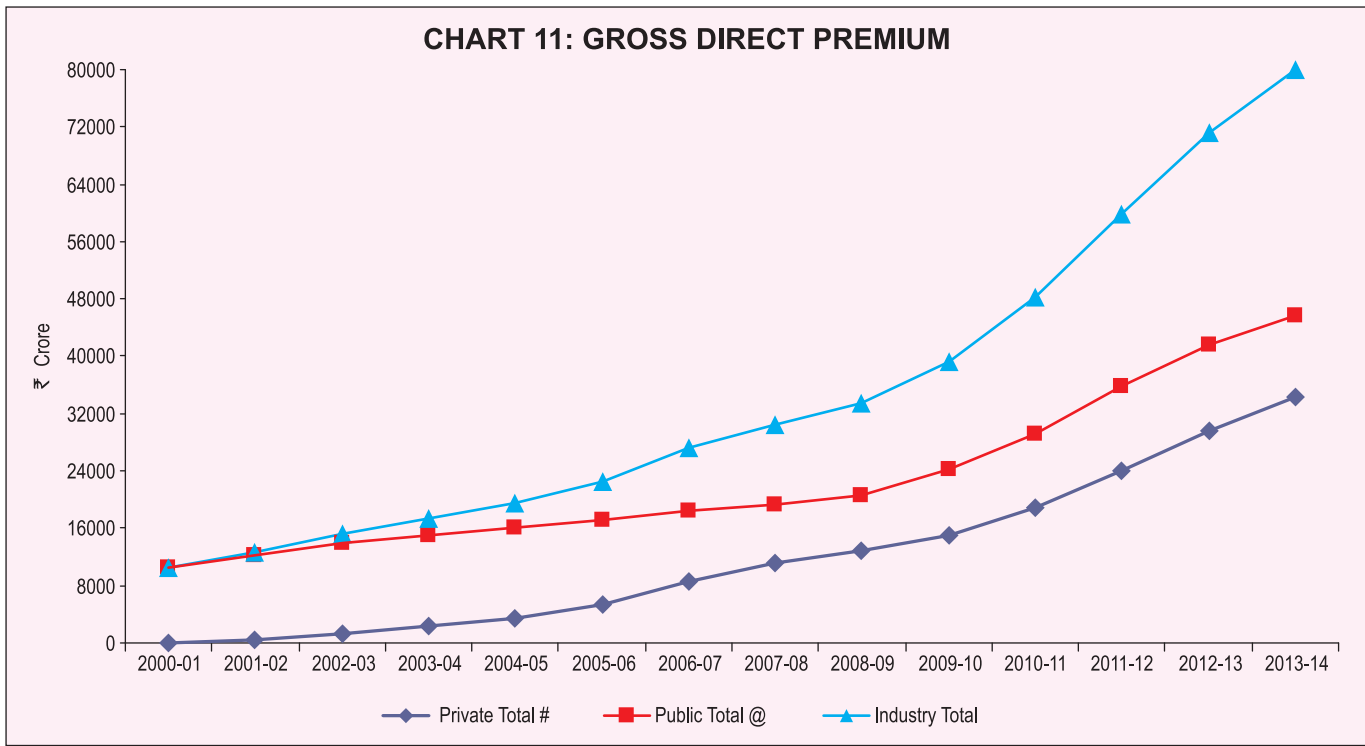


CHART 13: EQUITY SHARE CAPITAL
(As on 31st March)

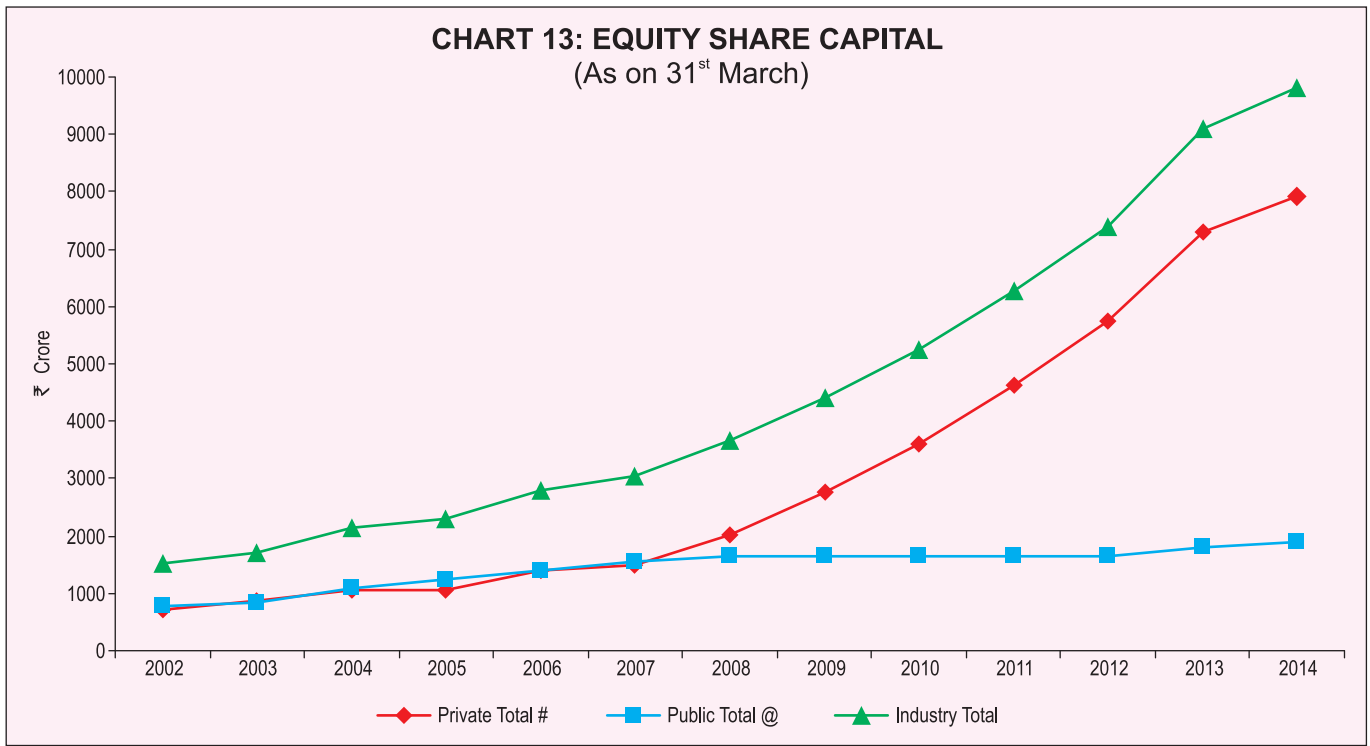


CHART 14: ASSETS UNDER MANAGEMENT OF NON-LIFE INSURERS
(As on 31st March)

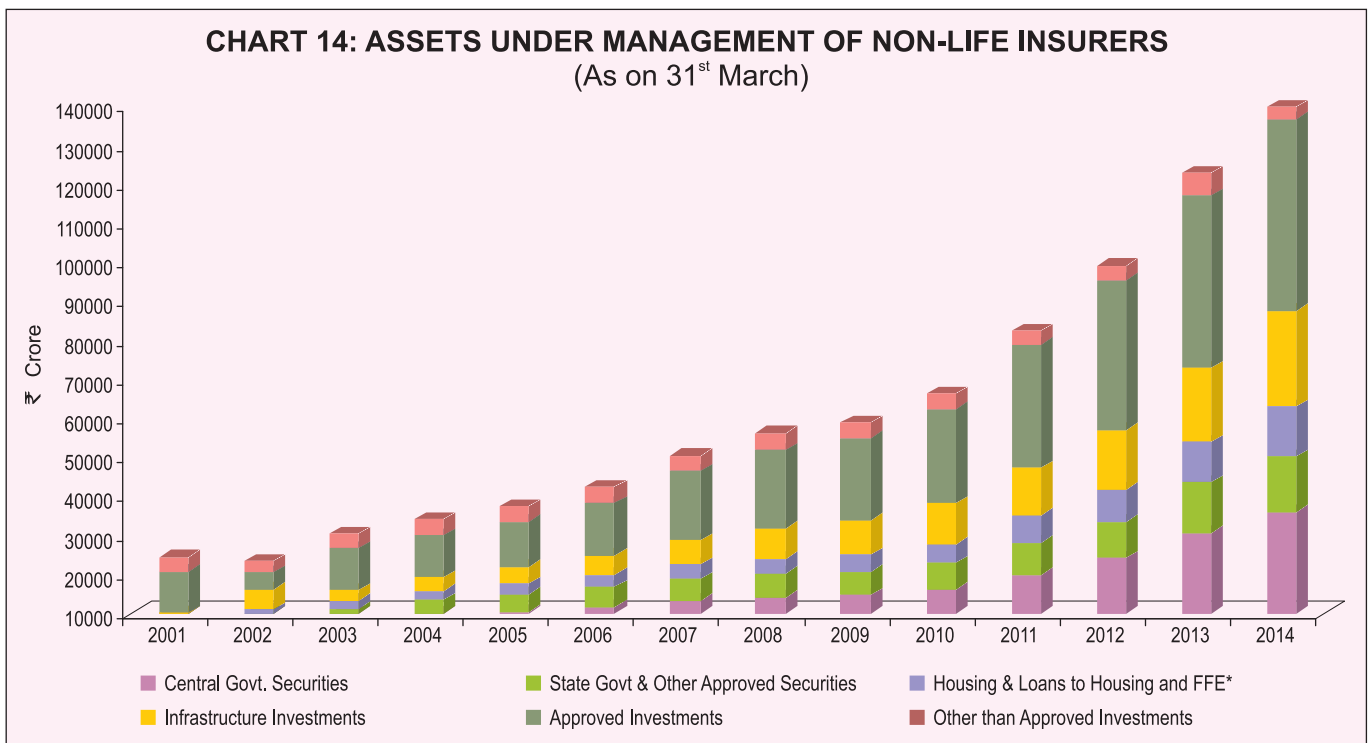


CHART 15: PROFITABILITY OF SECTOR

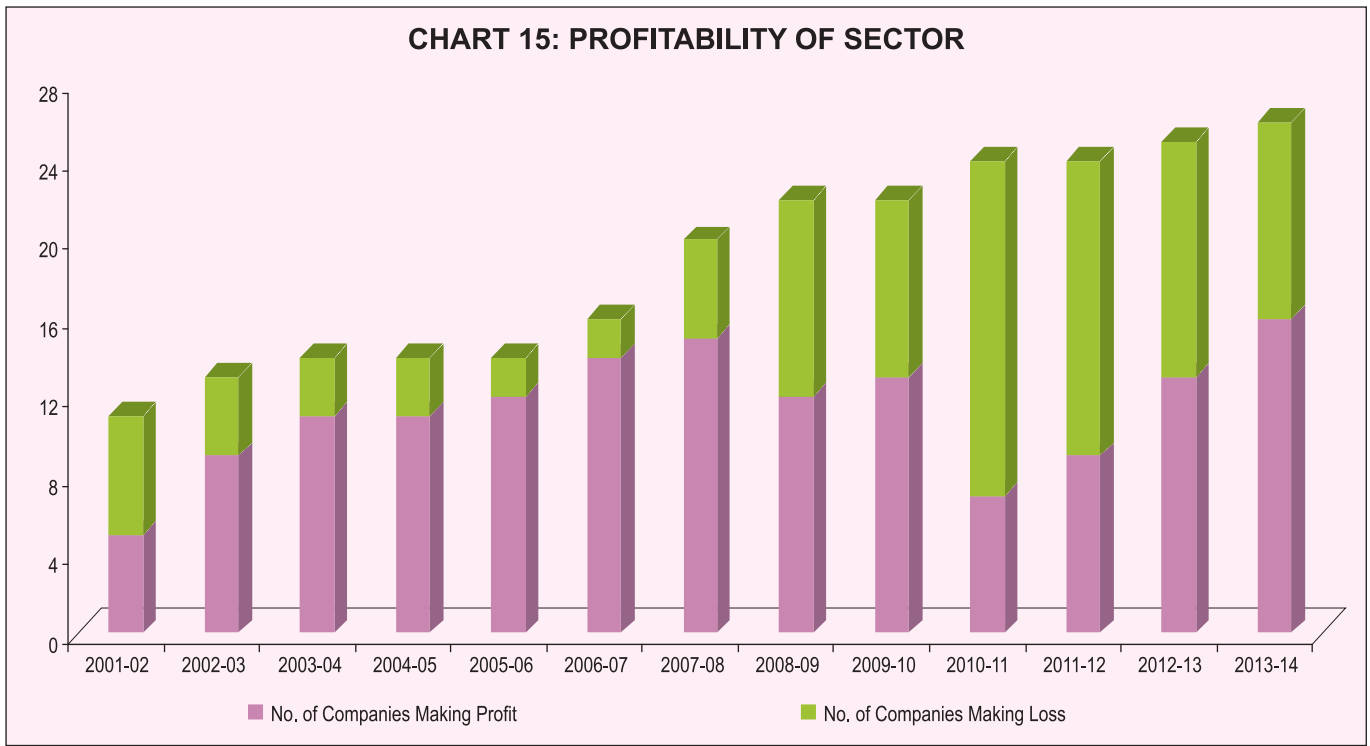
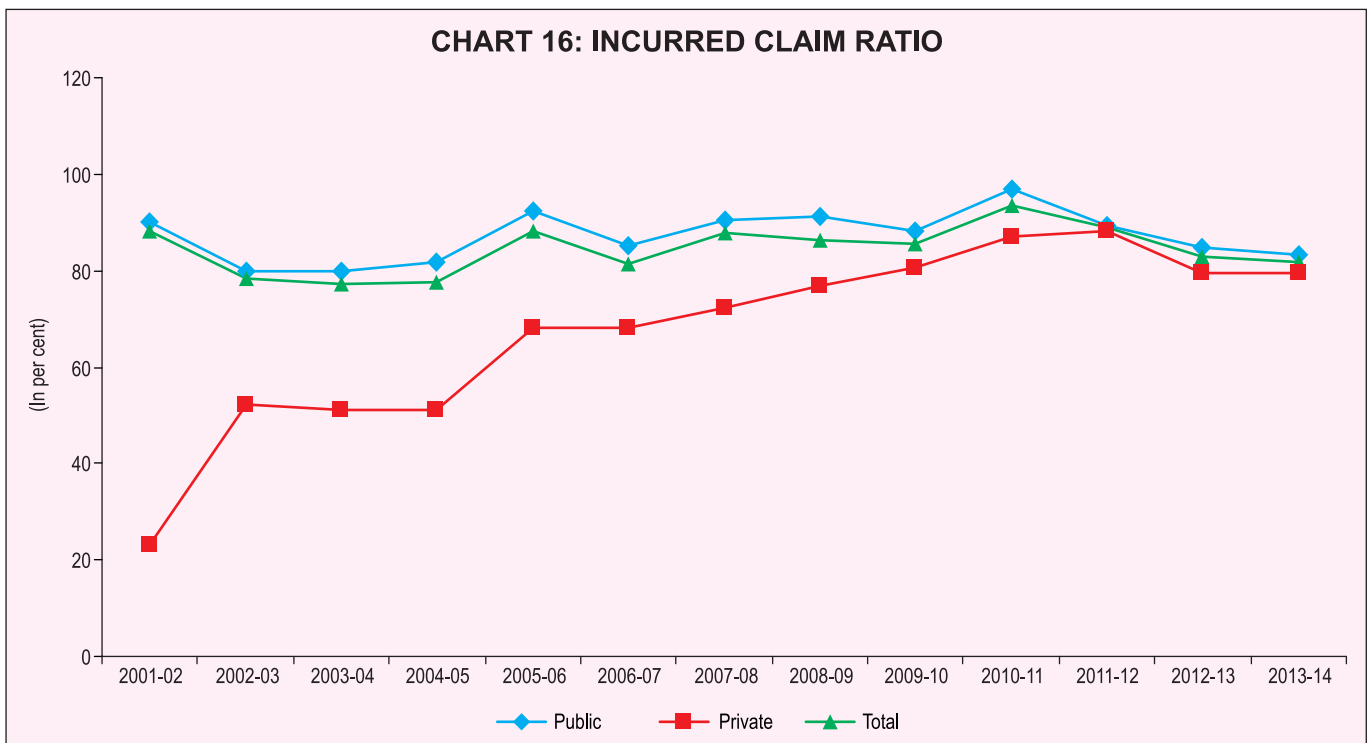


CHART 16: INCURRED CLAIM RATIO



PART – I
LIFE INSURANCE

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

Insurers	Foreign Partners	Regn. No.	Date of Registration	Year of Operation
PRIVATE SECTOR				
Aegon Religare Life Insurance Company Ltd.	Aegon India Holdings BV, Netherlands	138	27.06.2008	2008-09
Aviva Life Insurance Company Ltd.	Aviva International Holdings Ltd. UK	122	14.05.2002	2002-03
Bajaj Allianz Life Insurance Company Ltd.	Allianz, SE Germany	116	03.08.2001	2001-02
Bharti AXA Life Insurance Company Ltd.	AXA India Holdings, France	130	14.07.2006	2006-07
Birla Sunlife Insurance Company Ltd.	Sun Life Financial (India) Insurance Investment Inc, Canada	109	31.01.2001	2000-01
Canara HSBC OBC Life Insurance Company Ltd.	HSBC Insurance (Asia Pacific) Holdings Ltd. UK	136	08.05.2008	2008-09
DHFL Pramerica Life Insurance Company Ltd.	Prudential International Insurance Holdings Ltd. USA	140	27.06.2008	2008-09
Edelweiss Tokio Life Insurance Company Ltd.	Tokio Marine & Nichido Fire Insurance Company Ltd. Japan	147	10.05.2011	2011-12
Exide Life Insurance Company Ltd.	--	114	02.08.2001	2001-02
Future Generali Life Insurance Company Ltd.	Participatie Maatschapj Graafsschap Holland NV, Netherlands	133	04.09.2007	2007-08
HDFC Standard Life Insurance Company Ltd.	Standard Life (Mauritius Holdings) 2006, Ltd. UK	101	23.10.2000	2000-01
ICICI Prudential Life Insurance Company Ltd.	Prudential Corporation Holdings Ltd. UK	105	24.11.2000	2000-01
IDBI Federal Life Insurance Company Ltd.	Aegis Insurance International NV Netherlands	135	19.12.2007	2007-08
IndiaFirst Life Insurance Company Ltd.	Legal & General Middle East Ltd.	143	05.11.2009	2009-10
Kotak Mahindra OM Life Insurance Company Ltd.	Old Mutual Plc, UK	107	10.01.2001	2001-02
MaxLife Insurance Company Ltd.	Mitsui Sumitomo Insurance Company Ltd. Japan	104	15.11.2000	2000-01
PNB Metlife India Insurance Company Ltd.	Metlife International Holdings Inc, USA	117	06.08.2001	2001-02
Reliance Life Insurance Company Ltd.	Nippon Life Insurance Company Ltd. Japan	121	03.01.2002	2001-02
Sahara India Life Insurance Company Ltd.	--	127	06.02.2004	2004-05
SBI Life Insurance Company Ltd.	BNP Paribas Cardif, France	111	29.03.2001	2001-02
Shriram Life Insurance Company Ltd.	--	128	17.11.2005	2005-06
Star Union Dai-ichi Life Insurance Company Ltd.	Dai-ichi Life Insurance Company Ltd. Japan	142	26.12.2008	2008-09
TATA AIA Life Insurance Company Ltd.	American International Assurance Company (Bermuda Ltd.)	110	12.02.2001	2001-02
PUBLIC SECTOR				
Life Insurance Corporation of India	--	512	01.09.1956	1956-57

* as on 31st March, 2014.

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

INSURER	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Aegon Religare	-	-	-	-	-	-	-	-	31.21	150.37	274.87	207.65	135.90	147.04
Aviva	-	-	13.47	76.96	192.29	407.12	721.35	1053.98	724.56	798.37	745.39	801.86	687.40	593.76
Bajaj Allianz	-	7.14	63.39	179.55	857.45	2716.77	4302.74	6674.48	4491.43	4451.10	3465.82	2717.31	2987.90	2592.03
Bharti AXA	-	-	-	-	-	-	7.78	113.24	292.93	437.43	347.78	224.59	248.92	375.61
Bitika Sunlife	0.32	28.11	129.57	449.86	621.31	678.12	882.72	1965.01	2820.85	2960.01	2080.30	1926.17	1836.51	1697.49
Canara HSBC	-	-	-	-	-	-	-	-	296.41	622.62	817.29	687.10	606.72	602.69
DHFL Pramerica	-	-	-	-	-	-	-	-	3.37	37.38	74.15	103.16	140.01	172.95
Edelweiss Tokio	-	-	-	-	-	-	-	-	-	-	-	10.88	47.33	80.72
Exide Life	-	4.19	17.66	72.10	282.42	283.98	467.66	704.44	688.95	642.43	660.49	638.14	638.20	567.81
Future Generali	-	-	-	-	-	-	-	2.49	149.97	486.08	448.61	345.03	240.43	224.90
HDFC Standard	0.002	32.78	129.31	209.33	486.15	1042.65	1648.85	2685.37	2651.11	3257.51	4059.33	3857.47	4436.07	4038.93
ICICI Prudential	5.97	113.33	364.11	750.84	1584.34	2602.50	5162.13	8034.75	6811.83	6333.92	7862.14	4441.09	4808.62	3759.59
IDBI Federal	-	-	-	-	-	-	-	11.90	316.78	400.56	444.95	311.01	345.14	315.69
IndiaFirst	-	-	-	-	-	-	-	-	-	201.59	704.77	982.31	1316.42	1681.36
Kotak Mahindra	-	7.58	35.21	125.51	373.99	396.06	614.94	1106.62	1343.03	1333.98	1253.14	1164.27	1188.10	1271.81
Max Life	0.16	38.80	67.31	137.28	233.63	471.36	912.11	1597.83	1842.91	1849.08	2061.39	1901.72	1899.34	2261.60
PNB MetLife	-	0.48	7.70	23.41	57.52	148.53	340.44	825.35	1144.70	1061.85	706.22	1076.97	840.08	675.89
Reliance	-	0.28	6.32	27.21	91.33	193.56	932.11	2751.05	3513.98	3920.78	3034.94	1809.29	1376.57	1933.99
Sahara	-	-	-	-	1.74	26.34	43.00	122.12	134.01	124.83	91.83	71.14	61.43	65.09
SBI Life	-	14.69	71.88	207.05	484.85	827.82	2563.84	4792.82	5386.64	7040.74	7589.58	6531.32	5182.88	5065.48
Shriram Life	-	-	-	-	-	10.33	181.17	309.99	314.47	419.50	571.99	390.99	420.65	389.83
Star Union Dai-ichi	-	-	-	-	-	-	-	-	50.19	519.87	758.69	964.77	744.80	562.85
Tata AIA	-	21.14	59.77	181.59	297.55	464.53	644.82	964.51	1142.67	1322.01	1332.21	939.55	560.16	433.76
Private Total	6.45	268.51 (4061.70)	965.69 (259.65)	2440.71 (152.74)	5564.57 (127.99)	10269.67 (84.55)	19425.65 (89.16)	33715.95 (73.56)	34152.00 (1.29)	38372.01 (12.36)	39385.84 (2.64)	32103.78 (-18.49)	30749.58 (-4.22)	29510.87 (-4.03)
LIC	9700.98	19588.77 (101.93)	15976.76 (-18.44)	17347.62 (8.58)	20653.06 (19.05)	28515.87 (38.07)	56223.56 (97.17)	59996.57 (6.71)	53179.08 (-11.36)	71521.90 (34.49)	87012.35 (21.66)	81862.25 (-5.92)	76611.50 (-6.41)	90808.79 (18.53)
Industry Total	9707.43	19857.28 (104.56)	16942.45 (-14.68)	19788.32 (16.80)	26217.64 (32.49)	38785.54 (47.94)	75649.21 (95.04)	93712.52 (23.88)	87331.08 (-6.81)	109893.91 (25.84)	126398.18 (15.02)	113966.03 (-9.84)	107361.08 (-5.80)	120319.66 (12.07)

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

2) - represents business not started.

TABLE 3: TOTAL LIFE INSURANCE PREMIUM

INSURER	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Aegon Religare	-	-	-	-	-	-	-	-	31.21	165.65	388.61	457.32	430.50	452.07
Aviva	-	-	13.47	81.50	253.42	600.27	1147.23	1891.88	1992.87	2378.01	2345.17	2415.87	2140.67	1878.10
Bajaj Allianz	-	7.14	69.17	220.80	1001.68	3133.58	5345.24	9725.31	10624.52	11419.71	9609.95	7483.80	6892.70	5843.14
Bharti AXA	-	-	-	-	-	-	7.78	118.41	360.41	669.73	792.02	774.16	744.52	872.65
Bitia Sunlife	0.32	28.26	143.92	537.54	915.47	1259.68	1776.71	3272.19	4571.80	5505.66	5677.07	5885.36	5216.30	4833.05
Canara HSBC	-	-	-	-	-	-	-	-	296.41	842.45	1531.86	1861.08	1912.15	1805.88
DHFL Pramerica	-	-	-	-	-	-	-	-	3.37	38.44	95.04	167.01	236.79	305.86
Edelweiss Tokio	-	-	-	-	-	-	-	-	-	-	-	10.88	54.83	110.90
Exide Life	-	4.19	21.16	88.51	338.86	425.38	707.20	1158.87	1442.28	1642.65	1708.95	1679.98	1742.36	1830.67
Future Generali	-	-	-	-	-	-	-	2.49	152.60	541.51	726.16	779.58	678.29	634.16
HDFC Standard	0.002	33.46	148.83	297.76	686.63	1569.91	2855.87	4858.56	5564.69	7005.10	9004.17	10202.40	11322.68	12062.90
ICICI Prudential	5.97	116.38	417.62	989.28	2363.82	4261.05	7912.99	13561.06	15356.22	16528.75	17880.63	14021.58	13538.24	12428.65
IDBI Federal	-	-	-	-	-	-	-	11.90	318.97	571.12	811.00	736.70	804.68	826.25
IndiaFirst	-	-	-	-	-	-	-	-	-	201.60	798.43	1297.93	1690.08	2143.36
Kotak Mahindra	-	7.58	40.32	150.72	466.16	621.85	971.51	1691.14	2343.19	2868.05	2975.51	2937.43	2777.78	2700.79
Max Life	0.16	38.95	96.59	215.25	413.43	788.13	1500.28	2714.60	3857.26	4860.54	5812.63	6390.53	6638.70	7278.54
PNB MetLife	-	0.48	7.91	28.73	81.53	205.99	492.71	1159.54	1996.64	2536.01	2508.17	2677.50	2429.52	2240.59
Reliance	-	0.28	6.47	31.06	106.55	224.21	1004.66	3225.44	4932.54	6604.90	6571.15	5497.62	4045.39	4283.40
Sahara	-	-	-	-	1.74	27.66	51.00	143.49	206.47	250.59	243.41	225.95	205.38	204.63
SBI Life	-	14.69	72.39	225.67	601.18	1075.32	2928.49	5622.14	7212.10	10104.03	12945.29	13133.74	10450.03	10738.60
Shriram Life	-	-	-	-	-	10.33	184.16	358.05	436.17	611.27	821.52	644.16	618.07	594.24
Star Union Dai-ichi	-	-	-	-	-	-	-	-	50.19	530.37	933.31	1271.95	1068.80	948.75
Tata AIA	-	21.14	81.21	253.53	497.04	880.19	1367.18	2046.35	2747.50	3493.78	3985.22	3630.30	2760.43	2323.70
Private Total	6.45	272.55 (4124.31)	1119.06 (310.59)	3120.33 (178.83)	7727.51 (147.65)	15083.54 (95.19)	28253.00 (87.31)	51561.42 (82.50)	64497.43 (25.09)	79369.94 (23.06)	88165.24 (11.08)	84182.83 (-4.52)	78398.91 (-6.87)	77340.90 (-1.35)
LIC	34892.02	49821.91 (42.79)	54628.49 (9.65)	63533.43 (16.30)	75127.29 (18.25)	90792.22 (20.85)	127822.84 (40.79)	149789.99 (17.19)	157288.04 (5.01)	186077.31 (18.30)	203473.40 (9.35)	202889.28 (-0.29)	208803.58 (2.92)	236942.30 (13.48)
Industry Total	34898.47	50094.46 (43.54)	55747.55 (11.28)	66653.75 (19.56)	82854.80 (24.31)	105875.76 (27.78)	156075.84 (47.41)	201351.41 (29.01)	221795.47 (10.15)	265447.25 (19.69)	291638.64 (9.87)	287072.11 (-1.57)	287202.49 (0.05)	314283.20 (9.43)

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

2) - represents business not started.

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

(Premium in ₹ Crore)

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

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

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

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

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

TABLE 5: GROUP NEW BUSINESS PERFORMANCE OF LIFE INSURERS – CHANNEL WISE (Contd.)

(Premium in ₹ Crore)

Particulars	NUMBER OF SCHEMES								NUMBER OF LIVES COVERED							
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Individual Agents	49 (0.18)	4082 (16.42)	3882 (15.68)	3636 (12.69)	5112 (16.71)	7122 (22.59)	7434 (23.71)	6590 (17.80)	27384 (0.13)	5236297 (15.16)	2805100 (5.30)	8996036 (11.15)	3435632 (4.13)	8703095 (13.05)	11626637 (14.88)	11644649 (12.39)
Corporate Agents-Banks	275 (1.19)	765 (3.08)	1358 (5.48)	444 (1.55)	1834 (5.99)	936 (2.97)	515 (1.64)	483 (1.30)	1479025 (7.40)	1767953 (5.12)	2246435 (4.25)	1181334 (1.46)	4651600 (5.59)	2618616 (3.93)	2698080 (3.45)	3282246 (3.49)
Corporate Agents- Others*	8 (0.03)	278 (1.12)	132 (0.53)	1891 (6.60)	671 (2.19)	666 (2.11)	328 (1.05)	78 (2.11)	467838 (2.34)	674212 (1.95)	536188 (1.01)	6539250 (8.10)	6735374 (8.09)	1143544 (1.71)	6281462 (8.04)	4621554 (4.92)
Brokers	261 (1.09)	462 (1.86)	541 (2.18)	1072 (3.74)	1266 (4.14)	1519 (4.82)	1500 (4.78)	1739 (4.70)	492044 (2.46)	720816 (2.09)	643499 (1.22)	4926933 (6.11)	4657417 (5.60)	2370781 (3.55)	2296292 (2.94)	3793588 (4.04)
Direct Selling	22507 (97.50)	19271 (77.52)	18851 (76.12)	21612 (75.42)	21713 (70.97)	21286 (67.51)	21573 (68.81)	28143 (75.99)	17358013 (87.36)	26149338 (75.69)	46649328 (88.22)	59049732 (73.18)	63752022 (76.60)	51877235 (77.76)	55214205 (70.68)	70669931 (75.17)
TOTAL	23102 (100.00)	24858 (100.00)	24764 (100.00)	28655 (100.00)	30596 (100.00)	31529 (100.00)	31350 (100.00)	37033 (100.00)	19824304 (100.00)	34548616 (100.00)	52880550 (100.00)	80693285 (100.00)	83232045 (100.00)	66713271 (100.00)	78116676 (100.00)	94011968 (100.00)
Referrals	2 (0.01)	2 (0.01)	-	13 (0.05)	3 (0.01)	-	-	-	62913 (0.31)	2183 (0.01)	4771 (0.01)	53746.00 (0.07)	319262 (0.38)	841 (-)	792 (-)	-

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

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

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

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

TABLE 5: GROUP NEW BUSINESS PERFORMANCE OF LIFE INSURERS – CHANNEL WISE (Concd.)

(Premium in ₹ Crore)

Particulars	AMOUNT OF PREMIUM							
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Individual Agents	5.63 (0.04)	1095.28 (7.68)	1556.76 (8.96)	1617.12 (5.81)	2428.39 (5.63)	2140.40 (4.36)	1503.21 (3.34)	1041.62 (1.76)
Corporate Agents-Banks	326.98 (2.33)	492.69 (3.46)	569.19 (3.28)	599.57 (2.15)	1328.61 (3.08)	3117.71 (6.35)	2081.28 (4.63)	1804.20 (3.05)
Corporate Agents- Others*	3.17 (0.02)	40.83 (0.29)	130.74 (0.75)	401.73 (1.44)	318.92 (0.74)	572.45 (1.17)	364.42 (0.81)	440.44 (0.74)
Brokers	31.01 (0.21)	99.55 (0.70)	83.72 (0.48)	347.90 (1.25)	213.54 (0.49)	325.57 (0.66)	254.77 (0.57)	318.89 (0.54)
Direct Selling	13611.19 (97.39)	12531.48 (87.88)	15029.91 (86.53)	24872.06 (89.34)	38869.75 (76.60)	42939.92 (87.46)	40791.39 (90.66)	55594.02 (93.91)
TOTAL	13979.49 (100.00)	14259.83 (100.00)	17370.32 (100.00)	27838.37 (100.00)	43159.21 (100.00)	49096.06 (100.00)	44995.07 (100.00)	59199.17 (100.00)
Referrals	1.50 (0.01)	1.64 (0.01)	15.83 (0.09)	42.29 (0.15)	39.23 (0.09)	0.26 (-)	-	-

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

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

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

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

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

State/Union Territory	2006-07		2007-08		2008-09		2009-10	
	Policies	Premium	Policies	Premium	Policies	Premium	Policies	Premium
Andhra Pradesh	4590505	5150.05	4705896	5707.75	4661915	4912.54	5033973	5572.37
Arunachal Pradesh	11778	16.67	13682	32.44	14774	26.30	21475	40.74
Assam	940729	970.26	986682	1152.23	1068332	1090.30	1147104	1392.92
Bihar	2015894	1795.18	2333424	2267.62	2551196	2235.68	2874562	2768.78
Chattisgarh	910886	1010.89	495942	711.6	746858	585.12	735256	718.33
Goa	120666	194.58	153612	324.12	152811	366.76	121306	431.96
Gujarat	2399812	3493.73	2703402	4398.88	2938482	4686.39	2508343	5286.79
Haryana	864779	1555.91	830714	1675.68	802335	1285.51	964886	1485.97
Himachal Pradesh	332171	810.59	436029	977.46	418696	690.05	571106	959.56
Jammu & Kashmir	223881	495.92	271996	620.85	202105	436.57	312365	592.89
Jharkhand	905158	995.87	984865	1285.94	1014194	1227.13	1046319	1454.22
Karnataka	3240376	3703.85	3554507	5007.13	3374040	4238.31	3385546	4714.64
Kerala	2038410	3913.36	2667048	6347.4	2513726	4073.22	2435371	4635.06
Madhya Pradesh	2006889	2346.94	1784882	2609.67	2029821	2552.70	2044796	3172.47
Maharashtra	5482681	7189.75	6643175	11257.38	6034206	10929.95	5471192	12476.44
Manipur	40891	53.36	55048	96.72	83361	69.75	82840	108.12
Meghalaya	22661	45.35	28561	84.09	32044	76.62	27639	84.53
Mizoram	8316	50.98	11296	53.42	10905	60.21	9418	48.14
Nagaland	23932	45.41	23498	43.22	30064	47.55	33066	72.56
Odisha	1348973	1302.23	1630089	1917.2	1607331	1653.33	1826498	2061.39
Punjab	940184	2340.48	1193593	3119.18	1304873	2351.72	1404191	2543.22
Rajasthan	2112791	3237.61	2077792	3397.49	2121980	2694.09	2612195	3371.59
Sikkim	23544	51.73	21987	58.81	21198	35.53	19893	38.58
Tamil Nadu	3827785	5614.57	4754322	8294.8	3896649	5315.17	3892855	6032.66
Tripura	127669	141.07	123237	194.85	108267	161.15	133017	224.08
Uttar Pradesh	5021447	5922.41	5395340	6853.05	5301049	5981.39	6176057	7601.30
Uttarakhand	507404	611.54	523911	679.18	510583	612.69	678103	885.38
West Bengal	3831294	3716.55	4465811	5315.71	5404180	5730.76	5697386	7655.61
Andaman & Nicobar	31474	48.76	28420	48.87	23104	49.21	23331	70.42
Chandigarh	316003	853.61	120840	864.99	118764	756.65	134611	723.26
Dadra & Nagar Haveli	313	0.64	932	1.52	1157	8.69	1393	3.98
Daman & Diu	4944	6.07	6689	10.23	6641	262.37	3086	112.22
Delhi	1810466	3876.06	1749006	3903.92	1748045	4214.90	1705367	4572.54
Lakshadweep	245	0.07	252	3.47	525	1.07	257	0.96
Puducherry	42846	55.79	70716	106.12	50660	110.03	59788	93.38
ALL INDIA	46127798	61617.83	50847196	79422.97	50904871	69529.41	53195191	82007.05

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

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

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

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

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

(Premium in ₹ Crore)

State/Union Territory	2010-11			2011-12		
	No. of schemes	Premium	No. of Lives Covered	No. of schemes	Premium	No. of Lives Covered
Andhra Pradesh	2291	2776	39851287	2330	2734	14647540
Arunachal Pradesh	-	1	3932	7	2	2463
Assam	1056	263	290465	1551	317	327802
Bihar	618	84	1120171	572	94	308412
Chattisgarh	538	415	239414	599	617	2669085
Goa	107	79	61044	107	135	44201
Gujarat	1192	1131	1459407	909	1363	1539679
Haryana	423	196	429299	430	304	633038
Himachal Pradesh	612	39	54577	546	40	61817
Jammu & Kashmir	115	183	55751	123	93	66597
Jharkhand	343	339	91669	450	620	230068
Karnataka	2486	6212	7796648	2672	5381	7844354
Kerala	1238	863	919667	1249	947	1071791
Madhya Pradesh	2174	259	1891592	1965	695	2866024
Maharashtra	3568	13484	8945201	3928	17430	10823683
Manipur	12	1	4371	24	3	13614
Meghalaya	6	5	7506	16	22	21083
Mizoram	2	2	2550	16	6	5249
Nagaland	1	2	4259	8	3	10961
Orissa	846	379	264643	801	404	514004
Punjab	422	104	322545	336	167	287777
Rajasthan	1108	344	2263847	1783	506	1836321
Sikkim	1	1	1496	7	4	1102
Tamil Nadu	3972	2417	6208804	3437	3606	6601960
Tripura	67	13	36389	80	20	40540
Uttar Pradesh	2612	552	1715693	2171	799	2322713
Uttarakhand	322	98	162081	450	250	138467
West Bengal	3050	2624	6126242	3492	5342	8950189
Andaman & Nicobar	-	1	598	5	1	602
Chandigarh	255	220	130909	267	220	170517
Dadra & Nagarhaveli	2	-	308	4	-	181
Daman & Diu	-	1	1074	4	1	1848
Delhi	1131	10064	2721588	1133	6964	2615424
Lakshadweep	-	-	5	3	-	8
Puducherry	26	10	47013	54	3	44157
ALL INDIA	30596	43159	83232045	31529	49096	66713271

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

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

(Premium in ₹ Crore)

State/Union Territory	2012-13			2013-14		
	No. of schemes	Premium	No. of Lives Covered	No. of schemes	Premium	No. of Lives Covered
Andhra Pradesh	2414	2613	16298076	2874	2344	20230462
Arunachal Pradesh	2	2	4130	10	2	7566
Assam	1409	291	495205	1396	305	684088
Bihar	799	75	521197	922	232	557362
Chattisgarh	460	394	2728057	543	457	2333560
Goa	95	47	38810	215	115	50791
Gujarat	1048	1342	1578152	1989	1600	1729346
Haryana	480	333	853803	577	431	1213718
Himachal Pradesh	475	38	64665	444	101	77826
Jammu & Kashmir	107	110	78286	123	264	44684
Jharkhand	426	1519	250036	634	1389	323778
Karnataka	2787	5926	8586571	3991	7240	12557770
Kerala	1405	1068	1574342	1352	1109	4057159
Madhya Pradesh	2036	820	2744917	2265	514	5306337
Maharashtra	3880	18746	12108716	4809	16840	12307101
Manipur	6	1	18924	26	3	11252
Meghalaya	21	11	7756	24	157	30961
Mizoram	8	3	3421	34	4	6282
Nagaland	1	1	7680	5	2	4458
Orissa	1025	398	1154988	1186	455	879242
Punjab	300	168	264124	543	152	251938
Rajasthan	1144	558	2567517	1199	679	3054217
Sikkim	7	3	2289	3	1	652
Tamil Nadu	2997	2247	8142946	3785	4716	8416435
Tripura	83	24	40836	72	19	29488
Uttar Pradesh	2033	721	4016428	2342	949	4221950
Uttarakhand	432	273	116663	748	3284	245190
West Bengal	4024	2259	11045931	2717	6055	11496434
Andaman & Nicobar	-	-	402	1	-	742
Chandigarh	299	237	138118	402	359	359788
Dadra & Nagarhaveli	3	-	2641	3	-	3269
Daman & Diu	-	-	475	4	-	4787
Delhi	1009	4756	2638377	1573	9407	3468896
Lakshadweep	-	-	86	-	-	16
Puducherry	135	12	22110	222	11	44423
ALL INDIA	31350	44995	78116676	37033	59199	94011968

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

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

(In Lakhs)

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

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

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)
(Policies in '000)

Particulars	Aegon Religare						Aviva								
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Life Business															
Business in force at start of the financial year	-	6	15	54	96	188	23	34	51	48	62	62	152	255	317
Additions during the year*	6	12	42	56	57	67	29	41	37	46	37	124	161	131	98
Deletions during the year**	-	2	3	15	31	38	19	24	40	33	38	34	59	69	80
Business in force at end of the financial year	6	15	54	96	121	216	34	51	48	62	62	152	255	317	335
General Annuity and Pension Business															
Business in force at start of the financial year	-	-	-	0.47	0.54	4.42					0.1	0.3	0.98	3.90	56.35
Additions during the year*	-	-	0.37	0.33	-	0.07				0.1	0.3	0.7	2.96	0.46	1.13
Deletions during the year**	-	-	-	0.16	0.21	0.98				-	0.1	-	0.04	0.06	19.85
Business in force at end of the financial year	-	-	0.37	0.54	0.33	3.51				0.1	0.3	1.0	3.90	4.30	37.62
Non linked Health Business															
Business in force at end of the financial year			11.85	8.58	6.22	3.39							-	2.29	7.79
Linked Business #															
Business in force at end of the financial year	16.96	44.34	72.21	-	70.20	56.80	225.61	438.00	684.05	824	922	711	590	438	284
Linked Health Business															
Business in force at end of the financial year				77.15	-	-							-	-	-
Grand Total															
Business in force at end of the financial year	23	59	139	182	198	223	259	587	732	886	983	864	848	761.25	664.42

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)
(Policies in '000)

Particulars	Bajaj Allianz									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Life Business										
Business in force at start of the financial year	248	395	511	540	721	941	1820	2283	2509	
Additions during the year*	215	196	122	259	334	1036	905	694	480	
Deletions during the year**	68	80	92	78	114	157	442	470	576	
Business in force at end of the financial year	395	511	540	721	941	1820	2283	2507	2413	
General Annuity and Pension Business										
Business in force at start of the financial year	6.48	6.00	6.46	6.6	6.7	6.9	7.78	8.68	10.08	
Additions during the year*	0.56	-	0.36	0.5	0.7	1.3	1.31	1.87	1.50	
Deletions during the year**	0.65	-	0.20	0.5	0.5	0.4	0.40	0.50	0.81	
Business in force at end of the financial year	6.39	6.00	6.62	6.6	6.9	7.8	8.68	10.06	10.76	
Non linked Health Business										
Business in force at end of the financial year		-	29.73	93	82	69	58.54	53.95	38.05	
Linked Business #										
Business in force at end of the financial year	710.44	2458.00	5607.95	6721	7248	6690	59.56	4650.63	3394.25	
Linked Health Business										
Business in force at end of the financial year				-	-	-	-	-	-	
Grand Total										
Business in force at end of the financial year	1112	3653	6184	7542	8277	8587	8307	7222	5857	

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	Bharti AXA									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Life Business										
Business in force at start of the financial year		1	10	39	45	118	140	172		
Additions during the year*	1	13	42	25	94	85	147	111		
Deletions during the year**		4	14	19	21	63	94	72		
Business in force at end of the financial year	1	10	39	45	118	140	193	211		
General Annuity and Pension Business										
Business in force at start of the financial year						0.31	0.53	0.24		
Additions during the year*					0.34	0.59	-	0.01		
Deletions during the year**					0.03	0.37	0.29	0.04		
Business in force at end of the financial year					0.31	0.53	0.24	0.21		
Non linked Health Business										
Business in force at end of the financial year					8.28	15.66	17.09	11.67		
Linked Business #										
Business in force at end of the financial year	5	61	188	257	266.35	235.52	202.58	153.07		
Linked Health Business										
Business in force at end of the financial year						-	-	-		
Grand Total										
Business in force at end of the financial year	7	71	226	308	393	391	412.51	375.50		

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)
(Policies in '000)

Particulars	Birla Sun Life									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Life Business										
Business in force at start of the financial year	102	159	234	325	676	993	852	942	769	
Additions during the year*	73	109	158	458	739	649	712	483	387	
Deletions during the year**	16	34	66	107	421	790	622	656	386	
Business in force at end of the financial year	159	234	325	676	993	852	942	769	770	
General Annuity and Pension Business										
Business in force at start of the financial year	-		0.01	-	-	0.1	1.00	1.48	1.02	
Additions during the year*	0.01				0.2	0.9	1.13	0.06	0.20	
Deletions during the year**						0.1	0.65	0.52	0.14	
Business in force at end of the financial year	0.01		0.01	-	0.1	1.0	1.48	1.02	1.08	
Non linked Health Business										
Business in force at end of the financial year				10	8	6	5.78	5.05	2.63	
Linked Business #										
Business in force at end of the financial year	447.63	713.00	1076.13	1737	2305	2130	1982.61	1719.62	1449.00	
Linked Health Business										
Business in force at end of the financial year				-	6	7	10.76	10.87	9.38	
Grand Total										
Business in force at end of the financial year	607	1249	1401	2423	3312	2997	2943	2506	2232	

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)
(Policies in '000)

Particulars	Canara HSBC					DHFL Pramerica						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Life Business												
Business in force at start of the financial year			1	15	30	54		1	21	72	137	
Additions during the year*	-	1	15	20	33	25	2	22	67	102	66	
Deletions during the year**		-	-	6	10	18	-	3	16	37	62	
Business in force at end of the financial year	-	1	15	30	54	62	1	21	72	137	141	
General Annuity and Pension Business												
Business in force at start of the financial year				-	-	-				-	-	3.98
Additions during the year*				-	-	-				-	-	-
Deletions during the year**				-	-	-				-	-	1.41
Business in force at end of the financial year				-	-	-				-	-	2.58
Non linked Health Business												
Business in force at end of the financial year				-	-	-				-	-	-
Linked Business #												
Business in force at end of the financial year	35.54	129.34	200.02	218.59	232.15	223.08	2.17	19.84	33.11	33.38	32.70	19.35
Linked Health Business												
Business in force at end of the financial year				-	-	-				-	-	-
Grand Total												
Business in force at end of the financial year	36	130	215	249	286	285	3	21	54	105	170	163

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)
(Policies in '000)

Particulars	Edelweiss Tokio			Exide Life									
	2011-12	2012-13	2013-14	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Life Business													
Business in force at start of the financial year	6	6	22	152	193	253	289	363	432	572	657	743	
Additions during the year*	-	23	32	83	108	93	139	165	226	210	214	204	
Deletions during the year**	-	6	17	42	48	58	65	96	83	122	128	134	
Business in force at end of the financial year	6	22	38	193	253	289	363	432	575	660	743	813	
General Annuity and Pension Business													
Business in force at start of the financial year	-	-	-	28	31	38	44	71	89	108	131.33	121	
Additions during the year*	-	-	1	4	6	7	30	24	24	29	1.04	7	
Deletions during the year**	-	-	-	-	-	2	3	6	5	6	11.79	21	
Business in force at end of the financial year	-	-	1	32	38	44	71	89	108	131	120.57	106	
Non linked Health Business													
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	6	-	-	
Linked Business #													
Business in force at end of the financial year	1	1	1	49	169	399	581	664	631	552	354.78	242	
Linked Health Business													
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	-	
Grand Total													
Business in force at end of the financial year	6	23	40	274	847	731	1014	1185	1314	1349	1219	1160	

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	Future Generali						
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Life Business							
Business in force at start of the financial year		1	56	178	367	344	353
Additions during the year*	1	62	167	257	157	117	83
Deletions during the year**		7	45	69	179	108	86
Business in force at end of the financial year	1	56	178	367	344	353	351
General Annuity and Pension Business							
Business in force at start of the financial year			2.14	3.95	5.50	6.27	5.75
Additions during the year*		2.27	1.89	1.70	0.96	0.02	0.47
Deletions during the year**		0.13	0.08	0.15	0.18	0.55	0.97
Business in force at end of the financial year		2.14	3.95	5.50	6.27	5.75	5.25
Non linked Health Business							
Business in force at end of the financial year					-	-	-
Linked Business #							
Business in force at end of the financial year		39.70	196.95	178.75	157.73	147.87	130.84
Linked Health Business							
Business in force at end of the financial year					-	-	-
Grand Total							
Business in force at end of the financial year	1	98	379	551	508	507	487

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	HDFC Standard											
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14			
Life Business												
Business in force at start of the financial year	410	590	752	996	1244	1497	1598	1763	1938			
Additions during the year*	222	198	317	368	427	314	565	625	596			
Deletions during the year**	42	36	73	120	174	214	400	449	296			
Business in force at end of the financial year	590	752	996	1244	1497	1598	1761	1938	2238			
General Annuity and Pension Business												
Business in force at start of the financial year	72.55	73.00	73.64	74.5	79.1	79.9	81.18	88.48	79.12			
Additions during the year*	3.45	4.00	7.14	20.0	13.1	9.2	17.86	4.13	19.11			
Deletions during the year**	3.42	3.00	6.27	15.4	12.3	8.0	10.56	13.49	10.56			
Business in force at end of the financial year	72.58	74.00	74.51	79.1	79.9	81.2	88.48	79.12	87.67			
Non linked Health Business												
Business in force at end of the financial year				17		15	6.57	6.05	23.45			
Linked Business #												
Business in force at end of the financial year	233.04	520.00	1028.26	1404	1667	1894	1975.50	2015.99	1869.32			
Linked Health Business												
Business in force at end of the financial year							-	-	-			
Grand Total												
Business in force at end of the financial year	896	2249	2098	2744	3244	3588	3833	4040	4218			

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)
(Policies in '000)

Particulars	ICICI Prudential											
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14			
Life Business												
Business in force at start of the financial year	374	473	734	1037	1312	972	1090	1293	1502			
Additions during the year*	237	426	706	913	523	620	722	731	582			
Deletions during the year**	138	165	403	637	863	502	519	522	462			
Business in force at end of the financial year	473	734	1037	1313	972	1090	1293	1502	1622			
General Annuity and Pension Business												
Business in force at start of the financial year	50.47	50.00	52.92	54.9	56.8	57.3	58.84	59.42	62.13			
Additions during the year*	1.08	5.00	4.61	4.1	2.6	3.3	3.51	5.51	7.25			
Deletions during the year**	1.29	2.00	2.61	2.2	2.1	1.8	2.93	2.81	2.21			
Business in force at end of the financial year	50.26	53.00	54.93	56.8	57.3	58.8	59.42	62.13	67.17			
Non linked Health Business												
Business in force at end of the financial year	1.64	93.00	226.72	217	115	66	45.61	37.64	32.27			
Linked Business #												
Business in force at end of the financial year	1238.49	2407.00	4036.34	4826	5089	4945	4561.46	3853.88	3280.90			
Linked Health Business												
Business in force at end of the financial year				37	88	92	108.51	121.20	118.25			
Grand Total												
Business in force at end of the financial year	1764	4408	5355	6449	6321	6251	6068	5577	5121			

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)
(Policies in '000)

Particulars	IDBI Federal							IndiaFirst			
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2010-11	2011-12	2012-13	2013-14
Life Business											
Business in force at start of the financial year	-	-	10	47	120	179	268		1	8	42
Additions during the year*	-	10	37	77	76	124	111	1	7	38	41
Deletions during the year**	-	-	-	4	16	35	51	-	-	4	17
Business in force at end of the financial year	-	10	47	120	179	268	329	1	8	42	66
General Annuity and Pension Business											
Business in force at start of the financial year					0.47	0.92	0.95	-	-	-	0.08
Additions during the year*				0.47	0.58	0.06	-	-	-	-	0.02
Deletions during the year**					0.14	0.02	0.04	-	-	-	-
Business in force at end of the financial year				0.47	0.92	0.95	0.92	-	-	-	0.10
Non linked Health Business											
Business in force at end of the financial year				0.57	0.71	0.68	0.49	-	-	0.02	6.32
Linked Business #											
Business in force at end of the financial year	3.09	70.82	114.70	129.07	117.59	113.71	95.60	168.66	240.64	291.78	300.34
Linked Health Business											
Business in force at end of the financial year					-	-	-		7.90	7.74	7.79
Grand Total											
Business in force at end of the financial year	3	81	162	250	298	383	426	169	256	341	381

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	Kotak Mahindra									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Life Business										
Business in force at start of the financial year	97	108	123	149	157	163	265	384	473	
Additions during the year*	39	37	53	42	34	135	181	164	159	
Deletions during the year**	27	22	27	35	28	32	62	75	77	
Business in force at end of the financial year	108	123	149	157	163	265	384	473	555	
General Annuity and Pension Business										
Business in force at start of the financial year	6.68	6.00	6.14	6.1	6.0	5.9	6.51	6.63	6.12	
Additions during the year*	0.21		0.17	0.2	0.4	1.0	0.73	0.31	0.27	
Deletions during the year**	0.42		0.38	0.4	0.4	0.4	0.60	0.75	0.75	
Business in force at end of the financial year	6.47	6.00	5.93	6.0	5.9	6.5	6.63	6.12	5.64	
Non linked Health Business										
Business in force at end of the financial year										
Linked Business #										
Business in force at end of the financial year	74.24	189.00	415.48	788	913	878	781.72	643.70	513.24	
Linked Health Business										
Business in force at end of the financial year										
Grand Total										
Business in force at end of the financial year	189	494	571	951	1081	1150	1173	1123	1074	

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)
(Policies in '000)

Particulars	Max Life									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Life Business										
Business in force at start of the financial year	353	562	713	896	1135	1342	1715	2027	2265	
Additions during the year*	316	315	346	441	473	584	571	506	502	
Deletions during the year**	107	164	163	202	266	211	260	268	256	
Business in force at end of the financial year	562	713	896	1135	1342	1715	2027	2265	2512	
General Annuity and Pension Business										
Business in force at start of the financial year	8.66	8.00	7.65	7.1	6.8	6.5	6.11	5.68	5.07	
Additions during the year*	0.92		0.29	0.4	0.4	0.2	0.23	2.65	0.30	
Deletions during the year**	1.40	1.00	0.86	0.6	0.7	0.7	0.66	3.27	0.81	
Business in force at end of the financial year	8.18	8.00	7.08	6.8	6.5	6.1	5.68	5.07	4.56	
Non linked Health Business										
Business in force at end of the financial year			13.86	73	42	24	19.30	18.56	12.64	
Linked Business #										
Business in force at end of the financial year	119.09	351.00	793.55	1359	1587	1614	1459.65	1261.46	1096.46	
Linked Health Business										
Business in force at end of the financial year							-	-	-	
Grand Total										
Business in force at end of the financial year	689	2122	1711	2575	2977	3359	3511	3550	3625	

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	PNB MetLife									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Life Business										
Business in force at start of the financial year	62	106	112	115	176	230	270	316	410	
Additions during the year*	76	44	31	90	104	118	140	179	160	
Deletions during the year**	32	38	28	29	49	78	94	85	110	
Business in force at end of the financial year	106	112	115	176	230	270	316	410	460	
General Annuity and Pension Business										
Business in force at start of the financial year	0.73	1.00	0.66	0.6	0.7	0.8	0.83	0.90	0.80	
Additions during the year*	0.16		0.05	0.2	0.1	0.1	0.21	-	0.01	
Deletions during the year**	0.15		0.07	0.1	0.1	0.1	0.14	0.10	0.04	
Business in force at end of the financial year	0.74	1.00	0.63	0.7	0.8	0.8	0.90	0.80	0.77	
Non linked Health Business										
Business in force at end of the financial year					10	3	1.76	0.62	0.17	
Linked Business #										
Business in force at end of the financial year	21.92	95.00	272.83	469	563	578	575.55	537.50	463.48	
Linked Health Business										
Business in force at end of the financial year							-	-	-	
Grand Total										
Business in force at end of the financial year	129	397	388	645	804	853	895	949	925	

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)
(Policies in '000)

Particulars	Reliance									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Life Business										
Business in force at start of the financial year	48	77	189	220	234	600	1939	2155	2327	
Additions during the year*	47	162	77	106	450	1547	1006	762	624	
Deletions during the year**	18	49	46	92	84	208	790	590	544	
Business in force at end of the financial year	77	189	220	234	600	1939	2155	2327	2407	
General Annuity and Pension Business										
Business in force at start of the financial year		-					13.88	7.71	8.48	
Additions during the year*		-				14.6	0.04	0.99	0.43	
Deletions during the year**		-				0.7	6.20	0.23	1.19	
Business in force at end of the financial year		-				13.9	7.71	8.48	7.72	
Non linked Health Business										
Business in force at end of the financial year		-	32			18	38.03	35.34	27.42	
Linked Business #										
Business in force at end of the financial year	48	326	1203	3015	3981	3262	2919.42	2470.61	1564.86	
Linked Health Business										
Business in force at end of the financial year				63	52	46	38.03	23.49	10.54	
Grand Total										
Business in force at end of the financial year	125	803	1454	3313	4633	5279	5158	4865	4018	

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	Sahara										
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Life Business											
Business in force at start of the financial year	10	22	42	76	101	116	150	197	229		
Additions during the year*	17	26	49	44	38	55	72	69	48		
Deletions during the year**	5	7	14	20	23	21	25	37	37		
Business in force at end of the financial year	22	42	76	101	116	150	197	229	240		
General Annuity and Pension Business											
Business in force at start of the financial year	0.2		0.3	0.3	0.3	0.3	0.35	0.39	0.37		
Additions during the year*	0.2		-	-	-	0.1	0.05	-	0.01		
Deletions during the year**	0.1		-	-	-	-	0.01	0.02	0.02		
Business in force at end of the financial year	0.3		0.3	0.3	0.3	0.4	0.39	0.37	0.36		
Non linked Health Business											
Business in force at end of the financial year							-	-	-		
Linked Business #											
Business in force at end of the financial year	6	20	79	136	166	167	157.07	118.35	70.02		
Linked Health Business											
Business in force at end of the financial year							-	-	-		
Grand Total											
Business in force at end of the financial year	28	118	156	238	283	318	354	347	310		

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)
(Policies in '000)

Particulars	SBI Life									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Life Business										
Business in force at start of the financial year	200	352	411	420	489	579	789	1205	4134	
Additions during the year*	186	148	94	122	147	289	559	734	1068	
Deletions during the year**	35	89	85	53	57	79	143	214	746	
Business in force at end of the financial year	352	411	420	489	579	789	1205	1725	4456	
General Annuity and Pension Business										
Business in force at start of the financial year	54.0	64.0	76.9	91.8	122.5	133.2	138.79	161.18	457.45	
Additions during the year*	10.7	14.0	23.2	41.9	19.4	15.4	34.57	5.87	17.58	
Deletions during the year**	0.1	2.0	8.4	11.2	8.7	9.8	12.18	18.48	139.85	
Business in force at end of the financial year	64.5	77.0	91.8	122.5	133.2	138.8	161.18	148.57	335.18	
Non linked Health Business										
Business in force at end of the financial year					-	-	36.38	13.59	9.00	
Linked Business #										
Business in force at end of the financial year	92	499	1297	2030	3167	3549	3355.78	2718.44	145.57	
Linked Health Business										
Business in force at end of the financial year							-	-	-	
Grand Total										
Business in force at end of the financial year	508	1657	1809	2642	3879	4477	4758	4606	4801	

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)
(Policies in '000)

Particulars	Shriram									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Life Business										
Business in force at start of the financial year		21	53	40	38	40	72	168	401	
Additions during the year*	21	42	12	15	18	42	109	140	141	
Deletions during the year**		9	25	16	16	9	13	61	167	
Business in force at end of the financial year	21	53	39	39	40	72	168	247	375	
General Annuity and Pension Business										
Business in force at start of the financial year			-	-	-	-	0.02	0.02	3.07	
Additions during the year*			-	-	-	-	-	0.01	0.16	
Deletions during the year**									0.69	
Business in force at end of the financial year							0.02	0.03	2.54	
Non linked Health Business										
Business in force at end of the financial year									-	
Linked Business #										
Business in force at end of the financial year		54	144	227	285	248	183.09	156.67	117.41	
Linked Health Business										
Business in force at end of the financial year									-	
Grand Total										
Business in force at end of the financial year	21	179	184	266	325	321	351	404	377	

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)
(Policies in '000)

Particulars	Star Union Dai-ichi						Tata AIA								
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Life Business															
Business in force at start of the financial year	0.07	0.62	12.23	36.99	87	348	329	453	567	579	710	740	818.88	822	807
Additions during the year*	0.62	11.94	29.30	64.56	103	131	205	243	208	264	288	314	215.35	144	123
Deletions during the year**		0.33	4.55	14.66	36	98	81	129	196	132	258	235	212.48	159	118
Business in force at end of the financial year	0.69	12.23	36.99	86.89	154	380	453	567	579	710	740	819	821.75	807	813
General Annuity and Pension Business															
Business in force at start of the financial year			0.01	0.11	0.26	33.64	17.7	22.0	21.8	21.0	19.9	19.3	19.66	19.42	18.75
Additions during the year*		0.01	0.10	0.16	0.12	0.34	7.4	3.0	1.5	0.7	0.5	1.1	0.34	0.18	0.26
Deletions during the year**				0.01	0.01	8.16	2.8	3.0	2.4	1.7	1.1	0.7	0.58	0.85	1.09
Business in force at end of the financial year		0.01	0.11	0.26	0.37	25.81	22.3	22.0	21.0	19.9	19.3	19.7	19.42	18.75	17.93
Non linked Health Business															
Business in force at end of the financial year				-	-	-	39	72	90	106	101	79	33.47	23.50	19.41
Linked Business #															
Business in force at end of the financial year	12.63	106.11	150.93	214.88	226.87	224.10	86	195	432	781	933	1000	956.01	823.73	633.99
Linked Health Business															
Business in force at end of the financial year				-	-	-	-	-	-	10	16	17	14.35	12.98	9.19
Grand Total															
Business in force at end of the financial year	13	118	188	302	381	406	600	1709	1122	1627	1809	1933	1845	1686	1493

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	Private Total									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Life Business										
Business in force at start of the financial year	2408	3545	4745	5741	7531	9007	12843	15428	20411	
Additions during the year*	1768	2096	2316	3431	4031	6589	6660	6319	5839	
Deletions during the year**	631	894	1321	1638	2555	2757	4072	4142	4447	
Business in force at end of the financial year	3545	4746	5740	7533	9007	12839	15431	17606	21803	
General Annuity and Pension Business										
Business in force at start of the financial year	245	261	284	306	372	404	451	504	878	
Additions during the year*	28	32	45	100	64	75	94	23	57	
Deletions during the year**	10	11	23	35	32	28	42	54	211	
Business in force at end of the financial year	263	285	306	372	404	451	504	473	724	
Non linked Health Business										
Business in force at end of the financial year	40	165	392	516	363	302	276	221	195	
Linked Business #										
Business in force at end of the financial year	3352	8439	17532	25264	30428	29496	27225	23082	16329	
Linked Health Business										
Business in force at end of the financial year				110	161	162	257	176	155	
Grand Total										
Business in force at end of the financial year	7200	20479	23970	33795	40363	43251	43693	41558	38662	

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)
(Policies in '000)

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

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Concd.)
(Policies in '000)

Particulars	Grand Total											
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14			
Life Business												
Business in force at start of the financial year	165359	183109	194164	198169	217685	235065	253224	271274	290662			
Additions during the year*	32715	25055	22812	35448	36939	41981	44683	45868	43101			
Deletions during the year**	14965	13998	18808	15930	19558	23825	26630	29285	32433			
Business in force at end of the financial year	183109	194165	198168	217687	235065	253221	271276	287857	301331			
General Annuity and Pension Business												
Business in force at start of the financial year	3114	3184	3193	3135	3161	3184	3200	2954	3292			
Additions during the year*	322	208	265	302	319	331	442	290	190			
Deletions during the year**	249	201	323	276	296	314	688	358	381			
Business in force at end of the financial year	3186	3194	3135	3161	3184	3200	2954	2886	3101			
Non linked Health Business												
Business in force at end of the financial year	40	165	494	516	363	302	460	578	523			
Linked Business #												
Business in force at end of the financial year	7266	28679	56114	69946	79862	71958	60018	44335	29996			
Linked Health Business												
Business in force at end of the financial year				308	453	506	576	456	402			
Grand Total												
Business in force at end of the financial year	193601	451963	257911	291618	318927	329187	335284	336112	334808			

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

Particulars	Aegon Religare						Aviva								
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Life Business															
Business in force at start of the financial year	-	903	3287	9896	19065	42266	113	201	415	294	828	3146	10198	38757	60902
Additions during the year*	999	2823	7274	11122	24410	22211	137	218	199	703	2751	8332	31879	28957	21126
Deletions during the year**	96	439	664	1954	3036	3897	49	4	320	168	433	1280	3320	6812	7779
Business in force at end of the financial year	903	3287	9896	19065	40439	60580	201	415	294	828	3146	10198	38757	60902	74249
General Annuity and Pension Business															
Business in force at start of the financial year	-	1	-	9	15	85	-	-	-	-	3	2	16	72	119
Additions during the year*	-	12	9	9	-	-	-	-	-	3	2	14	57	29	40
Deletions during the year**	-	1	-	3	5	23	-	-	-	1	3	-	1	1	2
Business in force at end of the financial year	-	12	9	15	10	62	-	-	-	3	2	16	72	99	156
Non linked Health Business															
Business in force at end of the financial year	-	-	492	399	374	176.24	-	-	-	-	-	-	-	290	901
Linked Business #															
Business in force at end of the financial year	358	1193	2965	-	3994	2680.81	7655	14282	21365	24058	26907	26459	25242	20475	16401
Linked Health Business															
Business in force at end of the financial year	-	-	-	3763	-	-	-	-	-	-	-	-	-	-	-
Grand Total															
Business in force at end of the financial year	1261	4492	13363	23242	44817	60818.51	7855	15120	21659	24889	30055	36672	64071	81766	91707

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

Particulars	Bajaj Allianz									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Life Business										
Business in force at start of the financial year	8041	10619	12554	12998	15195	19098	38055	46001	174474	
Additions during the year*	5033	4562	3427	4604	7496	23556	19858	19776	122104	
Deletions during the year**	2455	2627	2983	2407	3593	4600	11912	11474	71455	
Business in force at end of the financial year	10619	12554	12998	15195	19098	38055	46001	54303	225123	
General Annuity and Pension Business										
Business in force at start of the financial year	217	288	239	226	226	219	245	257	305	
Additions during the year*	97	20	10	17	13	23	29	27	27	
Deletions during the year**	26	68	24	17	20	17	17	17	24	
Business in force at end of the financial year	288	239	226	226	219	225	258	267	308	
Non linked Health Business										
Business in force at end of the financial year	-	-	339	2329	2825	2822	2894	1188	889	
Linked Business #										
Business in force at end of the financial year	18898	64816	154938	180727	178770	164151	146534	119072	91123	
Linked Health Business										
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	
Grand Total										
Business in force at end of the financial year	29805	95793	168501	198477	200912	205253	195687	174830	317443	

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

Particulars	Bharti AXA									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Life Business										
Business in force at start of the financial year	-	65	582	1314	1412	3814	4525	10		
Additions during the year*	68	682	1419	1210	3566	3281	8263	11		
Deletions during the year**	4	165	687	1112	1164	2570	2339	3		
Business in force at end of the financial year	65	582	1314	1412	3814	4525	10449	18		
General Annuity and Pension Business										
Business in force at start of the financial year	-	-	-	-	-	26	45	-		
Additions during the year*	-	-	-	-	28	72	-	-		
Deletions during the year**	-	-	-	-	2	53	31	-		
Business in force at end of the financial year	-	-	-	-	26	45	14	-		
Non linked Health Business										
Business in force at end of the financial year	-	-	-	126	147	386	605	1		
Linked Business #										
Business in force at end of the financial year	175	582	4148	5487	6071	5982	5397	5		
Linked Health Business										
Business in force at end of the financial year	-	-	-	-	-	-	-	-		
Grand Total										
Business in force at end of the financial year	312	1164	5462	7025	10058	10937	16465	24		

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

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

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

Particulars	Canara HSBC					DHFL Pramerica						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Life Business												
Business in force at start of the financial year	-	59	366	1030	1848	2998	-	49	114	522	1780	2928
Additions during the year*	59	341	723	1062	1462	1255	55	123	572	1759	2034	1594
Deletions during the year**	-	34	59	244	313	629	6	58	164	501	886	1347
Business in force at end of the financial year	59	366	1030	1848	2998	3623	49	114	522	1781	2928	3175
General Annuity and Pension Business												
Business in force at start of the financial year	-	-	-	-	-	-	-	-	-	-	-	-
Additions during the year*	-	-	-	-	-	-	-	-	-	-	-	-
Deletions during the year**	-	-	-	-	-	-	-	-	-	-	-	-
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	-
Non linked Health Business												
Business in force at end of the financial year	-	-	-	-	-	-	29	552	1250	1200	-	-
Linked Business #												
Business in force at end of the financial year	2462	6786	12374	15923	17448	17717	-	-	-	-	925	836
Linked Health Business												
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total												
Business in force at end of the financial year	2521	7152	13404	17771	20445	21341	78	666	1773	2980	3853	4012

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

Particulars	Edelweiss Tokio				Exide Life								
	2011-12	2012-13	2013-14		2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Life Business													
Business in force at start of the financial year	1154	1139	3555		3580	4393	5036	5600	7253	8198	10962	13620	18324
Additions during the year*	-	2769	4876		1706	1508	1441	2818	2790	4435	5193	7726	9062
Deletions during the year**	15	353	1103		893	865	877	1164	1845	1494	2358	3021	4028
Business in force at end of the financial year	1139	3555	7328		4393	5036	5600	7253	8198	11139	13796	18324	23358
General Annuity and Pension Business													
Business in force at start of the financial year	-	-	-		-	-	-	-	213	360	599	850	1087
Additions during the year*	-	-	31		-	-	-	-	169	261	325	302	238
Deletions during the year**	-	-	-		-	-	-	-	22	22	74	65	136
Business in force at end of the financial year	-	-	30		-	-	-	-	360	599	850	1087	1190
Non linked Health Business													
Business in force at end of the financial year	-	-	-		-	-	-	-	-	-	216	-	-
Linked Business #													
Business in force at end of the financial year	40	57	86		1351	4804	9499	11127	11477	11253	10138	8293	6658
Linked Health Business													
Business in force at end of the financial year	-	-	-		-	-	-	-	-	-	-	-	-
Grand Total													
Business in force at end of the financial year	1179	3612	7444		5744	16605	15099	18380	20035	22991	25001	27705	31207

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

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

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

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

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

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

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

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

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

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

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

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

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

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

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

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

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

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

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

Particulars	SBI Life										
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Life Business											
Business in force at start of the financial year	3713	7254	9155	10997	14455	18018	29725	52246	141734		
Additions during the year*	4092	2849	3156	5035	5642	14914	27706	37626	65242		
Deletions during the year**	551	948	1314	1576	2080	3208	5185	8415	24021		
Business in force at end of the financial year	7254	9155	10997	14455	18018	29725	52246	81457	182954		
General Annuity and Pension Business											
Business in force at start of the financial year	172	249	331	526	976	816	840	375	896		
Additions during the year*	77	89	196	467	177	43	164	278	1092		
Deletions during the year**	-	7	-	17	336	19	629	113	229		
Business in force at end of the financial year	249	331	526	976	816	840	375	540	1759		
Non linked Health Business											
Business in force at end of the financial year	-	-	-	-	142	5	1150	500	307.95		
Linked Business #											
Business in force at end of the financial year	2054	10734	26278	40010	55777	56779	61484	60632	131.33		
Linked Health Business											
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-		
Grand Total											
Business in force at end of the financial year	9557	31616	37801	55441	74754	87349	115255	143129	185021.02		

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

Particulars	Shriram									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Life Business										
Business in force at start of the financial year	–	443	1380	1004	916	989	1886	5452	12431	
Additions during the year*	443	1090	204	283	327	1191	3998	5342	5854	
Deletions during the year**	–	153	580	372	254	294	432	1816	5958	
Business in force at end of the financial year	443	1380	1004	916	989	1886	5452	8978	12326	
General Annuity and Pension Business										
Business in force at start of the financial year	–	–	–	–	–	–	–	–	–	
Additions during the year*	–	–	–	–	–	–	–	–	–	
Deletions during the year**	–	–	–	–	–	–	–	–	–	
Business in force at end of the financial year	–	–	–	–	–	–	–	–	–	
Non linked Health Business										
Business in force at end of the financial year	–	–	–	–	–	–	–	–	–	
Linked Business #										
Business in force at end of the financial year	–	1164	3552	5794	7544	6020	4209	3	2399.59	
Linked Health Business										
Business in force at end of the financial year	–	–	–	–	–	–	–	–	–	
Grand Total										
Business in force at end of the financial year	443	4230	4556	6710	8533	7906	9662	8981	12326.72	

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

Particulars	Star Union Dai-ichi					Tata AIA									
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Life Business															
Business in force at start of the financial year	-	15	230	733	1927	10290	7216	10303	12428	12550	13518	14846	18657	21837	24202
Additions during the year*	15	273	582	1418	3017	5383	4382	4318	3469	2678	3158	5908	6308	6193	8046
Deletions during the year**	-	8	79	224	567	2185	1295	2193	3346	1710	1831	2097	3128	3828	3153
Business in force at end of the financial year	15	280	733	1927	4377	13489	10303	12428	12550	13518	14846	18657	21837	24202	29095
General Annuity and Pension Business															
Business in force at start of the financial year	-	-	1	9	21	143	525	486	475	460	444	434	448	449	457
Additions during the year*	-	669	8	13	9	23	54	48	26	14	9	29	13	25	16
Deletions during the year**	-	-	-	-	1	36	94	58	42	30	20	14	12	18	21
Business in force at end of the financial year	-	669	9	21	29	129	486	475	460	444	434	448	449	457	452
Non linked Health Business															
Business in force at end of the financial year	-	-	-	-	-	-	833	3233	4548	4281	5367	5143	1641	1128	860
Linked Business #															
Business in force at end of the financial year	328	1854	2931	4913	6026	6838.81	3886	8504	18787	25751	31035	33626	32682	27322	21489
Linked Health Business															
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	215	2380	2940	2219	1490	1657
Grand Total															
Business in force at end of the financial year	343	2804	3673	6861	10433	13617.52	15507	42046	36345	44209	54062	60813	58828	54599	53552

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

Particulars	Private Total											
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14			
Life Business												
Business in force at start of the financial year	68041	94206	116408	135496	177887	212452	345330	516883	922934			
Additions during the year*	39741	38433	41831	69917	80256	177960	269027	317496	491922			
Deletions during the year**	13577	16230	22743	27731	45661	46141	97297	111288	218405			
Business in force at end of the financial year	94205	116411	135496	177682	212483	344271	517060	723092	1196451			
General Annuity and Pension Business												
Business in force at start of the financial year	4391	4514	4530	4599	5330	5345	6004	6766	7508			
Additions during the year*	448	364	408	879	1445	1012	2138	979	2421			
Deletions during the year**	326	348	339	361	749	373	1376	3115	887			
Business in force at end of the financial year	4513	4529	4599	5117	6026	5984	6766	4630	9042			
Non linked Health Business												
Business in force at end of the financial year	888	7276	32874	44136	29599	22143	16891	12890	11585			
Linked Business #												
Business in force at end of the financial year	103046	250055	490348	647791	744339	801025	779343	690503	571012			
Linked Health Business												
Business in force at end of the financial year	-	-	-	1447	4157	4827	8163	8601	1434433			
Grand Total												
Business in force at end of the financial year	202653	532367	663317	876172	996603	1178249	1328223	1439716	3210472			

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

Particulars	LIC											
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14			
Life Business												
Business in force at start of the financial year	1065095	1280159	1397468	1485380	1784880	2061034	2435396	2787732	3119331			
Additions during the year*	311408	239860	215251	411205	454767	566583	565166	576648	625738			
Deletions during the year**	96344	122551	127339	111705	178613	192221	212830	245049	296042			
Business in force at end of the financial year	1280159	1397468	1485380	1784880	2061034	2435396	2787732	3119331	3449027			
General Annuity and Pension Business												
Business in force at start of the financial year	63769	63912	87027	47269	46964	46927	51597	42494	51585			
Additions during the year*	8858	25460	11270	232873	6281	11196	9037	14266	4032			
Deletions during the year**	8715	2345	51029	233178	6318	6525	18140	5161	4200			
Business in force at end of the financial year	63912	87027	47269	46964	46927	51597	42494	51599	51417			
Non linked Health Business												
Business in force at end of the financial year	-	-	3744	-	-	-	3609	6701	7286.17			
Linked Business #												
Business in force at end of the financial year	7321	106381	196936	198470	223125	178479	137067	91702	68573.18			
Linked Health Business												
Business in force at end of the financial year	-	-	-	7217	10852	12498	12343	10783	9825.86			
Grand Total												
Business in force at end of the financial year	1351392	3325164	1733328	2037531	2341937	2677970	2983247	3280117	3586129.80			

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Concl'd.)

(₹ Crore)

Particulars	Industry Total											
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14			
Life Business												
Business in force at start of the financial year	1133136	1374365	1513876	1620876	1962767	2273486	2780726	3304616	4042265			
Additions during the year*	351149	278293	257081	481122	535023	744543	834193	894145	1117660			
Deletions during the year**	109921	138781	150082	139436	224274	238362	310127	356337	514447			
Business in force at end of the financial year	1374364	1513879	1620876	1962562	2273517	2779667	3304792	3842423	4645478			
General Annuity and Pension Business												
Business in force at start of the financial year	68160	68426	91557	51867	52294	52271	57601	49260	59093			
Additions during the year*	9306	25824	11678	233753	7726	12208	11175	15246	6453			
Deletions during the year**	9041	2693	51368	233539	7067	6899	19516	8277	5087			
Business in force at end of the financial year	68425	91556	51867	52081	52952	57581	49260	56229	60459			
Non linked Health Business												
Business in force at end of the financial year	888	7276	36618	44136	29599	22143	20501	19591	18871			
Linked Business #												
Business in force at end of the financial year	110367	356436	687284	846261	967464	979504	916411	782206	639585			
Linked Health Business												
Business in force at end of the financial year	-	-	-	8664	15008	17325	20506	19383	1444259			
Grand Total												
Business in force at end of the financial year	1554045	3857531	2396646	2913703	3338541	3856219	4311470	4719833	6796602			

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

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

(Premium in ₹ Crore)

Insurer	A. LINKED PREMIUM															
	a. Regular							b. Single								
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Aegon Religare	687.19	1024.42	26.59	138.06	176.01	78.80	45.60	29.82	26.13	18.02	0.62	3.50	21.79	20.29	5.74	2.10
Aviva	2997.85	5839.54	669.42	698.14	431.54	180.55	125.18	68.15	1175.90	743.06	24.53	54.04	88.32	40.80	7.72	5.99
Bajaj Allianz	7.61	87.48	228.01	398.96	250.81	92.70	56.71	15.02	796.19	743.06	465.77	796.19	1141.26	669.44	360.85	321.64
Bharti AXA	809.87	1915.76	2658.89	2887.42	1726.41	1099.71	786.47	737.69	39.39	31.43	40.67	40.92	23.29	63.99	11.58	12.79
Birla Sunlife			288.57	602.87	644.82	386.48	242.52	189.23			7.58	11.91	5.28	0.07	0.01	3.85
Canara HSBC			3.24	35.62	46.28	16.01	11.75	5.32				1.38	5.00	9.78	1.96	3.42
DHFL Pramerica						2.46	2.91	2.87							8.05	5.84
Edelweiss Tokio						28.74	42.89	26.20			22.36	6.87	19.06	31.28	9.56	2.12
Exide Life	359.43	581.61	504.10	311.88	126.29	32.56	14.63	18.70			4.72	8.74	79.47	45.66	25.38	46.98
Future Generali			102.90	306.67	91.07	1856.13	1948.02	1198.35			269.97	216.00	556.22	171.13	482.34	323.39
HDFC Standard	1253.19	2197.08	1996.62	2476.44	2937.32	2062.60	2555.77	2200.45			232.82	113.15	1904.66	238.16	78.74	127.59
ICICI Prudential	4282.51	7209.82	6162.70	5960.48	4178.18	17.93	3.81	0.55			7.24	103.85	173.44	83.68	56.00	21.94
IDBI Federal		4.36	183.49	233.72	113.22	173.49	195.25	108.31				38.85	261.57	207.23	73.53	40.72
IndiaFirst				162.74	405.34	258.42	251.23	197.35			31.75	187.63	277.44	370.85	246.94	189.88
Kotak Mahindra	511.75	985.09	1224.75	1014.41	605.42	190.88	153.09	392.02			150.04	81.54	94.55	70.08	33.72	13.63
Max Life	506.70	1026.77	1296.16	1208.31	763.33	181.54	183.29	166.10			42.67	30.48	139.58	316.44	182.48	15.87
PNB MetLife	276.15	737.07	985.20	757.86	339.62	372.39	191.14	219.83			548.14	265.57	719.62	335.89	142.58	51.83
Reliance	626.27	1788.42	2893.05	3323.31	1012.40	2.20	0.34	0.09			51.63	42.29	43.52	26.26	10.08	5.07
Sahara	8.92	46.50	54.70	41.95	18.34	1027.17	969.82	1002.79			494.49	535.30	1964.93	1256.72	325.99	282.14
SBI Life	1119.43	2475.69	2736.21	3820.70	2518.23	10.19	8.56	2.53			1189.37	112.82	322.91	161.13	112.04	74.31
Shriram Life	58.25	118.13	172.72	261.80	113.05	175.14	110.99	142.00			14.65	237.67	353.50	355.01	191.22	63.82
Star Union Dai-ichi			30.10	233.20	189.58	256.37	120.08	62.54			38.91	19.42	162.54	125.21	31.25	22.81
Tata AIA	375.79	726.77	919.91	1093.95	712.79	8674.40	8225.27	6926.88			4258.42	2918.06	8362.58	4600.18	2398.06	1637.95
Private Total	13880.92	26764.50	26868.63	28921.13	18695.06	8674.40	8225.27	6926.88			2669.11	2918.06	8362.58	4600.18	2398.06	1637.95
LIC	12060.80	14314.05	4459.22	4840.47	3103.62	464.95	40.13	9.10			10663.35	23245.78	23398.56	3642.44	151.83	34.75
Industry Total	25941.72	41078.55	31327.85	33761.61	21798.69	9139.35	8265.39	6935.98			13332.46	26163.84	31761.14	8242.62	2549.89	1672.70

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

(Premium in ₹ Crore)

Insurer	A. LINKED PREMIUM															
	c. First Year (a+b)							d. Renewal								
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Aegon Religare																
Aviva	713.32	1042.44	27.20	141.57	197.80	99.08	51.34	31.92	425.28	837.16	1258.88	13.73	105.58	198.06	207.45	183.44
Bajaj Allianz	4173.75	6582.60	4197.07	3748.84	2436.27	841.38	566.05	462.62	767.86	2726.90	5789.33	6536.42	1570.66	1459.32	1120.63	776.50
Bharti AXA	7.61	89.56	229.66	402.77	255.42	93.79	57.01	15.25		5.11	61.60	228.36	437.95	508.63	410.99	322.54
Birla Sunlife	849.26	1947.18	2699.56	2928.34	1749.70	1163.69	798.05	750.48	844.83	1278.84	1723.32	2514.84	3550.68	3747.70	2890.70	2399.97
Canara HSBC			296.15	614.78	650.10	386.55	242.53	193.09			1723.32	219.65	713.36	1142.33	1211.10	1032.43
DHFL Pramerica			3.24	37.00	51.28	25.79	13.71	8.74				1.04	20.75	50.85	48.24	37.42
Edelweiss Tokio						2.46	10.96	8.71						-	1.34	29.76
Exide Life	384.48	618.48	526.47	318.74	145.35	60.02	52.46	28.32	68.02	252.99	524.61	732.00	702.12	503.24	321.00	237.66
Future Generali			107.62	315.41	170.54	78.22	40.01	65.68				35.43	200.36	225.29	153.36	112.67
HDFC Standard	1530.02	2556.69	2266.58	2692.44	3493.54	2027.26	2430.35	1521.74	797.52	1744.21	2462.86	3081.19	3898.47	5092.49	4890.32	5370.51
ICICI Prudential	4727.81	7598.02	6395.52	6073.63	6082.84	2300.77	2634.51	2328.04	2407.25	5137.57	8107.79	9746.75	9564.93	8662.29	7027.64	6033.19
IDBI Federal		11.61	287.34	343.70	286.66	101.61	59.82	22.48			1.28	120.70	283.52	306.47	207.94	119.05
IndiaFirst				201.59	666.91	380.72	268.78	149.03				0.01	93.66	315.18	367.27	430.10
Kotak Mahindra	557.28	1016.84	1243.46	1202.03	882.87	629.26	498.17	387.24	229.05	461.56	876.66	1416.02	1603.25	1535.54	1148.87	763.34
Max Life	622.49	1229.68	1446.21	1289.86	857.88	260.96	186.81	405.64	133.11	502.97	1230.29	2107.71	2662.68	2713.17	2160.50	1694.73
PNB Metlife	285.38	793.23	1027.86	788.34	479.20	497.98	365.77	181.97	39.61	198.71	701.47	1282.61	1446.71	1148.92	963.02	769.10
Reliance	857.65	2695.21	3441.19	3588.88	1732.02	708.28	333.71	271.66	29.69	387.86	1319.32	2567.85	3326.71	2713.24	1354.08	831.88
Sahara	31.45	97.38	106.33	84.24	61.86	28.46	10.42	5.16	0.43	5.84	39.18	77.44	90.13	74.44	45.13	25.41
SBI Life	1960.38	3665.06	3230.69	4356.00	4483.16	2283.89	1295.81	1284.92	184.69	439.93	1287.58	2444.60	4599.97	5403.39	3646.19	3007.39
Shriram Life	148.40	303.91	308.05	374.62	435.96	171.32	120.60	76.84		25.76	100.49	168.88	223.58	206.77	102.74	50.55
Star Union Dai-ichi			44.75	470.87	543.09	530.15	302.21	205.82				10.12	160.26	266.26	267.73	263.67
Tata AIA	396.44	775.03	958.82	1113.37	875.34	381.58	151.34	85.35	251.79	521.68	927.57	1543.58	1985.75	1748.58	1226.34	808.46
Private Total	17245.73	31022.92	29537.74	31839.19	27057.64	13274.58	10623.33	8564.83	6179.13	14527.09	26412.22	36419.61	42781.28	41474.18	31621.87	26253.94
LIC	31868.35	39474.12	15122.57	28086.26	26502.19	4107.39	191.96	43.85	377.26	7870.19	19574.53	19175.90	12694.60	10793.76	6338.40	2684.40
Industry Total	49114.08	70497.04	44660.31	59925.45	53559.83	17381.97	10815.29	8608.68	6556.39	22397.28	45986.75	55595.51	55475.88	52267.94	37960.27	28938.33

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

(Premium in ₹ Crore)

Insurer	A. LINKED PREMIUM										B. NON-LINKED PREMIUM									
	e. Total (c+d)										a. Regular									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14				
Aegon Religare	1138.60	1879.59	27.20	155.30	303.38	297.15	258.79	215.35	-	2.32	8.36	75.14	107.50	84.05	114.19					
Aviva	4941.61	9309.50	1952.83	2322.84	2087.07	1680.66	1253.54	850.63	8.80	9.19	46.14	224.20	575.72	548.25	513.39					
Bajaj Allianz	7.61	94.67	291.26	631.13	693.37	602.42	468.00	337.79	116.28	281.08	618.70	1017.08	1679.70	1766.84	1457.55					
Bharti AXA	1694.09	3226.03	4422.89	5443.18	5300.38	4911.39	3688.75	3150.45	0.15	47.67	6.13	70.95	103.43	158.48	279.83					
Birla Sunlife			296.15	834.42	1363.46	1528.88	1453.63	1225.52	22.44	105.07	29.85	302.86	743.75	1023.73	901.02					
Canara HSBC			3.24	38.05	72.03	76.65	61.96	46.16	-	0.26	1.30	151.89	296.65	352.60	393.82					
DHFL Pramerica									-	0.13	0.38	22.87	77.36	124.67	102.95					
Edelweiss Tokio						2.46	12.30	38.47					8.09	34.57	64.59					
Exide Life	452.50	871.47	1051.08	1050.75	847.47	563.26	373.45	265.97	80.87	149.07	314.79	507.84	575.36	457.36	467.70					
Future Generali	-	-	107.62	350.84	370.90	303.51	193.37	178.35	2.49	41.73	170.26	275.79	263.26	199.34	157.19					
HDFC Standard	2327.54	4300.91	4729.45	5773.63	7392.01	7119.75	7320.67	6892.25	63.25	339.74	507.45	401.73	1141.72	1165.07	1157.35					
ICICI Prudential	7135.06	12735.58	14503.31	15820.38	15647.77	10963.06	9662.15	8361.22	88.10	182.62	97.95	1514.51	1582.32	1628.35	1084.72					
IDBI Federal		11.61	288.62	464.40	570.18	408.08	267.76	141.53		0.72	51.81	150.35	197.13	264.46	274.34					
IndiaFirst				201.60	760.57	695.90	636.05	579.13			-	22.87	568.56	40.42	39.33					
Kotak Mahindra	786.32	1478.41	2120.12	2618.06	2486.11	2164.80	1647.04	1150.58	41.29	62.65	69.36	251.55	402.34	498.12	591.72					
Max Life	755.60	1732.65	2676.49	3397.56	3520.56	2974.13	2347.31	2100.37	243.81	297.55	439.16	1011.66	1360.42	1376.26	1395.41					
PNB MetLife	325.00	991.93	1729.33	2070.95	1925.91	1646.89	1328.79	951.07	52.88	81.22	229.45	214.20	556.60	461.10	464.33					
Reliance	887.34	3083.07	4760.51	6156.72	5058.73	3421.52	1687.79	1103.54	74.10	179.08	306.84	1272.22	1064.01	997.27	1616.43					
Sahara	31.87	103.22	145.51	161.68	151.99	102.90	55.54	30.58	11.55	24.73	40.59	29.97	39.87	35.01	25.07					
SBI Life	2145.07	4104.99	4518.27	6800.60	9083.14	7687.28	4942.00	4292.31	598.14	859.77	2461.12	871.59	1165.63	1648.36	1994.72					
Shriram Life	148.40	329.67	408.54	543.51	659.53	378.09	223.34	127.38	30.86	5.23	7.20	46.38	140.38	180.95	186.18					
Star Union Dai-ichi			44.75	480.99	703.35	796.41	569.94	469.49		1.59	22.04	154.21	236.53	269.54	300.69					
Tata AIA	648.23	1296.71	1886.39	2656.95	2861.09	2130.16	1377.67	893.81	192.05	150.31	179.67	394.92	475.99	294.47	271.44					
Private Total	23424.86	45550.01	55949.96	68258.80	69838.93	54748.76	42245.20	34818.76	1620.69	3794.41	5608.54	8984.76	13362.32	13609.26	13853.95					
LIC	32245.61	47344.31	34697.10	47262.15	39196.78	14901.15	6530.35	2728.25	17825.54	14681.40	21344.01	33161.73	39729.58	30273.39	31895.39					
Industry Total	55670.46	92894.32	90647.06	115520.96	109035.71	69649.91	48775.55	37547.01	19446.24	13809.62	26952.54	42146.49	53091.90	43882.66	45749.34					

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

(Premium in ₹ Crore)

Insurer	B. NON-LINKED PREMIUM															
	b. Single							c. First Year (a+b)								
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Aegon Religare																
Aviva	3.10	2.75	21.42	0.06	1.33	4.78	6.24	6.24	8.01	11.55	30.61	46.20	225.53	580.51	554.50	519.63
Bajaj Allianz	12.70	11.61	13.28	83.56	12.47	196.22	655.01	671.86	128.98	91.88	294.36	702.26	1029.55	1875.92	2421.85	2129.41
Bharti AXA	0.01	5.35	15.60	28.53	21.42	27.38	33.43	80.53	0.16	23.68	63.27	34.66	92.36	130.80	191.91	360.36
Birla Sunlife	11.03	7.54	16.22	1.82	27.75	18.72	14.73	45.98	33.46	17.83	121.29	31.67	330.60	762.47	1038.46	947.01
Canara HSBC				6.54	15.29	3.90	11.59	15.78			0.26	7.84	167.19	300.55	364.19	409.60
DHFL Pramerica							1.62	61.27			0.13	0.38	22.87	77.36	126.29	164.21
Edelweiss Tokio						0.34	1.80	7.42						8.42	36.37	72.01
Exide Life	2.31	6.71	13.41	8.90	7.29	2.77	128.39	71.79	83.18	85.96	162.49	323.69	515.13	578.12	585.75	539.49
Future Generali			0.61	0.41	2.28	3.54	1.08	2.02		2.49	42.35	170.67	278.06	266.80	200.42	159.21
HDFC Standard	55.58	45.36	44.78	57.61	164.05	664.62	840.65	1359.84	118.84	128.68	384.53	565.06	565.79	1806.34	2005.72	2517.19
ICICI Prudential	346.22	274.61	233.69	162.34	264.79	558.00	545.75	346.83	434.32	436.74	416.31	260.29	1779.30	2140.32	2174.10	1431.56
IDBI Federal		0.30	28.71	5.04	7.93	12.27	20.86	18.87		0.30	29.43	56.85	158.28	209.40	285.32	293.21
IndiaFirst					14.98	33.04	1007.21	1493.00						37.86	601.59	1047.64
Kotak Mahindra	16.37	29.29	36.92	62.59	118.72	132.67	191.81	292.86	57.66	89.77	99.56	131.95	370.27	535.01	689.93	884.58
Max Life	45.81	68.85	99.15	120.06	191.85	280.34	336.28	460.54	289.62	368.14	396.70	559.22	1203.51	1640.76	1712.54	1855.95
PNB MetLife	2.17	6.91	35.62	44.06	12.82	22.39	13.20	29.58	55.05	32.13	116.84	273.51	227.02	578.99	474.30	493.91
Reliance	0.36	0.29	-106.29	25.06	30.70	37.01	45.59	45.91	74.46	55.85	72.79	331.90	1302.92	1101.02	1042.86	1662.33
Sahara						2.81	16.00	34.86	11.55	24.73	27.68	40.59	29.97	42.68	51.02	59.93
SBI Life	5.32	267.98	327.26	223.63	2234.83	3081.79	2238.72	1785.84	603.46	1127.75	2155.95	2684.75	3106.41	4247.43	3887.07	3780.56
Shriram Life	1.91	0.85	0.39	37.68	89.65	79.29	119.09	126.82	32.77	6.08	6.42	44.88	136.03	219.68	300.05	313.00
Star Union Dai-ichi			3.86	26.96	61.39	198.09	173.04	56.35			5.44	49.00	215.60	434.62	442.59	357.03
Tata AIA	56.33	62.98	33.54	28.97	61.96	81.98	114.36	76.97	248.38	189.48	183.85	208.64	456.87	557.97	408.83	348.40
Private Total	559.21	791.37	819.86	924.28	3343.43	5443.02	6516.99	7092.10	2179.91	2693.03	4614.26	6532.82	12328.19	18805.34	20126.25	20946.05
LIC	6529.67	8614.49	23375.11	22091.64	27348.43	38025.27	46146.15	58869.55	24355.22	20522.45	38056.51	43435.65	60510.16	77754.85	76419.54	90764.94
Industry Total	7088.89	9405.86	24194.97	23015.92	30691.86	43468.29	52663.14	65961.64	26535.13	23215.48	42670.77	49968.46	72838.36	96560.20	96545.80	111710.98

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

(Premium in ₹ Crore.)

Insurer	B. NON-LINKED PREMIUM															
	d. Renewal							e. Total (c+d)								
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Aegon Relligare				1.55	8.16	51.61	87.15	121.59			4.01	10.36	85.23	160.18	171.71	236.72
Aviva	0.60	0.75	9.43	8.98	32.57	154.70	332.64	507.84	8.61	12.30	40.04	55.18	258.10	735.20	887.14	1027.47
Bajaj Allianz	274.65	323.93	343.76	432.19	600.48	1314.47	2055.50	2296.91	403.63	415.81	638.12	1134.45	1630.02	3190.39	4477.34	4426.32
Bharti AXA		0.06	5.88	3.94	6.28	40.93	84.61	174.51	0.16	23.74	69.15	38.60	98.65	171.73	276.52	534.87
Birla Sunlife	49.15	28.33	27.63	30.80	46.08	211.49	489.09	735.60	82.62	46.16	148.92	62.47	376.68	973.97	1527.55	1682.60
Canara HSBC				0.19	1.21	31.65	94.33	170.76			0.26	8.03	168.40	332.20	458.51	580.36
DHFL Pramerica				0.02	0.14	13.00	48.54	95.49			0.13	0.40	23.01	90.37	174.84	259.70
Edelweiss Tokio							6.16	0.43						8.42	42.53	72.43
Exide Life	171.52	201.44	228.72	268.21	346.34	538.60	783.16	1025.21	254.70	287.40	391.21	591.90	861.47	1116.73	1368.91	1564.70
Future Generali			2.64	20.01	71.20	209.27	284.50	296.59		2.49	44.99	190.68	355.26	476.07	484.92	455.81
HDFC Standard	409.49	428.98	450.72	666.41	1046.37	1276.30	1996.29	2653.46	528.33	557.66	835.24	1231.47	1612.16	3082.65	4002.00	5170.66
ICICI Prudential	343.61	388.74	436.60	448.08	453.56	918.20	1701.98	2635.87	777.92	825.48	852.91	708.37	2232.86	3058.52	3876.09	4067.43
IDBI Federal			0.92	49.87	82.53	119.23	251.60	391.51		0.30	30.35	106.72	240.82	328.62	536.92	684.72
IndiaFirst						0.44	6.40	31.89					37.86	602.03	1054.03	1564.23
Kotak Mahindra	127.53	122.96	123.51	118.04	119.12	237.62	440.81	665.64	185.19	212.73	223.07	249.99	489.40	772.63	1130.74	1550.21
Max Life	455.06	613.81	784.06	903.76	1088.56	1775.65	2578.86	3322.22	744.68	981.95	1180.77	1462.98	2292.07	3416.41	4291.39	5178.17
PNB Metlife	112.66	135.48	150.48	191.55	355.24	451.61	626.42	795.60	167.72	167.60	267.32	465.06	582.26	1030.60	1100.72	1289.51
Reliance	42.86	86.52	99.24	116.27	209.50	975.08	1314.75	1517.53	117.32	142.37	172.03	448.17	1512.42	2076.10	2357.60	3179.86
Sahara	7.58	15.54	33.27	48.33	61.45	80.37	98.82	114.13	19.13	40.27	60.95	88.91	91.42	123.06	149.84	174.06
SBI Life	179.96	389.39	537.88	618.68	755.74	1199.03	1620.96	2665.74	783.42	1517.14	2693.83	3303.43	3862.15	5446.46	5508.03	6446.30
Shriram Life	3.00	22.30	21.21	22.89	25.96	46.40	94.69	153.86	35.77	28.38	27.64	67.76	161.99	266.07	394.73	466.85
Star Union Dai-ichi				0.38	14.36	40.91	56.27	122.22			5.44	49.38	229.96	475.53	498.86	479.26
Tata AIA	470.57	560.15	677.26	628.19	667.26	942.17	973.93	1081.49	718.95	749.64	861.11	836.83	1124.13	1500.14	1382.76	1429.89
Private Total	2648.24	3318.38	3933.21	4578.32	5998.12	10628.72	16027.46	21576.09	4828.14	6011.41	8547.47	11111.14	18326.31	29434.07	36153.71	42522.13
LIC	71222.02	81923.23	84534.43	95379.51	103766.45	110233.27	125853.68	143449.12	95577.23	102445.68	122590.94	138815.16	164276.61	187988.13	202273.23	234214.05
Industry Total	73870.25	85241.61	88467.64	99957.83	109764.57	120862.00	141881.14	165025.20	100405.38	108457.09	131138.41	149926.29	182602.93	217422.20	238426.94	276736.18

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

(Premium in ₹ Crore)

Insurer	C. TOTAL OF LINKED AND NON-LINKED PREMIUM															
	a. Regular							b. Single								
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Aegon Religare	692.11	1033.22	28.91	146.42	251.14	186.29	129.64	144.01			2.30	3.95	23.73	21.36	6.26	3.04
Aviva	3114.13	5919.81	678.61	744.28	655.74	756.28	673.43	581.53	29.23	20.77	45.95	54.10	89.65	45.58	13.97	12.23
Bajaj Allianz	7.77	105.80	4012.39	3571.35	2312.09	1851.64	1972.04	1598.52	1188.60	754.67	479.04	879.75	1153.73	865.67	1015.86	993.51
Bharti AXA	832.31	1926.04	2763.96	2917.26	321.76	196.13	215.19	294.85	0.01	7.44	17.25	32.35	26.03	28.46	33.73	80.76
Birla Sunlife									50.42	38.97	56.89	42.75	51.04	82.71	26.31	58.77
Canara HSBC			288.83	604.17	796.71	683.13	595.12	583.05			7.58	18.45	20.57	3.97	11.60	19.63
DHFL Pramerica			3.37	36.00	69.15	93.38	136.42	108.27				1.38	5.00	9.78	3.58	64.69
Edelweiss Tokio						10.55	37.48	67.46				-	-	0.34	9.85	13.26
Exide Life	440.30	660.87	653.18	626.66	634.13	604.10	500.25	493.90	27.36	43.58	35.78	15.77	26.35	34.04	137.96	73.91
Future Generali		2.49	144.63	476.93	366.86	295.82	213.97	175.90			5.33	9.15	81.75	49.21	26.46	49.00
HDFC Standard	1316.44	2280.40	2336.36	2983.89	3339.05	2997.85	3113.08	2355.70	332.41	404.97	314.75	273.62	720.28	835.76	1322.99	1683.23
ICICI Prudential	4370.61	7371.94	6345.32	6058.43	5692.69	3644.92	4184.13	3285.17	791.52	662.81	466.51	275.49	2169.45	796.17	624.49	474.42
IDBI Federal		4.36	184.21	285.53	263.58	215.06	268.27	274.89		7.54	132.57	115.02	181.37	95.95	76.86	40.81
IndiaFirst				162.74	428.21	742.05	235.67	147.64				38.85	276.56	240.27	1080.75	1533.72
Kotak Mahindra	553.05	1045.57	1287.39	1083.77	856.98	660.75	749.35	789.07	61.89	61.04	55.63	250.22	396.16	503.52	438.75	482.74
Max Life	750.51	1326.07	1593.72	1647.47	1774.99	1551.29	1529.35	1787.43	161.60	271.76	249.19	201.60	286.40	350.42	370.00	474.17
PNB MetLife	329.04	762.29	1066.42	987.31	553.81	738.14	644.39	630.44	11.40	63.06	78.28	74.54	152.40	338.83	195.69	45.45
Reliance	700.37	1843.98	3072.13	3630.15	2284.63	1436.40	1188.40	1836.25	231.74	907.08	441.85	290.62	750.31	372.89	188.17	97.74
Sahara	20.47	71.23	82.38	82.53	48.30	42.07	35.35	25.16	22.53	50.89	51.63	42.29	43.52	29.07	26.08	39.93
SBI Life	1717.57	3335.46	4564.89	6281.82	3389.82	2192.80	2618.18	2997.51	846.27	1457.35	821.75	758.93	4199.76	4338.52	2564.71	2067.97
Shriram Life	89.11	123.36	178.76	269.00	159.43	150.57	189.51	188.70	92.06	186.63	135.71	150.50	412.55	240.42	231.14	201.13
Star Union Dai-ichi			31.69	255.24	343.79	411.68	380.54	442.68			18.51	264.63	414.90	553.09	364.26	120.17
Tata AIA	567.84	853.27	1070.22	1273.62	1107.71	732.36	414.55	333.97	76.98	111.24	72.45	48.39	224.50	207.19	145.61	99.78
Private Total	15501.61	28666.16	30663.04	34529.67	27679.83	22036.72	21834.53	20780.83	3924.03	5049.79	3488.97	3842.34	11706.01	10043.20	8915.05	8730.05
LIC	29886.35	26222.00	19140.61	26184.48	36265.36	40194.54	30313.52	31904.49	26337.22	33774.56	34038.47	45337.42	50746.99	41667.71	46297.98	58904.30
Industry Total	45387.96	54888.17	49803.65	60714.15	63945.18	62231.26	52148.05	52685.32	30261.24	39824.35	37527.43	49179.76	62453.00	51710.91	55213.03	67634.34

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

(Premium in ₹ Crore)

Insurer	C. TOTAL OF LINKED AND NON-LINKED PREMIUM															
	c. First Year (a+b)							d. Renewal								
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Aegon Religare	721.34	1053.98	31.21	150.37	274.87	207.65	135.90	147.04	425.88	837.90	1268.31	15.28	113.74	249.67	294.60	305.03
Aviva	4302.74	6674.48	724.56	798.37	745.39	801.86	687.40	593.76	1042.51	3050.83	6133.09	6968.61	6144.13	4766.49	3904.80	3251.11
Bajaj Allianz	7.78	113.24	292.93	437.43	347.78	224.59	248.92	375.61	5.17	67.48	1750.95	232.30	444.23	549.56	495.60	497.05
Bharti AXA	882.72	1965.01	2820.85	2960.01	2080.30	1926.17	1836.51	1697.49	893.98	1307.18	1750.95	2545.65	3596.76	3959.19	3379.79	3135.56
Brita Sunlife			296.41	622.62	817.29	687.10	606.72	602.69				219.83	714.57	1173.98	1305.43	1203.20
Canara HSBC			3.37	37.38	74.15	103.16	140.01	172.95				1.07	20.89	63.86	96.79	132.91
DHFL Pramerica						10.88	47.33	80.72							7.50	30.19
Edelweiss Tokio	467.66	704.44	688.95	642.43	660.49	638.14	638.20	567.81	239.54	454.43	753.33	1000.22	1048.46	1041.84	1104.16	1262.86
Exide Life		2.49	149.97	486.08	448.61	345.03	240.43	224.90	-	-	2.64	55.44	277.55	434.55	437.86	409.26
Future Generali	1648.85	2685.37	2651.11	3257.51	4059.33	3833.61	4436.07	4038.93	1207.01	2173.19	2913.58	3747.60	4944.85	6368.79	6886.61	8023.97
HDFC Standard	5162.13	8034.75	6811.83	6333.92	7862.14	4441.09	4808.62	3759.59	2750.86	5526.31	8544.39	10194.83	10018.49	9580.48	8729.62	8669.06
ICICI Prudential		11.90	316.78	400.56	444.95	311.01	345.14	315.69			2.20	170.56	366.05	425.69	459.55	510.55
IDBI Federal				201.59	704.77	982.31	1316.42	1681.36				0.01	93.66	315.62	373.66	462.00
IndiaFirst	614.94	1106.62	1343.03	1333.98	1253.14	1164.27	1188.10	1271.81	356.58	584.52	1000.17	1534.07	1722.37	1773.16	1589.68	1428.98
Kotak Mahindra	912.11	1597.83	1842.91	1849.08	2061.39	1901.72	1899.34	2261.60	588.17	1116.78	2014.35	3011.46	3751.24	4488.82	4739.36	5016.95
Max Life	340.44	825.35	1144.70	1061.85	706.22	1076.97	840.08	675.89	152.27	334.18	851.94	1474.16	1801.95	1600.53	1589.44	1564.70
PNB MetLife	932.11	2751.05	3513.98	3920.78	3034.94	1809.29	1376.57	1933.99	72.55	474.39	1418.56	2684.12	3536.21	3688.33	2668.82	2349.41
Reliance	43.00	122.12	134.01	124.83	91.83	71.14	61.43	65.09	8.01	21.38	72.45	125.77	151.58	154.81	143.95	139.54
Sahara	2563.84	4792.81	5386.64	7040.74	7589.58	6531.32	5182.88	5065.48	364.64	829.32	1825.46	3063.28	5355.71	6602.42	5267.15	5673.13
SBI Life	181.17	309.99	314.47	419.50	571.99	390.99	420.65	389.83	3.00	48.06	121.70	191.77	249.54	253.17	197.42	204.40
Shriram Life	644.82	964.51	1142.67	1322.01	1332.21	939.55	560.16	433.76	722.36	1081.83	1604.83	2171.76	2653.01	2690.75	2200.27	1889.95
Star Union Dai-ichi			50.19	519.87	758.69	964.77	744.80	562.85				10.50	174.62	307.18	324.00	385.90
Tata AIA																
Private Total	19425.64	33715.96	34152.01	38372.01	39385.84	32079.92	30749.58	29510.87	8827.36	17845.47	30345.43	40997.93	48779.40	52102.91	47649.33	47830.02
LIC	56223.56	59996.57	53179.08	71521.90	87012.35	81862.25	76611.50	90808.79	71599.28	89793.42	104108.96	114555.41	116461.05	121027.03	132192.08	146133.51
Industry Total	75649.20	93712.52	87331.09	109893.91	126398.18	113942.17	107361.08	120319.66	80426.64	107638.89	134454.39	155553.34	165240.45	173129.94	179841.41	193963.54

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

(Premium in ₹ Crore)

Insurer	C. TOTAL OF LINKED AND NON-LINKED PREMIUM									
	e. Total (c+d)									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Aegon Religare			31.21	165.65	388.61	457.32	430.50	452.07		
Aviva	1147.22	1891.89	1992.87	2378.01	2345.17	2415.87	2140.67	1878.10		
Bajaj Allianz	5345.24	9725.31	10624.52	11419.71	9609.95	7483.80	6892.70	5843.14		
Bharti AXA	7.78	118.41	360.41	669.73	792.02	774.16	744.52	872.65		
Birla Sunlife	1776.71	3272.19	4571.80	5505.66	5677.07	5885.36	5216.30	4833.05		
Canara HSBC			296.41	842.45	1531.86	1861.08	1912.15	1805.88		
DHFL Pramerica			3.37	38.44	95.04	167.01	236.79	305.86		
Edelweiss Tokio						10.88	54.83	110.90		
Exide Life	707.20	1158.87	1442.28	1642.65	1708.95	1679.98	1742.36	1830.67		
Future Generali		2.49	152.60	541.51	726.16	779.58	678.29	634.16		
HDFC Standard	2855.87	4858.56	5564.69	7005.10	9004.17	10202.40	11322.68	12062.90		
ICICI Prudential	7912.99	13561.06	15356.22	16528.75	17880.63	14021.58	13538.24	12428.65		
IDBI Federal		11.90	318.97	571.12	811.00	736.70	804.68	826.25		
IndiaFirst				201.60	798.43	1297.93	1690.08	2143.36		
Kotak Mahindra	971.51	1691.14	2343.19	2868.05	2975.51	2937.43	2777.78	2700.79		
Max Life	1500.28	2714.60	3857.26	4860.54	5812.63	6390.53	6638.70	7278.54		
PNB MetLife	492.71	1159.54	1996.64	2536.01	2508.17	2677.50	2429.52	2240.59		
Reliance	1004.66	3225.44	4932.54	6604.90	6571.15	5497.62	4045.39	4283.40		
Sahara	51.00	143.49	206.47	250.59	243.41	225.95	205.38	204.63		
SBI Life	2928.49	5622.13	7212.10	10104.03	12945.29	13133.74	10450.03	10738.60		
Shriram Life	184.17	358.05	436.17	611.27	821.52	644.16	618.07	594.24		
Star Union Dai-ichi			50.19	530.37	933.31	1271.95	1068.80	948.75		
Tata AIA	1367.18	2046.35	2747.50	3493.78	3985.22	3630.30	2760.43	2323.70		
Private Total	28253.00	51561.43	64497.44	79369.94	88165.24	84182.83	78398.91	77340.90		
LIC	127822.84	149789.99	157288.04	186077.31	203473.40	202889.28	208803.58	236942.30		
Industry Total	156075.84	201351.41	221785.47	265447.25	291638.64	287072.11	287202.49	314283.20		

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

(Commission in ₹ Crore)

Insurer	Unit Linked Plans																	
	ULIP Commission						% to ULIP Premium						% to Total Commission					
	2009-10	2010-11	2011-12	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14			
Aegon Religare	11.73	11.46	3.67	1.88	2.09	7.55	3.78	1.24	0.73	0.97	94.87	52.32	14.81	11.55	10.45			
Aviva	151.38	63.49	22.81	16.05	6.07	6.52	3.04	1.36	1.28	0.71	95.63	62.84	24.37	15.12	7.81			
Bajaj Allianz	803.43	284.50	34.50	-30.35	-72.97	7.81	3.57	0.80	-1.26	-5.15	83.47	46.15	8.89	-10.48	-47.42			
Bharti AXA	62.12	29.83	7.60	3.40	1.25	9.84	4.30	1.26	0.73	0.37	98.20	75.64	27.15	9.57	2.53			
Bitia Sunlife	510.61	299.62	179.03	133.25	82.83	9.38	5.65	3.65	3.61	2.63	98.92	78.73	55.02	44.35	35.29			
Canara HSBC	203.10	141.63	62.42	26.20	11.46	24.34	10.39	4.08	1.80	0.94	99.87	93.30	75.15	47.61	30.99			
DHFL Pramerica	4.24	4.93	1.50	1.13	0.44	11.14	6.84	1.96	1.82	0.95	98.86	50.70	8.31	3.69	2.32			
Edelweiss Tokio			0.14	0.19	0.21			5.71	1.58	0.55			8.84	2.60	1.44			
Exide Life	57.46	19.56	10.66	4.84	4.08	5.47	2.31	1.89	1.29	1.53	47.58	14.98	8.05	4.08	3.08			
Future Generali	72.02	11.67	5.82	2.95	2.80	20.53	3.15	1.92	1.53	1.57	55.63	12.18	6.65	5.02	6.53			
HDFC Standard	337.33	327.33	226.09	311.03	205.44	5.84	4.43	3.18	4.25	2.98	64.19	68.65	39.14	48.05	39.96			
ICICI Prudential	561.91	411.24	247.00	243.36	261.27	3.55	2.63	2.25	2.52	3.12	93.19	73.35	40.80	31.79	41.64			
IDBI Federal	22.73	16.51	7.39	4.61	2.01	4.89	2.90	1.81	1.72	1.42	51.43	24.78	11.57	5.24	2.39			
IndiaFirst	14.56	26.23	23.75	20.28	17.19	7.22	3.45	3.41	3.19	2.97	100.00	97.45	86.77	66.36	62.42			
Kotak Mahindra	160.83	83.71	37.68	21.89	13.56	6.14	3.37	1.74	1.33	1.18	95.78	64.31	33.61	18.29	9.87			
Max Life	273.42	205.70	73.83	51.15	65.26	8.05	5.84	2.48	2.18	3.11	64.91	38.10	12.42	8.33	9.56			
PNB MetLife	231.96	44.11	44.41	30.34	21.29	11.20	2.29	2.70	2.28	2.24	79.30	50.52	37.49	24.87	16.79			
Reliance	542.50	141.31	67.01	28.67	18.40	8.81	2.79	1.96	1.70	1.67	86.41	27.45	16.84	8.79	5.58			
Sahara	12.83	8.25	4.43	2.08	1.01	7.93	5.43	4.31	3.74	3.31	54.16	37.37	19.98	11.05	6.59			
SBI Life	534.39	402.87	237.31	148.88	119.18	7.86	4.44	3.09	3.01	2.78	80.22	60.03	45.78	29.11	21.43			
Shriram Life	62.35	28.41	8.72	4.33	2.13	11.47	4.31	2.31	1.94	1.67	93.78	68.52	17.58	9.08	6.30			
Star Union Dai-ichi	33.82	29.27	30.49	19.15	18.68	7.03	4.16	3.83	3.36	3.98	86.09	72.84	59.35	32.83	25.40			
Tata AIA	230.69	138.77	37.07	10.20	6.61	8.68	4.85	1.74	0.74	0.74	82.14	56.35	26.24	9.84	7.09			
Private Total	4895.41	2730.42	1373.36	1055.49	790.29	7.17	3.91	2.51	2.50	2.27	82.36	54.92	30.77	23.61	19.35			
LIC	1481.14	1017.55	360.81	152.95	64.28	3.13	2.60	2.42	2.34	2.36	12.23	7.65	2.57	1.03	0.38			
Industry Total	6376.55	3747.96	1734.17	1208.43	854.56	5.52	3.44	2.49	2.48	2.28	35.32	20.50	9.37	6.27	4.10			

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

(Commission in ₹ Crore)

Insurer	Traditional Plans														
	Traditional Commission					% to Traditional Premium					% to Total Commission				
	2009-10	2010-11	2011-12	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
Aegon Religare	0.63	10.44	21.12	14.39	17.95	6.12	12.25	13.18	8.38	7.58	5.13	47.68	85.19	88.45	89.55
Aviva	6.91	37.55	70.78	90.13	71.73	12.53	14.55	9.63	10.16	6.98	4.37	37.16	75.63	84.88	92.19
Bajaj Allianz	159.13	331.98	353.77	319.92	226.85	14.03	20.37	11.09	7.15	5.13	16.53	53.85	91.11	110.48	147.42
Bharti AXA	1.14	9.61	20.40	32.10	48.16	2.95	9.74	11.88	11.61	9.00	1.80	24.36	72.85	90.43	97.47
Birla Sunlife	5.59	80.96	146.37	167.22	151.88	8.94	21.49	15.03	10.95	9.03	1.08	21.27	44.98	55.65	64.71
Canara HSBC	0.26	10.17	20.64	28.83	25.52	3.27	6.04	6.21	6.29	4.40	0.13	6.70	24.85	52.39	69.01
DHFL Pramerica	0.05	4.79	16.59	29.40	18.51	12.28	20.83	18.36	16.81	7.13	1.14	49.30	91.69	96.31	97.68
Edelweiss Tokio			1.45	7.27	14.38			17.20	17.10	19.85			91.16	97.40	98.56
Exide Life	63.30	111.01	121.80	113.56	128.18	10.69	12.89	10.91	8.30	8.19	52.42	85.02	91.95	95.92	96.92
Future Generali	57.44	84.11	81.67	55.81	40.13	30.12	23.68	17.15	11.51	8.80	44.37	87.82	93.35	94.98	93.47
HDFC Standard	188.17	149.48	351.54	336.22	308.67	15.28	9.27	11.40	8.40	5.97	35.81	31.35	60.86	51.95	60.04
ICICI Prudential	41.06	149.44	358.47	522.06	366.22	5.80	6.69	11.72	13.47	9.00	6.81	26.65	59.20	68.21	58.36
IDBI Federal	21.46	50.12	56.53	83.47	82.03	20.11	20.81	17.20	15.55	11.98	48.57	75.22	88.43	94.76	97.61
IndiaFirst	-	0.69	3.62	10.28	10.35	#DIV/!	1.81	0.60	0.98	0.66	-	2.55	13.23	33.64	37.58
Kotak Mahindra	7.09	46.45	74.44	97.83	123.74	2.84	9.49	9.63	8.65	7.98	4.22	35.69	66.39	81.71	90.13
Max Life	147.79	334.20	520.74	562.89	617.55	10.10	14.58	15.24	13.12	11.93	35.09	61.90	87.58	91.67	90.44
PNB MetLife	60.55	43.21	74.04	91.65	105.48	13.02	7.42	7.18	8.33	8.18	20.70	49.48	62.51	75.13	83.21
Reliance	85.36	373.49	331.02	297.49	311.42	19.05	24.69	15.94	12.62	9.79	13.59	72.55	83.16	91.21	94.42
Sahara	10.86	13.83	17.77	16.72	14.34	12.21	15.13	14.44	11.16	8.24	45.84	62.63	80.02	88.95	93.41
SBI Life	131.78	268.19	281.05	362.53	437.01	3.99	6.94	5.16	6.58	6.78	19.78	39.97	54.22	70.89	78.57
Shriram Life	4.14	13.05	40.88	43.32	31.68	6.11	8.06	15.36	10.97	6.79	6.22	31.48	82.42	90.92	93.70
Star Union Dai-ichi	5.46	10.92	20.88	39.19	54.86	11.06	4.75	4.39	7.86	11.45	13.91	27.16	40.65	67.17	74.60
Tata AIA	50.16	107.51	104.21	93.42	86.56	5.99	9.56	6.95	6.76	6.05	17.86	43.65	73.76	90.16	92.91
Private Total	1048.31	2241.20	3089.75	3415.71	3293.20	9.43	12.23	10.50	9.45	7.74	17.64	45.08	69.23	76.39	80.65
LIC	10629.17	12291.13	13674.82	14637.31	16698.61	7.66	7.48	7.27	7.24	7.13	87.77	92.35	97.43	98.97	99.62
Industry Total	11677.48	14532.33	16764.57	18053.02	19991.81	7.79	7.96	7.71	7.57	7.22	64.68	79.50	90.63	93.73	95.90

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

(Commission in ₹ Crore)

Insurer	Total (ULIP+Traditional)									
	Total Commission (ULIP+ Traditional)					% of Total Commission to Total Premium				
	2009-10	2010-11	2011-12	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
Aegon Religare	12.36	21.91	24.79	16.26	20.05	7.46	5.64	5.42	3.78	4.43
Aviva	158.29	101.04	93.58	106.18	77.81	6.66	4.31	3.87	4.96	4.14
Bajaj Allianz	962.57	616.47	388.27	289.57	153.88	8.43	6.41	5.19	4.20	2.63
Bharti AXA	63.26	39.43	28.00	35.50	49.41	9.45	4.98	3.62	4.77	5.66
Bitia Sunlife	516.20	380.58	325.40	300.48	234.71	9.38	6.70	5.53	5.76	4.86
Canara HSBC	203.37	151.80	83.06	55.02	36.98	24.14	9.91	4.46	2.88	2.05
DHFL Pramerica	4.29	9.72	18.09	30.52	18.95	11.15	10.23	10.83	12.89	6.20
Edelweiss Tokio			1.59	7.47	14.59			14.60	13.62	13.15
Exide Life	120.76	130.58	132.46	118.39	132.26	7.35	7.64	7.88	6.79	7.22
Future Generali	129.45	95.78	87.49	58.76	42.94	23.91	13.19	11.22	8.66	6.77
HDFC Standard	525.50	476.81	577.64	647.25	514.10	7.50	5.30	5.66	5.72	4.26
ICICI Prudential	602.97	560.68	605.47	765.42	627.49	3.65	3.14	4.32	5.65	5.05
IDBI Federal	44.19	66.63	63.92	88.09	84.04	7.74	8.22	8.68	10.95	10.17
IndiaFirst	14.56	26.92	27.37	30.55	27.55	7.22	3.37	2.11	1.81	1.29
Kotak Mahindra	167.92	130.17	112.12	119.72	137.30	5.85	4.37	3.82	4.31	5.08
Max Life	421.21	539.90	594.57	614.03	682.81	8.67	9.29	9.30	9.25	9.38
PNB MetLife	292.51	87.32	118.44	121.99	126.77	11.53	3.48	4.42	5.02	5.66
Reliance	627.85	514.80	398.03	326.16	329.82	9.51	7.83	7.24	8.06	7.70
Sahara	23.68	22.08	22.20	18.80	15.35	9.45	9.07	9.83	9.15	7.50
SBI Life	666.17	671.05	518.36	511.41	556.18	6.59	5.18	3.95	4.89	5.18
Shriram Life	66.49	41.46	49.60	47.65	33.81	10.88	5.05	7.70	7.71	5.69
Star Union Dai-ichi	39.28	40.19	51.37	58.34	73.54	7.41	4.31	4.04	5.46	7.75
Tata AIA	280.85	246.28	141.28	103.62	93.17	8.04	6.18	3.89	3.75	4.01
Private Total	5943.72	4971.61	4463.11	4471.19	4083.49	7.49	5.64	5.30	5.70	5.28
LIC	12110.31	13308.68	14035.63	14790.26	16762.88	6.51	6.54	6.92	7.08	7.07
Industry Total	18054.03	18280.29	18498.74	19261.45	20846.37	6.80	6.27	6.44	6.71	6.63

TABLE 13 : INDIVIDUAL DEATH CLAIMS OF LIFE INSURERS

Particulars	NUMBER OF POLICIES									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Claims pending at start of year (A)	11468	11985	14548	16915	15892	16415	12323	12267		
Claims intimated / booked (B)	615564	565337	626072	745520	835642	837785	866159	873094		
Total Claims (C=A+B)	627032	577322	640620	762435	851534	854200	878482	885361		
Claims paid (D)	604178	553408	605128	726109	813932	822266	846929	856622		
Claims repudiated (E)	10869	9027	12781	14693	17350	19133	18485	18423		
Claims written back (F)	-	339	5796	5741	3837	485	801	1819		
Claims pending at end of year (G=C-D-E-F)	11985	14548	16915	15892	16415	12316	12267	8497		
	(Benefit Amount in ₹ Crore)									
Particulars	AMOUNT OF BENEFIT PAID									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Claims pending at start of year (A)	222.19	250.07	206.66	242.84	286.32	306.41	293.22	424.63		
Claims intimated / booked (B)	4611.02	4375.88	5072.36	6298.20	8000.08	8851.53	9982.26	11533.28		
Total Claims (C=A+B)	4833.2	4625.95	5279.02	6541.04	8286.40	9157.94	10275.49	11957.91		
Claims paid (D)	4444.74	4235	4798.22	5958.13	7595.24	8408.74	9370.22	10860.59		
Claims repudiated (E)	138.39	152.66	179.59	244.77	336.24	450.90	568.42	624.43		
Claims written back (F)	-	31.64	58.36	51.83	48.52	5.40	18.62	22.48		
Claims pending at end of year (G=C-D-E-F)	250.07	206.66	242.84	286.31	306.40	292.91	318.24	450.41		

TABLE 14 : GROUP DEATH CLAIMS OF LIFE INSURERS

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

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

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

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

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

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

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

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

Particulars	NUMBER OF POLICIES													
	DHFL PRAMERICA					EDELWEISS TOKIO					EXIDE LIFE			
	2009-10	2010-11	2011-12	2012-13	2013-14	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Within 30 Days of Intimation	2	16	3	5	17	1	4	15	209	862	1344	1939	2241	2600
31 to 90 Days	2	18	13	15	20	-	6	21	420	543	525	353	292	260
91 to 180 Days	-	6	32	49	49	-	-	12	344	234	177	203	225	201
181 Days to 1 Year	-	2	9	92	63	-	-	-	168	72	27	8	11	31
More than 1 Year	-	-	-	5	41	-	-	-	39	9	2	7	11	19
Total Claims Settled	4	42	57	166	190	1	10	48	1180	1720	2075	2510	2780	3111
	(Amount in ₹ crore)													
Particulars	BENEFIT AMOUNT PAID													
	DHFL PRAMERICA					EDELWEISS TOKIO					EXIDE LIFE			
	2009-10	2010-11	2011-12	2012-13	2013-14	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Within 30 Days of Intimation	-	0.20	-	0.05	0.34	0.05	0.38	2.05	2.66	10.01	16.53	24.31	25.03	28.59
31 to 90 Days	0.47	0.18	-	0.31	0.61	-	0.13	1.95	7.29	9.25	7.08	6.28	5.73	6.16
91 to 180 Days	-	0.10	1	1.21	1.85	-	-	0.50	5.64	4.07	3.66	4.15	4.61	5.31
181 Days to 1 Year	-	0.02	-	2.48	2.64	-	-	-	1.52	1.48	1.07	0.14	0.19	0.80
More than 1 Year	-	-	-	0.07	0.85	-	-	-	0.08	0.11	0.06	0.07	0.29	0.50
Total Claims Settled	0.48	0.49	1	4.12	6.30	0.05	0.51	4.50	17.18	24.91	28.41	34.95	35.85	41.37

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

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

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

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

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

Particulars	NUMBER OF POLICIES											
	INDIAFIRST						KOTAK MAHINDRA					
	2009-10	2010-11	2011-12	2012-13	2013-14	2009-10	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Within 30 Days of Intimation	7	155	435	635	816	1078	386	1078	1357	2062	2326	2359
31 to 90 Days	-	-	12	19	91	431	319	431	596	443	398	210
91 to 180 Days	-	-	2	-	11	465	247	465	443	194	95	81
181 Days to 1 Year	-	-	-	-	2	3	35	3	10	6	8	21
More than 1 Year	-	-	-	-	-	6	15	6	5	11	16	16
Total Claims Settled	7	155	449	654	920	1983	1002	1983	2411	2716	2843	2687
(Amount in ₹ crore)												
Particulars	BENEFIT AMOUNT PAID											
	INDIAFIRST						KOTAK MAHINDRA					
	2009-10	2010-11	2011-12	2012-13	2013-14	2009-10	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Within 30 Days of Intimation	0.07	2.23	6.69	13.76	16.23	32.23	5.60	32.23	23.09	37.74	45.58	52.90
31 to 90 Days	-	-	0.42	0.48	4.07	10.30	5.87	10.30	19.77	15.86	19.29	10.81
91 to 180 Days	-	-	0.03	-	0.48	13.25	4.08	13.25	13.08	6.56	3.95	5.80
181 Days to 1 Year	-	-	-	-	0.12	0.05	0.43	0.05	0.89	0.13	0.21	1.25
More than 1 Year	-	-	-	-	-	0.09	0.23	0.09	0.67	0.27	2.60	0.32
Total Claims Settled	0.07	2.23	7.15	14.24	20.90	55.91	16.21	55.91	57.49	60.55	71.63	71.09

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

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

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

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

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

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

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

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

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

Particulars	NUMBER OF POLICIES													
	PRIVATE TOTAL							LIC						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Within 30 Days of Intimation	23308	43368	70246	81949	90182	88631	338629	457655	553197	604303	620881	646523		
31 to 90 Days	11679	20234	19753	23144	18595	15011	111874	95463	84312	55957	60040	55628		
91 to 180 Days	4107	7130	4715	3564	4076	5672	69544	60148	45041	32160	31873	28386		
181 Days to 1 Year	1290	1254	1117	644	360	819	39502	35203	26954	14417	17345	13165		
More than 1 Year	355	214	572	464	171	277	4840	5440	8025	5664	3406	2510		
Total Claims Settled	40739	72200	96403	109765	113384	110410	564389	653909	717529	712501	733545	746212		
	(Amount in ₹ crore)													
Particulars	BENEFIT AMOUNT PAID													
	PRIVATE TOTAL							LIC						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Within 30 Days of Intimation	288.94	599.04	927.48	1223.03	1492.11	1587.95	2499.02	3345.12	4708.1	5369.01	5634.86	7414.74		
31 to 90 Days	231.33	372.52	391.60	483.38	487.23	488.54	828.03	707.6	709.46	606.99	1102.53	591.79		
91 to 180 Days	83.69	152.31	126.32	114.98	147.62	264.52	504.84	445.83	378.43	360.5	306.56	301.98		
181 Days to 1 Year	23.81	29.14	40.40	16.40	13.00	35.53	291.49	260.93	228.67	150.69	140.21	140.05		
More than 1 Year	5.35	5.57	16.30	11.44	7.36	8.78	41.72	40.07	68.5	72.32	38.74	26.70		
Total Claims Settled	633.12	1158.58	1502.10	1849.23	2147.32	2385.33	4165.1	4799.55	6093.1	6559.51	7222.90	8475.26		

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

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

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

Particulars	NUMBER OF LIVES													
	AEGON RELIGARE							AVIVA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Within 30 Days of Intimation	-	1	1	1	4	4	2654	4466	10435	6415	2322	3136		
31 to 90 Days	-	-	1	-	-	2	67	62	46	54	55	82		
91 to 180 Days	-	-	-	-	-	-	30	12	10	8	7	13		
181 Days to 1 Year	-	-	-	-	-	-	4	7	4	1	3	-		
More than 1 Year	-	-	-	-	-	-	4	3	7	1	2	-		
Total Claims Settled	-	1	2	1	4	6	2759	4550	10502	6479	2389	3231		
	(Amount in ₹ crore)													
Particulars	BENEFIT AMOUNT PAID													
	AEGON RELIGARE							AVIVA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Within 30 Days of Intimation	-	-	0.03	0.03	0.11	0.53	5.70	11.10	25.64	19.52	16.38	14.92		
31 to 90 Days	-	-	0.05	-	-	0.06	0.69	0.37	0.10	0.66	1.40	0.54		
91 to 180 Days	-	-	-	-	-	-	0.06	0.02	0.02	0.44	0.15	0.03		
181 Days to 1 Year	-	-	-	-	-	-	0.02	0.03	0.01	-	0.01	-		
More than 1 Year	-	-	-	-	-	-	0.02	0.01	0.02	0.05	0.05	-		
Total Claims Settled	-	-	-	0.03	0.11	0.59	6.49	11.53	25.79	20.67	17.99	15.49		

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

Particulars	NUMBER OF LIVES													
	BAJAJ ALLIANZ							BHARTI AXA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Within 30 Days of Intimation	11291	33518	88273	64281	43666	76905	4	9	21	17	48	60		
31 to 90 Days	1628	4545	7882	1540	1893	4316	1	10	26	19	22	18		
91 to 180 Days	230	633	1767	208	363	514	1	-	9	2	-	-		
181 Days to 1 Year	109	212	75	32	-	-	-	-	3	-	-	-		
More than 1 Year	42	80	43	6	-	-	-	-	-	-	-	-		
Total Claims Settled	13300	38988	98040	66067	45922	81735	6	19	59	38	70	78		
	(Amount in ₹ crore)													
Particulars	BENEFIT AMOUNT PAID													
	BAJAJ ALLIANZ							BHARTI AXA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Within 30 Days of Intimation	37.29	51.65	132.71	138.54	165.02	217.19	0.03	0.12	0.05	0.32	0.66	1.35		
31 to 90 Days	4.67	11.47	14.66	17.10	27.31	58.88	-	0.41	0.18	0.92	0.86	2.25		
91 to 180 Days	1.00	2.02	2.75	2.50	4.99	14.90	-	-	0.26	0.02	-	-		
181 Days to 1 Year	0.50	0.71	0.45	0.13	-	-	-	-	0.02	-	-	-		
More than 1 Year	0.18	0.21	0.16	0.02	-	-	-	-	-	-	-	-		
Total Claims Settled	43.64	66.05	150.73	158.29	197.32	290.98	0.04	0.53	0.51	1.25	1.52	3.60		

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

Particulars	NUMBER OF LIVES											
	BIRLA SUNLIFE						CANARA HSBC OBC					
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Within 30 Days of Intimation	492	865	1234	1038	1452	1789	-	-	10	94	125	302
31 to 90 Days	44	34	12	27	66	110	-	-	3	4	15	23
91 to 180 Days	4	1	1	-	12	24	-	-	4	11	13	17
181 Days to 1 Year	-	-	-	-	-	10	-	-	1	2	1	-
More than 1 Year	-	-	-	1	-	-	-	-	-	-	-	-
Total Claims Settled	540	900	1247	1066	1530	1933	-	-	18	111	154	342
	(Amount in ₹ crore)											
Particulars	BENEFIT AMOUNT PAID											
	BIRLA SUNLIFE						CANARA HSBC OBC					
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Within 30 Days of Intimation	5.41	10.45	15.80	30.89	56.60	74.33	-	-	0.02	0.17	0.29	2.02
31 to 90 Days	2.29	0.61	0.07	0.76	3.94	7.25	-	-	0.14	0.12	0.35	0.89
91 to 180 Days	0.02	0.01	0.01	-	0.60	1.16	-	-	0.01	0.53	0.35	0.23
181 Days to 1 Year	-	-	-	-	-	0.45	-	-	-	0.15	0.01	-
More than 1 Year	-	-	-	0.01	-	-	-	-	-	-	-	-
Total Claims Settled	7.72	11.07	15.87	31.65	61.13	83.18	-	-	0.18	0.97	1.00	3.14

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

Particulars	NUMBER OF LIVES													
	DHFL PRAMERICA					EDELWEISS TOKIO				EXIDE LIFE				
	2009-10	2010-11	2011-12	2012-13	2013-14	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Within 30 Days of Intimation	-	-	-	28	322	-	13	141	54	130	67	218	169	254
31 to 90 Days	-	-	-	6	50	-	7	34	30	75	70	19	76	1
91 to 180 Days	-	-	-	-	16	-	1	1	13	22	27	8	11	-
181 Days to 1 Year	-	-	-	-	-	-	-	-	-	2	1	4	1	1
More than 1 Year	-	-	-	-	-	-	-	-	-	1	1	1	1	2
Total Claims Settled	-	-	-	34	388	-	21	176	97	230	166	250	258	258
	(Amount in ₹ crore)													
Particulars	BENEFIT AMOUNT PAID													
	DHFL PRAMERICA					EDELWEISS TOKIO				EXIDE LIFE				
	2009-10	2010-11	2011-12	2012-13	2013-14	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Within 30 Days of Intimation	-	-	-	0.03	0.49	-	1.98	4.59	0.86	2.00	0.87	1.85	1.13	1.59
31 to 90 Days	-	-	-	0.01	0.08	-	0.33	0.91	0.64	1.13	0.48	0.25	1.82	-
91 to 180 Days	-	-	-	-	0.03	-	0.10	0.01	0.15	0.32	0.16	0.48	0.01	-
181 Days to 1 Year	-	-	-	-	-	-	-	-	-	0.01	-	0.14	0.02	0.03
More than 1 Year	-	-	-	-	-	-	-	-	-	0.01	0.01	-	0.01	0.17
Total Claims Settled	-	-	-	0.04	0.61	-	2.41	5.51	1.65	3.46	1.52	2.72	2.99	1.79

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

Particulars	NUMBER OF LIVES													
	FUTURE GENERALI							HDFC STANDARD						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Within 30 Days of Intimation	29	733	7565	48	44	48	199	286	279	930	1514	2675		
31 to 90 Days	41	1028	23	44	37	33	6	-	3	-	12	83		
91 to 180 Days	20	357	17	250	16	34	4	-	-	-	-	-		
181 Days to 1 Year	6	82	11	346	6	13	2	-	-	-	-	-		
More than 1 Year	-	36	2	7	4	5	1	-	1	-	-	-		
Total Claims Settled	96	2236	7618	695	107	133	212	286	283	930	1526	2758		
	(Amount in ₹ crore)													
Particulars	BENEFIT AMOUNT PAID													
	FUTURE GENERALI							HDFC STANDARD						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Within 30 Days of Intimation	0.04	4.88	14.45	4.76	8.46	6.15	2.22	2.36	2.77	6.44	16.35	25.23		
31 to 90 Days	1.45	3.39	1.10	4.66	4.16	5.09	0.20	-	0.02	-	4.14	3.72		
91 to 180 Days	0.33	4.08	1.06	2.68	2.29	3.63	0.13	-	-	-	-	-		
181 Days to 1 Year	0.14	2.46	0.10	0.75	0.13	0.58	0.12	-	-	-	-	-		
More than 1 Year	-	2.39	0.01	0.09	0.17	0.28	0.04	-	-	-	-	-		
Total Claims Settled	1.96	17.20	16.72	12.94	15.21	15.73	2.71	2.36	2.78	6.44	20.49	28.95		

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

Particulars	NUMBER OF LIVES													
	ICICI PRUDENTIAL							IDBI FEDERAL						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Within 30 Days of Intimation	998	1693	2896	4095	3517	2585	5	49	918	2121	778	575		
31 to 90 Days	64	99	943	1131	55	72	-	-	-	-	-	-		
91 to 180 Days	36	54	125	43	21	41	-	-	-	-	-	-		
181 Days to 1 Year	6	13	11	8	-	2	-	-	-	-	-	-		
More than 1 Year	-	4	1	2	-	3	-	-	-	-	-	-		
Total Claims Settled	1104	1863	3976	5279	3593	2703	5	49	918	2121	778	575		
	(Amount in ₹ crore)													
Particulars	BENEFIT AMOUNT PAID													
	ICICI PRUDENTIAL							IDBI FEDERAL						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Within 30 Days of Intimation	17.72	26.51	30.34	42.50	55.53	51.76	-	0.04	0.79	2.77	2.86	6.49		
31 to 90 Days	2.91	3.58	11.90	16.40	5.61	6.97	-	-	-	-	-	-		
91 to 180 Days	1.37	2.40	1.88	0.89	2.05	4.45	-	-	-	-	-	-		
181 Days to 1 Year	0.34	0.55	0.95	0.08	-	0.11	-	-	-	-	-	-		
More than 1 Year	-	0.30	-	0.09	-	0.92	-	-	-	-	-	-		
Total Claims Settled	22.34	33.34	45.06	59.96	63.19	64.20	-	0.04	0.79	2.77	2.86	6.49		

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

Particulars	NUMBER OF LIVES													
	INDIAFIRST							KOTAK MAHINDRA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Within 30 Days of Intimation	-	-	302	3909	2396	2288	324	728	2031	4295	8119	13386		
31 to 90 Days	-	-	5	33	43	72	207	265	270	365	453	309		
91 to 180 Days	-	-	-	2	1	8	139	122	118	140	112	34		
181 Days to 1 Year	-	-	-	-	-	3	36	8	1	4	3	2		
More than 1 Year	-	-	-	-	-	-	23	34	6	2	3	4		
Total Claims Settled	-	-	307	3944	2440	2371	729	1157	2426	4806	8690	13735		
	(Amount in ₹ crore)													
Particulars	BENEFIT AMOUNT PAID													
	INDIAFIRST							KOTAK MAHINDRA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Within 30 Days of Intimation	-	-	1.67	19.12	24.14	27.85	8.54	25.05	31.87	44.49	79.03	132.45		
31 to 90 Days	-	-	0.07	0.68	1.06	3.37	5.54	7.00	10.63	11.26	14.85	9.62		
91 to 180 Days	-	-	-	0.02	0.01	0.42	3.35	2.75	2.28	3.79	2.02	1.73		
181 Days to 1 Year	-	-	-	-	-	0.28	0.88	0.17	0.03	0.34	0.08	0.05		
More than 1 Year	-	-	-	-	-	-	0.36	0.65	0.07	0.09	0.07	0.10		
Total Claims Settled	-	-	1.73	19.82	25.22	31.91	18.68	35.62	44.88	59.97	96.05	143.95		

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

Particulars	NUMBER OF LIVES													
	MAX LIFE							PNB METLIFE						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Within 30 Days of Intimation	31	9362	41169	27085	12793	9944	435	801	2392	1693	1809	1353		
31 to 90 Days	198	945	2411	404	881	114	91	110	40	271	288	5		
91 to 180 Days	128	112	1127	123	99	9	42	33	111	58	18	–		
181 Days to 1 Year	65	2	352	83	68	–	28	9	8	2	–	–		
More than 1 Year	12	–	25	28	57	–	21	1	–	–	–	–		
Total Claims Settled	434	10421	45084	27723	13898	10067	617	954	2551	2024	2115	1358		
	(Amount in ₹ crore)													
Particulars	BENEFIT AMOUNT PAID													
	MAX LIFE							PNB METLIFE						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Within 30 Days of Intimation	0.65	17.82	66.12	52.97	37.33	36.62	12.33	23.28	45.28	44.21	46.52	68.35		
31 to 90 Days	2.76	1.85	5.22	4.72	5.06	7.09	3.49	1.91	0.66	8.46	9.25	0.13		
91 to 180 Days	1.87	0.20	1.57	0.66	4.16	0.69	1.21	0.50	0.29	2.87	1.53	–		
181 Days to 1 Year	0.81	–	0.47	0.17	0.08	–	0.52	0.11	0.05	0.01	–	–		
More than 1 Year	0.07	–	0.04	0.04	0.08	–	0.28	0.02	–	–	–	–		
Total Claims Settled	6.16	19.87	73.42	58.55	46.71	44.40	17.83	25.82	46.28	55.54	57.29	68.48		

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

Particulars	NUMBER OF LIVES												
	RELIANCE LIFE						SAHARA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Within 30 Days of Intimation	942	1820	1102	2220	4632	1262	3	1	14	9.00	3	-	
31 to 90 Days	37	36	42	12	8	2	2	5	3	-	-	1	
91 to 180 Days	8	9	-	1	1	1	-	1	-	-	-	-	
181 Days to 1 Year	3	2	-	2.00	-	-	-	-	-	-	-	-	
More than 1 Year	5	2	1	2	-	-	-	-	-	-	-	-	
Total Claims Settled	995	1869	1145	2237	4641	1265	5	7	17	9	3	1	
	(Amount in ₹ crore)												
Particulars	BENEFIT AMOUNT PAID												
	RELIANCE LIFE						SAHARA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Within 30 Days of Intimation	19.59	23.76	24.65	24.63	27.69	25.49	0.01	-	0.05	0.06	0.01	-	
31 to 90 Days	0.56	1.61	1.71	0.45	0.28	0.04	0.02	0.02	-	-	-	-	
91 to 180 Days	0.27	0.18	-	0.03	0.11	0.10	-	-	-	-	-	-	
181 Days to 1 Year	0.16	0.01	-	0.51	-	-	-	-	-	-	-	-	
More than 1 Year	0.03	0.01	0.01	0.01	-	-	-	-	-	-	-	-	
Total Claims Settled	20.61	25.59	26.36	25.62	28.07	25.63	0.03	0.03	0.05	0.06	0.01	-	

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

Particulars	NUMBER OF LIVES													
	SBI LIFE							SHRIRAM						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Within 30 Days of Intimation	14352	24389	10928	10956	10429	11118	2	66	1150	2443	2847	3370		
31 to 90 Days	1292	989	906	969	740	982	-	15	82	496	899	2145		
91 to 180 Days	402	163	86	60	14	16	-	1	-	-	-	-		
181 Days to 1 Year	169	75	8	6	4	3	-	-	-	-	-	-		
More than 1 Year	172	201	8	4	-	3	-	-	-	-	-	-		
Total Claims Settled	16387	25817	11936	11995	11187	12122	2	82	1232	2939	3746	5515		
	(Amount in ₹ crore)													
Particulars	BENEFIT AMOUNT PAID													
	SBI LIFE							SHRIRAM						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Within 30 Days of Intimation	111.62	135.74	148.65	171.48	192.02	219.18	0.08	1.56	19.79	45.67	56.47	68.16		
31 to 90 Days	26.23	23.52	24.49	28.43	28.93	47.04	-	0.33	0.25	1.50	2.51	7.98		
91 to 180 Days	6.31	3.72	3.53	3.23	0.93	1.10	-	-	-	-	-	-		
181 Days to 1 Year	3.60	1.35	0.46	0.61	0.30	0.04	-	-	-	-	-	-		
More than 1 Year	3.87	5.98	1.41	0.91	-	0.04	-	-	-	-	-	-		
Total Claims Settled	151.63	170.32	178.54	204.66	222.18	267.38	0.08	1.89	20.03	47.17	58.98	76.14		

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

Particulars	NUMBER OF LIVES													
	STAR UNION							TATA AIA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Within 30 Days of Intimation	-	5	158	346	408	1414	296	406	895	2510	1416	624		
31 to 90 Days	-	2	19	63	183	67	184	269	95	548	85	297		
91 to 180 Days	-	8	16	10	101	74	113	122	59	105	13	244		
181 Days to 1 Year	-	1	9	-	5	-	97	6	20	18	2	54		
More than 1 Year	-	-	-	-	-	-	222	6	-	11	-	6		
Total Claims Settled	-	16	202	419	697	1555	912	809	1069	3192	1516	1225		
	(Amount in ₹ crore)													
Particulars	BENEFIT AMOUNT PAID													
	STAR UNION							TATA AIA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Within 30 Days of Intimation	-	0.04	0.60	2.44	3.02	9.89	5.48	4.94	8.91	15.38	20.51	9.91		
31 to 90 Days	-	0.13	0.20	1.14	1.48	1.91	6.40	6.58	3.03	4.07	1.11	10.55		
91 to 180 Days	-	0.20	0.66	0.42	1.40	0.44	4.15	2.32	0.82	1.99	0.38	8.80		
181 Days to 1 Year	-	0.04	0.33	-	0.23	-	2.15	0.08	0.44	0.41	0.21	2.57		
More than 1 Year	-	-	-	-	-	-	2.57	0.05	-	0.07	-	0.05		
Total Claims Settled	-	0.41	1.79	3.99	6.13	12.24	20.76	13.96	13.20	21.92	22.20	31.87		

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

Particulars	NUMBER OF LIVES												
	PRIVATE TOTAL						LIC						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Within 30 Days of Intimation	32111	79328	171840	134724	98532	133555	219726	215044	228129	234205	243913	262290	
31 to 90 Days	3892	8489	12882	5999	5824	8818	1769	202	2909	2617	263	3293	
91 to 180 Days	1170	1650	3477	1029	803	1046	801	85	1445	6535	2	782	
181 Days to 1 Year	525	419	504	508	93	88	5	142	601	62	–	–	
More than 1 Year	502	368	95	65	67	23	6	12	48	10	172	2	
Total Claims Settled	38200	90254	188798	142325	105319	143530	222307	215485	233132	243429	244350	266367	
	(Amount in ₹ crore)												
Particulars	BENEFIT AMOUNT PAID												
	PRIVATE TOTAL						LIC						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Within 30 Days of Intimation	227.59	341.29	571.04	668.22	812.12	1004.51	970.13	1189.90	1364.47	1531.13	1692.01	1852.19	
31 to 90 Days	57.86	63.92	74.94	101.58	114.44	174.37	29.11	1.99	19.84	44.87	3.43	24.29	
91 to 180 Days	20.22	18.72	15.30	20.53	21.08	37.71	5.77	0.93	5.59	10.04	0.02	6.34	
181 Days to 1 Year	9.23	5.52	3.30	3.29	1.07	4.10	0.07	2.23	3.31	0.60	–	–	
More than 1 Year	7.43	9.63	1.74	1.38	0.37	1.54	0.07	0.23	0.30	0.12	1.91	0.01	
Total Claims Settled	322.33	439.08	666.31	794.99	949.08	1222.24	1005.15	1195.28	1393.51	1586.75	1697.37	1882.83	

TABLE 16: DURATION WISE SETTLEMENT OF DEATH CLAIMS – GROUP CATEGORY (Concl'd.)

Particulars	NUMBER OF LIVES					
	INDUSTRY TOTAL					
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Within 30 Days of Intimation	251837	294372	399969	368929	342445	395845
31 to 90 Days	5661	8691	15791	8616	6087	12111
91 to 180 Days	1971	1735	4922	7564	805	1828
181 Days to 1 Year	530	561	1105	570	93	88
More than 1 Year	508	380	143	75	239	25
Total Claims Settled	260507	305739	421930	385754	349669	409897
(Amount in ₹ crore)						
Particulars	BENEFIT AMOUNT PAID					
	INDUSTRY TOTAL					
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Within 30 Days of Intimation	1197.72	1531.19	1935.51	2199.35	2504.13	2856.70
31 to 90 Days	86.97	65.91	94.78	146.44	117.87	198.66
91 to 180 Days	25.99	19.65	20.89	30.57	21.10	44.05
181 Days to 1 Year	9.30	7.75	6.61	3.89	1.07	4.10
More than 1 Year	7.50	9.86	2.04	1.50	2.28	1.55
Total Claims Settled	1327.48	1634.36	2059.82	2381.75	2646.45	3105.07

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

Particulars	₹ (Crore)													
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Life Fund														
Central Govt – Securities	47512.68	128813.10	123704.98	144665.52	170433.39	201678.32	233664.31	250793.31	269091.17	307095.57	353376.05	394780.11	440990.60	518824.47
State Govt & Other Approved Securities	52523.95	3364.38	23380.50	30028.12	39474.78	43799.61	45644.64	67045.41	88755.04	113644.46	141357.66	177933.28	214456.88	255469.45
Infrastructure Investments	24886.86	20740.87	32962.63	38636.84	45521.01	49638.45	69836.78	63262.13	66673.33	85674.54	89180.75	97319.92	118878.35	155025.90
Approved Investments	50502.28	60928.74	42703.36	77132.81	84412.93	75373.71	86360.96	118338.7	153870.47	190398.99	215000.98	258324.79	296590.39	329787.31
Other than Approved Investments (OTA)	18583.83	16521.65	6897.04	16845.63	26377.73	26698.56	30048.61	42190.44	51260.39	34477.3	42159.12	46262.23	49083.72	29117.83
Total (Life Fund)	194009.60	230368.74	229648.52	307308.91	366219.85	397188.65	465555.30	541629.99	629650.4	731290.86	841074.55	974620.33	1119999.94	1288224.97
		(18.74)	(-0.31)	(33.82)	(19.17)	(8.46)	(17.21)	(16.34)	(16.25)	(16.14)	(15.09)	(18.26)	(17.28)	(15.02)
Pension & General Annuity Fund														
Central Govt – Securities	-	-	16234.34	24546.62	31116.51	36410.66	41434.52	45894.15	46918.58	53351.21	67575.74	73302.35	71189.19	85826.06
State Govt & Other Approved Securities	-	-	5112.19	8567.91	11712.11	14488.56	14443.79	18152.7	18434.55	23591.16	32375.68	36581.92	51532.31	78481.50
Approved Investments	-	-	9291.53	10512.76	11876.01	13174.69	15696.40	27215.01	48598.49	66684.57	89975.83	126782.51	159665.25	173271.88
Total (Pension & General Annuity & Group Fund) Investments	-	-	30638.05	43627.30	54704.63	64073.91	71574.70	91261.86	113951.62	143626.93	189927.26	236666.78	282386.76	337579.44
			(18.74)	(42.40)	(25.39)	(17.13)	(11.71)	(27.51)	(24.86)	(26.04)	(32.23)	(32.54)	(24.07)	(19.55)
ULIP Funds														
Approved Investments	-	-	260.36	1577.38	6731.78	23401.01	57587.24	111629.43	151489.89	311668.71	371898.63	346340.05	325282.95	322455.98
Other than Approved Investments (OTA)	-	-	5.55	505.83	326.77	247.62	146.09	93.84	35.71	105.73	19.32	8.20	5.66	0.87
Total (ULIP Funds)	-	-	265.91	1688.31	7058.55	23648.63	58043.33	111623.27	151525.60	311774.42	371917.95	346348.25	325288.61	322456.85
			(13.10)	(35.34)	(21.50)	(13.70)	(24.02)	(26.78)	(19.63)	(32.31)	(17.95)	(12.47)	(11.44)	(12.18)
GRAND TOTAL	194009.60	230368.74	260552.48	352624.52	428451.93	487150.69	604179.80	765969.33	916364.78	1212457.93	1430117.56	1581258.90	1744893.88	1957465.57
		(18.74)	(13.10)	(35.34)	(21.50)	(13.70)	(24.02)	(26.78)	(19.63)	(32.31)	(17.95)	(12.47)	(11.44)	(12.18)

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

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

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

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

Insurer	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Aegon Reiligare	-	-	-	-	-	-	-	-	300.00	570.00	950.00	1135.00	1176.00	1307.00
Aviva	-	-	154.80	242.80	319.80	458.70	758.20	1004.50	1491.80	1888.80	2004.90	2004.90	2004.90	2004.90
Bajaj Allianz	-	150.00	150.03	150.07	150.07	150.23	150.37	150.71	150.71	150.71	150.71	150.71	150.71	150.71
Bharti AXA	-	-	-	-	-	1.10	150.00	366.11	668.43	1131.35	1525.35	1718.65	1807.20	1978.20
Birla Sunlife	150.00	150.00	180.00	290.00	350.00	460.00	671.50	1274.50	1879.50	1969.50	1969.50	1969.50	1969.50	1901.21
Canara HSBC OBC	-	-	-	-	-	-	-	-	400.00	500.00	700.00	800.00	950.00	950.00
DHFL Pramerica	-	-	-	-	-	-	-	-	137.05	221.30	293.96	305.17	320.02	340.38
Edelweiss Tokio	-	-	-	-	-	-	-	-	-	-	-	150.00	150.00	180.29
Exide Life	-	110.00	170.00	245.00	325.00	490.00	690.00	790.00	1019.15	1019.15	1464.88	1464.88	1464.88	1600.00
Future Generali	-	-	-	-	-	-	-	185.00	468.50	702.00	1052.00	1203.00	1452.00	1452.00
HDFC Standard	168.00	168.00	218.00	255.50	320.00	620.00	801.26	1271.00	1795.82	1968.00	1994.88	1994.88	1994.88	1994.88
ICICI Prudential	190.00	190.00	425.00	675.00	925.00	1185.00	1312.30	1401.11	1427.26	1428.14	1428.46	1428.85	1428.94	1429.26
IDBI Federal	-	-	-	-	-	-	-	200.00	450.00	450.00	700.00	800.00	800.00	800.00
IndiaFirst	-	-	-	-	-	-	-	-	-	200.00	325.00	475.00	475.00	475.00
Kotak Mahindra	101.00	101.00	131.30	151.26	211.76	244.58	330.35	480.27	510.29	510.29	510.29	510.29	510.29	510.29
Max Life	250.00	250.00	255.00	346.08	466.08	557.43	732.43	1032.43	1782.43	1838.82	1841.00	1944.69	1944.69	1944.69
PNB MetLife	-	110.00	110.00	160.00	235.00	235.00	530.00	761.08	1580.00	1774.79	1969.57	1969.57	2012.88	2012.88
Reliance	-	125.00	125.00	160.00	217.10	331.00	664.00	1147.70	1162.33	1164.65	1165.84	1196.32	1196.32	1196.32
Sahara	-	-	-	157.00	157.00	157.00	157.00	232.00	232.00	232.00	232.00	232.00	232.00	232.00
SBI Life	-	125.00	125.00	175.00	350.00	425.00	500.00	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00
Shriram	-	-	-	-	-	125.00	125.00	125.00	125.00	125.00	175.00	175.00	175.00	175.00
Star Union Dai-ichi	-	-	-	-	-	-	-	-	150.00	250.00	250.00	250.00	250.00	250.00
TATA AIA	-	185.00	185.00	231.00	321.00	447.00	547.00	870.00	1519.50	1920.50	1953.50	1953.50	1953.50	1953.50
Private Total	859.00	1664.00	2229.13	3238.71	4347.81	5887.05	8119.41	12291.42	18249.77	21015.00	23656.85	24831.92	25418.72	25838.51
LIC	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	100.00	100.00	100.00
Industry Total	864.00	1669.00	2234.13	3243.71	4352.81	5892.05	8124.41	12296.42	18254.77	21020.00	23661.85	24931.92	25518.72	25938.51

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

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

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

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

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

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

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

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

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

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

INSURERS	March 2012	June 2012	September 2012	December 2012	March 2013	June 2013	September 2013	December 2013	March 2014
Private Insurers									
Aegon Religare	2.62	1.97	1.87	1.62	1.91	1.60	1.64	1.87	2.28
Aviva	5.15	4.62	4.14	3.56	4.23	4.27	4.27	3.93	4.15
Bajaj Allianz	5.15	5.58	5.85	6.33	6.34	6.97	7.09	7.38	7.34
Bharti AXA	2.34	2.01	2.19	2.05	1.82	1.84	1.92	1.62	2.09
Birla Sun	2.99	3.20	3.31	3.44	2.67	2.27	2.06	2.10	1.86
Canara HSBC	2.60	4.53	3.94	3.76	3.84	3.79	3.94	3.77	3.59
DHFL Pramerica	2.31	2.38	2.72	2.99	2.67	2.41	2.80	4.61	5.37
Edelweiss Tokio	2.41	2.41	2.15	2.14	1.96	2.07	2.16	2.09	2.20
Exide Life	2.16	2.07	1.90	1.91	1.80	1.86	2.35	2.31	2.39
Future Generali	3.86	3.13	2.82	2.82	4.17	4.12	4.01	3.89	3.18
HDFC Standard	1.88	1.99	2.27	2.19	2.17	2.27	2.19	2.02	1.94
ICICI Prudential	3.71	3.85	3.82	3.90	3.96	4.04	3.95	3.83	3.72
IDBI Federal	6.61	6.24	5.80	5.40	4.90	4.80	4.78	5.00	4.72
IndiaFirst	7.71	8.06	6.88	6.02	4.20	3.83	3.22	3.00	2.47
Kotak Mahindra	3.06	2.97	2.90	2.94	2.93	3.11	3.12	3.16	3.02
Max Life	5.34	5.61	5.54	5.51	5.21	5.24	5.21	5.30	4.85
PNB MetLife	1.65	1.72	1.72	1.89	2.07	2.10	2.16	2.23	2.28
Reliance	3.53	3.76	4.06	4.36	4.29	4.33	4.80	4.93	4.42
Sahara	5.28	5.78	5.76	6.16	5.78	6.92	6.88	6.92	6.84
SBI Life	5.34	2.15	2.17	2.14	2.15	2.25	2.40	2.47	2.28
Shriram	4.99	5.08	5.00	5.33	5.59	5.80	6.12	6.35	6.41
Star Union Dai-ichi	5.67	5.28	4.54	4.08	3.46	3.23	2.86	3.30	2.38
TATA AIA	2.84	3.06	3.19	3.36	3.41	3.59	3.72	3.96	4.09
Public Insurer									
LIC	1.54	1.60	1.60	1.58	1.54	1.58	1.58	1.57	1.54

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

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

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

(₹ Lakh)

Particulars	AEGON RELIGARE					
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned – net						
(a) Premium	3121	16565	38861	45732	43050	45207
(b) Reinsurance ceded	(13)	(86)	(363)	(1001)	(1374)	(2215)
(c) Reinsurance accepted	–	–	–	–	–	–
Income from investments						
(a) Interest, Dividends & Rent – Gross	15	136	615	1595	2736	3841
(b) Profit on sale/redemption of investments	13	864	1394	2298	4846	8103
(c) (Loss on sale/ redemption of investments)	(39)	(191)	(774)	(3615)	(3495)	(5027)
(d) Transfer/Gain on revaluation/change in fair value	35	490	1181	(1288)	1701	5637
(e) Amortization of Premium/Discount on Investments	4	39	116	564	859	984
(f) Appropriation/Expropriation Adjustment Account	–	29	69	(98)	–	–
Unrealised Gains/Loss	–	–	–	–	–	–
Other Income	–	–	–	–	–	–
Transfer from Shareholders' Account	–	–	2974	7070	2492	2120
Unit Linked Recoveries	–	–	–	–	–	–
TOTAL (A)	3135	17846	44073	51257	50815	58649
Commission	219	1236	2191	2479	1626	2005
Operating Expenses related to Insurance Business	16213	27825	40631	34219	24512	24473
Provision for doubtful debts	–	–	12	51	444	303
Adjustment related to previous year	–	–	–	–	–	–
Bad debts written off	–	–	–	–	–	–
Provision for Tax	60	–	–	–	–	–
Provisions (other than taxation)	–	–	–	–	–	–
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–
(b) Others	–	–	–	–	–	–
TOTAL (B)	16492	29118	42834	36749	26582	26781
Benefits Paid (Net)	15	50	199	1612	7173	17405
Interim Bonuses Paid	–	–	–	–	–	–
Change in valuation of liability in respect of life policies						
(a) Gross	2096	12633	31468	26703	29444	24065
(b) Amount ceded in Reinsurance	(41)	(289)	(779)	948	(1430)	(144)
(c) Amount accepted in Reinsurance	–	–	–	–	–	–
(d) Transfer to Linked Fund(Fund Reserve)	–	–	–	–	–	–
TOTAL (C)	2071	12394	30888	29263	35187	41326
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	(15427)	(23666)	(29649)	(14755)	(10954)	(9459)
Prior Period Items						
Balance at the beginning of the year	–	–	–	–	–	–
Transfer from Linked Fund (Lapsed Policies)	(15427)	(23666)	(29649)	(14755)	(10954)	(9459)
Surplus available for appropriations						
APPROPRIATIONS						
Transfer to Shareholders' Account	–	–	–	–	–	–
Fund for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–
Balance being funds for future appropriations-Policyholders	5	121	194	181	(78)	(267)
Balance being funds for future appropriations-Shareholders	–	–	–	–	–	–
Balance transferred to Balance Sheet	(15432)	(23787)	(29843)	(14936)	(10876)	(9192)
TOTAL (D)	(15427)	(23666)	(29649)	(14755)	(10954)	(9459)

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	AVIVA											
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned – net	1347	8150	25342	60027	114723	189815	199287	237801	234517	241587	214067	187810
(a) Premium	(8)	(40)	(305)	(334)	(717)	(1247)	(1580)	(1651)	(1839)	(2618)	(4280)	(4783)
(b) Reinsurance ceded	–	–	–	–	–	–	–	–	–	–	–	–
(c) Reinsurance accepted	–	–	–	–	–	–	–	–	–	–	–	–
Income from Investments	49	116	498	1916	4733	9913	15240	18282	24740	29580	35905	38736
(a) Interest, Dividends & Rent – Gross	31	248	183	576	554	4041	2242	10085	27862	24404	35863	56559
(b) Profit on sale/redemption of investments	(6)	(4)	(85)	(17)	(239)	(525)	(3249)	(5027)	(4922)	(17041)	(24908)	(32663)
(c) (Loss on sale/redemption of investments)	–	177	843	7421	3442	1297	(53158)	114670	(1748)	(57500)	8344	17804
(d) Transfer/Gain on revaluation/change in fair value	–	–	–	–	–	–	–	–	–	–	–	–
(e) Amortization of Premium/Discount on Investments	–	–	–	–	–	–	–	–	–	–	–	–
(f) Appropriation/Expropriation Adjustment Account	–	–	–	–	–	–	–	–	–	–	–	–
Unrealised Gains/Loss	–	–	–	–	–	–	–	–	–	–	–	–
Other Income	4480	7678	9637	15095	14916	22615	51984	36002	20129	24749	34181	26951
Transfer from Shareholders' Account	–	–	–	–	–	–	–	–	–	–	–	–
Unit Linked Recoveries	–	–	–	–	–	–	–	–	–	–	–	–
TOTAL (A)	5892	16324	36114	84684	137412	225909	210766	410618	298080	243363	299171	290414
Commission	210	1936	4593	10317	17886	21797	15196	15829	10104	9358	10530	7853
Operating Expenses related to Insurance Business	4841	9950	14357	25498	42749	67601	77390	71019	56873	59451	51379	42843
Provision for doubtful debts	–	–	–	–	–	–	–	–	–	–	–	–
Adjustment related to previous year	–	–	–	–	–	–	–	–	–	–	–	–
Bad debts written off	–	–	–	–	–	–	–	–	–	–	–	–
Provision for Tax	–	–	–	272	417	579	588	–	–	–	–	–
Provisions (other than taxation)	–	–	–	–	–	–	–	–	–	–	–	–
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	–	–	–	–	–	–
(b) Others	–	–	–	–	–	–	–	–	–	–	–	–
TOTAL (B)	5050	11886	18950	36087	61052	89977	93174	86848	66977	68831	61951	50838
Benefits Paid (Net)	6	77	522	1755	7092	18031	20116	63094	118976	145980	199308	192075
Interim Bonuses Paid	–	–	–	5	27	32	52	62	74	44	94	340
Change in valuation of liability in respect of life policies	839	4368	16829	45193	68796	115514	91519	258208	89610	12445	28180	47919
(a) Gross	(3)	(7)	(186)	(89)	(177)	(239)	(391)	(397)	(86)	(4596)	(17056)	(26100)
(b) Amount ceded in Reinsurance	–	–	–	–	–	–	–	–	–	–	–	–
(c) Amount accepted in Reinsurance	–	–	–	–	–	–	–	–	–	–	–	–
(d) Transfer to Linked Fund(Fund Reserve)	–	–	–	–	–	–	–	–	–	–	–	–
TOTAL (C)	842	4437	17164	46864	75738	133337	111296	320967	208574	153874	210526	214234
SURPLUS/(DEFICIT) (D) = (A)–(B)–(C)	–	–	–	1733	622	2595	6296	2803	22528	20659	26694	25341
Prior Period Items	–	–	–	–	–	–	–	–	–	–	–	–
Balance at the beginning of the year	–	–	–	–	–	–	–	–	–	–	–	–
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	–	–	–	–	–	–	–	–
Surplus available for appropriations	–	–	–	1733	622	2595	6296	2803	22528	20659	26694	25341
APPROPRIATIONS	–	–	–	–	–	–	–	–	–	–	–	–
Transfer to Shareholders' Account	–	–	–	26	39	48	53	51	20495	26849	31053	25714
Fund for future appropriations	–	–	–	–	–	–	–	–	–	–	–	–
(Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	–	–	–	–	–	–
Balance being funds for future appropriations-Policyholders	–	–	–	1707	583	2548	6243	2752	2033	(6190)	(4359)	(372)
Balance being funds for future appropriations-Shareholders	–	–	–	–	–	–	–	–	–	–	–	–
Balance transferred to Balance Sheet	–	–	–	–	–	–	–	–	–	–	–	–
TOTAL (D)	–	–	–	1733	622	2595	6296	2803	22528	20659	26694	25341

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	BAJAJ ALLIANZ												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned – net	714	6917	22080	100168	313358	534524	972531	1062452	1141971	960995	748380	689270	584314
(a) Premium	(11)	(56)	(155)	(364)	(536)	(926)	(1327)	(2345)	(2835)	(3477)	(5018)	(5764)	(6782)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	-	117	318	856	2111	11533	19586	41288	64538	93783	110657.1	135321	152342.8
(a) Interest, Dividends & Rent – Gross	-	32	134	24	1066	37146	90009	45921	334710	349772	164481.2	374489	324434.5
(b) Profit on sale/redemption of investments	-	-	-	(37)	(53)	(10550)	(15526)	(217401)	(49701)	(38265)	(69796)	(137179)	(137970)
(c) (Loss on sale/redemption of investments)	-	-	-	-	-	(10366)	(30084)	(191895)	643474	(14053)	(209288)	(89710)	139956
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	83	135	530	2902	3728	7211	11910	2816	869	879	21354	15660
Transfer from Shareholders' Account	-	4000	4000	4512	10855	9724	29518	16391	6945	3167	285	235	694
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	703	11095	26512	105688	329704	574812	1071918	766322	2141918	1352790	740581	988016	1072650
Commission	235	1242	5044	14584	34187	94668	149686	105155	96257	61647	38827	28042	14825
Operating Expenses related to Insurance Business	2511	6672	13237	21439	48681	107302	200434	187579	177163	160658	140628	160030	147289
Provision for doubtful debts	-	-	-	107	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	410	731	933	1577	6531	19239	18562	16928	14692
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	2746	7914	18281	36130	83278	202701	351053	294311	279951	241544	198017	205000	176806
Benefits Paid (Net)	-	36	278	5651	65348	69854	85140	75651	263020	498467	549460	930377	847725
Interim Bonuses Paid	-	-	1	3	12	20	27	5	104	196	125	317	474
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	341	2749	7459	64169	19123	26699	39161	73692	122952	81533	180920	311466	293992
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund(Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	341	2785	7738	69823	240244	358324	701062	460461	1821007	1027151	442034	696769	830944
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	(2384)	395	493	(265)	6182	13788	19803	11550	40961	84095	100530	86247	64900
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	2400	-	411	904	640	5645	6709	9494	10720	10237	11837	14428	17406
Transfer from Linked Fund (Lapsed Policies)	-	-	-	-	-	-	(675)	-	11004	11056	8974	8480	-
Surplus available for appropriations	-	395	904	640	6822	19433	25837	21044	62685	105388	121341	109154	82306
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	-	-	-	-	1177	12411	(327)	415	52448	93551	106913	91748	63910
Fund for future appropriations	-	-	-	-	-	-	(16016)	9908	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	-	-	904	640	5645	6709	9494	10720	10237	11837	14428	17406	18395
Balance being funds for future appropriations-Shareholders	-	(16)	-	-	-	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	16	411	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	16	395	904	640	6822	19433	(6849)	21044	62684	105388	121341	109154	82306

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	BHARTI AXA							
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned – net	778	11841	36041	66973	79202	77416	74452	87265
(a) Premium	(2)	(27)	(93)	(229)	(463)	(571)	(765)	(1148)
(b) Reinsurance ceded	–	–	–	–	–	–	–	–
(c) Reinsurance accepted	–	–	–	–	–	–	–	–
Income from Investments	3	46	252	789	2182	3969	5436	7652
(a) Interest, Dividends & Rent – Gross	1	45	55	6546	11204	7097	11730	18127
(b) Profit on sale/redemption of investments	–	(20)	(304)	(639)	(2999)	(11912)	(8001)	(8713)
(c) (Loss on sale/redemption of investments)	(5)	(359)	(2941)	12648	(49)	(4592)	7874	15004
(d) Transfer/Gain on revaluation/change in fair value	–	–	–	–	–	–	–	–
(e) Amortization of Premium/Discount on Investments	–	–	–	236	165	(401)	–	–
(f) Appropriation/Expropriation Adjustment Account	–	–	–	–	–	–	–	–
Unrealised Gains/Loss	–	–	–	–	–	–	–	–
Other Income	73	246	547	244	1388	528	(41)	201
Transfer from Shareholders' Account	8467	25080	1215	695	6661	14746	14017	16206
Unit Linked Recoveries	–	–	–	–	–	–	–	–
TOTAL (A)	9314	36852	34771	87263	97292	86280	104702	134595
Commission	56	1264	3873	6326	3943	2800	3550	4941
Operating Expenses related to Insurance Business	8607	29494	56587	66071	60151	45085	42868	53479
Provision for doubtful debts	–	–	–	–	–	97	48	42
Adjustment related to previous year	–	–	–	–	–	–	–	–
Bad debts written off	–	–	–	–	–	–	–	–
Provision for Tax	27	93	306	–	–	–	–	13
Provisions (other than taxation)	–	–	–	–	–	–	–	–
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	–	–
(b) Others	–	–	–	–	–	–	–	–
TOTAL (B)	8690	30851	60766	72397	64094	47981	46466	58475
Benefits Paid (Net)	–	60	262	893	4394	11781	32252	49863
Interim Bonuses Paid	–	–	–	–	–	–	–	–
Change in valuation of liability in respect of life policies	624	5980	15385	61979	57268	31847	25310	28858
(a) Gross	–	(39)	(126)	(277)	(121)	(62)	(447)	(1726)
(b) Amount ceded in Reinsurance	–	–	–	–	–	–	–	–
(c) Amount accepted in Reinsurance	–	–	–	–	–	–	–	–
(d) Transfer to Linked Fund(Fund Reserve)	–	–	–	–	–	–	–	–
TOTAL (C)	624	6001	15520	62595	61541	43566	57115	76995
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	–	–	(41515)	(47729)	(28343)	(5268)	1121	(874)
Prior Period Items	–	–	–	–	–	–	–	–
Balance at the beginning of the year	–	–	–	–	–	–	–	–
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	–	–	–	–
Surplus available for appropriations	–	–	(41515)	(47729)	(28343)	(5268)	1121	(874)
APPROPRIATIONS	–	–	(41515)	(47729)	(28343)	(5268)	1121	(874)
Transfer to Shareholders' Account	–	–	–	–	–	–	–	–
Fund for future appropriations	–	–	–	–	–	–	–	–
(Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	–	–
Balance being funds for future appropriations-Policyholders	–	–	–	–	–	–	–	–
Balance being funds for future appropriations-Shareholders	–	–	–	–	–	–	–	–
Balance transferred to Balance Sheet	–	–	–	–	–	–	–	–
TOTAL (D)	–	–	(41515)	(47729)	(28343)	(5268)	1121	(874)

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	BIRLA SUNLIFE												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned – net	2826	14392	53754	91547	125566	176617	325713	457180	550566	567707	588536	521630	483305
(a) Premium	(146)	(403)	(770)	(1388)	(2184)	(3101)	(3406)	(5517)	(8029)	(8250)	(13759)	(16455)	(18820)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	61	287	1312	4501	8880	15771	25045	38845	52157	77156	95676	109246	117585
(a) Interest, Dividends & Rent – Gross	26	22	128	511	8395	22877	63154	32790	241291	159965	58220	111149	106682
(b) Profit on sale/redemption of investments	(1)	(6)	(91)	(243)	(2314)	(5541)	(10228)	(111613)	(34109)	(38949)	(134586)	(47243)	(76767)
(c) Loss on sale/redemption of investments	4406	-	-	-	17660	(13550)	(29177)	(27083)	141402	(47785)	(34858)	33853	102088
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	(75)	(63)	(65)	(6)	(426)	(1194)	(780)	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	2	15	193	690	1610	317	1002	1709	1435	2368	2981	3666	3654
Transfer from Shareholders' Account	-	6770	8216	6762	7019	15473	49410	76399	47975	6198	32873	19946	25808
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	7174	21079	62743	102380	164557	208800	421448	462705	992261	717217	594305	735791	743535
Commission	440	2951	7779	12922	15964	20138	33555	48179	51620	38058	32540	30048	23471
Operating Expenses related to Insurance Business	4816	8907	14446	17744	24393	37587	67073	124876	132675	120348	121512	115970	103817
Provision for doubtful debts	-	1	1	-	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	214	237	383	615	-	(59)	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	5256	11859	22226	30666	40571	57961	101011	173670	184295	158347	154052	146018	127288
Benefits Paid (Net)	30	102	772	3303	7379	12484	42968	64644	113878	193437	270462	365864	366543
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	7
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	1943	9782	40377	69100	117714	139681	275170	212457	683250	316927	45339	71509	104296
(b) Amount ceded in Reinsurance	(56)	(665)	(633)	(688)	(1107)	(1326)	(2893)	(1235)	(7599)	(321)	(8237)	(11694)	(23767)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	64	-	-	-
(d) Transfer to Linked Fund(Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	1917	9219	40516	71714	123986	150838	315245	275865	789529	510108	375285	545744	577844
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	-	-	-	-	-	-	5192	13169	18438	48762	64968	44028	38403
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from Linked Fund (Lapsed Policies)	-	-	-	-	-	-	-	-	-	-	-	-	-
Surplus available for appropriations	-	-	-	-	-	-	2607	2862	1491	32907	71077	62660	52023
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-	-
Fund for future appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	-	-	-	-	-	-	2585	10308	16947	15855	(6109)	(18632)	(13620)
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	-	-	-	-	-	-	5192	13169	18438	48762	64968	44028	38403
TOTAL (D)	-	-	-	-	-	-	-	-	-	-	-	-	-

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	CANARA HSBC				DHFL PRAMERICA				EDELWEISS TOKIO			
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned – net												
(a) Premium	29641	84245	153186	186108	191215	180588	337	3844	9504	16701	23679	30586
(b) Reinsurance ceded	(27)	(254)	(621)	(1024)	(1306)	(1400)	-	(4)	(30)	(76)	(184)	(357)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	197	1873	5205	11664	21732	32779	4	44	176	462	986	1750
(a) Interest, Dividends & Rent – Gross	144	4207	10907	9277	13605	21538	1	43	156	163	950	1458
(b) Profit on sale/redemption of investments	(129)	(258)	(2633)	(15683)	(12529)	(16877)	(2)	(19)	(31)	(221)	(321)	(1283)
(c) Loss on sale/redemption of investments	(742)	16645	(2608)	(10582)	23779	52181	3	186	105	(548)	407	1800
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	3	1	37
(e) Amortization of Premium/Discount on Investments	-	230	268	(498)	-	-	-	9	14	(23)	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	-	-	-	-	41	-	-	-	1	-	-
Other Income	21086	26114	19760	10287	5290	10320	4015	9794	11450	13649	14193	9459
Transfer from Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	8
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	10800
TOTAL (A)	50170	132800	183465	189549	241785	279170	4356	13896	21345	30113	39720	43458
Commission	10565	20337	15180	8306	5502	3698	8	429	972	1809	3052	1895
Operating Expenses related to Insurance Business	14893	19235	26045	23950	25063	26335	4055	10571	14788	20622	25338	23739
Provision for doubtful debts	-	-	-	-	-	26	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	9	-	-	-	-	-	-
Provision for Tax	141	-	-	-	-	-	34	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	25599	39571	41225	32256	30555	30068	4097	11000	15761	22432	28390	25634
Benefits Paid (Net)	64	433	609	2444	10692	55540	-	(25)	93	386	1009	2476
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	24507	92818	141690	154822	195373	180278	259	2921	5491	7258	10265	14522
(a) Gross	-	(23)	(59)	(85)	(103)	-	-	-	-	-	-	-
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund(Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	24571	93229	142240	157181	205963	235818	259	2896	5584	7644	11274	16999
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	-	-	-	113	5267	13285	-	-	-	37	55	826
Prior Period Items												
Balance at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from Linked Fund (Lapsed Policies)	-	-	-	-	-	-	-	-	-	-	-	-
Surplus available for appropriations	-	-	-	113	5267.03	13285	-	-	-	37	55	826
APPROPRIATIONS												
Transfer to Shareholders' Account	-	-	-	113	5267	13285	-	-	-	37	55	826
Fund for future appropriations	-	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	-	-	-	113	5267	13285	-	-	-	37	55	826

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	EXIDE LIFE												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned – net	419	2116	8851	33886	42538	70720	115887	144228	164265	170895	167998.36	174236	183067.13
(a) Premium	(2)	(4)	(22)	(121)	(251)	(318)	(559)	(758)	(409)	(366)	(695)	(564)	(620)
(b) Reinsurance ceded	–	–	–	–	–	–	–	–	–	–	–	–	–
(c) Reinsurance accepted	–	–	–	–	–	–	–	–	–	–	–	–	–
Income from Investments	–	35	102	522	2012	4019	7011	10244	15559	22618	28137	35455	42282
(a) Interest, Dividends & Rent – Gross	–	–	–	76	481	3878	14526	6432	39112	22252	19338	35967	30460
(b) Profit on sale/redemption of investments	–	–	–	(83)	(83)	(1069)	(4983)	(34378)	(6751)	(7157)	(14468)	(21330)	(15807)
(c) (Loss on sale/redemption of investments)	–	–	–	(175)	2380	(592)	(3428)	(13933)	54139	199	(25493)	134	10493
(d) Transfer/Gain on revaluation/change in fair value	–	–	–	–	–	–	–	–	–	–	–	–	–
(e) Amortization of Premium/Discount on Investments	–	–	–	–	–	–	–	–	–	–	–	–	–
(f) Appropriation/Expropriation Adjustment Account	–	–	–	–	–	–	–	–	–	–	–	–	–
Unrealised Gains/Loss	–	–	–	–	–	–	–	–	–	–	–	–	–
Other Income	–	5	39	56	39	50	208	2249	1499	179	(189)	502	730
Transfer from Shareholders' Account	–	4752	7503	9822	12624	18867	20707	20840	14630	11496	11166	7787	5523
Unit Linked Recoveries	–	–	–	–	–	–	–	–	–	–	–	–	–
TOTAL (A)	417	6904	16472	44067	59739	95555	149369	134926	282045	220116	185795	232188	256128
Commission	135	645	1993	4107	6913	9417	10555	11038	12076	13058	13246	11759	13115
Operating Expenses related to Insurance Business	2312	5775	9891	14649	21083	30353	40370	46392	46727	49441	48148	47669	48676
Provision for doubtful debts	–	–	–	–	–	–	–	–	–	–	–	–	–
Adjustment related to previous year	–	–	–	–	–	–	–	–	–	–	–	–	–
Bad debts written off	–	–	–	–	–	–	–	–	–	–	–	–	–
Provision for Tax	–	–	–	–	242	271	433	223	–	–	–	–	–
Provisions (other than taxation)	–	–	–	–	–	–	–	–	–	–	–	–	–
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	–	–	–	–	–	–	–
(b) Others	1417	–	–	–	–	–	–	–	–	–	–	–	–
TOTAL (B)	3864	6420	11883	18755	28238	40042	51357	57652	58803	62499	61394	59428	61791
Benefits Paid (Net)	–	29	96	260	3034	5051	8958	13371	24544	58627	75888	119340	115306
Interim Bonuses Paid	–	–	11	1	–	3	3	7	7	11	27	28	35
Change in valuation of liability in respect of life policies	354	458	4487	25090	28507	50463	86993	65026	196597	96866	44791	46798	71405
(a) Gross	(1)	(3)	(3)	(40)	(41)	(4)	(57)	(89)	104	21	(70)	(10)	(10)
(b) Amount ceded in Reinsurance	–	–	–	–	–	–	–	–	–	–	–	–	–
(c) Amount accepted in Reinsurance	–	–	–	–	–	–	–	–	–	–	–	–	–
(d) Transfer to Linked Fund(Fund Reserve)	–	–	–	–	–	–	–	–	–	–	–	–	–
TOTAL (C)	353	484	4589	25311	31501	55514	95898	78314	221251	155525	120637	166156	186736
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	(3800)	–	–	–	–	–	2113	(1041)	1991	2092	3764	6603	7601
Prior Period Items	–	–	–	–	–	–	–	–	–	–	–	–	–
Balance at the beginning of the year	–	–	–	–	–	–	–	2049	661	2653	1990	685	442
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	–	–	–	1008	2653	4744	5754	7288	8043
Surplus available for appropriations	–	–	–	–	–	–	64	347	–	2395	4462	6488	7305
APPROPRIATIONS	(3800)	–	–	–	–	–	–	–	–	–	–	–	–
Transfer to Shareholders' Account	–	–	–	–	–	–	–	–	–	–	–	–	–
Fund for future appropriations	–	–	–	–	–	–	–	–	–	–	–	–	–
(Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	–	–	–	–	–	–	–
Balance being funds for future appropriations-Policyholders	–	–	–	–	–	–	2049	(1388)	1991	(303)	(698)	115	296
Balance being funds for future appropriations-Shareholders	–	–	–	–	–	–	–	2049	661	2653	1990	685	442
Balance transferred to Balance Sheet	–	–	–	–	–	–	–	–	–	–	–	–	–
TOTAL (D)	(3800)	–	–	–	–	–	2113	1008	2653	4744	5754	7288	8043

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	FUTURE GENERALI						
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned – net							
(a) Premium	249	15260	54151	72616	77958	67829	63416
(b) Reinsurance ceded	(192)	(463)	(667)	(1013)	(1411)	(1949)	(1959)
(c) Reinsurance accepted	–	–	–	–	–	–	–
Income from Investments							
(a) Interest, Dividends & Rent – Gross	4	120	1325	3214	6931	10065	12958
(b) Profit on sale/redemption of investments	–	53	1100	4160	2566	5108	8424
(c) (Loss on sale/redemption of investments)	–	(52)	(131)	(543)	(4297)	(6697)	(5507)
(d) Transfer/Gain on revaluation/change in fair value	–	80	2890	(1858)	(3135)	6173	4190
(e) Amortization of Premium/Discount on Investments	–	–	–	–	–	–	–
(f) Appropriation/Expropriation Adjustment Account	–	–	–	–	–	–	–
Unrealised Gains/Loss	–	–	–	–	–	–	–
Other Income	11	11	207	146	323	1085	1069
Transfer from Shareholders' Account	3372	26341	36837	32778	13981	8626	6611
Unit Linked Recoveries	–	–	–	–	–	–	–
TOTAL (A)	3444	41351	95712	109499	92916	90240	89200
Commission	4	2204	11044	9578	8749	5876	4294
Operating Expenses related to Insurance Business	3309	27186	46047	41108	35557	25062	22652
Provision for doubtful debts	–	–	–	–	–	–	–
Adjustment related to previous year	–	–	–	–	–	–	–
Bad debts written off	–	–	–	–	–	–	–
Provision for Tax	12	132	–	–	–	–	–
Provisions (other than taxation)	–	–	–	–	–	–	–
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	–
(b) Others	–	–	–	–	–	–	–
TOTAL (B)	3325	29522	57091	50686	44305	30938	26946
Benefits Paid (Net)	39	220	1398	4005	5939	17669	31660
Interim Bonuses Paid	–	–	–	–	–	–	–
Change in valuation of liability in respect of life policies							
(a) Gross	134	11867	37223	54968	42804	41826	30619
(b) Amount ceded in Reinsurance	(54)	(258)	–	(159)	(133)	(193)	(24)
(c) Amount accepted in Reinsurance	–	–	–	–	–	–	–
(d) Transfer to Linked Fund(Fund Reserve)	–	–	–	–	–	–	–
TOTAL (C)	119	11829	38621	58813	48610	59302	62255
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	–	–	–	–	–	–	–
Prior Period Items							
Balance at the beginning of the year	–	–	–	–	–	–	–
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	–	–	–
Surplus available for appropriations	–	–	–	–	–	–	–
APPROPRIATIONS							
Transfer to Shareholders' Account	–	–	–	–	–	–	–
Fund for future appropriations	–	–	–	–	–	–	–
(Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	–
Balance being funds for future appropriations-Policyholders	–	–	–	–	–	–	–
Balance being funds for future appropriations-Shareholders	–	–	–	–	–	–	–
Balance transferred to Balance Sheet	–	–	–	–	–	–	–
TOTAL (D)	–	–	–	–	–	–	–

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	HDFC STANDARD												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned – net													
(a) Premium	3346	14882	29776	68663	156991	285587	485856	556469	700510	900417	1020240	1132268	1206290
(b) Reinsurance ceded	(139)	(477)	(794)	(1371)	(2296)	(3324)	(4095)	(4632)	(4947)	(4946)	(5253)	(6405)	(9088)
(c) Reinsurance accepted													
Income from Investments													
(a) Interest, Dividends & Rent – Gross	107	528	1424	2671	6897	15895	27694	44518	62142	92041	126053	177871	235421
(b) Profit on sale/redemption of investments	5	46	1428	1087	9449	10434	34152	20341	94552	187150	123510	159533	129694
(c) (Loss) on sale/redemption of investments	–	–	(11)	(1139)	(150)	(4119)	(11230)	(54725)	(16419)	(13780)	(53432)	(65476)	(88152)
(d) Transfer/Gain on revaluation/change in fair value	–	–	–	340	21590	1014	5835	(182065)	428328	(57712)	(172876)	(19760)	228342
(e) Amortization of Premium/Discount on Investments	–	–	–	–	(602)	(658)	(569)	(383)	(458)	905	1934	2119	2030
(f) Appropriation/Expropriation Adjustment Account	–	–	–	–	–	–	–	–	4136	(3021)	(1115)	–	–
Unrealised Gains/Loss	–	–	–	–	–	–	–	–	–	–	–	–	–
Other Income	4461	(64)	(83)	96	2327	2330	3247	3555	3028	1730	1075	2566	2388
Transfer from Shareholders' Account	–	5355	2864	9547	13970	14504	32482	61490	35594	20057	2591	190	21733
Unit Linked Recoveries	–	–	–	–	–	–	–	–	–	–	–	–	–
TOTAL (A)	7780	20270	34604	79896	208176	321662	573373	444568	1306468	1122841	1042726	1382905	1728658
Commission	662	1977	3871	7309	12033	20993	35126	42489	52549	47681	57764	63940	50970
Operating Expenses related to Insurance Business	4126	6973	9817	23075	39849	57674	101298	176007	150904	149521	126988	134420	141465
Provision for doubtful debts	–	–	–	–	–	–	–	–	–	–	–	–	–
Adjustment related to previous year	–	–	–	–	–	–	–	–	–	–	–	–	–
Bad debts written off	–	–	–	–	–	–	–	–	–	–	–	–	–
Provision for Tax	–	–	–	–	268	358	626	663	–	–	–	5162	15160
Provisions (other than taxation)	–	–	–	–	–	–	–	–	–	–	–	–	–
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	–	–	–	–	–	–	–
(b) Others	–	–	–	–	–	–	–	–	–	–	–	–	–
TOTAL (B)	4788	8950	13688	30384	52150	79025	137049	219159	203454	197202	184752	203521	210358
Benefits Paid (Net)	3	55	270	1572	4483	17454	50146	68127	133789	283091	295317	389764	466191
Interim Bonuses Paid	–	–	2	2	4	3	39	–	37	51	914	1873	3294
Change in valuation of liability in respect of life policies	–	–	–	–	–	–	–	–	–	–	–	–	–
(a) Gross	3070	12291	21644	50465	152476	226253	378072	134542	952640	639045	532539	816926	1058767
(b) Amount ceded in Reinsurance	(379)	(706)	(999)	(2527)	(1192)	(1411)	1029	6028	(2546)	(3246)	(8087)	(93390)	(52930)
(c) Amount accepted in Reinsurance	–	–	–	–	–	–	–	–	–	–	–	–	–
(d) Transfer to Linked Fund(Fund Reserve)	–	–	–	–	–	–	–	–	–	–	–	–	–
TOTAL (C)	2694	11641	20916	49512	155772	242299	429286	208745	1083920	918942	820682	1115174	1475322
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	298	(321)	(321)	(321)	255	339	7038	16664	19094	6698	37292	64211	42978
Prior Period Items													
Balance at the beginning of the year	–	–	–	–	–	–	–	–	–	–	–	–	–
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	–	–	–	–	–	–	–	–	–
Surplus available for appropriations	–	(321)	(321)	(321)	255	339	7038	16664	19094	6698	37292	64211	42978
APPROPRIATIONS													
Transfer to Shareholders' Account	25	–	–	–	–	–	5163	7950	4729	4463	25053	39376	76540
Fund for future appropriations	–	–	–	–	–	–	–	–	–	14903	7974	(3036)	(21780)
(Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	–	–	–	–	–	–	–
Balance being funds for future appropriations-Policyholders	–	–	–	–	–	–	–	–	–	–	–	–	–
Balance being funds for future appropriations-Shareholders	273	–	–	–	255	339	1875	2850	5329	4271	(6661)	21858	(11782)
Balance transferred to Balance Sheet	–	(321)	–	–	–	–	–	5864	9036	–	10926	6013	–
TOTAL (D)	298	(321)	(321)	(321)	255	339	7038	16664	19094	6698	37292	64211	42978

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	ICICI PRUDENTIAL												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned – net	11637	41762	98928	236382	426105	791299	1356106	1535622	1652875	1788063	1402158	1353824	1242865
(a) Premium	(3)	(28)	(191)	(382)	(684)	(1617)	(2430)	(3803)	(5292)	(6365)	(9370)	(12100)	(14600)
(b) Reinsurance ceded	–	–	–	–	–	–	–	–	–	–	–	–	–
(c) Reinsurance accepted	–	–	–	–	–	–	–	–	–	–	–	–	–
Income from Investments	170	1863	2656	9579	20293	38054	63572	114414	136165	190214	223640	279923	316932
(a) Interest, Dividends & Rent – Gross	117	626	2315	2251	23161	54231	190333	157903	393183	1338224	362236	353029	432015
(b) Profit on sale/redemption of investments	–	–	(20)	(283)	(6271)	(13857)	(26177)	(329367)	(63470)	(695719)	(188191)	(165475)	(150483)
(c) Loss on sale/redemption of investments	–	–	(115)	772	105135	17386	63249	–	–	(450606)	(450606)	119800	291264
(d) Transfer/Gain on revaluation/change in fair value	–	–	–	–	–	–	–	–	–	–	–	–	–
(e) Amortization of Premium/Discount on Investments	–	–	–	–	–	3092	1341	160	(2702)	(1648)	–	–	–
(f) Appropriation/Expropriation Adjustment Account	–	–	–	–	–	–	–	(557821)	1294821	(207918)	(243)	–	–
Unrealised Gains/Loss	–	–	–	–	–	–	–	–	–	–	–	–	–
Other Income	18	17	1690	10	47	16	313	381	735	1028	1391	2407	1725
Transfer from Shareholders' Account	–	15838	23677	23335	23067	75800	160635	94857	52550	13590	34980	54125	9465
Unit Linked Recoveries	–	–	–	–	–	–	–	–	–	–	–	–	–
TOTAL (A)	11939	60078	128939	278614	590854	964403	1806942	1012345	3458864	2419469	1414978	2017287	2161130
Commission	1447	3776	9562	17796	28339	52551	81097	69999	60297	56068	60547	76542	62749
Operating Expenses related to Insurance Business	8485	17383	28728	46151	72500	152296	291994	274059	256915	218739	200347	203122	192347
Provision for doubtful debts	–	–	–	–	–	–	–	–	–	–	(558)	–	(512)
Adjustment related to previous year	–	–	–	–	–	–	–	–	–	–	–	–	–
Bad debts written off	–	–	–	–	–	–	–	–	–	–	–	–	–
Provision for Tax	(965)	–	1257	–	610	1226	2896	2114	(305)	9219	1095	167	818
Provisions (other than taxation)	–	–	–	–	–	–	–	–	–	–	4356	2385	4374
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	–	–	–	–	–	–	–
(b) Others	–	–	–	–	–	–	–	–	–	–	–	987	850
TOTAL (B)	8967	21159	39546	63947	101450	206073	375987	346172	316907	284026	265787	283739	260626
Benefits Paid (Net)	65	316	816	10120	20947	72750	201487	220656	720999	1059117	845438	1328786	1207396
Interim Bonuses Paid	–	–	–	–	–	–	6	5	5	56	298	487	938
Change in valuation of liability in respect of life policies	–	–	–	–	–	–	–	–	–	–	–	–	–
(a) Gross	12825	18723	24843	201373	467452	671979	1196952	424219	2291183	1015510	190145	273560	580883
(b) Amount ceded in Reinsurance	–	–	–	–	–	–	–	–	–	–	(19887)	(14253)	(14709)
(c) Amount accepted in Reinsurance	725	19881	63734	–	–	–	–	–	–	–	–	–	–
(d) Transfer to Linked Fund(Fund Reserve)	13615	38920	89393	211492	488398	744729	1398444	644880	3012187	2074682	1015995	1588580	1774507
TOTAL (C)	(10643)	–	–	3176	1006	13601	32512	21293	129770	60760	133196	144968	125997
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	–	–	–	–	–	–	–	–	–	–	–	–	–
Prior Period Items	–	–	–	–	–	–	–	–	–	–	–	–	–
Balance at the beginning of the year	–	–	–	–	–	–	–	–	–	–	–	–	–
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	–	–	–	–	–	–	–	–	–
Surplus available for appropriations	–	–	–	3176	1006	13601	32512	75078	201503	184002	230417	220889	176822
APPROPRIATIONS	–	–	–	–	–	–	–	–	–	–	–	–	–
Transfer to Shareholders' Account	(12417)	–	–	–	759	3461	212	3344	78262	86782	154495	170064	126418
Fund for future appropriations	1774	–	–	–	–	–	–	–	–	–	–	–	–
(Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	–	–	–	–	–	–	–
Balance being funds for future appropriations-Policyholders	–	–	–	3175	248	10141	32300	17948	51508	(26021)	(21299)	(25096)	(422)
Balance being funds for future appropriations-Shareholders	–	–	–	–	–	–	–	53785	71733	123242	97220	75922	50825
Balance transferred to Balance Sheet	–	–	–	–	–	–	–	–	–	–	–	–	–
TOTAL (D)	(10643)	–	–	3175	1006	13602	32512	75078	201503	184002	230417	220889	176822

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	IDBI FEDERAL						INDIAFIRST					
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned – net	1190	31897	57112	81100	73670	80468	82625	20160	79843	129793	169008	214336
(a) Premium	–	–	–	(452)	(554)	(669)	(853)	–	(62)	(355)	(683)	(1053)
(b) Reinsurance ceded	–	–	–	–	–	–	–	–	–	–	–	–
(c) Reinsurance accepted	–	–	–	–	–	–	–	–	–	–	–	–
Income from Investments	–	703	2995	5977	10061	13845	17711	33	1065	4665	12664	27651
(a) Interest, Dividends & Rent – Gross	–	862	6256	6483	5246	12736	16868	55	1593	1083	5281	6986
(b) Profit on sale/redemption of investments	–	(2392)	(1140)	(1641)	(11844)	(8319)	(12431)	(4)	(99)	(983)	(2212)	(1936)
(c) (Loss on sale/redemption of investments)	–	89	3011	(1876)	(2288)	(237)	9610	413	1141	(4000)	6394	17274
(d) Transfer/Gain on revaluation/change in fair value	–	7	59	303	910	1479	1663	–	349	1537	2204	2993
(e) Amortization of Premium/Discount on Investments	–	–	127	99	(226)	–	–	–	–	–	–	–
(f) Appropriation/Expropriation Adjustment Account	–	–	–	–	–	–	–	–	–	–	–	–
Unrealised Gains/Loss	–	–	–	–	–	–	–	–	–	–	–	–
Other Income	1019	–	–	13	2	3	–	18	72	(75)	58	63
Transfer from Shareholders' Account	–	–	–	13511	12242	9668	4250	5095	8923	13043	9056	9699
Unit Linked Recoveries	–	11611	12299	–	–	–	–	–	–	–	–	–
TOTAL (A)	2209	42733	80508	103517	87219	108975	119442	25769	92825	144708	201770	276013
Commission	37	1545	4419	6663	6392	8809	8404	1456	2692	2737	3055	2755
Operating Expenses related to Insurance Business	1004	11915	14850	20997	18850	19311	18916	6822	13090	18956	21045	24565
Provision for doubtful debts	–	–	–	–	–	–	–	–	–	–	–	–
Adjustment related to previous year	–	–	–	–	–	–	–	–	–	–	–	–
Bad debts written off	–	–	–	–	–	–	–	–	–	–	–	–
Provision for Tax	3	69	–	–	–	–	35	–	–	–	–	–
Provisions (other than taxation)	–	–	–	–	–	–	–	–	–	–	–	–
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	–	–	–	–	–	–
(b) Others	–	–	–	–	–	–	–	–	–	–	–	–
TOTAL (B)	1045	13529	19269	27660	25243	28120	27355	8278	15782	21693	24101	27320
Benefits Paid (Net)	–	76	351	765	8487	29677	34949	17	388	2631	5820	15442
Interim Bonuses Paid	–	–	–	–	–	–	–	–	–	–	–	–
Change in valuation of liability in respect of life policies	1164	29245	61166	75506	50819	43205	47917	17472	76131	115926	168804	227010
(a) Gross	(1)	(117)	(278)	(413)	(192)	(187)	(386)	–	–	–	–	–
(b) Amount ceded in Reinsurance	–	–	–	–	–	–	–	–	–	–	–	–
(c) Amount accepted in Reinsurance	–	–	–	–	–	–	–	–	–	–	–	–
(d) Transfer to Linked Fund(Fund Reserve)	–	–	–	–	–	–	–	–	–	–	–	–
TOTAL (C)	1164	29204	61239	75858	59113	72695	82480	17488	76520	118557	174623	242452
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	–	–	–	–	2863	8161	9607	2	522	4458	3046	6241
Prior Period Items	–	–	–	–	–	–	–	–	–	–	–	–
Balance at the beginning of the year	–	–	–	–	–	–	–	–	–	–	–	–
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	–	–	–	–	–	–	–	–
Surplus available for appropriations	–	–	–	2863	2863	8161	9607	2	522	4458	3046	6241
APPROPRIATIONS	–	–	–	–	–	–	–	–	–	–	–	–
Transfer to Shareholders' Account	–	–	–	–	2863	8161	9607	–	–	2602	1751	4139
Fund for future appropriations	–	–	–	–	–	–	–	–	–	–	–	–
(Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	–	–	–	–	–	–
Balance being funds for future appropriations-Policyholders	–	–	–	–	–	–	–	2	–	–	–	2102
Balance being funds for future appropriations-Shareholders	–	–	–	–	–	–	–	–	–	1857	–	–
Balance transferred to Balance Sheet	–	–	–	–	–	–	–	–	–	–	–	–
TOTAL (D)	–	–	–	–	2863	8161	9607	2	522	4458	3046	6241

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	KOTAK MAHINDRA												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned – net	758	4032	15072	46616	62185	97151	169114	234319	286805	297551	293743	277778	270079
(a) Premium	(21)	(60)	(398)	(678)	(1115)	(2018)	(2843)	(3545)	(1820)	(3455)	(4451)	(5379)	(4985)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	-	41	448	1239	3514	6158	10137	17108	26006	36933	46964	53221	65478
(a) Interest, Dividends & Rent – Gross	-	-	255	369	2000	10336	32018	13704	35815	48481	35051	70775	76754
(b) Profit on sale/redemption of investments	-	-	(3)	(273)	(446)	(2779)	(5748)	(57479)	(8651)	(17295)	(41140)	(26978)	(70296)
(c) (Loss on sale/redemption of investments)	-	-	74	484	7415	(1776)	(10306)	(7855)	52223	(2752)	(15215)	(892)	33051
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	7	26	24	70	108	286	290	415	169	182	148
Transfer from Shareholders' Account	-	-	9758	2173	4998	11799	10888	3013	1770	882	-	4122	2366
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	737	4014	25213	49956	78574	118941	203369	199551	392437	360761	315121	372829	372595
Commission	181	761	1920	3890	5912	8020	15511	22543	16792	13017	11212	11741	13438
Operating Expenses related to Insurance Business	3698	6138	8984	11133	13408	24031	42487	60767	57384	58006	55460	57328	58272
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	107	189	282	268	-	-	-	586.37	1201
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	712	5	(717)	-	-	127	(127)
(b) Others	1	77	243	243	-	-	-	-	-	-	-	-	-
TOTAL (B)	3880	6898	10981	15266	19427	32239	58991	83583	73458	71022	66672	69782	72785
Benefits Paid (Net)	-	21	408	456	4197	17317	26255	24304	49668	103615	143494	178213	185422
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	25	242	614
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	347	2320	4389	8541	12468	12081	12979	17497	21659	23347	28380	53949	81899
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	(137)	631
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund(Fund Reserve)	-	-	5031	28404	42217	50803	99180	66594	230754	154108	64590	60036	10059
TOTAL (C)	347	2341	9829	37400	58882	80201	138414	108395	302082	281070	236490	292303	278626
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	(3490)	(5226)	4404	(2711)	265	6501	5963	7572	16896	8669	11959	10744	21184
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	-	-	-	(2256)	(4967)	(4848)	363	370	380	528	422	1238	2564
Transfer from Linked Fund (Lapsed Policies)	-	-	-	(4967)	(4702)	1653	6327	7942	17276	9197	12381	11981	23748
Surplus available for appropriations	-	(5226)	4404	(4967)	(4702)	143	1939	2021	7085	8951	17101	18250	20064
APPROPRIATIONS	1146	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	-	-	-	-	-	143	1939	2021	7085	8951	17101	18250	20064
Fund for future appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	-	(993)	74	244	147	1146	4018	5541	9663	(176)	(5958)	(8833)	(4033)
Balance being funds for future appropriations-Policyholders	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Shareholders	-	(4233)	4330	(4967)	(4848)	363	370	380	528	422	1238	2564	7717
Balance transferred to Balance Sheet	-	(5226)	4404	(4967)	(4702)	1653	6327	7942	17276	9197	12381	11981	23748
TOTAL (D)	-	-	-	-	-	-	-	-	-	-	-	-	-

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	LIC OF INDIA												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned – net	4982191	5462849	6316760	7512729	9079222	12782284	14978999	15728804	18607731	20347340	20288928	20880358	23694230
(a) Premium	(1676)	(2794)	(3831)	(4295)	(3454)	(4167)	(8795)	(10091)	(9492)	(11936)	(8513)	(21386)	(14423)
(b) Reinsurance ceded	79	182	137	(97)	151	109	355	(57)	352	401	(125)	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	2286190	2507983	2721569	3297750	3547864	4057240	4799879	5658279	6719788	7766669	9026687	10388210	11809709
(a) Interest, Dividends & Rent – Gross	1123277	128251	349699	430727	610719	767174	1108636	508993	1017242	1842358	1660633	2357655	2332637
(b) Profit on sale/redemption of investments	(13618)	(33223)	(86694)	(96922)	(153943)	(145943)	(163831)	(190329)	(192374)	(234862)	(145849)	(263258)	(64960)
(c) Loss on sale/redemption of investments	-	-	-	-	-	(110232)	(107288)	(1699371)	3694853	209195	(2108443)	(737319)	219327
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	12464	35533	11250	99382	134128	96011	113522	31838	34053	8098	18220	29929	27725
Other Income	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-	-
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	7378007	8098781	9308890	11239274	13214688	17442476	20636298	20028065	29872155	29927263	28731538	32634188	38004244
Commission	451791	499861	573384	624517	709492	916907	956810	1003324	1211031	1330868	1403563	1476798	1668129
Operating Expenses related to Insurance Business	426040	462109	504233	598718	604156	708584	830932	906429	1224582	1698028	1491440	1670766	2027788
Provision for doubtful debts	17987	26541	50849	109937	20976	41167	13568	27311	(104530)	(44141)	22720	92257	157135
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	86817	125862	150628	561925	396775	466582	351046	334848	362529	397318	442478	637299	601911
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	8397	26077	720805	16480	4036	12233	15791	93177	50455	35345	-	(4126)	(28170)
(b) Others	859	824646	-	(518)	5110	(5851)	4167	1909	12256	(6868)	39198	77350	69916
TOTAL (B)	991891	1965097	1999899	1911059	1740546	2139622	2172314	2366998	2756324	3410550	3453339	3950344	4496709
Benefits Paid (Net)	1747664	2053039	2392375	2844045	3392711	5328646	5655033	5247814	7913066	11124119	11747214	13488128	15801554
Interim Bonuses Paid	19538	21635	23362	19529	29724	139571	107309	77223	100354	110533	126162	140836	150370
Change in valuation of liability in respect of life policies	3403227	4010200	4838442	6016358	6926623	7394339	8955640	10771117	11722395	14595689	16078400	18327498	19977229
(a) Gross	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund(Fund Reserve)	5170429	6084875	7254178	9258555	11411965	15227074	18381025	17568156	27012738	26402951	25150077	28540205	33344108
TOTAL (C)	1215687	48810	54813	69660	62177	75781	82959	92912	103092	113762	128123	143638	163427
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from Linked Fund (Lapsed Policies)	-	-	-	-	-	-	-	-	-	-	-	-	-
Surplus available for appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	43325	48810	54813	69660	62177	75781	82959	92912	103092	113762	128123	143638	163427
Fund for future appropriations	822144	-	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Shareholders	350218	-	-	-	-	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	1215687	48810	54813	69660	62177	75781	82959	92912	103092	113762	128123	143638	163427

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	MAX LIFE												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned – net	3895	9659	21525	41343	78813	150028	271460	385726	486054	581263	639053	663870	727854
(a) Premium	(35)	(154)	(318)	(471)	(841)	(1486)	(2205)	(3823)	(5968)	(7642)	(6969)	(6840)	(6673)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	77	406	929	2131	3852	7028	12008	21178	32384	45051	62230	84910	109152
(a) Interest, Dividends & Rent – Gross	-	-	-	9	331	1974	11452	12000	7223288	71058	44525	74978	80140
(b) Profit on sale/redemption of investments	-	-	-	-	(47)	(460)	(2816)	(41177)	(9806)	(13582)	(37985)	(48948)	(55661)
(c) (Loss on sale/redemption of investments)	-	-	-	40	2260	842	1736	(14411)	102913	(3685)	(36948)	12776	77742
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	(152)	(76)	30	577	1241	(195)	101	6222	4843
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	434	(1586)	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	1	12	(38)	(78)	123	99	36	95	46	243	181	1017	1773
Transfer from Shareholders' Account	-	-	24501	10267	6516	7419	17913	37158	5862	1183	939	123	1311
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	3938	9923	46598	53241	90856	165368	309615	397324	684959	674128	663540	788106	940481
Commission	1186	1849	4028	6509	13447	22852	38446	39158	42121	53990	59457	61403	68281
Operating Expenses related to Insurance Business	8488	11194	16273	24641	33932	51370	86533	160896	150439	144044	124005	122884	126523
Provision for doubtful debts	-	-	-	17	9	58	100	132	22	315	194	277	58
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	3	5	0.34	1	6	20	8	0.16	94	88
Provision for Tax	-	-	-	-	256	311	469	794	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	9674	13043	20301	31171	47650	74593	125549	200986	192602	198356	183657	184659	194950
Benefits Paid (Net)	67	249	1164	1242	4254	8337	13601	22082	58917	123679	172400	249817	293120
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	10	17
Change in valuation of liability in respect of life policies	2037	4546	9558	21068	38605	82385	166557	176276	419620	310190	239716	283850	390561
(a) Gross	(16)	(25)	(139)	(240)	(212)	(100)	(523)	(480)	(1050)	10	(655)	1127	336
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund(Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	2088	4770	10584	22070	42646	90623	179634	197878	477487	433879	411461	534804	684034
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	(7824)	(7890)	15713	-	560	153	4431	(1539)	14869	41892	68422	68643	61497
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	-	(7823)	(15713)	-	-	-	-	-	1695	6229	15136	42441	67872
Transfer from Linked Fund (Lapsed Policies)	-	-	-	-	-	-	-	-	4335	1695	15136	42441	67872
Surplus available for appropriations	-	(15713)	-	-	560	153	4431	2796	16564	48122	83558	111084	129370
APPROPRIATIONS	-	-	-	-	6	12	791	1101	10335	32986	41117	43212	29506
Transfer to Shareholders' Account	(7824)	-	-	-	-	-	-	-	-	-	-	-	-
Fund for future appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	-	-	-	-	499	127	-	1695	6229	15136	42441	67872	99864
Balance being funds for future appropriations-Shareholders	-	-	-	-	55	14	3640	-	-	-	-	-	-
Balance transferred to Balance Sheet	-	(15713)	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	(7824)	(15713)	-	-	560	153	4431	2796	16564	48122	83558	111084	129370

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	PNB METLIFE												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned – net	48	791	2873	8153	20599	49271	115954	199664	253601	250817	267750	242952	224059
(a) Premium	(1)	(11)	(39)	(214)	(194)	(439)	(1105)	(1837)	(2980)	(3993)	(5217)	(5448)	(6533)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	-	3	77	231	643	1656	3613	7547	11934	19858	28747	40669	51725
(a) Interest, Dividends & Rent – Gross	-	-	-	-	98	252	2320	(4107)	9763	19144	40015	67279	63553
(b) Profit on sale/redemption of investments	-	-	-	-	-	-	-	-	(3305)	(12413)	(31323)	(46104)	(48004)
(c) (Loss on sale/redemption of investments)	-	-	-	-	797	908	257	-	-	-	(53742)	16242	46843
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	(39367)	114181	32634	-	-	-
Unrealised Gains/Loss	-	-	-	5	1	69	93	191	622	234	368	1179	1072
Other Income	-	-	1976	5629	8658	2279	-	-	-	-	-	-	-
Transfer from Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-	-
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	47	783	4887	13803	30603	53996	121133	162092	387121	306280	246597	316769	332714
Commission	16	167	673	1449	4050	10505	26629	34956	29251	8732	11844	12199	12677
Operating Expenses related to Insurance Business	653	3044	4465	9538	16157	23197	42661	63290	68199	56360	55417	56846	54060
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	201	165	280	356	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	199	435
TOTAL (B)	669	3212	5138	10987	20407	33867	69569	98602	97450	65093	67261	69244	67171
Benefits Paid (Net)	-	18	54	350	597	2077	3465	7669	18573	47792	80864	139669	160451
Interim Bonuses Paid	-	-	-	-	-	-	-	2	6	8.95	23	40	12
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	9	523	1488	3814	13361	40236	97354	110326	297274	193886	93222	102110	92028
(b) Amount ceded in Reinsurance	-	-	(42)	(112)	(161)	(74)	(378)	(663)	(568)	(1326)	(158)	(500)	(1676)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund(Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	9	541	1500	4052	13797	42240	100441	117334	315284	240361	173951	241319	250815
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	(631)	(2970)	(1751)	(1236)	(3601)	(22111)	(48878)	(53844)	(25613)	827	5385	6206	14728
Prior Period Items	-	-	-	-	1834	-	-	-	-	-	-	-	-
Balance at the beginning of the year	-	-	(2970)	(4721)	(5957)	7724	(30079)	(80318)	(136394)	(166393)	(165375)	(157333)	(149345)
Transfer from Linked Fund (Lapsed Policies)	-	-	-	(5957)	(7724)	(29835)	(78956)	(134162)	(162007)	(165556)	(151127)	(151127)	(134617)
Surplus available for appropriations	-	(2790)	(4721)	(5957)	(7724)	(29835)	(78956)	(134162)	(162007)	(165556)	(151127)	(151127)	(134617)
APPROPRIATIONS	-	-	-	-	-	-	-	65	74	111.92	192	274.58	394
Transfer to Shareholders' Account	(631)	-	-	-	-	-	-	-	-	-	-	-	-
Fund for future appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	(244)	(1362)	2167	4301	(293)	(2849)	(2057)	1395
Balance being funds for future appropriations-Policyholders	-	-	-	-	-	(30079)	(1362)	(136394)	(166383)	(165375)	(157333)	(149345)	(136406)
Balance being funds for future appropriations-Shareholders	-	(2790)	(4721)	(5957)	(7724)	(30079)	(1362)	(136394)	(166383)	(165375)	(157333)	(149345)	(136406)
Balance transferred to Balance Sheet	-	(2790)	(4721)	(5957)	(7724)	(30323)	(2723)	(134162)	(162007)	(165556)	(151127)	(151127)	(134617)
TOTAL (D)	(631)	(2790)	(4721)	(5957)	(7724)	(30323)	(2723)	(134162)	(162007)	(165556)	(151127)	(151127)	(134617)

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	RELIANCE												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned – net	28	647	3106	10655	22421	100466	322544	493254	660490	657115	549762	404539	428340
(a) Premium	-	(46)	(96)	(147)	(200)	(414)	(1218)	(1720)	(1656)	(2329)	(2737)	(3007)	(2666)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	-	8	48	269	731	1390	5411	12204	24497	40119	43578	51473	66384
(a) Interest, Dividends & Rent – Gross	-	-	14	111	937	7499	31688	6418	67713	94777	201056	90746	117370
(b) Profit on sale/redemption of investments	-	-	-	(16)	(140)	(3034)	(15269)	(79813)	(18375)	(29397)	(138386)	(28661)	(47389)
(c) (Loss on sale/redemption of investments)	-	-	(4)	(10)	3014	(2562)	(29244)	(40188)	270262	40737	(178209)	22942	64846
(d) Transfer/Gain on revaluation/change in fair value	-	-	(15)	-	(100)	(9)	562	4035	1316	4506	17863	19629	19457
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	-	-	12	73	131	2024	240	864	5205	10257	1635	871
Other Income	-	-	9	5742	10494	32922	78276	110618	30534	16581	2961	27648	11480
Transfer from Shareholders' Account	-	-	8638	-	-	-	-	-	-	-	-	-	-
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	28	609	11699	16616	37229	136389	394773	505047	1035645	827313	506145	586944	658695
Commission	7	167	547	787	1433	9877	27578	59691	62785	51480	39803	32616	32982
Operating Expenses related to Insurance Business	1123	3398	5219	7680	11593	42904	103076	192297	163673	156270	128125	127506	138633
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	126	161	907	791	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	1130	3565	5766	8466	13152	52942	131560	252778	226459	207750	167928	160122	171615
Benefits Paid (Net)	-	9	50	695	3279	7891	16242	15553	69342	201159	275597	553620	527212
Interim Bonuses Paid	-	-	-	-	1	3	3	5	5	9	45	48	114
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	11	157	1647	7557	20797	75552	246968	235123	731162	408773	24731	(171275)	(63622)
(b) Amount ceded in Reinsurance	-	-	-	(102)	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund(Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	11	166	1697	8150	24077	83446	263213	250681	800509	609942	300372	382393	463703
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	(1113)	(3122)	4236	-	-	-	-	1587	8677	9621	37845	44428	23377
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	-	(1114)	(4236)	-	-	-	-	-	1587	10264	19481	21926	11664
Transfer from Linked Fund (Lapsed Policies)	-	(4236)	-	-	-	-	-	-	-	-	-	-	-
Surplus available for appropriations	-	-	-	-	-	-	-	1587	10264	19886	57325	66353	35041
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	405	35400	54689	32830
Fund for future appropriations	(1113)	-	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	-	-	-	-	-	-	-	1587	8677	9216	2445	(10262)	(9453)
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	-	1587	10264	19481	21926	11664
Balance transferred to Balance Sheet	-	(4236)	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	(1113)	-	-	-	-	-	-	1587	10264	19886	57325	66353	35041

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	SAHARA									
	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned – net	174	2766	5100	14349	20647	25059	24341	22595	20538	20463
(a) Premium	-	-	(1)	(3)	(7)	(7)	(9)	(12)	(14)	(14)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-
Income from Investments	-	87	266	488	1263	1791	2761	3681	4419	5139
(a) Interest, Dividends & Rent – Gross	-	-	130	764	379	680	827	861	2523	5523
(b) Profit on sale/redemption of investments	-	-	(1)	(207)	(5678)	14331	325	(149)	(1035)	(3840)
(c) (Loss on sale/redemption of investments)	-	-	(4)	-	-	-	-	-	-	207
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	1	-	2	(2)	(5612)	(946)	3138
(f) Appropriation/Expropriation Adjustment Account	-	-	-	7	-	34	74	294	184	229
Unrealised Gains/Loss	-	16	5	1478	1670	-	-	-	678	1133
Other Income	1152	922	1054	-	-	-	-	-	-	-
Transfer from Shareholders' Account	-	-	-	-	-	-	-	-	-	-
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	1327	3791	6550	16879	18301	41890	28316	21658	26348	31978
Commission	66	379	668	2055	2415	2368	2208	2220	1880	1535
Operating Expenses related to Insurance Business	177	1121	1542	2373	3973	3700	3298	3907	4026	3551
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	5	8	13	172	302	317	436	560
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	3	140	-	-	95	114	-
(b) Others	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	243	1500	2215	4439	6542	6241	5808	6540	6456	5646
Benefits Paid (Net)	-	22	157	527	618	1483	4777	9017	19027	22032
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	1084	502	1232	3025	4303	6421	4883	6500	9218	12589
(a) Gross	-	-	(1)	(1)	(2)	(3)	-	-	-	-
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	1739	2942	8894	6821	26978	11026	(2288)	(11015)	(11711)
(d) Transfer to Linked Fund(Fund Reserve)	1084	2263	4331	12444	11740	34879	20687	13230	17230	22911
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	-	29	4	(5)	19	770	1821	1889	2663	3420
Prior Period Items	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	-	-	-	-	-	-	-	-	-	-
Transfer from Linked Fund (Lapsed Policies)	-	-	-	-	-	-	-	-	-	-
Surplus available for appropriations	-	29	4	(5)	19	770	1821	1889	2663	3420
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	-	-	-	-	-	-	1347	1757	1952	1445
Fund for future appropriations	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	-	29	4	(5)	19	770	475	132	711	1976
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	-	29	4	(5)	19	770	1821	1889	2663	3420

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	SBI LIFE												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned – net	1468	7239	22567	60118	107532	292849	562214	721210	1010403	1291164	1313374	1045003	1073860
(a) Premium	-	-	(14)	(189)	(223)	(505)	(1093)	(971)	(2355)	(3612)	(5290)	(6792)	(8150)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	21	358	1041	2776	5760	12603	24175	52745	77248	132845	212145	264645	303743
(a) Interest, Dividends & Rent – Gross	-	144	159	1133	5124	8928	48219	36747	254992	244623	129737	235806	245368
(b) Profit on sale/redemption of investments	-	-	(12)	(2)	(76)	(1894)	(6759)	(196338)	(42428)	(63953)	(143851)	(122926)	(122217)
(c) (Loss on sale/redemption of investments)	-	-	-	-	2266	2330	(15310)	(62619)	302655	(13026)	(136966)	59869	208506
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	4288	(1536)	(2753)	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	-	-	227	87	173	253	403	635	2706	969	2419	4801
Other Income	-	2080	2699	2170	4559	4375	9975	15820	3542	14199	14199	26375	30708
Transfer from Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-	-
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	1489	9821	26439	66235	125030	318858	621672	566996	1605438	1592753	1381564	1504401	1736620
Commission	19	187	945	2339	6969	19597	40538	46788	66617	67105	51836	51141	55618
Operating Expenses related to Insurance Business	1127	2330	5735	12456	18996	32238	44694	62050	75298	88299	102393	115105	122273
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	2
Adjustment related to previous year	-	-	-	-	-	-	-	(1184)	(21)	-	-	110	-
Bad debts written off	-	-	-	-	-	-	-	-	-	4	14	7	34
Provision for Tax	-	-	-	-	180	228	2303	374	1022	2449	4832	5966	8989
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	6634	(13679)	-	(478)	1433	(222)
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	1146	2517	6679	14796	26145	52063	95057	114663	129237	157857	158608	173761	186693
Benefits Paid (Net)	-	214	2145	4636	8243	14006	35085	39675	85138	292577	472611	779101	879181
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	12	28	69	151
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	1435	7029	17634	47981	90754	253083	484087	402380	1371721	1108539	692734	479119	588973
(b) Amount ceded in Reinsurance	-	-	(20)	(1178)	(111)	(296)	(713)	(566)	(90)	(1344)	(961)	(800)	(901)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund(Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	1435	7304	19759	51439	98885	266794	518459	441488	1456775	1399783	1164412	1257489	1467406
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	(1092)	-	-	-	-	1	8156	10845	19426	35112	58545	73151	82521
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	-	-	-	-	-	-	-	77	812	2462	4022	2873	2184
Transfer from Linked Fund (Lapsed Policies)	-	-	-	-	-	-	-	-	-	-	-	-	-
Surplus available for appropriations	-	-	-	-	-	1	8156	10923	20237	37574	62566	76024	84705
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	1092	-	-	-	-	-	8079	10111	17775	33552	59694	73840	83962
Fund for future appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	77	812	2462	4022	2873	2184	743
Balance being funds for future appropriations-Policyholders	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	-	-	-	-	-	-	8156	10923	20237	37574	62566	76024	84705

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	SHRIRAM									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Premiums earned – net										
(a) Premium	1033	18417	35805	43617	61127	82152	64416	61807	59424	
(b) Reinsurance ceded	(1)	(14)	(17)	(49)	(67)	(47)	(105)	(327)	(304)	
(c) Reinsurance accepted	–	–	–	–	–	–	–	–	–	
Income from Investments	1	42	114	2175	3276	5877	7471	8995	9806	
(a) Interest, Dividends & Rent – Gross	–	–	–	–	–	–	–	–	–	
(b) Profit on sale/redemption of investments	–	–	–	–	–	–	–	–	–	
(c) (Loss on sale/redemption of investments)	–	–	–	(674)	(975)	(14)	(2958)	(10552)	(3769)	
(d) Transfer/Gain on revaluation/change in fair value	–	–	–	–	–	–	–	–	–	
(e) Amortization of Premium/Discount on Investments	–	–	–	–	–	–	–	–	–	
(f) Appropriation/Expropriation Adjustment Account	–	–	–	–	–	(6)	–	194	212	
Unrealised Gains/Loss	–	–	–	(11623)	24269	4046	(10999)	(6522)	4887	
Other Income	–	137	1165	29	80	85	270	124	95	
Transfer from Shareholders' Account	–	–	610	516	3324	474	498	970	435	
Unit Linked Recoveries	–	–	–	(1193)	(1566)	(666)	(791)	(736)	(502)	
TOTAL (A)	1032	18580	37677	32798	93812	96669	60447	76708	75305	
Commission	358	3604	4478	5599	6649	4146	4960	4765	3381	
Operating Expenses related to Insurance Business	659	2448	5090	6782	12399	13116	13052	16488	18677	
Provision for doubtful debts	–	–	–	–	–	–	–	–	–	
Adjustment related to previous year	–	–	–	–	–	–	–	–	–	
Bad debts written off	–	–	–	–	–	–	–	–	–	
Provision for Tax	–	101	2	62	–	144	920	1461	1583	
Provisions (other than taxation)	–	–	–	–	–	–	–	–	–	
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	–	–	–	
(b) Others	–	–	–	–	–	–	–	–	–	
TOTAL (B)	1017	6153	9570	12442	19048	17406	18931	22714	23641	
Benefits Paid (Net)	–	176	382	1430	6595	23529	42577	60989	47698	
Interim Bonuses Paid	–	–	2	3	3	8	14	46	34	
Change in valuation of liability in respect of life policies	27	1169	1803	1421	4181	8788	7782	(14274)	(2894)	
(a) Gross	–	–	–	–	–	–	–	–	–	
(b) Amount ceded in Reinsurance	–	–	–	–	–	–	–	–	–	
(c) Amount accepted in Reinsurance	–	11120	25780	17269	63852	46199	(13539)	–	–	
(d) Transfer to Linked Fund(Fund Reserve)	27	12465	27967	20123	74631	78525	36835	46762	44838	
TOTAL (C)	(12)	(38)	140	233	132	738	4681	7232	6825	
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	(12)	(50)	66	256	324	919	4681	7243	6888	
Prior Period Items	–	–	–	–	–	–	–	–	–	
Balance at the beginning of the year	–	(12)	(74)	23	192	181	–	11	63	
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	–	–	–	–	–	
Surplus available for appropriations	(12)	(50)	66	256	324	919	4681	7243	6888	
APPROPRIATIONS	–	–	–	–	–	–	–	–	–	
Transfer to Shareholders' Account	–	25	43	65	143	919	4670	7180	6794	
Fund for future appropriations	–	–	–	–	–	–	–	–	–	
(Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	–	–	–	
Balance being funds for future appropriations-Policyholders	(12)	(74)	23	192	181	–	–	–	–	
Balance being funds for future appropriations-Shareholders	–	–	–	–	–	–	–	–	–	
Balance transferred to Balance Sheet	–	–	–	–	–	–	–	–	–	
TOTAL (D)	(12)	(49)	66	256	324	919	4681	7243	6888	

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	STAR UNION DAI-ICHI					2013-14
	2008-09	2009-10	2010-11	2011-12	2012-13	
Premiums earned – net	5019	53037	93331	127195	106880	94875
(a) Premium	–	(28)	(75)	(142)	(230)	(256)
(b) Reinsurance ceded	–	–	–	–	–	–
(c) Reinsurance accepted	–	–	–	–	–	–
Income from Investments	1	721	3197	8123	15197	21672
(a) Interest, Dividends & Rent – Gross	1	1056	2692	4413	6461	12587
(b) Profit on sale/redemption of investments	–	(183)	(1554)	(4367)	(3108)	(6033)
(c) (Loss on sale/redemption of investments)	–	–	–	–	–	–
(d) Transfer/Gain on revaluation/change in fair value	–	–	–	–	–	–
(e) Amortization of Premium/Discount on Investments	–	87	98	–	–	–
(f) Appropriation/Expropriation Adjustment Account	31	1476	2409	(5530)	8043	23602
Unrealised Gains/Loss	–	–	455	314	440	1255
Other Income	–	–	–	–	6816	9544
Transfer from Shareholders' Account	–	–	–	–	–	–
Unit Linked Recoveries	–	–	–	–	–	–
TOTAL (A)	5052	56166	100553	130006	140499	157246
Commission	676	3928	4019	5137	5834	7354
Operating Expenses related to Insurance Business	2436	6635	10541	15407	17099	21860
Provision for doubtful debts	–	–	–	–	–	–
Adjustment related to previous year	–	–	–	–	–	–
Bad debts written off	–	–	–	–	–	–
Provision for Tax	2	–	–	–	–	–
Provisions (other than taxation)	–	–	–	–	–	–
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–
(b) Others	–	–	–	–	–	–
TOTAL (B)	3113	10563	14559	20544	22933	29214
Benefits Paid (Net)	–	132	709	1626	18182	44093
Interim Bonuses Paid	–	–	–	–	–	3
Change in valuation of liability in respect of life policies	3911	48905	21333	45142	46000	38810
(a) Gross	–	(28)	(281)	(361)	(442)	(1387)
(b) Amount ceded in Reinsurance	–	–	–	–	–	–
(c) Amount accepted in Reinsurance	–	45026	68895	69703	50792	42384
(d) Transfer to Linked Fund(Fund Reserve)	3911	49009	90655	116110	114532	123903
TOTAL (C)	(1972)	(3405)	(4661)	(6647)	3034	4129
SURPLUS/(DEFICIT) (D) = (A)–(B)–(C)						
Prior Period Items						
Balance at the beginning of the year	–	–	–	–	–	–
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	–	–
Surplus available for appropriations	(1972)	(3405)	(4661)	(6647)	3034	4129
APPROPRIATIONS						
Transfer to Shareholders' Account	(1972)	(3405)	(4391)	(4037)	3034	3486
Fund for future appropriations	–	–	–	–	–	–
(Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–
Balance being funds for future appropriations-Policyholders	–	–	–	–	–	642
Balance being funds for future appropriations-Shareholders	–	–	(270)	(2610)	–	–
Balance transferred to Balance Sheet	–	–	(4661)	(6647)	–	–
TOTAL (D)	(1972)	(3405)	(4661)	(6647)	3034	4129

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	TATA AIA													
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Premiums earned – net	2114	8121	25353	49704	88019	136718	204635	274750	349378	398522	363030	276043	232370	
(a) Premium	(6)	(87)	(416)	(849)	(1305)	(1123)	(1356)	(1294)	–	(1235)	(1206)	(1439)	(1191)	
(b) Reinsurance ceded	–	–	–	–	–	–	–	–	–	–	–	–	–	
(c) Reinsurance accepted	–	–	–	–	–	–	–	–	–	–	–	–	–	
Income from Investments	–	216	754	1727	3735	7664	12796	21253	29607	42473	56062	69319	76668	
(a) Interest, Dividends & Rent – Gross	–	–	–	–	–	–	–	–	–	–	–	–	–	
(b) Profit on sale/redemption of investments	–	–	26	–	1506	6400	15225	6459	20203	41990	27338	49665	96342	
(c) (Loss on sale/redemption of investments)	–	–	–	(–)	(12)	(63)	(28)	(28193)	(12567)	(8946)	(24514)	(30552)	(38595)	
(d) Transfer/Gain on revaluation/change in fair value	–	–	–	–	7036	1040	(538)	(72256)	173968	25987	(55996)	49398	82827	
(e) Amortization of Premium/Discount on Investments	–	–	–	–	–	–	–	–	–	–	–	–	–	
(f) Appropriation/Expropriation Adjustment Account	–	–	–	–	–	–	–	–	–	–	–	–	–	
Unrealised Gains/Loss	–	–	–	–	–	–	–	–	–	–	–	–	–	
Other Income	–	2	21	565	379	441	1000	2728	3196	(342)	(3566)	3405	8970	
Transfer from Shareholders' Account	–	4355	6307	5764	7608	10434	35629	62420	44339	1752	725	230	9	
Unit Linked Recoveries	–	–	–	–	–	–	–	–	–	–	–	–	–	
TOTAL (A)	2108	12607	32045	56911	106966	161511	267363	265866	606901	500200	361874	416069	457400	
Commission	572	1480	4158	8994	13755	19124	22892	23978	28085	24628	14128	10354	9205	
Operating Expenses related to Insurance Business	4038	6353	11504	19802	29078	35702	70252	107119	102631	93877	76019	59157	47789	
Provision for doubtful debts	–	–	–	5	27	73	(92)	214	641	279	383	315	162	
Adjustment related to previous year	–	–	–	–	–	–	96	–	–	–	–	–	–	
Bad debts written off	–	–	–	–	310	274	491	–	–	–	–	1	–	
Provision for Tax	–	–	–	–	–	–	–	484	–	–	–	–	–	
Provisions (other than taxation)	–	–	–	–	–	–	–	–	–	–	–	–	–	
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	–	–	–	–	–	–	–	
(b) Others	–	–	–	–	–	–	–	–	–	–	–	319	3	
TOTAL (B)	4610	7832	15662	28801	43171	55173	93640	131795	131357	118784	90530	70145	57159	
Benefits Paid (Net)	123	367	852	2282	4738	8209	11218	14683	32458	70920	100518	197452	268999	
Interim Bonuses Paid	–	–	–	–	–	–	–	–	–	–	–	–	–	
Change in valuation of liability in respect of life policies	451	4409	13424	14951	28188	38962	46441	62805	64403	66982	79011	111636	113968	
(a) Gross	–	–	–	(259)	(102)	(96)	(157)	(151)	(141)	(140)	(113)	(162)	(235)	
(b) Amount ceded in Reinsurance	–	–	–	–	–	–	–	–	–	–	–	–	–	
(c) Amount accepted in Reinsurance	–	–	–	–	–	–	–	–	–	–	–	–	–	
(d) Transfer to Linked Fund(Fund Reserve)	–	–	2107	7718	29716	52159	109818	56695	377556	238657	67856	10291	(14622)	
TOTAL (C)	574	4776	16383	24691	62541	99234	167320	134031	474276	376419	247271.25	319218	368109.9	
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	(3076)	–	–	3418	1254	7104	6403	40	1268	4996	24073	26706	32131	
Prior Period Items	–	–	–	–	–	–	–	–	–	–	–	–	–	
Balance at the beginning of the year	–	–	–	–	–	–	–	–	–	–	–	–	–	
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	424	820	117	281	3867	3994	2719	(3089)	(6161)	
Surplus available for appropriations	–	–	–	3418	1678	7924	6521	321	5135	8990	26791	23617	25970	
APPROPRIATIONS	–	–	–	–	–	–	–	–	–	–	–	–	–	
Transfer to Shareholders' Account	3076	–	–	400	351	1471	232	3780	3403	4989	23045	28486	32917	
Fund for future appropriations	–	–	–	3018	–	–	–	–	–	–	–	–	–	
(Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	–	–	–	–	–	–	–	
Balance being funds for future appropriations-Policyholders	–	–	–	–	–	–	–	–	1731	4001	3746	(4869)	(6947)	
Balance being funds for future appropriations-Shareholders	–	–	–	–	1327	6453	6289	(3459)	–	–	–	–	–	
Balance transferred to Balance Sheet	–	–	–	3418	1678	7924	6521	321	5135	8990	26791	23617	25970	
TOTAL (D)	–	–	–	–	–	–	–	–	–	–	–	–	–	

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	ALL COMPANIES												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned – net													
(a) Premium	5009444	5574754	6628793	8285480	10587174	15606531	20134262	22178547	26544725	29160499	28707211	28720249	31428320
(b) Reinsurance ceded	(2040)	(4127)	(7085)	(10774)	(13616)	(20172)	(31918)	(42610)	(50208)	(62580)	(76363)	(103596)	(109342)
(c) Reinsurance accepted	79	182	137	(97)	151	109	355	(57)	352	401	(125)	–	–
Income from Investments													
(a) Interest, Dividends & Rent – Gross	2286626	2511894	2730795	3324751	3608296	4184055	5021491	6059594	7283288	8614767	10148785	11822381	13527538
(b) Profit on sale/redemption of investments	112525	129153	354404	436483	663843	931814	1646584	851457	2619346	4491836	2926211	4103019	4196917
(c) (Loss on sale/redemption of investments)	(13619)	(33234)	(86839)	(99000)	(163552)	(189550)	(263139)	(1351762)	(466521)	(1189526)	(1096595)	(1088327)	(1014456)
(d) Transfer/Gain on revaluation/change in fair value	–	121	–	9244	176974	(112125)	(153567)	(2373988)	6029502	1317119	(3562566)	(478228)	1629080
(e) Amortization of Premium/Discount on Investments	–	–	–	–	(929)	(806)	(42)	4233	1771	4789	61117	64460	64165
(f) Appropriation/Expropriation Adjustment Account	–	–	–	–	–	3092	1342	160	6897	(5723)	(6741)	–	–
Unrealised Gains/Loss	–	–	–	–	–	–	–	(608780)	1434747	(168828)	(22144)	576	31626
Other Income	–	35604	13222	101522	141756	103650	45267	56198	48431	24967	34392	72124	72480
Transfer from Shareholders' Account	21352	47631	107817	96513	126385	228030	499606	617443	370356	195107	216695	257567	217738
Unit Linked Recoveries	–	–	–	–	–	–	–	(1193)	(1566)	(666)	(791)	(736)	(502)
TOTAL (A)	7414367	8261855	9741366	12144122	15126483	20734628	26900243	25389242	43821032	41196764	37329089	43327490	50043563
Commission	456691	515273	615838	709861	863548	1226864	1468058	1549598	1803559	1828029	1849874	1921810	2075032
Operating Expenses related to Insurance Business	467417	545115	642483	821560	961105	1358584	2030673	2583190	2890628	3294230	2965610	3155237	3505176
Provision for doubtful debts	–	–	–	–	–	–	13576	27657	(103867)	(43535)	–	94028	–
Adjustment related to previous year	17987	26542	50849	110062	21012	41298	–	(1184)	(21)	–	–	–	–
Bad debts written off	–	125862	–	3	5	–	97	6	20	12	1109	268	984
Provision for Tax	85852	–	151885	561929	399971	471282	360813	344515	369950	428613	471465	670222	648482
Provisions (other than taxation)	–	–	–	–	4036	12233	16725	93177	50455	35345	–	–	–
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	8237	6779	(14396)	(6868)	38815	(1146)	(24902)
(b) Others	8397	26077	720805	16480	5110	(5851)	4167	1909	12256	(6868)	53940	77549	70350
TOTAL (B)	1038621	2063515	2181938	2219620	2254787	3104410	3902346	4605647	5008584	5535826	5403732	5917969	6432482
Benefits Paid (Net)	1747952	2054522	2399357	2875133	3520986	5571501	6168637	5837029	9556491	14215045	15261746	19122047	21632878
Interim Bonuses Paid	19538	21636	23375	19536	29746	139627	107422	77350	100589	110958	127705	144090	156401
Change in valuation of liability in respect of life policies													
(a) Gross	3426050	4074027	4989759	6548377	7961790	9083534	12113993	12869974	19434755	19424423	18733553	21296969	23951275
(b) Amount ceded in Reinsurance	(452)	(1402)	(1843)	(5331)	(3017)	(3483)	(4027)	1907	(13186)	(8244)	(43652)	(142999)	(128142)
(c) Amount accepted in Reinsurance	–	–	–	–	–	–	–	–	–	64	–	–	–
(d) Transfer to Linked Fund(Fund Reserve)	725	19881	70872	414744	1292341	2743293	4483448	1930493	9456020	1538451	(2836128)	(3731477)	(2739414)
TOTAL (C)	5193813	6168664	7481520	9852458	12801847	17534472	22869473	20716753	38534671	35280696	31243225	36688630	42872998
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	1181932	29677	77908	72042	69848	95746	128423	66842	277777	380242	682131	765891	738084
Prior Period Items	–	–	–	–	1834	–	–	–	–	–	–	–	–
Balance at the beginning of the year	–	(8937)	(22508)	(6072)	(10284)	(6939)	(23080)	(10185)	(48615)	(10587)	(15268)	2189	3676
Transfer from Linked Fund (Lapsed Policies)	7714	–	–	–	424	820	(558)	281	14870	15050	11692	5391	(6161)
Surplus available for appropriations	–	20740	55400	65970	61822	89626	99594	56939	244032	384705	678555	773471	735599
APPROPRIATIONS													
Transfer to Shareholders' Account	34216	47817	54813	70060	63293	81205	101762	81539	227754	404881	696219	792245	753718
Fund for future appropriations	823918	–	74	3018	1203	12450	(15968)	12759	5331	15425	8011	(2981)	(21780)
(Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	8517	18731	53602	58254	126607	40247	16481	37257	78517
Balance being funds for future appropriations-Policyholders	350507	(2986)	904	3815	55	14	3640	55834	73982	136158	120559	98595	63026
Balance being funds for future appropriations-Shareholders	–	(4142)	(391)	(10924)	(11245)	(23262)	5297	(151447)	(189641)	(212006)	(162715)	(151644)	(137882)
Balance transferred to Balance Sheet	–	–	–	–	–	–	–	–	–	–	–	–	–
TOTAL (D)	1200927	20740	55400	65969	61823	89138	1483333	56939	244032	384705	678555	773471	735599

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	AEGON RELIGARE					AVIVA								
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Amounts transferred from the Policyholders Account (Technical Account)														
Income From Investments:														
(a) Interest, Dividends & Rent – Gross	446	382	609	689	648	424	2412	2895	2059	3159	5721	6598	7344	
(b) Profit on sale/redemption of investments	119	53	99	189	103	161	91	75	312	161	319	693	677	
(c) (Loss on sale/redemption of investments)	(6)	(2)	(1)	(1)	(2)	(10)	(10)	(21)	–	(16)	(20)	(1)	(1)	
(d) Transfer/gain on revaluation/Change in Fair value							–	–	–	–	–	–	–	
(e) Amortization of Premium/Discount on Investments	144	81	461	535	300	190	–	–	–	–	–	–	–	
Other Income							–	–	–	–	–	–	–	
TOTAL (A)	702	515	1168	1412	1049	765	2542	3002	2422	23799	32869	38343	33733	
Expenses other than those directly related to the insurance business	274	133	567	46	252	182	176	523	892	794	763	962	1531	
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			2974	7070	2492	2120	22615	51984	36002	20129	24749	34181	26951	
TOTAL (B)	274	133	3541	7115	2744	2301	22790	52507	36893	20924	25512	35143	28482	
Profit/(Loss) before tax	428	382	(2373)	(5704)	(1696)	(1536)	(20249)	(49505)	(34472)	2875	7357	3200	5252	
Provision for Taxation	20						–	–	–	–	–	–	–	
Profit/(Loss) after tax	408	382	(2373)	(5704)	(1696)	(1536)	(20249)	(49505)	(34472)	2875	7357	3200	5252	
Prior Period Items							–	–	–	–	–	–	–	
APPROPRIATIONS														
(a) Balance at the beginning of the year	(2787)	(2379)	(1997)	(4369)	(10073)	(11768)	(46501)	(66749)	(116255)	(150726)	(147851)	(140494)	(137294)	
(b) Interim dividends paid during the year							–	–	–	–	–	–	–	
(c) Proposed final dividend							–	–	–	–	–	–	–	
(d) Dividend distribution tax							–	–	–	–	–	–	–	
(e) Transfer to reserves/other accounts							–	–	–	–	–	–	–	
Profit carried to the Balance Sheet	(2379)	(1997)	(4369)	(10073)	(11768)	(13305)	(66749)	(116255)	(150726)	(147851)	(140494)	(137294)	(132042)	

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	BAJAJ ALLIANZ												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Amounts transferred from the Policyholders Account (Technical Account)	(2400)	-	-	-	-	313	327	415	52448	93551	106913	91748	63910
Income From Investments:													
(a) Interest, Dividends & Rent – Gross	846	970	1008	782	1136	2731	7640	8463	9834	17591	27323	41347	50498
(b) Profit on sale/redemption of investments	209	415	352	127	72	238	540	800	1063	961	2014	2505	4588
(c) (Loss on sale/redemption of investments)	(15)	-	(1)	(26)	(139)	(198)	(230)	(195)	(54)	(314)	(256)	(702)	(1325)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	11	175	259
TOTAL (A)	(1360)	1385	1359	883	1069	3084	8277	9483	63291	111789	136004	135074	117930
Expenses other than those directly related to the insurance business	204	32	40	46	67	531	147	159	647	455	761	482	1016
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	8	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	4000	4000	4512	10855	9724	29518	16391	6945	3167	285	235	694
TOTAL (B)	204	4040	4040	4558	10923	10254	29666	16550	7592	3623	1046	717	1710
Profit/(Loss) before tax	(1564)	(2655)	(2681)	(3675)	(9854)	(7170)	(21388)	(7067)	55699	108166	134958	134357	116219
Provision for Taxation	1	-	1	-	-	-	1	1	1471	2463	3838	5793	13760
Profit/(Loss) after tax	(1565)	(2655)	(2681)	(3675)	(9854)	(7170)	(21389)	(7068)	54229	105704	131120	128564	102459
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS													
(a) Balance at the beginning of the year	-	(1565)	(4220)	(6901)	(10577)	(20431)	(27601)	(48990)	(56058)	(1830)	103874	234994	363558
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	(1565)	(4220)	(6901)	(10576)	(20431)	(27601)	(48990)	(56058)	(1830)	103874	234994	363558	466017

Note: Figures in brackets represent negative values.

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

Particulars	BHARTI AXA							
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Amounts transferred from the Policyholders Account (Technical Account)	-	-	(41515)	(47729)	(28343)	(5268)	1121	(874)
Income From Investments:								
(a) Interest, Dividends & Rent – Gross	565	997	1033	621	951	1136	1093	1051
(b) Profit on sale/redemption of investments	25	112	91	187	177	259	294	379
(c) (Loss on sale/redemption of investments)	(9)	(14)	(26)	(48)	(22)	(31)	(21)	(96)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-
TOTAL (A)	580	1095	(40417)	(46969)	(27237)	(3904)	2488	460
Expenses other than those directly related to the insurance business	156	217	114	152	141	335	399	224
Bad debts written off	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-
Prior Period Expenses	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	8467	25080	1215	695	6661	14746	14017	16206
TOTAL (B)	8623	25297	1329	847	6801	15080	14417	16430
Profit/(Loss) before tax	(8043)	(24201)	(41746)	(47817)	(34039)	(18984)	(11929)	(15970)
Provision for Taxation	-	-	-	-	-	-	-	-
Profit/(Loss) after tax	(8043)	(24201)	(41746)	(47817)	(34039)	(18984)	(11929)	(15970)
Prior Period Items	-	-	-	-	-	-	-	-
APPROPRIATIONS								
(a) Balance at the beginning of the year	-	(8043)	(32244)	(73990)	(121807)	(155846)	(174830)	(186759)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	(8043)	(32244)	(73990)	(121807)	(155846)	(174830)	(186759)	(202729)

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	BIRLA SUNLIFE													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Amounts transferred from the Policyholders Account (Technical Account)	(988)	(4406)	-	-	-	-	-	2607	2862	1491	32907	71077	62660	52023
Income From Investments:														
(a) Interest, Dividends & Rent – Gross	94	598	576	564	937	1073	1571	2001	3018	3039	3663	7857	11297	10533
(b) Profit on sale/redemption of investments	11	44	175	12	26	36	83	168	243	177	334	247	394	1085
(c) (Loss on sale/redemption of investments)	-	-	(2)	(33)	(14)	(16)	(8)	(7)	(1)	-	(3)	(3)	(92)	(124)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	(107)	140	164	(203)	(156)	(64)	-	-
Other Income	51	195	45	(81)	(213)	(156)	-	-	-	-	-	-	-	-
TOTAL (A)	(832)	(3569)	794	461	736	936	1538	4909	6286	4504	36745	79113	74259	63517
Expenses other than those directly related to the insurance business	-	41	119	19	36	29	39	26	100	80	48	167	163	633
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	-	6771	8216	6762	7019	15473	49410	76399	47975	6198	32873	19946	25808
TOTAL (B)	-	41	6890	8235	6797	7049	15512	49437	76499	48055	6246	33040	20109	26441
Profit/(Loss) before tax	(832)	(3610)	(6096)	(7774)	(6061)	(6113)	(13974)	(44528)	(70214)	(43550)	30500	46073	54150	37075
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit/(Loss) after tax	(832)	(3610)	(6096)	(7774)	(6061)	(6113)	(13974)	(44528)	(70214)	(43550)	30500	46073	54150	37075
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS														
(a) Balance at the beginning of the year	-	-	(4442)	(10538)	(18312)	(24373)	(30486)	(44460)	(88987)	(159201)	(202750)	(172251)	(137623)	(124249)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	9848	19695	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	11817	7000
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	1598	5203	1190
(e) Transfer to reserves/other accounts	-	(832)	-	-	-	-	-	-	-	-	-	-	4061	-
Profit carried to the Balance Sheet	(832)	(4442)	(10538)	(18312)	(24373)	(30486)	(44460)	(88987)	(159201)	(202750)	(172251)	(137623)	(124249)	(95364)

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	CANARA HSBC					DHFL PRAMERICA					EDELWEISS TOKIO				
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2011-12	2012-13	2013-14
Amounts transferred from the Policyholders Account (Technical Account)	-	-	-	113	5267	13285	-	-	-	-	-	826	-	-	-
Income From Investments:															
(a) Interest, Dividends & Rent – Gross	2186	1124	893	1194	2178	3263	508	615	697	878	1083	1213	3456	3365	4026
(b) Profit on sale/redemption of investments	224	530	158	190	320	480	344	91	79	88	156	358	1570	2090	1821
(c) (Loss on sale/redemption of investments)	(40)	(35)	(73)	(83)	(68)	(59)	(5)	-	-	(2)	(26)	(44)	(801)	(1297)	(1118)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	13	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	(17)	(70)	(51)	81	11	85	-	-	-
Other Income	-	2	1	24	36	-	1	-	-	-	-	-	1	203	353
TOTAL (A)	2370	1621	979	1439	7732	16982	831	636	725	1044	1224	2436	4226	4361	5083
Expenses other than those directly related to the insurance business	1483	122	356	58	93	42	1262	171	231	220	271	375	322	33	97
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	21171	26114	19760	10287	5290	10320	4015	9794	11450	13649	14193	9459	5711	10800	11914
TOTAL (B)	22654	26236	20117	10346	5382	10362	5277	9965	11681	13869	14464	9834	6033	10833	12011
Profit/(Loss) before tax	(20199)	(24616)	(19138)	(8907)	2350	6619	(4446)	(9329)	(10956)	(12825)	(13239)	(7397)	(1807)	(6472)	(6928)
Provision for Taxation	8	-	-	-	-	-	-	-	-	-	-	(7492)	-	-	(3)
Profit/(Loss) after tax	(20207)	(24616)	(19138)	(8907)	2350	6619	(4446)	(9329)	(10956)	(12825)	(13239)	95	(1807)	(6472)	(6926)
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS															
(a) Balance at the beginning of the year	(2880)	(23087)	(47703)	(66841)	(75748)	(73399)	-	(4446)	(13775)	(24731)	(37556)	(50795)	(1116)	(2923)	(9395)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	-	-	-	(92)	-	-	-
Profit carried to the Balance Sheet	(23087)	(47703)	(66841)	(75748)	(73399)	(66779)	(4446)	(13775)	(24731)	(37556)	(50795)	(50608)	(2923)	(9395)	(16321)

Note: Figures in brackets represent negative values.

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

Particulars	EXIDE LIFE												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Amounts transferred from the Policyholders Account (Technical Account)	(3800)	-	-	-	-	-	64	347	-	2741	4839	6846	7305
Income From Investments:													
(a) Interest, Dividends & Rent – Gross	515	645	548	503	1092	1083	1425	1245	984	1427	2551	2682	2783
(b) Profit on sale/redemption of investments	258	343	731	108	36	79	174	182	177	655	859	808	969
(c) (Loss on sale/redemption of investments)	-	-	-	(81)	(25)	(29)	-	(36)	-	-	(-)	-	-
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	5	1	-	-	-	-	-	14	24
TOTAL (A)	(3027)	988	1279	530	1108	1133	1663	1739	1161	4823	8248	10350	11082
Expenses other than those directly related to the insurance business	67	22	75	82	883	21	3	339	202	333	197	255	256
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	-	4752	7503	9822	12624	18867	20707	20840	14630	11496	11166	7787	5523
TOTAL (B)	67	4774	7578	9904	13506	18888	20709	21180	14832	11829	11363	8042	5779
Profit/(Loss) before tax	(3094)	(3786)	(6299)	(9374)	(12398)	(17754)	(19046)	(19441)	(13671)	(7006)	(3115)	2307	5303
Provision for Taxation	-	-	-	2	2	3	7	9	5	2	-	-	-
Profit/(Loss) after tax	(3094)	(3786)	(6299)	(9376)	(12400)	(17757)	(19053)	(19450)	(13676)	(7008)	(3115)	2307	5303
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS													
(a) Balance at the beginning of the year	-	(3094)	(6880)	(13179)	(22555)	(34956)	(52713)	(71765)	(91215)	(104892)	(111899)	(115014)	(112707)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	(3094)	(6880)	(13179)	(22555)	(34956)	(52713)	(71766)	(91215)	(104892)	(111899)	(115014)	(112707)	(107404)

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	FUTURE GENERALI								
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Amounts transferred from the Policyholders Account (Technical Account)	-	-	-	-	-	-	-	-	-
Income From Investments:									
(a) Interest, Dividends & Rent – Gross	2	455	1107	765	744	928	1712	2664	
(b) Profit on sale/redemption of investments	4	65	343	544	200	278	277	211	
(c) (Loss on sale/redemption of investments)	-	-	(169)	(18)	(29)	(67)	(128)	(79)	
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	2	-	-	
Other Income	-	-	-	-	-	-	-	-	
TOTAL (A)	6	520	1281	1291	915	1141	1861	2796	
Expenses other than those directly related to the insurance business	362	152	534	139	150	125	69	53	
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	-	3372	26341	36837	32778	13981	8626	6611	
Contribution to Policyholders Account	-	-	-	-	-	-	-	-	
TOTAL (B)	362	3524	26875	36976	32928	14106	8694	6664	
Profit/(Loss) before tax	(356)	(3005)	(25594)	(35685)	(32012)	(12965)	(6833)	(3868)	
Provision for Taxation	-	-	-	2	-	-	-	-	
Profit/(Loss) after tax	(356)	(3005)	(25594)	(35686)	(32012)	(12965)	(6833)	(3868)	
Prior Period Items	-	-	-	-	-	-	-	-	
APPROPRIATIONS									
(a) Balance at the beginning of the year	-	(357)	(3362)	(28955)	(64642)	(96654)	(109620)	(116453)	
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	
(c) Proposed final dividend	-	-	-	-	-	-	-	-	
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	
Profit carried to the Balance Sheet	(356)	(3362)	(28955)	(64642)	(96654)	(109620)	(116453)	(120320)	

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	HDFC STANDARD													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Amounts transferred from the Policyholders Account (Technical Account)	(200)	(4461)	-	-	-	-	-	5163	7950	4729	4463	25053	39376	76540
Income From Investments:														
(a) Interest, Dividends & Rent – Gross	271	1504	952	929	653	1385	1268	2421	3024	2891	3999	3964	4850	9912
(b) Profit on sale/redemption of investments	-	936	315	704	102	80	1142	987	139	492	1835	699	2297	1494
(c) (Loss on sale/redemption of investments)	(1)	(2)	-	(51)	(40)	(69)	(125)	(111)	(359)	(5)	(17)	(2)	(-)	(14)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	(66)	(239)	(214)	519	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	(89)	(24)	6	(30)	(26)	(30)	(2)	(32)	16
Other Income	-	69	(74)	(49)	(36)	37	8	5	3	35	-	-	-	-
TOTAL (A)	70	(1952)	1194	1534	679	1277	2030	8257	11246	8116	10250	29712	46491	87948
Expenses other than those directly related to the insurance business	205	557	659	1013	105	183	83	126	53	40	94	19	730	1378
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	586
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	-	5355	2864	9547	13970	14504	32482	61490	35594	20057	2591	190	21733
TOTAL (B)	205	557	6014	3877	9652	14153	14586	32608	61543	35634	20151	2611	919	23697
Profit/(Loss) before tax	(135)	(2511)	(4820)	(2344)	(8973)	(12875)	(12556)	(24351)	(50296)	(27518)	(9900)	27102	45572	64251
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	-	-	424	(8277)
Profit/(Loss) after tax	(135)	(2511)	(4820)	(2344)	(8973)	(12875)	(12556)	(24351)	(50296)	(27518)	(9900)	27102	45148	72528
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS														
(a) Balance at the beginning of the year	-	(134)	(2645)	(7465)	(9808)	(18782)	(31657)	(44213)	(68835)	(119131)	(146650)	(156550)	(129448)	(84300)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	9974
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	(270)	-	-	-	-	-	1695
Profit carried to the Balance Sheet	(135)	(2645)	(7465)	(9809)	(18782)	(31657)	(44213)	(68834)	(119131)	(146650)	(156550)	(129448)	(84300)	(23442)

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	ICICI PRUDENTIAL													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Amounts transferred from the Policyholders Account (Technical Account)	-	(12417)	-	-	-	759	3461	212	3344	25712	73192	119515	170064	126418
Income From Investments:	613	1073	620	975	963	1658	2671	1171	2569	2233	9288	16282	30040	35922
(a) Interest, Dividends & Rent – Gross	46	1123	572	477	313	369	1007	5353	1209	940	1353	5580	10612	14320
(b) Profit on sale/redemption of investments	-	-	-	(18)	(156)	(16)	(359)	(299)	(251)	(49)	(54)	(4265)	(1626)	(13187)
(c) (Loss on sale/redemption of investments)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	10	11	14	11	15	23	-	-	-	-	-	4375	2533	1694
Other Income	670	(10210)	1206	1445	1135	2792	6779	6437	6872	28836	83778	141544	211670	166158
TOTAL (A)	647	111	86	159	41	59	146	116	85	783	528	172	585	1141
Expenses other than those directly related to the insurance business	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	2630
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	-	15838	23677	23335	23067	75800	160635	94857	-	-	-	54125	9465
TOTAL (B)	647	111	15924	23836	23376	23125	75946	160751	94942	783	528	172	54709	13237
Profit/(Loss) before tax	23	(10321)	(14718)	(22391)	(22241)	(20333)	(69167)	(154314)	(88070)	28053	83250	141372	156961	152921
Provision for Taxation	-	(188)	-	(233)	(1079)	1545	4276	14808	10100	2256	2488	2955	7367	(3745)
Profit/(Loss) after tax	23	(10509)	(14718)	(22158)	(21162)	(18788)	(64891)	(139506)	(77970)	25797	80762	138417	149594	156666
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Balance at the beginning of the year	-	23	(10531)	(25249)	(47407)	(68570)	(95279)	(160170)	(299676)	(377646)	(351849)	(271087)	(194670)	(116435)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	31428	34293	79315
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	10009	14140	30014
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	6722	7966	18581
(e) Transfer to reserves/other accounts	-	(45)	-	-	-	(7922)	-	-	-	-	-	13842	14959	15667
Profit carried to the Balance Sheet	23	(10531)	(25249)	(47407)	(68570)	(95279)	(160170)	(299676)	(377646)	(351849)	(271087)	(194670)	(116435)	(103346)

Note: Figures in brackets represent negative values.

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

Particulars	IDBI FEDERAL					INDIAFIRST						
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
Amounts transferred from the Policyholders Account (Technical Account)	-	-	-	-	2863	8161	9607	-	-	2602	1751	4139
Income From Investments:	665	1147	1810	1184	1704	1767	1949	511	1095	1324	1931	2369
(a) Interest, Dividends & Rent – Gross	-	118	310	188	157	177	43	241	669	351	394	232
(b) Profit on sale/redemption of investments	-	(416)	(159)	(121)	(607)	(54)	(7)	-	(114)	(258)	(94)	(121)
(c) (Loss on sale/redemption of investments)	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/gain on revaluation/Change in Fair value	4	14	(3)	215	1270	711	832	(50)	890	1856	1311	775
(e) Amortization of Premium/Discount on Investments	-	-	-	4	23	5	7	-	-	-	-	-
Other Income	668	863	1958	1470	5410	10766	12431	703	2540	5874	5293	7394
TOTAL (A)	2191	275	154	137	153	172	175	2	92	89	196	242
Expenses other than those directly related to the insurance business	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	9	1	1	-	1	1	(7)	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	1019	11611	12299	13511	12242	9668	4250	5095	8923	13043	9056	9699
Contribution to Policyholders Account	3218	11886	12453	13649	12396	9842	4419	5096	9015	13132	9252	9941
TOTAL (B)	(2550)	(11023)	(10495)	(12178)	(6986)	924	8012	(4479)	(6475)	(7258)	(3958)	(2547)
Profit/(Loss) before tax	(3)	(11023)	(10495)	(12178)	(6986)	924	8012	(4479)	(6475)	(7258)	(3958)	(2547)
Provision for Taxation	(2553)	-	-	-	-	-	-	-	-	-	-	-
Profit/(Loss) after tax	-	(2553)	(13576)	(24071)	(36249)	(43235)	(42311)	(725)	(5204)	(11679)	(18937)	(22895)
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS	-	(2553)	(13576)	(24071)	(36249)	(43235)	(42311)	(725)	(5204)	(11679)	(18937)	(22895)
(a) Balance at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	(2553)	(13576)	(24071)	(36249)	(43235)	(42311)	(34299)	(5204)	(11679)	(18937)	(22895)	(25443)

Note: Figures in brackets represent negative values.

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

Particulars	KOTAK MAHINDRA												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Amounts transferred from the Policyholders Account (Technical Account)	(1146)	-	-	-	-	143	1939	2021	7085	8951	17101	18250	20064
Income From Investments:													
(a) Interest, Dividends & Rent – Gross	1409	1015	615	545	656	964	1606	2096	1761	2186	3230	5195	6952
(b) Profit on sale/redemption of investments	(8)	256	132	20	25	160	788	1176	282	76	38	191	1313
(c) (Loss on sale/redemption of investments)	-	-	(2)	(30)	(39)	(408)	(692)	(642)	-	(1)	(4)	(195)	(945)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	2	-	(225)	-	-	-	2	-	-	-	-	-	-
TOTAL (A)	257	1270	520	535	643	860	3644	4651	9127	11212	20366	23441	27384
Expenses other than those directly related to the insurance business	2	8	4	7	4	24	26	204	435	83	41	72	79
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	253	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	269	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	993	9758	2173	4998	11799	10888	3013	1770	882	-	4122	2366
TOTAL (B)	257	1270	9762	2180	5002	11823	10914	3217	2205	965	41	4195	2445
Profit/(Loss) before tax	-	-	(9242)	(1645)	(4360)	(10964)	(7271)	1434	6922	10247	20325	19247	24939
Provision for Taxation	-	-	-	-	83	83	(83)	-	-	-	-	273	1025
Profit/(Loss) after tax	-	-	(9242)	(1645)	(4442)	(11047)	(7187)	1434	6922	10247	20325	18974	23913
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS													
(a) Balance at the beginning of the year	12	12	12	(9230)	(11099)	(15634)	(26681)	(33868)	(32434)	(25512)	(15264)	5061	24034
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	12	12	(9230)	(10875)	(15541)	(26681)	(33868)	(32434)	(25512)	(15264)	5061	24034	47948

Note: Figures in brackets represent negative values.

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

Particulars	LIC OF INDIA												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Amounts transferred from the Policyholders Account (Technical Account)	81391	48810	54813	69660	62177	75781	82959	92912	103092	113762	128123	143638	163427
Income From Investments:	788	887	1012	1063	995	1585	1562	2816	2923	3323	3220	3309	3405
(a) Interest, Dividends & Rent – Gross	-	-	-	22	-	-	-	-	65	69	-	-	-
(b) Profit on sale/redemption of investments	-	-	-	-	-	(4)	(9)	(9)	(9)	(16)	(9)	(35)	(9)
(c) (Loss on sale/redemption of investments)	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	40	-	2080	-
TOTAL (A)	82179	49697	55825	70746	63172	77362	84511	95719	106071	117178	131334	148993	166822
Expenses other than those directly related to the insurance business	-	-	644	(91)	14	-	49	(16)	-	(2)	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	-	-	644	(91)	14	-	49	(16)	-	(2)	-	-	-
Profit/(Loss) before tax	82179	49697	55181	70837	63158	77362	84463	95735	106072	117180	131334	148992	166822
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	-	5233	1154
Profit/(Loss) after tax	82179	49697	55181	70837	63158	77362	84463	95735	106072	117180	131334	143759	165668
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS													
(a) Balance at the beginning of the year	28066	-	-	-	-	-	-	-	-	-	-	-	-
(b) Interim dividends paid during the year	43325	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	48810	54813	69660	62177	75781	82959	92912	103092	113762	128123	143638	163427
(d) Dividend distribution tax	-	887	368	1176	981	1581	1504	2823	2979	3419	3211	121	2242
(e) Transfer to reserves/other accounts	10788	-	-	-	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	82179	-	-	-	-	-	-	-	-	-	-	-	-

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	MAX LIFE													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Amounts transferred from the Policyholders Account (Technical Account)	(1799)	-	-	-	-	6	12	791	1101	10335	32986	41117	30226	29440
Income From Investments:														
(a) Interest, Dividends & Rent – Gross	331	1263	1094	800	356	640	1131	1582	2624	3241	7453	12865	19236	21956
(b) Profit on sale/redemption of investments	14	42	19	58	106	90	270	635	654	710	752	1506	1845	3107
(c) (Loss on sale/redemption of investments)	-	-	-	-	-	-	(22)	(78)	(550)	(99)	(2)	(24)	(99)	(977)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	(34)
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	45	32	27	655	129	354	657	951	97
Other Income	-	2	1	525	10	-	407	1	3	3	1	1442	4	3
TOTAL (A)	(1454)	1307	1113	1384	472	781	1831	2959	4487	14319	41543	57562	52164	53593
Expenses other than those directly related to the insurance business	148	169	67	159	171	271	459	688	6208	10781	20954	10640	4502	1975
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	51	422	(474)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	242	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	4	-	565	24501	10267	6516	7419	17913	37158	5862	1183	939	123	1311
TOTAL (B)	152	169	631	24660	10438	6787	7878	18652	43788	16411	22137	11578	4625	3286
Profit/(Loss) before tax	(1606)	1138	482	(23276)	(9966)	(6006)	(6047)	(15693)	(39302)	(2091)	19406	45983	47539	50307
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	-	-	5194	6716
Profit/(Loss) after tax	(1606)	1138	482	(23276)	(9966)	(6006)	(6047)	(15693)	(39302)	(2091)	19406	45983	42345	43592
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS														
(a) Balance at the beginning of the year	-	(1605)	(467)	15	(23261)	(33228)	(39234)	(45281)	(60974)	(100275)	(102367)	(82961)	(36978)	(26933)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	9918	12835
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	15946	13613
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	4319	4495
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	-	-	-	-	2117	2186
Profit carried to the Balance Sheet	(1606)	(467)	15	(23261)	(33228)	(39234)	(45281)	(60974)	(100275)	(102367)	(82961)	(36978)	(26933)	(16470)

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	PNB METLIFE												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Amounts transferred from the Policyholders Account (Technical Account)	(631)	-	-	-	-	-	-	65	74	112	192	275	394
Income From Investments:													
(a) Interest, Dividends & Rent – Gross	607	858	732	725	626	800	1893	2247	1967	2205	2888	4487	4569
(b) Profit on sale/redemption of investments	(12)	1	65	11	30	106	232	-	465	244	294	403	65
(c) (Loss on sale/redemption of investments)	-	-	(33)	-	-	-	-	(860)	-	(9)	(33)	(20)	(2)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	176	-	-	-	-	-	-	-
Other Income	-	(44)	-	13	63	-	-	-	-	-	-	-	-
TOTAL (A)	(36)	815	763	748	719	1082	2125	1452	2506	2552	3341	5143	5025
Expenses other than those directly related to the insurance business	248	11	-	-	-	-	-	-	-	24	24	112	61
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	197	73
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	-	1976	5629	8658	2279	-	-	-	-	-	-	-
TOTAL (B)	248	11	1976	5629	8658	2279	-	-	-	24	24	309	134
Profit/(Loss) before tax	(284)	804	(1213)	(4881)	(7940)	(1197)	2125	1452	2506	2528	3317	4834	4891
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit/(Loss) after tax	(284)	804	(1213)	(4881)	(7940)	(1197)	2125	1452	2506	2528	3317	4834	4891
Prior Period Items	-	-	-	-	(1834)	-	-	-	-	-	-	-	-
APPROPRIATIONS													
(a) Balance at the beginning of the year	-	(284)	520	(693)	(5574)	(15348)	(16545)	(14420)	(12968)	(10462)	(7934)	(4617)	217
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	(284)	520	(693)	(5574)	(15348)	(16545)	(14420)	(12968)	(10462)	(7934)	(4617)	217	5107

Note: Figures in brackets represent negative values.

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

Particulars	RELIANCE												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Amounts transferred from the Policyholders Account (Technical Account)	-	-	-	-	-	-	-	-	-	405	35400	54689	32830
Income From Investments:													
(a) Interest, Dividends & Rent – Gross	206	934	764	702	834	1338	952	1852	1993	2658	3289	7494	10522
(b) Profit on sale/redemption of investments	-	25	409	77	133	388	553	184	922	729	2582	3361	1426
(c) (Loss on sale/redemption of investments)	-	-	(9)	(71)	(20)	(165)	(259)	(635)	(476)	(241)	(137)	(48)	(1709)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	(58)	303	752	136	234	306	3855	5487
Other Income	-	(203)	(273)	(253)	(189)	-	-	-	-	-	-	-	-
TOTAL (A)	206	756	891	455	758	1503	1548	2153	2574	3786	41440	69352	48556
Expenses other than those directly related to the insurance business	-	31	142	115	104	92	79	26	419	134	1222	3662	956
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	231
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	108	8638	5742	10494	32922	78276	110618	30534	16581	2961	27648	11480
TOTAL (B)	-	139	8780	5857	10598	33013	78355	110644	30953	16715	4183	31310	12667
Profit/(Loss) before tax	206	616	(7889)	(5401)	(9840)	(31511)	(76807)	(108491)	(28379)	(12929)	37257	38042	35888
Provision for Taxation	-	-	(108)	-	-	-	-	-	-	-	-	-	-
Profit/(Loss) after tax	206	616	(7780)	(5401)	(9840)	(31511)	(76807)	(108491)	(28379)	(12929)	37257	38042	35888
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS													
(a) Balance at the beginning of the year	-	206	822	(6958)	(12360)	(22200)	(53710)	(130517)	(239008)	(267387)	(280316)	(248620)	(216177)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	4785	4785	9571
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	776	813	1627
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	206	822	(6959)	(12360)	(22199)	(53711)	(130517)	(239008)	(267387)	(280316)	(248620)	(216177)	(191486)

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	SAHARA										
	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Amounts transferred from the Policyholders Account (Technical Account)	-	-	-	-	-	-	-	1347	1757	1952	1445
Income From Investments:											
(a) Interest, Dividends & Rent – Gross	1154	813	788	1167	1231	1432	1696	1800	1800	2029	2333
(b) Profit on sale/redemption of investments	39	62	261	673	280	1106	87	160	160	201	139
(c) (Loss on sale/redemption of investments)	(70)	(164)	(22)	-	(33)	(6)	(3)	(105)	(105)	(257)	(164)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	1379	(74)	(170)	(170)	209	239
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-
Other Income	(262)	-	1	6	2	4	5	3	3	15	6
TOTAL (A)	861	711	1028	1847	1480	3915	3058	3444	4149	4149	3999
Expenses other than those directly related to the insurance business	455	580	26	34	41	35	75	90	215	215	298
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	1583	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	1152	922	1054	1478	1670	-	-	208	208	678	1133
TOTAL (B)	1608	1503	1079	1512	3295	35	75	298	298	893	1431
Profit/(Loss) before tax	(747)	(791)	(51)	334	(1815)	3880	2983	3146	3256	3256	2568
Provision for Taxation	-	7	-	-	-	259	188	198	185	185	159
Profit/(Loss) after tax	(747)	(784)	(51)	334	(1815)	3621	2795	2948	3071	3071	2409
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS											
(a) Balance at the beginning of the year	-	-	(1545)	(1597)	(1058)	(2874)	747	3542	6490	6490	9562
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/other accounts	-	-	-	205	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	(747)	(784)	(1596)	(1058)	(2873)	747	3542	6490	9562	9562	11971

Note: Figures in brackets represent negative values.

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

Particulars	SBI LIFE												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Amounts transferred from the Policyholders Account (Technical Account)	(1092)	-	-	-	-	-	8079	10111	17775	33552	59694	73840	83962
Income From Investments:													
(a) Interest, Dividends & Rent – Gross	1105	1079	811	1025	1950	3074	4208	6787	6065	5469	8912	13677	18372
(b) Profit on sale/redemption of investments	155	322	259	124	2855	1836	3892	1284	2697	1683	833	1761	2080
(c) (Loss on sale/redemption of investments)	-	-	-	-	(2)	(103)	(729)	(1987)	(3548)	(251)	(145)	(386)	(234)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	15	5	2	-	-	2	-	-	408	649	655	736
TOTAL (A)	168	1416	1075	1152	4802	4807	15453	16195	22989	40860	69942	89547	104916
Expenses other than those directly related to the insurance business	197	84	17	132	40	49	93	49	39	302	233	745	298
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	1910	2990	(4799)	(29)	(72)	210	(104)
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	2080	2699	2170	4559	4375	9975	15820	-	3542	14199	26375	30708
TOTAL (B)	197	2164	2716	2302	4599	4423	11977	18859	(4761)	3815	14360	27330	30902
Profit/(Loss) before tax	(29)	(749)	(1641)	(1150)	203	384	3475	(2664)	27749	37045	55582	62217	74013
Provision for Taxation	-	-	-	-	-	1	37	33	103	411	-	-	-
Profit/(Loss) after tax	(29)	(749)	(1641)	(1150)	203	383	3438	(2631)	27646	36634	55582	62217	74013
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS													
(a) Balance at the beginning of the year	18	(11)	(760)	(2400)	(3550)	(3349)	(2966)	473	(2158)	25487	62122	111893	168299
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	5000	10000
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	5000	811	1700
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	(11)	(760)	(2400)	(3550)	(3347)	(2966)	473	(2158)	25487	62122	111893	168299	230613

Note: Figures in brackets represent negative values.

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

Particulars	SHRIRAM									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Amounts transferred from the Policyholders Account (Technical Account)	-	25	43	65	143	919	4670	7180	6794	
Income From Investments:										
(a) Interest, Dividends & Rent – Gross	347	1001	1048	1130	1078	1019	1357	1798	2446	
(b) Profit on sale/redemption of investments	14	79	460	595	198	112	362	715	26	
(c) (Loss on sale/redemption of investments)	-	-	-	-	-	(91)	(5)	(42)	-	
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	33	(70)	209	
Other Income	2	12	41	119	133	273	5	9	-	
TOTAL (A)	363	1117	1592	1909	1551	2233	6421	9591	9474	
Expenses other than those directly related to the insurance business	114	28	21	25	34	27	78	118	62	
Bad debts written off	-	-	-	-	-	-	-	-	-	
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)	-	-	237	349	-	-	2	-	-	
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	
(c) Others	-	-	-	-	-	-	-	-	-	
Prior Period Expenses	-	-	-	-	-	-	-	-	-	
Contribution to Policyholders Account	-	-	610	516	3324	474	498	970	435	
TOTAL (B)	114	28	869	890	3358	502	577	1088	497	
Profit/(Loss) before tax	250	1089	723	1019	(1806)	1731	5844	8503	8977	
Provision for Taxation	32	139	165	208	-	-	226	310	371	
Profit/(Loss) after tax	218	950	558	811	(1806)	1731	5618	8193	8606	
Prior Period Items	218	-	-	-	-	-	-	-	-	
APPROPRIATIONS										
(a) Balance at the beginning of the year	-	218	1168	1726	2536	730	2461	8079	16272	
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	-	
Profit carried to the Balance Sheet	218	1168	1726	2536	730	2461	8079	16272	24878	

Note: Figures in brackets represent negative values.

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

₹ Lakh)

Particulars	STAR UNION DAI-ICHI					
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Amounts transferred from the Policyholders Account (Technical Account)	(1972)	(3405)	(4391)	(4037)	3034	3486
Income From Investments:						
(a) Interest, Dividends & Rent – Gross	304	2000	2603	2464	1979	1586
(b) Profit on sale/redemption of investments	22	697	377	202	322	186
(c) (Loss on sale/redemption of investments)	(14)	(125)	(72)	(116)	(60)	(117)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-
Other Income	-	-	54	13	11	11
TOTAL (A)	(1660)	(833)	(1429)	(1475)	5286	5152
Expenses other than those directly related to the insurance business	198	1173	1365	1062	176	192
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	-	-	-	-	6816	9544
TOTAL (B)	198	1173	1365	1062	6993	9736
Profit/(Loss) before tax	(1858)	(2006)	(2794)	(2537)	(1707)	(4584)
Provision for Taxation	-	134	35	-	-	-
Profit/(Loss) after tax	(1858)	(2140)	(2829)	(2560)	(1860)	(4654)
Prior Period Items	-	-	-	23	153	70
APPROPRIATIONS						
(a) Balance at the beginning of the year	(107)	(1965)	(4106)	(6935)	(12374)	(14234)
(b) Interim dividends paid during the year	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-
(e) Transfer to reserves/other accounts	-	-	-	-	-	-
Profit carried to the Balance Sheet	(1965)	(4106)	(6935)	(9495)	(14234)	(18888)

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	TATA AIA												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Amounts transferred from the Policyholders Account (Technical Account)	(3076)	-	-	400	351	1471	232	3780	3403	4989	23045	28486	32917
Income From Investments:													
(a) Interest, Dividends & Rent – Gross	828	862	613	657	1194	1783	2131	2325	1163	2422	4162	5298	8823
(b) Profit on sale/redemption of investments	273	2	9	22	767	-	3	89	15	4	16	-	18
(c) (Loss on sale/redemption of investments)	-	(2)	(3)	(12)	(30)	(6)	-	(44)	-	(25)	(6)	(20)	(20)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	11	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	(1975)	872	619	1068	2283	3248	2365	6150	4581	7391	27217	33763	41738
Expenses other than those directly related to the insurance business	549	792	121	263	66	51	667	254	243	460	460	379	434
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	14	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	4355	6307	5364	7608	10434	35629	62420	44339	1752	725	230	9
TOTAL (B)	549	5161	6428	5627	7674	10484	36296	62674	44582	2212	1186	609	443
Profit/(Loss) before tax	(2524)	(4289)	(5809)	(4559)	(5391)	(7236)	(33930)	(56524)	(40001)	5179	26031	33154	41295
Provision for Taxation	-	-	-	(4559)	(5391)	(7236)	(33930)	(56524)	(40001)	-	26031	33154	41295
Profit/(Loss) after tax	(2524)	(4289)	(5809)	-	-	-	-	-	-	5179	-	-	-
Prior Period Items	-	-	-	-	-	-	-	-	-	5179	26031	33154	41295
APPROPRIATIONS													
(a) Balance at the beginning of the year	(358)	(2882)	(7172)	(12981)	(17940)	(23331)	(30567)	(64461)	(120985)	(160986)	(155807)	(129776)	(96621)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	37	-	-	-	-	-	-
Profit carried to the Balance Sheet	(2882)	(7171)	(12981)	(17540)	(23331)	(30567)	(64461)	(120985)	(160986)	(155807)	(129776)	(96621)	(55327)

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	ALL COMPANIES													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Amounts transferred from the Policyholders Account (Technical Account)	28679	47962	48810	54813	70060	63319	81245	102464	81539	175204	391637	661616	779617	753652
Income From Investments:														
(a) Interest, Dividends & Rent – Gross	1309	10742	11179	9981	10467	15207	24184	35336	51052	50490	76334	119193	175094	214914
(b) Profit on sale/redemption of investments	71	3020	2833	4000	1134	4605		14726	8169	12275	11002	18791	29919	35178
(c) (Loss on sale/redemption of investments)	(1)	(17)	(5)	(118)	(555)	(522)	(1462)	(2438)	(6297)	(4634)	(1473)	(6983)	(5274)	(20363)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	(66)	(239)	(214)	519	1379	(74)	(170)	209	218
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	(326)	19	480	1683	(5)	1915	9047	9571	9385
Other Income	61	279	(235)	(118)	(461)	67	428	58	128	177	787	2229	3254	2390
TOTAL (A)	30119	61986	62582	68558	80644	82284	104174	150412	136793	234886	480129	803723	992389	995373
Expenses other than those directly related to the insurance business	1000	2145	1929	2537	1466	2575	2260	4811	12192	16677	27349	17276	14643	11703
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	253	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	2198	5345	(5273)	(29)	(70)	210	3112
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	242	-	-	-	298
(c) Others	-	2	964	-	-	-	-	9	1	1	-	1	198	-
Prior Period Expenses	4	-	-	107817	96738	126385	228030	499606	617443	317806	181517	181922	257567	217738
Contribution to Policyholders Account	1004	2400	51518	110354	98204	128960	230290	506624	634981	329537	208837	199130	272619	232851
TOTAL (B)	29115	59586	11064	(41797)	(17560)	(46676)	(126115)	(356211)	(498188)	(94562)	271291	604593	719771	762523
Profit/(Loss) before tax	29115	59586	11064	(233)	(1077)	1670	4502	14931	10380	4096	5552	7217	24779	3669
Provision for Taxation	(188)	(188)	-	(41456)	(16483)	(45242)	(115960)	(341281)	(488301)	(98882)	265704	597354	694839	758783
Profit/(Loss) after tax	29115	59398	11064	(108)	-	(1834)	-	-	-	134	35	23	153	70
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS														
(a) Balance at the beginning of the year	31665	26022	(25703)	(64337)	(160974)	(247547)	(366557)	(560236)	(992036)	(1576796)	(1781750)	(1634341)	(1256020)	(860786)
(b) Interim dividends paid during the year	-	43325	-	-	-	-	-	-	-	-	-	41275	68906	112125
(c) Proposed final dividend	-	-	48810	54813	69660	62177	75781	82959	92912	103092	113762	147917	190327	225324
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	9907	19113	27587
(e) Transfer to reserves/other accounts	-	9911	887	368	1176	(6941)	1581	1270	2823	2979	3419	17053	21259	20002
Profit carried to the Balance Sheet	(2550)	56476	(64336)	(160974)	(248293)	(349860)	(559879)	(985951)	(1576071)	(1781750)	(1633226)	(1253139)	(860786)	(487040)

Note: Figures in brackets represent negative values.

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

Particulars	AEGON RELIGARE					
	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS						
SHAREHOLDERS' FUNDS:						
Share Capital	30000	57000	95000	113500	117600	130700
Advance Against Share Capital	-	-	-	-	2400	-
Share Application Money Pending Allotment	-	-	-	-	-	3060
Employees Stock Option Outstanding	-	-	-	-	-	1
Reserves And Surplus	-	1	-	-	-	-
Credit/(Debit) Fair Value Change Account	-	-	-	-	-	-
Sub-Total	30000	57001	95000	113500	120000	133761
Borrowings	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:						
Credit/(Debit) Fair Value Change Account	1653	13076	40918	-	-	-18
Revaluation Reserve-Investment Property	-	-	-	-	-	-
Policy Liabilities	402	1323	4168	8244	16000	27386
Insurance Reserves	-	-	-	-	-	-
Provision For Linked Liabilities	-	-	-	-	-	-
Sub-Total	2055	14399	45086	71494	95136	113618
Deferred Tax Liability	-	-	-	-	-	-
Funds For Future Appropriations	5	126	322	1745	6040	11195
TOTAL	32060	71526	140408	186740	221176	258574
APPLICATION OF FUNDS						
Investments						
Shareholders'	5315	10357	18931	15917	6404	8490
Policyholders'	450	1364	4235	8542	16316	27594
Assets Held To Cover Linked Liabilities	1658	13202	41240	64996	85176	97445
Loans	-	-	-	-	-	3060
Fixed Assets	5768	4521	2160	866	1048	1209
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-
A. CURRENT ASSETS						
Cash And Bank Balances	959	2526	4848	3743	4956	5313
Advances And Other Assets	3401	4871	7715	8824	8338	8352
Sub-Total (A)	4361	7397	12563	12567	13294	13666
B. CURRENT LIABILITIES						
Provisions	2541	6172	11917	9989	7519	10095
	762	359	235	231	186	167
Sub-Total (B)	3303	6531	12152	10220	7706	10262
NET CURRENT ASSETS (C) = (A - B)	1058	866	411	2347	5589	3404
MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)						
Debit Balance In Profit & Loss Account (Shareholders' Account)	2379	1997	4369	10073	11768	13305
Debit Balance In Policyholders' A/C	15432	39220	69063	83999	94875	104067
TOTAL	32060	71526	140408	186740	221176	258574

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	AVIVA											
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS												
SHAREHOLDERS' FUNDS:												
Share Capital	15480	24280	31980	45870	75820	100450	149180	188880	200490	200490	200490	200490
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-	-
Reserves And Surplus	2	5	-	-	-	-	-	-	-	-	-	-
Credit/(Debit) Fair Value Change Account	15482	24285	31980	45870	75820	100450	149180	188880	200490	200490	200490	200490
Sub-Total	-	-	-	-	-	-	-	-	-	-	-	2
Borrowings												
POLICYHOLDERS' FUNDS:												
Credit/(Debit) Fair Value Change Account	1	57	122	-	-	-	-	-	-	-	-	-
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	5	187	813	1537	3701	4343	6937	9752	23248	78445	146082	201451
Insurance Reserves												
Provision For Linked Liabilities	830	5009	21026	65406	131861	246493	335028	590024	666052	618705	562192	528642
Sub-Total	836	5254	21961	66943	135562	250837	341965	599776	689301	697150	708274	730095
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-
Funds For Future Appropriations	-	-	-	1707	2290	4837	11080	13832	15865	9674	5316	4943
TOTAL	16317	29539	53941	114520	213672	356124	502225	802488	905655	907314	914079	935528
APPLICATION OF FUNDS												
Investments												
Shareholders'	10984	12656	10614	18458	26249	25348	35162	40674	58556	76155	80192	94239
Policyholders'	21	187	813	1542	5460	9621	15450	9121	24967	77919	140949	188638
Assets Held To Cover Linked Liabilities	1438	5066	21070	67111	132557	247963	336925	603856	681917	628348	567769	533464
Loans	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets	637	1042	1177	1232	2383	5441	5277	4822	3506	2408	2645	2533
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS												
Cash And Bank Balances	531	2128	5202	7762	15183	17567	2553	16621	5024	4173	15508	12724
Advances And Other Assets	577	870	1591	1418	5405	14573	12248	11441	15375	15024	15814	20744
Sub-Total (A)	1108	2998	6792	9180	20588	32140	14801	28061	20399	19197	31322	33468
B. CURRENT LIABILITIES												
Provisions	1257	2197	5308	15871	19058	29762	20517	32710	29835	35411	44390	46169
	36	55	156	458	1007	1376	1128	2062	1704	1796	1701	2686
Sub-Total (B)	1293	2252	5465	16329	20065	31138	21645	34772	31540	37207	46091	48855
NET CURRENT ASSETS (C) = (A - B)	(185)	746	1328	(7149)	523	1002	-6844	-6711	-11141	-18010	-14769	-15388
MISCELLANEOUS EXPENDITURE												
(To the extent not written off or adjusted)												
Debit Balance In Profit & Loss Account (Shareholders' Account)	3422	9842	18939	33325	46501	66749	116255	150726	147851	140494	137294	132042
Debit Balance In Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	16317	29539	53941	114520	213672	356124	502225	802488	905655	907314	914079	935528

Note: Figures in brackets represent negative value.

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

₹ Lakh)

Particulars	BAJAJ ALLIANZ												
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS													
SHAREHOLDERS' FUNDS:													
Share Capital	14872	14908	14943	14976	15023	15037	15071	15071	15071	15071	15071	15071	15071
Advance Against Share Capital	-	4933	9867	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	11766	34953	55016	105996	105996	105996	209870	340990	469553	572013
Reserves And Surplus	-	-	(1)	-	7	1	1	-	-	-	-	(217)	-
Credit/Debit] Fair Value Change Account	-	-	24809	26742	49984	70054	121067	121066	121066	224941	356061	484407	587083
Sub-Total	14872	19841	24809	26742	49984	70054	121067	121066	121066	224941	356061	484407	587083
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:													
Credit/Debit] Fair Value Change Account	-	-	-	70	130	154	995	70	284	375	558	517	6771
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	341	3090	7687	21308	40430	67129	106290	179982	302934	384467	565386	876853	1170845
Insurance Reserves	-	-	2856	55350	256932	518684	1095417	1406530	2841462	3288417	2999946	2454556	2143310
Provision For Linked Liabilities	-	-	10543	76727	297492	585968	1202702	1586582	3144680	3673259	3565891	3331925	3320926
Sub-Total	341	3090	10543	76727	297492	585968	1202702	1586582	3144680	3673259	3565891	3331925	3320926
Deferred Tax Liability	16	411	904	641	6823	20297	39098	50233	38746	29290	22908	17406	18395
Funds For Future Appropriations	15229	23342	36256	104110	354299	676319	1362868	1757881	3304492	3927490	3944860	3833738	3926405
TOTAL	15229	23342	36256	104110	354299	676319	1362868	1757881	3304492	3927490	3944860	3833738	3926405
APPLICATION OF FUNDS													
Investments	10985	12879	14076	16370	27809	65365	114589	76952	154538	235208	360056	468781	581048
Shareholders' Policyholders'	357	3501	8591	22018	47661	90508	146870	232171	346223	409372	583294	876945	1153622
Assets Held To Cover Linked Liabilities	-	-	2856	55350	256932	518684	1095417	1406530	2841462	3288417	2999946	2454556	2143310
Loans	-	1	5	10	34	186	309	770	1303	1471	1707	2415	4624
Fixed Assets	1939	2448	3112	3071	3646	5357	10907	16444	17940	16537	22624	25182	25548
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS													
Cash And Bank Balances	737	1473	4400	8473	29585	41980	37309	35530	21869	43851	43824	71475	73206
Advances And Other Assets	1295	1551	2329	4008	7629	8545	13679	17831	31116	38325	53646	92934	110099
Sub-Total (A)	2032	3024	6729	12481	37214	50525	50988	53360	52985	82176	97470	164409	183305
B. CURRENT LIABILITIES													
Provisions	1647	2729	5895	15611	38905	80930	102447	80138	105187	95009	106549	139166	132773
	1	-	119	155	524	977	2755	4267	6602	10682	13688	19384	32280
Sub-Total (B)	1648	2729	6014	15766	39429	81908	105202	84405	111789	105691	120237	158550	165053
NET CURRENT ASSETS (C) = (A - B)	384	295	715	(3285)	(2215)	(31383)	(54214)	(31045)	(58804)	(23515)	(22767)	5859	18252
MISCELLANEOUS EXPENDITURE													
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance In Profit & Loss Account (Shareholders' Account)	1564	4220	6901	10577	20431	27601	48990	56058	1830	-	-	-	-
Debit Balance In Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	15229	23342	36256	104110	354299	676319	1362868	1757881	3304492	3927490	3944860	3833738	3926405

Note: Figures in brackets represent negative values.

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

Particulars	BHARTI AXA									
	2006	2007	2008	2009	2010	2011	2012	2013	2014	
SOURCES OF FUNDS										
SHAREHOLDERS' FUNDS:										
Share Capital	110	15000	36611	66843	113135	152535	171865	180720	197820	
Advance Against Share Capital										
Share Application Money Pending Allotment	868	3800	3000	10000	-	-	-	-	-	
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	
Reserves And Surplus	-	(7)	7689	8957	17399	17929	18599	19244	19844	
Credit/Debit] Fair Value Change Account	-	81	81	-170	152	194	2	(115)	(24)	
Sub-Total	978	18793	47381	85630	130687	170659	190466	199850	217640	
Borrowings	-	-	-	-	-	-	-	-	-	
POLICYHOLDERS' FUNDS:										
Credit/Debit] Fair Value Change Account	-	-	-	-	2	13	(22)	(262)	(237)	
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	
Policy Liabilities	-	81	578	1923	4295	6750	12147	21313	46269	
Insurance Reserves	-	-	-	-	-	-	-	-	-	
Provision For Linked Liabilities	-	543	5986	19900	79230	133914	159026	171571	167274	
Sub-Total	-	624	6564	21823	83527	140677	171150	192621	213306	
Deferred Tax Liability	-	-	-	-	-	8	1285	4437	10908	
Funds For Future Appropriations	-	-	-	-	-	-	-	-	-	
TOTAL	978	19416	53945	107453	214213	311344	362901	396908	441855	
APPLICATION OF FUNDS										
Investments	-	-	-	-	-	-	-	-	-	
Shareholders'	-	11544	17371	9589	9444	13867	17455	12058	14837	
Policyholders'	-	81	581	1924	4298	6266	12498	20966	48508	
Assets Held To Cover Linked Liabilities	-	543	5986	19900	79230	133922	160310	176007	178183	
Loans	-	-	-	-	-	-	-	-	-	
Fixed Assets	349	1069	3540	4413	2052	871	1074	930	1029	
Incidental Expenses Pending Capitalisation	658	-	-	-	-	-	-	-	-	
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	
A. CURRENT ASSETS										
Cash And Bank Balances	140	139	1445	2928	4521	3432	2515	3698	6844	
Advances And Other Assets	371	1790	3389	9694	9280	10226	10506	11193	11234	
Sub-Total (A)	511	1930	4834	12621	13801	13658	13021	14892	18078	
B. CURRENT LIABILITIES										
Provisions	540	3749	10262	14637	16033	12473	15660	13856	20418	
	-	43	348	348	386	613	628	848	1090	
Sub-Total (B)	540	3792	10610	14985	16419	13086	16288	14704	21509	
NET CURRENT ASSETS (C) = (A - B)	(29)	(1863)	(5776)	(2363)	(2618)	571	(3267)	188	(3431)	
MISCELLANEOUS EXPENDITURE										
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	
Debit Balance In Profit & Loss Account	-	8043	32244	32475	89244	155846	174830	186759	202729	
(Shareholders' Account)	-	-	-	-	-	-	-	-	-	
Debit Balance In Policyholders' A/C	-	-	-	41515	32563	311344	-	-	-	
TOTAL	978	19416	53945	107453	214213	311344	362901	396908	441855	

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	BIRLA SUNLIFE													
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS														
SHAREHOLDERS' FUNDS:														
Share Capital	11908	14908	18000	29000	35000	46000	67150	127450	187950	196950	196950	196950	196950	190121
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	12000	48000	48000	48000	48000	26829
Reserves And Surplus	-	-	-	-	-	1	3	1	2	3	-	-	-	14
Credit/(Debit) Fair Value Change Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	11908	14908	18000	29000	35000	46001	67153	127451	199952	244953	244950	244950	244950	216964
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:														
Credit/(Debit) Fair Value Change Account	-	74	-	-	-	3	6	1	1	7	1	(16)	(37)	406
Revaluation Reserve-Investment Property	-	287	1237	3067	4901	7720	11769	18884	39994	78608	106086	143188	203004	283533
Policy Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	16	1616	9777	50840	116327	230114	364420	629582	819694	1456730	1745922	1813642	1933707	2064472
Sub-Total	16	1977	11014	53907	121228	237837	376195	648467	859688	1535344	1852008	1956814	2136674	2348411
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds For Future Appropriations	3	3	3	3	3	3	3	2588	12896	29842	45697	39589	20957	7334
TOTAL	11927	16888	29017	82910	156230	283841	443351	778507	1072536	1810140	2142656	2241354	2402581	2572709
APPLICATION OF FUNDS														
Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Shareholders'	9960	9578	6456	10738	12351	18170	27444	42228	46701	50440	69727	101533	137069	132921
Policyholders'	4	290	1183	2412	4627	7199	10141	17464	50442	105817	160335	195831	222147	280072
Assets Held To Cover Linked Liabilities	15	1616	9777	50840	116327	230114	364420	629582	819694	1456730	1745922	1813642	1933707	2064472
Loans	-	-	-	10	35	202	816	1499	2235	2655	2631	2502	2807	2847
Fixed Assets	1380	2074	2738	3091	3086	3904	5688	7104	8443	6982	3998	3959	3424	3992
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS	445	693	2173	5107	5478	8269	18381	41259	51897	56980	58852	64047	54424	50768
Cash And Bank Balances	363	905	1161	1666	2046	3777	5802	7014	10443	12154	13717	23805	30685	35410
Advances And Other Assets	808	1598	3334	6773	7524	12046	24183	48273	62340	69133	72570	87852	85110	86178
Sub-Total (A)	1072	2675	4537	8050	10334	16071	30899	53860	73996	81135	80083	95618	85741	77864
B. CURRENT LIABILITIES	1072	2675	4537	8050	10334	16071	30899	53860	73996	81135	80083	95618	85741	77864
Provisions	-	35	472	1216	1759	2209	2902	2771	2524	3231	4695	5970	16128	11211
Sub-Total (B)	1072	2710	5009	9266	12093	18281	33800	56631	76519	84367	84778	101588	101869	89075
NET CURRENT ASSETS (C) = (A - B)	(264)	(1112)	(1675)	(2493)	(4569)	(6235)	(9618)	(8358)	(14179)	(15233)	(12208)	(13736)	(16760)	(2897)
MISCELLANEOUS EXPENDITURE														
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance In Profit & Loss Account (Shareholders' Account)	832	4442	10538	18312	24373	30486	44460	88987	159201	202750	172251	137623	120188	91302
Debit Balance In Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	11927	16888	29017	82910	156230	283841	443351	778507	1072536	1810140	2142656	2241354	2402581	2572709

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	CANARA HSBC				DHFL PRAMERICA				EDELWEISS TOKIO			
	2009	2010	2011	2012	2013	2014	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS												
SHAREHOLDERS' FUNDS:												
Share Capital	4000	50000	70000	80000	95000	95000	13705	22130	29396	30517	32002	34038
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	12500	12500	12500	12500	12500	12500	5	5	8126	18652	32586	51683
Reserves And Surplus	-	-	-	-	-	-	-	-	1	-	(21)	38
Credit/(Debit) Fair Value Change Account	52500	62500	82500	92500	107510	107502	13710	22131	37522	49170	64589	85721
Sub-Total	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:												
Credit/(Debit) Fair Value Change Account	-	-	(24)	1	2	2	-	-	-	-	-	-
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	3119	9659	26286	58996	102540	154772	4	99	584	2108	6340	17177
Insurance Reserves	21388	107644	232648	354674	506402	634447	255	3081	8087	13821	19854	23539
Provision For Linked Liabilities	24507	117303	258910	413672	608942	789221	259	3180	8671	15929	26194	40717
Sub-Total	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	37	92	1
Funds For Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	97
TOTAL	77007	179803	341410	506172	716452	896724	13969	25311	46193	65136	90874	126437
APPLICATION OF FUNDS												
Investments	-	-	-	-	-	-	-	-	-	-	-	-
Shareholders'	27737	14502	13523	20668	43362	45579	7824	8354	13737	13585	13371	27071
Policyholders'	3277	9534	27782	53577	91990	156029	16	165	491	1949	7733	21548
Assets Held To Cover Linked Liabilities	21388	107644	232648	354674	506402	634447	255	3081	8087	13821	19854	23539
Loans	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets	5254	5843	2994	2105	1373	1324	1406	604	374	190	520	411
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	7492
A. CURRENT ASSETS												
Cash And Bank Balances	2306	4954	8576	7862	12537	4913	464	743	1051	1717	1725	2347
Advances And Other Assets	2800	3878	7834	11152	18320	17341	790	1741	2645	3900	5548	6588
Sub-Total (A)	5106	8832	16410	19015	30857	22254	1254	2485	3696	5617	7273	8935
B. CURRENT LIABILITIES												
Provisions	8723	14138	18598	19585	30884	29552	1156	3034	4746	7328	8302	12720
	120	117	191	30	46	137	76	118	177	254	371	446
Sub-Total (B)	8843	14255	18789	19616	30929	29688	1232	3152	4922	7582	8672	13166
NET CURRENT ASSETS (C) = (A - B)	(3737)	(5423)	(2379)	(601)	(72)	(7435)	22	(668)	(1226)	(1965)	(1400)	(4231)
MISCELLANEOUS EXPENDITURE												
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance in Profit & Loss Account (Shareholders' Account)	23087	47703	66841	75748	73399	66779	4446	13775	24731	37556	50795	50608
Debit Balance in Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	77007	179803	341410	506172	716452	896724	13969	25311	46193	65136	90874	126437

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	EXIDE LIFE												
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS													
SHAREHOLDERS' FUNDS:													
Share Capital	10921	16939	24458	32476	49000	69000	79000	101915	101915	146488	146488	146488	160000
Advance Against Share Capital	-	-	-	-	-	-	-	-	18235	-	-	-	-
Share Application Money Pending Allotment	-	-	-	6500	-	-	9500	6459	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-
Reserves And Surplus	-	-	4	3	2	4	1	6	64	191	54	126	406
Credit/(Debit) Fair Value Change Account	-	-	4	3	2	4	1	6	64	191	54	126	406
Sub-Total	10921	16939	24461	38979	49002	69004	88501	108380	120214	146679	146542	146614	160406
Borrowings	77	133	185	185	111	41	10	1	-	-	-	-	-
POLICYHOLDERS' FUNDS:													
Credit/(Debit) Fair Value Change Account	-	-	12	46	1073	1120	1027	(447)	79	16	(515)	(948)	482
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	353	809	3169	11535	30478	48429	67456	91368	129994	184365	262418	365335	469713
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	-	-	2124	18807	28331	60839	128748	169728	327772	370302	337201	281071	248088
Sub-Total	430	942	5305	30388	59882	110388	197232	260650	457845	554682	599103	645458	718283
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds For Future Appropriations	-	-	-	-	-	-	2049	661	2653	1990	685	442	738
TOTAL	11351	17882	29951	69552	108994	179432	287791	369692	580712	703351	746330	792514	879428
APPLICATION OF FUNDS													
Investments	7501	7580	3942	13516	16704	24787	19229	23386	18359	41169	38051	30344	48509
Shareholders' Policyholders'	354	809	3097	12084	27265	45909	67560	83721	131922	178843	251610	349868	450496
Assets Held To Cover Linked Liabilities	-	-	2124	13326	28331	60839	129055	169014	327729	369776	336450	279929	250105
Loans	11	11	11	9	42	102	223	464	823	1341	2027	2984	4684
Fixed Assets	1037	1789	3003	3927	4690	4018	3112	2634	1732	964	952	850	904
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS													
Cash And Bank Balances	165	1870	6351	18458	8664	8128	14018	11760	9868	9465	8869	12875	15994
Advances And Other Assets	781	1166	1534	6131	6291	6945	8938	18905	13463	18928	20260	44152	45133
Sub-Total (A)	946	3036	7885	24589	14955	15074	22956	30665	23330	28393	29129	57027	61127
B. CURRENT LIABILITIES													
Provisions	1558	2151	3169	20162	17386	23283	25761	31303	27978	28921	26705	40784	43362
	34	71	121	292	563	726	348	106	96	114	198	411	439
Sub-Total (B)	1592	2222	3290	20454	17949	24009	26109	31409	28074	29035	26903	41195	43801
NET CURRENT ASSETS (C) = (A - B)	(646)	814	4595	4135	(2994)	(8935)	(3153)	(744)	(4744)	(641)	2226	15832	17326
MISCELLANEOUS EXPENDITURE													
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance in Profit & Loss Account (Shareholders' Account)	3094	6880	13179	22555	34956	52713	71765	91215	104892	111899	115014	112707	107404
Debit Balance in Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	11351	17882	29951	69552	108994	179432	287791	369692	580712	703351	746330	792514	879428

Note: Figures in brackets represent negative values.

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

Particulars	FUTURE GENERALI							
	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS								
SHAREHOLDERS' FUNDS:								
Share Capital	5	18500	46850	70200	105200	120300	145200	145200
Advance Against Share Capital	—	—	—	—	—	—	—	—
Share Application Money Pending Allotment	600	—	3404	6258	5000	12410	—	—
Employees Stock Option Outstanding	—	—	—	—	—	—	—	—
Reserves And Surplus	—	—	—	—	(52)	(47)	(23)	(1)
Credit/(Debit) Fair Value Change Account	—	—	3	(6)	—	—	—	—
Sub-Total	605	18500	50257	76452	110148	132663	145177	145199
Borrowings	—	—	—	—	—	—	—	—
POLICYHOLDERS' FUNDS:								
Credit/(Debit) Fair Value Change Account	—	—	1	—	—	—	—	—
Revaluation Reserve-Investment Property	—	—	—	—	—	—	—	—
Policy Liabilities	—	80	3217	18884	39017	61304	94260	125434
Insurance Reserves	—	—	—	—	—	—	—	—
Provision For Linked Liabilities	—	—	8471	27838	55349	84312	91520	89320
Sub-Total	—	80	11690	46721	94366	145617	185780	214753
Deferred Tax Liability	—	—	—	2190	9354	774	2244	3865
Funds For Future Appropriations	—	—	—	—	—	—	—	—
TOTAL	605	18580	61947	125363	213868	279054	333201	363818
APPLICATION OF FUNDS								
Investments	—	—	—	—	—	—	—	—
Shareholders'	—	12959	15279	10202	11104	20063	28313	26074
Policyholders'	—	201	3079	19019	38047	59403	86943	117021
Assets Held To Cover Linked Liabilities	—	—	8471	30028	64610	85087	93764	93185
Loans	—	—	—	—	—	—	16	67
Fixed Assets	652	1315	7914	753	393	—	398	312
Incidental Expenses Pending Capitalisation	—	—	—	—	—	438	—	—
Deferred Tax Asset	—	—	—	—	—	—	—	—
A. CURRENT ASSETS								
Cash And Bank Balances	55	1139	2224	5254	3769	5359	5058	2133
Advances And Other Assets	243	1003	4088	6437	8919	10441	12629	14790
Sub-Total (A)	297	2142	6312	11691	12688	15800	17687	16923
B. CURRENT LIABILITIES								
Provisions	701	1361	7885	10694	9217	11016	10113	9754
	—	37	178	278	412	340	260	331
Sub-Total (B)	701	1398	8063	10972	9629	11357	10373	10084
NET CURRENT ASSETS (C) = (A - B)	(404)	744	(1751)	719	3060	4444	7313	6838
MISCELLANEOUS EXPENDITURE								
(To the extent not written off or adjusted)	—	—	—	—	—	—	—	—
Debit Balance In Profit & Loss Account	357	3362	28955	64642	96654	109620	116453	120320
(Shareholders' Account)	—	—	—	—	—	—	—	—
Debit Balance In Policyholders' A/C	—	—	—	—	—	—	—	—
TOTAL	605	18580	61947	125363	213868	279054	333201	363818

Note: Figures in brackets represent negative values.

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

₹ (Lakh)

Particulars	HDFC STANDARD													
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS														
SHAREHOLDERS' FUNDS:														
Share Capital	16618	16618	21673	25441	31909	61927	80071	127064	179582	196800	199488	199488	199488	199488
Advance Against Share Capital	-	-	-	-	-	-	2874	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	25	-	-	-	659	659	5529	5529	5529	22014	22014	21970	21549
Reserves And Surplus	-	-	(78)	29	36	731	39	39	(776)	1844	(4)	(522)	(1033)	273
Credit/[Debit] Fair Value Change Account	-	16643	21594	25469	31945	63317	83604	132631	184335	204173	221552	220980	220425	221310
Sub-Total	16618	16643	21594	25469	31945	63317	83604	132631	184335	204173	221552	220980	220425	221310
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:														
Credit/[Debit] Fair Value Change Account	-	-	-	344	1750	2096	912	1937	(2969)	2051	(154)	(3408)	(7895)	3105
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	99	2789	14375	33364	63774	114880	173915	243667	290924	376669	512333	738651	1015558	1433967
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	-	-	-	1655	19183	119361	285168	594516	687829	1552178	2052313	2360980	2833309	3420737
Sub-Total	99	2789	14375	35363	84707	236337	459995	840121	975785	1930898	2564492	3096223	3840971	4857809
Deferred Tax Liability	48	321	26	-	-	255	595	2470	1184	25548	44723	46035	64857	31295
Funds For Future Appropriations	16765	19753	35995	60833	116651	299909	544195	975222	1171303	2160620	2830767	3363238	4126253	5110414
TOTAL														
APPLICATION OF FUNDS														
Investments	11980	9731	8800	6395	9843	13809	15297	42131	42916	63048	69997	58942	85624	161563
Shareholders' Policyholders'	141	3016	13104	33995	60879	116950	177829	232990	301527	434154	533498	799026	1121464	1470623
Assets Held To Cover Linked Liabilities	-	67	65	1655	19183	119361	285168	594516	687829	1552178	2052313	2360980	2833309	3420737
Loans	-	279	3368	58	120	294	126	186	302	404	3312	3176	7853	4787
Fixed Assets	-	-	4234	5028	7318	6013	7361	13318	14513	11438	23957	27955	30772	34444
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS														
Cash And Bank Balances	4460	1452	3726	5826	7335	28796	33636	44932	41087	30302	38373	54756	48638	45888
Advances And Other Assets	711	993	1639	2344	4095	9901	19620	40825	54287	49178	67703	74336	71612	99325
Sub-Total (A)	5171	2445	5365	8170	11430	38697	53255	85757	95374	79479	106076	129092	120250	145213
B. CURRENT LIABILITIES														
Provisions	941	1495	2946	4094	10696	26586	38747	61291	88202	124854	130376	150027	154425	147639
Sub-Total (B)	941	1518	3038	4277	10904	26873	39055	62512	90290	126732	131877	151394	157320	150395
NET CURRENT ASSETS (C) = (A - B)														
MISCELLANEOUS EXPENDITURE	4230	927	2327	3893	527	11824	14200	23246	5083	(47251)	(25801)	(22302)	(37070)	(5182)
(To the extent not written off or adjusted)														
Debit Balance in Profit & Loss Account (Shareholders' Account)	135	2644	7465	9808	18782	31658	44214	68835	119131	146650	156550	129448	84300	23442
Debit Balance in Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	16765	19753	35995	60833	116651	299909	544195	975222	1171303	2160620	2830767	3363238	4126253	5110414

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	ICICI PRUDENTIAL													
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS														
SHAREHOLDERS' FUNDS:														
Share Capital	15000	19000	42500	67500	92500	118500	131230	140111	142726	142814	142846	142885	142894	142926
Advance Against Share Capital	-	-	-	-	-	-	-	-	23	11	5	-	-	10
Share Application Money Pending Allotment	-	-	-	-	-	524	194	192	85	9	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	75938	237131	335292	335884	336069	350237	336451	336638
Reserves And Surplus	22	-	(107)	5	1	1803	2910	98	(15)	(96)	656	2076	4776	18607
Credit/(Debit) Fair Value Change Account	-	19000	42393	67505	92501	120827	210273	377543	478111	478622	479577	495198	484121	498180
Sub- Total	15022	19000	42393	67505	92501	120827	210273	377543	478111	478622	479577	495198	484121	498180
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:														
Credit/(Debit) Fair Value Change Account	-	-	-	1333	2074	12467	10150	17752	2132	24934	23154	22031	24780	47940
Revaluation Reserve-Investment Property	-	-	-	-	-	-	3163	3163	3163	6689	6689	7045	7045	6689
Policy Liabilities	494	13320	32044	56886	79353	112248	176562	235459	299871	358933	588755	833800	1102760	1381249
Insurance Reserves	(2065)	754	20817	86500	265406	699963	1307627	2445682	2805489	5037610	5823298	5748511	5738859	6026543
Provision For Linked Liabilities	(1571)	14074	52861	144720	346833	824678	1497502	2702056	3110655	5428166	6441896	6611387	6873444	7462421
Sub- Total	-	-	-	-	3175	11344	21485	53785	71733	123242	97220	75922	50825	50404
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds For Future Appropriations	-	33074	95254	212224	442509	956849	1729260	3133384	3660499	6030029	7018693	7182507	7408390	8011005
TOTAL	13451	33074	95254	212224	442509	956849	1729260	3133384	3660499	6030029	7018693	7182507	7408390	8011005
APPLICATION OF FUNDS														
Investments	12154	5159	12814	21853	32095	44847	15672	21102	66201	128503	197647	347701	491996	535277
Shareholders' Policyholders'	-	13258	32994	57449	80454	125146	234211	344930	341641	445657	721719	911076	1128699	1445671
Assets Held To Cover Linked Liabilities	-	754	20817	86500	265406	707885	1325232	2486615	2861395	5146926	5882653	5781737	5752083	6031043
Loans	-	-	-	216	252	142	404	379	1960	1160	869	957	875	1191
Fixed Assets	1418	2819	4142	5481	6301	6105	21944	32774	33121	26340	19826	18023	17224	20154
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	1024	1024	-	1079	2624	6900	21708	31808	29552	17844	10534	782	153
A. CURRENT ASSETS	341	1071	3204	5032	19959	24590	48238	61651	35588	30540	33032	28406	32476	19344
Cash And Bank Balances	638	1196	2101	4664	7144	11211	23593	45466	36155	29660	33473	66241	98464	96421
Advances And Other Assets	979	2267	5304	9697	27102	35800	71831	107117	71743	60200	66505	94647	130940	115764
Sub- Total (A)	1100	2740	6968	16184	37909	59349	99478	160819	113037	157170	158967	163879	184311	160664
B. CURRENT LIABILITIES	-	-	-	195	842	1631	7625	20099	11979	2988	491	12960	17532	36462
Provisions	-	-	123	195	842	1631	7625	20099	11979	2988	491	12960	17532	36462
Sub- Total (B)	1100	2740	7091	16379	38750	60980	107103	180917	125017	160158	159458	176839	201842	197126
NET CURRENT ASSETS (C) = (A - B)	(121)	(473)	(1787)	(6683)	(11648)	(25180)	(35272)	(73801)	(53274)	(99358)	(92953)	(82192)	(70902)	(81362)
MISCELLANEOUS EXPENDITURE														
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance in Profit & Loss Account (Shareholders' Account)	-	10532	25249	47407	68570	95279	160170	299676	377646	351849	271087	194670	87634	58878
Debit Balance in Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	13451	33074	95254	212224	442509	956849	1729261	3133384	3660499	6030029	7018693	7182507	7408390	8011005

Note: Figures in brackets represent negative values.

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

Particulars	IDBI FEDERAL							INDIAFIRST						
	2008	2009	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014		
SOURCES OF FUNDS														
SHAREHOLDERS' FUNDS:														
Share Capital	19891	44891	44924	69935	79946	79956	79967	20000	32500	47500	47500	47500		
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	-	-		
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-		
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-	-		
Reserves And Surplus	(7)	(28)	7	(135)	2	10	44	13000	13000	13000	13000	13000		
Credit/(Debit) Fair Value Change Account	19884	44863	44930	69799	79948	79966	79967	33044	45506	60518	60482	60500		
Sub-Total														
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-		
POLICYHOLDERS' FUNDS:														
Credit/(Debit) Fair Value Change Account	-	-	1	(389)	(37)	(16)	110	-	-	2	2	-		
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-		
Policy Liabilities	27	2526	9778	26263	50544	91752	141589	125	3549	59754	165258	327812		
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	-		
Provision For Linked Liabilities	1137	27766	81402	140009	166354	168165	165858	17347	90054	149784	213099	277555		
Sub-Total	1164	30292	91181	165883	216862	259900	307557	17472	93603	209541	378359	605367		
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-		
Funds For Future Appropriations	-	-	-	-	-	-	-	2	524	2381	3676	5778		
TOTAL	21048	75155	136111	235683	296810	339866	387524	50518	139633	272439	442517	671645		
APPLICATION OF FUNDS														
Investments	14996	29120	19492	32187	30268	22376	28433	32866	30860	42775	40076	42195		
Shareholders' Policyholders'	3	2516	9381	25037	49609	97101	144651	125	4644	22677	128653	290496		
Assets Held To Cover Linked Liabilities	1137	27766	81402	140009	166354	168165	165858	17349	90577	152194	217233	283339		
Loans	-	-	-	-	-	-	-	-	-	68	240	489		
Fixed Assets	599	1897	1721	1703	1728	1370	1042	2908	3313	2488	1983	1379		
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-		
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-		
A. CURRENT ASSETS														
Cash And Bank Balances	2352	6180	10853	7810	7953	9993	9263	1533	23134	40775	40193	38002		
Advances And Other Assets	1672	5311	8451	11570	11426	16373	19946	666	3871	3242	6824	30274		
Sub-Total (A)	4024	11492	19304	19380	19380	26366	29209	2199	27005	44017	47017	68277		
B. CURRENT LIABILITIES														
Provisions	2226	11043	19123	18709	13586	17471	15657	10104	28436	10629	15560	39935		
	38	170	136	174	179	352	312	29	10	89	22	38		
Sub-Total (B)	2264	11212	19259	18882	13765	17823	15969	10133	28446	10717	15582	39973		
NET CURRENT ASSETS (C) = (A - B)	1750	280	45	498	5614	8543	13241	(7934)	(1440)	33299	31435	28304		
MISCELLANEOUS EXPENDITURE														
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-	-	-		
Debit Balance in Profit & Loss Account (Shareholders' Account)	2553	13576	24071	36249	43235	42311	34299	5204	11679	18937	22895	25443		
Debit Balance in Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	21048	75155	136111	235683	296810	339866	387524	50518	139633	272439	442517	671645		

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	KOTAK MAHINDRA												
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS													
SHAREHOLDERS' FUNDS:													
Share Capital	10058	13066	15062	21133	24437	33035	48027	51029	51029	51029	51029	51029	51029
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	5216	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-
Reserves And Surplus	5216	-	5204	5204	5204	5204	5204	5204	5204	5204	10264	29238	53151
Credit/(Debit) Fair Value Change Account	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	15274	18282	20265	26337	29641	38238	53231	56233	56233	56233	61293	80267	104180
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:													
Credit/(Debit) Fair Value Change Account	-	-	22	151	1505	5	-	-	498	613	4	-	587
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	349	2679	7142	15683	28151	40232	53211	70708	92368	115715	144095	197906	280437
Insurance Reserves	(2344)	-	-	-	(4849)	363	370	380	528	422	1238	2564	7717
Provision For Linked Liabilities	-	(6576)	5031	33434	75652	126454	225634	292228	524026	678262	740180	797118	801385
Sub-Total	(1995)	(3897)	12195	49269	100458	167055	279215	363316	617420	795012	885517	997588	1090125
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds For Future Appropriations	-	-	10	10	157	1303	5320	10862	20569	20383	15882	10148	11907
TOTAL	13279	14385	32471	75616	130255	206596	337766	430411	694222	871628	962691	1088003	1206212
APPLICATION OF FUNDS													
Investments													
Shareholders'	10031	7908	5718	5882	6570	8538	13130	28231	24918	32226	43039	62970	81396
Policyholders'	349	2679	7271	15717	29752	40269	57044	62777	101474	128367	173286	226122	315666
Assets Held To Cover Linked Liabilities	-	-	5031	33692	75798	127747	230944	303080	544585	698635	756062	807265	813292
Loans	40	48	26	23	72	232	333	583	522	577	637	587	969
Fixed Assets	1003	2001	2296	2307	1836	2428	4256	5690	5599	4385	3657	3167	3583
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS													
Cash And Bank Balances	2059	1567	2942	5270	5710	12486	15356	12827	8695	10473	14263	16342	15989
Advances And Other Assets	829	1588	1704	2051	3432	4442	6765	9392	10628	9923	13933	19493	24532
Sub-Total (A)	2888	3155	4645	7320	9142	16928	22122	22219	19757	20396	28196	35835	40521
B. CURRENT LIABILITIES													
Provisions	1000	1329	3895	5165	8189	15517	22825	23204	26432	26318	40111	46997	48320
	32	76	108	228	267	710	1106	1398	1714	1906	2074	947	895
Sub-Total (B)	1032	1405	4002	5392	8457	16227	23931	24603	28416	28224	42184	47943	49215
NET CURRENT ASSETS (C) = (A - B)	1856	1750	643	1928	685	701	(1809)	(2383)	(8388)	(7828)	(13989)	(12109)	(8694)
MISCELLANEOUS EXPENDITURE													
(To the extent not written off or adjusted)													
Debit Balance in Profit & Loss Account	-	-	-	-	-	-	-	-	-	-	-	-	-
(Shareholders' Account)	-	-	9230	11099	15541	26681	33868	32434	25512	15264	-	-	-
Debit Balance in Policyholders' A/C	-	-	2256	4967	-	-	-	-	-	-	-	-	-
TOTAL	13279	14385	32471	75616	130256	206596	337766	430411	694222	871628	962691	1088003	1206212

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	LIC OF INDIA													
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS														
SHAREHOLDERS' FUNDS:														
Share Capital	500	500	500	500	500	500	500	500	500	500	500	10000	10000	10000
Advance Against Share Capital	-	-	-	-	13219	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	11675	12043	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reserves And Surplus	-	10788	-	-	-	17200	28781	30285	33108	36087	39506	42723	40757	43000
Credit/(Debit) Fair Value Change Account	-	-	-	-	-	-	-	-	-	-	368	334	790	859
Sub-Total	500	11288	12175	12543	13719	17700	29281	30785	33608	36587	40374	53057	51547	53860
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:														
Credit/(Debit) Fair Value Change Account	17061	304142	154382	2167263	2815572	6522245	6205110	8590252	2776896	11386815	12447396	8930729	8328932	10819114
Revaluation Reserve-Investment Property	18752237	22939514	27299386	32135683	38102276	44960307	52480868	61445776	72217682	83940026	98535715	114616429	132943927	152921156
Policy Liabilities	42	239429	248980	247095	282624	284328	280675	360874	364292	366457	605030	628804	616325	870284
Insurance Reserves	219	362	590	37173	474879	1351731	3599764	7262808	8728878	16003617	16580852	13780692	10365280	7781211
Provision For Linked Liabilities	18769559	23483447	27703338	34587214	41675351	53118612	62566418	77659709	84087748	111696915	128168993	137956654	152254465	172391765
Sub-Total	-	350218	520	2498	1966	2724	-	-	5931	8116	3491	1952	1107	131
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds For Future Appropriations	18770059	23844953	27716034	34602254	41691036	53139035	62595699	77690494	84127287	117141618	128212858	138011662	152307118	172445756
TOTAL														
APPLICATION OF FUNDS														
Investments	-	10500	10753	11613	12063	16640	27945	29320	31950	35376	38257	33005	45659	50808
Shareholders' Policyholders'	14249243	18641460	22637442	29696518	35568558	45278642	51111283	60539701	63896170	83304127	97016710	107018081	118777524	138987239
Assets Held To Cover Linked Liabilities	-	-	565	20987	422510	1231528	3603060	7517630	9041029	17032518	17998971	15295922	12177068	9898813
Loans	3169685	3426790	3707474	4355818	5199193	5512438	6308152	7321356	7947712	8299709	8388265	8666418	9099141	9627501
Fixed Assets	89777	94450	106319	113897	121843	126214	140356	211770	297980	312299	283941	286391	297217	278281
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS														
Cash And Bank Balances	478706	716962	981697	1007389	800156	1280202	1329807	1773977	1729264	1415893	2327286	4603316	8639075	8808241
Advances And Other Assets	1264053	1375798	1609746	1365278	1619705	1824126	2101767	2505526	3142203	3531917	3807208	5324360	5722936	7013412
Sub-Total (A)	1742759	2092760	2591443	2372667	2419861	3104328	3431574	4279503	4871467	4947809	6134493	9927675	14362011	15821654
B. CURRENT LIABILITIES														
Provisions	315397	377682	473072	499802	489025	574273	456585	631520	371805	592822	39711	1593401	813557	560808
Provisions	166008	43325	864890	1469444	1563966	1556483	1570086	1577265	1587217	1597398	1608067	1622429	1637944	1657732
Sub-Total (B)	481405	421007	1337962	1969247	2052991	2130756	2026671	2208785	1959022	2190220	1647778	3215830	2451501	2218540
NET CURRENT ASSETS (C) = (A - B)	1261354	1671753	1253481	403421	366870	973572	1404902	2070718	2912445	2757590	4486715	6711846	11910510	13603114
MISCELLANEOUS EXPENDITURE														
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance In Profit & Loss Account (Shareholders' Account)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance In Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	18770059	23844953	27716034	34602254	41691036	53139035	62595699	77690494	84127287	117141618	128212858	138011662	152307118	172445756

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	MAX LIFE													
	2001	2002	2003	2004	2005	2006	2005	2007	2008	2010	2011	2012	2013	2014
SOURCES OF FUNDS														
SHAREHOLDERS' FUNDS:														
Share Capital	10453	24963	25474	34608	46608	55743	46608	73243	103243	183882	184100	194469	194469	194469
Advance Against Share Capital	-	-	15	-	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	7900	-	7581	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	13414	13518	18227	18227	18227
Reserves And Surplus	-	-	-	-	690	570	690	800	748	404	544	195	272	2105
Credit/(Debit) Fair Value Change Account	-	-	-	4	7	8	7	347	925	404	544	195	272	2105
Sub-Total	10453	24963	25489	34612	47305	56321	47305	74390	104916	205599	206157	220472	212968	214801
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:														
Credit/(Debit) Fair Value Change Account	-	-	-	-	-	-	-	-	-	7	21	144	(1643)	6116
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	16	2036	7122	16012	33498	56628	33498	91250	136860	259314	340353	482274	725048	1021781
Insurance Reserves	-	(7822)	-	-	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	-	-	-	-	2533	17796	2533	65460	185883	657794	886956	986566	1049287	1143452
Sub-Total	16	(5786)	7122	16012	36031	74424	36031	156709	322743	917115	1227330	1468984	1772692	2171348
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds For Future Appropriations	-	-	-	-	-	554	-	695	4335	6229	15136	42441	67872	99864
TOTAL	10469	19177	32611	50624	83337	131299	83337	231794	431994	1128944	1448623	1731897	2053533	2486013
APPLICATION OF FUNDS														
Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Shareholders'	7516	14125	8646	8520	11379	14083	11379	27097	41673	83013	131989	218821	271105	277509
Policyholders'	-	2053	6558	16012	34390	57399	34390	91936	144343	270750	364698	516118	729214	1061018
Assets Held To Cover Linked Liabilities	-	-	-	-	2533	17796	2533	65460	185883	657794	886956	986566	1045469	1133039
Loans	-	-	-	-	2	-	2	-	-	861	1162	1587	2961	4168
Fixed Assets	1186	2292	3391	5548	5625	6839	5625	9011	15761	27448	14020	11994	12569	11796
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS														
Cash And Bank Balances	36	958	503	1694	1601	2212	1601	3969	1937	18404	19249	26040	30796	30820
Advances And Other Assets	796	1309	1761	2719	4381	8226	4381	15164	27912	44536	48405	57171	76180	87754
Sub-Total (A)	832	2267	2264	4413	5982	10438	5982	19132	29849	62940	67654	83210	106976	118574
B. CURRENT LIABILITIES														
Provisions	670	2024	3957	7096	10295	14676	10295	26431	46768	83780	108350	129811	118854	113366
	-	2	3	34	33	185	33	189	95	28	26	599	20723	18893
Sub-Total (B)	670	2026	3960	7130	10328	14861	10328	26620	46863	83809	108376	130410	139577	132259
NET CURRENT ASSETS (C) = (A - B)	162	241	(1696)	(2717)	(4347)	(4423)	(4347)	(7488)	(17014)	(20869)	(40722)	(47199)	(32601)	(13685)
MISCELLANEOUS EXPENDITURE														
(To the extent not written off or adjusted)	-	-	-	-	527	371	527	498	374	7580	7559	7033	-	-
Debit Balance In Profit & Loss Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Shareholders' Account)	1605	466	-	23262	33228	39234	33228	45281	60974	102367	82961	36978	24816	12167
Debit Balance In Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	10469	19177	32611	50624	83337	131299	83337	231794	431994	1128944	1448623	1731897	2053533	2486013

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	PNB METLIFE												
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS													
SHAREHOLDERS' FUNDS:													
Share Capital	11000	11000	16000	23500	23500	53000	76108	158000	177479	196957	196957	201288	201288
Advance Against Share Capital	-	-	-	9000	9000	9100	34449	15342	18487	2351	-	-	-
Share Application Money Pending Allotment	-	520	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-	217	5107
Reserves And Surplus	-	9	3	31	48	48	13	14	2	-	1	-	-
Credit/(Debit) Fair Value Change Account	-	11528	16003	23531	32548	62148	110570	173356	195968	199308	196958	201505	206396
Sub-Total	11000	130	232	452	704	820	3595	3947	3278	1609	799	132	-
Borrowings	59	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:													
Credit/(Debit) Fair Value Change Account	-	-	-	(3)	-	-	-	-	-	-	-	-	-
Revaluation Reserve-Investment Property	9	539	1985	5473	11463	21905	33917	54541	75008	109859	187426	273788	366152
Policy Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Reserves	-	-	-	215	7424	37152	122122	208889	481961	636574	646710	648928	630958
Provision For Linked Liabilities	-	-	1985	5685	18887	59057	156039	267377	560247	748042	834137	922716	997110
Sub-Total	68	669	1985	5685	18887	59057	156039	267377	560247	748042	834137	922716	997110
Deferred Tax Liability	-	-	-	-	-	244	1605	3773	8074	7781	7646	14794	28951
Funds For Future Appropriations	-	-	-	-	-	122270	271809	444506	764288	955131	1039540	1139146	1232457
TOTAL	11068	12197	18220	29668	52139	122270	271809	444506	764288	955131	1039540	1139146	1232457
APPLICATION OF FUNDS													
Investments	-	-	-	-	-	-	-	-	-	-	-	-	-
Shareholders'	9833	5029	9231	9850	9583	21961	26078	25762	27434	28821	37737	49050	56522
Policyholders'	-	2970	1985	5473	11731	24049	36095	56586	82387	117633	200028	287183	383169
Assets Held To Cover Linked Liabilities	-	-	-	215	7424	36896	122893	210583	485242	638692	647157	656303	653230
Loans	-	-	-	7	7	50	170	414	977	1123	1273	1356	1587
Fixed Assets	106	695	984	2238	2108	1704	5409	11464	10645	7372	3826	1847	2060
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS													
Cash And Bank Balances	574	1054	1396	1785	2090	4154	13463	11495	9336	9248	27044	20084	21430
Advances And Other Assets	533	648	853	2000	2793	4701	9065	13714	12745	12746	15499	21800	30170
Sub-Total (A)	1107	1702	2249	3785	4882	8855	22528	25209	22080	21993	42544	41884	51600
B. CURRENT LIABILITIES													
Provisions	262	1139	1568	3298	6350	17373	35172	33070	39311	31975	52724	44858	50258
	-	30	74	125	319	495	928	1804	2011	1838	2251	2963	1860
Sub-Total (B)	262	1169	1642	3423	6669	17869	36100	34874	41322	33812	54976	47821	52118
NET CURRENT ASSETS (C) = (A - B)	845	534	607	362	(1786)	(9014)	(13573)	(9665)	(19242)	(11819)	(12432)	(5937)	(518)
MISCELLANEOUS EXPENDITURE													
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance in Profit & Loss Account (Shareholders' Account)	284	-	693	5574	15348	16545	14420	12968	10462	7934	4617	149345	136406
Debit Balance in Policyholders' A/C	-	2970	4721	5957	7724	30079	80318	136394	166383	165375	157333	149345	136406
TOTAL	11068	12197	18220	29668	52139	122270	271810	444506	764288	955131	1039540	1139146	1232457

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	RELIANCE LIFE												
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS													
SHAREHOLDERS' FUNDS:													
Share Capital	12436	12436	16000	21710	33100	66400	114770	116233	116464	116584	119632	119632	119632
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	822	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	207	-	-	-	-	-	36630	158101	180970	192850	219803	219803	219803
Reserves And Surplus	-	(15)	6	11	190	14	(202)	(729)	207	180	(227)	(113)	1041
Credit/(Debit) Fair Value Change Account	-	13244	16006	21721	33290	66414	151198	273605	297641	309615	339208	339322	340476
Sub-Total	12643	13244	16006	21721	33290	66414	151198	273605	297641	309615	339208	339322	340476
Borrowings	373	364	343	419	1	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:													
Credit/(Debit) Fair Value Change Account	-	-	1	9	102	36	(200)	(942)	677	648	(973)	(720)	3319
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	11	254	832	1790	6568	13500	22428	32472	48758	93096	177572	308385	489735
Insurance Reserves	(1114)	(4236)	-	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	-	23	983	7480	23500	92119	330159	555238	1270115	1634550	1574804	1272717	1027744
Sub-Total	(730)	(3595)	1816	9279	30169	105655	352387	586769	1319550	1728294	1751403	1580382	1520799
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds For Future Appropriations	-	-	-	-	-	-	-	1587	10264	19481	21926	11664	2211
TOTAL	11913	9649	18166	31419	63460	172069	503585	861962	1627456	2057389	2112537	1931367	1863486
APPLICATION OF FUNDS													
Investments	-	8440	8617	8679	9864	14640	22223	39470	36931	37775	99756	227425	142306
Shareholders' Policyholders'	-	254	819	1790	6826	14212	25293	34266	52645	99112	185125	312773	662074
Assets Held To Cover Linked Liabilities	-	23	983	7482	23500	92119	330159	555238	1276505	1648640	1591779	1278739	1028405
Loans	-	-	-	-	188	123	140	2991	3018	3080	3170	3347	3790
Fixed Assets	694	730	805	1247	1445	5736	7044	4415	1397	813	696	965	1518
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS													
Cash And Bank Balances	12013	645	690	1032	5101	14672	41342	41025	49878	27220	19955	25127	32974
Advances And Other Assets	129	429	686	991	1799	5621	16799	14293	13452	20566	29455	38165	53523
Sub-Total (A)	12142	1075	1376	2022	6900	20292	58141	55318	63330	47786	49410	63292	86498
B. CURRENT LIABILITIES													
Provisions	919	841	1378	2129	7390	19771	69931	68634	73514	60132	60402	165676	241344
	4	33	14	32	72	8993	111	111	243	-	5617	5675	11246
Sub-Total (B)	923	873	1392	2161	7462	28764	69931	68745	73757	60132	66019	171351	252590
NET CURRENT ASSETS (C) = (A - B)	11219	201	(16)	(139)	(562)	(8471)	(11790)	(13427)	(10427)	(12346)	(16609)	(108059)	(166092)
MISCELLANEOUS EXPENDITURE													
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance In Profit & Loss Account (Shareholders' Account)	-	-	6959	12360	22199	53710	130517	239008	267387	280316	248620	216177	191486
Debit Balance In Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	11913	9649	18166	31419	63460	172069	503585	861962	1627456	2057389	2112537	1931367	1863486

Note: Figures in brackets represent negative values.

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

Particulars	SAHARA									
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS										
SHAREHOLDERS' FUNDS:										
Share Capital	15649	15662	15675	23187	23200	23200	23200	23200	23200	23200
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	354	354	1102	3920	6869	9940	12346
Reserves And Surplus	-	22	88	41	-	-	-	-	-	253
Credit/(Debit) Fair Value Change Account	-	15683	15763	23583	23554	24302	27120	30069	33140	35799
Sub- Total										
Borrowings	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:										
Credit/(Debit) Fair Value Change Account	-	-	3	-	-	95	31	-	1	-
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	1084	1585	2817	5841	10143	16561	21444	27944	37162	49752
Insurance Reserves	-	1827	4769	13663	20487	47462	58491	56203	45189	33478
Provision For Linked Liabilities	-	3412	7589	19504	30630	64118	79966	84148	82351	83230
Sub- Total										
Deferred Tax Liability	-	29	33	29	48	821	1293	1424	2135	4111
Funds For Future Appropriations	-	19125	23385	43115	54232	89241	108379	115640	117626	123140
TOTAL										
APPLICATION OF FUNDS										
Investments	12994	12926	13301	21565	17967	22355	22791	24089	26837	28523
Shareholders'	1086	1823	2987	5934	10208	16809	23756	30271	39232	55687
Policyholders'	-	1539	4769	13663	20487	47465	58491	56203	45189	33478
Assets Held To Cover Linked Liabilities	-	-	-	-	2	10	23	41	61	205
Loans	764	801	681	722	815	673	530	525	456	1050
Fixed Assets	-	-	-	-	-	-	-	-	-	-
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS										
Cash And Bank Balances	350	354	289	407	1565	2248	2783	6138	4905	5402
Advances And Other Assets	674	734	779	1281	2112	2456	3405	3511	5354	4440
Sub- Total (A)										
B. CURRENT LIABILITIES										
Provisions	200	412	827	1484	1741	2735	3334	5054	4213	5559
	1	1	6	30	56	40	67	84	195	84
Sub- Total (B)										
NET CURRENT ASSETS (C) = (A - B)										
MISCELLANEOUS EXPENDITURE										
(To the extent not written off or adjusted)	824	674	235	174	1879	1929	2788	4511	5851	4198
Debit Balance In Profit & Loss Account	503	-	-	-	-	-	-	-	-	-
(Shareholders' Account)	562	1360	1412	1058	2874	-	-	-	-	-
Debit Balance In Policyholders' A/C	-	-	-	-	-	-	-	-	-	-
TOTAL										
	16733	19125	23385	43115	54232	89241	108379	115640	117626	123140

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	SBI LIFE												
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS													
SHAREHOLDERS' FUNDS:													
Share Capital	12500	12500	17500	35000	42500	50000	100000	100000	100000	100000	100000	100000	100000
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	473	-	25487	62122	111893	168299	230613
Reserves And Surplus	-	(11)	75	160	704	(936)	205	-	1036	848	3672	2706	3620
Credit/(Debit) Fair Value Change Account	12500	12489	17575	35160	43204	49064	100677	100000	126523	162970	215565	271005	334233
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:													
Credit/(Debit) Fair Value Change Account	-	-	239	299	3146	(2079)	547	160	12197	5264	1111	8290	26189
Revaluation Reserve-Investment Property	1436	8466	26079	72673	139128	241359	371157	624216	966862	1331439	1828155	2297814	2679504
Policy Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Reserves	-	-	-	210	24398	174954	528530	677284	1706268	2448886	2643943	2652602	2856985
Provision For Linked Liabilities	1436	8466	26318	73181	166671	414234	900233	1301659	2685327	3785589	4473208	4958706	5564678
Deferred Tax Liability	-	-	-	-	-	-	77	812	2462	4022	2873	2184	743
Funds For Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	13936	20955	43893	108341	209875	463298	1000988	1402472	2814312	3952581	4691646	5231895	5899654
APPLICATION OF FUNDS													
Investments	10934	10851	14806	33837	44075	59152	100586	93537	72830	96508	136081	181159	235346
Shareholders' Policyholders'	462	7230	23116	70219	136133	231806	385751	682835	1088751	1466870	1694866	2168786	2532388
Assets Held To Cover Linked Liabilities	-	-	-	210	24398	174954	528530	678096	1708731	2452908	2646815	2654786	2859728
Loans	-	-	-	-	-	-	-	-	-	-	-	17	64
Fixed Assets	141	412	690	1580	2885	3789	4488	6998	23270	28316	26522	27537	28611
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS													
Cash And Bank Balances	652	844	5072	5588	9768	15042	11690	12806	32189	26566	230340	215319	254229
Advances And Other Assets	2301	2067	2580	5304	11950	14836	16743	27728	32197	53254	89416	126951	151238
Sub-Total (A)	2953	2911	7653	10892	21718	29878	28433	40534	64387	79821	319756	342269	405467
B. CURRENT LIABILITIES													
Provisions	564	1205	4766	11934	22587	39097	44286	100712	143039	170652	125364	135411	147271
	1	5	6	13	95	150	2514	975	617	1189	7030	7247	14678
Sub-Total (B)	565	1209	4772	11947	22683	39247	46801	101687	143657	171841	132394	142658	161949
NET CURRENT ASSETS (C) = (A - B)	2388	1701	2881	(1055)	(965)	(9369)	(18368)	(61153)	(79270)	(92020)	187362	199611	243518
MISCELLANEOUS EXPENDITURE													
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance in Profit & Loss Account (Shareholders' Account)	11	760	2400	3550	3349	2966	-	2158	-	-	-	-	-
Debit Balance in Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	13936	20955	43893	108341	209875	463297	1000988	1402472	2814312	3952581	4691646	5231895	5899654

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	SHRIRAM									
	2006	2007	2008	2009	2010	2011	2012	2013	2014	
SOURCES OF FUNDS										
SHAREHOLDERS' FUNDS:										
Share Capital	12500	12500	12500	12500	12500	17500	17500	17500	17500	17500
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	1168	1726	2536	730	2461	8079	16272	24878	24878
Reserves And Surplus	218	39	-	1	50	5	-	27	136	136
Credit/(Debit) Fair Value Change Account	-	13707	14226	15037	13280	19965	25579	33798	42514	42514
Sub-Total	12718	13707	14226	15037	13280	19965	25579	33798	42514	42514
Borrowings	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:										
Credit/(Debit) Fair Value Change Account	-	-	-	-	-	-	-	-	-	-
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	27	1196	2999	4420	8601	17389	25585	39497	57553	57553
Insurance Reserves	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	-	11003	36987	54560	118412	164611	151072	122980	102245	102245
Sub-Total	27	12199	39986	58980	127012	182000	176657	162477	159798	159798
Deferred Tax Liability	-	-	-	-	-	-	11	63	95	95
Funds For Future Appropriations	-	-	23	192	181	201965	202247	196339	202406	202406
TOTAL	12745	25923	54234	74208	140474	201965	202247	196339	202406	202406
APPLICATION OF FUNDS										
Investments										
Shareholders'	12603	13630	14707	15410	15412	17345	18833	24462	32441	32441
Policyholders'	338	923	2260	4182	8334	17523	23884	40512	58928	58928
Assets Held To Cover Linked Liabilities	-	11003	36987	54560	118412	164611	151072	122980	102245	102245
Loans	-	-	-	-	12	22	30	44	78	78
Fixed Assets	265	559	423	589	1959	1934	2163	2179	3264	3264
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	2	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS										
Cash And Bank Balances	903	1489	5137	6408	5102	8406	14495	15805	14978	14978
Advances And Other Assets	300	2655	2087	1651	2173	2160	5739	7472	7628	7628
Sub-Total (A)	1202	4144	7225	8059	7275	10565	20234	23277	22606	22606
B. CURRENT LIABILITIES										
Provisions	1586	4364	7277	8503	10797	9783	13541	16347	16615	16615
	92	46	89	89	133	253	429	768	541	541
Sub-Total (B)	1678	4410	7366	8593	10929	10035	13970	17115	17155	17155
NET CURRENT ASSETS (C) = (A - B)	(476)	(266)	(141)	(533)	(3654)	530	6264	6161	5451	5451
MISCELLANEOUS EXPENDITURE										
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-
Debit Balance In Profit & Loss Account	-	-	-	-	-	-	-	-	-	-
(Shareholders' Account)	-	-	-	-	-	-	-	-	-	-
Debit Balance In Policyholders' A/C	12	74	-	-	-	-	-	-	-	-
TOTAL	12745	25923	54234	74208	140474	201965	202247	196339	202406	202406

Note: Figures in brackets represent negative values.

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

Particulars	STAR UNION DAI-ICHI					2014
	2009	2010	2011	2012	2013	
SOURCES OF FUNDS						
SHAREHOLDERS' FUNDS:						
Share Capital	15000	25000	25000	25000	25000	25000
Advance Against Share Capital	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-
Employees Stock Option Outstanding	-	17000	17000	17000	17000	17000
Reserves And Surplus	17	48	(7)	(89)	(73)	(9)
Credit/(Debit) Fair Value Change Account		42048	41993	41912	41927	41991
Sub-Total	15017	42048	41993	41912	41927	41991
Borrowings	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:						
Credit/(Debit) Fair Value Change Account	-	-	-	23	(132)	(18)
Revaluation Reserve-Investment Property	-	-	-	-	-	-
Policy Liabilities	462	4318	25400	70167	115725	153148
Insurance Reserves	-	-	-	-	-	-
Provision For Linked Liabilities	3449	48474	117369	187072	237864	280249
Sub-Total	3911	52792	142769	257262	353457	433379
Deferred Tax Liability	-	-	-	-	-	642
Funds For Future Appropriations	18928	94841	184762	299173	395385	476012
TOTAL	18928	94841	184762	299173	395385	476012
APPLICATION OF FUNDS						
Investments	-	-	-	-	-	-
Shareholders'	12500	35369	34394	25848	22156	17689
Policyholders'	11	3605	22913	65216	108197	140866
Assets Held To Cover Linked Liabilities	3449	48474	117370	187073	237865	280249
Loans	-	-	-	2	93	293
Fixed Assets	2155	2062	1767	2750	2964	2594
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-
A. CURRENT ASSETS						
Cash And Bank Balances	4348	11649	13224	13976	10906	6934
Advances And Other Assets	630	3418	5543	9867	17328	42270
Sub-Total (A)	4978	15067	18768	23843	28233	49204
B. CURRENT LIABILITIES						
Provisions	6107	13660	17642	17896	18312	33718
	24	182	12	38	47	55
Sub-Total (B)	6131	13842	17654	17933	18359	33773
NET CURRENT ASSETS (C) = (A - B)	(1153)	1225	1114	5910	9875	15431
MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)						
Debit Balance In Profit & Loss Account (Shareholders' Account)	1965	4106	6935	9495	14234	18888
Debit Balance In Policyholders' A/C	-	-	270	2880	-	-
TOTAL	18928	94841	184762	299173	395385	476012

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	TATA AIA												
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS													
SHAREHOLDERS' FUNDS:													
Share Capital	18335	18335	22935	32100	44700	54700	87000	151950	192050	195350	195350	195350	195350
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	(28)	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-
Reserves And Surplus	-	-	341	572	-	-	-	-	-	3	(33)	76	238
Credit/[Debit] Fair Value Change Account	-	-	23276	32672	44700	54700	87000	151950	192050	195353	195317	195426	195588
Sub-Total	18335	18308	23276	32672	44700	54700	87000	151950	192050	195353	195317	195426	195588
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:													
Credit/[Debit] Fair Value Change Account	-	-	-	10	1152	436	1041	(2043)	4476	6010	4760	7503	11855
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	451	5029	18460	33152	61239	100105	146388	209042	273246	340059	418985	530494	644234
Insurance Reserves	117	-	1812	8342	37449	87227	194935	246132	615554	853441	931444	960187	957176
Provision For Linked Liabilities	568	5029	20272	41505	99840	187768	342364	453131	893276	1199509	1355189	1498185	1613265
Sub-Total	-	-	-	3018	4345	10798	17087	13628	15359	19360	23105	18237	11289
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds For Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	18903	23337	43548	77194	148885	253266	446451	618708	1100685	1414223	1573612	1711848	1820143
APPLICATION OF FUNDS													
Investments	10276	9257	7342	12151	16771	23747	27889	23910	39835	44833	57815	76632	131741
Shareholders' Policyholders'	451	4518	18051	34880	67174	112057	163743	221325	286568	361962	460076	573659	665042
Assets Held To Cover Linked Liabilities	117	-	1812	8342	37308	86813	194202	245819	619149	859016	930871	955691	955490
Loans	-	-	22	50	147	465	1207	2897	4534	6251	9051	13253	16873
Fixed Assets	1543	1534	1662	3945	4116	3567	9785	15579	10828	5115	2739	7352	9729
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS													
Cash And Bank Balances	3203	1598	3251	5239	7266	8270	7493	19550	13569	13974	14096	10139	6813
Advances And Other Assets	1478	2179	4197	6516	8309	11246	17426	20563	20569	25487	31489	36060	36145
Sub-Total (A)	4681	3777	7449	11755	15575	19516	24919	40114	34138	39461	45585	46199	42958
B. CURRENT LIABILITIES													
Provisions	1284	3009	5683	11487	15473	23084	38890	50971	54604	57586	61938	57204	56429
	-	20	88	383	62	382	865	949	748	636	363	356	588
Sub-Total (B)	1284	3029	5771	11870	15536	23466	39755	51920	55352	58222	62300	57560	57017
NET CURRENT ASSETS (C) = (A - B)	3397	748	1678	(115)	39	(3950)	(14836)	(11807)	(21214)	(18761)	(16716)	(11361)	(14059)
MISCELLANEOUS EXPENDITURE													
(To the extent not written off or adjusted)	237	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance in Profit & Loss Account (Shareholders' Account)	2882	108	12981	17940	23331	30567	64461	120985	160986	155807	129776	96621	55327
Debit Balance in Policyholders' A/C	-	7172	-	-	-	-	-	-	-	-	-	-	-
TOTAL	18903	23337	43548	77194	148885	253266	446451	618708	1100685	1414223	1573612	1711848	1820143

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	ALL COMPANIES TOTAL													
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS														
SHAREHOLDERS' FUNDS:														
Share Capital	54479	166111	222811	308225	435041	589073	812366	1229484	1825369	2101923	2366119	2493138	2551829	2593818
Advance Against Share Capital	-	-	-	-	-	9000	11974	34449	15342	18487	18487	18487	18487	18487
Share Application Money/Pending Allotment	-	-	23153	27113	19719	868	4400	12511	19886	24503	7356	12410	2400	10
Employees Stock Option Outstanding	-	-	-	-	-	524	194	192	884	7908	7995	7581	7045	6689
Reserves And Surplus	22	16236	-	-	12456	53600	167565	431763	679577	818302	1004143	1298848	1513057	1743213
Credit/(Debit) Fair Value Change Account	-	-	(198)	484	6024	8719	2511	1196	(1591)	3759	2798	5443	7179	27559
Sub-Total	54501	182347	245763	335822	473240	661783	999010	1709594	2539466	2974883	3388412	3817420	4074464	4364600
Borrowings	-	509	628	760	1055	815	861	3605	3948	3278	1609	799	132	-
POLICYHOLDERS' FUNDS:														
Credit/(Debit) Fair Value Change Account	17061	304216	154383	2169259	2820100	6543917	6215855	8613352	2774512	11445200	12523892	8954392	8358374	10925728
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	18752747	22960896	27375035	32310352	38447312	45572388	53474819	62895362	74339003	86986116	102836340	120853958	141679087	164451732
Insurance Reserves	(1924)	228149	238168	247095	282624	279479	281038	361243	364672	366985	605452	630042	618889	878001
Provision For Linked Liabilities	235	2849	32038	194112	1023193	2939883	6868044	14048281	17392713	33595999	38666368	36569131	33206930	31495394
Sub-Total	18768119	23496619	27800251	34921578	42573229	55335668	66842919	85921401	94878010	132404265	158364690	167014567	183870325	207757543
Deferred Tax Liability	-	350558	960	3415	8812	27941	18	133303	196318	308257	335939	318295	304592	305050
Funds For Future Appropriations	51	24029524	28046974	35260815	43056337	56026207	67900550	87767904	97613794	135687405	158364765	171151082	188249514	212427193
TOTAL	18822671	24029524	28046974	35260815	43056337	56026207	67900550	87767904	97613794	135687405	158364765	171151082	188249514	212427193
APPLICATION OF FUNDS														
Investments	41610	108653	120398	135458	201624	282912	396371	607131	727211	954251	1291451	1886583	2486994	2855852
Shareholders' Policyholders'	14249388	18662050	22713263	29869372	35912989	45915582	52193660	62180383	66204758	86732230	101754780	113394799	127555662	150664086
Assets Held To Cover Linked Liabilities	15	2487	32621	177985	965646	2829025	6890261	14351161	17776656	34799690	40256381	38168296	35070748	33679822
Loans	3169685	3426908	3707598	4356168	5199693	5513567	6310656	7325803	7960813	8315986	8410128	8692646	9138050	9677280
Fixed Assets	94040	111466	131069	146638	164430	172450	216304	337766	485259	483834	428790	427892	445723	438712
Incidental Expenses Pending Capitalisation	-	-	-	-	-	658	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	1024	1024	-	1079	2626	6900	21708	31808	29552	17844	10534	782	7645
A. CURRENT ASSETS	483988	740539	1000886	1051284	885925	1421411	1555918	2092488	2034927	1763961	2699647	5244077	9303308	9486560
Cash And Bank Balances	1266561	1387947	1626612	1555928	1666634	1902266	2233152	2740162	3452740	3856425	4228997	5895473	6510838	7976551
Advances And Other Assets	1750549	2128086	2627497	2607212	2552560	3323677	3789070	4832650	5487667	5620836	6928645	11139551	15814147	17463111
Sub-Total (A)	319180	393846	505138	647166	633553	825644	899895	1345966	1174427	1649027	1152769	2167028	2176766	2024428
B. CURRENT LIABILITIES	166008	43461	865852	1552802	1568191	1563249	1594646	1611884	1616639	1621394	1634991	1679104	1737793	1796100
Provisions	485188	437307	1370990	2199968	2201744	2388894	2494540	2957850	2791066	3270421	2787760	4446132	3914559	3820529
Sub-Total (B)	1265361	1690779	1256507	407244	350816	934783	1294530	1874800	2696601	2349965	4140885	6693419	11899588	13642582
NET CURRENT ASSETS (C) = (A - B)	-	237	108	-	1030	371	498	374	254	7580	7559	7033	-	-
MISCELLANEOUS EXPENDITURE	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance In Profit & Loss Account (Shareholders' Account)	2572	25920	68675	160974	248108	366497	561218	988459	1537093	1808714	1805225	1619657	1407748	1220741
Debit Balance In Policyholders' A/C	-	-	18682	6977	10924	7736	30153	80318	193342	205602	251648	250225	244220	240473
TOTAL	18822671	24029524	28046974	35260815	43056337	56026207	67900550	87767904	97613794	135687405	158364690	171151082	188249514	212427193

Note: Figures in brackets represent negative values.

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

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

Note: Figures in brackets indicate negative values.

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

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

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)**

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

Note: Figures in brackets indicate negative values.

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

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

* Includes Non-Linked Health Business, if any.

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

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

NA : Not Applicable.

Source of Data: Actuarial Report and Abstract for various years

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

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

* Includes Non-Linked Health Business, if any.

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

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

NA : Not Applicable.

Source of Data: Actuarial Report and Abstract for various years

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

Insurers	Lapse Ratio (Based on number of policies) (In per cent)									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Aegon Reiligare	-	-	23	23.00	24.00	8.66	17.38	28.46	14.59	
AVIVA Life	57	80	59	59.00	24.00	30.99	27.77	21.66	22.19	
Bajaj Allianz	17	19	14	14.00	17.00	10.68	21.40	18.66	14.00	
Bharti AXA	-	45	46	46.00	38.00	18.92	36.13	42.65	24.72	
Birla Sun Life	4	6	9	9.00	39.00	71.62	51.01	61.26	46.89	
Canara HSBC	-	-	4	4.00	-	2.68	23.91	21.49	29.62	
DHFL Pramerica	-	-	2	2.00	80.00	19.40	30.64	33.64	40.65	
Edelweiss Tokio	-	-	-	-	-	NA	5.00	39.85	52.44	
Exide Life	17	17	16	16.00	19.00	13.94	12.27	13.36	11.34	
Future Generali	-	-	18	18.00	37.00	24.65	48.91	29.62	16.01	
HDFC Standard	4	4	6	6.00	8.00	5.00	4.16	5.64	6.13	
ICICI Prudential	26	40	53	53.00	81.00	46.45	41.89	34.08	26.87	
IDBI Federal	-	-	-	-	-	5.58	10.73	15.90	13.60	
IndiaFirst	-	-	-	-	-	-	4.37	14.23	28.84	
Kotak Mahindra	17	17	19	19.00	14.00	11.64	15.97	14.63	5.71	
Max Life	25	17	19	19.00	23.00	13.35	12.64	10.88	9.03	
PNB MetLife	34	24	18	18.00	25.00	30.71	29.76	16.96	23.25	
Reliance	35	21	40	40.00	31.00	15.72	38.49	25.76	19.40	
Sahara	21	24	22	22.00	21.00	15.49	13.84	16.92	18.08	
SBI Life	19	16	9	9.00	7.00	6.63	9.35	12.30	7.58	
Shriram	24	55	41	41.00	41.00	15.46	8.61	27.67	45.12	
Star Union Dai-ichi	-	-	1	1.00	4.00	17.93	23.36	29.02	35.04	
TATA AIA	26	35	26	26.00	42.00	33.41	28.29	18.73	8.49	
LIC	4	6	4	4.00	4.41	4.87	4.99	5.58	5.69	

* Includes Non-Linked Health Business, if any.

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

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

NA : Not Applicable.

Source of Data: Actuarial Report and Abstract for various years

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

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

* Persistency ratio for 13th, 25th, 37th, 49th and 61st months.
NA: Not Available.

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

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

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

Insurer	2012-13					2013-14				
	13*	25*	37*	49*	61*	13*	25*	37*	49*	61*
Aegon Religare	49.00	47.00	42.00	22.00	NA	69.74	47.07	43.94	35.61	15.05
Aviva	59.00	41.00	31.00	18.00	NA	56.10	49.20	43.10	27.40	11.90
Bajaj Allianz	48.89	43.44	13.95	7.47	4.02	61.57	48.53	26.41	10.38	3.98
Bharti AXA	45.00	42.00	50.00	36.00	32.00	54.28	47.51	37.65	32.86	30.22
Birla Sunlife	49.00	49.00	52.00	42.00	40.00	43.37	42.55	48.44	41.73	44.38
Canara HSBC	65.00	84.00	72.00	83.00	NA	58.20	82.70	72.70	83.50	80.50
DHFL Pramerica	43.64	41.34	26.75	NA	NA	40.62	33.08	24.70	17.19	NA
Edelweiss Tokio	46.00	NA	NA	NA	NA	41.60	36.80	NA	NA	NA
Exide Life	56.00	50.00	38.00	30.00	24.00	55.90	48.20	42.30	36.30	23.80
Future Generali	39.82	36.70	23.35	14.17	6.81	42.44	33.20	25.01	18.10	14.69
HDFC Standard	69.00	67.00	48.00	34.00	23.00	67.61	65.50	55.68	44.01	24.87
ICICI Prudential	67.00	63.00	28.00	14.00	10.00	66.20	62.50	47.40	23.70	10.70
IDBI Fortis	70.00	61.00	43.00	20.00	NA	70.70	72.06	73.83	66.43	43.22
IndiaFirst	64.00	61.00	47.00	NA	NA	65.29	57.17	50.15	51.59	NA
Kotak Mahindra	64.00	61.00	38.00	28.00	33.00	70.90	61.69	49.43	31.92	14.12
Max Life	70.00	57.00	42.00	27.00	26.00	76.00	66.00	53.00	38.00	23.00
PNB MetLife	71.22	66.33	63.81	62.48	61.36	50.24	36.55	28.03	NA	13.41
Reliance	61.52	53.16	21.03	17.87	21.09	51.59	40.88	24.53	11.28	7.33
Sahara	57.00	50.00	34.00	28.00	24.00	76.22	71.46	59.33	49.47	38.88
SBI Life *	67.34	60.36	36.18	18.40	17.02	67.98	59.28	48.52	25.22	11.43
Shriram	30.00	27.00	9.00	5.00	4.00	48.93	82.41	35.02	76.19	80.63
Star Union Dai-ichi	45.00	46.00	35.00	33.00	NA	43.45	39.16	35.13	48.01	47.43
Tata AIA	49.00	39.00	24.00	21.00	18.00	46.85	43.52	31.03	21.06	16.06
LIC of India	70.00	63.00	58.00	53.00	43.00	59.00	56.00	53.00	49.00	44.00

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

NA: Not Available.

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

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

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

Insurer	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Aegon Religare	-	-	-	-	-	-	-	-	7617	10861	7313	4488	8022
Aviva	-	1868	5002	3806	10974	29052	35307	30838	32728	23219	19126	17470	19985
Bajaj Allianz	4377	14157	36251	32565	109141	216191	250239	204941	167741	189667	173146	148000	169634
Bharti AXA	-	-	-	-	-	1235	14045	28932	33011	15512	14842	13269	16733
Birla Sunlife	2009	6179	12696	5288	17738	56490	109034	164363	168124	144573	131297	106823	81763
Canara HSBC	-	-	-	-	-	-	-	-	-	-	-	-	-
DLF Pramerica	-	-	-	-	-	-	-	113	2115	5199	7122	5487	3249
Edeleweiss Tokio	-	-	-	-	-	-	-	-	-	-	825	3401	7255
Exide Life	1135	2291	5714	10379	21544	33944	52760	76058	53273	34957	29396	28528	35140
Future Generali	-	-	-	-	-	-	11	24437	42613	52666	41281	27437	27292
HDFC Standard	3214	10145	17178	23679	34881	74016	144734	207741	199522	142238	106244	77503	54836
ICICI Prudential	10861	18344	32706	56600	72481	234000	290993	276929	211169	176076	138883	147547	171734
IDBI Federal	-	-	-	-	-	-	279	6509	7737	7882	7400	8531	10343
IndiaFirst	-	-	-	-	-	-	-	-	-	296	1658	2959	3790
Kotak Mahindra	1348	3730	6511	2900	12523	24484	34723	42083	35897	38269	31297	33740	44395
Max Life	2620	3379	5608	7567	12510	21700	33717	78287	64645	40065	35368	35384	42620
PNB MetLife	417	1454	3155	3336	9985	20848	36798	60727	63300	28840	29418	24114	13448
Reliance	484	1599	6381	5005	19956	95622	184194	149613	195565	189433	150590	124038	109042
Sahara	-	-	-	-	78	9797	12839	13515	13856	14180	14578	11016	10914
SBI Life	719	1486	2181	2080	5046	18019	22360	43534	23753	33353	86989	94138	110491
Shriram Life	-	-	-	-	5759	10384	17659	19759	21554	10139	6380	5351	4637
Star Union Dai-ichi	-	-	-	-	-	-	-	-	69	128	550	1189	6510
TATA AIA	7038	15451	32890	17737	35336	28105	52544	107670	151557	87223	46948	29361	40751
Private Total	34222	80083	166273	170942	367952	873887	1292236	1538358	1495846	1244776	1080651	949774	992584
LIC	792112	988358	1098910	1041737	1052283	1103047	1193744	1344856	1402807	1337064	1278234	1172983	1195916
Industry Total	826334	1068441	1265183	1212679	1420235	19776934	2485980	2883214	2898653	2581840	2358885	2122757	2188500

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

Insurer	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Aegon Religare	-	-	-	-	-	-	-	7	10	4	6	8	9
Aviva	-	2	42	13	3	5	21	17	15	11	11	10	7
Bajaj Allianz	18	45	91	115	26	87	520	682	864	289	246	210	199
Bharti AXA	-	-	-	-	-	2	2	12	13	13	7	3	7
Birla Sunlife	33	139	511	187	34	93	161	317	380	164	90	57	46
Canara HSBC	-	-	-	-	-	3	-	3	5	7	7	5	3
DLF Pramerica	-	-	-	-	-	-	-	2	11	7	10	13	15
Edelweiss Tokio	-	-	-	-	-	-	-	-	-	-	-	1	2
Exide Life	3	8	161	98	-	22	41	53	58	1027	9	8	14
Future Generali	-	-	-	-	-	-	-	4	9	12	8	6	4
HDFC Life	35	75	171	51	15	33	848	371	374	8	8	9	8
ICICI Prudential	80	136	179	40	7	17	46	47	22	15	14	11	11
IDBI Federal	-	-	-	-	-	2	2	41	8	6	3	3	3
IndiaFirst	-	-	-	-	-	1	-	-	2	6	9	9	12
Kotak Mahindra	12	55	225	76	11	53	235	100	95	25	24	23	32
Max Life	-	4	12	1	12	21	29	84	81	55	23	20	23
PNB MetLife	5	10	41	38	2	21	35	37	29	12	10	11	11
Reliance	1	9	43	8	4	12	39	126	225	67	45	14	16
Sahara	-	-	-	1	-	1	1	5	9	8	8	7	5
SBI Life	-	6	172	10	8	27	23	94	127	100	73	83	98
Shriram Life	-	-	-	-	-	-	4	4	9	7	9	7	7
Star Union Dai-ichi	-	-	-	-	-	1	-	2	2	9	9	9	7
TATAAIA	68	108	186	42	20	29	63	83	72	18	13	5	1
Private Total	255	597	1834	680	142	430	2070	2091	2420	1870	642	532	540
LIC	20	160	602	139	74	226	345	415	510	295	240	207	149
Industry Total	275	757	2436	819	216	656	2415	2506	2930	2165	882	739	689

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

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

Insurer	INDIVIDUAL AGENT							CORPORATE AGENT						
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Aegon Reigare	-	6	4	4	4	3	3	-	223	359	973	1125	548	394
Aviva	6	7	3	3	3	3	2	1332	1211	1667	3870	7067	5870	5545
Bajaj Allianz	9	6	5	4	3	3	2	3701	1824	1286	1247	1717	1042	367
Bharti AXA	6	6	3	4	4	3	2	669	2535	1371	560	74	475	231
Birla Sunlife	7	9	4	3	3	3	3	379	585	2471	1465	2597	2484	2491
Canara HSBC	-	-	-	-	-	-	-	-	23819	24964	18549	10233	12224	12815
DHFI Pramerica	-	6	7	5	5	4	4	-	26	675	630	1839	4277	898
Edelweiss Tokio	-	-	-	-	12	8	5	-	-	-	-	-	94	1829
Exide Life	6	4	3	4	6	5	4	1266	804	1178	116	84	5498	3626
Future Generali	85	7	4	2	2	1	1	-	-	27040	17432	6203	4591	3132
HDFC Standard	6	4	3	3	3	4	5	260	428	704	1751	47211	56628	47261
ICICI Prudential	6	4	3	3	2	2	1	7478	7723	7413	13195	16328	28843	38030
IDBI Federal	9	10	4	4	3	3	3	1954	2061	2226	7951	10292	26506	26780
India First	-	-	-	4	5	7	3	-	-	70756	27792	14468	11297	6823
Kotak Mahindra	5	4	4	3	3	2	2	599	1523	686	970	2221	2467	1678
Max Life	16	13	7	7	6	6	5	12420	6518	4060	5031	7460	12393	14548
PNB MetLife	4	3	2	3	3	3	2	2691	4740	4213	2800	9489	12740	11183
Reliance	4	4	5	4	4	3	3	2443	7448	5840	6412	6072	6608	5061
Sahara	10	8	6	5	5	5	4	112	235	518	325	121	130	137
SBI Life	17	11	13	8	6	6	6	16154	5659	4405	3118	3820	4610	5112
Shriram	5	4	4	3	5	5	4	1636	2314	2642	1506	4286	10030	6929
Star Union Dai-ichi	-	-	-	3	12	5	2	-	13245	54096	17719	16333	16477	14531
Tata AIA	8	7	4	3	2	3	3	1538	1166	1155	1945	2823	1981	3063
Private Average	7	6	4	4	3	3	3	1798	1857	2289	1976	2533	5064	4747
LIC	32	28	28	26	27	29	29	1905	2190	1606	1708	2194	2569	2723
Industry Average	20	16	15	15	16	18	17	1815	1908	2172	1933	2474	4376	4242

- indicates that no business was procured during the financial year

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

(in ₹ Lakh)

Insurer	INDIVIDUAL AGENT							CORPORATE AGENT						
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Aegon Reigare	-	0.66	1.10	1.02	1.05	0.80	0.91	-	37.65	116.00	552.51	504.77	137.17	127.46
Aviva	0.96	0.95	0.96	1.05	1.13	1.03	0.68	471.11	310.89	469.00	1295.60	2260.40	1917.17	1849.87
Bajaj Allianz	1.78	1.13	1.16	0.80	0.66	0.72	0.62	467.74	196.24	110.39	124.02	198.33	127.48	71.42
Bharti AXA	0.94	0.72	0.77	0.70	0.81	0.67	0.65	94.19	445.46	384.20	228.31	26.08	79.83	52.38
Birla Sunlife	1.36	1.17	0.84	0.71	0.58	0.56	0.60	320.70	285.36	180.23	143.56	251.58	378.64	397.43
Canara HSBC	-	-	-	-	-	-	-	-	19759.10	15399.50	11631.39	6955.57	5918.85	6944.36
DHFI Pramerica	-	1.94	1.73	1.23	0.90	0.97	0.98	-	1.66	101.68	109.12	202.45	349.93	105.72
Edelweiss Tokio	-	-	-	-	1.70	1.21	0.84	-	-	-	-	-	20.73	537.98
Exide Life	1.20	0.73	0.56	0.91	1.30	1.43	1.13	226.02	214.56	383.04	34.13	37.90	2105.68	1235.50
Future Generali	3.19	0.85	0.61	0.40	0.30	0.22	0.32	-	0.00000	3094.71	1557.25	736.50	518.70	361.32
HDFC Standard	1.15	0.67	0.62	0.64	0.48	0.60	0.63	116.81	196.79	389.06	1166.84	25717.58	27956.30	20230.90
ICICI Prudential	1.67	1.00	0.98	1.07	0.84	0.86	0.67	2710.01	3509.27	4821.60	12953.60	8884.11	13286.54	17916.79
IDBI Federal	1.83	1.70	1.31	1.32	0.82	0.81	0.69	934.00	1114.00	1149.23	4283.57	4597.35	7579.84	7487.55
India First	-	-	-	3.69	2.26	0.85	0.37	-	-	20159.00	12703.38	4833.48	2994.16	1622.88
Kotak Mahindra	1.61	1.23	1.24	1.06	0.76	0.55	0.52	171.94	349.95	407.71	603.76	1638.20	1686.16	1260.98
Max Life	3.19	1.99	1.56	1.79	1.62	1.68	1.66	1893.07	905.88	550.11	1195.16	2348.71	4600.00	5809.76
PNB MetLife	1.08	0.81	0.57	0.82	1.25	0.81	0.72	1094.94	1868.75	1630.28	1037.59	3866.76	4249.07	3058.55
Reliance	0.93	0.74	0.91	0.81	0.53	0.45	0.68	462.76	706.10	446.56	447.69	540.85	879.08	619.05
Sahara	1.07	0.99	0.75	0.64	0.49	0.48	0.59	64.04	17.40	58.42	26.16	7.05	8.10	11.70
SBI Life	6.50	3.93	3.65	3.55	2.08	1.63	1.56	7067.36	2024.16	1792.47	1861.58	1769.24	1598.01	1718.44
Shriram	1.56	1.10	1.10	1.49	1.76	1.58	1.34	417.94	448.32	532.92	335.25	879.28	1546.73	1267.99
Star Union Dai-ichi	-	-	-	0.37	1.73	0.66	0.52	-	4584.65	24520.00	10723.71	7944.56	6097.72	4773.19
Tata AIA	1.11	0.89	0.66	0.67	0.70	0.58	0.60	434.52	288.29	232.57	342.55	602.02	420.18	688.00
Private Average	1.62	1.10	1.01	0.99	0.81	0.79	0.79	453.10	443.79	492.56	594.82	816.29	1699.61	1704.08
LIC	4.22	3.10	3.59	3.75	3.14	3.28	3.39	207.81	232.84	235.62	313.42	444.90	619.65	674.76
Industry Average	2.95	2.03	2.21	2.34	2.03	2.15	2.22	414.00	411.21	448.84	550.36	751.08	1401.81	1447.47

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

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

(in Rupees)

Insurer	INDIVIDUAL AGENT						CORPORATE AGENT							
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Aegon Reiligare	-	10217	26564	26311	29138	24712	35471	-	16894	32276	56801	44861	25030	32311
Aviva	15075	13578	30143	37138	37827	38893	45138	35377	25666	28134	33475	31987	32661	33363
Bajaj Allianz	20479	19089	23176	20535	21557	24959	26916	12640	10757	8584	9949	11548	12230	19461
Bharti AXA	15178	12151	22939	17136	20247	21632	26239	14079	17574	28014	40758	35057	16820	22716
Birla Sunlife	19147	13625	19748	20986	17443	19820	22416	84581	48821	7295	9799	9686	15246	15954
Canara HSBC	-	-	-	-	-	-	-	-	82954	61687	62707	65432	48421	54189
DHFI Pramerica	-	34213	24749	25029	19379	24744	24158	-	6374	15069	17311	11006	8181	11776
Edelweiss Tokio	-	-	-	-	13688	15526	18545	-	-	-	-	-	22057	29419
Exide Life	19325	16643	18256	21547	22970	30578	29008	17856	26693	32512	29321	44952	38297	34073
Future Generali	3745	12822	16189	20026	16971	19922	23145	-	-	11445	8934	11873	11298	11537
HDFC Standard	19327	18190	18924	23819	17411	14604	12106	44927	46025	55255	66657	54473	49369	42807
ICICI Prudential	26632	22855	30768	37525	36621	44435	52945	36238	45439	65046	98174	54411	46066	47112
IDBI Federal	21250	17658	32199	30459	26732	24517	25773	47799	54045	51620	53875	44671	28596	27959
India First	-	-	-	82490	41601	12078	11244	-	-	28491	45709	33407	26503	23784
Koalak Mahindra	34083	27961	32471	32337	29562	29355	30089	28724	22970	59391	62258	73762	68351	75152
Max Life	19437	15417	21183	24089	26226	27426	33572	15242	13897	13550	23754	31484	37119	39935
PNB MetLife	26469	25490	26275	30379	39833	30232	34889	40688	39425	38697	37052	40751	33352	27351
Reliance	23002	17112	18931	21077	14692	15420	20102	18944	9481	7647	6982	8907	13304	12232
Sahara	11147	11840	12779	13417	10094	9522	16037	57179	7414	11277	8041	5819	6209	8517
SBI Life	38323	35976	29013	46088	32699	28678	28367	43749	35770	40695	59699	46315	34661	33616
Shriram	29233	26528	29913	52354	32043	30269	33204	25546	19376	20172	22261	20513	15421	18300
Star Union Dai-ichi	-	-	-	13022	14911	13544	20785	-	34614	45327	60522	48642	37008	32847
Tata AIA	13119	12608	16783	21669	28344	20222	21183	28260	24722	20128	17608	21329	21208	22464
Private Average	22739	18977	23027	27002	23912	24457	26334	25196	23900	21523	30109	32222	33562	35898
LIC	13170	11227	12940	14159	11698	11143	11839	10908	10634	14676	18350	20280	24123	24777
Industry Average	14863	12731	14497	15792	12966	12257	12989	22805	21549	20662	28468	30363	32034	34119

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

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

State/Union Territory	Aegon Religare					Aviva								
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Andhra Pradesh	3	3	6	6	4	4	6	7	9	8	5	3	3	3
Arunachal Pradesh	-	-	-	-	-	-	-	1	1	1	1	-	-	-
Assam	1	1	1	1	1	1	4	9	9	8	6	6	6	6
Bihar	-	-	1	1	-	-	2	5	6	6	3	3	4	3
Chattisgarh	1	1	2	2	2	2	1	2	2	2	2	2	2	2
Goa	-	1	2	1	1	1	1	1	1	1	1	1	1	1
Gujarat	4	6	9	9	7	7	11	17	17	13	8	8	7	7
Haryana	3	4	4	4	3	3	8	11	11	9	9	8	7	7
Himachal Pradesh	-	-	1	1	1	1	-	2	2	1	-	-	-	-
Jammu & Kashmir	-	-	1	1	1	1	1	1	1	1	1	1	1	1
Jharkhand	2	2	2	2	1	1	3	4	4	4	4	3	3	3
Karnataka	5	5	9	9	6	6	8	9	9	8	7	7	7	7
Kerala	3	4	7	7	4	4	12	17	17	12	8	7	7	6
Madhya Pradesh	3	3	6	6	6	6	7	10	10	8	6	6	6	6
Maharashtra	9	9	20	19	15	15	12	26	26	20	17	17	17	13
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	1	1	1	1	1	1	1	1
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	1	1	3	3	3	3	6	9	9	8	6	6	6	6
Punjab	5	5	8	7	5	5	7	12	12	11	9	9	9	9
Rajasthan	2	3	6	6	2	2	6	8	9	9	6	7	6	6
Sikkim	-	-	1	1	1	1	1	1	1	1	-	-	-	-
Tamil Nadu	4	5	10	10	8	8	10	11	13	10	6	6	6	5
Tripura	-	-	-	-	-	-	1	1	1	1	1	1	1	1
Uttar Pradesh	5	5	13	12	7	7	15	18	18	13	10	10	10	8
Uttarakhand	1	1	1	1	-	-	1	4	4	2	1	1	1	1
West Bengal	3	3	7	7	6	6	10	18	21	17	14	13	12	11
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	1	3	3	1	1	1	1	1	1	1	1
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	3	4	8	8	6	6	4	8	8	9	9	8	8	7
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	1	1	1	1	-	-	-	-
Company Total	58	66	128	125	93	93	140	213	224	186	142	135	132	121

* Offices opened after seeking approval of the Authority

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

Note: 1) Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

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

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

* Offices opened after seeking approval of the Authority

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

Note: 1) Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

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

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

* Offices opened after seeking approval of the Authority.

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

Note: 1) Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

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

State/Union Territory	DHFL Pramerica					Edelweiss Tokio			Exide Life								
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2011-12	2012-13	2013-14	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Andhra Pradesh	-	-	-	-	1	2	-	-	-	35	44	44	44	44	43	39	39
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	-	-	-	1	-	-	-	-	1	1	1	1	1	1	1	1
Bihar	-	-	-	-	-	-	-	1	1	1	2	2	2	1	-	-	-
Chattisgarh	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1	1	1
Goa	-	-	-	-	-	1	1	1	1	10	12	12	12	7	7	6	6
Gujarat	4	3	4	4	4	6	5	3	5	9	9	9	9	8	8	6	6
Haryana	7	7	8	8	8	3	3	3	1	1	1	1	1	1	1	1	1
Himachal Pradesh	-	-	1	1	2	-	-	-	1	1	1	1	1	1	1	1	1
Jammu & Kashmir	-	-	-	-	1	-	-	-	1	2	2	2	2	2	2	2	2
Jharkhand	-	-	-	-	-	2	-	-	1	1	-	-	-	1	1	1	1
Karnataka	-	-	1	1	1	2	2	2	21	29	29	29	29	28	28	28	28
Kerala	-	-	-	-	1	1	1	1	21	30	30	30	25	21	16	15	9
Madhya Pradesh	-	-	-	-	2	3	-	-	5	10	10	10	10	10	6	6	6
Maharashtra	-	-	1	1	4	5	13	14	11	15	16	16	16	13	13	13	13
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	-	-	-	-	1	1	-	1	4	7	7	7	5	5	5	5	5
Punjab	7	17	17	16	15	15	3	3	9	15	15	15	15	15	11	9	9
Rajasthan	-	-	1	1	5	6	-	-	8	14	14	14	14	15	13	13	13
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	-	-	-	-	1	1	-	-	26	46	47	44	44	42	36	36	36
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	-	1	3	3	5	7	2	7	11	16	15	15	15	15	15	15	15
Uttarakhand	-	-	-	-	1	2	-	-	1	1	1	1	1	1	1	2	2
West Bengal	-	-	1	1	1	1	-	1	3	3	2	2	2	2	2	2	2
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	3	3	3	3	2	4	3	3	3	3	3	3	3	3	3	3	3
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	2	2	2	2	1	1	1	1	1
Company Total	15	32	41	40	56	61	31	48	183	265	265	254	247	216	207	201	

* Offices opened after seeking approval of the Authority.

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

Note: 1) Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

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

State/Union Territory	Future Generali							HDFC Standard						
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Andhra Pradesh	1	5	5	15	13	5	5	56	57	50	44	40	37	31
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	1	1	1	1
Assam	-	1	1	1	1	1	13	9	9	8	9	9	9	10
Bihar	-	1	1	17	17	13	1	2	4	4	4	7	7	7
Chattisgarh	-	1	1	1	1	1	1	11	8	8	8	8	8	9
Goa	-	1	1	1	1	1	-	2	2	1	1	2	2	2
Gujarat	-	6	5	7	8	4	4	37	39	34	28	28	27	24
Haryana	1	5	5	11	11	4	4	12	16	15	14	13	13	13
Himachal Pradesh	-	1	1	2	2	1	1	7	7	7	6	5	4	5
Jammu & Kashmir	-	1	1	1	1	1	1	3	3	2	2	2	2	5
Jharkhand	-	2	2	11	12	3	3	5	5	5	5	6	6	6
Karnataka	1	5	4	5	5	2	2	39	42	41	34	34	32	31
Kerala	-	6	6	8	8	4	4	63	63	62	56	56	56	47
Madhya Pradesh	-	4	4	8	7	4	4	32	35	34	28	28	28	26
Maharashtra	2	17	16	19	19	14	14	70	79	68	56	49	45	45
Manipur	-	-	-	-	-	-	-	-	-	-	1	1	1	1
Meghalaya	-	-	-	-	-	-	-	1	1	1	2	2	2	3
Mizoram	-	-	-	-	-	-	-	-	-	-	1	1	1	1
Nagaland	-	-	-	-	-	-	-	-	-	-	1	1	1	1
Orissa	1	2	2	6	6	2	2	18	12	14	13	11	11	9
Punjab	1	5	5	7	6	3	3	27	32	26	25	20	19	18
Rajasthan	1	6	6	6	6	5	5	30	30	28	26	25	19	19
Sikkim	-	-	-	-	-	-	-	1	1	1	1	1	1	1
Tamil Nadu	-	6	6	9	8	5	5	46	50	50	38	38	36	37
Tripura	-	-	-	-	-	-	-	2	2	2	1	1	1	1
Uttar Pradesh	1	10	10	37	37	21	21	51	52	50	43	43	37	34
Uttarakhand	-	1	1	3	3	-	-	7	8	7	7	7	5	3
West Bengal	-	5	5	8	9	4	3	23	29	28	25	24	24	24
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	-	1	1	1	1	1	1	1	2	2	2
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	1	2	2	2	2	1	1	12	21	20	16	15	12	12
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	1	1	1	1	1	1	1
Company Total	9	93	90	185	184	99	98	569	609	568	498	481	450	429

* Offices opened after seeking approval of the Authority.

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

Note: 1) Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

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

State/Union Territory	ICICI Prudential							IDBI Federal							
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Andhra Pradesh	42	361	426	408	253	149	49	47	-	3	3	5	5	5	5
Arunachal Pradesh	-	-	-	-	-	-	1	2	-	-	-	-	-	-	-
Assam	9	13	13	13	12	12	11	13	-	-	1	1	1	1	1
Bihar	15	24	24	24	24	21	20	26	-	-	1	2	2	2	2
Chattisgarh	2	8	8	8	7	9	8	11	-	-	-	1	1	1	1
Goa	2	3	3	3	3	2	2	3	-	-	1	2	2	2	2
Gujarat	50	229	235	204	154	80	42	39	-	3	3	4	4	4	4
Haryana	15	39	42	36	34	31	19	20	-	1	2	2	2	2	2
Himachal Pradesh	3	6	6	6	6	11	9	9	-	-	-	-	-	-	-
Jammu & Kashmir	4	15	15	15	15	11	6	7	-	-	-	-	-	-	-
Jharkhand	9	18	19	18	15	16	14	14	-	-	1	2	2	2	2
Karnataka	32	60	68	61	46	32	25	24	-	2	2	3	3	3	3
Kerala	48	189	202	192	106	79	36	36	-	3	3	5	5	5	5
Madhya Pradesh	28	34	34	31	28	27	27	27	-	1	1	1	2	2	2
Maharashtra	76	150	162	136	108	87	55	55	2	7	7	10	10	10	10
Manipur	-	-	-	-	-	1	1	2	-	-	-	-	-	-	-
Meghalaya	1	3	3	3	3	2	1	2	-	-	-	-	-	-	-
Mizoram	-	1	1	1	1	1	1	1	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	2	-	-	-	-	-	-	-
Orissa	20	24	25	25	23	22	20	20	-	-	-	-	1	1	1
Punjab	33	173	175	159	110	75	32	31	-	1	1	2	2	2	2
Rajasthan	18	227	239	231	157	83	26	24	-	2	2	3	3	3	3
Sikkim	1	1	1	1	1	1	1	1	-	-	-	-	-	-	-
Tamil Nadu	37	99	104	90	71	56	40	35	-	2	2	3	3	3	3
Tripura	1	1	1	1	1	1	1	2	-	-	-	-	-	-	-
Uttar Pradesh	57	120	130	123	110	84	49	45	-	3	3	6	6	6	6
Uttarakhand	3	11	11	10	8	9	6	6	-	1	1	1	1	1	1
West Bengal	45	100	105	88	74	63	37	37	-	1	2	4	4	4	4
Andaman & Nicobar Is.	-	1	1	1	1	1	1	1	-	-	-	-	-	-	-
Chandigarh	3	3	3	2	2	2	1	1	-	1	1	1	1	1	1
Dadra & Nagra Haveli	-	-	-	-	-	1	1	1	-	-	-	-	-	-	-
Daman & Diu	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	28	43	44	30	28	20	13	12	-	1	1	2	2	2	2
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	1	1	1	1	1	1	1	1	-	-	-	-	-	-	-
Company Total	584	1958	2102	1921	1402	990	557	557	2	33	37	60	62	62	62

* Offices opened after seeking approval of the Authority.

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

Note: 1) Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

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

State/Union Territory	IndiaFirst					Kotak Mahindra							
	2009-10	2010-11	2011-12	2012-13	2013-14	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Andhra Pradesh	-	1	3	3	3	3	6	8	10	10	10	10	8
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	-	-	1	1	3	3	3	3	3	3	4	8
Bihar	-	-	-	1	1	-	1	1	1	1	1	1	2
Chattisgarh	-	-	-	1	1	-	1	1	2	2	2	3	3
Goa	-	-	-	1	1	-	1	1	1	1	1	1	1
Gujarat	-	-	1	3	3	20	31	38	39	37	37	31	31
Haryana	-	-	-	1	1	4	13	19	19	16	16	15	15
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	-	-	-	-	1	-	-	1	1	1	1	1	1
Jharkhand	-	-	-	1	2	1	3	3	3	3	3	3	3
Karnataka	-	1	1	2	3	3	9	10	10	10	10	10	10
Kerala	-	1	1	2	2	2	7	11	11	11	11	11	11
Madhya Pradesh	-	1	1	3	4	2	5	7	7	7	7	6	6
Maharashtra	2	4	3	4	6	14	25	31	34	32	34	33	33
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	-	-	-	1	2	-	-	1	1	1	1	1	1
Punjab	-	-	-	1	2	5	9	13	16	14	14	13	13
Rajasthan	-	1	1	2	2	2	5	7	8	8	8	8	8
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	-	1	1	2	3	5	8	10	12	11	11	11	13
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	1
Uttar Pradesh	-	1	1	3	4	1	8	12	16	16	16	18	18
Uttarakhand	-	-	-	1	1	-	2	2	2	2	2	2	2
West Bengal	-	1	1	1	3	4	6	6	6	6	6	7	8
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	1	1	-	-	-	-	-	-	1	1
Dadra & Nagar Haveli	-	-	-	-	-	-	-	1	1	1	1	1	1
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	-	1	1	1	1	6	8	11	11	9	9	8	7
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	1	1	1	1	1	1
Company Total	2	13	15	36	48	75	151	198	215	203	205	200	206

* Offices opened after seeking approval of the Authority.

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

Note: 1) Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

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

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

* Offices opened after seeking approval of the Authority.

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

Note: 1) Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

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

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

* Offices opened after seeking approval of the Authority.

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

Note: 1) Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

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

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

* Offices opened after seeking approval of the Authority.

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

Note: 1) Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

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

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

* Offices opened after seeking approval of the Authority

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

Note: 1) Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

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

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

* Offices opened after seeking approval of the Authority.

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

Note: 1) Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

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

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

* Offices opened after seeking approval of the Authority.

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

Note: 1) Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

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

Insurer	Metropolis								Urban							
	2007	2008	2009	2010	2011	2012	2013	2014	2007	2008	2009	2010	2011	2012	2013	2014
	Aegon Reigare	13	29	17	19	32	32	29	29	55	66	34	38	66	65	51
Aviva	30	46	34	34	28	27	27	16	124	143	68	62	45	44	44	91
Bajaj Allianz	5	15	66	65	64	57	67	61	11	36	164	164	149	135	146	115
Bharti AXA	27	63	32	33	26	21	21	19	60	91	66	66	60	52	59	47
Birla Sunlife			73	71	54	66	66	56	100	100	89	100	89	101	107	456
Canara HSBC			9	10	10	10	10	9	17	17	17	17	17	17	18	19
DHFL Pramerica			3	3	6	6	7	5	4	4	4	9	11	11	26	31
Edelweiss Tokio	-	-	-	-	-	9	12	13	-	-	-	-	-	12	25	34
Exide Life	14	24	23	23	22	21	20	22	63	63	61	58	57	53	58	50
Future Generali	3	3	14	12	12	12	9	10	4	4	49	48	49	50	45	45
HDFC Standard	34	57	84	81	59	52	48	47	84	103	114	104	83	83	88	79
HDFC Prudential	77	132	142	104	79	65	53	52	140	193	200	151	114	91	87	86
ICICI Prudential			9	10	12	12	12	12	17	17	17	20	30	32	38	32
IDBI Federal																
IndiaFirst				2	8	7	7	7					5	8	22	36
Kotak Mahindra	18	34	39	41	38	39	39	40	36	57	67	70	64	65	69	62
Max Life	25	43	106	102	72	49	48	49	49	73	139	137	99	83	91	91
PNB MetLife	14	27	41	40	30	27	24	23	25	38	66	73	61	60	63	54
Reliance	19	62	88	90	90	83	92	54	54	101	118	119	120	117	145	129
Sahara	4	6	6	6	6	6	7	9	24	22	27	27	35	36	40	36
SBI Life	14	23	48	48	34	65	38	76	68	73	116	119	124	129	145	140
Shriram	2	11	11	25	25	29	26	29	9	18	24	49	49	61	60	68
Star Union Dai-ichi			2	6	7	7	8	7				1	14	17	36	36
Tata AIA	20	51	80	72	55	39	33	31	46	88	143	123	87	71	56	126
Private total	316	628	927	897	769	741	703	676	848	1169	1594	1555	1428	1393	1519	1926
LIC	233	311	338	347	363	365	368	372	499	468	529	550	560	563	614	617
Industry total	549	939	1265	1244	1132	1106	1071	1048	1347	1637	2123	2105	1988	1956	2133	2543

* Offices opened after seeking approval of the Authority.

Does not include one office located outside India.

Does not include two offices which are located outside India.

Note: **Based on the HRA classification of places done by the Ministry of Finance.

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

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

Unclassified: Rest of the places.

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

Insurer	Unclassified								Total							
	2007	2008	2009	2010	2011	2012	2013	2014	2007	2008	2009	2010	2011	2012	2013	2014
Aegon Reiligare	-	-	7	9	30	28	13	1	140	213	58	66	128	125	93	93
Aviva	72	118	122	90	69	64	61	14	877	1007	1164	1151	1092	1044	992	759
Bajaj Allianz	723	818	934	922	879	852	779	583	16	77	200	203	181	128	127	123
Bharti AXA	-	26	102	104	95	55	47	57	148	538	660	652	617	711	640	578
Birla Sunlife	61	384	487	481	474	544	467	66	-	-	32	33	33	32	32	32
Canara HSBC	-	-	6	6	6	5	4	4	-	-	15	32	41	40	56	61
DHFL Pramerica	-	-	8	20	24	23	23	25	-	-	-	-	-	31	48	60
Edelweiss Tokio	-	-	-	-	-	10	11	13	183	265	265	254	247	216	207	201
Exide Life	106	178	181	173	168	142	129	129	9	9	93	90	185	184	99	98
Future Generali	-	2	30	30	124	122	45	43	448	569	609	568	498	481	450	429
HDFC Standard	330	409	411	383	356	346	314	303	583	1958	2102	1921	1402	990	557	557
ICICI Prudential	366	1633	1760	1666	1209	834	417	419	2	2	33	37	60	62	62	62
IDBI Federal	-	-	7	7	18	18	12	18	75	151	198	215	203	205	200	206
IndiaFirst	-	-	-	-	-	-	7	5	118	194	705	705	504	464	288	287
Kotak Mahindra	21	60	92	104	101	101	92	104	53	94	190	255	270	226	177	161
Max Life	44	78	460	466	333	332	149	147	159	745	1145	1247	1248	1230	1230	911
PNB MetLife	14	29	83	142	179	139	90	84	138	200	489	494	629	714	758	762
Reliance	86	582	939	1038	1038	1030	993	728	33	33	49	49	135	143	142	142
Sahara	5	5	16	16	94	101	95	97	12	53	98	162	162	208	195	263
SBI Life	56	104	325	327	471	520	575	546	89	283	454	439	363	298	180	170
Shriram	1	24	63	88	88	118	109	166	2	2	2	7	22	30	58	69
Star Union Dai-ichi	-	-	-	-	1	6	14	26	3072	6391	8785	8768	8175	7712	6759	6193
Tata AIA	23	144	231	244	221	188	91	13	2301	2522	3030	3250	3371	3455	3526	4839
Private total	1908	4594	6264	6316	5977	5578	4537	3591	3072	6391	8785	8768	8175	7712	6759	6193
LIC	1569	1743	2163	2353	2448	2527	2544	3850	5373	8913	11815	12018	11546	11167	10285	11032
Industry total	3477	6337	8427	8669	8426	8105	7081	7441	5373	8913	11815	12018	11546	11167	10285	11032

* Offices opened after seeking approval of the Authority.

Does not include one office located outside India.

Does not include two offices which are located outside India.

Note: **Based on the HRA classification of places done by the Ministry of Finance.

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

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

Unclassified: Rest of the places.

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

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

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

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

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

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

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

State/Union Territory	DHFL Pramerica					Edelweiss Tokio				Future Generali					
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Andhra Pradesh	-	-	-	-	1	2	1	70	212	3273	5282	6119	3803	1733	1317
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	-	-	-	-	1	-	1	1	302	528	700	462	265	151
Bihar	-	-	-	-	-	-	-	41	193	372	S	847	1381	1699	2830
Chattisgarh	-	-	-	-	-	-	-	1	100	-	171	246	172	43	33
Goa	-	-	-	-	-	-	33	88	123	156	250	266	119	119	119
Gujarat	-	202	603	1032	896	452	207	579	988	1755	2426	2722	1361	816	849
Haryana	19	379	831	1143	996	713	82	292	548	1449	2446	3015	2168	1466	1376
Himachal Pradesh	-	-	30	75	102	102	4	9	97	344	655	797	630	296	230
Jammu & Kashmir	-	-	-	-	13	73	1	3	3	619	822	896	434	178	165
Jharkhand	-	-	-	-	-	-	-	57	231	1293	1999	2264	1672	1127	1164
Karnataka	-	-	4	17	48	14	-	80	184	564	1109	1283	1111	589	461
Kerala	-	-	-	-	-	36	-	6	70	588	1782	2388	2756	2716	2935
Madhya Pradesh	-	-	-	-	26	179	1	2	93	1074	1657	2228	1603	1138	1014
Maharashtra	-	-	-	14	23	174	301	1163	2084	2899	5072	6136	4605	2633	2459
Manipur	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	-	-	-	-	-	1	-	43	127	903	2041	2773	2219	1170	692
Punjab	46	1024	2459	2993	1960	956	80	299	538	1009	1512	1697	1221	632	620
Rajasthan	-	-	-	45	69	139	-	2	101	1010	2142	2763	2490	1512	1205
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	-	-	-	-	-	1	-	1	3	1087	2550	3157	2772	1528	1247
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	-	27	114	179	209	117	18	338	906	2818	4765	6436	6205	5135	6079
Uttarakhand	-	-	5	58	83	80	-	3	5	275	409	440	260	259	259
West Bengal	-	-	4	54	70	14	2	37	117	1248	2256	2972	2419	1659	1422
Andaman & Nicobar Is	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	13	221	521	649	411	195	14	36	54	380	495	557	222	52	52
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	6	-	-	-	-	-	-
Delhi	35	262	628	863	580	-	81	250	466	1019	1723	1964	1196	672	613
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Company Total	113	2115	5199	7122	5487	3249	825	3401	7255	24437	42613	52666	41281	27437	27292

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

State/Union Territory	Private Total												LIC											
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14								
Andhra Pradesh	77344	151772	186759	230128	119943	89597	71359	73803	100314	114430	123772	129364	111629	96454	88870	87449								
Arunachal Pradesh	6	95	508	1787	1390	1101	844	824	383	407	507	577	623	530	373	373								
Assam	25325	33554	46971	84921	51133	34743	26396	27244	38215	36280	38192	37858	34600	29298	26764	28350								
Bihar	31157	49837	65272	97650	65042	60941	55121	60890	58983	60787	66372	74947	68912	56538	50324	54446								
Chattisgarh	7906	13074	16188	30707	17074	14311	13257	14723	17725	14384	15952	14663	17167	13937	10774	11125								
Goa	1672	2358	3839	4773	3555	3538	3368	3695	3379	3620	3900	3937	3906	4590	4253	4206								
Gujarat	64282	83707	103530	122932	77605	64444	57783	60448	53800	58528	62765	67062	61431	65820	61816	62009								
Haryana	18808	33112	42788	67379	40579	33820	33008	34107	16724	17942	18046	19917	21194	21876	20949	21248								
Himachal Pradesh	3731	7292	10099	17034	11308	9332	9116	9884	8290	9929	11392	13400	11900	11817	11930	12025								
Jammu & Kashmir	6752	9552	12496	12392	11232	9078	7510	7492	6506	6633	6870	7154	6660	5659	5515	5448								
Jharkhand	19899	29717	33450	56370	34052	29938	26953	30085	24387	24868	27111	27286	24063	18429	16739	17411								
Karnataka	43298	61666	73949	89717	57303	46038	39877	41084	67749	76719	92303	95249	85659	74021	69892	70682								
Kerala	60649	84394	90314	129241	73036	59173	52664	51195	49478	55705	69094	73766	69416	64725	57928	53808								
Madhya Pradesh	40461	57518	64907	83925	53757	47636	38864	41680	45954	54404	55858	58209	55517	52593	46767	48120								
Maharashtra	85171	114244	146401	198032	131058	111031	107009	108566	124471	131795	154632	160844	169012	188505	173172	175614								
Manipur	-	868	1225	2059	1094	1535	1336	1930	1446	1724	1954	1782	1603	1203	1121	1189								
Meghalaya	2121	2290	2730	3497	2598	2068	1481	1290	603	600	643	584	588	370	252	242								
Mizoram	-	234	632	1966	1111	972	817	796	291	358	384	390	336	347	315	319								
Nagaland	599	1194	1513	2720	1994	1463	1024	856	663	799	833	859	810	897	841	770								
Orissa	38457	55806	66598	107389	65908	53120	42833	44121	33377	35631	44598	48171	44916	37717	31878	33533								
Punjab	46279	64633	79209	65449	51803	40081	33688	32586	18953	29461	33184	35601	36920	39964	39240	39909								
Rajasthan	39699	62424	72639	97209	57009	45212	38835	39536	51071	54043	61629	67386	69486	71621	72449	73842								
Sikkim	1535	1941	2039	1813	1239	1182	819	962	612	656	706	633	581	748	677	723								
Tamil Nadu	58178	91928	101753	146446	79974	65623	58717	64388	81331	93718	113258	116634	109362	101178	87639	84607								
Tripura	939	3676	5203	10785	6765	4960	4205	4184	1446	3730	3943	3859	3736	3501	3202	3760								
Uttar Pradesh	97522	153325	163393	185098	128436	116397	108046	116351	132832	142942	158026	160697	150878	140728	126911	133904								
Uttarakhand	5146	9250	11858	14133	10018	9029	9039	10064	14966	16750	19299	19397	14228	14208	12525	13789								
West Bengal	53415	71253	105781	161992	84763	70503	59011	64392	103163	106346	116344	118062	115929	115252	106912	113357								
Andaman & Nicobar Is	-	245	322	345	307	214	126	137	485	747	1003	634	758	744	571	485								
Chandigarh	9251	9068	8237	10676	6700	5957	4481	4176	8683	2450	2667	2967	3638	4192	4180	4163								
Dadra & Nagar Haveli	-	19	117	360	297	180	97	66	2	2	2	2	5	58	32	25								
Daman & Diu	12	90	36	79	27	24	31	34	125	92	109	138	98	176	131	116								
Delhi	49257	64257	68761	69917	52470	45844	40742	39127	35450	35891	37756	38998	39652	38925	36538	37343								
Lakshadweep	-	2	4	14	2	2	1	1	2	2	2	2	2	2	2	2								
Puducherry	1281	2353	3058	2972	1746	1564	1316	1867	1188	1371	1749	1798	1849	1611	1501	1524								
Company Total	890152	1326748	1592579	1575476	1302328	1080651	949774	992584	1103047	1193744	1344856	1402807	1337064	1278234	1172983	1195916								

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

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

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

(Premium in ₹ lakh)

Insurer	Individual Category													
	No. of Policies							Premium						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Aegon Religare	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Aviva	310	3757	11222	6322	9789	17328	1.52	18.17	58.87	36.40	58.52	51.39	-	-
Bajaj Allianz	10226	127	-	-	-	-	85.47	2.42	-	-	-	-	-	-
Bharti Axa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bitia Sunlife	280659	568647	290395	256226	123147	91760	147.69	263.72	186.00	168.14	53.88	47.95	-	-
Canara HSBC	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DHFL Pramerica	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Edelweiss Tokio	-	-	-	-	-	230.00	-	-	-	-	-	0.21	-	-
Exide Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Future Generali	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HDFC Standard	-	-	-	176464	221276	199774	-	-	-	352.93	442.55	399.54	-	-
ICICI Prudential	234299	344926	324889	321009	296323	212650	122.05	288.18	256.08	281.44	306.12	338.22	-	-
IDBI Federal	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IndiaFirst	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kotak Mahindra	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maxlife	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PNB Metlife	734	125	3501	9243	5886	489	18.69	7.19	4.21	10.63	23.45	0.32	-	-
Reliance Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sahara	604	324	1483	6282	10940	2205	8.21	4.90	12.24	39.43	72.89	16.77	-	-
SBI Life	-	-	-	-	695.00	8,071.00	-	-	-	-	2.28	30.89	-	-
Shriram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Star Union Dai-ichi	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tata AIA	84019	80903	68243	18114	27848	28832	154.17	255.20	217.69	75.25	58.85	43.99	-	-
Private Total	610851	998809	699733	793660	695904	561339	537.81	839.78	735.09	964.22	1018.54	929.29	-	-
LIC	1541218	1985145	2951235	3826783	4340235	2205820	3118.74	14982.51	12305.76	10603.49	9949.05	8635.77	-	-
Industry Total	2152069	2983954	3650968	4620443	5036139	2767159	3656.55	15822.29	13040.85	11567.71	10967.59	9565.06	-	-

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

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

(Premium in ₹ lakh)

Insurer	Group Category																		
	No. of Schemes						No. of Lives covered						Premium						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Aegon Reigare	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Aviva	-	1	1	5	-	-	872244	1548820	896377	110415	84645	132593	16.75	834.79	1118.30	547.82	68.43	110.51	
Bajaj Allianz	-	-	-	-	-	-	-	-	=J4-	-	-	-	-	-	-	-	-	-	-
Bharti Axa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Birla Sunlife	-	-	-	63	45	-	-	-	-	63357	41899	-	-	-	-	20.17	16.18	-	-
Canara HSBC	1	-	-	-	1	18	2586	-	-	-	52.00	51235	2.34	-	-	-	0.05	45.71	-
DHFL Pramerica	1	1	1	1	34	92	2602	7500	10010	15125	107257	235004	0.01	0.01	1.00	0.03	0.97	181.98	-
Edelweiss Tokio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exide Life	2	-	-	-	-	-	40000	-	-	-	-	-	0.78	-	-	-	-	-	-
Future Generali	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HDFC Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ICICI Prudential	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IDBI Federal	2	13	5	1	-	5	22602	41442	648835	315400	150660	229830	2.97	11.02	178.41	116.34	68.04	94.50	-
IndiaFirst	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kotak Mahindra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maxlife	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PNB Metlife	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reliance Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sahara	1	-	1	-	-	-	50	-	69	-	-	-	0.10	-	-	-	-	-	-
SBI Life	7	1	12	39	50	36	558910	281856	70683	108829	68714	79463	3303.85	622.17	78.23	246.44	106.28	232.46	
Shriram	-	1	3	3	21	13	-	15525	357563	137429	304223	563616	-	4.10	343.20	219.88	496.96	930.07	
Siar Union Dai-ichi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tata AIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Private Total	14	17	23	112	151	164	1498994	1895143	1983537	750855	757450	1291741	3326.80	1472.09	1719.14	1150.67	756.89	1595.23	
LIC	6883	5190	5446	5461	5325	5292	11052815	14946927	13275464	9444349	13223872	11887303	17268.54	22869.72	13803.67	9831.63	21045.76	12581.45	
Industry Total	6897	5207	5469	5573	5476	5456	12551809	16842070	15259001	10194904	13981322	13179044	20595.34	24341.81	15522.81	10982.30	21802.65	14176.68	

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

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

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

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

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

Particulars	(Benefit Amount in ₹ Lakh)											
	Birla Sunlife					Exide Life						
	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14	
Amount of Benefit Paid												
Claims pending at start of year	-	-	-	-	-	8.00	-	-	-	0.01	-	
Claims intimated / booked	12.00	87.34	316.51	298.09	74.08	490.00	0.36	0.24	0.45	0.40	44.00	
Total Claims	12.00	87.34	316.51	298.09	74.08	498.00	0.36	0.24	0.45	0.41	44.00	
Claims paid	12.00	86.91	316.44	297.54	67.31	497.00	0.36	0.24	0.44	0.41	44.00	
Claims repudiated	-	0.43	0.07	0.55	4.49	-	-	-	-	-	-	
Claims written back	-	-	-	-	-	-	-	-	-	-	-	
Claims pending at end of year	-	-	-	-	2.28	1.00	-	-	0.01	-	-	
Number of Policies												
Claims pending at start of year	-	-	-	-	-	2	-	-	-	1	-	
Claims intimated / booked	1	919	2210	1583	574	74	29	16	45	38	0.44	
Total Claims	1	919	2210	1583	574	77	29	16	45	39	0.44	
Claims paid	1	915	2209	1579	549	76	29	16	44	39	0.44	
Claims repudiated	-	4	1	4	17	-	-	-	-	-	-	
Claims written back	-	-	-	-	-	-	-	-	-	-	-	
Claims pending at end of year	-	-	-	-	8	-	-	-	1	-	-	
Break up of claims pending – duration wise (Number of Policies)												
Within 3 months	-	-	-	-	-	-	-	-	-	-	-	
Within 3-6 months	-	-	-	-	-	-	-	-	-	-	-	
Within 6-12 months	-	-	-	-	8	-	-	-	-	-	-	
More than 12 months	-	-	-	-	-	1	-	-	-	-	-	

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Particulars	(Benefit Amount in ₹ Lakh)											
	Aviva					DHFL Pramerica		Exide Life				
	2009-10	2010-11	2011-12	2012-13	2013-14	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
Amount of Benefit Paid												
Claims pending at start of year	0.15	-	-	-	-	-	12.00	1.70	0.26	4.33	1.34	2.00
Claims intimated / booked	175.79	307.89	281.95	76.47	125.00	6.10	380.00	9.39	20.62	14.15	24.84	232.00
Total Claims	175.94	307.89	281.95	76.47	125.00	6.10	392.00	11.09	20.88	18.48	26.18	234.00
Claims paid	175.82	307.34	281.95	76.24	125.00	4.08	352.00	10.58	16.45	13.25	25.48	234.00
Claims repudiated	0.12	0.56	-	0.23	-	-	9.00	0.25	0.10	1.42	0.50	-
Claims written back	-	-	-	-	-	-	-	-	-	2.47	-	-
Claims pending at end of year	-	-	-	-	-	2.02	31.00	0.26	4.33	1.34	0.20	-
Number of Lives												
Claims pending at start of year	1	-	-	-	-	-	2	17	3	32	12.00	-
Claims intimated / booked	1091	1556	1378	360	31	46	58	125	174	218	223.00	26
Total Claims	1092	1556	1378	360	31	46	60	142	177	250	235.00	26
Claims paid	1091	1553	1378	359	31	34	53	136	144	211	229.00	26
Claims repudiated	1	3	-	1	-	-	1	3	1	10	4.00	-
Claims written back	-	-	-	-	-	-	-	-	-	17	-	-
Claims pending at end of year	-	-	-	-	-	12	6	3	32	12	2.00	-
Break up of claims pending – duration wise (Number of Policies)												
Within 3 months	-	-	-	-	-	12	29	3	22	10	2	-
Within 3-6 months	-	-	-	-	-	-	2	-	3	2	-	-
Within 6-12 months	-	-	-	-	-	-	-	-	6	-	-	-
More than 12 months	-	-	-	-	-	-	-	-	1	-	-	-

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

(Benefit Amount in ₹ Lakh)

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

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

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

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

(Benefit Amount in ₹ Lakh)

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

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

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

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

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

(Benefit Amount in ₹ Lakh)

Particulars	Birla Sunlife				Exide Life					
	2009-10	2010-11	2011-12	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
Settlement of claims- Benefit Amount Paid										
Within 1 month	86.91	316.38	297.54	56.23	484	0.31	0.13	0.44	0.40	44.00
Within 1-3 months	-	0.06	-	8.78	4	0.05	0.11	-	-	-
Within 3-6 months	-	-	-	1.45	-	-	-	-	0.01	-
Within 6-12 months	-	-	-	0.85	-	-	-	-	-	-
More than 12 months	-	-	-	-	9	-	-	-	-	-
Total Claims Settled	86.91	316.44	297.54	67.31	497	0.36	0.24	0.44	0.41	44.00
Settlement of claims- Number of Policies										
Within 1 month	915	2208	1579	459	73	27	5	44	38	-
Within 1-3 months	-	1	-	66	-	2	11	-	-	-
Within 3-6 months	-	-	-	19	-	-	-	-	1	-
Within 6-12 months	-	-	-	5	-	-	-	-	-	-
More than 12 months	-	-	-	-	3	-	-	-	-	-
Total Claims Settled	915	2209	1579	549	76	29	16	44	39	-

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

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

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

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

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

Particulars	Reliance				Sahara				Tata AIA									
	2011-12		2012-13		2010-11		2011-12		2009-10		2010-11		2011-12		2012-13		2013-14	
Settlement of claims- Benefit Amount Paid																		
Within 1 month	0.10	-	-	-	0.10	-	0.10	0.34	11.00	87.88	40.95	50.12	27.49	163.00				
Within 1-3 months	0.40	-	-	0.35	0.45	0.40	0.34	2.00	2.33	0.96	1.30	8.14	10.00					
Within 3-6 months	-	-	-	0.45	0.10	-	0.80	-	-	-	-	0.52	-	1.00				
Within 6-12 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
More than 12 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Total Claims Settled	0.50	-	-	0.90	0.55	0.50	1.48	13.00	90.21	41.91	51.94	35.62	174.00					
Settlement of claims- Number of Policies																		
Within 1 month	1	-	-	1	-	1	3	1	353	342	272	165	37					
Within 1-3 months	3	-	-	2	3	3	3	-	11	8	3	17	3					
Within 3-6 months	-	-	-	2	1	-	3	-	-	-	1	-	-					
Within 6-12 months	-	-	-	-	-	-	-	-	-	-	-	-	-					
More than 12 months	-	-	-	-	-	-	-	-	-	-	-	-	-					
Total Claims Settled	4	-	-	5	4	4	9	1	364	350	276	182	40					

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

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

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

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

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

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

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

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

Particulars	(Benefit Amount in ₹ Lakh)									
	Aviva					Exide Life				
	2009-10	2010-11	2011-12	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
Settlement of claims- Benefit Amount Paid										
Within 1 month	172.92	306.71	281.58	76.02	119.00	7.25	6.48	12.58	17.02	231.00
Within 1-3 months	1.47	0.48	0.23	-	6.00	2.41	6.86	0.34	7.60	3.00
Within 3-6 months	0.26	-	-	-	-	0.92	2.99	0.29	0.86	-
Within 6-12 months	0.80	0.15	0.15	0.23	-	-	0.12	-	-	-
More than 12 months	0.37	-	-	-	-	-	-	0.05	-	-
Total Claims Settled	175.82	307.34	281.95	76.24	125.00	10.58	16.45	13.25	25.48	234.00
Settlement of claims- Number of Lives										
Within 1 month	1074	1549	1376	358	30	79	56	193	152	26
Within 1-3 months	9	3	1	-	1	45	63	14	67	-
Within 3-6 months	2	-	-	-	-	12	24	3	10	-
Within 6-12 months	4	1	1	1	-	-	1	-	-	-
More than 12 months	2	-	-	-	-	-	-	1	-	-
Total Claims Settled	1091	1553	1378	359	31	136	144	211	229	26

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

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

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

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

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

(Benefit Amount in ₹ Lakh)

Particulars	Shriram					Private Total				
	2009-10	2010-11	2011-12	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
Settlement of claims- Benefit Amount Paid										
Within 1 month	-	93.90	172.10	119.75	349.00	559.18	979.81	1004.34	573.03	1965.00
Within 1-3 months	-	24.60	147.50	234.65	2020.00	15.29	42.14	159.01	250.51	2088.00
Within 3-6 months	-	-	-	-	-	3.68	5.85	1.59	0.86	16.00
Within 6-12 months	-	-	-	-	-	1.05	0.27	0.15	0.23	-
More than 12 months	-	-	-	-	-	0.37	-	0.05	-	-
Total Claims Settled	-	118.50	319.60	354.40	2369.00	579.57	1028.07	1165.14	824.63	4069.00
Settlement of claims- Number of Lives										
Within 1 month	-	313	573	451	87	2176	4080	5295	2578	435
Within 1-3 months	-	82	491	888	505	83	172	538	984	518
Within 3-6 months	-	-	-	-	-	22	31	5	10	3
Within 6-12 months	-	-	-	-	-	5	2	1	1	-
More than 12 months	-	-	-	-	-	2	-	1	-	-
Total Claims Settled	-	395	1064	1339	592	2288	4285	5840	3573	955

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

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

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

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

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

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

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

Insurer	2007-08			2008-09			2009-10			2010-11		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Aegon Religare	-	-	-	-	-	-	-	-	-	-	-	-
Aviva	10	127	120	17	193	197	13	152	142	23	631	654
Bajaj Allianz	20	403	345	78	211	251	38	173	195	16	799	811
Bharti AXA	-	-	-	-	5	5	-	38	21	17	267	277
Birla Sun Life	2	67	56	13	109	113	9	153	141	21	533	515
Canara HSBC	-	-	-	-	-	-	-	4	4	-	26	24
DHFL Pramerica	-	-	-	-	-	-	-	-	-	-	22	17
Edelweiss Tokio	-	-	-	-	-	-	-	-	-	-	-	-
Exide Life	3	26	23	6	35	20	21	29	40	10	99	106
Future Generali	-	-	-	-	5	3	2	24	24	2	72	63
HDFC Standard	1	106	50	57	94	95	56	154	171	39	528	562
ICICI Prudential	13	233	226	20	196	202	14	330	296	48	1294	1342
IDBI Federal	-	-	-	-	1	-	1	5	4	2	25	27
IndiaFirst	-	-	-	-	-	-	-	-	-	-	-	-
Kotak Mahindra	6	51	40	17	95	102	10	151	132	29	779	757
Max Life	7	84	58	33	112	105	40	187	227	-	525	523
PNB Met Life	3	49	23	29	46	66	9	75	79	5	246	247
Reliance	6	89	76	19	79	75	23	184	192	15	540	541
Sahara	-	2	1	1	1	1	1	2	2	1	12	12
SBI Life	23	101	108	16	62	59	19	80	94	5	293	284
Shriram	-	2	-	2	4	6	-	16	16	-	28	21
Star Union Dai-ichi	-	-	-	-	-	-	-	1	1	-	16	16
TATAAIA	8	66	50	24	65	73	16	79	83	12	279	276
Private Total	102	1406	1176	332	1313	1373	272	1843	1870	245	7068	7125
LIC	197	651	163	685	481	980	186	606	642	150	2588	2672
Total	299	2057	1339	1017	1794	2353	458	2449	2512	395	9656	9797

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

TABLE 42: STATUS OF GRIEVANCES – LIFE INSURERS (Concl'd.)

Insurer	2011-12#			2012-13#			2013-14#		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Aegon Religare	4	3440	2774	666	7341	7982	25	6826	6775
Aviva	-	13520	13467	53	8948	9001	-	6606	6606
Bajaj Allianz	4	22390	22388	2	37092	37090	4	52314	52308
Bharti AXA	7	7310	7285	25	7402	7374	53	7365	7402
Birla Sun Life	39	11911	11632	279	30430	30577	132	30825	30917
Canara HSBC	2	5258	5256	2	5281	5281	2	4351	4353
DHFL Pramerica	5	621	619	2	1031	1000	33	1392	1383
Edelweiss Tokio	-	6	6	-	60	59	1	232	233
Exide Life	3	10498	10497	1	8744	8732	13	6459	6459
Future Generali	11	15667	15640	27	7580	7550	57	11676	11632
HDFC Standard	5	35218	35205	13	50947	50814	146	52402	51882
ICICI Prudential	-	22016	22016	-	19759	19746	13	19697	19677
IDBI Federal	-	502	500	2	823	822	3	864	865
IndiaFirst	-	738	738	-	1199	1191	8	1500	1461
Kotak Mahindra	51	8850	8844	6	8725	8719	12	6165	6169
Max Life	2	10362	10360	2	15899	15895	6	19389	19395
PNB Met Life	4	2940	2940	-	3832	3825	7	4362	4365
Reliance	14	50807	50802	5	21843	21714	134	30659	30748
Sahara	1	29	29	-	29	28	1	24	25
SBI Life	14	18490	18482	8	18681	18678	11	16061	16067
Shriram	7	149	142	7	228	235	-	287	279
Star Union Dai-ichi	-	284	283	1	432	429	4	1319	1314
TATAAIA	15	16307	16291	16	11672	11673	15	8561	8521
Private Total	188	257313	256196	1117	267978	268415	680	289336	288836
LIC	66	52300	52135	165	73034	72655	544	85284	85828
Total	254	309613	308331	1282	341012	341070	1224	374620	374664

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

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

Name of Centre	2001-02			2002-03			2003-04			2004-05		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	NA	57	27	30	68	51	47	60	55	52	84	66
Bhopal	NA	230	209	21	235	154	102	171	151	122	337	419
Bhubaneshwar	NA	76	62	14	105	84	35	112	87	60	135	121
Chandigarh	NA	48	37	11	131	101	41	208	201	48	463	427
Chennai	NA	183	181	2	288	262	28	378	397	9	604	592
Delhi	NA	473	274	199	340	214	325	293	296	322	439	389
Guwahati	NA	53	41	12	88	81	19	91	88	22	83	78
Hyderabad	NA	77	59	18	137	102	53	504	482	75	564	599
Kochi	NA	52	46	6	62	57	11	111	109	13	100	99
Kolkata	NA	249	154	95	443	308	230	622	680	172	770	809
Lucknow	NA	321	316	5	312	253	64	574	520	118	1008	1083
Mumbai	NA	148	100	48	270	248	70	280	223	127	306	338
TOTAL	NA	1967	1506	461	2479	1915	1025	3404	3289	1140	4893	5020
Name of Centre	2005-06			2006-07			2007-08			2008-09		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	70	132	148	54	159	156	57	131	146	42	155	158
Bhopal	40	470	486	24	513	515	22	555	544	33	376	323
Bhubaneshwar	74	256	165	165	189	200	154	201	204	151	166	204
Chandigarh	84	441	440	85	472	487	70	515	500	85	620	561
Chennai	21	640	646	15	682	687	10	705	707	8	777	766
Delhi	372	283	305	350	195	215	330	108	212	226	163	87
Guwahati	27	109	90	46	177	188	35	155	162	28	197	196
Hyderabad	40	543	554	29	556	554	31	524	530	25	614	601
Kochi	14	128	130	12	166	144	34	235	247	22	284	265
Kolkata	133	904	878	159	916	893	182	726	749	159	798	807
Lucknow	43	852	861	34	896	873	57	970	1006	21	852	868
Mumbai	95	222	223	94	512	506	100	740	771	69	751	750
TOTAL	1013	4980	4926	1067	5433	5418	1082	5565	5778	869	5753	5586

TABLE 43: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (LIFE INSURANCE) (Conc/d.)

Name of Centre	2009-10			2010-11			2011-12		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	39	301	302	38	485	210	313	506	737
Bhopal	86	379	407	58	210	121	147	123	19
Bhubaneshwar	113	220	286	47	238	227	58	139	128
Chandigarh	144	931	767	308	1268	626	950	1782	1367
Chennai	19	941	955	5	933	928	10	886	880
Delhi	302	1471	1326	447	1445	1378	514	2339	2154
Guwahati	29	308	317	20	280	223	77	180	226
Hyderabad	38	815	822	31	1388	1324	95	1067	1082
Kochi	41	370	369	42	515	441	116	510	396
Kolkata	150	1111	971	290	1392	1484	198	1491	1457
Lucknow	5	1004	1004	5	1448	1188	265	1735	1848
Mumbai	70	1116	1110	76	1415	1401	90	1595	1556
TOTAL	1036	8967	8636	1367	11017	9551	2833	12353	11850
Name of Centre	2012-13			2013-14					
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year			
Ahmedabad	82	690	704	68	778	700			
Bhopal	251	180	33	398	437	336			
Bhubaneshwar	69	328	294	103	364	280			
Chandigarh	1365	3181	3162	1384	3156	3290			
Chennai	16	1087	1047	56	1080	1131			
Delhi	699	2599	2395	903	3170	2433			
Guwahati	31	249	196	84	286	298			
Hyderabad	80	1110	1093	97	1076	1075			
Kochi	230	613	461	382	717	497			
Kolkata	232	1874	1602	504	2260	1454			
Lucknow	152	1548	1502	198	1691	1566			
Mumbai	129	2252	2184	197	2497	2612			
TOTAL	3336	15711	14673	4374	17512	15672			

PART – II
NON-LIFE INSURANCE

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

Insurers	Foreign Partners	Regn. No.	Date of Registration	Year of Operation
PRIVATE SECTOR				
Bajaj Allianz General Insurance Company Ltd.	Allianz, SE Germany	113	02.05.2001	2001-02
Bharti AXA General Insurance Company Ltd.	M/s. Societe Beaulon, France	139	27.06.2008	2008-09
Cholamandalam MS General Insurance Company Ltd.	Mitsui Sumitomo, Japan	123	15.07.2002	2002-03
Future Generali India Insurance Company Ltd.	Participatie Maatschapij Graafschap Holland NV, Netherlands (*Generali*)	132	04.09.2007	2007-08
HDFC ERGO General Insurance Company Ltd.	ERGO International AG, Germany	125	27.09.2000	2002-03
ICICI Lombard General Insurance Company Ltd.	FAL Corporation, Canada	115	03.08.2001	2001-02
IFFCO Tokio General Insurance Company Ltd.	Tokio Marine Asia Pte. Ltd. Japan	106	04.12.2000	2000-01
L & T General Insurance Company Ltd.	--	146	09.07.2010	2010-11
Liberty Videocon General Insurance Company Ltd.	Liberty City State Holdings Pte Ltd.	150	22.05.2012	2012-13
Magma HDI General Insurance Company Ltd.	HDI-Geirling Industrie Versicherung AG, Germany	149	22.05.2012	2012-13
Raheja OBE General Insurance Company Ltd.	OBE Holdings (AAP) Pty.Ltd. Australia	141	11.12.2008	2008-09
Reliance General Insurance Company Ltd.	--	103	23.10.2000	2000-01
Royal Sundaram Alliance Insurance Company Ltd.	Royal & Sun Alliance Insurance Plc, UK	102	23.10.2000	2000-01
SBI General Insurance Company Ltd.	IAG International Pty Ltd. Australia	144	15.12.2009	2009-10
Shriram General Insurance Company Ltd.	--	137	08.05.2008	2008-09
TATAAIG General Insurance Company Ltd.	Chartis Mems Holdings Inc. USA	108	22.01.2001	2000-01
Universal Sampo General Insurance Company Ltd.	Sompo, Japan. Insurance Inc.	134	16.11.2007	2007-08
PUBLIC SECTOR				
National Insurance Company Ltd.	--	58	1906	1906-07
The New India Assurance Company Ltd.	--	190	1919	1919-20
The Oriental Insurance Company Ltd.	--	556	1947	1947-48
United India Insurance Company Ltd.	--	545	1919	1919-20
STANDALONE HEALTH PRIVATE				
Apollo Munich Health Insurance Company Ltd.	Munich Health Holding AG, Germany	131	03.08.2007	2007-08
Cigna TTK Health Insurance Company Ltd.	Cigna Holdings Overseas Inc. USA	151	13.11.2013	2013-14
Max BUPA Health Insurance Company Ltd.	BUPA Singapore Holdings Pte Ltd.	145	15.02.2010	2009-10
Religare Health Insurance Company Ltd.	--	148	26.04.2012	2012-13
Star Health & Allied Insurance Company Ltd.	Individual Promoters and Oman Insurance PSC, UAE & Alpha TC Holdings Pte Ltd.	129	16.03.2006	2006-07
SPECIALISED INSURERS				
Agriculture Insurance Company of India Ltd.	--	126	2003	2003-04
Export Credit Guarantee Corporation of India Ltd.	--	124	1957	1957-58
REINSURER				
General Insurance Corporation of India	--	112	2001	2001-02

* as on 31st March, 2014

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

(₹ Crore)

INSURER	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Bajaj Allianz	-	141.96	296.48	476.53	851.62	1272.29	1786.34
Bharti AXA	-	-	-	-	-	-	-
Cholamandalam	-	-	14.79	97.05	169.25	220.18	311.73
Future Generali	-	-	-	-	-	-	-
HDFC ERGO	-	-	9.49	112.95	175.63	200.94	194.00
ICICI Lombard	-	28.13	211.66	486.73	873.86	1582.86	2989.07
IFFCO Tokio	5.83	70.51	213.33	322.24	496.64	892.72	1144.47
L&T General	-	-	-	-	-	-	-
Liberty Videocon	-	-	-	-	-	-	-
Magma HDI	-	-	-	-	-	-	-
Raheja QBE	-	-	-	-	-	-	-
Reliance	1.07	77.46	185.68	161.06	161.68	162.33	912.23
Royal Sundaram	0.24	71.13	184.44	257.76	330.70	458.64	598.20
SBI General	-	-	-	-	-	-	-
Shriram	-	-	-	-	-	-	-
TATA AIG	-	78.46	233.93	343.52	448.24	572.70	710.55
Universal Sampo	-	-	-	-	-	-	-
PRIVATE SECTOR	7.14	467.65	1349.80	2257.83	3507.62	5362.66	8646.57
		(6453.98)	(188.64)	(67.27)	(55.35)	(52.89)	(61.24)
National	2227.73	2439.41	2869.87	3399.97	3810.65	3536.34	3827.12
New India	3493.05	4198.06	4812.79	4921.47	5103.16	5675.54	5936.78
Oriental	2247.10	2498.64	2868.15	2899.74	3090.55	3609.77	4020.78
United	2524.00	2781.48	2969.63	3063.47	2944.46	3154.78	3498.77
PUBLIC SECTOR	10491.88	11917.59	13520.44	14284.65	14948.82	15976.44	17283.45
	-	(13.59)	(13.45)	(5.65)	(4.65)	(6.87)	(8.18)
TOTAL	10499.02	12385.24	14870.25	16542.49	18456.45	21339.10	25930.02
	-	(17.97)	(20.06)	(11.25)	(11.57)	(15.62)	(21.51)
AIC	-	-	-	369.21	549.72	555.83	564.67
ECGC	-	338.52	374.78	445.48	515.55	577.33	617.66
SPECIALISED INSURERS		338.52	374.78	814.70	1065.26	1133.17	1182.33
Apollo Munich	-	-	-	-	-	-	-
Cigna TTK	-	-	-	-	-	-	-
Max Bupa	-	-	-	-	-	-	-
Religare Health	-	-	-	-	-	-	-
Star Health	-	-	-	-	-	-	22.51
STANDALONE HEALTH INSURERS							22.51
GRAND TOTAL	10499.02	12723.76	15245.02	17357.18	19521.71	22472.27	27134.86

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

- represents business not started

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

(₹ Crore)

INSURER	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Bajaj Allianz	2379.92	2619.29	2482.33	2869.96	3286.62	4001.40	4516.45
Bharti AXA	–	28.50	310.82	553.90	884.00	1218.43	1423.16
Cholamandalam	522.34	685.44	784.85	967.99	1346.54	1620.89	1855.11
Future Generali	9.81	186.49	376.61	600.16	919.76	1105.39	1262.56
HDFC ERGO	220.60	339.21	915.40	1279.91	1839.46	2453.20	2906.99
ICICI Lombard	3307.12	3402.04	3295.06	4251.87	5150.14	6133.99	6856.16
IFFCO Tokio	1128.15	1374.06	1457.84	1783.18	1975.24	2565.03	2930.92
L&T General	–	–	–	17.24	143.40	182.07	253.78
Liberty Videocon	–	–	–	–	–	2.19	129.82
Magma HDI	–	–	–	–	–	95.14	424.93
Raheja QBE	–	–	1.32	4.90	14.79	21.30	23.24
Reliance	1946.42	1914.88	1979.65	1655.43	1712.55	2010.01	2388.82
Royal Sundaram	694.41	803.36	913.11	1143.99	1479.79	1560.00	1437.04
SBI General	–	–	–	43.02	250.14	770.85	1187.57
Shriram	–	113.76	416.93	780.89	1266.44	1541.38	1510.59
TATA AIG	782.64	823.92	853.80	1173.09	1641.57	2135.08	2362.71
Universal Sampo	0.48	30.14	189.28	299.10	404.58	534.35	540.45
PRIVATE SECTOR	10991.89	12321.09	13977.00	17424.63	22315.03	27950.70	32010.30
	(27.12)	(12.09)	(13.44)	(24.67)	(28.07)	(25.26)	(14.52)
National	4021.97	4295.85	4645.99	6245.17	7815.69	9194.61	10260.98
New India	6151.97	6455.79	7099.14	8225.51	10073.88	11873.49	13727.61
Oriental	3900.22	4077.89	4854.67	5569.88	6194.60	6737.66	7282.54
United	3739.56	4277.77	5239.05	6376.66	8179.29	9266.04	9708.93
PUBLIC SECTOR	17813.71	19107.31	21838.85	26417.21	32263.46	37071.80	40980.06
	(3.07)	(7.26)	(14.30)	(20.96)	(22.13)	(14.90)	(10.54)
TOTAL	28805.60	31428.40	35815.85	43841.84	54578.49	65022.50	72990.36
	(11.09)	(9.11)	(13.96)	(22.41)	(24.49)	(19.14)	(12.25)
AIC	835.11	833.44	1520.40	1950.05	2576.85	3297.42	3395.01
ECGC	668.37	744.68	813.00	885.47	1004.83	1157.25	1303.73
SPECIALISED INSURERS	1503.47	1578.12	2333.39	2835.52	3581.68	4454.67	4698.74
Apollo Munich	2.97	48.14	114.66	282.69	475.64	619.99	692.47
Cigna TTK	–	–	–	–	–	–	0.34
Max Bupa	–	–	0.13	25.53	99.08	207.22	308.85
Religare Health	–	–	–	–	–	38.79	152.31
Star Health	168.19	509.86	961.65	1227.55	1085.06	860.21	1091.08
STANDALONE HEALTH INSURERS	171.16	558.01	1076.44	1535.77	1659.78	1726.21	2245.05
	(660.34)	(226.02)	(92.91)	(42.67)	(8.08)	(4.00)	(30.06)
GRAND TOTAL	30480.23	33564.52	39225.68	48213.12	59819.96	71203.38	79934.14

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

– represents business not started

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

Insurer	Fire													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Bajaj Allianz		27.88	60.65	120.29	219.42	351.40	370.31	273.49	253.06	240.06	263.81	287.28	356.13	388.33
Bharti AXA			5.32	25.44	47.78	72.83	77.98	68.30	2.80	28.33	38.81	43.38	52.14	80.51
Cholamandalam									53.84	47.77	56.81	71.63	93.54	109.90
Future Generali								3.03	16.09	34.29	59.12	84.07	106.34	117.38
HDFC ERGO				0.36	1.81	6.81	11.10	12.83	58.79	132.97	180.17	267.54	299.11	320.73
ICICI Lombard		10.98	123.75	239.46	277.45	308.47	393.83	417.35	283.02	270.06	283.46	308.36	380.34	487.02
IFFCO Tokio	3.70	36.15	103.52	142.88	172.78	263.29	291.02	215.17	195.28	171.62	188.05	175.20	173.17	213.43
L&T General											2.46	13.31	24.11	33.75
Liberty Videocon														
Magma HDI													0.18	0.46
Raheja OBE													7.71	177.96
Reliance	0.94	45.84	55.41	46.36	53.58	47.76	145.88	143.27	136.84	139.57	106.27	116.33	168.42	446.13
Royal Sundaram	-	17.90	39.15	50.53	63.01	91.74	98.39	68.87	48.84	40.81	45.83	51.07	92.53	11.06
SBI General											23.10	158.03	314.77	341.56
Shriram									0.22	1.74	4.42	7.76	9.28	107.16
TATA AIG		19.36	49.91	78.44	83.71	116.27	136.95	129.77	144.76	143.40	159.29	190.26	274.58	15.57
Universal Sampo								0.48	10.76	42.54	55.85	77.28	90.32	9.47
Private Total	4.64	158.11	437.72	703.76	919.54	1258.59	1525.47	1332.55	1204.32	1293.29	1467.70	1852.02	2443.55	2927.60
National	408.09	491.83	507.85	515.77	537.64	483.94	492.52	380.72	393.59	426.53	570.79	684.80	846.17	878.16
New India	654.24	859.89	867.46	775.20	788.88	839.63	909.98	743.43	773.33	923.78	1049.26	1150.81	1332.68	1411.77
Oriental	471.28	521.67	532.64	524.00	493.95	546.89	540.07	478.20	440.65	573.42	662.05	774.38	915.75	984.47
United	526.11	635.89	604.18	631.32	590.91	645.48	664.34	524.30	572.79	652.25	805.33	972.47	1120.76	1189.74
Public Total	2059.72	2509.28	2512.13	2446.29	2411.38	2515.94	2606.91	2126.65	2180.36	2575.98	3087.42	3582.46	4215.36	4464.13
Grand Total	2064.36	2667.39	2949.85	3150.05	3330.92	3774.53	4132.38	3459.21	3384.68	3869.27	4555.12	5434.49	6658.91	7391.73

(₹ Crore)

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

Insurer	Marine													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Bajaj Allianz		1.36	7.41	20.72	44.96	54.33	71.25	75.18	88.17	73.94	78.98	89.91	97.27	122.10
Bharti AXA			0.16	5.82	15.90	17.00	26.56	32.66	0.61	5.44	11.22	17.11	21.16	33.52
Cholamandalam									36.56	42.39	43.68	50.45	50.98	64.94
Future Generali					0.50	1.72	2.41	0.72	6.63	15.36	30.72	39.53	54.51	51.17
HDFC ERGO								3.29	8.29	24.89	48.42	60.90	76.78	87.45
ICICI Lombard			9.27	43.59	82.53	85.71	155.24	216.72	216.47	146.57	166.37	198.91	229.19	251.76
IFFCO Tokio	0.05	31.02	18.42	24.49	30.87	46.13	128.26	66.43	113.70	132.41	127.98	130.62	101.75	117.41
L&T General										0.43		6.03	7.62	8.33
Liberty Videocon														
Magma HDI														0.01
Raheja OBE														40.44
Reliance		1.74	8.91	13.19	12.70	10.74	17.85	34.24	37.00	0.02	0.03	0.03	0.04	31.07
Royal Sundaram		2.78	13.02	13.38	16.80	18.29	18.44	19.55	19.97	23.02	25.20	31.52	29.32	0.94
SBI General										0.04	0.17	1.84	7.29	219.25
Shriram											0.93	1.90	1.71	18.16
TATA AIG		9.18	27.33	30.89	40.85	47.88	70.15	97.86	111.82	115.11	153.63	189.01	210.66	5.94
Universal Sampo									0.54	3.85	5.97	8.90	14.95	1.12
Private Total	0.05	46.08	84.15	152.08	245.11	281.80	490.15	546.66	639.76	612.63	716.74	867.14	931.70	1063.56
National	203.80	207.16	219.06	187.18	251.29	173.43	204.89	174.98	200.78	238.97	304.57	351.79	351.96	333.50
New India	313.84	339.30	344.40	259.21	252.49	299.78	321.02	437.28	446.10	474.30	549.56	606.42	669.93	711.46
Oriental	187.90	205.65	228.07	218.93	235.41	325.11	347.83	339.06	332.59	388.12	446.38	483.32	474.05	458.56
United	279.56	255.21	339.14	300.14	243.80	203.97	263.95	300.83	336.93	453.56	501.53	568.11	601.51	587.28
Public Total	985.10	1007.32	1130.67	965.46	982.99	1002.29	1137.69	1252.16	1316.39	1554.96	1802.03	2009.65	2097.44	2090.80
Grand Total	985.15	1053.40	1214.82	1117.54	1228.10	1284.09	1627.84	1798.82	1956.15	2167.59	2518.77	2876.79	3029.15	3154.36

(₹ Crore)

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

(₹ Crore)

Insurer	Motor									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Bajaj Allianz	536.61	843.87	1386.37	1503.39	1445.55	1714.07	1951.13	2399.23	2699.85	
Bharti AXA				17.39	184.51	416.06	629.79	866.38	1052.27	
Cholamandalam	52.35	97.16	224.41	319.53	450.10	623.59	880.88	1066.46	1249.71	
Future Generali			1.77	94.88	209.78	319.33	534.86	619.11	706.35	
HDFC ERGO	158.03	138.32	140.38	158.78	289.92	420.70	671.04	803.44	1004.06	
ICICI Lombard	454.44	1142.55	1279.07	1321.29	1379.16	1544.96	2138.84	2705.76	3213.80	
IFFCO Tokio	378.08	448.90	499.19	683.24	730.67	961.11	1112.35	1584.72	1761.73	
L&T General						10.95	94.00	96.63	137.53	
Liberty Videocon							-	-	0.65	
Magma HDI							-	87.26	1444.65	
Raheja OBE					0.17	0.24	0.34	0.42	1022.46	
Reliance	26.52	455.51	1267.37	1164.82	1318.71	1074.87	1135.00	1291.68	465.33	
Royal Sundaram	233.09	303.39	409.56	529.91	626.91	793.03	1066.96	1105.67	1481.04	
SBI General						0.07	34.84	267.43	1074.85	
Shriram				112.72	411.48	768.30	1247.47	1517.34	231.75	
TATA AIG	239.82	273.09	253.25	224.79	229.75	421.47	760.44	1044.18	388.49	
Universal Sampo				3.92	78.90	163.44	215.40	290.72	97.01	
Private Total	2078.94	3702.78	5461.36	6134.65	7355.62	9232.19	12473.35	15746.42	18031.51	
National	1846.41	1986.58	2146.31	2146.29	2182.73	2775.00	3626.77	4293.58	4838.97	
New India	2174.50	2034.73	2034.30	2000.29	2070.94	2303.38	3040.39	3796.20	4604.61	
Oriental	1495.36	1739.39	1608.38	1491.30	1611.06	1745.95	2150.79	2403.73	2638.63	
United	1138.16	1233.18	1434.90	1563.48	1826.64	2124.00	2955.83	3389.87	3709.85	
Public Total	6654.44	6993.88	7223.88	7201.37	7691.37	8948.33	11773.77	13883.38	15792.06	
Grand Total	8733.38	10696.66	12685.25	13336.02	15046.99	18180.52	24247.12	29629.80	33823.57	

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

(₹ Crore)

Insurer	Health									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Bajaj Allianz	97.69	158.26	243.40	333.43	295.55	339.70	427.29	595.05	743.80	
Bharti AXA	-	38.60	109.38	1.51	49.19	52.78	145.43	198.12	164.45	
Cholamandalam	21.11	38.60	109.38	165.89	149.51	148.14	228.90	281.30	194.04	
Future Generali	-	10.27	3.43	50.81	82.31	133.31	175.99	202.27	182.55	
HDFC ERGO	4.55	10.27	28.23	56.01	268.74	328.73	411.50	521.50	616.82	
ICICI Lombard	224.65	664.97	815.89	973.80	856.76	1281.30	1435.84	1593.11	1483.81	
IFFCO Tokio	51.84	71.89	114.02	140.99	164.22	179.21	193.99	210.72	285.36	
L&T General							8.28	26.23	45.75	
Liberty Videocon									0.02	
Magma HDI									497.98	
Raheja OBE								0.02	213.52	
Reliance	8.61	67.18	275.62	310.82	238.75	254.28	225.28	295.53	21.16	
Royal Sundaram	50.55	96.12	108.78	114.31	125.47	179.10	231.14	214.42	4.62	
SBI General							3.74	6.74	214.42	
Shriram								-	86.69	
TATA AIG	37.19	53.36	68.30	73.89	82.30	110.71	137.69	181.87	-	
Universal Sampo				3.08	17.41	23.49	35.74	55.63	4.19	
Private Total	496.19	1160.64	1767.05	2224.53	2330.21	3031.48	3660.79	4382.52	4759.16	
National	414.02	479.57	690.36	897.22	1078.74	1681.40	2079.77	2561.26	3030.52	
New India	591.57	765.29	1209.42	1355.67	1552.47	2003.37	2349.17	2753.95	3315.77	
Oriental	359.72	448.54	532.63	709.85	1084.54	1516.03	1487.47	1634.14	1897.76	
United	359.26	465.25	694.96	900.72	1265.41	1711.76	2231.81	2642.81	2659.94	
Public Total	1724.56	2158.65	3127.37	3863.46	4981.16	6912.55	8148.23	9592.15	10903.99	
Grand Total	2220.75	3319.29	4894.42	6088.00	7311.37	9944.03	11809.02	13974.67	15663.16	

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

(₹ Crore)

Insurer	Others													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Bajaj Allianz		112.71	228.43	335.50	587.24	232.26	342.66	401.49	441.23	427.24	473.40	531.02	553.73	562.37
Bharti AXA			9.31	65.77	105.57	56.89	71.43	87.58	6.18	43.34	35.03	48.29	80.63	92.41
Cholamandalam									109.62	95.08	95.77	114.68	128.61	236.53
Future Generali			9.49	112.57	173.32	29.83	31.90	0.86	18.08	34.88	57.68	85.31	123.15	205.10
HDFC ERGO			70.82	203.68	513.89	509.59	632.48	578.09	607.44	642.52	975.78	1068.19	1225.58	1419.78
ICICI Lombard		16.13	91.39	154.86	292.99	153.38	204.40	233.34	240.86	258.93	326.82	363.09	494.68	553.00
IFFCO Tokio	2.09	3.34									2.81	21.78	27.47	28.42
L&T General														
Liberty Videocon														
Magma HDI														
Raheja OBE										1.00	4.37	13.88	19.95	102.83
Reliance	0.13	29.87	121.34	101.49	95.41	68.71	225.81	225.91	265.41	253.01	197.01	195.45	225.91	245.01
Royal Sundaram	0.24	50.44	132.26	193.85	250.89	64.96	81.85	87.65	90.34	96.89	100.82	99.11	118.06	12.93
SBI General											19.56	51.69	174.61	512.64
Shriram									0.82	3.66	7.23	9.30	13.06	96.68
TATA AIG		49.91	156.69	234.17	323.68	131.53	177.00	233.46	268.66	283.24	327.99	364.17	423.78	14.93
Universal Sampo									11.84	46.59	50.35	67.27	82.73	18.03
Private Total	2.45	262.40	819.73	1401.89	2342.99	1247.15	1767.53	1884.26	2117.83	2385.25	2976.52	3461.73	4446.51	5228.48
National	1505.99	1666.47	2136.67	2688.15	3010.98	605.87	650.85	614.87	642.02	698.20	898.95	1047.55	1112.77	1141.73
New India	2073.09	2313.14	2709.38	3011.27	3169.44	886.01	986.18	852.49	933.44	1021.02	1191.57	1396.07	1485.20	1496.44
Oriental	1540.49	1719.16	2042.70	2089.18	2288.42	800.03	852.69	849.86	989.83	1079.57	1086.93	1151.93	1124.73	1148.43
United	1635.42	1763.68	2024.74	2136.73	2109.75	807.91	872.04	784.56	903.85	1041.19	1234.05	1451.07	1511.09	1562.13
Public Total	6754.99	7462.45	8913.49	9925.33	10578.59	3099.82	3361.77	3101.79	3469.15	3839.97	4401.49	5046.62	5233.78	5348.73
Grand Total	6757.44	7724.85	9733.22	11327.22	12921.58	4346.97	5129.29	4986.04	5586.98	6225.22	7378.01	8508.35	9680.29	10577.20

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

Insurer	TOTAL													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Bajaj Allianz		141.95	296.48	476.51	851.62	1272.29	1786.34	2379.92	2619.29	2482.33	2869.96	3286.62	4001.40	4516.45
Bharti AXA			14.79	97.03	169.25	220.18	311.73	522.34	685.44	784.85	967.99	1346.54	1620.89	1855.11
Cholamandalam								9.81	186.49	376.61	600.16	919.76	1105.39	1262.56
Future Generali			9.49	112.93	175.63	200.94	194.00	220.60	339.21	915.40	1279.91	1839.46	2453.20	2906.99
HDFC ERGO			203.84	486.73	873.87	1582.86	2989.07	3307.12	3402.04	3295.06	4251.87	5150.14	6133.99	6856.16
ICICI Lombard	5.83	70.51	213.33	322.23	496.64	892.72	1144.47	1128.15	1374.06	1457.84	1783.18	1975.24	2565.03	2930.92
IFFCO Tokio										17.24		143.40	182.07	253.78
L&T General													2.19	23.24
Liberty Videocon													95.14	2388.82
Magma HDI														
Raheja OBE										1.32	4.90	14.79	21.30	1437.04
Reliance	1.07	77.45	185.67	161.04	161.69	162.33	912.23	1946.42	1914.88	1979.65	1655.43	1712.55	2010.01	1187.57
Royal Sundaram	0.24	71.12	184.44	257.76	330.70	458.64	598.20	694.41	803.36	913.11	1143.99	1479.79	1560.00	1510.59
SBI General											43.02	250.14	770.85	2362.71
Shriram										416.93	780.89	1266.44	1541.38	540.45
TATA AIG		78.45	233.93	343.50	448.24	572.70	710.55	782.64	823.92	853.80	1173.09	1641.57	2135.08	424.93
Universal Sampo								0.48	30.14	189.28	299.10	404.58	534.35	129.82
Private Total	7.14	466.59	1341.97	2257.73	3507.64	5362.66	8646.59	10991.89	12321.09	13977.00	17424.63	22315.03	27950.69	32010.30
National	2117.88	2365.46	2863.58	3391.10	3799.91	3523.67	3814.42	4007.23	4279.90	4625.17	6220.70	7790.69	9165.73	10222.88
New India	3041.17	3512.33	3921.24	4045.68	4210.81	4791.50	5017.20	5276.92	5508.83	6042.51	7097.14	8542.87	10037.95	11540.06
Oriental	2199.67	2446.48	2803.41	2832.11	3017.78	3527.11	3928.52	3808.14	3964.23	4736.71	5457.33	6047.89	6552.40	7127.84
United	2441.09	2654.96	2968.06	3068.19	2944.46	3154.78	3498.77	3739.56	4277.77	5239.05	6376.66	8179.29	9266.04	9708.93
Public Total	9799.81	10979.23	12556.29	13337.08	13972.96	14997.06	16258.90	16831.85	18030.74	20643.45	25151.83	30560.74	35022.12	38599.71
Grand Total	9806.95	11445.82	13898.26	15594.81	17480.60	20359.72	24905.49	27823.74	30351.83	34620.45	42576.45	52875.77	62972.81	70610.02

(₹ Crore)

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

Insurer	Fire													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Bajaj Allianz		0.68	9.74	26.41	52.64	73.99	93.82	122.56	115.88	118.47	113.14	11.88	14.00	144.65
Bharti AXA			0.12	3.38	10.85	14.44	31.80	32.66	(0.37)	2.34	6.32	130.21	133.49	12.08
Cholamandalam								(1.48)	20.32	15.97	19.49	5.21	8.80	40.97
Future Generali					1.09	1.58	1.57	1.61	0.92	3.01	9.67	28.93	37.21	30.46
HDFC ERGO			7.44	23.88	36.16	34.80	69.82	108.65	0.88	3.32	14.01	13.55	20.50	52.82
ICICI Lombard	0.21								101.04	89.93	112.87	27.08	38.07	153.49
IFFCO Tokio	0.10	0.94	9.67	24.32	31.58	43.68	54.81	63.64	60.49	46.84	50.35	114.59	138.54	37.23
L&T General											(0.22)	51.31	51.69	6.65
Liberty Videocon												1.43	3.93	1.64
Magma HDI												-	(0.25)	0.12
Raheja OBE										(0.74)	(0.94)	-	(0.06)	0.46
Reliance	0.39	2.68	2.68	9.00	16.25	13.57	23.94	38.45	41.51	40.74	30.75	0.49	0.51	41.09
Royal Sundaram	-	0.67	8.64	13.40	19.09	23.40	29.20	21.44	14.95	12.93	15.81	30.23	35.57	16.78
SBI General											(1.51)	6.80	50.21	111.48
Shriram									(0.40)	0.75	2.18	2.41	3.71	4.89
TATAAIG		(0.46)	3.46	8.23	8.10	10.85	14.89	16.62	20.64	20.11	20.04	18.58	18.86	26.82
Universal Sampo								(0.43)	(2.67)	12.63	22.44	29.14	36.51	44.85
Private Total	0.10	2.41	41.75	108.62	175.76	216.32	319.86	403.71	373.19	366.29	414.40	471.83	591.31	726.47
National	365.51	366.55	360.10	348.28	352.59	357.27	338.36	291.17	294.42	353.35	426.81	526.06	635.62	721.23
New India	599.64	679.24	790.27	794.19	798.84	830.88	941.84	970.31	962.92	1067.58	1212.47	1378.97	1578.75	1784.63
Oriental	393.43	392.82	360.30	329.14	336.90	337.63	341.53	324.42	314.93	364.73	448.27	514.32	594.86	660.44
United	412.33	446.30	452.80	421.17	425.48	408.08	418.67	434.56	408.61	410.45	452.91	584.41	734.77	808.87
Public Total	1770.91	1884.91	1963.47	1892.78	1913.81	1933.86	2040.40	2020.46	1980.88	2196.12	2540.47	3003.76	3544.00	3975.16
Grand Total	1771.01	1887.32	2005.22	2001.40	2089.57	2150.18	2360.27	2424.18	2354.07	2562.41	2954.86	3475.59	4135.31	4701.63

Note: Figures in brackets indicate negative values.

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

Insurer	Marine													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Bajaj Allianz		0.15	2.16	6.96	15.86	21.96	26.74	38.97	54.76	56.43	57.28	12.44	11.11	79.89
Bharti AXA			0.94	1.50	3.80	5.46	7.09	9.81	(0.28)	1.45	3.34	61.28	60.80	7.16
Cholamandalam								(0.15)	11.45	12.16	12.23	4.30	5.54	20.11
Future Generali					0.16	0.50	0.96	1.42	1.07	2.51	5.25	14.18	15.38	21.24
HDFC ERGO		0.15	1.68	6.49	15.91	11.64	12.24	18.30	1.92	3.01	7.77	11.08	16.92	52.28
ICICI Lombard		0.02	3.66	10.19	16.02	19.28	30.35	42.07	27.28	32.28	42.48	15.02	24.70	156.61
IFFCO Tokio	-								44.60	39.69	38.82	53.89	88.23	42.92
L&T General										(0.24)		40.10	38.39	4.33
Liberty Videocon												1.72	3.87	(0.10)
Magma HDI												-	-	(0.45)
Raheja OBE									(0.05)	(0.05)	(0.26)	-	(0.07)	0.03
Reliance		0.14	0.92	1.81	3.30	4.27	6.21	10.94	15.11	18.00	12.56	0.06	0.07	19.31
Royal Sundaram		0.18	4.36	6.92	8.38	11.01	8.23	4.53	7.54	10.45	11.44	9.87	8.69	9.58
SBI General											(0.18)	(0.19)	1.56	4.14
Shriram									(0.05)	0.02	0.90	0.21	0.40	0.18
TATAAIG		1.84	7.99	15.19	18.02	24.84	30.99	44.26	55.63	61.69	91.93	138.38	164.24	218.56
Universal Sampo									(0.22)	0.13	0.81	1.97	2.30	4.26
Private Total	-	2.47	21.71	49.06	81.45	98.96	122.80	170.15	218.80	237.77	284.14	364.32	442.14	640.05
National	149.12	149.11	132.81	198.16	113.00	118.76	102.35	108.17	124.03	130.22	142.34	176.55	209.46	191.29
New India	188.12	188.12	210.09	200.43	172.97	168.60	164.38	188.57	231.77	237.66	228.99	302.53	390.37	461.02
Oriental	121.71	179.20	128.92	128.79	117.84	136.32	159.44	169.39	185.00	189.37	226.97	254.55	269.15	285.50
United	142.78	142.77	180.49	131.70	113.29	106.56	105.31	129.37	186.23	211.70	245.21	261.73	284.88	300.02
Public Total	601.73	659.20	652.31	659.08	517.10	530.24	531.48	595.50	727.03	768.96	843.51	995.36	1153.86	1237.83
Grand Total	601.73	661.67	674.02	708.14	598.55	629.20	654.28	765.65	945.83	1006.72	1127.64	1359.68	1595.99	1877.89

Note: Figures in brackets indicate negative values.

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

Insurer	Motor									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Bajaj Allianz	336.23	492.54	925.66	1295.82	1255.27	1476.36	845.45	986.53	2356.27	
Bharti AXA	42.08	51.95	140.73	(1.70)	61.31	256.09	1702.98	2006.10	872.20	
Cholamandalam				251.28	324.89	435.02	450.30	672.07	1080.09	
Future Generali			0.02	36.13	135.27	230.53	590.31	819.57	615.11	
HDFC ERGO	119.88	118.30	120.17	128.19	202.05	352.25	357.79	515.36	754.12	
ICICI Lombard	222.53	551.05	873.33	974.62	1112.43	1430.04	535.92	695.39	2294.95	
IFFCO Tokio	205.05	346.13	379.45	523.82	612.45	784.03	1901.85	2141.86	1520.15	
L&T General						0.91	980.12	1220.18	109.03	
Liberty Videocon							36.87	82.95	35.80	
Magma HDI								(0.08)	227.94	
Raheja OBE					(0.57)	0.10		14.67	0.46	
Reliance	17.91	149.18	716.60	990.23	1050.72	994.36	1.13	1.00	1258.28	
Royal Sundaram	156.72	206.73	297.49	427.23	537.13	632.64	880.21	1039.27	1023.10	
SBI General						(0.78)	21.73	128.25	364.21	
Shriram				18.39	134.28	325.52	537.02	1000.93	1413.06	
TATAAIG	170.73	228.88	248.09	281.72	274.42	340.86	638.61	864.25	998.82	
Universal Sampo				0.33	27.90	122.45	153.59	216.29	241.95	
Private Total	1271.12	2144.76	3701.54	4926.06	5727.56	7380.39	9633.88	12404.60	15165.55	
National	1545.46	1534.28	1678.41	1851.83	1967.53	2272.77	2980.92	3620.92	4218.61	
New India	1874.07	1985.59	1940.78	2022.40	2173.01	2311.93	2940.35	3755.53	4587.05	
Oriental	1166.83	1328.46	1370.12	1324.52	1407.06	1550.12	1847.89	2136.25	2351.79	
United	904.37	944.41	1060.80	1247.57	1483.16	1755.42	2255.62	2891.19	3230.50	
Public Total	5490.72	5792.74	6050.11	6446.31	7030.75	7890.24	10024.77	12403.89	14387.94	
Grand Total	6761.84	7937.50	9751.64	11372.37	12758.41	15270.63	19658.66	24808.49	29553.50	

Note: Figures in brackets indicate negative values.

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

Insurer	Health									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Bajaj Allianz	70.89	106.39	178.08	231.21	258.54	291.99	185.15	175.83	655.13	
Bharti AXA				0.18	15.04	38.47	356.26	472.64	164.53	
Cholamandalam	11.03	8.84	29.67	55.18	61.96	108.06	93.45	180.98	210.02	
Future Generali			0.25	18.02	38.79	65.18	172.97	237.40	144.01	
HDFC ERGO	3.01	5.00	16.92	36.35	164.01	154.74	105.54	130.57	406.06	
ICICI Lombard	138.73	305.93	406.62	684.75	751.66	994.15	196.21	244.07	1148.32	
IFFCO Tokio	30.37	46.56	72.23	110.55	123.50	146.38	1099.15	1116.54	197.41	
L&T General						0.16	133.02	165.60	44.04	
Liberty Videocon							4.05	17.08	0.41	
Magma HDI							-	-	-	
Raheja OBE							-	-	0.02	
Reliance	7.47	30.17	136.17	276.92	221.76	206.96	-	-	376.63	
Royal Sundaram	28.44	54.87	83.05	97.99	104.29	163.13	194.37	218.29	206.03	
SBI General						0.01	2.43	4.49	9.12	
Shriram							-	-	1.43	
TATAAIG	27.32	29.74	37.08	87.92	65.31	92.70	98.39	114.71	179.06	
Universal Sampo				0.44	10.56	19.12	25.54	39.38	64.81	
Private Total	317.26	587.51	959.83	1599.51	1815.42	2281.03	2666.52	3117.59	3806.99	
National	318.08	357.56	468.06	679.99	889.27	1331.15	1608.43	2093.11	2592.16	
New India	335.36	306.12	820.12	1169.00	1269.00	1612.42	1974.65	2317.62	2841.20	
Oriental	254.08	323.71	406.05	545.77	807.69	1179.15	1299.14	1401.79	1629.88	
United	261.27	329.81	481.46	700.11	972.02	1334.53	1923.61	2168.40	2075.02	
Public Total	1168.79	1317.20	2175.68	3094.87	3937.98	5457.25	6805.84	7980.91	9138.27	
Grand Total	1486.05	1904.70	3135.52	4694.38	5753.40	7738.29	9472.36	11098.50	12945.26	

Note: Figures in brackets indicate negative values.

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

Insurer	Others													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Bajaj Allianz		8.99	142.20	197.28	302.41	83.30	119.04	150.17	193.60	195.49	210.88	50.12	53.16	257.12
Bharti AXA			0.04	18.95	56.39	15.37	27.60	35.99	(0.60)	3.51	11.48	223.96	251.30	36.92
Cholamandalam									47.14	47.30	52.57	11.36	18.99	80.18
Future Generali			0.41	39.86	118.01	13.38	14.45	0.08	0.67	7.90	18.49	62.74	57.87	78.09
HDFC ERGO			0.41	39.86	118.01	13.38	14.45	9.93	12.13	27.66	77.59	33.37	55.76	319.66
ICICI Lombard		1.21	18.10	48.72	163.53	119.99	127.61	160.28	185.97	206.51	276.63	140.25	240.34	599.54
IFFCO Tokio	0.14	2.79	26.16	65.72	127.77	47.61	69.75	82.28	93.47	99.74	115.52	379.52	524.08	155.39
L&T General										(0.33)		128.13	148.22	13.98
Liberty Videocon												4.82	11.79	3.03
Magma HDI													(0.13)	0.57
Raheja OBE										(1.95)	(0.65)		(0.27)	17.51
Reliance		0.69	5.71	15.51	28.47	10.75	34.76	57.88	65.09	68.03	49.17	6.25	12.85	44.44
Royal Sundaram	0.19	12.23	63.49	111.91	145.81	29.87	34.54	39.33	50.35	50.06	53.17	48.41	57.99	60.24
SBI General											(0.07)	3.84	39.61	141.77
Shriram									(0.79)	1.00	1.43	3.22	4.29	6.07
TATAAIG		11.29	71.44	120.20	201.48	51.82	77.14	107.79	141.56	168.20	181.16	190.35	225.66	249.53
Universal Sampo									1.24	24.02	27.93	36.29	46.83	56.08
Private Total	0.33	37.20	327.55	618.15	1143.87	372.09	504.90	643.98	789.85	897.49	1074.98	1322.64	1748.36	2120.13
National	1289.92	1301.13	1473.05	1841.37	2198.55	423.61	435.01	472.72	472.10	475.42	590.88	781.56	909.37	959.37
New India	1883.72	1991.51	2296.79	2594.83	2795.36	912.08	1137.19	891.64	863.20	963.61	1107.51	1278.09	1408.37	1522.98
Oriental	1210.21	1248.69	1366.56	1514.53	1668.43	460.98	537.63	606.26	696.59	821.97	910.38	977.17	985.07	1026.36
United	1329.27	1383.72	1476.08	1583.77	1623.87	514.05	575.04	595.90	656.58	760.86	859.56	1061.86	1171.70	1188.90
Public Total	5713.12	6255.50	6612.48	7534.50	8286.21	2310.73	2684.87	2566.52	2688.47	3021.86	3468.33	4098.68	4474.51	4697.61
Grand Total	5713.45	6292.70	6940.03	8152.65	9430.08	2682.82	3189.77	3210.50	3478.31	3919.35	4543.31	5421.31	6222.87	6817.74

Note: Figures in brackets indicate negative values.

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

Insurer	Total													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Bajaj Allianz		9.82	154.10	230.65	370.91	586.37	838.53	1415.44	1891.27	1884.20	2149.65	1105.03	1240.63	3493.06
Bharti AXA			1.10	23.83	71.04	88.40	127.28	248.86	(2.78)	83.64	315.70	2474.68	2924.33	1092.90
Cholamandalam									385.36	462.29	627.37	564.63	886.38	1431.36
Future Generali			0.41	39.86	119.26	138.35	140.29	150.05	56.82	187.48	329.12	869.13	1167.43	888.92
HDFC ERGO		1.56	27.22	79.09	215.60	527.68	1066.65	1567.18	179.47	400.06	606.36	521.33	739.10	1584.93
ICICI Lombard		3.74	39.49	100.23	175.37	345.98	547.60	639.67	1973.65	2192.82	2856.16	914.47	1242.57	4352.91
IFFCO Tokio	0.25								832.93	922.22	1135.10	3549.00	4009.25	1953.10
L&T General										0.28		1332.68	1624.08	178.03
Liberty Videocon												48.89	119.62	40.77
Magma HDI												-	(0.46)	228.19
Raheja OBE										(3.31)	(1.75)	-	14.27	18.47
Reliance		1.21	9.31	26.32	48.02	53.97	244.26	960.03	1388.86	1399.25	1293.80	7.94	14.44	1739.76
Royal Sundaram	0.19	13.08	76.49	132.23	173.28	249.44	333.58	445.83	598.06	714.86	876.19	1163.09	1359.82	1315.72
SBI General											(2.53)	34.61	224.13	630.73
Shriram									17.15	136.05	330.03	542.86	1009.34	1425.63
TATAAIG		12.67	82.89	143.62	227.60	285.56	381.65	453.85	587.48	589.73	726.69	1084.32	1387.74	1672.78
Universal Sampo								(0.43)	(0.87)	75.24	192.75	246.54	341.31	411.94
Private Total	0.44	42.08	391.01	775.83	1401.08	2275.75	3679.83	5879.20	7907.41	9044.53	11434.93	14459.19	18303.99	22459.20
National	1804.55	1816.79	1965.96	2387.81	2664.14	2763.17	2767.57	3018.53	3522.36	3815.79	4763.95	6073.53	7468.48	8682.67
New India	2671.48	2858.87	3297.15	3589.45	3767.17	4120.99	4535.11	4811.43	5249.30	5710.86	6473.32	7874.59	9450.64	11196.87
Oriental	1725.35	1820.71	1855.78	1972.46	2123.17	2355.84	2690.77	2876.23	3066.80	3590.83	4314.90	4893.06	5387.11	5953.97
United	1884.38	1972.79	2109.37	2136.64	2162.64	2194.33	2373.24	2702.09	3199.10	3838.19	4647.63	6087.24	7250.94	7603.30
Public Total	8085.76	8469.16	9228.26	10086.36	10717.12	11434.33	12366.69	13408.28	15037.56	16955.66	20199.80	24928.42	29557.17	33436.81
Grand Total	8086.20	8511.24	9619.27	10862.19	12118.20	13710.09	16046.52	19287.48	22944.97	26000.20	31634.73	39387.60	47861.16	55896.01

Note: Figures in brackets indicate negative values.

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

(₹ Crore)

Type of Channel	Individual Agents				Corporate Agents - Banks				Corporate Agents - Others						
	2009-10	2010-11	2011-12	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
Fire	1075	1242	1420	1661	1777	443	494	732	904	1195	86	164	93	141	94
Marine (Cargo)	465	504	588	623	685	6	10	46	25	24	42	61	10	5	8
Marine (Hull)	51	56	105	47	49	4	2	3	4	2	4	16	7	4	1
Aviation			6	14	6			4	2	-					-
Engineering	419	494	566	588	589	24	32	42	49	48	25	73	18	17	21
Motor Own Damage	4203	4694	6727	9219	8020	447	746	640	883	842	1578	1069	417	857	915
Motor Third Party	3018	2863	5411	5240	9191	181	225	367	459	688	518	342	198	207	579
Liability Insurance	233	250	287	325	351	6	8	18	36	18	15	34	7	5	9
Personal Accident	294	301	347	393	414	144	145	311	458	617	80	182	92	74	73
Health Insurance	2851	3211	4098	4976	5981	166	217	693	871	1048	369	725	271	314	359
Overseas Medical Insurance	78	75	82	96	87	6	3	13	14	18	27	34	19	13	24
Crop Insurance			52	62	59	1457	1931	1	-	7	1		5	6	10
Credit Insurance			8	5	4			5	4	3					5
Miscellaneous	1040	1042	1221	1308	1311	336	372	398	475	606	74	149	102	145	94
Grand Total	13729	14733	20918	24558	28523	3219	4184	3273	4186	5117	2819	2849	1239	1789	2192

Note: Figures in brackets indicate negative values.

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

(₹ Crore)

Type of Channel	Brokers				Referral Arrangements					Direct Business					
	2009-10	2010-11	2011-12	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
Fire	847	1029	1276	1591	1819	26	54	29	11	1	1370	1477	1871	2355	2477
Marine (Cargo)	417	531	615	683	741	4	7	2	-	-	518	409	568	585	565
Marine (Hull)	106	112	128	131	151		4		-	-	777	757	732	888	922
Aviation			150	129	120				-	-			316	325	321
Engineering	478	1258	773	833	902	5	17	4	-	-	680	(117)	846	951	927
Motor Own Damage	931	1821	1884	4726	4917	238	273	89	3	2	2044	3380	4038	3648	2984
Motor Third Party	546	969	1080	1997	2713	76	122	35	3	2	1354	1557	2383	1946	2612
Liability Insurance	323	395	466	504	604	3	3	1	1	-	216	228	236	260	268
Personal Accident	155	229	250	274	289	14	10	3	-	1	344	288	346	399	426
Health Insurance	1335	2275	2778	3203	3979	74	51	8	5	3	2981	4034	4783	5306	5713
Overseas Medical Insurance	18	28	35	49	77	9	6		-	-	149	188	171	188	229
Crop Insurance	14	10	24	28	48		8		-	-	31	4	75	86	1068
Credit Insurance			53	70	87				-	-			1020	1173	1330
Miscellaneous	496	676	409	482	581	77	46	20	14	5	1486	2214	1171	1483	887
Grand Total	5665	9331	9921	14699	17029	526	602	191	37	14	11949	14418	18556	19594	20728

Note: Figures in brackets indicate negative values.

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

(₹ Crore)

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

Note: Figures in brackets indicate negative values.

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

States/Union Territory	Fire					Marine Cargo				
	2009-10	2010-11	2011-12	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
Andhra Pradesh	27228.80	33819.95	37087.86	44575.72	49839.14	5864.20	9142.97	9616.99	10529.10	10143.52
Arunachal Pradesh	90.43	198.34	1521.58	177.35	200.95	17.84	20.16	770.50	18.07	22.44
Assam	53.63	72.94	4251.32	6210.07	6104.55	10.63	13.12	759.63	1140.81	1138.20
Bihar	2914.87	3302.29	2946.86	2566.51	3922.70	567.72	634.03	412.93	416.92	607.83
Chhattisgarh	1617.41	1769.75	3414.12	5600.44	5505.47	216.43	248.97	1258.86	1132.37	924.39
Goa	2903.16	3259.65	4370.84	7894.05	2458.68	1036.71	1209.92	2612.41	3228.63	609.60
Gujarat	2687.41	3149.03	56117.48	76091.84	100158.62	697.07	753.69	13354.30	16727.32	17951.36
Haryana	153.17	171.30	22399.74	31902.56	35170.10	23.86	38.91	8329.72	9820.50	13032.35
Himachal Pradesh	175.00	238.15	4244.11	8242.18	8869.52	54.90	77.86	374.86	476.70	635.35
Jammu & Kashmir	40800.26	47771.85	5716.51	4434.72	6872.26	27652.74	26894.71	1100.49	281.93	483.33
Jharkhand	1386.06	1814.35	2635.68	5813.00	5422.97	611.02	777.24	362.20	684.83	530.89
Karnataka	34836.08	42842.86	27672.16	33183.62	43380.52	8507.62	11138.17	9546.03	9843.04	10531.06
Kerala	16259.74	19779.19	13070.80	11611.77	16701.91	5270.25	6355.57	1721.70	1426.76	1533.19
Madhya Pradesh	1619.11	3206.47	9798.30	14795.53	13799.83	145.57	197.50	3753.46	4914.93	5506.29
Maharashtra	1798.92	1986.86	166012.93	198954.99	200636.26	250.46	275.46	54464.30	55650.28	57786.85
Manipur	1153.43	1498.93	133.29	69.54	109.37	294.97	292.06	12.92	5.02	7.28
Meghalaya	18799.26	22999.85	2288.50	477.11	842.66	6799.05	7780.28	386.94	84.91	43.24
Mizoram	7818.31	8433.36	426.11	264.50	196.18	1045.58	1182.70	57.85	9.08	3.51
Nagaland	-	-	133.25	132.68	149.31	-	0.02	12.01	7.63	25.21
Orissa	5448.58	7360.15	7788.79	10523.06	11890.04	2728.10	4198.18	1278.53	1431.11	1218.21
Punjab	129432.63	148751.41	19021.76	14761.53	14027.31	34353.56	43564.39	4162.15	3414.55	4130.53
Rajasthan	33.02	31.89	13402.04	16187.90	17133.97	4.49	5.94	4169.25	4687.20	4586.05
Sikkim	218.84	256.92	140.51	299.34	302.95	14.13	24.95	33.46	26.64	33.11
Tamil Nadu	127.54	60.19	42873.49	52709.68	55484.17	1.16	0.65	16464.46	18974.17	20205.88
Tripura	51.58	57.00	193.23	259.88	781.92	11.54	10.90	21.38	34.58	41.39
Uttar Pradesh	3607.16	5535.44	21000.63	28530.28	40765.47	716.23	953.51	7639.81	8377.52	8993.22
Uttarakhand	389.37	780.50	3765.05	4532.54	6547.48	105.68	904.03	679.80	710.93	871.07
West Bengal	10607.21	12912.44	23675.16	30051.19	29310.77	1940.63	2598.84	9484.03	10038.29	10654.26
Andaman & Nicobar Is.	6679.51	8790.25	589.72	171.26	203.35	2666.68	3272.96	171.83	11.51	7.52
Chandigarh	33.13	92.02	1556.33	2627.58	2318.46	11.48	17.51	587.55	638.01	845.18
Dadra & Nagar Haveli	33850.54	37550.95	1882.69	912.06	1028.31	11579.74	16300.34	440.47	163.88	283.55
Daman & Diu	163.68	166.41	337.73	576.11	831.90	18.41	22.88	254.34	171.68	218.62
Delhi	13642.69	16385.52	43786.68	59840.99	58431.16	4586.12	5714.84	29053.15	28893.10	28895.30
Lakshadweep	2162.69	3568.28	480.31	0.52	0.73	443.90	748.39	37.04	0.99	0.76
Puducherry	20884.67	25132.06	2890.87	968.86	1312.46	7272.60	9055.84	1137.20	87.45	249.68
ALL INDIA	389627.90	463746.53	547626.43	675950.97	740711.47	125521.05	154427.49	184522.56	194060.43	202750.21

(₹ Lakh)

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

(₹ Lakh)

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

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

(₹ Lakh)

States/Union Territory	Engineering					Motor Own Damage				
	2009-10	2010-11	2011-12	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
Andhra Pradesh	24308.82	24931.03	27490.05	30154.47	28490.57	65922.97	80965.51	92361.39	113689.34	115070.20
Arunachal Pradesh	7.72	6.04	1258.80	293.30	347.76	199.21	341.69	3286.94	716.75	1096.19
Assam	5.84	10.62	2986.13	4131.21	4828.97	508.71	448.12	16843.46	24165.24	26383.92
Bihar	1532.63	1738.57	2640.99	2153.73	1782.18	13988.64	16514.68	24136.74	31333.77	35278.20
Chattisgarh	514.24	587.24	3906.76	4708.51	4621.14	15352.80	19915.74	22249.59	24981.83	26462.99
Goa	1071.08	986.65	1196.75	1430.86	448.99	12941.02	17626.01	10205.02	11271.24	10803.21
Gujarat	1467.81	2009.47	13091.60	13367.98	13790.41	13817.16	18073.82	110342.58	137868.53	142401.70
Haryana	25.50	20.12	7911.07	10701.52	13591.48	139.66	186.90	50047.63	61753.22	66660.15
Himachal Pradesh	40.88	103.84	2189.95	2166.41	2227.56	142.58	127.11	7821.48	10225.57	10439.68
Jammu & Kashmir	22799.96	26180.12	3071.78	3189.32	2261.15	76030.09	88835.27	13379.17	13667.43	14814.28
Jharkhand	362.12	420.92	2244.62	3624.37	3157.82	7387.75	8546.63	15201.54	19513.31	21893.16
Karnataka	9441.70	11095.25	11048.45	11062.54	11687.37	61792.52	89614.85	104907.85	132100.34	138596.36
Kerala	4956.84	6824.20	2699.24	2189.91	2673.51	42930.09	50687.74	72509.93	93327.66	96173.17
Madhya Pradesh	254.64	218.29	4030.64	5298.15	4920.90	5263.72	7577.63	49841.55	64472.27	67627.77
Maharashtra	436.28	538.08	57273.25	56702.93	56372.01	7969.07	8964.77	229419.77	276497.08	286865.60
Manipur	774.54	1018.23	105.20	74.04	94.86	10426.96	14178.02	1868.55	675.85	791.68
Meghalaya	7296.06	7680.88	1044.99	550.94	586.15	68105.98	85808.82	6319.87	1975.14	2143.27
Mizoram	1374.58	1418.02	218.54	195.95	50.89	52761.91	64109.94	4749.63	915.56	692.02
Nagaland	-	-	150.36	33.59	20.15	0.19	0.31	944.71	1119.82	985.44
Orissa	1785.50	2233.63	5722.67	8027.57	8197.44	32578.64	43276.84	29246.63	31169.11	32483.16
Punjab	49675.01	55149.03	7408.07	5491.16	4435.51	140754.46	188253.20	51757.87	65183.80	63590.93
Rajasthan	2.46	21.08	3224.93	5067.91	4751.75	424.88	532.52	60987.61	81538.24	85380.73
Sikkim	62.45	104.41	420.26	878.48	1224.12	1068.41	1463.70	847.09	890.29	864.70
Tamil Nadu	3.68	17.61	19383.93	23088.79	24473.70	480.61	539.60	127713.31	161300.61	159156.53
Tripura	6.91	9.57	61.21	100.18	173.07	531.59	647.64	1623.07	2367.45	2694.46
Uttar Pradesh	2294.87	3316.97	10620.83	12676.20	12377.72	18057.92	24584.50	94883.63	117975.74	128517.47
Uttarakhand	52.51	324.01	1203.64	1384.36	2534.20	2302.65	2819.92	10449.01	15737.59	15997.27
West Bengal	3127.77	3700.51	12946.17	14742.70	13467.93	34124.76	42417.18	57698.77	71081.10	67260.19
Andaman & Nicobar Is.	1458.09	1913.03	239.32	19.65	9.14	44900.66	55985.81	3651.58	413.49	476.07
Chandigarh	105.87	54.47	324.44	495.46	481.51	476.63	672.99	15898.46	22326.89	24166.34
Dadra & Nagar Haveli	14755.19	19312.72	636.05	159.61	165.99	89408.40	110474.89	4407.54	360.76	338.83
Daman & Diu	70.44	87.49	236.72	208.66	241.15	1515.61	1357.97	641.10	478.94	524.96
Delhi	4193.64	6390.10	20202.69	22127.45	24756.37	65333.62	82955.13	99593.81	114038.60	125260.99
Lakshadweep	436.35	627.65	133.76	0.07	0.07	8235.24	10562.26	695.57	3.85	2.78
Puducherry	10984.37	12151.77	659.29	119.13	319.76	38607.45	55116.39	7269.70	4646.99	4779.21
ALL INDIA	165686.31	191201.61	227983.14	246617.10	249563.31	934482.58	1194184.11	1403802.11	1709783.41	1776673.56

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

(₹ Lakh)

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

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

(₹ Lakh)

States/Union Territory	Personal Accident					Health				
	2009-10	2010-11	2011-12	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
Andhra Pradesh	6458.49	8337.07	10266.00	12430.69	14275.28	80114.34	105002.58	106121.93	69542.39	71121.56
Arunachal Pradesh	1.91	3.54	468.22	7.20	11.76	3.48	16.63	2037.83	80.34	43.58
Assam	5.16	4.24	690.59	979.00	1128.18	4.13	3.62	5873.34	7505.92	8286.95
Bihar	367.15	651.46	1364.26	1414.98	1290.45	1348.02	2399.98	26048.74	31529.15	8159.40
Chhattisgarh	568.38	617.13	977.83	1490.58	1485.84	753.17	11680.79	1659.36	8726.55	10764.32
Goa	497.71	629.61	731.42	947.96	506.01	6467.05	6246.82	11279.70	10674.40	2909.80
Gujarat	857.84	1051.29	10576.15	11552.75	12362.81	1079.46	1397.57	79763.01	88601.95	108115.67
Haryana	9.93	16.28	5652.82	6800.73	7856.49	94.62	137.92	60447.05	78917.92	80573.03
Himachal Pradesh	17.41	18.16	249.34	305.27	260.30	182.19	228.53	1936.65	2619.91	1489.80
Jammu & Kashmir	9823.64	13768.57	2268.90	615.46	612.80	86777.93	113477.48	6067.04	1013.40	1676.70
Jharkhand	273.27	300.59	1158.68	1284.04	1288.94	1463.31	1861.69	3876.30	7878.02	9094.11
Karnataka	7956.86	9784.76	9415.43	11187.40	13139.12	52428.08	69325.21	117786.47	141552.93	166480.58
Kerala	3313.47	4066.33	3798.49	3924.30	5457.51	17916.48	43325.56	45128.38	60902.38	60033.31
Madhya Pradesh	143.97	174.80	1865.59	2189.63	2444.98	663.19	1859.40	11319.68	15658.47	19461.03
Maharashtra	479.74	467.51	37827.42	52840.44	62892.16	310.38	467.17	368207.91	437345.54	551900.31
Manipur	905.17	938.68	58.71	15.68	19.90	5570.95	2580.25	367.42	916.97	500.40
Meghalaya	5999.21	7992.24	710.15	44.06	36.42	71818.08	94636.13	7309.50	312.75	1170.78
Mizoram	2580.78	3160.90	350.93	22.04	12.24	18360.45	24018.49	2509.10	793.97	192.25
Nagaland	2.40	3.00	9.32	15.34	17.59	0.22	0.23	467.77	380.22	150.10
Orissa	1093.27	1592.05	1557.77	1856.70	1683.62	7267.99	9493.17	5178.76	11356.94	29244.78
Punjab	35857.24	36211.85	4249.65	2986.84	3468.10	248118.50	326795.70	27425.21	15865.24	16299.42
Rajasthan	1.74	3.07	3103.56	3834.31	4183.68	18.52	7.05	11029.39	16562.78	24897.54
Sikkim	27.58	21.49	24.06	33.19	40.46	48.16	66.22	76.45	112.75	61.26
Tamil Nadu	5.24	4.61	15758.64	19566.73	22105.85	0.24	285.84	121017.49	178402.86	216384.75
Tripura	0.39	2.64	88.07	120.90	123.47	246.33	236.80	2658.44	2430.48	1104.21
Uttar Pradesh	917.25	1338.58	4988.22	5705.78	5575.52	1565.81	4645.95	42504.72	55390.01	60081.78
Uttarakhand	82.06	101.77	472.75	587.35	916.44	432.55	648.00	2411.94	3772.69	4019.63
West Bengal	1381.70	1527.51	3986.14	4163.63	4125.56	5534.47	8135.14	78556.81	99306.96	101752.19
Andaman & Nicobar Is.	3716.78	2859.49	172.10	5.53	6.14	6202.14	9525.56	1372.70	13.64	15.41
Chandigarh	6.60	12.48	455.42	556.90	935.21	26.86	38.16	6149.79	5791.80	6880.99
Dadra & Nagar Haveli	9506.66	12624.50	620.01	61.49	61.37	116148.00	138391.73	5514.22	208.49	191.80
Daman & Diu	98.99	98.12	56.17	33.56	73.33	458.01	765.44	205.48	295.38	489.76
Delhi	4582.23	4675.67	12271.09	13745.38	13687.31	24462.50	49743.55	127147.15	145462.04	155565.63
Lakshadweep	289.83	423.03	21.42	0.14	6.39	1426.18	2366.75	84.66	1.18	1.66
Puducherry	2612.93	3990.70	326.90	155.49	161.50	40638.00	56218.81	6741.63	1080.85	1353.28
ALL INDIA	100442.98	117473.72	136592.24	161481.49	182252.75	797949.81	1086029.90	1296282.04	1501007.26	1720558.78

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

(₹ Lakh)

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

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

(₹ Lakh)

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

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

Insurer	(In Lakhs)												
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Public Sector	213.535585	384.27	446.34	421.93	339.72	385.47	451.37	434.04	505.76	528.14	689.68	600.06	
	(96.15)	(-8.26)	(16.15)	(-5.47)	(-19.48)	(13.47)	(17.10)	(-3.84)	(16.52)	(4.43)	(30.59)	(-12.99)	
Private Sector	16.14739528	32.99	51.45	89.48	126.92	187.03	219.23	240.84	287.65	329.30	380.56	424.47	
	(3.85)	(96.72)	(55.96)	(73.92)	(41.85)	(47.36)	(17.21)	(9.86)	(19.44)	(14.48)	(15.57)	(11.54)	
TOTAL	229.6829803	417.26	497.79	511.41	466.64	572.50	670.60	674.88	793.41	857.44	1070.24	1024.52	
	(89.66)	(-4.21)	(19.30)	(2.74)	(-8.75)	(22.69)	(17.13)	(0.64)	(17.56)	(8.07)	(24.82)	(-4.27)	

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

TABLE 51: NET RETENTIONS* OF NON-LIFE INSURERS

Segment	(In per cent)												
	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Aviation	25.98	23.53	48.53	21.93	24.21	23.71	25.64	37.50	20.16	27.25	1.00		
Engineering	81.29	75.78	91.55	72.89	77.52	71.26	68.88	70.15	73.53	70.78	71.07		
Fire	80.46	76	85.76	65.72	75.65	77.35	73.99	65.39	75.16	71.88	69.24		
Marine Cargo	89.46	85.07	91.77	77.10	84.43	88.59	85.35	79.18	78.86	83.59	85.99		
Marine Hull	26.68	25.55	39.76	18.30	20.01	31.26	23.31	25.06	32.29	34.79	31.94		
Motor	99.02	99.64	100.00	96.15	100.00	99.99	99.99	98.88	99.02	98.78	100.00		
Miscellaneous	94.70	88.35	94.47	89.63	97.11	96.95	91.39	90.63	94.52	90.01	89.43		
Industry	87.90	86.45	92.58	83.41	91.26	94.45	90.30	88.24	91.84	89.84	90.32		

* Within the country.

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

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

Note: Figures in brackets indicate negative values.

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

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

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS RATIO – MARINE INSURANCE (Contd.)

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

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS RATIO – MARINE INSURANCE (Contd.)

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

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS RATIO – MOTOR INSURANCE (Contd.)

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

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS RATIO – MOTOR INSURANCE (Contd.)

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

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS RATIO – HEALTH INSURANCE (Contd.)

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

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS RATIO – HEALTH INSURANCE (Contd.)

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

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS RATIO – OTHERS (Contd.)

INSURER	CLAIMS INCURRED (NET) (₹ Lakh)													
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Bajaj Allianz	1153	10245	13533	18197	32750	5451	9439	12076	11641	10284	9639	10949	10148	
Bharti AXA	-	-	-	-	-	-	-	36	826	769	270	1026	2368	
Cholamandalam	-	62	1768	4376	4935	705	1302	2123	3414	1935	1716	2390	3698	
Future Generali	-	-	-	-	-	-	50	144	511	1059	1508	2503	3954	
HDFC ERGO	-	90	3092	7853	7684	379	409	280	1830	4414	6203	12310	13188	
ICICI Lombard	166	1435	4795	11925	35205	7979	7143	12368	10504	15884	26580	35989	49487	
IFFCO Tokio	355	2106	4928	8881	20761	3531	4221	6832	5872	6483	7189	8612	11458	
L&T General	-	-	-	-	-	-	-	-	-	36	534	1029	821	
Liberty Videocon	-	-	-	-	-	-	-	-	-	-	-	-	393	
Magma HDI	-	-	-	-	-	-	-	-	-	-	-	0.11	246	
Raheja OBE	-	-	-	-	-	-	-	-	30	124	200	720	978	
Reliance	87	1917	1569	2801	1379	2392	2824	5332	4514	3528	4664	2691	3254	
Royal Sundaram	1051	517	8116	9855	14196	1355	1944	2305	2089	1787	2042	2262	1957	
SBI General	-	-	-	-	-	-	-	-	-	301	268	3757	16619	
Shriram	-	-	-	-	-	-	-	5	38	73	152	272	779	
Tata AIG	875	4783	6993	10928	13061	1994	2344	5314	8626	5767	4476	9340	11849	
Universal Sompo	-	-	-	-	-	-	-	35	1094	1052	1459	1920	2367	
PRIVATE-TOTAL	3687	21155	44794	74816	129971	23786	29676	46850	50989	53496	66900	95770	133562	
National	145448	138077	192836	204696	249815	28390	23743	27919	32846	26467	47766	46345	75365	
New India	205102	211523	237030	247946	291525	56327	57967	48184	49415	72864	75308	62531	90192	
Oriental	156080	125671	141399	166994	174854	31091	31499	36457	51548	61426	48009	39210	65696	
United	152303	160545	165965	176785	178930	28998	25718	29086	37200	40781	56850	59316	71978	
PUBLIC-TOTAL	658933	635816	737230	796421	895124	144806	138927	141646	171009	201538	227933	207402	303230	
GRAND TOTAL	662620	656971	782024	871237	1025095	168592	168603	188496	221998	255034	294834	303172	436792	

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS RATIO – OTHERS (Contd.)

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

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS RATIO – TOTAL (Contd.)

INSURER	CLAIMS INCURRED (NET) (₹ Lakh)													
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Bajaj Allianz	1273	10667	15061	22633	40999	55563	94570	135991	138656	170127	190795	211814	252528	
Bharti AXA	-	-	-	-	-	-	-	289	8621	27595	47507	76719	87233	
Cholamandalam	-	62	2089	5472	6893	7077	15565	27579	34434	48580	65818	90037	113740	
Future Generali	-	-	-	-	-	-	58	6054	16916	27902	40973	59161	68385	
HDFC ERGO	-	87	3103	7913	7973	8003	11477	14490	39587	53230	76643	95105	127502	
ICICI Lombard	1781	1776	7005	15476	38925	81384	122832	168453	190262	273065	360090	338062	361891	
IFFCO Tokio	427	2850	7285	11923	24407	39859	50474	69502	73267	99047	123366	124545	148173	
L&T General	-	-	-	-	-	-	-	-	-	245	5736	11830	15250	
Liberty Videocon	-	-	-	-	-	-	-	-	-	-	-	16	4337	
Magma HDI	-	-	-	-	-	-	-	-	-	-	-	1255	19364	
Raheja OBE	-	-	-	-	-	-	-	-	-	-	-	908	1146	
Reliance	160	1917	2374	3836	3444	17318	75068	107365	118568	133138	126587	126079	160362	
Royal Sundaram	1163	5860	8961	11370	16166	20374	29815	41235	50908	66021	86559	92442	100419	
SBI General	-	-	-	-	-	-	-	-	-	564	4992	17919	53488	
Shriram	-	-	-	-	-	-	-	-	-	-	37836	89117	129000	
Tata AIG	1020	6006	8458	12623	16015	20711	24771	35566	39638	54311	86954	96858	114049	
Universal Sampo	-	-	-	-	-	-	-	241	5750	14216	21876	24358	30543	
PRIVATE-TOTAL	5824	29225	54336	91246	154822	250289	424630	606765	716607	968041	1275732	1456224	1787411	
National	172493	161966	210990	226351	283033	239422	283884	339367	324537	462327	531407	639053	704861	
New India	255418	269950	271358	290498	363201	364361	417748	467186	513245	652487	708753	814307	938095	
Oriental	182766	146654	158765	190838	206474	235886	260222	305719	326018	406536	446483	439285	511102	
United	178047	190544	184217	199853	204277	214206	250628	251505	332925	438564	538694	613492	627738	
PUBLIC-TOTAL	788724	769114	825330	907540	1056985	1053875	1212482	1363777	1496725	1959914	2225336	2506137	2781796	
GRAND TOTAL	794548	798339	879666	998786	1211807	1304164	1637112	1970542	2213332	2927955	3501068	3962361	4569207	

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS RATIO – TOTAL (Concl.d.)

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

Note: Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	NATIONAL													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Net Premium	180455	181312	213088	250865	283216	268300	285536	318798	365363	397765	538971	695285	795691	942104
Change in Reserve for Unexpired Risk	(9984)	387	(16492)	(12084)	(16802)	8017	(8780)	(16945)	(23127)	(16187)	(62576)	(87932)	(48843)	(73837)
	-5.53%	0.21%	-7.74%	-4.82%	-5.93%	2.99%	-3.07%	-5.32%	-6.33%	-4.07%	-11.61%	-12.65%	-6.14%	-7.84%
Net Earned Premium	170471	181699	196596	238781	266414	276317	276757	301853	342236	381578	476395	607353	746848	868267
Claims incurred (Net)	146163	172493	161966	210990	226350	283033	239422	283884	339367	324536	462328	531406	639053	704861
	85.74%	94.93%	82.39%	88.36%	84.96%	102.43%	86.51%	94.05%	99.16%	85.05%	97.05%	87.50%	85.57%	81.18%
Commission, Expenses of Management	49097	55458	64785	80474	93769	102316	91952	110159	116454	145019	170289	193999	205809	285722
	27.21%	30.59%	30.40%	32.08%	33.11%	38.13%	32.20%	34.55%	31.87%	36.46%	31.60%	27.90%	25.87%	30.33%
Underwriting Profit / Loss	(24789)	(46252)	(30155)	(52683)	(53705)	(109032)	(54617)	(92190)	(113585)	(87977)	(156222)	(118052)	(98014)	(122316)
	-14.54%	-25.46%	-15.34%	-22.06%	-20.16%	-39.46%	-19.73%	-30.54%	-33.19%	-23.06%	-32.79%	-19.44%	-13.12%	-14.09%
Gross Investment Income	40329	43978	48587	66268	68517	100976	105480	118092	103962	134845	182142	171387	210368	226310
Other Income Less other Outgo	(4451)	(7121)	(4489)	(6285)	(690)	2092	(5280)	(8696)	(3731)	(20010)	(18381)	(20229)	(26504)	(3214)
Profit Before Tax	11089	(9395)	13943	7300	14122	(5964)	45583	17206	(13354)	26858	7539	33106	85850	100779
Income Tax Deducted at Source and Provision for Tax	830	(350)	451	178	1009	4661	3455	863	(1567)	(4373)	(51)	585	16065	18491
Net Profit after Tax	10259	(9045)	13492	7122	13113	(10625)	42128	16343	(11787)	31231	7590	32521	69785	82289

Note: Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	ORIENTAL													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Net Premium	172535	181850	189842	203304	221802	250047	287973	287868	323510	396253	461158	523665	554524	638147
Change in Reserve for Unexpired Risk	(4148)	222	(4265)	(6058)	(9485)	(14463)	(18897)	(244)	(16830)	(37170)	(29668)	(34359)	(15814)	(42750)
	-2.40%	0.12%	-2.25%	-2.98%	-4.28%	-5.78%	-6.56%	-0.08%	-5.20%	-9.38%	-6.43%	-6.56%	-2.85%	-6.70%
Net Earned Premium	168387	182072	185577	197246	212317	235584	269077	287623	306680	359083	431490	489306	538711	595397
Claims incurred (Net)	150206	182792	146655	158765	190838	206474	235886	260222	305719	326018	406536	446483	439285	511102
	89.20%	100.40%	79.03%	80.49%	89.88%	87.64%	87.66%	90.47%	99.69%	90.79%	94.22%	91.25%	81.54%	85.84%
Commission, Expenses of Management	45781	58596	64205	84769	82618	95416	85385	95496	111546	139202	185844	167900	205337	213287
	26.53%	32.22%	33.82%	41.70%	37.25%	38.16%	29.65%	33.17%	34.48%	35.13%	40.30%	32.06%	37.03%	33.42%
Underwriting Profit / Loss	(27600)	(59316)	(25283)	(46288)	(61139)	(66306)	(52194)	(68095)	(110585)	(106137)	(160890)	(125076)	(105911)	(128992)
	-16.39%	-32.58%	-13.62%	-23.47%	-28.80%	-28.15%	-19.40%	-23.67%	-36.06%	-29.56%	-37.29%	-25.56%	-19.66%	-21.66%
Gross Investment Income	39571	43762	48734	94313	108219	111751	116010	114315	99562	116944	179656	160963	186298	194921
Other Income Less other Outgo	(4511)	(7956)	(862)	(2595)	91	(12026)	(853)	(1986)	2182	(1983)	(725)	747.88	(913)	145
Profit Before Tax	7460	(23510)	22589	45430	47171	33419	62964	44235	(8841)	8824	18041	36634	79474	66073
Income Tax Deducted at Source and Provision for Tax	42	63	11190	13786	14118	5027	13237	43305	3576	(13249)	(12579)	11295	26086	20044
Net Profit after Tax	7418	(23573)	11399	31644	33053	28392	49727	930	(12417)	22073	30620	25339	53388	46029

Note: Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	UNITED													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Net Premium	188438	204507	209243	215136	217266	222585	252953	288066	351041	419016	511694	677952.35	748907.5	829139.14
Change in Reserve for Unexpired Risk	(6233)	(7226)	1695	(1473)	(1001)	(3152)	(15629)	(17857)	(31131)	(35196)	(46931)	(69229)	(23813)	(68809)
	-3.31%	-3.53%	0.81%	-0.68%	-0.46%	-1.42%	-6.18%	-6.20%	-8.87%	-8.40%	-9.17%	-10.21%	-3.18%	-8.30%
Net Earned Premium	182205	197281	210938	213663	216265	219433	237324	270209	319910	383820	464763	608724	725094	760330
Claims incurred (Net)	177693	178047	190546	184217	199853	204277	214206	250628	251505	332924	438564	538694	613492	627738
	97.52%	90.25%	90.33%	86.22%	92.41%	93.09%	90.26%	92.75%	78.62%	86.74%	94.36%	88.50%	84.61%	82.56%
Commission, Expenses of Management	46636	64542	64961	83413	91081	104063	96222	104916	123084	138994	199692	192298	230970	255007
	24.75%	31.56%	31.05%	38.77%	41.92%	46.75%	38.04%	36.42%	35.06%	33.17%	39.03%	28.36%	30.84%	30.76%
Underwriting Profit / Loss	(42124)	(45308)	(44569)	(53967)	(74669)	(88907)	(73104)	(85335)	(54679)	(88098)	(173493)	(122268)	(119367)	(122415)
	-23.12%	-22.97%	-21.13%	-25.26%	-34.53%	-40.52%	-30.80%	-31.58%	-17.09%	-22.95%	-37.33%	-20.09%	-16.46%	-16.10%
Gross Investment Income	48564	62431	67100	94560	107029	140042	131426	157725	108767	168857	187271	176601	185383.14	196720.21
Other Income Less other Outgo	(5623)	(1454)	(1114)	(1254)	(530)	(5860)	(6288)	(6576)	(3797)	1526	(695)	(7405)	(4230)	(11000)
Profit Before Tax	817	15669	21417	39339	31830	45275	52034	65814	50291	82285	13083	46928	61786	63306
Income Tax Deducted at Source and Provision for Tax	(1042)	330	4317	1295	1059	2751	(852)	2651	(2686)	(11505)	(28)	8249	9052	10545
Net Profit after Tax	817	15669	21417	39339	31830	45275	52034	65814	52977	93790	13111	38679	52733	52760

Note: Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	TOTAL													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Net Premium	808576	874492	963813	1032800	1111795	1175197	1301640	1386159	1589946	1813297	2231046	2774023	3126540.05	3617251.92
Change in Reserve for Unexpired Risk	(29867)	(27555)	(40962)	(24164)	(40082)	(31763)	(64971)	(45331)	(96189)	(117733)	(211066)	(281182)	(170823)	(273571)
Net Earned Premium	778709	846937	922851	1008636	1071713	1143434	1236669	1340828	1493757	1695564	2019980	2492842	2955717	3343681
Claims incurred (Net)	702036	788900	769114	825330	907539	1056985	1053875	1212481	1363779	1496723	1959914	2225336	2506137	2781796
Commission, Expenses of Management	216511	259167	297461	405154	422112	470113	427906	458406	552667	652958	815015	850378	963752	1134268
Underwriting Profit / Loss	(139838)	(201130)	(143724)	(221848)	(257938)	(383664)	(245112)	(330059)	(422689)	(454117)	(754949)	(582872)	(514172)	(572382)
Gross Investment Income	208049	218848	251988	381820	433018	561063	578423	624751	479978	634727	784220	742426	861045.28	939462.855
Other Income Less other Outgo	(19979)	(31173)	(24088)	(3113)	(2169)	(19112)	(11337)	(15292)	529	(26715)	(31744)	(27268)	(18642)	(7481)
Profit Before Tax	48232	(13455)	84176	156859	172911	158287	321974	279400	57818	153895	(2473)	132286	328232	359600
Income Tax Deducted at Source and Provision for Tax	6330	7015	21660	21027	55751	26358	31238	58851	(7985)	(24587)	(13678)	17814	67960	69624
Net Profit after Tax	41902	(20470)	62516	135832	117160	131929	290736	220548	65803	178482	11205	114471	260272	289976

Note: Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	BAJAJ ALLIANZ													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Net Premium	-	8406	18076	28641	47929	69869	103976	175255	200658	197167	231050	269567	320315	376081
Change in Reserve for Unexpired Risk	-	(7424)	(2666)	(5577)	(10837)	(11232)	(20123)	(33711)	(11532)	(8747)	(16085)	(22099)	(27882)	(26775)
	-	-88.32%	-14.75%	-19.47%	-22.61%	-16.08%	-19.35%	-19.24%	-5.75%	-4.44%	-6.96%	-8.20%	-8.70%	-7.12%
Net Earned Premium	-	982	15410	23064	37092	58637	83853	141544	189126	188420	214965	247468	292433	349306
Claims incurred (Net)	-	1274	10667	15061	22633	40999	55563	94570	135992	138657	170127	190795	211814	252528
	-	129.74%	69.22%	65.30%	61.02%	69.92%	66.26%	66.81%	71.91%	73.59%	79.14%	77.10%	72.43%	72.29%
Commission, Expenses of Management	-	2433	5118	7892	10718	15341	26676	50072	62261	58028	68648	74694	86785	97148
	-	28.94%	28.31%	27.55%	22.36%	21.96%	25.66%	28.57%	31.03%	29.43%	29.71%	27.71%	27.09%	25.83%
Underwriting Profit / Loss	-	(2725)	(375)	111	3741	2297	1615	(3098)	(9126)	(8265)	(23810)	(18021)	(6166)	(370)
	-	-277.49%	-2.43%	0.48%	10.09%	3.92%	1.93%	-2.19%	-4.83%	-4.39%	-11.08%	-7.28%	-2.11%	-0.11%
Gross Investment Income	-	1429	2073	3060	3888	5204	8890	18648	21475	23336	28016.53	35351	45791	57074
Other Income Less other Outgo	(127)	(30)	12	7	67	682	1198	1240	2628	2909	1984	2069	2530	1994
Profit Before Tax	(127)	(1326)	1710	3178	7696	8183	11703	16790	14977	17980	6191	19399	42154	58699
Income Tax Deducted at Source and Provision for Tax	-	(365)	750	1008	2987	3026	4166	6228	(5461)	(5898)	(1864)	7034	12646	17800
Net Profit after Tax	(127)	(961)	960	2170	4709	5157	7537	10562	20438	23878	8055	12365	29508	40899

Note: Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	BHARTI AXA					
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Net Premium	1242	18669	43468	71728	100276	118416
Change in Reserve for Unexpired Risk	(1520)	(10305)	(11897)	(15265)	(11637)	(9126)
Net Earned Premium	-122.38%	-55.20%	-27.37%	-21.28%	-11.61%	-7.71%
Claims incurred (Net)	(278)	8364	31570	56463	88638	109290
Commission, Expenses of Management	289	8619	27596	47507	76719	87233
	-103.96%	103.05%	87.41%	84.14%	86.55%	79.82%
Underwriting Profit / Loss	5333	14564	24091	29386	37789	43414
	429.39%	78.01%	55.42%	40.97%	37.69%	36.66%
Gross Investment Income	(5899)	(14819)	(20117)	(20431)	(25869)	(21358)
	2121.94%	-177.18%	-63.72%	-36.18%	-29.19%	-19.54%
Other Income Less other Outgo	765	909	2327.88	4163	9603	14935
Profit Before Tax	(597)	(317)	759	2323	1873	139
Income Tax Deducted at Source and Provision for Tax	(5732)	(14226)	(17030)	(13945)	(14393)	(6284)
Net Profit after Tax	(44)	(4)	(5)	5	5	8
	(5688)	(14222)	(17025)	(13950)	(14398)	(6291)

Note: Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	CHOLAMANDALAM											
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Net Premium	450	4832	8947	9856	15926	32113	43414	51463	72686	99077	135006	155200
Change in Reserve for Unexpired Risk	(338)	(2449)	(1843)	(1016)	(3198)	(7227)	(4877)	(5235)	(9949)	(12164)	(18262)	(12063)
	-75.11%	-50.68%	-20.60%	-10.31%	-20.08%	-22.51%	-11.23%	-10.17%	-13.69%	-12.28%	-13.53%	-7.77%
Net Earned Premium	112	2383	7104	8840	12728	24886	38537	46228	62737	86913	116743	143136
Claims incurred (Net)	62	2089	5472	6893	7077	15565	27578	34434	48578	65818	90037	113740
	55.36%	87.66%	77.03%	77.98%	55.60%	62.55%	71.56%	74.49%	77.43%	75.73%	77.12%	79.46%
Commission, Expenses of Management	1120	2466	3053	3541	5834	10946	13595	17250	23132	29409	34808	41221
	248.89%	51.03%	34.12%	35.93%	36.63%	34.09%	31.31%	33.52%	31.83%	29.68%	25.78%	26.56%
Underwriting Profit / Loss	(1070)	(2172)	(1421)	(1594)	(183)	(1626)	(2636)	(5455)	(8974)	(8314)	(8101)	(11825)
	-955.36%	-91.15%	-20.00%	-18.03%	-1.43%	-6.53%	-6.84%	-11.80%	-14.30%	-9.57%	-6.94%	-8.26%
Gross Investment Income	759	1554	1076	1300	1574	2643	3851	5326	6622	9857	17064	21939
Other Income Less other Outgo		3	11	44	(12)	37	(30)	314	93	6	(62)	43
Profit Before Tax	(311)	(615)	(334)	(250)	1379	1054	1185	185	(2259)	1549	8901	10158
Income Tax Deducted at Source and Provision for Tax	-	-	-	62	130	330	(486)	51	(34)	(363)	2881	3148
Net Profit after Tax	(311)	(615)	(334)	(312)	1249	724	1671	134	(2225)	1912	6020	7010

Note: Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	FUTURE GENERALI						
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Net Premium	184	12745	24647	40395	64807	84131	97399
Change in Reserve for Unexpired Risk	(312)	(6861)	(5900)	(7484)	(12674)	(10221)	(8507)
	-170.04%	-53.83%	-23.94%	-18.53%	-19.56%	-12.15%	-8.73%
Net Earned Premium	(129)	5884	18747	32912	52133	73910	88892
Claims incurred (Net)	58	6003	16915	27902	40973	59161	68385
	-44.84%	102.02%	90.23%	84.78%	78.59%	80.05%	76.93%
Commission, Expenses of Management	1934	9142	12548	17992	23433	27079	30161
	1052.68%	71.73%	50.91%	44.54%	36.16%	32.19%	30.97%
Underwriting Profit / Loss	(2121)	(9260)	(10176)	(12983)	(12272)	(12330)	(9654)
	1647.72%	-157.38%	-54.28%	-39.45%	-23.54%	-16.68%	-10.86%
Gross Investment Income	542	1174	1863	3976.88	7164	10542	13583
Other Income Less other Outgo	(123)	(410)	(118)	54	(37)	3758	32
Profit Before Tax	(1701)	(8496)	(8970)	(8952)	(5145)	(1970)	3962
Income Tax Deducted at Source and Provision for Tax	8	(37)	-	-	-	-	-
Net Profit after Tax	(1709)	(8459)	(8970)	(8952)	(5145)	(1970)	3962

Note: Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	HDFC ERGO											
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Net Premium	652	8867	13425	14365	13311	16758	19477	58868	77514	116388	147151	176594
Change in Reserve for Unexpired Risk	(610)	(4882)	(1500)	(530)	718	(1753)	(1529)	(18863)	(16878)	(24941)	(22893)	(18101)
	-93.56%	-55.06%	-11.17%	-3.69%	5.39%	-10.46%	-7.85%	-32.04%	-21.77%	-21.43%	-15.56%	-10.25%
Net Earned Premium	42	3985	11925	13835	14029	15005	17948	40005	60636	91447	124257	158493
Claims incurred (Net)	87	3103	7913	7973	8003	11477	14489	39586	50988	76643	95105	127502
	207.14%	77.87%	66.36%	57.63%	57.05%	76.49%	80.73%	98.95%	84.09%	83.81%	76.54%	80.45%
Commission, Expenses of Management	916	4265	5679	6547	6879	6958	8717	14535	19056	24625	32102	34921
	140.49%	48.10%	42.30%	45.58%	51.68%	41.52%	44.76%	24.69%	24.58%	21.16%	21.82%	19.77%
Underwriting Profit / Loss	(961)	(3383)	(1667)	(685)	(853)	(3430)	(5259)	(14116)	(9408)	(9820)	(2949)	(3929)
	-2288.10%	-84.89%	-13.98%	-4.95%	-6.08%	-22.86%	-29.30%	-35.29%	-15.52%	-10.74%	-2.37%	-2.48%
Gross Investment Income	280	1246	1139	1344	1463	1440	2695	4787	8204	13857	20699	26033
Other Income Less other Outgo	48	(82)	(271)	(179)	(359)	313	42	(117)	(2438)	(8006)	(35941)	327
Profit Before Tax	(633)	(2219)	(799)	480	250	(1677)	(2521)	(9446)	(3643)	(3970)	18192	22431
Income Tax Deducted at Source and Provision for Tax	-	-	-	39	50	23	(53)	16	-	-	2743	2891
Net Profit after Tax	(633)	(2219)	(799)	441	200	(1700)	(2468)	(9462)	(3643)	(3970)	15449	19541

Note: Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	ICICI LOMBARD													
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Net Premium	1097	4452	12981	32089	73387	145077	177977	211648	231409	303318	410874	414549	449800	
Change in Reserve for Unexpired Risk	(955)	(1719)	(5073)	(10528)	(20619)	(38413)	(21258)	(14282)	(12126)	(17702)	(55974)	(13624)	(14508)	
Net Earned Premium	-87.06%	-38.61%	-39.08%	-32.81%	-28.10%	-26.48%	-11.94%	-6.75%	-5.24%	-5.84%	-13.62%	-3.29%	-3.23%	
Claims incurred (Net)	142	2733	7908	21561	52768	106665	156718	197366	219283	285616	354900	400925	435291	
Commission, Expenses of Management	179	1776	7005	15476	38925	81384	122832	168454	194838	273064	360091	338062	361891	
	126.06%	64.98%	88.58%	71.78%	73.77%	76.30%	78.38%	85.35%	88.85%	95.61%	101.46%	84.32%	83.14%	
Gross Investment Income	1311	2473	(901)	5815	17254	30826	42460	60300	57619	62549	81149	83495	98548	
Underwriting Profit / Loss	119.51%	55.55%	-6.94%	18.12%	23.51%	21.25%	23.86%	28.49%	24.90%	20.62%	19.75%	20.14%	21.91%	
	(1348)	(1516)	1804	270	(3411)	(5545)	(8573)	(31388)	(33175)	(49997)	(86339)	(20632)	(25148)	
	-949.30%	-55.47%	22.81%	1.25%	-6.46%	-5.20%	-5.47%	-15.90%	-15.13%	-17.50%	-24.33%	-5.15%	-5.78%	
Other Income Less other Outgo	569	1489	2547	5138	8892	13590	22448	36574	46454	40009	51677	59873	80638	
Profit Before Tax	(332)	457	(127)	(21)	(27)	(33)	(852)	(5159)	2552	1753	(4860)	(11074)	(3467)	
Income Tax Deducted at Source and Provision for Tax	(1111)	430	4224	5387	5453	8012	13022	27	15831	(8234)	(39521)	28168	52024	
	(265)	89	1046	553	422	1176	2735	2335	(1438)	200	2111	(2410)	888	
Net Profit after Tax	(846)	341	3178	4834	5031	6836	10287	(2308)	17269	(8434)	(41633)	30578	51136	

Note: Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	IFFCO TOKIO													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Net Premium	25	1313	7003	13334	23476	47830	58057	73775	88568	99083	125229	142330	185921	202369
Change in Reserve for Unexpired Risk	-	(939)	(3053)	(3311)	(5939)	(13232)	(3297)	(9808)	(5275)	(6861)	(11719)	(9062)	(23513)	(7059)
	-	-71.52%	-43.60%	-24.83%	-25.30%	-27.66%	-5.68%	-13.29%	-5.96%	-6.92%	-9.36%	-6.37%	-12.65%	-3.49%
Net Earned Premium	25	374	3950	10023	17537	34598	54760	63967	83293	92222	113510	133268	162408	195310
Claims incurred (Net)	-	428	2850	7285	11923	24407	39859	50474	69502	73267	99046	123367	124545	148173
	-	114.44%	72.15%	72.68%	67.99%	70.54%	72.79%	78.91%	83.44%	79.45%	87.26%	92.57%	76.69%	75.87%
Commission, Expenses of Management	120	828	1420	2820	5193	11250	16287	19711	23639	27446	33375	34058	44052	46980
	480.00%	63.06%	20.28%	21.15%	22.12%	23.52%	28.05%	26.72%	26.69%	27.70%	26.65%	23.93%	23.69%	23.22%
Underwriting Profit / Loss	(119)	(882)	(320)	(82)	421	(1059)	(1387)	(6219)	(9849)	(8490)	(18911)	(24156)	(6188)	157
	-476.00%	-235.83%	-8.10%	-0.82%	2.40%	-3.06%	-2.53%	-9.72%	-11.82%	-9.21%	-16.66%	-18.13%	-3.81%	0.08%
Gross Investment Income	366	1070	1278	1502	1881	3583	5708	7354	10541	11991	13875	19393	25475	32009
Other Income Less other Outgo	-	(17)	(21)	-	62	(115)	(76)	50	-	360	99	100	341	85
Profit Before Tax	247	171	937	1420	2364	2410	4246	1186	692	3861	(4937)	(4663)	19628	32250
Income Tax Deducted at Source and Provision for Tax	95	6	301	462	892	948	1533	470	(442)	(1323)	1667	(1483)	6149	10642
Net Profit after Tax	152	165	636	958	1472	1462	2713	716	1134	5184	(6604)	(3180)	13479	21609

Note: Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	L & T GENERAL				LIBERTY VIDEOCON		MAGMA HDI		RAHEJA OBE				
	2010-11	2011-12	2012-13	2013-14	2012-13	2013-14	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
Net Premium	906	9388	15257	19711	(139)	11389	7874	37491	(282)	(5)	1480	1800	2188
Change in Reserve for Unexpired Risk	(878)	(4499)	(3294)	(1908)	93	(7312)	(6447)	(14672)	(49)	(171)	(686)	(356)	(341)
Net Earned Premium	-96.89%	-47.92%	-21.59%	-9.68%	-66.76%	-64.21%	-81.87%	-39.14%	17.38%	3583.13%	-46.38%	-19.78%	-15.59%
Claims incurred (Net)	28	4889	11962	17803	(46)	4077	1427	22819	(331)	(175)	794	1444	1847
Commission, Expenses of Management	245	5736	11830	15250	15.9	4337	1255	19364	45	183	417	908	1146
	868.64%	117.32%	98.90%	85.66%	-34.41%	106.39%	87.92%	84.86%	-13.60%	-104.47%	52.53%	62.87%	62.05%
Gross Investment Income	6073	9723	12613	15833	5382	12269	3281	10475	1195	1465	1382	1556	1724
Underwriting Profit / Loss	670.55%	103.56%	82.67%	80.33%	-3871.56%	107.73%	41.67%	27.94%	-423.76%	-30774.37%	93.37%	86.46%	78.78%
	(6290)	(10570)	(12481)	(13280)	(5444)	(12530)	(3109)	(7021)	(1571)	(1823)	(1005)	(1020)	(1023)
	-22335.16%	-216.20%	-104.34%	-74.59%	11781.76%	-307.35%	-217.81%	-30.77%	474.62%	1040.02%	-126.67%	-70.64%	-55.38%
Other Income Less other Outgo	432	969	2258	2910		2449	1922	3695	1006	1237	1611	1865	1988
Profit Before Tax	(74)	(995)	896	352	1478	(176)	(162)	(1)	(13)	(141)	(29)	(33)	(135)
Income Tax Deducted at Source and Provision for Tax	(5932)	(10595)	(9328)	(10018)	(3966)	(10257)	(1349)	(3327)	(579)	(727)	577	813	830
Net Profit after Tax	-	1	-	-	-	-	(411)	(996)	-	-	(3)	(102)	188
	(5932)	(10596)	(9328)	(10018)	(3966)	(10257)	(938)	(2330)	(579)	(727)	580	915	642

Note: Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	RELIANCE													
	2000-01	2001-02	2002-03	2003-04	2005-06	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Net Premium	-	235	1927	3454	5554	5554	50431	133745	139956	142872	115480	118394	154079	186296
Change in Reserve for Unexpired Risk	-	(115)	(995)	(822)	(157)	(157)	(26006)	(37741)	(1070)	(2947)	13900	(2085)	(18097)	(12320)
	-	-48.94%	-51.63%	-23.80%	-2.83%	-2.83%	-51.57%	-28.22%	-0.76%	-2.06%	12.04%	-1.76%	-11.75%	-6.61%
Net Earned Premium	-	120	932	2632	5397	5397	24426	96003	138886	139925	129380	116309	135982	173976
Claims incurred (Net)	-	160	1917	2374	3444	3444	17318	75068	107366	118569	133138	126587	126079	160362
	-	133.33%	205.69%	90.20%	63.81%	63.81%	70.90%	78.19%	77.31%	84.74%	102.90%	108.84%	92.72%	92.17%
Commission, Expenses of Management	367	637	(193)	798	1350	1350	10169	48341	50989	44583	42480	42463	43444	49947
	-	271.06%	-10.02%	23.10%	24.31%	24.31%	20.16%	36.14%	36.43%	31.20%	36.79%	35.87%	28.20%	26.81%
Underwriting Profit / Loss	(420)	(677)	(792)	(540)	603	603	(3062)	(27406)	(19468)	(23228)	(46193)	(52741)	(33541)	(36333)
	-	-564.17%	-84.98%	-20.52%	11.17%	11.17%	-12.53%	-28.55%	-14.02%	-16.60%	-35.70%	-45.35%	-24.67%	-20.88%
Gross Investment Income	508	1449	2347	1624	1503	1503	3195	10411	14650	15313	17118.02	20610	19320	42852
Other Income Less other Outgo	(43)	(35)	(21)	(35)	(1)	(1)	91	711	(199)	(1140)	(1901)	(1958)	4945	(110)
Profit Before Tax	45	737	1534	1049	2107	2107	224	(16284)	(5017)	(9055)	(30976)	(34160)	(9277)	6408
Income Tax Deducted at Source and Provision for Tax	-	60	101	149	671	671	61	271	(215)	4012	(184)	160	-	-
Net Profit after Tax	45	677	1433	900	1436	1436	163	(16555)	(4802)	(13067)	(30792)	(34320)	(9277)	6408

Note: Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	ROYAL SUNDARAM													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Net Premium	19	3675	10917	15630	20162	29689	38955	53306	66831	75460	96250	124909	132010	126866
Change in Reserve for Unexpired Risk	-	(2367)	(3226)	(2407)	(2834)	(4745)	(5597)	(8723)	(7026)	(3974)	(8630)	(14406)	(7948)	4706
	-	-64.41%	-29.55%	-15.40%	-14.06%	-15.98%	-14.37%	-16.36%	-10.51%	-5.27%	-8.97%	-11.53%	-6.02%	3.71%
Net Earned Premium	19	1308	7691	13223	17328	24944	33358	44583	59805	71486	87619	110503	124063	131572
Claims incurred (Net)	2	1163	5860	8961	11371	16166	20374	29815	41235	50907	66022	86558.99	92442	100419
	10.53%	88.91%	76.19%	67.77%	65.62%	64.81%	61.08%	66.87%	68.95%	71.21%	75.35%	78.33%	74.51%	76.32%
Commission, Expenses of Management	1485	3586	4188	5238	6759	9862	13543	19060	25161	26474	32553	37542	41273	40558
	7815.79%	97.58%	38.36%	33.51%	33.52%	33.22%	34.77%	35.75%	37.65%	35.08%	33.82%	30.06%	31.26%	31.97%
Underwriting Profit / Loss	(1475)	(3441)	(2357)	(976)	(802)	(1084)	(559)	(4291)	(6591)	(5894)	(10955)	(13597)	(9653)	(9404)
	-7763.16%	-263.07%	-30.65%	-7.38%	-4.63%	-4.35%	-1.67%	-9.62%	-11.02%	-8.24%	-12.50%	-12.30%	-7.78%	-7.15%
Gross Investment Income	402	1011	1908	1790	1345	2109	3287	4802	7557	9278	9450	13465	17109	19559
Other Income Less other Outgo	-	(22)	(10)	(12)	(8)	(10)	(11)	(34)	8	18	18	87	(1130)	(72)
Profit Before Tax	(1088)	(2452)	(459)	802	535	1015	2718	477	973	3401	(1488)	(46)	6326	10083
Income Tax Deducted at Source and Provision for Tax	-	-	-	-	34	151	600	6	(407)	(304)	(526)	(68)	859	3260
Net Profit after Tax	(1088)	(2452)	(459)	802	501	864	2119	471	1380	3705	(962)	22	5467	6824

Note: Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	SBI GENERAL				SHRIRAM						
	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2013-14
Net Premium	1137	16066	55138	94001	6117	22420	44688	64906	139014	142295	126866
Change in Reserve for Unexpired Risk	(1390)	(12605)	(32725)	(30928)	(4402)	(8815)	(11685)	(10621)	(38080)	268	4706
	-122.25%	-78.46%	-59.35%	-32.90%	-71.96%	-39.32%	-26.15%	-16.36%	-27.39%	0.19%	3.71%
Net Earned Premium	(253)	3461	22413	63073	1715	13605	33003	54286	100934	142563	131572
Claims incurred (Net)	564	4993	17919	53488	1200	9500	25508	37836	89117	129000	100419
	-222.92%	144.26%	79.95%	84.80%	69.97%	69.83%	77.29%	69.70%	88.29%	90.49%	76.32%
Commission, Expenses of Management	6965	13526	25907	31546	1869	3461	9335	14184	15092	15102	40558
	612.58%	84.19%	46.99%	33.56%	30.55%	15.44%	20.89%	21.85%	10.86%	10.61%	31.97%
Underwriting Profit / Loss	(7783)	(15058)	(21413)	(21962)	(1354)	644	(1840)	2265	(3275)	(1540)	(9404)
	3076.28%	-435.09%	-95.54%	-34.82%	-78.95%	4.73%	-5.58%	4.17%	-3.24%	-1.08%	-7.15%
Gross Investment Income	5105	5388	7072	12426	902	1582	3493.44	7151	25903	33565	19559
Other Income Less other Outgo	(5)	124	(175)	(303)	(78)	248	172	(185)	(6384)	(6143)	(72)
Profit Before Tax	(2682)	(9546)	(14516)	(9839)	(529)	2474	1826	9231	16244	25882	10083
Income Tax Deducted at Source and Provision for Tax	-	(11)	-	-	139	(887)	(571)	3079	5226	8455	3260
Net Profit after Tax	(2682)	(9535)	(14516)	(9839)	(668)	3361	2396	6153	11019	17427	6824

Note: Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	TATA AIG													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Net Premium	-	3607	12668	18864	25977	33677	41582	52801	58749	58000	87553	130991	150316	173209
Change in Reserve for Unexpired Risk	-	(2340)	(4380)	(4502)	(3217)	(5121)	(3418)	(7417)	-	973	(14884)	(22560)	(11542)	(5931)
	-	-64.87%	-34.58%	-23.87%	-12.38%	-15.21%	-8.22%	-14.05%	-%	1.68%	-17.00%	-17.22%	-7.68%	-3.42%
Net Earned Premium	-	1267	8288	14362	22760	28556	38165	45385	58749	58973	72669	108432	138774	167278
Claims incurred (Net)	-	1020	6006	8458	12549	16015	20711	24771	35567	39637	54311	86953.87	96858	114049
	-	80.51%	72.47%	58.89%	55.14%	56.08%	54.27%	54.58%	60.54%	67.21%	74.74%	80.19%	69.80%	68.18%
Commission, Expenses of Management	520	3930	4723	7039	10006	12593	18122	22971	28867	27244	31321	39874	47252	54172
	-	108.95%	37.28%	37.31%	38.52%	37.39%	43.58%	43.50%	49.14%	46.97%	35.77%	30.44%	31.44%	31.28%
Underwriting Profit / Loss	(520)	(3683)	(2441)	(1135)	205	(52)	(669)	(2357)	(5686)	(7908)	(12963)	(18397)	(5337)	(943)
	-	-290.69%	-29.45%	-7.90%	0.90%	-0.18%	-1.75%	-5.19%	-9.68%	-13.41%	-17.84%	-16.97%	-3.85%	-0.56%
Gross Investment Income	182	1219	1560	2109	2576	3012	3797	5035	7172	9520	11441	14584	21392	24970
Other Income Less other Outgo	-	(294)	(411)	(248)	(341)	(273)	177	14	(536)	(1133)	(583)	(693)	(1104)	(135)
Profit Before Tax	(358)	(2758)	(1292)	726	2440	2687	3305	2692	950	478	(2105)	(4505)	14951	23892
Income Tax Deducted at Source and Provision for Tax	-	-	-	(804)	1216	1326	1148	1075	(526)	191	1647	(1647)	4415	7664
Net Profit after Tax	(358)	(2758)	(1292)	1530	1224	1361	2157	1617	1476	287	(3752)	(2858)	10536	16229

Note: Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	UNIVERSAL SOMPO							
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
Net Premium	(43)	1795	14817	22566	30172	41460	42259	
Change in Reserve for Unexpired Risk	(1)	(1882)	(7293)	(3291)	(5518)	(7329)	(1065)	
	1.74%	-104.85%	-49.22%	-14.58%	-18.29%	-17.68%	-2.52%	
Net Earned Premium	(43)	(87)	7524	19275	24654	34131	41194	
Claims incurred (Net)	-	241	5749	14216	21876	24358	30543	
	-0.25%	-277.01%	76.41%	73.75%	88.73%	71.37%	74.14%	
Commission, Expenses of Management	726	2843	9029	12416	14190	16520	16995	
	-1705.14%	158.38%	60.94%	55.02%	47.03%	39.85%	40.22%	
Underwriting Profit / Loss	(769)	(3171)	(7254)	(7357)	(11413)	(6746)	(6345)	
	1776.26%	3644.83%	-96.41%	-38.17%	-46.29%	-19.77%	-15.40%	
Gross Investment Income	881	1763	2064	2656	2826	6115	7610	
Other Income Less other Outgo	(151)	(11)	(163)	(351)	(15)	(367)	(241)	
Profit Before Tax	(39)	(1419)	(5353)	(5051)	(8602)	(998)	1025	
Income Tax Deducted at Source and Provision for Tax	(9)	(20)	146	(73)	(736)	(332)	60	
Net Profit after Tax	(30)	(1399)	(5499)	(4978)	(7866)	(667)	965	

Note: Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	ALL COMPANIES													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Net Premium	44	18333	56145	106603	178202	284226	467316	715871	851199	994594	1262235	1671077	2084156	2411563
Change in Reserve for Unexpired Risk	-	(14140)	(16987)	(29023)	(38092)	(56651)	(99333)	(127951)	(60256)	(90141)	(118742)	(225159)	(253758)	(165644)
	-	-77.13%	-30.26%	-27.23%	-21.38%	-19.93%	-21.26%	-17.87%	-7.08%	-9.06%	-9.41%	-13.47%	-12.18%	-6.87%
Net Earned Premium	44	4193	39158	77580	140110	227575	367983	587920	790943	904453	1143493	1445919	1830399	2245920
Claims incurred (Net)	2	4224	29225	54336	91173	154822	250289	424631	607916	730725	991490	1276149	1456224	1787411
	4.55%	100.74%	74.63%	70.04%	65.07%	68.03%	68.02%	72.23%	76.86%	80.79%	86.71%	88.26%	79.56%	79.58%
Commission, Expenses of Management	2492	12725	19765	29617	48687	77740	128337	223178	292715	313976	391406	469637	558430	641014
	5663.64%	69.41%	35.20%	27.78%	27.32%	27.35%	27.46%	31.18%	34.39%	31.57%	31.01%	28.10%	26.79%	26.58%
Underwriting Profit / Loss	(2534)	(12756)	(9832)	(6373)	250	(4987)	(10642)	(59890)	(109687)	(140248)	(239403)	(299868)	(184256)	(182506)
	-5759.09%	-304.22%	-25.11%	-8.21%	0.18%	-2.19%	-2.89%	-10.19%	-13.87%	-15.51%	-20.94%	-20.74%	-10.07%	-8.13%
Gross Investment Income	1458	6747	11694	15432	18442	26947	41504	74205	109120	133429	153963	208067	292002	398236
Other Income Less other Outgo	(170)	(730)	54	(494)	(682)	123	975	1204	(4343)	3399	(560)	(12069)	(40611)	(7810)
Profit Before Tax	(1281)	(6739)	1916	8565	18010	22085	31837	15519	(4910)	(3420)	(85999)	(103940)	99580	207920
Income Tax Deducted at Source and Provision for Tax	95	(564)	1241	1861	5820	6645	8863	11136	(5216)	(5436)	256	8079	31669	54005
Net Profit after Tax	(1376)	(6175)	675	6704	12190	15440	22974	4383	306	2016	(86255)	(112019)	67911	153914

Note: Figures in brackets indicate negative values.

TABLE 55 : ASSETS UNDER MANAGEMENT OF NON-LIFE INSURERS
(As on 31st March)

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

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

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

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

* FFE : Fire Fighting Equipment

TABLE 56: EQUITY SHARE CAPITAL OF NON-LIFE INSURERS
(As on 31st March)

Insurer	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Bajaj Allianz	110.00	110.00	110.00	110.00	110.05	110.13	110.23	110.23	110.23	110.23	110.23	110.23	110.23
Bharti AXA	49.50	105.00	141.96	141.96	141.96	141.96	141.96	141.96	200.00	422.27	703.49	845.49	976.55
Cholamandalam	-	-	-	-	-	-	-	-	266.96	266.96	283.65	291.99	298.81
Future Generali	-	-	-	-	-	-	150.00	190.25	280.00	475.00	520.00	710.00	710.00
HDFC ERGO	-	101.00	120.00	120.00	125.00	125.00	150.00	200.00	415.00	486.00	523.00	528.55	529.28
ICICI Lombard	110.00	110.00	220.00	220.00	245.00	335.71	377.36	403.14	403.63	404.57	436.58	437.02	445.06
IFFCO Tokio	100.00	100.00	100.00	100.00	220.00	220.00	220.00	247.00	247.00	247.00	269.32	269.32	269.32
L & T General	-	-	-	-	-	-	-	-	-	200.00	350.00	415.00	495.00
Liberty Videocon	-	-	-	-	-	-	-	-	-	-	-	359.35	100.00
Magma HDI	-	-	-	-	-	-	-	-	-	-	-	100.00	359.35
Raheja OBE	-	-	-	-	-	-	-	200.00	207.00	207.00	207.00	207.00	207.00
Reliance	102.00	102.00	102.00	102.00	102.00	103.07	107.15	113.08	115.22	116.67	121.19	122.77	122.78
Royal Sundaram	130.00	130.00	130.00	130.00	140.00	140.00	170.00	210.00	210.00	250.00	290.00	315.00	315.00
SBI General	-	-	-	-	-	-	-	-	150.00	150.00	150.00	150.00	175.00
Shriram	-	-	-	-	-	-	-	105.00	105.00	105.00	121.22	258.00	258.00
TATA AIG	125.00	125.00	125.00	125.00	195.00	225.00	225.00	300.00	300.00	365.00	450.00	505.00	505.00
Universal Sampo	-	-	-	-	-	-	150.00	150.00	150.00	150.00	350.00	350.00	350.00
Private Total	726.50	883.00	1048.96	1048.96	1279.01	1400.87	1801.70	2533.23	3160.04	3955.70	4860.68	5974.72	6226.37
National	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
New India	100.00	100.00	100.00	150.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
Oriental	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	150.00	150.00
United India	100.00	100.00	100.00	100.00	100.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00
Public Total	400.00	400.00	400.00	450.00	500.00	550.00	550.00	550.00	550.00	550.00	550.00	600.00	600.00
Total	1126.50	1283.00	1448.96	1498.96	1779.01	1950.87	2351.70	3083.23	3710.04	4505.70	5410.68	6574.72	6826.37
Standalone Health Insurance Companies													
Apollo Munich	-	-	-	-	-	-	100.55	107.37	129.30	196.20	254.65	308.98	330.98
Cigna TTK	-	-	-	-	-	-	-	-	-	-	-	-	100.00
Max Bupa	-	-	-	-	-	-	-	-	151.00	271.00	352.00	504.00	669.00
Religare	-	-	-	-	-	-	-	-	-	-	-	175.00	250.00
Star Health & Allied	-	-	-	-	105.00	105.00	108.60	109.30	164.33	202.99	278.77	326.95	333.86
Specialised Insurers													
AIC	-	-	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
ECGC	390.00	440.00	500.00	600.00	700.00	800.00	900.00	900.00	900.00	900.00	900.00	1000.00	1100.00
Re-insurer													
GIC	215.00	215.00	215.00	215.00	430.00	430.00	430.00	430.00	430.00	430.00	430.00	430.00	430.00
GRAND TOTAL (NON-LIFE)	1731.50	1938.00	2363.96	2513.96	3214.01	3485.87	4090.85	4829.90	5684.67	6705.89	7826.10	9519.65	10240.21

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

TABLE 57: SOLVENCY RATIOS OF NON-LIFE INSURERS (Contd.)

Insurer	Mar 2006	Mar 2007	Mar 2008	June 2008	Sept 2008	Dec 2008	Mar 2009	June 2009	Sept 2009	Dec 2009	Mar 2010
PRIVATE INSURERS											
BajajAllianz	1.22	1.56	1.55	2.48	2.30	1.85	1.62	2.18	2.18	2.18	1.54
BhartiAXA	-	-	-	2.23	2.01	2.91	2.11	1.78	1.78	1.71	2.38
Cholamandalam	2.51	2.63	2.00	1.87	1.72	1.60	1.02	2.14	1.65	1.56	1.76
FutureGenerali	-	-	2.61	2.44	2.13	1.76	1.83	1.80	1.85	1.83	1.54
HDFCERGO	1.78	1.69	2.02	1.62	2.32	2.19	2.48	1.52	2.72	1.91	1.49
ICIILombard	1.29	2.08	2.03	1.54	2.49	2.24	2.03	1.98	2.08	2.08	2.07
IFFCOTokio	1.95	1.70	1.51	1.98	1.91	2.30	1.77	2.37	2.33	2.22	1.76
L&TGeneral	-	-	-	-	-	-	-	-	-	-	-
LibertyVideocon	-	-	-	-	-	-	-	-	-	-	-
MagmaHDI	-	-	-	-	-	-	-	-	-	-	-
RahejaOBE	-	-	-	-	-	-	-	3.93	3.84	3.81	3.79
Reliance	3.04	1.95	1.64	3.77	2.96	1.88	1.59	2.60	2.37	1.91	1.70
RoyalSundaram	1.66	1.64	1.59	1.89	1.59	1.51	1.64	2.51	2.10	2.07	1.39
SBIGeneral	-	-	-	-	-	-	-	-	-	12.97	12.84
Shriram	-	-	-	1.97	1.97	1.98	1.94	1.99	2.06	2.18	1.75
TATAAIG	1.68	1.85	1.91	1.76	1.65	1.88	1.97	1.92	1.85	1.83	1.88
UniversalSampo	-	-	4.68	4.63	4.60	4.49	4.23	4.09	3.86	3.57	3.15
PUBLICINSURERS											
National	1.08	1.76	2.22	NA	2.00	1.67	1.56	1.60	1.75	1.63	1.60
NewIndia	3.09	3.57	4.00	NA	3.79	3.15	3.41	3.34	3.45	2.83	3.55
Oriental	1.97	2.17	1.91	2.01	2.11	1.75	1.66	1.67	1.56	1.51	1.56
UnitedIndia	2.23	3.00	3.24	3.50	3.53	3.61	3.32	2.55	3.79	3.91	3.41
STANDALONEHEALTHINSURERS											
ApolloMunich	-	-	1.39	1.15	2.13	1.74	1.82	1.52	1.58	1.68	1.64
CignaTTK	-	-	-	-	-	-	-	-	-	-	2.07
MaxBUPA	-	-	-	-	-	-	-	-	-	-	-
Religare	-	-	-	-	-	-	-	-	-	-	-
StarHealth	-	1.91	1.97	1.96	1.78	1.56	1.38	2.55	1.97	1.62	1.68
SPECIALISEDINSURERS											
AIC	2.16	2.05	3.27	41.55	9.22	11.52	4.58	31.37	4.54	2.61	2.07
ECCG	9.39	11.41	18.90	45.95	39.87	25.95	16.42	27.71	26.23	24.50	14.17
RE-INSURER											
GIC	3.41	4.10	3.36	NA	6.96	3.76	3.67	3.49	3.04	3.89	3.71

TABLE 57: SOLVENCY RATIOS OF NON-LIFE INSURERS (Concl'd.)

Insurer	June 2010	Sept 2010	Dec 2010	Mar 2011	June 2011	Sept 2011	Dec 2011	Mar 2012	June 2012	Sept 2012	Dec 2012	Mar 2013	June 2013	Sept 2013	Dec 2013	Mar 2014
PRIVATE INSURERS																
BajajAllianz	1.92	1.96	2.02	1.73	1.64	1.73	1.84	1.56	1.84	1.84	1.86	1.79	1.86	1.94	2.01	1.96
BhartiAXA	2.43	1.62	1.69	1.70	1.81	1.80	1.35	2.18	1.81	1.91	1.50	1.36	1.62	1.58	1.62	1.56
Cholamandalam	1.78	1.75	1.64	1.61	1.55	1.72	1.57	1.33	1.33	1.49	1.45	1.42	1.42	1.45	1.39	1.62
FutureGenerali	1.68	2.05	2.12	2.06	1.90	1.90	1.88	1.69	1.65	1.50	1.55	1.78	1.95	1.90	1.82	1.62
HDFCERGO	1.75	1.71	1.95	1.71	1.65	1.66	1.74	1.57	1.57	1.55	1.51	1.61	1.53	1.53	1.64	1.60
ICICI Lombard	1.78	1.66	1.63	1.56	1.64	1.56	1.60	1.36	1.43	1.49	1.38	1.55	1.55	1.58	1.54	1.72
IFFCO Tokio	1.63	1.61	1.53	1.23	1.33	1.40	1.41	1.22	1.37	1.34	1.38	1.43	1.47	1.56	1.61	1.67
L&T General	-	-	2.02	2.30	1.55	2.10	2.25	2.41	2.09	3.09	2.60	2.26	1.60	1.56	1.34	1.57
Liberty Videocon	-	-	-	-	-	-	-	-	-	-	6.53	6.27	5.98	5.57	5.01	4.22
MagmaHDI	-	-	-	-	-	-	-	-	-	-	37.74	11.44	3.59	3.34	2.49	1.97
Raheja QBE	3.79	3.78	3.74	3.65	3.67	3.69	3.73	3.77	3.85	3.85	3.89	3.96	3.98	3.92	3.95	4.07
Reliance	1.68	2.18	1.95	1.15	1.35	1.40	1.42	1.39	1.35	1.54	1.59	1.62	1.42	1.45	1.43	1.51
Royal Sundaram	1.51	1.53	1.51	1.56	1.43	1.40	1.38	1.36	1.38	1.43	1.48	1.44	1.43	1.46	1.46	1.61
SBI General	12.87	12.79	12.54	12.00	11.42	11.13	10.65	10.23	9.35	6.71	4.92	3.20	2.11	3.40	2.90	2.51
Shriram	2.16	1.86	1.71	1.32	1.33	1.41	1.11	0.92	1.90	1.76	1.63	1.57	1.52	1.44	1.49	1.51
TATAAIG	1.77	2.00	1.82	1.68	1.55	1.56	1.60	1.40	1.63	1.71	1.70	1.61	1.58	1.60	1.64	1.59
Universal Sampo	2.72	2.58	2.49	2.14	1.56	1.32	1.05	2.95	2.79	2.69	2.43	2.38	2.08	2.00	1.93	1.91
PUBLIC INSURERS																
National	1.61	1.52	1.53	1.34	1.41	1.39	1.29	1.37	1.44	1.55	1.55	1.50	1.59	1.72	1.57	1.50
New India	3.50	3.22	3.22	2.90	2.59	2.27	1.95	2.03	1.75	1.85	2.21	2.50	2.52	2.42	2.48	2.61
Oriental	1.54	1.26	1.41	1.34	1.32	1.49	1.31	1.38	1.38	1.41	1.43	1.51	1.60	1.60	1.59	1.64
United India	3.46	3.77	3.46	2.89	3.63	2.87	2.82	2.71	2.84	2.78	2.50	2.52	2.44	2.43	2.54	2.54
STANDALONE HEALTH INSURERS																
Apollo Munich	1.93	1.72	1.94	1.89	2.20	2.01	2.09	1.59	1.87	1.80	2.08	1.77	1.74	1.92	1.81	1.84
Cigna TTK																
Max BUPA	2.05	2.14	1.92	2.03	1.94	2.11	2.02	1.91	2.18	2.08	2.11	2.12	2.04	2.01	2.34	2.13
Religare	-	-	-	-	-	-	-	-	-	3.10	2.84	2.45	2.04	2.26	2.30	2.10
Star Health	2.38	1.96	1.74	1.50	1.66	1.55	1.54	1.66	1.62	1.39	1.50	1.91	1.67	1.52	1.55	1.50
SPECIALISED INSURERS																
AIC	2.46	2.68	3.13	3.71	4.29	4.06	4.12	3.18	3.61	3.17	3.21	2.47	2.36	2.12	1.99	2.60
ECCG	13.66	14.41	6.63	9.05	10.49	12.02	12.42	10.10	9.09	10.94	11.86	9.64	11.51	12.09	5.82	11.02
RE-INSURER																
GIC	3.99	3.87	4.11	3.35	3.37	3.23	2.32	1.59	1.60	2.29	2.43	2.39	2.61	2.28	1.79	2.73

TABLE 58: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
FIRE INSURANCE

(₹ Lakh)

PARTICULARS	NATIONAL													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	38051	36655	36010	34828	35259	35727	33836	29117	29442	35335	42681	52606	63562	72123
Profit/ Loss on sale/redemption of Investments	-	200	929	1599	1447	3252	3892	3982	3359	5937	8314	5292	8748	8633
Others	-	-	32	-	56	-	-	-	5	-	-	11	112	58
Interest, Dividend & Rent – Gross	-	4256	3606	3362	2598	2896	3654	3383	3665	4199	4854	5724	9231	9960
TOTAL (A)	38051	41111	40577	39789	39360	41875	41383	36482	36470	45471	55850	63633	81653	90775
Claims Incurred (Net)	17903	19236	13326	9009	14411	24658	20645	24447	23761	20288	24176	43175	36028	52786
Commission	(1198)	(1765)	(2085)	(807)	(2069)	1323	(2672)	936	1085	1220	1421	3470	3588	6562
Operating Expenses related to Insurance Business	12103	12647	11531	11833	13150	13145	11076	8881	9660	12183	14424	14152	17727	18677
Others- Amortizations, Write offs & Provisions	35	37	-	11	-	27	2	90	81	134	106	-	-	-
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	28843	30155	22772	20046	25491	39153	29050	34354	34586	33825	40126	60797	57343	78025
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	9208	10956	17805	19743	13869	2722	12332	2128	1884	11646	15723	2836	24311	12749
APPROPRIATIONS														
Transfer to Shareholders' Account	9208	10956	17805	19743	13869	2722	12332	2128	1884	11646	15723	2836	24311	12749
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	9208	10956	17805	19743	13869	2722	12332	2128	1884	11646	15723	2836	24311	12749

Figures in brackets represent negative value

TABLE 58: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
FIRE INSURANCE

(₹ Lakh)

PARTICULARS	NEW INDIA													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	62768	67924	79027	79419	79884	83088	94184	97031	96292	106758	121247	137897	157875	178463
Profit/ Loss on sale/redemption of Investments	503	551	1525	4133	5117	9564	11040	10490	3616	7847	10869	9892	14747	15567
Others	(793)	-	-	-	-	-	-	-	-	-	-	(11004)	7484	3519
Interest, Dividend & Rent – Gross	7535	7827	6837	8737	7328	7935	10514	10619	9681	10506	14823	21359	27274	28905
TOTAL (A)	70014	76302	87390	92290	92329	100588	115738	118140	109590	125112	146939	158143	207381	226454
Claims Incurred (Net)	39269	37177	46737	26134	32702	60151	56006	60160	60668	106878	127227	165735	126651	153006
Commission	(126)	850	3341	3937	7119	7178	7933	10023	13705	12827	17780	19301	24133	31847
Operating Expenses related to Insurance Business	20128	21397	24561	32508	29058	30556	28432	19611	29340	35967	40425	40323	50152	51868
Others- Amortizations, Write offs & Provisions	-	1027	1129	174	366	606	36	8	(79)	10	235	(130)	36	309
Foreign Taxes	56	56	83	59	-	139	30	3	2	2	1	96	-	30
TOTAL (B)	59327	60507	75852	62813	69246	98630	92436	89804	103636	155684	185667	225326	200972	237060
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business	10686	15795	11538	29477	23083	1957	23302	28336	5954	(30572)	(38728)	(67183)	6409	(10606)
C= (A - B)														
APPROPRIATIONS														
Transfer to Shareholders' Account	10686	15795	11538	29477	23083	1957	23302	28336	5954	(30572)	(38728)	(67183)	6409	(10606)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	10686	15795	11538	29477	23083	1957	23302	28336	5954	(30572)	(38728)	(67183)	6409	(10606)

Figures in brackets represent negative value

TABLE 58: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
FIRE INSURANCE

(₹ Lakh)

PARTICULARS	ORIENTAL													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	40307	39282	36030	32914	33690	33763	34153	32442	31493	36473	44827	51432	59486	66044
Profit/ Loss on sale/redemption of Investments	-	336	993	4594	3103	4586	3303	3469	2729	4488	9233	6660	8811	8023
Others	-	(30)	61	15	98	(71)	29	28	(79)	(88)	(4)	30	70	(95)
Interest, Dividend & Rent – Gross	-	4862	4617	3980	4235	3243	3083	3470	4284	4852	6355	7611	9162	9335
TOTAL (A)	40307	44450	41702	41503	41126	41522	40568	39410	38427	45725	60410	65733	77528	83307
Claims Incurred (Net)	26628	19275	12552	10616	15885	23090	15939	31038	36245	31128	40670	51634	35756	55525
Commission	(1958)	(1895)	(2573)	(1496)	(543)	(1032)	(1315)	(651)	301	(146)	1949	2937	2212	2062
Operating Expenses related to Insurance Business	13349	14541	13445	15806	13094	14160	11340	10688	10582	14415	19872	17693	28004	27521
Others- Amortizations, Write offs & Provisions	3	-	710	414	104	143	106	12	26	(17)	77	(85)	122	283
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	38022	31921	24134	25340	28542	36361	26070	41087	47154	45380	62568	72180	66093	85392
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business	2285	12529	17568	16163	12585	5161	14498	(1677)	(8727)	345	(2158)	(6447)	11435	(2085)
C= (A - B)														
APPROPRIATIONS														
Transfer to Shareholders' Account	2285	12529	17568	16163	12585	5161	14498	(1677)	(8727)	345	(2158)	(6447)	11435	(2085)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	2285	12529	17568	16163	12585	5161	14498	(1677)	(8727)	345	(2158)	(6447)	11435	(2085)

Figures in brackets represent negative value

TABLE 58: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
FIRE INSURANCE

(₹ Lakh)

PARTICULARS	UNITED													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	44999	44630	45280	42117	42548	40808	41867	43456	40861	41045	45291	58441	73477	80887
Profit/ Loss on sale/redemption of Investments	-	878	1654	3152	3186	4933	3634	5812	2580	6491	5539	3451	3194	3266
Others	(129)	(7)	72	14	67	(10)	(1)	316	2	585	(8)	2	70	29
Interest, Dividend & Rent – Gross	-	5515	4982	5131	4177	3932	3568	4223	4724	5582	4772	5710	10745	9324
TOTAL (A)	44870	51016	51988	50415	49979	49663	49069	53807	48168	53704	55594	67604	87486	93506
Claims Incurred (Net)	28819	17560	20030	11082	15246	18079	31486	30400	29593	19807	31138	44188	55151	58243
Commission	(3834)	(3745)	(3451)	(2329)	(3088)	(1401)	(1073)	253	54	(441)	240	1065	2440	2857
Operating Expenses related to Insurance Business	13534	14874	14262	17986	19075	20988	18041	13012	13858	14095	21809	18029	24629	27553
Others- Amortizations, Write offs & Provisions	-	1141	608	330	269	422	331	429	246	268	66	413	302	754
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	38519	29830	31449	27069	31502	38089	48785	44095	43751	33729	53253	63695	82523	89407
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business	6351	21186	20538	23346	18477	11574	283	9713	4417	19975	2341	3910	4964	4099
C= (A - B)														
APPROPRIATIONS														
Transfer to Shareholders' Account	6351	21186	20538	23346	18477	11574	283	9713	4417	19975	2341	3910	4964	4099
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	6351	21186	20538	23346	18477	11574	283	9713	4417	19975	2341	3910	4964	4099

Figures in brackets represent negative value

TABLE 58: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
MARINE

(₹ Lakh)

PARTICULARS	NATIONAL													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	13927	14912	13281	19816	11300	11876	10235	10817	12403	13022	14234	17655	20946	19129
Profit/ Loss on sale/redemption of Investments	-	136	585	1239	840	1613	1402	1542	1429	2643	3274	2394	3210	2673
Others	-	7	-	-	-	-	-	-	13	-	-	6	64	33
Interest, Dividend & Rent – Gross	-	2905	2270	2605	1508	1437	1317	1310	1559	1870	1912	2589	3387	3084
TOTAL (A)	13927	17960	16136	23660	13648	14926	12955	13669	15405	17535	19419	22645	27606	24919
Claims Incurred (Net)	5694	7809	10563	9145	7244	8560	10085	10006	13460	4752	11266	13641	10894	13805
Commission	(911)	(651)	(700)	191	(515)	501	566	1003	1112	1096	1190	1242	1643	1820
Operating Expenses related to Insurance Business	3505	3829	3599	3101	4514	3369	3406	2982	3538	4504	5154	4815	4966	4913
Others- Amortizations, Write offs & Provisions	13	-	11	10	81	3	-	65	76	82	61	-	-	-
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	8301	10987	13474	12447	11323	12433	14058	14056	18187	10434	17672	19698	17503	20538
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	5626	6973	2662	11213	2325	2493	(1103)	(387)	(2782)	7101	1747	2947	10103	4381
APPROPRIATIONS														
Transfer to Shareholders' Account	5626	6973	2662	11213	2325	2493	(1103)	(387)	(2782)	7101	1747	2947	10103	4381
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	5626	6973	2662	11213	2325	2493	(1103)	(387)	(2782)	7101	1747	2947	10103	4381

Figures in brackets represent negative value

TABLE 58: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
MARINE

(₹ Lakh)

PARTICULARS	NEW INDIA													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	19212	18812	21009	20043	17297	16860	16438	18857	23177	23766	22899	30253	39037	46102
Profit/ Loss on sale/redemption of Investments	256	264	740	1859	2125	3626	3410	3016	1287	3022	2929	2579	3593	3947
Others	(376)	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross	3839	3751	3316	3929	3043	3008	3247	3053	3446	4046	3994	5569	6645	7328
TOTAL (A)	22931	22828	25065	25831	22465	23494	23094	24926	27910	30834	29822	38402	49276	57377
Claims Incurred (Net)	14175	13134	11691	8194	9850	11525	6230	15824	27711	19075	25764	27764	19457	21432
Commission	(1722)	(1034)	(1040)	286	1579	822	1423	2669	1455	1907	3223	2243	4773	4859
Operating Expenses related to Insurance Business	5385	5138	5322	6299	5389	5899	5231	5663	7780	8658	9672	10317	11577	12189
Others- Amortizations, Write offs & Provisions	-	492	547	78	146	230	11	2	(28)	4	63	(34)	(4)	-
Foreign Taxes	12	9	8	5	-	2	1	1	1	1	-	-	-	-
TOTAL (B)	17850	17739	16528	14862	16964	18478	12896	24160	36919	29645	38722	40291	35803	38480
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	5081	5089	8537	10969	5500	5016	10199	766	(9009)	1189	(8900)	(1889)	13472	18897
APPROPRIATIONS														
Transfer to Shareholders' Account	5081	5089	8537	10969	5500	5016	10199	766	(9009)	1189	(8900)	(1889)	13472	18819
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	5081	5089	8537	10969	5500	5016	10199	766	(9009)	1189	(8900)	(1889)	13472	18819

Figures in brackets represent negative value

TABLE 58: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
MARINE

(₹ Lakh)

PARTICULARS	ORIENTAL													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	13208	17921	12892	12879	11784	13632	15944	16939	18500	18937	22697	25455	26915	28550
Profit/ Loss on sale/redemption of Investments	6	167	403	2235	1680	2115	1963	1851	1292	2084	3875	2932	3497	3194
Others	-	-	46	(1)	36	2	30	(21)	(83)	(315)	(179)	(61)	(233)	(114)
Interest, Dividend & Rent – Gross	-	2421	1872	1936	2292	1496	1832	1852	2029	2253	2667	3351	3636	3717
TOTAL (A)	13214	20509	15212	17049	15791	17244	19769	20621	21737	22960	29061	31677	33815	35347
Claims Incurred (Net)	9135	7427	8432	6749	7959	8531	15584	11007	17226	12379	19612	20859	17579	16660
Commission	(689)	(465)	(715)	(614)	626	706	424	1020	1167	1536	2227	2380	2664	2849
Operating Expenses related to Insurance Business	3348	4118	4414	4748	4581	6189	5255	5560	5613	7099	9298	7544	9988	8821
Others- Amortizations, Write offs & Provisions	-	-	288	201	57	66	63	6	12	(8)	32	(37)	48	-
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	11794	11080	12418	11085	13222	15491	21326	17594	24018	21007	31169	30746	30280	28330
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	1420	9429	2794	5964	2569	1753	(1558)	3027	(2281)	1953	(2109)	932	3535	7017
APPROPRIATIONS														
Transfer to Shareholders' Account	1420	9429	2794	5964	2569	1753	(1558)	3027	(2281)	1953	(2109)	932	3535	6905
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	1420	9429	2794	5964	2569	1753	(1558)	3027	(2281)	1953	(2109)	932	3535	6905

Figures in brackets represent negative value

TABLE 58: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
MARINE

(₹ Lakh)

PARTICULARS	UNITED													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	14950	14278	18050	13170	11329	10656	10531	12937	18623	21170	24521	26173	28488	30002
Profit/ Loss on sale/redemption of Investments	-	540	821	1439	1487	2268	1923	2163	1040	2424	3037	1930	1589	1551
Others	(34)	47	36	(1)	16	365	(13)	148	(10)	296	1	4	28	15
Interest, Dividend & Rent – Gross	3393	3393	2473	2343	1949	1808	1888	1571	1905	2085	2617	3193	3588	4429
TOTAL (A)	14916	18258	21380	16951	14781	15097	14329	16819	21558	25974	30176	31300	33693	35997
Claims Incurred (Net)	11885	8164	9970	7170	7822	7268	10886	12397	15071	21852	21712	21669	21748	21502
Commission	(1898)	(1529)	(1462)	(966)	(590)	220	(358)	1269	1371	2282	1347	850	3113	2851
Operating Expenses related to Insurance Business	4445	4136	5491	5995	5503	4913	5161	5399	5613	7122	9604	7440	9907	9784
Others- Amortizations, Write offs & Provisions	-	703	302	150	125	194	175	160	99	100	36	231	150	-
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	14430	11474	14301	12350	12861	12594	15864	19225	22154	31355	32699	30190	34918	34137
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business	484	6784	7080	4601	1920	2503	(1535)	(2406)	(596)	(5381)	(2523)	1110	(1225)	1860
C= (A - B)														
APPROPRIATIONS														
Transfer to Shareholders' Account	484	6784	7080	4601	1920	2503	(1535)	(2406)	(596)	(5381)	(2523)	1110	(1225)	1502
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	484	6784	7080	4601	1920	2503	(1535)	(2406)	(596)	(5381)	(2523)	1110	(1225)	1502

Figures in brackets represent negative value

TABLE 58: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS

(₹ Lakh)

PARTICULARS	NATIONAL													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	118493	130131	147305	184137	219855	228715	232685	261919	300391	333221	419480	537092	662340	777015
Profit/ Loss on sale/redemption of Investments		1101	6080	13395	16779	36639	38774	43640	33510	55241	79929	60521	70705	72540
Others	252	263	-	-	109	75	-	-	995	-	-	449	350	442
Interest, Dividend & Rent – Gross		23399	23601	28166	30127	32632	36403	37068	36566	39070	46668	65455	74605	83694
TOTAL (A)	118745	154894	176986	225698	266870	298061	307863	342627	371462	427532	546077	663517	808000	933691
Claims Incurred (Net)	122566	145465	138077	192836	204696	249815	208692	249431	302146	299497	426885	474591	592131	638269
Commission	1928	1403	7319	7789	10334	12231	13510	18450	19620	20825	22933	31426	33821	49929
Operating Expenses related to Insurance Business	33622	39958	44969	58100	68276	71747	66065	77907	81439	105190	125167	138893	168660	203821
Others- Amortizations, Write offs & Provisions	-	-	140	246	-	-	6203	8993	7757	8081	15486	20524	-	-
Foreign Taxes	-	-	-	-	-	-	-	-	-	596	166	-	-	-
TOTAL (B)	158116	186826	190506	258970	283305	333793	294470	354780	410962	434190	590637	665434	794613	892019
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	(39371)	(31932)	(13520)	(33272)	(16435)	(35732)	13393	(12153)	(39500)	(6658)	(44561)	(1917)	13387	41671
APPROPRIATIONS														
Transfer to Shareholders' Account	(39371)	(31932)	(13520)	(33272)	(16435)	(35732)	13393	(12153)	(39500)	(6658)	(44561)	(1917)	13387	41671
Transfer to Catastrophe Reserve														
Transfer to Other Reserves														
TOTAL (C)	(39371)	(31932)	(13520)	(33272)	(16435)	(35732)	13393	(12153)	(39500)	(6658)	(44561)	(1917)	13387	41671

Figures in brackets represent negative value

TABLE 58: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS

(₹ Lakh)

PARTICULARS	NEW INDIA													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	175666	199151	229680	259483	279536	312151	342890	365254	405460	440562	503186	619309	748152	895123
Profit/ Loss on sale/redemption of Investments	2146	2521	7564	19623	30465	56750	56864	53827	20429	41158	44781	35024	46913	55894
Others	(3163)	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross	32125	35834	33909	41482	43626	47083	54155	54493	54685	55102	61075	75625	86763	103783
TOTAL (A)	206775	237506	271153	320589	353627	415985	453908	473574	480574	536822	609042	729958	881828	1054800
Claims Incurred (Net)	174529	205203	211523	237030	247946	291525	302125	341764	378807	387292	499496	515254	668199	763657
Commission	2327	8167	17013	17140	24490	29628	29733	33231	40923	41402	43865	68206	55411	80555
Operating Expenses related to Insurance Business	48548	48902	59179	95004	84371	94234	81596	76636	108381	128981	144225	155791	175592	198934
Others- Amortizations, Write offs & Provisions		4705	5598	826	2126	3596	183	40	(446)	51	969	(459)	(52)	1110
Foreign Taxes	389	261	323	181	-	373	99	66	141	70	-	52	36	14
TOTAL (B)	225793	267238	293636	350181	358932	419356	413736	451738	527806	557796	688555	738845	899185	1044271
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	(19019)	(29732)	(22483)	(29592)	(5305)	(3371)	40172	21835	(47232)	(20974)	(79513)	(8886)	(17357)	10529
APPROPRIATIONS														
Transfer to Shareholders' Account	(19019)	(29732)	(22483)	(29592)	(5305)	(3371)	40172	21835	(47232)	(20974)	(79513)	(8886)	(17357)	10529
Transfer to Catastrophe Reserve														
Transfer to Other Reserves														
TOTAL (C)	(19019)	(29732)	(22483)	(29592)	(5305)	(3371)	40172	21835	(47232)	(20974)	(79513)	(8886)	(17357)	10529

Figures in brackets represent negative value

TABLE 58: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS

(₹ Lakh)

PARTICULARS	ORIENTAL													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	114872	124869	136656	151453	166843	188189	218980	238242	256687	303672	363966	412419	452310	500803
Profit/ Loss on sale/redemption of Investments	33	1671	5822	33877	30048	41550	37883	34715	23765	35261	68477	49244	60058	59184
Others	-	-	74	60	(27)	(61)	(67)	30	(55)	(125)	(206)	(110)	(96)	(217)
Interest, Dividend & Rent – Gross	-	24185	27066	29349	41013	29385	35362	34730	37313	38123	47132	56276	62451	68867
TOTAL (A)	114905	150725	169619	214738	237878	259062	292158	307717	317711	376931	479369	517829	574723	628637
Claims Incurred (Net)	114443	156089	125671	141399	166994	174854	204362	218177	252248	282510	346254	373989	385950	438917
Commission	(1873)	24	2077	5001	8374	10666	10853	12766	18634	22736	24414	27136	25590	30833
Operating Expenses related to Insurance Business	33601	42244	47400	57657	55313	64727	58828	66112	75249	93562	128084	110209	136879	141201
Others- Amortizations, Write offs & Provisions	-	-	4160	3053	1011	1292	1221	118	223	(135)	569	(628)	832	2090
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	146171	198357	179308	207109	231692	251538	275265	297174	346354	398673	499320	510707	549251	613041
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	(31266)	(47632)	(9690)	7629	6185	7524	16893	10543	(28643)	(21742)	(19952)	7123	25471	15597
APPROPRIATIONS														
Transfer to Shareholders' Account	(31266)	(47632)	(9690)	7629	6185	7524	16893	10543	(28643)	(21742)	(19952)	7123	25471	15597
Transfer to Catastrophe Reserve														
Transfer to Other Reserves														
TOTAL (C)	(31266)	(47632)	(9690)	7629	6185	7524	16893	10543	(28643)	(21742)	(19952)	7123	25471	15597

Figures in brackets represent negative value

TABLE 58: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS

(₹ Lakh)

PARTICULARS	UNITED													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	122255	138372	147608	158377	162387	167969	184926	213817	260426	321604	394951	524110	623129	649442
Profit/ Loss on sale/redemption of Investments	-	5129	10178	22358	28504	47458	39161	50218	20463	46763	50465	34358	32754	31110
Others	28	804	249	(329)	133	56	64	1775	71	4027	105	107	553	262
Interest, Dividend & Rent – Gross	226	32205	30652	36392	37373	37827	38446	36491	37472	40215	45965	56850	77911	88809
TOTAL (A)	122509	176510	188687	216798	228396	253310	262597	302301	318431	412609	491485	615425	734348	769622
Claims Incurred (Net)	136989	152357	160546	165965	176785	178930	171834	207830	206841	291265	385714	472837	536592	547993
Commission	114	3521	2982	4181	5676	7579	8207	12140	18519	21454	25567	33778	25255	38176
Operating Expenses related to Insurance Business	34275	38777	42488	55729	61706	71765	66243	72843	83668	94483	141126	131137	165626	173786
Others- Amortizations, Write offs & Provisions	-	6664	3741	2337	2404	4059	3567	3706	1948	1931	601	4110	3101	7183
Foreign Taxes														
TOTAL (B)	171378	201319	209756	228212	246571	262333	249851	296519	310976	409132	553007	641861	730575	767138
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	(48869)	(24809)	(21070)	(11414)	(18175)	(9022)	12746	5781	7455	3477	(61522)	(26435)	3773	2484
APPROPRIATIONS														
Transfer to Shareholders' Account	(48869)	(24809)	(21070)	(11414)	(18175)	(9022)	12746	5781	7455	3477	(61522)	(26435)	3773	2484
Transfer to Catastrophe Reserve														
Transfer to Other Reserves														
TOTAL (C)	(48869)	(24809)	(21070)	(11414)	(18175)	(9022)	12746	5781	7455	3477	(61522)	(26435)	3773	2484

Figures in brackets represent negative value

TABLE 58: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

(₹ Lakh)

PARTICULARS	NATIONAL													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	170471	181698	196596	238781	266414	276317	276757	301853	342236	381579	476395	607353	746848	868267
Profit/ Loss on sale/redemption of Investments	-	1437	7594	16232	19066	41505	44069	49165	38298	63821	91517	68207	82663	83846
Others	252	270	32	-	165	75	-	-	1013	-	-	466	525	534
Interest, Dividend & Rent – Gross	-	30560	29476	34133	34234	36965	41374	41761	41790	45138	53433	73768	87222	96738
TOTAL (A)	170723	213965	233699	289147	319879	354862	362200	392779	423338	490538	621346	749795	917259	1049385
Claims Incurred (Net)	146163	172510	161966	210990	226350	283033	239422	283884	339367	324536	462328	531406	639053	704861
Commission	(181)	(1013)	4534	7173	7749	14055	11405	20389	21818	23141	25544	36138	39052	58311
Operating Expenses related to Insurance Business	49230	56434	60100	73034	85939	88261	80547	89770	94636	121878	144745	157861	166757	227412
Others- Amortizations, Write offs & Provisions	48	37	152	267	81	29	6205	9148	7914	8298	15653	20524	24597	-
Foreign Taxes	-	-	-	-	-	-	-	-	-	596	166	-	-	-
TOTAL (B)	195260	227968	226751	291464	320119	385379	337578	403190	463735	478449	648435	745929	869459	990583
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	(24537)	(14003)	6947	(2317)	(240)	(30517)	24622	(10411)	(40398)	12090	(27090)	3866	47800	58802
APPROPRIATIONS														
Transfer to Shareholders' Account	(24537)	(14003)	6947	(2317)	(240)	(30517)	24622	(10411)	(40398)	12090	(27090)	3866	47800	58802
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(24537)	(14003)	6947	(2317)	(240)	(30517)	24622	(10411)	(40398)	12090	(27090)	3866	47800	58802

Figures in brackets represent negative value

TABLE 58: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

(₹ Lakh)

PARTICULARS	NEW INDIA													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	257646	285887	329716	358946	376717	412099	453511	481143	524930	571086	647332	787459	945064	1119687
Profit/ Loss on sale/redemption of Investments	2906	3336	9829	25615	37707	69940	71313	67332	25333	52028	58579	47495	65254	75408
Others	(4332)											(11004)	7484	3519
Interest, Dividend & Rent – Gross	43499	47413	44061	54148	53996	58027	67916	68165	67812	69654	79892	102553	120683	140016
TOTAL (A)	299719	336636	383607	438710	468420	540066	592741	616640	618074	692768	785803	926503	1138485	1338631
Claims Incurred (Net)	227973	255514	269951	271358	290498	363201	364361	417748	467187	513245	652487	708753	814307	938095
Commission	480	7982	19314	21362	33188	37628	39089	45924	56083	56137	64867	89750	84317	117261
Operating Expenses related to Insurance Business	74060	75437	89062	133812	118819	130689	115259	101910	145501	173606	194323	206432	237320	262991
Others- Amortizations, Write offs & Provisions	-	6224	7274	1078	2638	4432	230	50	(553)	65	1267	(622)	(20)	1419
Foreign Taxes	457	327	414	246	-	514	129	70	144	73	1	149	36	44
TOTAL (B)	302970	345484	386015	427856	445142	536464	519068	565702	668362	743125	912945	1004462	1135961	1319810
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	(3252)	(8848)	(2409)	10854	23278	3602	73673	50938	(50288)	(50358)	(127141)	(77958)	2524	18821
APPROPRIATIONS														
Transfer to Shareholders' Account	(3252)	(8848)	(2409)	10854	23278	3602	73673	50938	(50288)	(50358)	(127141)	(77958)	2624	18743
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(3252)	(8848)	(2409)	10854	23278	3602	73673	50938	(50288)	(50358)	(127141)	(77958)	2524	18743

Figures in brackets represent negative value

TABLE 58: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

(₹ Lakh)

PARTICULARS	ORIENTAL													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	168387	182072	185577	197246	212317	235584	269077	287623	306680	359083	431490	489306	538711	595397
Profit/ Loss on sale/redemption of Investments	-	2174	7218	40706	34831	48251	43148	40035	27786	41834	81585	58837	72365	70401
Others	39	(30)	182	74	107	(131)	(8)	37	(216)	(528)	(389)	(141)	(259)	(426)
Interest, Dividend & Rent – Gross	-	31468	33555	35265	47540	34124	40277	40052	43626	45228	56154	67238	75249	81919
TOTAL (A)	168426	215684	226533	273291	294795	317828	352495	367747	377875	445616	568840	615239	686066	747291
Claims Incurred (Net)	150206	182791	146655	158765	190838	206474	235886	260222	305719	326018	406536	446483	439285	511102
Commission	(4520)	(2337)	(1211)	2890	8457	10340	9962	13135	20102	24127	28590	32453	30467	35744
Operating Expenses related to Insurance Business	50298	60903	65259	78211	72989	85076	75423	82361	91444	115076	157254	135446	174870	177543
Others- Amortizations, Write offs & Provisions	3	-	5157	3668	1172	1500	1391	136	260	(161)	677	(750)	1003	2373
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	195987	241358	215860	243534	273456	303390	322661	355855	417526	465060	593058	613632	645624	726762
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	(27561)	(25674)	10673	29756	21339	14438	29834	11893	(39651)	(19443)	(24218)	1607	40441	20529
APPROPRIATIONS														
Transfer to Shareholders' Account	(27561)	(25674)	10673	29756	21339	14438	29834	11893	(39651)	(19443)	(24218)	1607	40441	20416
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(27561)	(25674)	10673	29756	21339	14438	29834	11893	(39651)	(19443)	(24218)	1607	40441	20416

Figures in brackets represent negative value

TABLE 58: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

(₹ Lakh)

PARTICULARS	UNITED													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	182204	197280	210938	213663	216265	219433	237324	270209	319910	383819	464763	608724	725094	760330
Profit/ Loss on sale/redemption of Investments		6547	12654	26950	33177	54659	44718	58193	24083	55678	59041	39739	37537	35928
Others	(135)	844	357	(316)	215	412	50	2239	63	4908	97	114	98	306
Interest, Dividend & Rent – Gross	226	41113	38107	43866	43499	43567	43902	42285	44101	47882	53354	65753	92244	102561
TOTAL (A)	182295	245784	262055	284164	293156	318071	325995	372927	388157	492288	577255	714329	855527	899125
Claims Incurred (Net)	177693	178081	190546	184217	199853	204277	214206	250628	251505	332924	438564	538694	613492	627738
Commission	(5618)	(1753)	(1931)	885	1999	6398	6776	13661	19944	23294	27154	35692	30808	43883
Operating Expenses related to Insurance Business	52254	57787	62240	79711	86284	97666	89445	91255	103140	115699	172538	156606	200162	211123
Others- Amortizations, Write offs & Provisions	-	8508	4651	2817	2798	4675	4073	4294	2292	2299	703	4753	3554	7937
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	224329	242623	255507	267630	290934	313015	314500	359839	376882	474217	638959	735745	848016	890681
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	(42034)	3161	6548	16533	2222	5055	11495	13088	11276	18071	(61704)	(21415)	7512	8444
APPROPRIATIONS														
Transfer to Shareholders' Account	(42034)	3161	6548	16533	2222	5055	11495	13088	11276	18071	(61704)	(21415)	7512	8086
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(42034)	3161	6548	16533	2222	5055	11495	13088	11276	18071	(61704)	(21415)	7512	8086

Figures in brackets represent negative value

TABLE 58: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Concl.d.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

(₹ Lakh)

PARTICULARS	ALL COMPANIES COMBINED													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	778708	846937	922827	1008636	1071713	1143433	1236669	1340828	1493756	1695567	2019980	2492842	2955717	3343681
Profit/ Loss on sale/redemption of Investments		13494	37295	109503	124781	214355	203249	214725	115500	213361	290722	214278	257819	265583
Others	(4176)	1084	571	(242)	487	356	43	2276	860	4380	(292)	(10565)	8402	3933
Interest, Dividend & Rent – Gross	43725	150554	145199	167412	179269	172683	193470	192264	197329	207902	242834	309313	375398	421235
TOTAL (A)	821163	1012069	1105894	1285312	1376250	1530827	1633430	1750093	1807444	2121210	2553244	3005867	3597337	4034433
Claims Incurred (Net)	702035	788896	769118	825330	907539	1056985	1053875	1212481	1363778	1496723	1959914	2225336	2506137	2781796
Commission	(9839)	2879	20706	32310	51393	68421	67232	93109	117947	126699	146155	194033	184644	255199
Operating Expenses related to Insurance Business	225842	250561	276661	364768	364031	401692	360674	365296	434721	526259	668860	656344	779109	879069
Others- Amortizations, Write offs & Provisions	51	14769	17234	7830	6689	10636	11898	13629	9913	10501	18301	23905	29134	11729
Foreign Taxes	457	327	414	246	-	514	129	70	144	669	166	149	36	44
TOTAL (B)	918546	1057433	1084133	1230484	1329651	1538248	1493808	1684585	1926505	2160851	2793397	3099768	3499059	3927837
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	(97384)	(45364)	21759	54826	46599	(7422)	139622	65507	(119061)	(39640)	(240153)	(93900)	98278	106596
APPROPRIATIONS														
Transfer to Shareholders' Account	(97384)	(45364)	21759	54826	46599	(7422)	139622	65507	(119061)	(39640)	(240153)	(93900)	98378	106046
Transfer to Catastrophe Reserve														
Transfer to Other Reserves														
TOTAL (C)	(97384)	(45364)	21759	54826	46599	(7422)	139622	65507	(119061)	(39640)	(240153)	(93900)	98278	106046

Figures in brackets represent negative value

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

(₹ Lakh)

PARTICULARS	NATIONAL												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)													
(a) Fire Insurance	10956	17805	19743	13869	2722	12332	2128	1884	11646	15723	2836	24311	12749
(b) Marine Insurance	6973	2662	11213	2325	2493	(1103)	(387)	(2782)	7101	1747	2947	10103	4381
(c) Miscellaneous Insurance	(31932)	(13520)	(33272)	(16435)	(35732)	13393	(12153)	(39500)	(6658)	(44561)	(1917)	13387	41671
Sub-total	(14003)	6947	(2317)	(241)	(30517)	24622	(10411)	(40398)	12090	(27090)	3866	47800	58802
INCOME FROM INVESTMENTS													
(a) Interest, Dividend & Rent – Gross	11448	9158	10777	9774	10602	9702	12477	12458	10723	13663	15168	20693	24478
(b) Profit on sale of investments	549	2369	5126	5445	11918	10334	14797	11717	15162	23529	14244	19789	21247
Less: Loss on sale of investments	(16)	(10)	(1)	(2)	(14)	-	(109)	(301)	-	(128)	(219)	(178)	(31)
OTHER INCOME	669	898	755	1055	1095	1332	1612	1363	1772	716	8794	533	565
TOTAL (A)	(1353)	19363	14341	16031	(6917)	45991	18366	15160	39747	10690	41853	88638	105061
PROVISIONS (Other than taxation)													
(a) For diminution in the value of investments	3171	2791	5757	196	(3029)	(751)	(212)	(3907)	(198)	(420)	(1349)	76	415
(b) For doubtful debts	599	559	126	551	729	(49)	512	907	11498	2673	(11451)	1474	2092
(c) Others													
OTHER EXPENSES													
(a) Expenses other than those related to Insurance Business	534	65	74	88	151	181	257	208	275	318	318	341	363
(b) Bad debts written off													
(c) Others	3738	2005	1083	1075	1196	1027	604	985	1313	579	21229	897	3919
TOTAL (B)	8042	5420	7040	1910	(953)	408	1161	(1807)	12888	3150	8746	2788	4281
Profit Before Tax	(9395)	13943	7301	14121	(5964)	45583	17206	(13354)	26859	7540	33106	85850	100779
Provision for Taxation	(350)	451	178	1009	4661	3455	863	(1567)	(4373)	(51)	585	16065	18491
Profit after Tax	(9045)	13492	7123	13112	(10625)	42128	16343	(14921)	22486	7489	32521	69785	82289
Transfer from General Reserves for UK Equalization Reserve													
APPROPRIATIONS													
(a) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Proposed final dividend	-	2500	2500	2500	-	8361	3266	-	4398	-	13914	16466	2798
(c) Dividend distribution tax	-	320	320	351	-	1421	555	-	747	-	2500	2365	2798
Contingency reserves for Unexpired Risks (Schedule 16B)													
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to General Reserve	(9045)	10671	4303	10262	(10625)	32345	12522	(14921)	17341	7489	32521	51006	60525
Transfer to Equalization /													
Contingency Reserve for foreign branches													
Transfer to Contingency Reserve for Land & Building													
Balance of Profit / Loss B/f from last year													
Balance C/f to Balance Sheet													2500

Figures in brackets represent negative value

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

(₹ Lakh)

PARTICULARS	NEW INDIA												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)													
(a) Fire Insurance	15795	11538	29477	23083	1957	23302	28336	5954	(30572)	(38728)	(67183)	6409	(10606)
(b) Marine Insurance	5089	8537	10969	5500	5016	10199	766	(9009)	1189	(8900)	(1889)	13472	18819
(c) Miscellaneous Insurance	(29732)	(22483)	(29592)	(5305)	(3371)	40172	21835	(47232)	(20974)	(79513)	(8886)	(17357)	10529
Sub-total	(8848)	(2409)	10854	23278	3602	73673	50938	(50288)	(50358)	(127141)	(77958)	2524	18743
INCOME FROM INVESTMENTS													
(a) Interest, Dividend & Rent – Gross	32669	27975	31849	33886	36424	42086	49866	54269	52893	55780	57019	60401	68952
(b) Profit on sale of investments	2298	6241	15285	23887	43909	44265	49256	20273	39508	40899	26407	32659	37136
Less: Loss on sale of investments	-	-	(218)	(224)	(6)	(74)	-	-	-	-	-	-	-
OTHER INCOME	916	2190	1967	1301	3864	1509	2102	4978	1592	(300)	101	1372	1931
TOTAL (A)	27035	33997	59735	82129	87793	161459	152162	29233	43635	(30761)	5569	96956	126762
PROVISIONS (Other than taxation)													
(a) For diminution in the value of investments	2114	1618	323	825	108	321	493	476	455	355	389	182	428
(b) For doubtful debts	1596	2363	541	507	172	(313)	(426)	(744)	7379	9123	(11119)	(1176)	(562)
(c) Others	579	637	(230)	280	2502	135	(30)	(175)	(34)	713	417	269	217
OTHER EXPENSES													
(a) Expenses other than those related to Insurance Business	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	1926	(1904)	(5688)	729	(546)	(76)	(21)	(47)	(93)	185	266	(3441)	(2763)
TOTAL (B)	6215	2714	(5054)	2341	2236	66	16	(490)	7708	10376	(10047)	(4166)	2680
Profit Before Tax	20820	31282	64789	79788	85557	161393	152146	29723	35927	(41137)	15617	101122	129442
Provision for Taxation	6620	5701	5768	39565	13919	15398	12033	(7308)	4540	(1019)	(2315)	16756	20544
Profit after Tax	14200	25581	59021	40223	71638	145995	140113	22415	40467	(42156)	17932	84366	108898
Transfer from General Reserves for UK Equalization Reserve	-	-	-	-	-	-	-	-	-	-	5083	2908	258
APPROPRIATIONS													
(a) Interim dividends paid during the year	2000	-	-	2000	-	-	-	-	-	-	-	-	-
(b) Proposed final dividend	-	4000	4500	6000	13000	29200	28300	4500	8500	-	4000	17000	22000
(c) Dividend distribution tax	-	513	577	1103	1823	4963	4810	765	1445	(33)	649	2889	3739
Contingency reserves for Unexpired Risks (Schedule 16B)	-	-	-	-	-	-	-	4495	-	-	-	-	4495
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-	-	-	-	-	-	-	-	258
Transfer to General Reserve	12200	21069	53944	31120	56815	111832	107003	12655	30523	(42123)	13283	60353	(87654)
Transfer to Equalization /	-	-	-	-	-	-	-	-	-	-	-	-	-
Contingency Reserve for foreign branches	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Contingency Reserve for Land & Building	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance of Profit / Loss Bf from last year	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance C/f to Balance Sheet													

Figures in brackets represent negative value

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

(₹ Lakh)

PARTICULARS	ORIENTAL												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)													
(a) Fire Insurance	12529	17568	16163	12585	5161	14498	(1677)	(8727)	345	(6447)	11435	(2085)	
(b) Marine Insurance	9429	2794	5964	2569	1753	(1558)	3027	(2281)	1953	932	3535	6905	
(c) Miscellaneous Insurance	(47632)	(9690)	7629	6185	7524	16893	10543	(28643)	(21742)	(19952)	25471	15597	
Sub-total	(25674)	10673	29756	21339	14438	29834	11893	(39651)	(19443)	(22061)	40441	20416	
INCOME FROM INVESTMENTS													
(a) Interest, Dividend & Rent – Gross	9465	6552	8514	14918	12169	15732	17118	17197	15523	17089	18607	22911	
(b) Profit on sale of investments	654	1409	9828	10930	17207	16874	17110	10953	14358	24828	16282	19690	
Less: Loss on sale of investments	-	-	-	-	-	(21)	-	-	-	-	-	-	
OTHER INCOME	525	368	(11)	685	671	653	(203)	2929	(420)	1357	2594	617	
TOTAL (A)	(15030)	19002	48087	47871	44485	63071	45918	(8571)	10018	19056	39089	79742	68262
PROVISIONS (Other than taxation)													
(a) For diminution in the value of investments	1186	121	(257)	179	(216)	12	5	66	(5)	(4)	49	32	
(b) For doubtful debts	2739	403	1766	308	10527	(437)	961	168	1250	804	2660	1484	
(c) Others	4529	94	160	236	283	305	1027	309	295	268	225	206	
OTHER EXPENSES													
(a) Expenses other than those related to Insurance Business	-	-	-	-	-	-	-	-	-	-	-	-	
(b) Bad debts written off	-	-	-	(103)	4	2	1	1	-	-	-	10	
(c) Others	2	795	985	81	467	226	(310)	(272)	(345)	(54)	(479)	30	
TOTAL (B)	8456	1413	2654	701	11066	108	1683	271	1195	1015	2455	268	2189
Profit Before Tax	(23486)	17589	45433	47170	33419	62964	44235	(8842)	8823	18041	36634	79474	66073
Provision for Taxation	(1958)	11190	13786	14118	5028	13237	43305	3576	(13249)	(12579)	11295	26086	20044
Profit after Tax	(25444)	6399	31647	33052	28392	49727	930	(5266)	(4425)	5462	25339	53388	46029
Transfer from General Reserves for UK Equalization Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS													
(a) Interim dividends paid during the year	-	-	-	1250	-	-	-	-	-	-	-	10650	10800
(b) Proposed final dividend	-	2000	2500	1750	5000	10000	750	-	-	-	-	1810	1835
(c) Dividend distribution tax	-	256	320	409	701	1700	127	-	-	-	822	-	-
Contingency reserves for Unexpired Risks (Schedule 16B)	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to any Reserves or Other Accounts	(811)	-	-	-	-	-	-	-	-	2379	-	-	-
Transfer to General Reserve	-	-	-	-	-	-	53	(5266)	(4425)	3083	19450	40928	33393
Transfer to Equalization / Contingency Reserve for foreign branches	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Contingency Reserve for Land & Building	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance of Profit / Loss B/f from last year	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance C/f to Balance Sheet	(24633)	4143	28827	29644	-	-	-	-	-	-	-	-	-

Figures in brackets represent negative value

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

(₹ Lakh)

PARTICULARS	UNITED												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)													
(a) Fire Insurance	21186	20538	23346	18477	11574	283	9713	4417	19975	2341	3910	4964	4099
(b) Marine Insurance	6784	7080	4601	1920	2503	(1535)	(2406)	(596)	(5381)	(2523)	1110	(1225)	1502
(c) Miscellaneous Insurance	(24809)	(21070)	(11414)	(18175)	(9022)	12746	5781	7455	3477	(61522)	(26435)	3773	2484
Sub-total	3161	6548	16533	2222	5055	11495	13088	11276	18071	(61704)	(21415)	7512	8086
INCOME FROM INVESTMENTS													
(a) Interest, Dividend & Rent – Gross	12742	12266	14708	17220	18547	21206	23192	26202	30190	34655	38254	38536	43122
(b) Profit on sale of investments	2118	4173	9039	13136	23278	21600	31918	14308	35107	40221	23119	17062	15108
Less: Loss on sale of investments	(89)	(100)	(3)	(3)	(9)	(299)	(1)	(133)	366	-	-	-	2
OTHER INCOME	374	26	7	363	393	(299)	(28)	(133)	366	390	9736	291	479
TOTAL (A)	18306	22913	40284	32938	47264	54001	68169	51653	83734	13562	49694	63401	66793
PROVISIONS (Other than taxation)													
(a) For diminution in the value of investments	433	(46)	(156)	(90)	(19)	23	244	(114)	36	(306)	903	1455	38
(b) For doubtful debts	877	568	225	49	789	569	587	(307)	(803)	(1178)	244	(774)	1052
(c) Others													
OTHER EXPENSES													
(a) Expenses other than those related to Insurance Business	28	975	876	39	50	64	78	59	91	98	77	72	70
(b) Bad debts written off	1299	-	-	1110	1170	1312	1446	1723	2125	1866	1542	862	2328
(c) Others	2637	1497	945	1108	1990	1967	2355	1362	1449	479	2765	1616	3488
TOTAL (B)	15669	21416	39339	31830	45274	52034	65814	50291	82284	13083	46928	61786	63306
Profit Before Tax	330	4317	1295	1059	2751	(852)	2651	(2686)	(11505)	(28)	8249	9052	10545
Provision for Taxation	15339	17099	38044	30771	42523	52886	63162	47605	70779	13054	38679	52733	52760
Transfer from General Reserves for UK Equalization Reserve													
APPROPRIATIONS													
(a) Interim dividends paid during the year													
(b) Proposed final dividend	3000	2500	3000	6200	8600	10577	12633	9600	14200	3000	7800	10600	10600
(c) Dividend distribution tax	-	320	384	877	1206	1798	2147	1630	2412	486	1264	1800	1800
Contingency reserves for Unexpired Risks (Schedule 16B)													
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to General Reserve	12339	14279	34660	23694	32717	40511	48383	36375	54167	9569	14411	17769	40360
Transfer to Equalization /													
Contingency Reserve for foreign branches													
Transfer to Contingency Reserve for Land & Building													
Balance of Profit / Loss B/f from last year													
Balance C/f to Balance Sheet													

Figures in brackets represent negative value

TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Concl'd.)

(₹ Lakh)

PARTICULARS	TOTAL												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)													
(a) Fire Insurance	60466	67449	88729	68013	21414	50415	38501	3528	1394	(22821)	(66884)	47118	4158
(b) Marine Insurance	28275	21072	32748	12315	11765	6003	1000	(14668)	4863	(11785)	3099	25886	31607
(c) Miscellaneous Insurance	(134104)	(72465)	(66650)	(33730)	(40601)	83204	26007	(107920)	(45897)	(205547)	(30116)	25274	70282
Sub-total	(453663)	16057	54827	46598	(7422)	139623	65507	(119061)	(39641)	(240153)	(93900)	98278	106046
INCOME FROM INVESTMENTS													
(a) Interest, Dividend & Rent – Gross	66324	69139	65848	75798	77742	88726	102652	110125	109330	121187	129048	139349	159464
(b) Profit on sale of investments	5619	14193	39277	53398	96312	93073	113082	57252	104135	129477	80052	88475	93181
Less: Loss on sale of investments	(105)	(110)	(222)	(228)	(29)	(95)	(109)	(301)	-	(128)	(219)	(178)	(29)
OTHER INCOME	2484	3586	2718	3403	6023	3196	3483	9138	3310	2163	21225	2812	8220
TOTAL (A)	28959	102864	162447	178969	172626	324523	284615	57154	177134	12547	136205	328737	366878
PROVISIONS (Other than taxation)													
(a) For diminution in the value of investments	6904	4485	5667	1109	(3156)	(396)	528	(3479)	288	(375)	(8)	1745	1025
(b) For doubtful debts	5811	3893	2658	1415	12218	(231)	1635	24	19324	11422	(19665)	(476)	4065
(c) Others	5108	730	(69)	516	2785	440	997	134	262	981	641	475	453
OTHER EXPENSES													
(a) Expenses other than those related to Insurance Business	562	1040	950	127	201	245	335	268	366	416	395	413	432
(b) Bad debts written off	3738	-	-	(103)	4	2	1	1	-	-	-	-	10
(c) Others	3227	896	(3620)	2995	2287	2489	1719	2389	3000	2576	22557	(1652)	3799
TOTAL (B)	25350	11044	5585	6059	14339	2549	5215	(664)	23239	15020	3919	505	12638
Profit Before Tax	3609	91820	156862	172910	158286	321974	279400	57818	153894	(2473)	132286	328232	359600
Provision for Taxation	4642	24386	21026	55751	26359	31238	58851	(7985)	(24587)	(13678)	17814	67960	69624
Profit after Tax	(1033)	67434	135835	117159	131927	290736	220548	49833	129307	(16151)	114471	260272	289976
Transfer from General Reserves for UK Equalization Reserve											5083	2908	258
APPROPRIATIONS													
(a) Interim dividends paid during the year	-	11944	-	3250	-	-	-	-	-	-	-	-	-
(b) Proposed final dividend	5000	1530	12500	16450	26600	58139	44949	14100	27098	3000	16867	52164	59866
(c) Dividend distribution tax	-	-	1602	2740	3731	9881	7639	2395	4604	453	2735	8864	10173
Contingency reserves for Unexpired Risks (Schedule 16B)													
(d) Transfer to any Reserves or Other Accounts	(811)	49818	-	-	-	-	-	4495	-	-	-	-	4495
Transfer to General Reserve	15494	3	92907	65076	101597	222716	167961	28843	97605	(21983)	79666	170056	46624
Transfer to Equalization /													
Contingency Reserve for foreign branches													
Transfer to Contingency Reserve for Land & Building													
Balance of Profit / Loss B/f from last year													
Balance C/f to Balance Sheet	24633	4144	28827	29644	-	-	-	-	-	-	-	-	2500

Figures in brackets represent negative value

TABLE 60: PUBLIC SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

(₹ Lakh)

PARTICULARS	NATIONAL													
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS														
Share Capital	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000
Reserves & Surplus	95437	86392	97217	101520	111627	101002	133348	145870	130949	148290	155779	188300	241806	304842
Fair Value Change Account	-	178438	143602	329631	396656	681624	592101	730930	360649	805516	814081	716214	706029	778893
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	105437	274830	250819	441151	518284	792626	735449	886800	501598	963806	979860	914514	957836	1093735
APPLICATION OF FUNDS														
Investments	244175	444680	434372	643011	737656	1094224	1063780	1271798	915093	1417854	1611977	1727732	1947529	2189593
Loans	55987	52924	49957	51384	50846	45913	41721	39180	37840	35977	34237	25119	23185	22727
Fixed Assets	4545	6819	7198	7973	8985	6758	6000	6371	5611	10990	11293	9916	14525	18302
Deferred Tax Assets	-	-	462	888	-	-	-	-	-	-	-	-	-	-
CURRENT ASSETS														
Cash & Bank Balance	70830	68248	98168	101292	120103	97149	103139	61926	39369	44164	78963	114874	140536	148900
Advances and Other Assets	65149	71504	63619	88075	109505	136601	145448	195899	256409	291062	202985	113186	274534	325497
Sub-Total (A)	135979	139752	161787	189366	229609	233750	248587	257825	295778	335226	281948	228060	415070	474397
CURRENT LIABILITIES														
Provisions	229112	262029	272978	326528	361627	447829	460523	507886	555671	611479	672809	713583	1010645	1100128
Sub-Total (B)	335249	369345	402957	474473	527152	600186	630641	689288	753380	841819	962833	1078739	1442473	1611285
Net Current Assets (C) = (A-B)	(199270)	(229593)	(241170)	(285106)	(297543)	(366436)	(382054)	(431463)	(457602)	(506593)	(680885)	(850680)	(1027403)	(1136887)
Misc. Expenditure (to the extent not written off or adjusted)	-	-	-	23001	18340	12168	6002	913	655	5578	3237	2428	-	-
Profit & Loss Account (Debit Balance)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	105437	274830	250819	441151	518284	792626	735449	886800	501598	963806	979860	914514	957836	1093735

Note : Figures in brackets represent negative values.

TABLE 60: PUBLIC SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

(₹ Lakh)

PARTICULARS	NEW INDIA													
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS														
Share Capital	10000	10000	10000	10000	15000	20000	20000	20000	20000	20000	20000	20000	20000	20000
Reserves & Surplus	296775	308945	330406	384350	416641	460803	582016	677280	712215	723021	691154	753130	832275	949342
Fair Value Change Account	-	273046	230176	583789	684697	1221127	1094835	1395927	741729	1564174	1673201	1544520	1576176	1777833
Borrowings									-	-	-	-	-	-
Deferred Tax Liability									-	-	-	-	-	-
TOTAL	306775	591991	570582	978139	1116338	1701930	1696851	2093208	1473945	2307194	2384355	2317649	2428450	2747175
APPLICATION OF FUNDS														
Investments	514195	869256	884837	1272842	1457523	2066526	2107007	2463287	1776757	2620322	2847822	2820322	3117335	3529734
Loans	107997	101344	96733	94089	87413	78652	74545	65776	59386	55935	48566	42331	38570	40115
Fixed Assets	7785	10727	10925	10418	11441	12106	13265	11524	15817	16215	15683	15472	15286	17783
Deferred Tax Assets	-	-	2150	3525	8407	6175	4056	1016	2331	9458	10186	13233	13724	16156
CURRENT ASSETS														
Cash & Bank Balance	115469	115286	158746	197434	228609	305971	316227	285793	332084	436519	530445	714217	740799	896500
Advances and Other Assets	110247	127002	142703	151908	173856	223012	224597	367018	506702	544842	509425	610699	611837	800797
Sub-Total (A)	225716	242288	301450	349342	402465	528983	540824	652811	838785	981361	1039870	1324916	1352636	1697297
CURRENT LIABILITIES														
Provisions	391214	448304	505809	545188	608525	713474	760479	776208	862171	948057	1127836	1347095	1450766	1785468
Sub-Total (B)	548918	631624	727893	772905	866382	1000628	1047606	1101206	1219132	1376096	1591497	1908919	2115965	2557341
Net Current Assets (C)= (A-B)	(323202)	(389336)	(426443)	(423563)	(463918)	(471645)	(506782)	(448396)	(380346)	(394735)	(551627)	(584002)	(763329)	(860044)
Misc. Expenditure (to the extent not written off or adjusted)	-	-	2380	20828	15472	10116	4761	-	-	-	13725	10294	6862	3431
Profit & Loss Account (Debit Balance)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	306775	591991	570582	978139	1116338	1701930	1696851	2093208	1473945	2307194	2384355	2317649	2428450	2747175

Note : Figures in brackets represent negative values.

TABLE 60: PUBLIC SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

(₹ Lakh)

PARTICULARS	ORIENTAL													
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS														
Share Capital	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	15000	15000
Reserves & Surplus	82723	57279	73391	102218	131861	154552	192579	192632	187365	182940	188402	207852	243780	277174
Fair Value Change Account	-	175599	141015	323442	369147	670703	583314	761484	397556	811716	832781	771529	784544	857011
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	92723	242878	224406	435660	511008	835255	785894	964116	594921	1004656	1031182	989382	1043325	1149185
APPLICATION OF FUNDS														
Investments	276472	470843	465438	684632	766420	1126268	1086973	1316751	944434	1380788	1540546	1573603	1733350	1876706
Loans	57188	53537	51490	51041	49491	43269	41083	37417	33636	30999	27414	22586	21175	20430
Fixed Assets	6040	5686	5934	5754	6350	8460	7364	9423	8547	9078	8736	10780	10549	13020
Deferred Tax Assets	-	-	-	-	5681	-	-	-	-	-	-	-	-	-
CURRENT ASSETS														
Cash & Bank Balance	48465	54272	64749	84528	101850	102676	148499	120613	115013	149946	170628	198604	200949	222699
Advances and Other Assets	57203	59677	57879	52740	57395	73831	108542	137664	244632	239763	191508	191549	221915	257950
Sub-Total (A)	105668	113949	122628	137268	159245	176507	257041	258277	359645	389708	362136	390153	422863	480648
CURRENT LIABILITIES														
Provisions	248007	293089	301995	331622	348889	354576	411875	465305	527053	523286	630283	681939	782013	815283
Sub-Total (B)	352645	401137	423471	464228	491925	529548	611418	657752	751341	805917	919534	1016653	1150555	1244591
Net Current Assets (C)= (A-B)	(246977)	(287188)	(300843)	(326960)	(332680)	(353040)	(354377)	(399475)	(391697)	(416209)	(557398)	(626501)	(727692)	(763943)
Misc. Expenditure (to the extent not written off or adjusted)	-	-	2386	21193	15746	10298	4851	-	-	-	11885	8914	5943	2971
Profit & Loss Account (Debit Balance)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	92723	242878	224406	435660	511008	835255	785894	964116	594921	1004656	1031182	989382	1043325	1149185

Note : Figures in brackets represent negative values.

TABLE 60: PUBLIC SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

(₹ Lakh)

PARTICULARS	UNITED													
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS														
Share Capital	10000	10000	10000	10000	10000	10000	15000	15000	15000	15000	15000	15000	15000	15000
Reserves & Surplus	107985	120325	134603	169264	192958	225740	261186	309059	346359	400245	409793	439747	480263	521053
Fair Value Change Account	-	120236	95715	269554	293940	495752	403248	503743	186082	480845	471625	388681	374698	429228
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	117985	250561	240319	448818	496898	731492	679433	827802	547441	896090	896419	843429	869961	965281
APPLICATION OF FUNDS														
Investments	372618	519720	550332	792722	825814	1080409	1059930	1240363	967921	1344830	1526672	1638417	1876628	2092880
Loans	77709	75568	74358	75742	70299	62982	58675	56079	50414	45356	40367	35569	33375	32682
Fixed Assets	5892	7650	7593	7325	6493	7067	9841	8236	12396	10838	8642	10345	11103	11451
Deferred Tax Assets	-	-	-	-	-	-	222	-	-	-	-	-	-	-
CURRENT ASSETS														
Cash & Bank Balance	39860	49583	53464	71034	79524	89048	84974	70565	61825	84376	98780	136975	133235	156081
Advances and Other Assets	70449	100199	81787	60226	81811	116631	114471	152638	204352	235577	193324	256104	278149	274347
Sub-Total (A)	110309	149782	135251	131261	161335	205680	199445	223203	266177	319953	292103	393079	411384	430428
CURRENT LIABILITIES														
Provisions	333578	370999	399462	453978	441934	471023	472747	498879	513382	536082	673130	857405	1049986	1105735
Sub-Total (B)	448543	502159	529762	587582	588908	624646	648679	700080	749467	824887	971366	1233980	1462529	1602161
Net Current Assets (C)= (A-B)	(338234)	(352377)	(394511)	(456322)	(427572)	(418966)	(449234)	(476876)	(483290)	(504934)	(679263)	(840901)	(1051145)	(1171732)
Misc. Expenditure (to the extent not written off or adjusted)	-	-	2547	29350	21864	-	-	-	-	-	-	-	-	-
Profit & Loss Account (Debit Balance)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	117985	250561	240319	448818	496898	731492	679433	827802	547441	896090	896419	843429	869961	965281

Note : Figures in brackets represent negative values.

TABLE 60: PUBLIC SECTOR NON-LIFE INSURERS: BALANCE SHEET (Concl'd.)
(As on 31st March)

(₹ Lakh)

PARTICULARS	TOTAL													
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS														
Share Capital	40000	40000	40000	40000	45000	50000	55000	55000	55000	55000	55000	55000	60000	60000
Reserves & Surplus	582920	572941	635617	757352	853088	942097	1169128	1324841	1376889	1454495	1445128	1589029	1798124	2052411
Fair Value Change Account	-	747319	610508	1506416	1744440	3069206	2673499	3392085	1686016	3662251	3791688	3420945	3441448	3842966
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	622920	1360260	1286126	2303767	2642528	4061304	3897627	4771925	3117905	5171746	5291815	5064974	5299572	5955376
APPLICATION OF FUNDS														
Investments	1407460	2304499	2334979	3393207	3787412	5367427	5317689	6292200	4604205	6763793	7527018	7760073	8674842	9688913
Loans	298881	283373	272538	272256	258050	230815	216025	198452	181277	168268	150583	125604	116305	115955
Fixed Assets	24262	30882	31650	31470	33268	34391	36468	35554	42372	47121	44354	46512	51464	60555
Deferred Tax Assets	-	-	2612	4413	14088	6175	4278	1016	2331	9458	10186	13233	13724	16156
CURRENT ASSETS														
Cash & Bank Balance	274624	287389	375127	454288	530086	594844	652840	538897	548291	715004	878816	1164670	1215519	1424181
Advances and Other Assets	303048	358382	345988	352949	422567	550076	593057	853219	1212095	1311244	1097241	1171537	1386434	1658590
Sub-Total (A)	577672	645771	721116	807236	952654	1144920	1245897	1392116	1760386	2026249	1976057	2336207	2601953	3082771
CURRENT LIABILITIES														
Provisions	1201911	1374421	1480244	1657315	1760976	1986902	2105624	2248278	2458277	2618904	3104057	3600023	4293410	4806614
Sub-Total (B)	1685355	1904265	2084083	2299188	2474367	2755008	2938344	3148325	3473321	3848720	4445230	5238291	6171521	7015378
Net Current Assets (C) = (A-B)	(1107683)	(258494)	(1362967)	(1491951)	(1521713)	(1610088)	(1692447)	(1756209)	(1712935)	(1822471)	(2469172)	(2902084)	(3569568)	(3932606)
Misc. Expenditure (to the extent not written off or adjusted)	-	-	7313	94372	71422	32583	15614	913	655	5578	28847	21635	12805	6403
Profit & Loss Account (Debit Balance)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	622920	1360260	1286126	2303767	2642528	4061304	3897627	4771925	3117905	5171746	5291815	5064974	5299572	5955376

Note : Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	BAJAJ ALLIANZ												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	68	974	2641	5264	7399	9382	12256	11588	11847	11314	13021	13350	14465
Profit/ Loss on sale/redemption of Investments	10	31	112	138	105	188	433	119	67	14	(6)	(33)	49
Others		19	10	32	213	(84)	256	78	138	222	789	732	897
Interest, Dividend & Rent – Gross	23	202	420	597	799	1377	1183	1441	1617	1972	2460	3351	3869
TOTAL (A)	101	1226	3183	6031	8517	10863	14128	13226	13670	13522	16264	17400	19280
Claims Incurred (Net)	103	276	606	2546	5769	5009	4976	7263	6877	6195	6265	3329	4506
Commission	(663)	(1313)	(2382)	(4789)	(6690)	(6968)	(2838)	(1820)	(1574)	(1588)	(661)	(877)	(1485)
Operating Expenses related to Insurance Business	424	1066	2707	3550	4747	4903	4799	4803	4402	5191	5231	3628	3793
Premium Deficiency													
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	(136)	29	931	1307	3826	2943	6936	10246	9706	9798	10836	6080	6814
Operating Profit/(Loss) C= (A - B)	237	1197	2252	4724	4691	7921	7192	2980	3964	3724	5428	11320	12467
APPROPRIATIONS													
Transfer to Shareholders' Account	237	1197	2252	4724	4691	7921	7192	2980	3964	3724	5428	11320	12467
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	237	1197	2252	4724	4691	7921	7192	2980	3964	3724	5428	11320	12467

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

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

(₹ Lakh)

Particulars	BHARTI AXA					
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	(37)	234	632	521	880	1208
Profit/ Loss on sale/redemption of Investments	11				2	(-)
Others	20	2	26	99	106	13
Interest, Dividend & Rent – Gross	21	53	149	174	381	117
TOTAL (A)	15	288	807	794	1368	1337
Claims Incurred (Net)	10	906	714	443	262	1658
Commission	(34)	(368)	(520)	(444)	(484)	(998)
Operating Expenses related to Insurance Business	536	1422	1716	1421	1524	441
Premium Deficiency			24	27	(233)	
Other Miscellaneous			7	208		570
Foreign taxes						
TOTAL (B)	511	1959	1941	1655	1069	1670
Operating Profit/(Loss) C= (A - B)	(497)	(1671)	(1134)	(861)	299	(333)
APPROPRIATIONS						
Transfer to Shareholders' Account	(497)	(1671)	(1134)	(861)	299	(333)
Transfer to Catastrophe Reserve						
Transfer to Other Reserves						
TOTAL (C)	(497)	(1671)	(1134)	(861)	299	(333)

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

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

(₹ Lakh)

Particulars	CHOLAMANDALAM											
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	12	338	1085	1444	3180	3266	2032	1597	1949	2893	3721	4097
Profit/ Loss on sale/redemption of Investments	3	49	15	15	12	38	17	45	6	5	7	19
Others		3	9	7	9	9	5	5	4	3	6	6
Interest, Dividend & Rent – Gross	1	44	110	271	327	331	358	342	443	592	726	1053
TOTAL (A)	16	434	1219	1738	3528	3643	2411	1988	2401	3492	4460	5175
Claims Incurred (Net)		183	756	1357	894	1172	1609	1215	1217	1573	999	2794
Commission	(133)	(653)	(934)	(1462)	(1229)	(977)	(851)	(476)	(404)	16	(9)	273
Operating Expenses related to Insurance Business	454	864	1218	1919	2073	1499	991	1053	1544	1263	1435	1265
Premium Deficiency												
Other Miscellaneous												
Foreign taxes												
TOTAL (B)	321	394	1040	1814	1738	1693	1749	1792	2356	2852	2425	4332
Operating Profit/(Loss) C= (A - B)	(305)	40	179	(76)	1790	1950	663	196	45	640	2036	843
APPROPRIATIONS												
Transfer to Shareholders' Account	(305)	40	179	(76)	1790	1950	663	196	45	640	2036	843
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(305)	40	179	(76)	1790	1950	663	196	45	640	2036	843

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

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

(₹ Lakh)

Particulars	FUTURE GENERALI						
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	(148)	89	300	967	1355	2050	3046
Profit/ Loss on sale/redemption of Investments		1	9	21	33	52	47
Others			1	1	2	2	6
Interest, Dividend & Rent – Gross		22	73	239	441	779	975
TOTAL (A)	(148)	112	383	1228	1831	2882	4073
Claims Incurred (Net)	3	172	549	838	1573	2075	2020
Commission	(76)	(321)	(607)	(617)	(570)	(681)	(602)
Operating Expenses related to Insurance Business	368	744	1452	2100	2249	2665	1184
Premium Deficiency			50	(75)		92	(92)
Other Miscellaneous							
Foreign taxes							
TOTAL (B)	296	595	1443	2246	3252	4151	2510
Operating Profit/(Loss) C= (A - B)	(444)	(483)	(1060)	(1018)	(1421)	(1269)	1563
APPROPRIATIONS							
Transfer to Shareholders' Account							
Transfer to Catastrophe Reserve	(444)	(483)	(1060)	(1018)	(1421)	(1269)	1563
Transfer to Other Reserves							
TOTAL (C)	(444)	(483)	(1060)	(1018)	(1421)	(1269)	1563

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

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

(₹ Lakh)

Particulars	HDFC ERGO										
	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	(2)	109	158	157	161	88	332	1401	2708	3807	5282
Profit/ Loss on sale/redemption of Investments	1			1		4	8	17	40	29	46
Others		(1)	(1)	21	53	46	(3)	38	43	102	209
Interest, Dividend & Rent – Gross	1	6	16	23	21	29	79	235	490	802	1078
TOTAL (A)	(1)	114	173	201	235	167	416	1690	3281	4740	6615
Claims Incurred (Net)	10	52	252	118	34	19	522	1370	1620	1273	1521
Commission	(5)	(32)	(146)	(234)	(272)	(743)	(1822)	(1734)	(1523)	(1077)	(2687)
Operating Expenses related to Insurance Business	48	121	133	153	250	201	650	1018	1522	1802	2047
Premium Deficiency											
Other Miscellaneous											
Foreign taxes											
TOTAL (B)	53	141	239	37	11	(524)	(650)	654	1619	1998	881
Operating Profit/(Loss) C= (A - B)	(54)	(27)	(67)	164	223	691	1067	1036	1662	2742	5734
APPROPRIATIONS											
Transfer to Shareholders' Account	(54)	(27)	(67)	164	223	691	1067	1036	1662	2742	5734
Transfer to Catastrophe Reserve											
Transfer to Other Reserves											
TOTAL (C)	(54)	(27)	(67)	164	223	691	1067	1036	1662	2742	5734

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

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

(₹ Lakh)

Particulars	ICICI LOMBARD												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	21	744	2388	3616	3480	6982	10865	10104	8993	11287	11459	13854	15349
Profit/ Loss on sale/redemption of Investments		23	70	269	358	160	154	469	561	314	159	165	297
Others			4			(8)	(9)	(91)	(75)	1152	229	1061	1460
Interest, Dividend & Rent – Gross	3	75	181	196	237	324	455	591	531	548	679	974	1421
TOTAL (A)	24	842	2643	4081	4075	7458	11464	11073	10010	13301	12526	16053	18528
Claims Incurred (Net)	12	151	936	1445	1701	2474	5794	9698	6581	11221	9049	9686	10273
Commission	(316)	(1426)	(7163)	(7395)	(8343)	(9339)	(3629)	(2734)	(1118)	204	592	364	(952)
Operating Expenses related to Insurance Business	333	2588	5039	4796	5903	6939	7695	6410	4688	4583	5244	6378	4353
Premium Deficiency													
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	29	1313	(1188)	(1154)	(738)	73	9860	13374	10152	16008	14886	16428	13674
Operating Profit/(Loss) C= (A - B)	(6)	(471)	3831	5235	4813	7385	1605	(2301)	(142)	(2707)	(2360)	(374)	4854
APPROPRIATIONS													
Transfer to Shareholders' Account	(6)	(471)	3831	5235	4813	7385	1605	(2301)	(142)	(2707)	(2360)	(374)	4854
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(6)	(471)	3831	5235	4813	7385	1605	(2301)	(142)	(2707)	(2360)	(374)	4854

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

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

(₹ Lakh)

Particulars	IFFCO TOKIO												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	94	967	2432	3158	4368	5481	6364	6049	4684	5035	5131	5169	3723
Profit/ Loss on sale/redemption of Investments				2	10	13	17	23	12	14	17	12	9
Others			25	18				(5)	(235)	(58)	(73)	(43)	(47)
Interest, Dividend & Rent – Gross	18	52	135	212	421	380	447	609	595	580	706	665	714
TOTAL (A)	112	1019	2592	3390	4799	5874	6828	6676	5055	5572	5782	5803	4399
Claims Incurred (Net)	36	293	1183	1245	1195	2592	4226	4414	4383	4853	3859	4391	2780
Commission	(1027)	(2599)	(3003)	(4045)	(5507)	(5624)	(2742)	(1654)	(1047)	(906)	(1034)	(895)	(1577)
Operating Expenses related to Insurance Business	1210	2363	2846	3376	4511	5209	3845	3402	2931	3358	3126	1340	918
Premium Deficiency													
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	220	57	1026	576	199	2177	5329	6161	6266	7306	5951	4836	2121
Operating Profit/(Loss) C= (A - B)	(108)	962	1566	2815	4600	3697	1499	514	(1211)	(1734)	(168)	967	2278
APPROPRIATIONS													
Transfer to Shareholders' Account	(108)	962	1566	2815	4600	3697	1499	514	(1211)	(1734)	(168)	967	2278
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(108)	962	1566	2815	4600	3697	1499	514	(1211)	(1734)	(168)	967	2278

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

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

(₹ Lakh)

Particulars	L&T				LIBERTY VIDEOCON		MAGMA HDI		RAHEJA OBE				
	2010-11	2011-12	2012-13	2013-14	2012-13	2013-14	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	(22)	143	393	665	(25)	164	(6)	12	(74)	(94)	49	51	46
Profit/ Loss on sale/redemption of Investments	(1)	3	19	28	(-)	3	1	3	0.08	0.08		0.37	0.25
Others											(0.26)	13	10
Interest, Dividend & Rent – Gross	8	23	140	222	89	89	24	77	15	15	11	12	8
TOTAL (A)	(16)	170	552	915	(25)	256	19	92	(73)	(79)	59	77	65
Claims Incurred (Net)	14	134	366	689	1	79	1	22	1	7	32	31	25
Commission	(28)	(169)	(71)	(338)	(2)	(59)	(50)	(97)	(1)	(4)	(7)	(1)	1
Operating Expenses related to Insurance Business	872	917	1566	739	446	889	240	323	97	233	120	90	31
Premium Deficiency		2	(2)		-						22		
Other Miscellaneous						(0.42)							(21)
Foreign taxes													
TOTAL (B)	858	884	1859	1090	445	909	191	248	98	236	166	120.02	35
Operating Profit/(Loss) C= (A - B)	(873)	(714)	(1307)	(174)	(470)	(653)	(172)	(156)	(171)	(315)	(106)	(43)	30
APPROPRIATIONS													
Transfer to Shareholders' Account	(873)	(714)	(1307)	(174)	(470)	(653)	(172)	(156)	(171)	(315)	(106)	(43)	30
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(873)	(714)	(1307)	(174)	(470)	(653)	(172)	(156)	(171)	(315)	(106)	(43)	30

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

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

(₹ Lakh)

Particulars	RELIANCE												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	39	268	900	1625	1357	2394	3845	4151	4074	3075	3023	3557	4109
Profit/ Loss on sale/redemption of Investments		91	29	21	16	78	164	127	134	47	98	108	99
Others													
Interest, Dividend & Rent – Gross	56	163	136	142	122	194	334	575	593	445	735	1138	1575
TOTAL (A)	95	522	1065	1788	1494	2665	4343	4853	4801	3567	3856	4802	5783
Claims Incurred (Net)	29	544	672	785	1299	1786	2674	2889	3172	1761	2643	2072	3655
Commission	(697)	(1880)	(1346)	(843)	(1066)	(3916)	(2657)	(1481)	(1419)	(827)	(545)	(624)	(1336)
Operating Expenses related to Insurance Business	859	927	1139	1112	468	1218	1882	1634	1149	1074	1178	1054	1176
Premium Deficiency													
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	191	(409)	465	1054	701	(912)	1899	3043	2902	2009	3276	2502	3495
Operating Profit/(Loss) C= (A - B)	(96)	931	600	734	793	3577	2444	1810	1898	1559	580	2300	2289
APPROPRIATIONS													
Transfer to Shareholders' Account	(96)	931	600	734	793	3577	2444	1810	1898	(1559)	580	2300	2289
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(96)	931	600	734	793	3577	2444	1810	1898	(1559)	580	2300	2289

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

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

(₹ Lakh)

Particulars	ROYAL SUNDARAM												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	67	864	1340	1909	2340	2920	2144	1495	1293	1581	1188	1400	1678
Profit/ Loss on sale/redemption of Investments	1	27	34	(2)	7	5	9	30	49	6	2	4	(0.49)
Others													
Interest, Dividend & Rent – Gross	13	47	60	80	127	179	329	397	351	327	416	726	856
TOTAL (A)	81	938	1434	1988	2474	3105	2482	1922	1693	1914	1606	2130	2533
Claims Incurred (Net)	63	287	404	971	929	542	929	763	494	490	563	560	777
Commission	(366)	(925)	(1110)	(948)	(1663)	(1642)	(660)	(346)	(251)	(186)	(329)	(268)	(218)
Operating Expenses related to Insurance Business	876	968	1217	1223	2055	2324	1574	971	702	951	714	1270	470
Premium Deficiency													
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	573	330	511	1246	1321	1224	1844	1388	944	1255	947	1562	1029
Operating Profit/(Loss) C= (A - B)	(493)	608	923	742	1153	1881	638	533	748	659	659	568	1504
APPROPRIATIONS													
Transfer to Shareholders' Account	(493)	608	923	742	1153	1881	638	533	748	659	659	568	1504
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(493)	608	923	742	1153	1881	638	533	748	659	659	568	1504

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

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

(₹ Lakh)

Particulars	SBI				SHRIRAM					
	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	(151)	680	5021	11148	(40)	75	218	241	371	489
Profit/ Loss on sale/redemption of Investments	0.22	18	143	425						
Others		21		29			10		76	58
Interest, Dividend & Rent – Gross	49	493	1540	3035	1	4	16	35	64	135
TOTAL (A)	(102)	1212	6704	14638	(39)	79	244	276	511	682
Claims Incurred (Net)	84	1230	3300	5582	4	63	31	163	369	367
Commission	(8)	(46)	1045	995		(13)	(37)	(80)	(91)	(82)
Operating Expenses related to Insurance Business	3788	8490	9551	8166	4	25	53	86	132	259
Premium Deficiency										
Other Miscellaneous										
Foreign taxes										
TOTAL (B)	3864	9674	13895	14743	8	75	47	169	411	544
Operating Profit/(Loss) C= (A - B)	(3966)	(8462)	(7192)	(105)	(47)	4	197	107	100	138
APPROPRIATIONS										
Transfer to Shareholders' Account		(8462)	(7192)	(105)	(47)	4	197	107	100	138
Transfer to Catastrophe Reserve	(3966)									
Transfer to Other Reserves										
TOTAL (C)	(3966)	(8462)	(7192)	(105)	(47)	4	197	107	100	138

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

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

(₹ Lakh)

Particulars	TATA AIG												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	(46)	346	823	810	1085	1489	1662	2064	2011	2004	1858	1885	2682
Profit/ Loss on sale/redemption of Investments		1			15	15	1	7	48	53	13	27	60
Others		(6)		14	17	14	9	22	13	3	9	19	46
Interest, Dividend & Rent – Gross		30	61	107	111	176	427	381	375	402	579	828	1144
TOTAL (A)	(46)	371	884	931	1227	1695	2099	2474	2447	2462	2460	2759	3931
Claims Incurred (Net)	23	122	271	321	797	635	657	1166	1052	1348	1150	1342	1673
Commission	(430)	(1034)	(1777)	(1878)	(3616)	(2778)	(2352)	(2542)	(1928)	(2468)	(2585)	(4392)	(5727)
Operating Expenses related to Insurance Business	237	265	410		1238	1589	1302	1570	1140	1214	1131	1730	2298
Premium Deficiency			17	696									86
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	(170)	(647)	(1079)	(861)	(1581)	(554)	(394)	194	263	94	(304)	(1320)	(1670)
Operating Profit/(Loss) C= (A - B)	124	1018	1963	1793	2808	2249	2493	2280	2184	2368	2764	4079	5601
APPROPRIATIONS													
Transfer to Shareholders' Account	124	1018	1963	1793	2808	2249	2493	2280	2184	2368	2764	4079	5601
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	124	1018	1963	1793	2808	2249	2493	2280	2184	2368	2764	4079	5601

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

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

(₹ Lakh)

Particulars	UNIVERSAL SOMPO						
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	(43)	(267)	1263	2244	2914	3651	4485
Profit/ Loss on sale/redemption of Investments			11	28	(13)	14	4
Others	1		(8)	(14)	(12)	(9)	
Interest, Dividend & Rent – Gross		43	105	215	253	443	590
TOTAL (A)	(42)	(223)	1370	2473	3142	4099	5079
Claims Incurred (Net)		39	879	1037	1384	1005	1864
Commission	(3)	(46)	64	20	(95)	104	112
Operating Expenses related to Insurance Business	727	981	1875	2175	2547	2437	2163
Premium Deficiency							
Other Miscellaneous			5				13
Foreign taxes							
TOTAL (B)	724	974	2823	3231	3836	3545	4151
Operating Profit/(Loss) C= (A - B)	(766)	(1198)	(1452)	(759)	(695)	554	928
APPROPRIATIONS							
Transfer to Shareholders' Account	(766)	(1198)	(1452)	(759)	(695)	554	928
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	(766)	(1198)	(1452)	(759)	(695)	554	928

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

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

(₹ Lakh)

Particulars	BAJAJ ALLIANZ												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	15	216	696	1586	2196	2674	3897	5476	5643	5728	6128	6080	7989
Profit/ Loss on sale/redemption of Investments	1	4	19	28	16	36	119	41	21	4	(2)	(9)	16
Others		2	17	31	57	(5)	20	33	9	13	36	31	28
Interest, Dividend & Rent – Gross	1	25	72	122	124	265	325	502	498	590	770	915	1217
TOTAL (A)	17	247	804	1767	2392	2970	4361	6052	6171	6336	6932	7018	9249
Claims Incurred (Net)	17	146	922	1890	2480	3727	3166	5098	4577	3231	3223	3092	2991
Commission	(22)	(85)	(160)	(166)	(259)	(124)	177	395	349	429	434	476	514
Operating Expenses related to Insurance Business	19	112	334	642	756	1270	1478	1637	1512	1682	1749	1393	1557
Premium Deficiency			44	(44)		387	(387)						
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	14	173	1140	2323	2978	5260	4434	7131	6438	5341	5406	4961	5063
Operating Profit/(Loss) C= (A - B)	2	74	(336)	(555)	(586)	(2289)	(74)	(1079)	(268)	995	1526	2056	4186
APPROPRIATIONS													
Transfer to Shareholders' Account													
Transfer to Catastrophe Reserve	2	74	(336)	(555)	(586)	(2289)	(74)	(1079)	(268)	995	1526	2056	4186
Transfer to Other Reserves													
TOTAL (C)	2	74	(336)	(555)	(586)	(2289)	(74)	(1079)	(268)	995	1526	2056	4186

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

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

(₹ Lakh)

Particulars	BHARTI AXA					
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	(28)	145	334	430	554	716
Profit/ Loss on sale/redemption of Investments	2	-	-	-	1	(0.03)
Others	3	-	7	39	43	8
Interest, Dividend & Rent – Gross	3	10	36	69	155	98
TOTAL (A)	(21)	156	378	538	752	822
Claims Incurred (Net)	3	178	241	244	264	437
Commission	(2)	(12)	(87)	(132)	(95)	(245)
Operating Expenses related to Insurance Business	117	273	496	561	619	294
Premium Deficiency						
Other Miscellaneous						
Foreign taxes						
TOTAL (B)	118	439	650	673	788	485
Operating Profit/(Loss) C= (A - B)	(139)	(284)	(272)	(135)	(36)	338
APPROPRIATIONS						
Transfer to Shareholders' Account	(139)	(284)	(272)	(135)	(36)	338
Transfer to Catastrophe Reserve						
Transfer to Other Reserves						
TOTAL (C)	(139)	(284)	(272)	(135)	(36)	338

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

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

(₹ Lakh)

Particulars	CHOLAMANDALAM											
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	4	150	380	546	709	981	1145	1216	1223	1418	1538	2011
Profit/ Loss on sale/redemption of Investments	1	27	3	2	2	10	5	24	2	2	2	3
Others				1	1	1	2	2	2	2	3	6
Interest, Dividend & Rent – Gross		25	23	45	64	89	110	113	84	148	108	113
TOTAL (A)	5	202	406	594	776	1081	1262	1355	1311	1571	1651	2133
Claims Incurred (Net)		138	340	602	892	978	788	993	739	1102	833	1152
Commission	(1)	(58)	(219)	(101)	(301)	(336)	(384)	(355)	(432)	(389)	(351)	(438)
Operating Expenses related to Insurance Business	13	198	402	438	667	701	680	925	812	694	684	330
Premium Deficiency		6	(6)		24	(24)						
Other Miscellaneous												
Foreign taxes												
TOTAL (B)	12	284	517	939	1282	1320	1084	1563	1118	1408	1166	1045
Operating Profit/(Loss) C= (A - B)	(7)	(82)	(111)	(345)	(506)	(239)	178	(208)	192	163	486	1089
APPROPRIATIONS												
Transfer to Shareholders' Account	(7)	(82)	(111)	(345)	(506)	(239)	178	(208)	192	163	486	1089
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(7)	(82)	(111)	(345)	(506)	(239)	178	(208)	192	163	486	1089

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

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

(₹ Lakh)

Particulars	FUTURE GENERALI						
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	(15)	107	251	525	1108	1692	2124
Profit/ Loss on sale/redemption of Investments			3	9	13	22	17
Others				0.40	1	1	2
Interest, Dividend & Rent – Gross		9	26	102	169	327	358
TOTAL (A)	(15)	116	280	636	1291	2041	2501
Claims Incurred (Net)	4	132	301	520	839	1364	1846
Commission	(7)	(46)	(94)	(199)	(57)	(99)	87
Operating Expenses related to Insurance Business	92	317	531	925	852	1113	720
Premium Deficiency							
Other Miscellaneous							
Foreign taxes							
TOTAL (B)	89	403	738	1246	1634	2378	2654
Operating Profit/(Loss) C= (A - B)	(104)	(287)	(458)	(610)	(344)	(337)	(153)
APPROPRIATIONS							
Transfer to Shareholders' Account	(104)	(287)	(458)	(610)	(344)	(337)	(153)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	(104)	(287)	(458)	(610)	(344)	(337)	(153)

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

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

(₹ Lakh)

Particulars	HDFC ERGO										
	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	1	16	50	96	142	192	301	777	1502	2470	5228
Profit/ Loss on sale/redemption of Investments				-		2	3	5	12	9	17
Others			(1)	(1)	3		(1)	(1)	(1)	7	8
Interest, Dividend & Rent – Gross		1	3	6	11	16	29	67	143	247	384
TOTAL (A)	1	17	52	101	156	209	332	848	1655	2734	5636
Claims Incurred (Net)	1	8	37	75	132	108	465	633	2458	2681	5957
Commission		(1)	(9)	(12)	(17)	(85)	(174)	(207)	(115)	(126)	411
Operating Expenses related to Insurance Business	2	16	44	93	218	371	184	374	576	823	1379
Premium Deficiency											
Other Miscellaneous											
Foreign taxes											
TOTAL (B)	3	23	72	156	333	394	475	800	2919	3379	7746
Operating Profit/(Loss) C= (A - B)	(2)	(7)	(19)	(55)	(176)	(185)	(143)	48	(1264)	(645)	(2110)
APPROPRIATIONS											
Transfer to Shareholders' Account	(2)	(7)	(19)	(55)	(176)	(185)	(143)	48	(1264)	(645)	(2110)
Transfer to Catastrophe Reserve											
Transfer to Other Reserves											
TOTAL (C)	(2)	(7)	(19)	(55)	(176)	(185)	(143)	48	(1264)	(645)	(2110)

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

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

(₹ Lakh)

Particulars	ICICI LOMBARD												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	15	169	649	1591	1164	1224	1830	2728	3228	4248	5389	8823	15661
Profit/ Loss on sale/redemption of Investments		4	30	118	124	34	53	316	364	153	85	112	226
Others		1			(2)	(2)	(26)	(62)	(32)	(143)	(6)	(46)	(29)
Interest, Dividend & Rent – Gross	1	14	78	86	81	69	157	399	344	266	363	664	1079
TOTAL (A)	16	188	757	1795	1366	1324	2015	3381	3904	4524	5832	9554	16937
Claims Incurred (Net)	10	197	1275	2107	2019	1156	3220	5502	2668	4722	5157	7441	15263
Commission		(37)	(577)	(803)	(1055)	(1193)	(1330)	(1329)	(790)	(822)	(591)	562	1643
Operating Expenses related to Insurance Business		172	683	1420	1606	2565	3631	4268	2468	2658	3371	3802	4202
Premium Deficiency		30	80	(110)			305	680	(985)	185	(12)	(173)	
Other Miscellaneous Foreign taxes													
TOTAL (B)	10	362	1460	2614	2570	2528	5827	9121	3361	6744	7925	11632	21109
Operating Profit/(Loss) C= (A - B)	6	(174)	(702)	(819)	(1204)	(1204)	(3812)	(5740)	543	(2220)	(2094)	(2079)	(4172)
APPROPRIATIONS													
Transfer to Shareholders' Account													
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	6	(174)	(702)	(819)	(1204)	(1204)	(3812)	(5740)	543	(2220)	(2094)	(2079)	(4172)

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

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

(₹ Lakh)

Particulars	IFFCO TOKIO												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	2	366	1019	1602	1928	3035	4207	4460	3969	3882	4010	3839	4292
Profit/ Loss on sale/redemption of Investments				1	5	11	19	23	12	14	19	13	11
Others								(12)	271	21	6	96	4
Interest, Dividend & Rent – Gross	3	56	115	136	191	334	516	605	585	569	768	743	830
TOTAL (A)	5	422	1134	1739	2124	3380	4742	5075	4836	4487	4802	4691	5136
Claims Incurred (Net)	37	450	1175	1797	2452	4222	4301	4448	4085	3841	3815	4381	4013
Commission	(51)	(141)	(91)	(24)	108	43	152	(469)	(324)	(442)	(434)	(242)	(561)
Operating Expenses related to Insurance Business	112	419	489	607	792	2289	1179	1980	2260	2285	2330	923	958
Premium Deficiency				10	50		(100)						
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	97	728	1572	2390	3402	6555	5533	5959	6021	5684	5712	5062	4410
Operating Profit/(Loss) C= (A - B)	(92)	(306)	(438)	(651)	(1278)	(3175)	(792)	(884)	(1185)	(1197)	(910)	(371)	725
APPROPRIATIONS													
Transfer to Shareholders' Account	(92)	(306)	(438)	(651)	(1278)	(3175)	(792)	(884)	(1185)	(1197)	(910)	(371)	725
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(92)	(306)	(438)	(651)	(1278)	(3175)	(792)	(884)	(1185)	(1197)	(910)	(371)	725

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

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

(₹ Lakh)

Particulars	L&T				LIBERTY VIDEOCON		MAGMA HDI		RAHEJA OBE				
	2010-11	2011-12	2012-13	2013-14	2012-13	2013-14	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	(24)	172	387	433		164	(7)	(45)	(5)	(26)	6	7	3
Profit/ Loss on sale/redemption of Investments	(-)	2	6	7		3		1		0.01		0.01	-
Others													
Interest, Dividend & Rent – Gross	1	10	44	55		89		27		0.40		0.34	-
TOTAL (A)	(23)	184	438	495		256	(7)	(17)	(5)	(26)	6	7	3
Claims Incurred (Net)	6	240	242	232		79		5	1	3	12	(4)	(0.91)
Commission	(1)	4	30	58		(59)		(60)		1	2	1	0.22
Operating Expenses related to Insurance Business	151	416	482	327		889		123	9	20	3	2	1
Premium Deficiency		5	(5)								3		
Other Miscellaneous						(0.42)							
Foreign taxes													
TOTAL (B)	156	665	749	617		909	-	68	10	24	20	(-)	0.18
Operating Profit/(Loss) C= (A - B)	(179)	(481)	(311)	(122)		(653)	(7)	(85)	(15)	(50)	(13)	7	3
APPROPRIATIONS													
Transfer to Shareholders' Account	(179)	(481)	(311)	(122)		(653)	(7)	(85)	(15)	(50)	(13)	7	6
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(179)	(481)	(311)	(122)		(653)	(7)	(85)	(15)	(50)	(13)	7	6

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

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

(₹ Lakh)

Particulars	RELIANCE												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	14	92	181	330	427	621	1094	1511	1800	1256	987	869	1931
Profit/ Loss on sale/redemption of Investments		15	8	5	4	9	39	34	28	10	34	18	23
Others													
Interest, Dividend & Rent – Gross	2	26	39	34	27	24	80	155	126	96	256	192	358
TOTAL (A)	16	133	227	369	458	654	1213	1700	1954	1363	1276	1080	2312
Claims Incurred (Net)	44	140	133	250	766	581	1288	1849	1781	791	1029	1102	1798
Commission	(13)	(59)	(150)	(84)	(104)	(26)	(86)	10	(53)	(51)	(69)	136	246
Operating Expenses related to Insurance Business	33	182	207		193	319	591	722	482	402	314	295	537
Premium Deficiency				286				254	(254)		30		
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	64	263	191	452	855	874	1793	2835	1956	1141	1304	1712	2580
Operating Profit/(Loss) C= (A - B)	(48)	(130)	37	(83)	(397)	(220)	(580)	(1135)	(2)	222	(27)	(633)	(269)
APPROPRIATIONS													
Transfer to Shareholders' Account	(48)	(130)	37	(83)	(397)	(220)	(580)	(1135)	(2)	222	(27)	(633)	(60)
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(48)	(130)	37	(83)	(397)	(220)	(580)	(1135)	(2)	222	(27)	(633)	(60)

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

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

(₹ Lakh)

Particulars	ROYAL SUNDARAM												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	18	436	692	838	1101	823	453	754	1045	1144	1244	1111	958
Profit/ Loss on sale/redemption of Investments	1	14	18	(1)	3	2	2	9	21	3	1	1	(0.10)
Others													1
Interest, Dividend & Rent – Gross	5	25	32	37	61	75	58	80	96	103	118	117	115
TOTAL (A)	24	475	742	875	1166	900	513	844	1162	1250	1364	1229	1073
Claims Incurred (Net)	49	403	440	545	1041	619	367	638	682	731	279	558	732
Commission	(11)	(94)	(72)	19	43	(230)	(197)	32	24	–	60	(11)	(145)
Operating Expenses related to Insurance Business	136	317	313	317	306	318	299	355	385	363	358	416	260
Premium Deficiency													
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	174	626	682	881	1390	706	469	1025	1092	1094	696	964	847
Operating Profit/(Loss) C= (A - B)	(151)	(151)	59	(6)	(224)	194	44	(181)	70	156	668	265	227
APPROPRIATIONS													
Transfer to Shareholders' Account	(151)	(151)	59	(6)	(224)	194	44	(181)	70	156	668	265	227
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(151)	(151)	59	(6)	(224)	194	44	(181)	70	156	668	265	227

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

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

(₹ Lakh)

Particulars	SBI				SHRIRAM					
	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	(18)	(18)	156	414	(5)	2	9	21	40	18
Profit/ Loss on sale/redemption of Investments			1	5						
Others							0.15		0.09	
Interest, Dividend & Rent – Gross	0.07	2	12	34			3	8	12	12
TOTAL (A)	(18)	(16)	170	454	(5)	2	13	29	52	30
Claims Incurred (Net)		24	123	278		1	8	35	36	16
Commission	(0.03)	(2)	(3)	74			(3)	(5)	6	5
Operating Expenses related to Insurance Business	28	99	222	169			3	19	21	9
Premium Deficiency								18		
Other Miscellaneous										
Foreign taxes										
TOTAL (B)	28	121	343	521		2	8	67	63	30
Operating Profit/(Loss) C= (A - B)	(46)	(137)	(173)	(67)	(5)		5	(38)	(10)	(0.34)
APPROPRIATIONS										
Transfer to Shareholders' Account										
Transfer to Catastrophe Reserve	(46)	(137)	(173)	(67)	(5)		5	(38)	(10)	(0.34)
Transfer to Other Reserves										
TOTAL (C)	(46)	(137)	(173)	(67)	(5)		5	(38)	(10)	(0.34)

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

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

(₹ Lakh)

Particulars	TATA AIG												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	184	798	1519	1802	2484	3099	4426	5563	6169	9193	13838	16424	21856
Profit/ Loss on sale/redemption of Investments		3			38	28	2	16	117	163	58	118	159
Others		(20)		1	6	4	3	29	(13)	(25)	(42)	(54)	26
Interest, Dividend & Rent – Gross		89	157	180	172	195	295	387	426	573	1003	1744	1626
TOTAL (A)	184	870	1676	1983	2699	3327	4726	5995	6699	9904	14856	18232	23666
Claims Incurred (Net)	122	1101	1194	1301	2156	2552	3612	5320	4724	7677	11219	11424	10433
Commission	(78)	(165)	(61)	6	(50)	(127)	(168)	(70)	147	1309	1936	2136	2578
Operating Expenses related to Insurance Business	526	575	749		959	1386	1992	2623	2531	2807	3248	2991	3101
Premium Deficiency				761									
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	569	1511	1882	2068	3066	3812	5435	7873	7403	11793	16404	16552	16112
Operating Profit/(Loss) C= (A - B)	(386)	(641)	(206)	(86)	(367)	(485)	(709)	(1878)	(703)	(1889)	(1548)	1680	7555
APPROPRIATIONS													
Transfer to Shareholders' Account	(386)	(641)	(206)	(86)	(367)	(485)	(709)	(1878)	(703)	(1889)	(1548)	1680	7549
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(386)	(641)	(206)	(86)	(367)	(485)	(709)	(1878)	(703)	(1889)	(1548)	1680	7549

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

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

(₹ Lakh)

Particulars	UNIVERSAL SOMPO					
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	(22)	13	81	197	230	426
Profit/ Loss on sale/redemption of Investments		1	3	(1)	2	1
Others			(1)	(1)	(1)	
Interest, Dividend & Rent – Gross	1	6	22	25	55	88
TOTAL (A)	(20)	19	104	220	285	514
Claims Incurred (Net)	5	88	189	222	453	432
Commission	(6)	(19)	(33)	(73)	(69)	(124)
Operating Expenses related to Insurance Business	50	170	233	293	403	181
Premium Deficiency			170	(145)	325	
Other Miscellaneous		1				
Foreign taxes						
TOTAL (B)	49	240	558	297	1113	489
Operating Profit/(Loss) C= (A - B)	(69)	(221)	(454)	(77)	(828)	25
APPROPRIATIONS						
Transfer to Shareholders' Account		(221)	(454)	(77)	(828)	23
Transfer to Catastrophe Reserve	(69)					
Transfer to Other Reserves						
TOTAL (C)	(69)	(221)	(454)	(77)	(828)	23

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

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

(₹ Lakh)

Particulars	BAJAJ ALLIANZ												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	899	14220	19728	30241	49042	71797	125391	172063	170931	197923	228319	273003	326852
Profit/ Loss on sale/redemption of Investments	41	118	312	368	260	683	3219	1070	607	133	(65)	(325)	510
Others	15	73	2	9	435	201	887	3035	3332	1392	1108	1322	898
Interest, Dividend & Rent – Gross	94	761	1153	1599	1971	5002	8784	12972	14606	18890	24917	33384	39911
TOTAL (A)	1049	15172	21194	32216	51707	77683	138281	189141	189476	218338	254279	307383	368171
Claims Incurred (Net)	1154	10245	13533	18197	32750	46828	86428	123630	127348	160873	181501	205190	245030
Commission	(596)	(151)	234	760	728	(772)	786	4329	4401	5195	7698	10311	14491
Operating Expenses related to Insurance Business	3270	5489	7025	10713	15360	28452	45827	53443	48937	57739	60243	71853	78277
Premium Deficiency		54	90	51	293	(487)			212	(535)	32	200	
Other Miscellaneous													(180)
Foreign taxes													
TOTAL (B)	3828	15637	20882	29721	49130	74021	133040	181402	180898	223272	249474	287554	337619
Operating Profit/(Loss) C= (A - B)	(2779)	(465)	313	2496	2577	3663	5241	7739	8578	(4934)	4805	19829	30552
APPROPRIATIONS													
Transfer to Shareholders' Account													
Transfer to Catastrophe Reserve	(2779)	(465)	313	2496	2577	3663	5241	7739	8578	(4934)	4805	19829	30552
Transfer to Other Reserves													
TOTAL (C)	(2779)	(465)	313	2496	2577	3663	5241	7739	8578	(4934)	4805	19829	30552

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

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

(₹ Lakh)

Particulars	BHARTI AXA					
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	(212)	7986	30604	55512	87205	107365
Profit/ Loss on sale/redemption of Investments	65	1	1	7	34	(4)
Others	113	18	332	1882	2324	1018
Interest, Dividend & Rent – Gross	122	516	1833	3306	8586	14177
TOTAL (A)	88	8521	32769	60707	98149	122557
Claims Incurred (Net)	276	7536	26650	46837	76180	85139
Commission	(78)	(660)	213	1002	2759	4734
Operating Expenses related to Insurance Business	4794	13909	22274	26978	33467	39190
Premium Deficiency		428	(428)		24	54
Other Miscellaneous			260	72		–
Foreign taxes						
TOTAL (B)	4992	21212	48969	74888	112430	129116
Operating Profit/(Loss) C= (A - B)	(4904)	(12692)	(16200)	(14182)	(14281)	(6559)
APPROPRIATIONS						
Transfer to Shareholders' Account	(4904)	(12692)	(16200)	(14182)	(14281)	(6559)
Transfer to Catastrophe Reserve						
Transfer to Other Reserves						
TOTAL (C)	(4904)	(12692)	(16200)	(14182)	(14281)	(6559)

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

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

(₹ Lakh)

Particulars	CHOLAMANDALAM											
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	94	1895	5639	6849	8839	20639	35360	43415	59565	82602	111484	137028
Profit/ Loss on sale/redemption of Investments	31	159	35	19	18	140	106	433	130	56	152	352
Others				38	2	3	6	1	2	1	6	5
Interest, Dividend & Rent – Gross	6	142	251	343	524	1231	2234	3051	4135	6509	12685	15876
TOTAL (A)	131	2196	5925	7248	9383	22013	37705	46900	63832	89169	124326	153261
Claims Incurred (Net)	62	1768	4376	4935	5291	13415	25181	32226	46623	63143	88205	109794
Commission	(42)	(130)	(73)	(609)	(585)	(952)	(1565)	(1314)	658	1742	2064	2352
Operating Expenses related to Insurance Business	828	2231	2672	3363	5209	11011	14724	17417	20955	26083	30984	37439
Premium Deficiency		8	(8)					128	(128)			
Other Miscellaneous												
Foreign taxes												
TOTAL (B)	848	3877	6967	7688	9915	23474	38340	48457	68107	90967	121254	149584
Operating Profit/(Loss) C= (A - B)	(717)	(1680)	(1042)	(440)	(532)	(1461)	(635)	(1557)	(4276)	(1799)	3072	3677
APPROPRIATIONS												
Transfer to Shareholders' Account	(717)	(1680)	(1042)	(440)	(532)	(1461)	(635)	(1557)	(4276)	(1799)	3072	3677
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(717)	(1680)	(1042)	(440)	(532)	(1461)	(635)	(1557)	(4276)	(1799)	3072	3677

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

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

(₹ Lakh)

Particulars	FUTURE GENERALI						
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	34	5485	18197	31420	49670	70169	83721
Profit/ Loss on sale/redemption of Investments		13	76	162	289	385	370
Others		1	5	7	19	13	44
Interest, Dividend & Rent – Gross		232	601	1855	3822	5793	7736
TOTAL (A)	34	5732	18878	33444	53799	76360	91871
Claims Incurred (Net)	50	5750	16087	26576	38561	55723	64518
Commission	(42)	(360)	(1025)	(517)	461	2431	2303
Operating Expenses related to Insurance Business	1599	8817	12290	16301	20497	21649	26469
Premium Deficiency			(26)				
Other Miscellaneous							
Foreign taxes							
TOTAL (B)	1607	14207	27326	42359	59519	79803	93290
Operating Profit/(Loss) C= (A - B)	(1573)	(8475)	(8448)	(8915)	(5720)	(3443)	(1419)
APPROPRIATIONS							
Transfer to Shareholders' Account	(1573)	(8475)	(8448)	(8915)	(5720)	(3443)	(1419)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	(1573)	(8475)	(8448)	(8915)	(5720)	(3443)	(1419)

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

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

(₹ Lakh)

Particulars	HDFC ERGO											
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	42	3986	11801	13627	13776	14702	17668	39373	58458	87238	117980	147984
Profit/ Loss on sale/redemption of Investments	1	180	33	11	23	15	161	236	330	688	498	747
Others	(2)	-	(93)	57	(144)	305	317	689	282	(60)	373	342
Interest, Dividend & Rent – Gross	12	188	525	701	727	758	1207	2270	4562	8425	13603	16278
TOTAL (A)	53	4355	12266	14397	14382	15780	19353	42568	63632	96291	132454	165351
Claims Incurred (Net)	88	3092	7853	7684	7810	11311	14363	38600	51226	80359	91151	120024
Commission	(48)	239	1104	935	730	(162)	(1206)	(1747)	(1924)	(2721)	(5399)	(7486)
Operating Expenses related to Insurance Business	915	3982	4470	5590	6149	6942	10179	17444	21529	26886	36078	41258
Premium Deficiency												
Other Miscellaneous												
Foreign taxes												
TOTAL (B)	955	7312	13427	14210	14689	18092	23336	54297	70831	104524	121830	153795
Operating Profit/(Loss) C= (A - B)	(902)	(2958)	(1160)	187	(308)	(2311)	(3982)	(11729)	(7199)	(8232)	10624	11556
APPROPRIATIONS												
Transfer to Shareholders' Account	(902)	(2958)	(1160)	187	(308)	(2311)	(3982)	(11729)	(7199)	(8232)	10624	11556
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(902)	(2958)	(1160)	187	(308)	(2311)	(3982)	(11729)	(7199)	(8232)	10624	11556

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

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

(₹ Lakh)

Particulars	ICICI LOMBARD												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	121	1810	4872	16353	48124	98459	144024	184533	207061	270081	338051	378248	404281
Profit/ Loss on sale/redemption of Investments		50	146	986	2701	2439	3293	10478	14778	9117	5944	7444	11650
Others		14	7	(2)	(40)	(123)	(205)	(2029)	(1582)	4784	6849	(1661)	529
Interest, Dividend & Rent – Gross	38	162	378	720	1758	4945	9739	13221	13962	15928	25341	38956	51262
TOTAL (A)	160	2036	5402	18057	52543	105719	156850	206203	234219	299911	376186	422988	467722
Claims Incurred (Net)	166	1435	4795	11925	35205	77754	113818	153253	181014	257121	345884	320934	336354
Commission	(88)	(258)	(2425)	(729)	(3175)	(8516)	(8697)	(3496)	4013	(4812)	(6136)	(19237)	(23600)
Operating Expenses related to Insurance Business	867	1434	3220	8878	22318	40370	44790	57181	48357	60738	78673	91627	112901
Premium Deficiency													
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	1461	2096	5832	19832	54348	109608	149910	206938	233384	313046	418421	393324	425656
Operating Profit/(Loss) C= (A - B)	(1301)	(60)	(430)	(1773)	(1806)	(3889)	6940	(735)	835	(13136)	(42235)	29664	42066
APPROPRIATIONS													
Transfer to Shareholders' Account	(1301)	(60)	(430)	(1773)	1806	(3889)	6940	(735)	835	(13136)	(42235)	29664	42066
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(1301)	(60)	(430)	(1773)	1806	(3889)	6940	(735)	835	(13136)	(42235)	29664	42066

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

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

(₹ Lakh)

Particulars	IFFCO TOKIO												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	279	2617	6572	12777	28303	46244	53396	72784	83570	104593	124127	153400	187296
Profit/ Loss on sale/redemption of Investments				7	39	92	148	269	185	253	345	359	312
Others				51	3	7	7	13	(64)	(7)	62	95	77
Interest, Dividend & Rent – Gross	38	189	375	666	1568	2699	4009	7041	9277	10173	14303	20553	24406
TOTAL (A)	317	2806	6947	13501	29912	49042	57560	80107	92968	115012	138837	174407	212091
Claims Incurred (Net)	355	2106	4928	8881	20761	33045	41947	60640	64799	90352	115692	115772	141380
Commission	(459)	(707)	(516)	(466)	1388	1428	2195	1801	3890	2859	268	668	(1086)
Operating Expenses related to Insurance Business	1043	2086	3095	5735	9986	12975	15106	18581	19736	26221	29802	42257	48328
Premium Deficiency													
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	939	3485	7507	14150	32134	47448	59248	81021	88425	119432	145762	158698	188622
Operating Profit/(Loss) C= (A - B)	(622)	(679)	(560)	(649)	(2222)	1593	(1688)	(914)	4543	(4420)	(6925)	15709	23470
APPROPRIATIONS													
Transfer to Shareholders' Account													
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(622)	(679)	(560)	(649)	(2222)	1593	(1688)	(914)	4543	(4420)	(6925)	15709	23470

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

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

(₹ Lakh)

Particulars	L&T				LIBERTY VIDEOCON		MAGMA HDI		RAHEJA OBE				
	2010-11	2011-12	2012-13	2013-14	2012-13	2013-14	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	75	4574	11182	16705	(21)	3923	1440	22851	(252)	(55)	739	1386	1798
Profit/ Loss on sale/redemption of Investments	(4)	32	119	178			7	71	-	-	2	4.85	6.511719
Others	-				0.27				2	6	25	(2)	(3)
Interest, Dividend & Rent – Gross	45	214	873	1389	979		274	1845	3	27	103	164	221
TOTAL (A)	116	4820	12174	18272	(21)	4902	1722	24767	(247)	(22)	869	1554	2024
Claims Incurred (Net)	225	5362	11222	14329	15	4243	1257	19338	44	173	373	880	1122
Commission	(7)	9	611	133	2	138	374	1635	1	39	144	278	377
Operating Expenses related to Insurance Business	5086	8546	9995	14914	4936	11193	2717	8551	1088	1176	1121	1186	1313
Premium Deficiency	11	935	(873)	(73)	23								51
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	5315	14852	20956	29303	4977	15551	4349	29523	1132	1388	1638	2344	2864
Operating Profit/(Loss) C= (A - B)	(5200)	(10032)	(8782)	(11031)	(4998)	(10649)	(2627)	(4756)	(1380)	(1410)	(769)	(791)	(841)
APPROPRIATIONS													
Transfer to Shareholders' Account													
Transfer to Catastrophe Reserve	(5200)	(10032)	(8782)	(11031)	(4998)	(10649)	(2627)	(4756)	(1380)	(1410)	(769)	(791)	(841)
Transfer to Other Reserves													
TOTAL (C)	(5200)	(10032)	(8782)	(11031)	(4998)	(10649)	(2627)	(4756)	(1380)	(1410)	(769)	(791)	(841)

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

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

(₹ Lakh)

Particulars	RELIANCE												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	69	572	1551	2847	3613	21412	91065	133224	134051	125049	112299	131556	167936
Profit/ Loss on sale/redemption of Investments	-	200	62	37	34	398	2026	1614	1735	837	1522	1418	1487
Others	-	19	-	20	-	5	(1)	3	12	10	48	(21)	(87)
Interest, Dividend & Rent – Gross	37	356	297	253	265	994	4123	7311	7686	9481	11630	16446	30332
TOTAL (A)	106	1147	1911	3157	3912	22809	97214	142152	143483	135378	125499	149399	199668
Claims Incurred (Net)	87	1233	1569	2801	1379	14951	71107	102627	113616	130587	122915	122905	154909
Commission	(104)	(922)	(1039)	(1040)	(225)	(4001)	(5234)	(1684)	(2047)	(1373)	4741	4978	5054
Operating Expenses related to Insurance Business	560	1559	1986		2063	16555	53813	51748	46433	43211	36844	37605	44271
Premium Deficiency				2034									
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	543	1870	2516	3795	3217	27506	119686	152691	158002	172424	164500	165488	204235
Operating Profit/(Loss) C= (A - B)	(437)	(723)	(605)	(637)	694	(4697)	(22472)	(10539)	(14519)	(37046)	(39001)	(16089)	(4566)
APPROPRIATIONS													
Transfer to Shareholders' Account	(437)	(723)	(605)	(637)	694	(4697)	(22472)	(10539)	(14519)	(37046)	(39001)	(16089)	(4566)
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(437)	(723)	(605)	(637)	694	(4697)	(22472)	(10539)	(14519)	(37046)	(39001)	(16089)	(4566)

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

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

(₹ Lakh)

Particulars	ROYAL SUNDARAM												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	1223	6349	11191	14581	21502	29614	41987	57557	69148	84894	108071	121552	128937
Profit/ Loss on sale/redemption of Investments	12	226	292	(14)	60	58	113	459	946	127	71	88	(10)
Others	-	-	2	3	3	3	11	6	9	17	9	13	8
Interest, Dividend & Rent – Gross	112	392	525	724	1148	1976	2985	4672	5509	6651	9803	12053	14045
TOTAL (A)	1347	6967	12010	15294	22714	31651	45097	62695	75612	91690	117954	133706	142979
Claims Incurred (Net)	1051	5169	8116	9855	14196	19213	28519	39834	49731	64800	85718	91324	98910
Commission	(239)	(328)	(156)	407	1001	1775	2481	3521	3304	2268	2493	3895	5173
Operating Expenses related to Insurance Business	3189	4250	5046	5742	8121	10998	15562	20629	22310	29158	34246	35970	35018
Premium Deficiency													
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	4001	9091	13006	16003	23318	31987	46562	63983	75345	96226	122457	131189	139101
Operating Profit/(Loss) C= (A - B)	(2654)	(2124)	(996)	(710)	(604)	(335)	(1465)	(1288)	267	(4536)	(4503)	2516	3879
APPROPRIATIONS													
Transfer to Shareholders' Account	(2654)	(2124)	(996)	(710)	(604)	(335)	(1465)	(1288)	267	(4536)	(4503)	2516	3879
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(2654)	(2124)	(996)	(710)	(604)	(335)	(1465)	(1288)	267	(4536)	(4503)	2516	3879

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

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

(₹ Lakh)

Particulars	SBI				SHIRAM					
	2010-12	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	(84)	2800	17235	51510	1760	13528	32776	54024	100523	142056
Profit/ Loss on sale/redemption of Investments	0.06	6	124	571						
Others	2	72	(34)	(284)	57	317	299	112	131	52
Interest, Dividend & Rent – Gross	16	164	1336	4072	320	1061	2892	5610	23012	28653
TOTAL (A)	(67)	3042	18661	55869	2137	14907	35967	59746	123665	170761
Claims Incurred (Net)	480	3738	14496	47629	1197	9535	25469	37638	88712	128618
Commission	(82)	123	1515	2768	8	(629)	1504	1732	1732	3219
Operating Expenses related to Insurance Business	3240	4863	13578	19374	1857	4078	7816	12433	13291	11691
Premium Deficiency										
Other Miscellaneous										
Foreign taxes							178	179	6228	6258
TOTAL (B)	3637	8724	29588	69771	3062	12983	34966	51982	109964	149787
Operating Profit/(Loss) C= (A - B)	(3704)	(5682)	(10927)	(13902)	(925)	1924	1001	7764	13701	20974
APPROPRIATIONS										
Transfer to Shareholders' Account	(3704)	(5682)	(10927)	(13902)	(925)	1924	1001	7764	13701	20974
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (C)	(3704)	(5682)	(10927)	(13902)	(925)	1924	1001	7764	13701	20974

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

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

(₹ Lakh)

Particulars	TATA AIG												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	1129	7144	12020	20148	24987	33576	39296	51121	50793	61472	92735	120464	142741
Profit/ Loss on sale/redemption of Investments		16	1059	3	332	252	18	134	989	1318	509	755	1289
Others		(115)	-	112	78	45	45	186	(140)	(228)	(227)	(346)	41
Interest, Dividend & Rent – Gross		524	-	1391	1511	1753	2524	3941	4729	5955	8974	11160	13190
TOTAL (A)	1129	7569	13079	21654	26909	35625	41882	55381	56372	68518	101991	132033	157261
Claims Incurred (Net)	875	4783	6993	10928	13061	17524	20427	29081	33920	45367	74036	84199	101944
Commission	(141)	276	1251	1222	1564	1961	2668	4594	4009	3057	3124	3423	6837
Operating Expenses related to Insurance Business	3817	4805	6450		12916	16379	19825	22934	21345	25402	33593	41364	45086
Premium Deficiency				9198					96	72	96		59
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	4551	9864	14694	21348	27541	35864	42920	56610	59369	73899	110848	128986	153926
Operating Profit/(Loss) C= (A - B)	(3422)	(2295)	(1615)	307	(632)	(239)	(1037)	(1228)	(2997)	(5381)	(8857)	3047	3335
APPROPRIATIONS													
Transfer to Shareholders' Account	(3422)	(2295)	(1615)	307	(632)	(239)	(1037)	(1228)	(2997)	(5381)	(8857)	3047	3335
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(3422)	(2295)	(1615)	307	(632)	(239)	(1037)	(1228)	(2997)	(5381)	(8857)	3047	3335

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

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

(₹ Lakh)

Particulars	UNIVERSAL SOMPO						
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)		201	6248	16950	21542	30250	36283
Profit/ Loss on sale/redemption of Investments			39	132	(83)	117	34
Others		9	(30)	(18)	(73)	(69)	15
Interest, Dividend & Rent – Gross		102	485	1027	1592	3590	4826
TOTAL (A)		312	6742	18091	22978	33889	41158
Claims Incurred (Net)		197	4790	13017	20274	22906	28248
Commission		132	640	782	1024	2069	1989
Operating Expenses related to Insurance Business	2	1736	6299	9239	10494	11575	12674
Premium Deficiency							
Other Miscellaneous			2				113
Foreign taxes							
TOTAL (B)	2	2064	11731	23039	31792	36550	43024
Operating Profit/(Loss) C= (A - B)	(2)	(1752)	(4989)	(4948)	(8814)	(2661)	(1866)
APPROPRIATIONS							
Transfer to Shareholders' Account	(2)	(1752)	(4989)	(4948)	(8814)	(2661)	(1866)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	(2)	(1752)	(4989)	(4948)	(8814)	(2661)	(1866)

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

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

(₹ Lakh)

Particulars	BAJAJ ALLIANZ												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	982	15410	23064	37092	58637	83853	141544	189127	188420	214965	247468	292433	349306
Profit/ Loss on sale/redemption of Investments	52	153	444	534	382	908	3771	1231	695	151	(73)	(367)	575
Others	15	94	29	71	705	112	1163	3146	3480	1627	1933	2084	1823
Interest, Dividend & Rent – Gross	117	988	1645	2319	2893	6644	10291	14915	16721	21453	28147	37650	44997
TOTAL (A)	1165	16645	25182	40015	62616	91517	156770	208419	209316	238196	277475	331801	396700
Claims Incurred (Net)	1273	10667	15061	22633	40999	55563	94570	136164	138802	170298	190990	211610	252528
Commission	(1280)	(1549)	(2307)	(4194)	(6222)	(7864)	(1876)	2378	3177	4036	7471	9911	13520
Operating Expenses related to Insurance Business	3713	6667	10066	14905	20864	34625	51911	59883	54851	64612	67223	76874	83628
Premium Deficiency		54	133	7	293	(100)	(231)	354	212	(535)	32	200	
Other Miscellaneous													(180)
Foreign taxes													
TOTAL (B)	3706	15839	22953	33351	55934	82223	144375	198779	197042	238411	265716	298595	349496
Operating Profit/(Loss) C= (A - B)	(2540)	806	2229	6664	6682	9294	12395	9640	12274	(215)	11759	33205	47204
APPROPRIATIONS													
Transfer to Shareholders' Account	(2540)	806	2229	6664	6682	9294	12395	9640	12274	(215)	11759	33205	47204
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(2540)	806	2229	6664	6682	9294	12395	9640	12274	(215)	11759	33205	47204

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

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

(₹ Lakh)

Particulars	BHARTI AXA					
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	(278)	8364	31570	56463	88638	109290
Profit/ Loss on sale/redemption of Investments	78	1	1	7	37	(4)
Others	135	20	365	2020	2473	1038
Interest, Dividend & Rent – Gross	146	579	2018	3548	9122	14393
TOTAL (A)	82	8964	33954	62039	100270	124717
Claims Incurred (Net)	289	8619	27606	47550	76707	87233
Commission	(114)	(1040)	(395)	426	2180	3490
Operating Expenses related to Insurance Business	5447	15604	24485	28960	35610	39924
Premium Deficiency		428	(403)	208	(209)	
Other Miscellaneous			267	72		623
Foreign taxes						
TOTAL (B)	5622	23611	51560	77216	114287	131271
Operating Profit/(Loss) C= (A - B)	(5540)	(14647)	(17606)	(15177)	(14017)	(6554)
APPROPRIATIONS						
Transfer to Shareholders' Account	(5540)	(14647)	(17606)	(15177)	(14017)	(6554)
Transfer to Catastrophe Reserve						
Transfer to Other Reserves						
TOTAL (C)	(5540)	(14647)	(17606)	(15177)	(14017)	(6554)

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

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

(₹ Lakh)

Particulars	CHOLAMANDALAM											
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	110	2383	7104	8840	12728	24886	38536	46229	62737	86913	116743	143136
Profit/ Loss on sale/redemption of Investments	35	236	53	36	32	188	128	501	138	63	161	374
Others		3	9	45	11	13	12	7	7	6	15	17
Interest, Dividend & Rent – Gross	7	211	383	659	915	1651	2702	3506	4661	7249	13518	17042
TOTAL (A)	152	2833	7550	9580	13687	26738	41378	50243	67544	94231	130438	160569
Claims Incurred (Net)	62	2089	5472	6893	7077	15565	27578	34434	48578	65818	90037	113740
Commission	(176)	(841)	(1226)	(2172)	(2115)	(2266)	(2801)	(2145)	(178)	1368	1705	2186
Operating Expenses related to Insurance Business	1295	3293	4293	5719	7949	13212	16395	19395	23311	28041	33103	39034
Premium Deficiency		14	(14)		24	(24)		128	(128)			
Other Miscellaneous												
Foreign taxes												
TOTAL (B)	1181	4555	8524	10440	12934	26488	41173	51812	71582	95227	124844	154961
Operating Profit/(Loss) C= (A - B)	(1029)	(1722)	(974)	(860)	752	250	206	(1569)	(4038)	(996)	5594	5608
APPROPRIATIONS												
Transfer to Shareholders' Account												
Transfer to Catastrophe Reserve	(1029)	(1722)	(974)	(860)	752	250	206	(1569)	(4038)	(996)	5594	5608
Transfer to Other Reserves												
TOTAL (C)	(1029)	(1722)	(974)	(860)	752	250	206	(1569)	(4038)	(996)	5594	5608

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

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

(₹ Lakh)

Particulars	FUTURE GENERALI						
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	(129)	5682	18748	32912	52133	73910	88892
Profit/ Loss on sale/redemption of Investments		15	88	192	335	459	434
Others		2	6	8	21	16	52
Interest, Dividend & Rent – Gross		262	700	2196	4432	6898	9068
TOTAL (A)	(129)	5960	19542	35308	56921	81283	98445
Claims Incurred (Net)	58	6012	16936	27934	40973	59161	68385
Commission	(125)	(737)	(1726)	(1333)	(166)	1652	1788
Operating Expenses related to Insurance Business	2059	9878	14274	19325	23599	25427	28373
Premium Deficiency		51	24	(75)		92	(92)
Other Miscellaneous							
Foreign taxes							
TOTAL (B)	1992	15205	29508	45851	64405	86332	98453
Operating Profit/(Loss) C= (A - B)	(2121)	(9245)	(9967)	(10543)	(7485)	(5050)	(8)
APPROPRIATIONS							
Transfer to Shareholders' Account							
Transfer to Catastrophe Reserve	(2121)	(9245)	(9967)	(10543)	(7485)	(5050)	(8)
Transfer to Other Reserves							
TOTAL (C)	(2121)	(9245)	(9967)	(10543)	(7485)	(5050)	(8)

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

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

(₹ Lakh)

Particulars	HDFC ERGO											
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	42	3985	11925	13835	14029	15005	17947	40006	60636	91447	124257	158493
Profit/ Loss on sale/redemption of Investments	1	181	34	12	24	16	167	247	352	740	537	810
Others	(2)		(94)	55	(125)	361	363	686	319	(18)	481	559
Interest, Dividend & Rent – Gross	12	189	532	720	756	790	1252	2378	4864	9058	14652	17741
TOTAL (A)	53	4355	12397	14622	14684	16172	19730	43316	66170	101227	139927	177603
Claims Incurred (Net)	88	3101	7913	7973	8003	11477	14489	39586	53230	84437	95105	127502
Commission	(48)	234	1071	780	484	(451)	(2034)	(3743)	(3864)	(4359)	(6602)	(9763)
Operating Expenses related to Insurance Business	915	4032	4608	5767	6395	7409	10751	18278	22920	28984	38704	44683
Premium Deficiency												
Other Miscellaneous												
Foreign taxes												
TOTAL (B)	955	7368	13592	14521	14882	18436	23206	54121	72286	109062	127207	162422
Operating Profit/(Loss) C= (A - B)	(902)	(3013)	(1195)	101	(198)	(2264)	(3476)	(10805)	(6115)	(7834)	12721	15181
APPROPRIATIONS												
Transfer to Shareholders' Account	(902)	(3013)	(1195)	101	(198)	(2264)	(3476)	(10805)	(6115)	(7834)	12721	15181
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(902)	(3013)	(1195)	101	(198)	(2264)	(3476)	(10805)	(6115)	(7834)	12721	15181

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

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

(₹ Lakh)

Particulars	ICICI LOMBARD												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	141	2723	7908	21561	52768	106665	156718	197365	219282	285616	354900	400925	435291
Profit/ Loss on sale/redemption of Investments	1	77	246	1373	3189	2633	3500	11263	15703	9583	4446	7721	12173
Others		15	11	(2)	(49)	(133)	(240)	(2182)	3677	5793	8815	(646)	1960
Interest, Dividend & Rent – Gross	42	251	638	1003	2076	5337	10351	14211	14325	16742	26383	40594	53762
TOTAL (A)	184	3066	8803	23935	57984	114502	170329	220657	252987	317735	394544	448595	503186
Claims Incurred (Net)	179	1782	7005	15476	38925	81384	122832	168454	194838	273064	360091	338062	361891
Commission	(404)	(1721)	(10164)	(8927)	(12573)	(19048)	(13656)	(7558)	2106	(5430)	(6135)	(18312)	(22909)
Operating Expenses related to Insurance Business	1200	4195	8941	15094	29827	49873	56116	67858	55514	67979	87289	101807	121457
Premium Deficiency		(485)	322	(352)		–	305	680	(985)	185	(12)	(173)	
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	1490	3771	6104	21291	56180	112210	165597	229433	251473	335798	441232	421384	460439
Operating Profit/(Loss) C= (A - B)	(1307)	(704)	2699	2644	1804	2292	4733	(8776)	1515	(18063)	(46689)	27211	42747
APPROPRIATIONS													
Transfer to Shareholders' Account	(1307)	(704)	2699	2644	1804	2292	4733	(8776)	1515	(18063)	(46689)	27211	42747
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(1307)	(704)	2699	2644	1804	2292	4733	(8776)	1515	(18063)	(46689)	27211	42747

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

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

(₹ Lakh)

Particulars	IFFCO TOKIO												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	374	3950	10023	17537	34598	54760	63967	83293	92222	113510	133268	162408	195310
Profit/ Loss on sale/redemption of Investments				11	54	116	184	315	208	282	381	384	332
Others			25	69	3	7	7	(4)	(28)	(44)	(5)	148	33
Interest, Dividend & Rent – Gross	58	297	625	1014	2180	3412	4972	8254	10457	11323	15777	21961	25950
TOTAL (A)	432	4247	10673	18631	36835	58295	69129	91858	102860	125070	149421	184901	221626
Claims Incurred (Net)	428	2849	7285	11923	24407	39859	50474	69502	73267	99046	123367	124545	148173
Commission	(1537)	(3447)	(3610)	(4535)	(4011)	(4152)	(395)	(323)	2519	1511	(1200)	(468)	(3223)
Operating Expenses related to Insurance Business	2365	4868	6430	9718	15289	20473	20131	23962	24927	31864	35257	44520	50203
Premium Deficiency				10	50		(100)						
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	1256	4270	10105	17115	35735	56180	70110	93142	100713	132422	157424	168596	195153
Operating Profit/(Loss) C= (A - B)	(823)	(23)	568	1515	1100	2115	(981)	(1284)	2147	(7351)	(8003)	16304	26472
APPROPRIATIONS													
Transfer to Shareholders' Account	(823)	(23)	568	1515	1100	2115	(981)	(1284)	2147	(7351)	(8003)	16304	26472
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(823)	(23)	568	1515	1100	2115	(981)	(1284)	2147	(7351)	(8003)	16304	26472

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

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

(₹ Lakh)

Particulars	L&T				LIBERTY VIDEOCON		MAGMA HDI		RAHEJA OBE				
	2010-11	2011-12	2012-13	2013-14	2012-13	2013-14	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	28	4889	11962	17803	(46)	4077	1427	22819	(331)	(175)	794	1444	1847
Profit/ Loss on sale/redemption of Investments	(5)	37	144	214	(0.04)	4	8	75		1	3	5	7
Others									2	6	25	12	7
Interest, Dividend & Rent – Gross	54	248	1057	1666		1077	298	1949	3	43	114	177	230
TOTAL (A)	77	5174	13164	19682	(46)	5157	1734	24843	(326)	(126)	935	1638	2091
Claims Incurred (Net)	245	5736	11830	15250	16	4337	1258	19364	45	183	417	908	1146
Commission	(36)	(155)	571	(147)	82	82	324	1477		36	138	278	378
Operating Expenses related to Insurance Business	6109	9878	12043	15980	5382	12187	2957	8998	1195	1429	1243	1278	1345
Premium Deficiency	11	941	(880)	(73)	24	(24)					25		30
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	6329	16400	23564	31010	5422	16583	4540	29840	1240	1648	1823	2464	2900
Operating Profit/(Loss) C= (A - B)	(6252)	(11226)	(10400)	(11328)	(5468)	(11426)	(2806)	(4997)	(1566)	(1774)	(889)	(826)	(809)
APPROPRIATIONS													
Transfer to Shareholders' Account	(6252)	(11226)	(10400)	(11328)	(5468)	(11426)	(2806)	(4997)	(1566)	(1774)	(889)	(826)	(806)
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(6252)	(11226)	(10400)	(11328)	(5468)	(11426)	(2806)	(4997)	(1566)	(1774)	(889)	(826)	(806)

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

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

(₹ Lakh)

Particulars	RELIANCE												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	121	932	2632	4803	5397	24426	96003	138886	139925	129380	116309	135982	173975.8
Profit/ Loss on sale/redemption of Investments		306	99	64	53	485	2230	1775	1897	894	1653	1544	1609
Others		19		20		5	(1)	3	12	10	48	(21)	(87)
Interest, Dividend & Rent – Gross	95	545	472	429	414	1212	4537	8041	8404	10023	12621	17775.75	32265.68
TOTAL (A)	217	1802	3203	5315	5864	26128	102770	148705	150237	140308	130631	155280	207763
Claims Incurred (Net)	161	1917	2374	3836	3444	17318	75068	107366	118569	133138	126587	126079	160362
Commission	(814)	(2861)	(2535)	(1967)	(1395)	(7943)	(7976)	(3155)	(3519)	(2252)	4127	4490	3964
Operating Expenses related to Insurance Business	1451	2668	3333	3431	2724	18092	56286	54104	48063	44687	38336	38954	45983
Premium Deficiency								254	(254)		30	179	
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	798	1724	3172	5301	4773	27468	123378	158569	162860	175574	169079	169702	210309
Operating Profit/(Loss) C= (A - B)	(581)	78	32	15	1091	(1340)	(20608)	(9864)	(12623)	(35266)	(38448)	(14422)	(2546)
APPROPRIATIONS													
Transfer to Shareholders' Account	(581)	78	32	15	1091	(1340)	(20608)	(9864)	(12623)	(35266)	(38448)	(14422)	(2337)
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(581)	78	32	15	1091	(1340)	(20608)	(9864)	(12623)	(35266)	(38448)	(14422)	(2337)

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

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

(₹ Lakh)

Particulars	ROYAL SUNDARAM												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	1308	7649	13223	17328	24944	33358	44583	59806	71486	87619	110503	124063	131572
Profit/ Loss on sale/redemption of Investments	14	267	343	(16)	70	66	124	499	1016	136	75	93	(10)
Others			2	3	3	3	11	6	9	17	9	13	10
Interest, Dividend & Rent – Gross	130	464	617	841	1337	2230	3373	5149	5956	7082	10338	12896	15015
TOTAL (A)	1452	8380	14185	18156	26354	35657	48092	65460	78467	94854	120924	137064	146586
Claims Incurred (Net)	1163	5859	8961	11371	16166	20374	29815	41235	50907	66022	86559	92442	100419
Commission	(615)	(1347)	(1338)	(523)	(619)	(97)	1624	3206	3077	2082	2224	3617	4809
Operating Expenses related to Insurance Business	4200	5535	6576	7282	10481	13640	17435	21955	23397	30471	35318	37656	35748
Premium Deficiency													
Other Miscellaneous													
Foreign taxes													
TOTAL (B)	4749	10047	14199	18130	26028	33916	48875	66397	77381	98575	124101	133715	140976
Operating Profit/(Loss) C= (A - B)	(3298)	(1667)	(14)	27	325	1740	(783)	(937)	1086	(3721)	(3176)	3349	5610
APPROPRIATIONS													
Transfer to Shareholders' Account				27	325	1740	(783)	(937)	1086	(3721)	(3176)	3349	5610
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(3298)	(1667)	(14)	27	325	1740	(783)	(937)	1086	(3721)	(3176)	3349	5610

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

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

(₹ Lakh)

Particulars	SBI				SHIRAM				
	2010-11	2011-12	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	(253)	3462	22413	63073	13605	33003	54286	100934	142563
Profit/ Loss on sale/redemption of Investments		24	267	1001			1		
Others	2	93	(34)	(255)	317	309	112	207	110
Interest, Dividend & Rent – Gross	65	659	2888	7141	1066	2912	5653	23088	28800
TOTAL (A)	(186)	4238	25534	70960	14988	36224	60051	124229	171472
Claims Incurred (Net)	564	4993	17919	53488	9599	25508	37836	89117	129000
Commission	(90)	75	2557	3837	(642)	1464	1647	1648	3143
Operating Expenses related to Insurance Business	7055	13451	23350	27709	4103	7871	12537	13445	11959
Premium Deficiency							18		
Other Miscellaneous						178	179	6228	6258
Foreign taxes									
TOTAL (B)	7529	18519	43826	85035	13060	35021	52218	110437	150360
Operating Profit/(Loss) C= (A - B)	(7716)	(14281)	(18292)	(14074)	1928	1203	7833	13791	21112
APPROPRIATIONS									
Transfer to Shareholders' Account									
Transfer to Catastrophe Reserve	(7716)	(14281)	(18292)	(14074)	1928	1203	7833	13791	21112
Transfer to Other Reserves									
TOTAL (C)	(7716)	(14281)	(18292)	(14074)	1928	1203	7833	13791	21112

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

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

(₹ Lakh)

Particulars	TATA AIG												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	1267	8288	14362	22760	28556	38165	45385	58748	58973	72669	108432	138774	167278
Profit/ Loss on sale/redemption of Investments		20	1059	3	385	295	21	157	1155	1534	580	900	1508
Others		(141)		127	101	63	57	236	(141)	(249)	(260)	(381)	113
Interest, Dividend & Rent – Gross		643	218	1679	1794	2124	3245	4709	5531	6930	10556	13731	15959
TOTAL (A)	1267	8810	15639	24569	30836	40647	48708	63850	65518	80884	119307	153024	184858
Claims Incurred (Net)	1020	6006	8458	12549	16015	20711	24695	35567	39695	54393	86407	96965	114049
Commission	(649)	(923)	(587)	(649)	(2102)	(944)	147	1982	2229	1899	2474	1167	3688
Operating Expenses related to Insurance Business	4579	5645	7609	10655	15113	19355	23119	27127	25016	29422	37971	46085	50485
Premium Deficiency			17										
Other Miscellaneous									96	72	96		145
Foreign taxes													
TOTAL (B)	4950	10728	15497	22555	29026	39121	47962	64677	67035	85786	126948	144217	168367
Operating Profit/(Loss) C= (A - B)	(3683)	(1918)	142	2014	1809	1525	747	(826)	(1517)	(4902)	(7641)	8807	16491
APPROPRIATIONS													
Transfer to Shareholders' Account													
Transfer to Catastrophe Reserve	(3683)	(1918)	142	2014	1809	1525	747	(826)	(1517)	(4902)	(7641)	8807	16485
Transfer to Other Reserves													
TOTAL (C)	(3683)	(1918)	142	2014	1809	1525	747	(826)	(1517)	(4902)	(7641)	8807	16485

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

TABLE 61: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Concl'd.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

(₹ Lakh)

Particulars	UNIVERSAL SOMPO							TOTAL	
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2012-13	2013-14
Premiums earned (Net)	(43)	(87)	7524	19275	24654	34131	41194	1830399	2245920
Profit/ Loss on sale/redemption of Investments			50	162	(98)	133	38	10053	19135
Others	1	9	(39)	(33)	(87)	(79)	15	6644	5398
Interest, Dividend & Rent – Gross		146	596	1263	1869	4088	5504	218713	292558
TOTAL (A)	(42)	68	8131	20667	26339	38273	46751	2065808	2563010
Claims Incurred (Net)		241	5757	14243	21880	24364	30543	1456224	1787411
Commission	(3)	100	685	769	856	2105	1977	6821	8298
Operating Expenses related to Insurance Business	729	2743	8344	11646	13334	14415	15019	550313	632716
Premium Deficiency				170	(145)	325			
Other Miscellaneous		3	8				126	5684	6814
Foreign taxes									
TOTAL (B)	726	3087	14794	26828	35925	41209	47665	2019042	2435239
Operating Profit/(Loss) C= (A - B)	(768)	(3019)	(6663)	(6161)	(9586)	(2936)	(913)	46766	127771
APPROPRIATIONS									
Transfer to Shareholders' Account		(3019)	(6663)	(6161)	(9586)	(2936)	(915)	46766	127975
Transfer to Catastrophe Reserve									
Transfer to Other Reserves									
TOTAL (C)	(768)	(3019)	(6663)	(6161)	(9586)	(2936)	(915)	46766	127975

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

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

(₹ Lakh)

PARTICULARS	BAJAJ ALLIANZ												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)													
(a) Fire Insurance	237	1197	2252	4724	4691	7921	7196	2980	3964	3724	5428	11320	12467
(b) Marine Insurance	2	74	(336)	(555)	(586)	(2289)	(73)	(1079)	(268)	995	1526	2056	4186
(c) Miscellaneous Insurance	(2180)	(466)	313	2496	2577	3663	5271	7739	8578	(4934)	4805	19829	30552
INCOME FROM INVESTMENTS													
(a) Interest, Dividend & Rent – Gross	871	808	741	841	981	2051	3356	4923	5650	6260	7221	8319	11047
(b) Profit on sale of investments	395	126	233	255	166	326	1319	812	270	152	56	189	456
Less: Loss on sale of investments	(6)	(1)	(3)	(61)	(36)	(46)	(89)	(406)	(35)	(108)	(75)	(270)	127
Other Income	1	2	36	56	584	295	203	453	102	286	575	834	299
TOTAL (A)	(1280)	1740	3235	7756	8376	11920	17183	15423	18261	6375	19536	42277	58880
Provisions (Other than taxation)													
(a) For diminution in the value of investments													
(b) For doubtful debts							36	169	31	33	(7)	15	(16)
(c) Others													
OTHER EXPENSES													
(a) Expenses other than those related to Insurance Business	2	9	40	42	175	217	357	277	249	151	144	108	197
(b) Bad debts written off													
(c) Others -preliminary & pre-operative, amortizations	45	18	18	18	18								
TOTAL (B)	47	27	58	60	193	217	393	446	280	184	137	123	181
Profit Before Tax	(1326)	1713	3177	7696	8183	11703	16790	14977	17980	6191	19399	42154	58699
Add/(Less):Prior Period Adjustment Account													
Add/(Less):Provision for Taxation /Deferred Tax	(365)	750	1008	2987	3026	4166	6228	(5461)	(5898)	(1864)	7034	12646	17800
Profit After Tax	(962)	963	2169	4709	5156	7537	10562	9516	12083	4327	12365	29508	40899
APPROPRIATIONS													
(a) Interim dividends paid during the year													
(b) Proposed final dividend													
(c) Dividend distribution tax													
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks													
(e) Catastrophe Reserve													
Balance of profit/ loss B/f from last year		(961)	1	2170	6879	12036	19485	30047	39562	51645	55973	68338	97846
Balance C/f to Balance Sheet	(962)	1	2170	6880	12036	19573	30047	39562	51645	55973	68338	97846	138745

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

PARTICULARS	BHARTI AXA					
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)						
(a) Fire Insurance	(497)	(1671)	(1134)	(861)	299	(333)
(b) Marine Insurance	(139)	(284)	(272)	(135)	(36)	338
(c) Miscellaneous Insurance	(4904)	(12692)	(16200)	(14182)	(14281)	(6559)
INCOME FROM INVESTMENTS						
(a) Interest, Dividend & Rent – Gross	165	204	106	437	352	455
(b) Profit on sale of investments	88	125	203	170	93	91
Less: Loss on sale of investments				708		
Other Income	152	91	481	8	37	54
TOTAL (A)	(5135)	(14226)	(16816)	(13854)	(13536)	(5954)
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	562		214	0.07	7	8
(b) Bad debts written off						
(c) Others -preliminary & pre-operative, amortizations	35			91	851	322
TOTAL (B)	597		214	91	858	330
Profit Before Tax	(5732)	(14226)	(17030)	(13945)	(14393)	(6284)
Add/(Less):Prior Period Adjustment Account						
Add/(Less):Provision for Taxation /Deferred Tax	(44)	(4)	(5)	5	5	8
Profit After Tax	(5775)	(14230)	(17035)	(13950)	(14398)	(6291)
APPROPRIATIONS						
(a) Interim dividends paid during the year						
(b) Proposed final dividend						
(c) Dividend distribution tax						
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks						
(e) Catastrophe Reserve						
Balance of profit/ loss B/f from last year	(1352)	(7127)	(21358)	(38392)	(52342)	(66740)
Balance C/f to Balance Sheet	(7127)	(21358)	(38392)	(52342)	(66740)	(73032)

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

PARTICULARS	CHOLAMANDALAM										
	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)											
(a) Fire Insurance	40	179	(70)	1790	1950	663	194	45	640	2036	843
(b) Marine Insurance	(82)	(111)	(345)	(506)	(239)	178	(163)	192	163	486	1089
(c) Miscellaneous Insurance	(1680)	(1042)	(440)	(532)	(1461)	(635)	(1600)	(4276)	(1799)	3072	3677
INCOME FROM INVESTMENTS											
(a) Interest, Dividend & Rent – Gross	522	562	573	605	722	975	1090	1733	2511	3292	4387
(b) Profit on sale of investments	585	78	36	21	82	46	229	89	34	92	137
Less: Loss on sale of investments			(5)			18	535	(43)	(-)	(30)	7
Other Income											119
TOTAL (A)	(615)	(334)	(250)	1379	1054	1245	285	(2259)	1549	8949	10244
Provisions (Other than taxation)						60	50				
(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							50			48	76
(b) Bad debts written off											
(c) Others -preliminary & pre-operative, amortizations											10
TOTAL (B)	(615)	(334)	(250)	1379	1054	60	100	(2259)	1549	48	86
Profit Before Tax						1185	185			8901	10158
Add/(Less):Prior Period Adjustment Account											
Add/(Less):Provision for Taxation /Deferred Tax			62	130	330	(486)	51	(34)	(363)	2881	3148
Profit After Tax	(615)	(334)	(312)	1249	724	699	236	(2293)	1912	6020	7010
APPROPRIATIONS											
(a) Interim dividends paid during the year						561			(955)		
(b) Proposed final dividend											
(c) Dividend distribution tax											
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks											
(e) Catastrophe Reserve											
Balance of profit/ loss B/f from last year	(311)	(926)	(1259)	(1571)	(323)	401	539	775	(957)		
Balance C/f to Balance Sheet	(926)	(1259)	(1571)	(323)	401	539	775	(1518)		3499	

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

PARTICULARS	FUTURE GENERALI							
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)								
(a) Fire Insurance		(665)	(683)	(1060)	(1013)	(1421)	(1269)	1563
(b) Marine Insurance		(157)	(287)	(458)	(610)	(344)	(337)	(153)
(c) Miscellaneous Insurance		(1299)	(8275)	(8448)	(8895)	(5720)	(3443)	(1419)
INCOME FROM INVESTMENTS								
(a) Interest, Dividend & Rent – Gross	2	552	858	958	1481	2215	2964	3888
(b) Profit on sale of investments			48	117	129	168	212	194
Less: Loss on sale of investments	5	(10)	(11)	(25)			(15)	8
Other Income								
TOTAL (A)	7	(1578)	(8350)	(8917)	(8908)	(5102)	(1888)	4065
Provisions (Other than taxation)								
(a) For diminution in the value of investments								
(b) For doubtful debts								
(c) Others								
OTHER EXPENSES								
(a) Expenses other than those related to Insurance Business	231	123	109	12	44	44	52	103
(b) Bad debts written off								
(c) Others -preliminary & pre-operative, amortizations			37	42			29	
TOTAL (B)	231	123	146	54	44	44	81	103
Profit Before Tax	(223)	(1701)	(8496)	(8970)	(8952)	(5145)	(1970)	3962
Add/(Less):Prior Period Adjustment Account								
Add/(Less):Provision for Taxation /Deferred Tax	0.34	8	(37)	(8970)	(8952)	(5145)	(1970)	3962
Profit After Tax	(224)	(1709)	(8533)					
APPROPRIATIONS								
(a) Interim dividends paid during the year								
(b) Proposed final dividend								
(c) Dividend distribution tax								
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks								
(e) Catastrophe Reserve								
Balance of profit/ loss B/f from last year		(224)	(1933)	(10466)	(19436)	(28388)	(33534)	(35503)
Balance C/f to Balance Sheet	(224)	(1933)	(10466)	(19436)	(28388)	(35534)	(35503)	(31541)

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

PARTICULARS	HDFC ERGO											
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)												
(a) Fire Insurance		(54)	(27)	(66)	164	224	691	1067	1036	1662	2742	5734
(b) Marine Insurance		(3)	(7)	(19)	(55)	(176)	(185)	(143)	48	(1264)	(645)	(2110)
(c) Miscellaneous Insurance	(903)	(2958)	(1160)	187	(308)	(2311)	(3982)	(11729)	(7199)	(8232)	10624	11556
INCOME FROM INVESTMENTS												
(a) Interest, Dividend & Rent – Gross	284	447	539	602	662	623	843	1284	2399	3698	5315	7056
(b) Profit on sale of investments	23	429	34	10	21	12	113	133	174	302	195	426
Less: Loss on sale of investments												
Other Income			(96)	(152)	(153)	(4)	(1)	(54)	(68)	(42)	112	
TOTAL (A)	(596)	(2138)	(717)	561	331	(1633)	(2521)	(9442)	(3611)	(3876)	18343	22663
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	29	64	64	81	81	44		4	32	93.21	141.85	213
(b) Bad debts written off												
(c) Others -preliminary & pre-operative, amortizations	8	17	17						1		9	19
TOTAL (B)	37	81	81	81	81	44		4	32	94	151	232
Profit Before Tax	(633)	(2219)	(799)	480	250	(1677)	(2521)	(9446)	(3643)	(3970)	18192	22431
Add/(Less):Prior Period Adjustment Account												
Add/(Less):Provision for Taxation /Deferred Tax				39	50	23	(53)	16			2742.67	2891
Profit After Tax	(633)	(2219)	(799)	441	200	(1700)	(2575)	(9430)	(3643)	(3970)	15449	19541
APPROPRIATIONS												
(a) Interim dividends paid during the year												2646
(b) Proposed final dividend												450
(c) Dividend distribution tax												
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks												
(e) Catastrophe Reserve												
Balance of profit/ loss B/f from last year	(633)	(633)	(2852)	(3651)	(3210)	(4710)	(4710)	(7284)	(16715)	(20357)	(24327)	(8878)
Balance C/f to Balance Sheet	(633)	(2852)	(3651)	(3210)	(3010)	(4710)	(7284)	(16715)	(20357)	(24327)	(8878)	7567

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

PARTICULARS	ICICI LOMBARD													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)														
(a) Fire Insurance		(6)	(471)	3831	5235	4813	7385	1605	(2301)	(142)	(2707)	(2360)	(374)	4854
(b) Marine Insurance		(1301)	(174)	(702)	(819)	(1204)	(1204)	(3812)	(5740)	543	(2220)	(2093)	(2079)	(4172)
(c) Miscellaneous Insurance			(60)	(430)	(1773)	(1806)	(3889)	6940	(735)	835	(13136)	(42230)	29664	42066
INCOME FROM INVESTMENTS														
(a) Interest, Dividend & Rent – Gross		520	888	1199	1166	1468	3918	6679	8141	8117	9156	8726	10048	11298
(b) Profit on sale of investments		6	273	464	1694	2256	1933	2258	6452	8589	4528	1795	1510	3405
Less: Loss on sale of investments				(2)	(98)	(40)	(98)	(134)	(1272)	(956)	(204)	(506)	(386)	1018
Other Income			5	4	8	0.3	20	20	1	24	248	478	235	746
TOTAL (A)		(780)	461	4364	5412	5488	8065	13557	4546	17009	(4335)	(36190)	38617	57178
Provisions (Other than taxation)														
(a) For diminution in the value of investments							475		4352				211	853
(b) For doubtful debts		25								307	2704	2796	5419	(1610)
(c) Others													2353	(1224)
OTHER EXPENSES														
(a) Expenses other than those related to Insurance Business	120	291	27	23	25	35	53	59	62	70	136	200	265	520
(b) Bad debts written off											250	7	1967	6370
(c) Others -preliminary & pre-operative, amortizations	7	16	16	117					104	802	810	329	235	245
TOTAL (B)	127	332	43	140	25	35	53	534	4518	1179	3899	3332	10450	5154
Profit Before Tax	(127)	(1113)	418	4224	5387	5453	8012	13022	27	15831	(8234)	(39521)	28168	52024
Add/(Less):Prior Period Adjustment Account														
Add/(Less):Provision for Taxation /Deferred Tax		(265)	89	1046	553	422	1176	2735	2335	(1438)	200	2111	(2410)	888
Profit After Tax	(127)	(848)	329	3178	4835	5031	6836	10287	2362	14393	(8034)	(41633)	30578	51136
APPROPRIATIONS														
(a) Interim dividends paid during the year				1761		2325	4384	5912		6452				
(b) Proposed final dividend				226	2200	326	615	1005		1097	940			
(c) Dividend distribution tax		(47)			288		342	863		1079	1052			
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks														
(e) Catastrophe Reserve														
Balance of profit/ loss B/f from last year		(127)	(928)	(598)	593	2940	5320	6816	9324	11686	17450	1765	(39868)	(9290)
Balance Cf to Balance Sheet	(127)	(928)	(598)	593	2941	5320	6816	9324	11686	17450	1765	(39868)	(9290)	41846

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

PARTICULARS	IFFCO TOKIO													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)														
(a) Fire Insurance	(81)	(108)	962	1566	2815	4600	3697	1499	514	(1211)	(1734)	(168)	967	2278
(b) Marine Insurance	(1)	(92)	(307)	(438)	(651)	(1278)	(3175)	(792)	(884)	(1185)	(1197)	(910)	(371)	725
(c) Miscellaneous Insurance	(37)	(622)	(679)	(560)	(649)	(2222)	1593	(1688)	(914)	4543	(4420)	(6925)	15709	23470
INCOME FROM INVESTMENTS														
(a) Interest, Dividend & Rent – Gross	366	1012	981	877	847	1316	2109	2120	1899	1300	2216	3159	3077	5654
(b) Profit on sale of investments					9	33	72	78	73	26	55	76	54	72
Less: Loss on sale of investments					17				42	437	196	181	285	342
Other Income									730	3910	(4885)	(4587)	19720	32540
TOTAL (A)	247	189	957	1446	2389	2449	4322	1269	730	3910	(4885)	(4587)	19720	32540
Provisions (Other than taxation)														
(a) For diminution in the value of investments														
(b) For doubtful debts														
(c) Others														
OTHER EXPENSES														
(a) Expenses other than those related to Insurance Business		17	20	25	25	39	76	83	38	49	52	76	92	75
(b) Bad debts written off														212
(c) Others -preliminary & pre-operative, amortizations														4
TOTAL (B)	17	20	20	25	25	39	76	83	38	49	52	76	92	290
Profit Before Tax	247	173	937	1421	2364	2410	4246	1186	692	3861	(4937)	(4663)	19628	32250
Add/(Less):Prior Period Adjustment Account														
Add/(Less):Provision for Taxation /Deferred Tax	95	6	301	462	892	948	1533	470	(442)	(1323)	1667	(1483)	6149	10642
Profit After Tax	152	167	636	958	1472	1462	2713	716	250	2538	(3270)	(3180)	13479	21609
APPROPRIATIONS														
(a) Interim dividends paid during the year														
(b) Proposed final dividend			200	500	600	880	880			741				
(c) Dividend distribution tax			26	64		123	150			126	(3)			
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks														
(e) Catastrophe Reserve	12													
Balance of profit/ loss B/f from last year	141	307	307	654	1048	2520	2979	4662	5379	5629	7300	4033	853	14333
Balance C/f to Balance Sheet	141	307	689	1048	2520	2979	4662	5379	5629	7300	4033	853	14333	35941

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

PARTICULARS	L&T				LIBERTY VIDEOCON		MAGMA HDI		RAHEJA OBE				
	2010-11	2011-12	2012-13	2013-14	2012-13	2013-14	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
	OPERATING PROFIT/(LOSS)												
(a) Fire Insurance	(873)	(714)	(1307)	(174)	(470)	(653)	(172)	(156)	(171)	(315)	(106)	(43)	30
(b) Marine Insurance	(179)	(481)	(311)	(122)	(124)	(124)	(7)	(85)	(15)	(50)	(13)	7	6
(c) Miscellaneous Insurance	(5200)	(10032)	(8782)	(11031)	(4998)	(10649)	(2627)	(4756)	(1380)	(1410)	(769)	(791)	(841)
INCOME FROM INVESTMENTS													
(a) Interest, Dividend & Rent – Gross	370	596	880	875	2017	1372	1595	1608	992	1173	1461	1635	1701
(b) Profit on sale of investments	12	100	235	156			20	63	10	(110)	34	48	50
Less: Loss on sale of investments	(47)	(11)	(1)	0.03				1					0.07
Other Income	-	1	1	338	120	8							
TOTAL (A)	(5917)	(10541)	(9285)	(9958)	(3331)	(10046)	(1191)	(3327)	(564)	(711)	607	857	945
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	16	54	43	54	351	202	159			16	30	44	115
(b) Bad debts written off													
(c) Others -preliminary & pre-operative, amortizations				6	284	9							
TOTAL (B)	16	54	43	60	635	211	159	(3327)	(564)	16	30	44	115
Profit Before Tax	(5932)	(10595)	(9328)	(10018)	(3966)	(10257)	(1349)	(3327)	(564)	(727)	577	813	830
Add/(Less): Prior Period Adjustment Account													
Add/(Less): Provision for Taxation /Deferred Tax													
Profit After Tax	(5932)	(10596)	(9328)	(10018)	(3966)	(10257)	(411)	(996)	(564)	(727)	(3)	(102)	188
APPROPRIATIONS													
(a) Interim dividends paid during the year													
(b) Proposed final dividend													
(c) Dividend distribution tax													
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks													
(e) Catastrophe Reserve													
Balance of profit/ loss B/f from last year	(809)	(6741)	(17337)	(26665)	(478)	(4444)	(2)	(940)	(920)	(1499)	(2226)	(1646)	(731)
Balance C/f to Balance Sheet	(6741)	(17337)	(26665)	(36683)	(4444)	(14701)	(940)	(3270)	(1484)	(2226)	(1646)	(731)	(89)

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

PARTICULARS	RELIANCE													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)														
(a) Fire Insurance	(367)	(96)	932	600	734	793	3577	2444	1810	1898	1559	580	2300	2289
(b) Marine Insurance	(53)	(48)	(130)	37	(83)	(397)	(220)	(580)	(1135)	(2)	222	(27)	(633)	(60)
(c) Miscellaneous Insurance		(437)	(723)	(605)	(637)	694	(4697)	(22472)	(10539)	(14519)	(37046)	(39001)	(16089)	(4566)
INCOME FROM INVESTMENTS														
(a) Interest, Dividend & Rent – Gross	469	1348	958	870	789	918	1070	2443	3960	3955	4819	5545	7310	8223
(b) Profit on sale of investments	39	336	540	199	142	118	428	1305	910	1058	1382	768	1033	753
Less: Loss on sale of investments		(330)	(2)	(16)	(25)			(104)	(36)	(165)	(875)	(31)	(341)	236
Other Income		2	18	2	(8)	(20)	86	711	51	135	412	194	287	583
TOTAL (A)	88	775	1594	1085	912	2108	244	(16253)	(4978)	(7640)	(29527)	(31972)	(6133)	6987
Provisions (Other than taxation)														
(a) For diminution in the value of investments	5		21		111									341
(b) For doubtful debts										(1376)	(1404)	2117	3063	(10)
(c) Others										(39)	(45)	71	81	248
OTHER EXPENSES														
(a) Expenses other than those related to Insurance Business					42	21	(20)	(31)	(39)	(39)	(45)	71	81	248
(b) Bad debts written off														
(c) Others -preliminary & pre-operative, amortizations	37	37	37	37	37									
TOTAL (B)	43	37	58	37	191	21	(20)	(31)	(39)	(1415)	(1449)	2188	3144	579
Profit Before Tax	45	738	1536	1048	721	2108	224	(16284)	(5017)	(9055)	(30976)	(34160)	(9277)	6408
Add/(Less):Prior Period Adjustment Account														
Add/(Less):Provision for Taxation /Deferred Tax														
Profit After Tax	45	678	1435	899	583	1437	163	(16555)	(5232)	(5043)	(31160)	(34320)	(9277)	6408
APPROPRIATIONS														
(a) Interim dividends paid during the year														
(b) Proposed final dividend														
(c) Dividend distribution tax														
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks		(13)												
(e) Catastrophe Reserve														
Balance of profit/ loss B/f from last year		45	724	2159	3057	3641	5078	5240	(11315)	(16547)	(21589)	(52749)	(87069)	(96346)
Balance C/f to Balance Sheet	45	735	2159	3057	3641	5078	5240	(11315)	(16547)	(21589)	(52749)	(87069)	(96346)	(89938)

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

PARTICULARS	ROYAL SUNDARAM													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)														
(a) Fire Insurance	(4)	(493)	609	923	742	1153	1881	638	533	748	659	659	568	1504
(b) Marine Insurance		(151)	(151)	59	(6)	(224)	194	44	(181)	70	157	668	265	227
(c) Miscellaneous Insurance	(1471)	(2654)	(2124)	(996)	(710)	(604)	(335)	(1465)	(1288)	267	(4536)	(4503)	2516	3879
INCOME FROM INVESTMENTS														
(a) Interest, Dividend & Rent – Gross	395	785	748	532	530	668	963	1255	1708	1888	2179	3023	4085	4530
(b) Profit on sale of investments	2	82	430	296	38	35	29	50	201	411	54	30	35	25
Less: Loss on sale of investments					(48)	(1)	1	6	32	20	6	135	–	28
Other Income		3		3	3	2							12	29
TOTAL (A)	(1077)	(2428)	(489)	817	550	1030	2733	529	1004	3405	(1483)	11	7482	10165
Provisions (Other than taxation)														
(a) For diminution in the value of investments														
(b) For doubtful debts														
(c) Others														
OTHER EXPENSES														
(a) Expenses other than those related to Insurance Business	10	10	5	5	5	15	7	31	28	5	5	56	26	27
(b) Bad debts written off														
(c) Others -preliminary & pre-operative, amortizations		15	10	10	10		8	21	3				1121	55
TOTAL (B)	10	25	10	15	15	15	15	52	31	5	5	56	1156	82
Profit Before Tax	(1088)	(2453)	(499)	801	535	1015	2718	477	973	3401	(1488)	(46)	6326	10083
Add/(Less):Prior Period Adjustment Account														
Add/(Less):Provision for Taxation /Deferred Tax					34	151	600	6	(407)	(304)	(526)	(68)	859	3260
Profit After Tax	(1088)	(2453)	(499)	801	501	863	2119	471	566	3097	(2014)	22	5467	6824
APPROPRIATIONS														
(a) Interim dividends paid during the year														
(b) Proposed final dividend														
(c) Dividend distribution tax														
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks														
(e) Catastrophe Reserve														
Balance of profit/ loss B/f from last year		(1088)	(3540)	(4040)	(3239)	(2738)	(1875)	244	715	1282	4379	2365	2387	7854
Balance Cf to Balance Sheet	(1088)	(3540)	(4039)	(3238)	(2738)	(1875)	244	715	1282	4379	2365	2387	7854	14678

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

PARTICULARS	SBI				SHRIRAM					
	2010-11	2011-12	2012-13	2013-14	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)										
(a) Fire Insurance	(3966)	(8462)	(7192)	(105)	(47)	4	197	107	100	138
(b) Marine Insurance	(46)	(138)	(173)	(67)	(5)	(-)	5	(38)	(10)	(-)
(c) Miscellaneous Insurance	(3704)	(5682)	(10927)	(13902)	(925)	1925	1001	7764	13701	20974
INCOME FROM INVESTMENTS										
(a) Interest, Dividend & Rent – Gross	5018	4539	3585	3758	511	516	582	1404	2734	4765
(b) Profit on sale of investments	22	165	331	526	13	26	31	19	21	34
Less: Loss on sale of investments										
Other Income	7	44	14	11	1	14	24			
TOTAL (A)	(2669)	(9533)	(14362)	(9780)	(452)	2485	1841	9255	16546	25911
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					5	11	15	24	302	29
(b) Bad debts written off										
(c) Others -preliminary & pre-operative, amortizations	13	12	154	59	73					
TOTAL (B)	13	12	154	59	78	11	15	24	302	29
Profit Before Tax	(2682)	(9546)	(14516)	(9839)	(529)	2474	1826	9231	16244	25882
Add/(Less):Prior Period Adjustment Account										
Add/(Less):Provision for Taxation /Deferred Tax		(11)			139	(887)	(571)	3079	5226	8455
Profit After Tax	(2682)	(9535)	(14516)	(9839)	(390)	1587	1255	6153	11019	17427
APPROPRIATIONS										
(a) Interim dividends paid during the year										
(b) Proposed final dividend										
(c) Dividend distribution tax										
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks										
(e) Catastrophe Reserve										
Balance of profit/ loss B/f from last year	(1099)	(3781)	(13316)	(27832)	(390)	(390)	1197	2452	8605	19623
Balance C/f to Balance Sheet	(3781)	(13316)	(27832)	(37671)	(390)	1197	2452	8605	19623	37051

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

PARTICULARS	TATA AIG													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)														
(a) Fire Insurance	(102)	124	1018	1963	1793	2808	2249	2499	2280	2184	2368	2462	4079	5601
(b) Marine Insurance	(73)	(386)	(641)	(206)	(86)	(367)	(485)	(673)	(1878)	(703)	(1889)	(1213)	1680	7549
(c) Miscellaneous Insurance	(365)	(3422)	(2295)	(1615)	307	(632)	(239)	(1079)	(1228)	(2997)	(5381)	(8890)	3047	3335
INCOME FROM INVESTMENTS														
(a) Interest, Dividend & Rent – Gross	234	1219	870	832	892	1149	1526	1874	2179	2223	2318	3151	5355	6601
(b) Profit on sale of investments	8		27	2	2	255	260	14	93	611	659	298	1406	903
Less: Loss on sale of investments						(3)	(197)	(47)	13	(177)	(165)	(272)	(1228)	258
Other Income		7	61	120	47	73	23	48	85	40	57	792	803	391
TOTAL (A)	(298)	(2457)	(959)	1093	2955	3283	3137	2635	1542	1180	(2033)	(3672)	15142	24122
Provisions (Other than taxation)														
(a) For diminution in the value of investments														
(b) For doubtful debts						239	43	(73)	512	1	65	132	177	39
(c) Others							(209)							
OTHER EXPENSES														
(a) Expenses other than those related to Insurance Business			140	140	140	358	(2)	(2)	(5)	(2)	(2)	698	14	189
(b) Bad debts written off														
(c) Others -preliminary & pre-operative, amortizations	44	301	191	228	374			18	86		9	3		1
TOTAL (B)	44	301	332	368	514	597	(168)	(57)	593	2	72	833	191	229
Profit Before Tax	(342)	(2758)	(1291)	725	2440	2687	3305	2692	950	1178	(2105)	(4505)	14951	23892
Add/(Less):Prior Period Adjustment Account										(700)				
Add/(Less):Provision for Taxation /Deferred Tax				(804)	1216	1326	1148	1075	(526)	191	1647	(1647)	4415	7664
Profit After Tax	(342)	(2758)	(1291)	1529	1224	1360	2157	1617	424	670	(458)	(2858)	10536	16229
APPROPRIATIONS														
(a) Interim dividends paid during the year														
(b) Proposed final dividend														5050
(c) Dividend distribution tax														858
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks														
(e) Catastrophe Reserve									1512					
Balance of profit/ loss B/f from last year		(342)	(3100)	(4391)	(2862)	(1638)	(277)	1880	3497	2409	3079	2620	(238)	10298
Balance Cf to Balance Sheet	(342)	(3100)	(4391)	(2862)	(1638)	(277)	1880	3497	2409	3079	2620	(238)	10298	20618

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

PARTICULARS	UNIVERSAL SOMPO						
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)							
(a) Fire Insurance	(766)	(1198)	(1452)	(763)	(695)	554	928
(b) Marine Insurance		(69)	(221)	(454)	(77)	(828)	23
(c) Miscellaneous Insurance	(2)	(1752)	(4989)	(4944)	(8814)	(2661)	(1866)
INCOME FROM INVESTMENTS							
(a) Interest, Dividend & Rent – Gross	881	1651	1288	1020	1090	1945	1988
(b) Profit on sale of investments			130	211	60	115	80
Less: Loss on sale of investments				(144)	(169)	(92)	109
Other Income	(5)	(42)	(100)	30	21	3	
TOTAL (A)	107	(1411)	(5345)	(5044)	(8585)	(965)	1044
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	141						
(b) Bad debts written off					2	24	
(c) Others -preliminary & pre-operative, amortizations	5	8	8	8	15	9	19
TOTAL (B)	146	8	8	8	17	33	19
Profit Before Tax	(38)	(1419)	(5353)	(5051)	(8602)	(998)	1025
Add/(Less):Prior Period Adjustment Account							
Add/(Less):Provision for Taxation /Deferred Tax	(9)	(20)	146	(73)	(736)	(332)	60
Profit After Tax	(30)	(1439)	(5207)	(5125)	(7866)	(667)	965
APPROPRIATIONS							
(a) Interim dividends paid during the year							
(b) Proposed final dividend							
(c) Dividend distribution tax							
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks							
(e) Catastrophe Reserve							
Balance of profit/ loss B/f from last year	(30)	(30)	(1469)	(6676)	(11800)	(19666)	(20333)
Balance Cf to Balance Sheet	(30)	(1469)	(6676)	(11800)	(19666)	(20333)	(19368)

Note : Figures in brackets indicate negative values.

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : SHAREHOLDERS ACCOUNT (Concd.)

(₹ Lakh)

PARTICULARS	TOTAL													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)														
(a) Fire Insurance	(554)	(340)	3941	11121	16195	18723	28663	16622	4746	4354	(1392)	(3250)	14138	36806
(b) Marine Insurance	(74)	(675)	(1337)	(1671)	(2318)	(4419)	(7739)	(6457)	(11404)	(2874)	(5298)	(4376)	(936)	7250
(c) Miscellaneous Insurance	(1926)	(11216)	(7965)	(8531)	(3169)	(2245)	(4744)	(19565)	(27440)	(42164)	(120254)	(144209)	33563	83919
INCOME FROM INVESTMENTS														
(a) Interest, Dividend & Rent – Gross	1465	5755	5700	6020	6166	7675	12906	20504	27812	29464	40821	48777.26	64508	79207
(b) Profit on sale of investments	49	820	2330	2205	2253	2909	3089	5119	8836	11710	7544	4056.44	5569	7336
Less: Loss on sale of investments		(336)	(28)	(21)	(233)	(84)	(341)	(374)	(1688)	(1310)	(1573)	(338)	(2341)	1791
Other Income		13	86	165	27	487	298	1021	782	1228	1656	2387.09	2742	2953
TOTAL (A)	(1040)	(5981)	2727	9288	18922	23045	32130	16869	1644	407	(79980)	(96953)	117243	215680
Provisions (Other than taxation)														
(a) For diminution in the value of investments	5		21		111			475	4412	50			211	853
(b) For doubtful debts							43	36	681	339	2801	2920.72	5611	(1246)
(c) Others							(209)	(73)		(1376)	(1404)	2117	5416	(1234)
OTHER EXPENSES														
(a) Expenses other than those related to Insurance Business	130	345	277	298	343	943	452	805	1037	432	634	1489.65	1733	2057
(b) Bad debts written off								18	86		259	12.84	3112	6582
(c) Others -preliminary & pre-operative, amortizations	88	413	559	428	457	18	8	25	259	852	831	447.91	1580	749
TOTAL (B)	224	759	857	726	911	961	294	1287	6476	298	3122	6987.94	17662	7761
Profit Before Tax	(1263)	(6740)	1871	8562	18011	22085	31836	15520	(4910)	(2720)	(85999)	(103940)	99580	207920
Add/(Less):Prior Period Adjustment Account										(700)				
Add/(Less):Provision for Taxation /Deferred Tax	95	(562)	1240	1861	5819	6646	8864	11136	(5216)	(5436)	256	8079	31669	54005
Profit After Tax	(1358)	(6177)	630	6701	12192	15438	22973	4384	(10126)	(8856)	(85743)	(112019)	67911	153914
APPROPRIATIONS														
(a) Interim dividends paid during the year				1761			4384	5912		6452	5659			2646
(b) Proposed final dividend			200	500	2200	3205	880			1838				5050
(c) Dividend distribution tax			26	290	288	450	764	1005		126	937			1308
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks		(34)					342	863	2073	1079	1613	(955)	(2521)	
(e) Catastrophe Reserve														
Balance of profit/ loss B/f from last year	12	(1371)	(7562)	(7159)	(3009)	6695	18479	34772	30024	16905	(3355)	(96185)	(209640)	(147749)
Balance C/f to Balance Sheet	(1370)	(7488)	(7157)	(3009)	6695	18479	35424	31376	17825	(1447)	(96185)	(209160)	(144250)	(9849)

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	BAJAJ ALLIANZ												
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS													
Share Capital	10928	10946	10964	10982	11005	11013	11023	11023	11023	11023	11023	11023	11023
Reserves & Surplus		1	2170	6879	15702	29328	46709	56224	68307	72634	85000	114508	155407
Share Application Money		(33)	670	380	967	816	(253)		(51)	(97)	(150)		
Fair Value Change Account													
Borrowings													
Others													
Deferred Tax Liability													
TOTAL	10928	10914	13804	18242	27674	41157	57478	67247	79279	83560	95873	125531	166430
APPLICATION OF FUNDS													
Investments	16682	22357	34863	58355	75802	130041	186323	219375	253146	330949	386569	471308	601785
Loans													
Fixed Assets	1186	1705	2892	3069	3530	4778	10075	12854	15336	15607	20808	28413	28870
Deferred Tax Asset	1178	583	477	842	536	1001	1652	1521	3785	4175	3760	4071	3178
CURRENT ASSETS													
Cash and Bank Balances	2334	3217	4215	7313	9810	22404	22646	28490	29649	66559	89266	113161	94906
Advances and Other Assets	1854	1619	3492	4177	16651	11383	30237	54463	71323	27366	37496	36772	48637
Sub-Total (A)	4188	4836	7707	11490	26461	33787	52883	82953	100972	93925	126763	149932	143543
CURRENT LIABILITIES													
Provisions	5089	8378	16467	28300	40811	70169	101047	144953	180080	231041	290842	347555	402418
Sub-Total (B)	8178	10189	15667	27215	37844	58280	92408	104503	113879	130055	151185	180639	208529
NET CURRENT ASSETS (C) = (A - B)	(9079)	(13731)	(24427)	(44025)	(52194)	(94662)	(140572)	(166503)	(192987)	(267171)	(315265)	(378262)	(467403)
Misc. Expenditure (to the extent not written off or adjusted)													
Profit & Loss Account (Debit Balance)	961												
TOTAL	10928	10914	13805	18242	27674	41158	57478	67247	79280	83560	95873	125531	166430

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	BAJAJ ALLIANZ												
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS													
Share Capital	10928	10946	10964	10982	11005	11013	11023	11023	11023	11023	11023	11023	11023
Reserves & Surplus		1	2170	6879	15702	29328	46709	56224	68307	72634	85000	114508	155407
Share Application Money		(33)	670	380	967	816	(253)		(51)	(97)	(150)		
Fair Value Change Account													
Borrowings													
Others													
Deferred Tax Liability													
TOTAL	10928	10914	13804	18242	27674	41157	57478	67247	79279	83560	95873	125531	166430
APPLICATION OF FUNDS													
Investments	16682	22357	34863	58355	75802	130041	186323	219375	253146	330949	386569	471308	601785
Loans													
Fixed Assets	1186	1705	2892	3069	3530	4778	10075	12854	15336	15607	20808	28413	28870
Deferred Tax Asset	1178	583	477	842	536	1001	1652	1521	3785	4175	3760	4071	3178
CURRENT ASSETS													
Cash and Bank Balances	2334	3217	4215	7313	9810	22404	22646	28490	29649	66559	89266	113161	94906
Advances and Other Assets	1854	1619	3492	4177	16651	11383	30237	54463	71323	27366	37496	36772	48637
Sub-Total (A)	4188	4836	7707	11490	26461	33787	52883	82953	100972	93925	126763	149932	143543
CURRENT LIABILITIES													
Provisions	5089	8378	16467	28300	40811	70169	101047	144953	180080	231041	290842	347555	402418
Sub-Total (B)	8178	10189	15667	27215	37844	58280	92408	104503	113879	130055	151185	180639	208529
NET CURRENT ASSETS (C) = (A - B)	13267	18567	32134	55515	78655	128449	193455	249456	293959	361096	442027	528194	610947
Misc. Expenditure (to the extent not written off or adjusted)	(9079)	(13731)	(24427)	(44025)	(52194)	(94662)	(140572)	(166503)	(192987)	(267171)	(315265)	(378262)	(467403)
Profit & Loss Account (Debit Balance)	961												
TOTAL	10928	10914	13805	18242	27674	41158	57478	67247	79280	83560	95873	125531	166430

Note : Figures in brackets indicate negative values.

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

Particulars	BHARTI AXA					2014
	2009	2010	2011	2012	2013	
SOURCES OF FUNDS						
Share Capital	16258	20000	42227	70349	84549	97655
Reserves & Surplus	2742	5891	13665	15347	16147	18441
Share Application Money		7500	-			
Fair Value Change Account	11	17	2	1	2	3
Borrowings						
Others						
Deferred Tax Liability						
TOTAL	19011	33408	55894	85697	100698	116099
APPLICATION OF FUNDS						
Investments	11600	27538	61051	107587	148411	197046
Loans						
Fixed Assets	2825	3178	3466	3192	2109	2188
Deferred Tax Asset						
CURRENT ASSETS						
Cash and Bank Balances	566	2844	2121	6883	4669	6663
Advances and Other Assets	1594	3056	7335	13705	12137	16725
Sub-Total (A)	2160	5900	9456	20588	16806	23388
CURRENT LIABILITIES						
Provisions	3085	12565	32120	58042	81835	118341
Sub-Total (B)	4701	24566	56471	98011	133368	179555
NET CURRENT ASSETS (C) = (A - B)	(2541)	(18666)	(47015)	(77423)	(116562)	(156167)
Misc. Expenditure (to the extent not written off or adjusted)						
Profit & Loss Account (Debit Balance)	7127	21358	38392	52342	66740	73032
TOTAL	19011	33408	55894	85697	100698	116099

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	CHOLAMANDALAM											
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS												
Share Capital	10500	14196	14196	14196	14196	14196	14196	26696	26696	28365	29199	29881
Reserves & Surplus						401	1100	1336	-	4292	14483	28311
Share Application Money			1		(77)	(252)	(617)	(99)	(40)			
Fair Value Change Account										(87)	(88)	53
Borrowings						226	171	112	47			
Others							73					
Deferred Tax Liability												
TOTAL	10500	14196	14197	14196	14119	14571	14923	28045	26703	32569	43594	58244
APPLICATION OF FUNDS												
Investments	10888	17081	19818	21598	25435	32999	36476	57215	96610	125730	172417	232821
Loans												
Fixed Assets	588	705	896	802	1148	2298	2811	1403	2892	3591	4959	5767
Deferred Tax Asset						108	-	34	-	383	62	67
CURRENT ASSETS												
Cash and Bank Balances	333	892	951	1330	3062	1481	727	1671	698	3955	1728	2491
Advances and Other Assets	331	1032	1491	2210	3963	7724	13650	14807	16590	17216	66729	71483
Sub-Total (A)	664	1924	2442	3540	7025	9205	14377	16478	17288	21171	68457	73974
CURRENT LIABILITIES												
Provisions	1599	3640	5565	7610	10356	13160	17218	19890	53861	68706	134236	174674
Sub-Total (B)	1950	6439	10218	13315	19812	30040	38741	47086	91044	118306	202302	254386
NET CURRENT ASSETS (C) = (A - B)	(1286)	(4515)	(7776)	(9775)	(12787)	(20835)	(24364)	(30608)	(73756)	(97135)	(133845)	(180412)
Misc. Expenditure (to the extent not written off or adjusted)												
Profit & Loss Account (Debit Balance)	311	926	1259	1571	323				957			
TOTAL	10501	14197	14197	14196	14119	14570	14923	28044	26703	32569	43594	58244

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	FUTURE GENERALI							
	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS								
Share Capital	5	15000	19025	28000	47500	52000	71000	71000
Reserves & Surplus								
Share Application Money			759	1500	2250	9500		
Fair Value Change Account			23	3	(2)	(26)	1	18
Borrowings								
Others	600	3						
Deferred Tax Liability								
TOTAL	605	15003	19807	29503	49748	61474	71001	71018
APPLICATION OF FUNDS								
Investments		11082	13514	25994	59585	90920	129515	149367
Loans								
Fixed Assets	208	841	2187	2994	2152	1597	1357	1357
Deferred Tax Asset								
CURRENT ASSETS								
Cash and Bank Balances	286	1480	2148	953	2048	4882	2585	3829
Advances and Other Assets	287	1098	7215	13087	19473	21765	28136	26457
Sub-Total (A)	573	2578	9363	14040	21521	26647	30720	30286
	573	2578						
CURRENT LIABILITIES								
Provisions	399	946	7861	19531	40299	55977	80314	87810
		485	7862	13430	21599	35247	45781	53723
Sub-Total (B)	399	1431	15723	32961	61898	91224	126095	141533
NET CURRENT ASSETS (C) = (A - B)	174	1147	(6360)	(18921)	(40377)	(64577)	(95375)	(111247)
Misc. Expenditure (to the extent not written off or adjusted)								
Profit & Loss Account (Debit Balance)	224	1933	10466	19436	28388	33534	35503	31541
TOTAL	605	15003	19807	29503	49748	61474	71001	71018

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	HDFC ERGO											
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS												
Share Capital	10022	11940	11957	12474	12491	15000	20000	41500	48600	52300	52855	52928
Reserves & Surplus									10400	25200	27720	35320
Share Application Money									3700			
Fair Value Change Account	1	2	-	2	6	29	1	4	39	(27)	(51)	77
Borrowings	25	15	30	16	204	202	120	70	61	31	17	6
Others												
Deferred Tax Liability												1582
TOTAL	10048	11957	11986	12491	12701	15231	20121	41574	62800	77504	80541	89914
APPLICATION OF FUNDS												
Investments	9372	15386	17696	18682	17814	22130	27291	62368	122361	188776	269570	314313
Loans												
Fixed Assets	512	892	966	909	1458	1142	1697	2468	8327	9971	11122	16140
Deferred Tax Asset												
CURRENT ASSETS												
Cash and Bank Balances	152	859	940	1541	2310	1399	5141	6709	10325	19681	17918	25390
Advances and Other Assets	318	969	1590	1980	2620	3377	8049	18209	11876	19661	27851	42418
Sub-Total (A)	470	1828	2529	3521	4930	4776	13190	24918	22201	39342	45768	67808
CURRENT LIABILITIES												
Provisions	470	1828	2529	3521	4929	4776	19226	35929	64547	113919	160883	196231
	603	3605	6021	6393	7720	8964	10114	28965	45899	70993	93914	112116
	627	5625	6999	7538	6821	8563	10114	28965	45899	70993	93914	112116
Sub-Total (B)	1230	9230	13020	13930	14541	17527	29340	64894	110446	184912	254797	308347
NET CURRENT ASSETS (C) = (A - B)	(760)	(7402)	(10491)	(10410)	(9611)	(12750)	(16150)	(39976)	(88245)	(145570)	(209029)	(240539)
Misc. Expenditure	292	228	163	99	35							
(to the extent not written off or adjusted)												
Profit & Loss Account (Debit Balance)	633	2852	3651	3210	3010	4710	7284	16715	20357	24327	8878	
TOTAL	10049	11956	11986	12491	12706	15231	20122	41575	62800	77504	80541	89914

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	ICICI LOMBARD													
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS														
Share Capital	(71)	10944	10960	22000	22000	24500	33571	37736	40314	40363	40457	43658	43702	44506
Reserves & Surplus				593	2940	12792	45700	69860	119951	126949	112626	142015	152208	193634
Share Application Money										19	34023	19		
Fair Value Change Account			4	332	665	4386	(1241)	(1787)	(7432)	11913	7293	4959	6905	11346
Borrowings														
Others							15000		2					
Deferred Tax Liability														
TOTAL	(71)	10944	10964	22925	25606	41678	93030	105809	152835	179244	194399	190651	202814	249486
APPLICATION OF FUNDS														
Investments		11290	21001	33287	46409	90646	171047	237376	303074	376057	466530	603362	781252	930898
Loans			250											
Fixed Assets	11	233	449	1066	3366	4730	8694	12531	15677	14334	38813	39960	40043	38949
Deferred Tax Asset			286	350	343	561	1232	2982	5967	4529	4729	2617	5027	4139
CURRENT ASSETS														
Cash and Bank Balances		1258	3267	6293	5001	10779	34790	13633	7305	5034	39001	42574	26962	16197
Advances and Other Assets	91	2819	2717	13697	21774	57193	79642	112897	216398	273247	273797	364003	333586	364305
Sub-Total (A)	91	4077	5984	19990	26774	67972	114432	126530	223703	278281	312798	406577	360547	380502
CURRENT LIABILITIES														
Provisions	301	4113	14858	22923	32776	83094	124701	173622	279845	367364	484155	701061	774600	872776
Sub-Total (B)	301	5583	17604	31767	51286	122231	202375	273610	395586	493958	628470	901732	993346	1105002
NET CURRENT ASSETS (C) = (A - B)	(210)	(1506)	(11620)	(11777)	(24512)	(54258)	(87943)	(147080)	(171883)	(215677)	(315672)	(495155)	(632798)	(724500)
Misc. Expenditure (to the extent not written off or adjusted)														
Profit & Loss Account (Debit Balance)	127	929	598										9290	
TOTAL	(72)	10946	10964	22926	25606	41678	93030	105809	152835	179243	194400	190651	202814	249486

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	IFFCO TOKIO									
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS										
Share Capital	10000	22000	22000	22000	24700	24700	24700	26932	26932	26932
Reserves & Surplus	2532	5990	7674	8390	21061	22732	19465	26553	40032	61641
Share Application Money							1	3	2	
Fair Value Change Account										
Borrowings										
Others										
Deferred Tax Liability										
TOTAL	12532	27990	29674	30390	45761	47432	44166	53488	66966	88573
APPLICATION OF FUNDS										
Investments	19359	36305	47381	54297	70305	81482	123789	147700	195844	219356
Loans										
Fixed Assets	1280	1608	1643	1458	1326	1516	2372	2698	2743	2767
Deferred Tax Asset	400	737	160	857	587	758	2472	3960	645	805
CURRENT ASSETS										
Cash and Bank Balances	16083	27951	27956	37676	38544	47963	58535	89846	121445	145994
Advances and Other Assets	2880	9578	12466	23364	48764	53736	30290	40986	36378	46156
Sub-Total (A)	18964	37529	40422	61040	87308	101699	88825	130832	157823	192150
CURRENT LIABILITIES										
Provisions	14003	20677	29096	47746	68976	85507	109925	159271	194146	223503
Sub-Total (B)	13468	27513	30836	39515	44789	52517	63368	72430	95943	103002
NET CURRENT ASSETS (C) = (A - B)	(8507)	(10661)	(19510)	(26221)	(26457)	(36325)	(84468)	(100869)	(132266)	(134355)
Misc. Expenditure (to the extent not written off or adjusted)										
Profit & Loss Account (Debit Balance)										
TOTAL	12532	27990	29674	30390	45761	47431	44165	53488	66966	88573

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	L&T GENERAL				LIBERTY VIDEOCON		MAGMA HDI		RAHEJA OBE				
	2011	2012	2013	2014	2013	2014	2013	2014	2010	2011	2012	2013	2014
SOURCES OF FUNDS													
Share Capital	20000	32500	41500	49500	35935	35935	10000	10000	20700	20700	20700	20700	20700
Reserves & Surplus							10800	10800					
Share Application Money													
Fair Value Change Account	2	10	29	20			1		3	1	7	8	18
Borrowings													
Others													
Deferred Tax Liability													
TOTAL	20002	32510	41529	49520	35935	35935	20800	20801	20703	20701	20707	20708	20718
APPLICATION OF FUNDS													
Investments	7621	18531	25047	29383	25237	25237	54691	54691	18186	18175	20013	21708	23496
Loans													
Fixed Assets	7140	8264	8418	5331	2528	2528	372	372	354	213	181	127	92
Deferred Tax Asset							791	1788			3	106	63
CURRENT ASSETS													
Cash and Bank Balances	477	829	795	1393	3991	3991	641	557	17	22	86	110	67
Advances and Other Assets	1184	3494	7770	10795	2489	2489	1258	3263	940	747	645	825	889
Sub-Total (A)	1661	4323	8566	12188	6481	6481	1899	3820	957	769	731	935	956
CURRENT LIABILITIES													
Provisions	2218	9386	18156	23128	5200	5200	22020	22020	233	449	919	1567	2254
Sub-Total (B)	3159	15945	27166	34064	998	13011	10381	43140	59	233	949	1335	1724
NET CURRENT ASSETS (C) = (A - B)	(1499)	(11622)	(18600)	(21876)	(6531)	(6531)	(8481)	(39319)	665	87	(1137)	(1966)	(3022)
Misc. Expenditure													
(to the extent not written off or adjusted)													
Profit & Loss Account (Debit Balance)	6741	17337	26665	36683	14701	14701	3270	3270	1499	2226	1646	731	89
TOTAL	12383	32510	41529	49520	35935	35935	20800	20801	20704	20701	20707	20707	20718

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	RELIANCE													
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS														
Share Capital	10200	10200	10200	10200	10200	10200	10307	10715	11308	11522	11667	12119	12278	12278
Reserves & Surplus	45	735	2158	3057	3641	5078	15633	49985	68398	89184	103239	147087	162429	162429
Share Application Money														
Fair Value Change Account						442	98	(982)	(6958)	(888)	29	(756)	(530)	70
Borrowings														
Others														
Deferred Tax Liability														
TOTAL	10245	10935	12358	13257	13841	15719	26038	59718	72748	99818	114935	158450	174176	174776
APPLICATION OF FUNDS														
Investments	9745	14966	18149	18210	17283	21934	63315	131073	136397	165666	213718	270213	325250	384272
Loans			1						3006	3006	3006	3006	2994	463
Fixed Assets	143	162	163	236	283	341	2889	5832	6437	4751	3022	2512	2504	2660
Deferred Tax Asset		(3)			6	9	85	85	85	4097	3887	3727	3727	3727
CURRENT ASSETS														
Cash and Bank Balances	85	338	980	561	3025	1084	1815	7269	11424	8243	6722	6210	5458	6441
Advances and Other Assets	260	1286	2206	2677	1629	2108	5533	29776	55949	74275	23807	21830	94753	91226
Sub-Total (A)	345	1624	3186	3238	4654	3192	7348	37045	67373	82518	30529	28040	100211	97667
CURRENT LIABILITIES														
Provisions	137	5803	8090	6513	4872	6188	17839	57639	88098	110286	134441	175497	277950	312956
Sub-Total (B)	138	5926	9215	8465	8385	9756	47598	125633	157098	181809	191978	236118	356857	403951
NET CURRENT ASSETS (C) = (A - B)	207	(4302)	(6029)	(5227)	(3731)	(6564)	(40250)	(88588)	(89725)	(99291)	(161449)	(208078)	(2566645)	(306284)
Misc. Expenditure (to the extent not written off or adjusted)	150	112	75	37										
Profit & Loss Account (Debit Balance)														
TOTAL	10245	10935	12359	13256	13841	15719	26039	59718	72747	99818	114933	158450	174176	174776

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	ROYAL SUNDARAM													
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS														
Share Capital	10100	12969	12979	12990	13000	14000	14000	17000	21000	21000	25000	29000	31500	31500
Reserves & Surplus						244	715	1282	4379	4865	7287	14254	21078	21078
Share Application Money														
Fair Value Change Account						1	(96)	(286)	(63)	(26)	(166)	(164)	(41)	(41)
Borrowings			94	60	26	3								
Others		85												
Deferred Tax Liability														
TOTAL	10100	13054	13073	13050	13026	14004	14244	17619	25316	29839	36121	45590	52536	52536
APPLICATION OF FUNDS														
Investments	7618	10900	14495	20605	25825	36650	45570	55903	77754	90639	138271	184053	208436	222340
Loans														
Fixed Assets	759	886	1088	1129	1360	1307	1463	1914	1751	1662	1269	1249	1471	3465
Deferred Tax Asset								830	1043	1041	516	584	2033	1525
CURRENT ASSETS														
Cash and Bank Balances	646	2027	3420	2224	2921	3348	6058	9229	3824	4050	4539	7014	5235	5030
Advances and Other Assets	479	891	1468	1775	2545	3634	4827	10288	16083	27123	13557	13892	18760	19714
Sub-Total (A)	1125	2918	4888	3999	5466	6982	10885	19518	19907	31173	18096	20905	23996	24744
CURRENT LIABILITIES														
Provisions	522	2814	5834	7911	11518	17206	22486	30637	40812	58106	78727	106675	118353	132241
Sub-Total (B)	531	5190	11437	15921	22363	32809	43672	60546	78458	99200	128314	170670	190346	199538
NET CURRENT ASSETS (C) = (A - B)	594	(2272)	(6549)	(11922)	(16897)	(25827)	(32787)	(41028)	(58551)	(68027)	(110218)	(149765)	(166350)	(174794)
Misc. Expenditure (to the extent not written off or adjusted)	41													
Profit & Loss Account (Debit Balance)	1088	3540	4040	3239	2738	1875								
TOTAL	10100	13054	13074	13051	13026	14004	14246	17619	21997	25315	29838	36121	45590	52536

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	SBI					SHRIRAM				
	2011	2012	2013	2014	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS										
Share Capital	15000	15000	15000	17500	10500	10500	10500	12122	25800	25800
Reserves & Surplus	50310	50310	50310	72810		1197	2452	8605	19623	37059
Share Application Money								2678		
Fair Value Change Account	-	5	(18)	76						
Borrowings										
Others										
Deferred Tax Liability										
TOTAL	65310	65315	65292	90386	10500	11697	12952	23405	45423	62859
APPLICATION OF FUNDS										
Investments	53754	62916	100807	165530	12977	25867	60815	112857	193041	310978
Loans										
Fixed Assets	7713	6868	9721	8223	1344	2135	2092	2288	2163	2012
Deferred Tax Asset					353	529	772	955	1289	712
CURRENT ASSETS										
Cash and Bank Balances	7136	6617	2809	3353	1231	2473	19806	1257	3874	644
Advances and Other Assets	3049	4023	5114	8502	2824	2608	2533	137940	187510	166092
Sub-Total (A)	10185	10640	7923	11854	4055	5081	22339	139197	191384	166736
CURRENT LIABILITIES										
Provisions	8698	14359	34112	55047	3972	8587	48072	193573	267053	343711
Sub-Total (B)	10123	28425	80991	132892	8618	21915	73066	231891	342453	417580
NET CURRENT ASSETS (C) = (A - B)	62	(17785)	(73067)	(121037)	(4563)	(16834)	(50727)	(92694)	(151069)	(250844)
Misc. Expenditure (to the extent not written off or adjusted)										
Profit & Loss Account (Debit Balance)	3781	13316	27832	37671	390					
TOTAL	65310	65315	65292	90386	10501	11697	12952	23405	45423	62859

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	TATA AIG													
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS														
Share Capital	12350	12350	12350	12350	12500	19500	22500	22500	30000	30000	36500	45000	50500	50500
Reserves & Surplus							1880	3497	3921	4591	4133	1274	11810	22131
Share Application Money														
Fair Value Change Account				(2)	92	680	162	265	(448)	1107	(362)	(1349)	(316)	1413
Borrowings						44								
Others														
Deferred Tax Liability														
TOTAL	12350	12350	12350	12348	12592	20225	24542	26263	33473	35698	40271	44925	61994	74043
APPLICATION OF FUNDS														
Investments	10851	10327	16496	22073	30244	43204	52834	68192	71443	85597	136241	188687	243521	281076
Loans	15	13	11	34	12	1								
Fixed Assets	1268	2196	1845	1562	1911	2485	2953	2692	2755	2933	3285	2986	9230	9152
Deferred Tax Asset				804			77	247	748	988	1189	2836	248	392
CURRENT ASSETS														
Cash and Bank Balances	526	1574	2450	3608	5315	3619	5281	3068	4666	6417	5323	10719	15155	12480
Advances and Other Assets	622	1369	2197	2862	4407	9938	11309	12588	29149	32096	22719	21390	30247	35667
Sub-Total (A)	1148	2943	4647	6470	9722	13557	16590	15656	33815	38513	28042	32109	45402	48147
CURRENT LIABILITIES														
Provisions	1947	4422	8713	10486	16195	19735	24560	29210	43142	62063	83799	114475	157707	174388
Sub-Total (B)	1951	6767	15438	21713	31052	39300	47911	60525	75288	92333	128486	181693	236406	264723
NET CURRENT ASSETS (C) = (A - B)	(803)	(3824)	(10791)	(15243)	(21330)	(25743)	(31322)	(44868)	(41473)	(53820)	(100444)	(149584)	(191004)	(216576)
Misc. Expenditure (to the extent not written off or adjusted)	678	538	398	257	117									
Profit & Loss Account (Debit Balance)	342	3100	4391	2862	1638	277								
TOTAL	12351	12350	12350	12349	12592	20224	24542	26263	33473	35698	40271	44925	61994	74043

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	UNIVERSAL SOMPO						
	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS							
Share Capital	15000	15000	15000	15000	35000	35000	35000
Reserves & Surplus	8580	8580	8580	8580	8580	8580	8580
Share Application Money							
Fair Value Change Account			(6)	(193)	(151)	(261)	(9)
Borrowings							
Others							
Deferred Tax Liability							
TOTAL	23580	23580	23574	23387	43429	43319	43571
APPLICATION OF FUNDS							
Investments	11142	18264	25814	32964	40700	77457	88952
Loans							
Fixed Assets	792	2157	2421	2347	1735	1124	1275
Deferred Tax Asset	13	8	155	82	818	1150	1089
CURRENT ASSETS							
Cash and Bank Balances	11138	3368	1709	1782	21518	1922	3208
Advances and Other Assets	1144	1859	6457	7688	11519	13770	21038
Sub-Total (A)	12283	5227	8166	9470	33037	15692	24246
CURRENT LIABILITIES							
Provisions	662	1641	10453	20627	34486	46727	64599
Sub-Total (B)	679	3545	19657	33276	52527	72436	91359
NET CURRENT ASSETS (C) = (A - B)	11604	1682	(11491)	(23806)	(19490)	(56744)	(67113)
Misc. Expenditure (to the extent not written off or adjusted)							
Profit & Loss Account (Debit Balance)	30	1469	6676	11800	19666	20333	19368
TOTAL	23580	23580	23575	23387	43429	43319	43571

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	TOTAL													
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS														
Share Capital	42579	67392	87958	104639	104835	127875	140083	180170	233324	301004	395570	486068	597472	622637
Reserves & Surplus	197	1054	2861	6881	15992	39562	100459	188138	283260	333146	402369	521550	642904	827640
Share Application Money									759	9019	39973	12197		
Fair Value Change Account			(28)	1002	1139	6477	(237)	(3074)	(15706)	11940	6647	2273	5519	13045
Borrowings			120	75	56	64	204	428	291	182	108	31	17	6
Others							15600	-	2					
Deferred Tax Liability		85	34	84			6	-	73					1582
TOTAL	42776	68531	90945	112681	122022	173977	256115	365662	502003	655291	844667	1022119	1245912	1464910
APPLICATION OF FUNDS														
Investments	32934	71713	123863	175674	234990	344821	553437	810518	998470	1295569	1922433	2548615	3413156	4231539
Loans	15	13	262	34	12	1			3006	3006	3006	3006	2994	463
Fixed Assets	2314	5806	7684	9771	13132	15712	25232	39574	53820	55483	100709	107898	128052	131148
Deferred Tax Asset		1175	869	1632	1591	1843	2555	6774	10312	15916	17822	19644	19149	17486
CURRENT ASSETS														
Cash and Bank Balances	7395	14377	20070	26875	41549	59462	103961	109021	107433	117731	225095	311338	330849	332634
Advances and Other Assets	1702	9101	13675	30137	40492	104950	132029	232493	455997	590966	462010	729564	903131	975856
Sub-Total (A)	9097	23478	33745	57012	82041	164412	235990	341514	563430	708697	687105	1040902	1233980	1308490
CURRENT LIABILITIES														
Provisions	3971	27379	54608	79825	119250	201822	307327	463632	718829	970595	1392979	2097190	2700169	3211297
Sub-Total (B)	4009	42834	86216	141843	219310	359845	564690	850706	1170320	1510654	2051802	2987051	3849122	4530510
NET CURRENT ASSETS (C) = (A - B)	5088	(19356)	(52471)	(84831)	(137268)	(195433)	(328700)	(509192)	(606890)	(801957)	(1364697)	(1946148)	(2615142)	(3222020)
Misc. Expenditure (to the extent not written off or adjusted)	869	650	765	522	280	99	35							
Profit & Loss Account (Debit Balance)	1556	8530	9973	9878	9286	6933	3556	17987	43283	87273	165393	289105	297703	306294
TOTAL	42776	68531	90945	112680	122022	173977	256115	365661	502001	655290	844666	1022119	1245912	1464910

Note : Figures in brackets indicate negative values.

**TABLE 64: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT)
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2011-12) (Contd.)**

(No. of persons in '000) (Premium 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			19443	887	136358	318	6693	188913	415	10582	326158	1455	36719
Bharti AXA	34		865	2452			13126	16472	28	606	18958	626	14596
CHOLAMS	30	10194	16090	993	15581	170	904	14660	40	1009	31264	10932	22890
Future Generali			1101	529	7487	25	404	11473	18	441	19489	245	11984
HDFC ERGO			47174	422	108624	251	6032	327925	276	22199	436971	1162	39578
ICICI Lombard	71	23839	47174	2002	110403	300	11317	271079	286	23570	383555	26713	144806
IFFCO Tokio	134	1941	3154	726	11528	38	669	23290	50	1736	35678	2664	19042
Liberty Videocon													
L&T General			787	31	200	1	26	190		15	421	196	828
Magma HDI													
Raheja OBE			11275	658	80273	345	5466	31264	44	1147	112203	2550	18934
Reliance	8	501	1046	505	47959	92	2016	214143	365	10408	262615	3646	23114
Royal Sundaram	8	1452	5908	64			374				64	51	374
SBI General													
Shriram General			4058	165	21164	67	1756	60822	69	2357	82003	1122	8171
Tata AIG	17	986			51945	130	1561	3878	10	76	55988	290	3574
Universal Sompo			1937	150									
Private Total	302	38913	79397	9434	591522	1736	36844	1164109	1601	74147	1765367	51651	344610
National	62593	15710	24733	13514	142480	441	10222	1294411	3341	66649	1512998	24384	207213
New India	6341	2752	3955	5275	68355	238	5501	1450661	4337	101561	1530632	12264	222366
Oriental	84	11483	18816	54825	448070	1105	27035	557732	1260	31014	1060711	16678	148747
United India	75	15018	34400	14220	108482	334	12900	1156004	3025	50700	1278781	25377	223200
Public Total	69093	44963	81904	87834	767387	2118	55658	4458808	11963	249924	5383122	78703	801527
Apollo Munich	662	1971	2964	344	91	284	13758	146	244	8454	1242	3119	45412
Max Bupa				216	42152	113	5300	34064	33	2400	76432	215	9896
Religare													
Star Health	14	75327	58266	4121	582515	1977	27315	423273	526	15826	1009923	78073	105528
Specialised Health Insurers Total	676	77298	61230	4681	624758	2374	46374	457483	803	26680	1087597	81407	160836
Grand Total	70071	161174	222531	101949	1983667	6228	138876	6080400	14367	350750	8236086	211760	1306973

**TABLE 64: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT)
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2012-13) (Contd.)**

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

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	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	
Bajaj Allianz			1337	1049	144444	413	258625	471	404406	1933	52250
Bharti AXA	34	348	3051	801	20060		16177	28	19262	829	21060
CHOLAMS	28	19101	1126	224	5249	494	39796	60	63117	21185	28130
Future Generali			685	502	11766	33	12565	20	22885	555	12869
HDFC ERGO	4	2295	746	984	13779	316	326642	268	467763	3182	49738
ICICI Lombard	93	49696	2598	1831	72142	288	321145	341	427693	24833	167466
IFFCO Tokio	133	5922	758	635	12146	55	27274	51	44687	3375	20839
Liberty Videocon											
L&T General			27	81	1530	4	2295	3	3852	88	2623
Magma HDI											
Raheja OBE							44		44		2
Reliance	31	5816	652	1498	71353	242	32088	37	104124	4831	25951
Royal Sundaram	45	3399	475	538	50984	146	210221	367	261725	2027	21442
SBI General			205	23	644	21	1002	1	1228	24	674
Shriram General											
Tata AIG	22	7607	25	20	26316	86	51479	61	77842	1735	11897
Universal Sampo			199	223	75721	203	44283	66	120203	492	5563
Private Total	390	94185	11884	8409	662921	2281	1343636	1775	2018831	65089	420504
National	43527	22578	12052	4976	161548	618	1369444	4380	1586571	21869	254096
New India	75	21955	4773	6690	93685	304	1496305	3564	1594838	23003	276701
Oriental	47	14232	65790	2979	554295	1467	573430	1389	1194206	15279	163414
United India	130	67699	14465	9600	285142	440	977879	2901	1277616	67734	263775
Public Total	43779	126464	97080	24245	1094670	2829	4417058	12234	5653231	127885	957986
Apollo Munich	939	3646	612	937	300	845	18185	512	14970	5682	59324
Max Bupa	2	719	1664	145	84819	257	12134	56	142086	1239	20615
Religare			87	135	8839	27	7850	8	16776	171	3839
Star Health	230	9783	5303	388	658554	2219	44788	603	1152234	6573	83027
Specialised Health Insurers Total	1171	14148	7666	1605	752512	3347	75979	1179	40486	1313351	166805
Grand Total	45340	234797	116630	34258	2510103	8458	6312696	15188	8985413	2066638	1545295

**TABLE 64: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT)
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2013-14) (Concl.d.)**

(No. of persons in '000) (Premium 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	Gross Premium	No. of Persons Covered		
Bejaj Allianz			40362	1121	395077	1101	24258	12791	1356	409704	2240	65975
Bharti AXA			18491	653	17995	28	915			20636	681	19406
CHOLAMS	3	1562	7681	665	46870	119	1799	39692	1337	92048	2402	19404
Future Generali	1	81	10628	376	11906	40	804	13577	679	26230	518	12121
HDFC ERGO	17	1368	24972	1609	146116	348	8777	269967	21864	417006	3552	58608
ICI Lombard	49	12218	74503	2635	109309	295	14128	488918	43153	601680	15650	152650
IFFCO Tokio	116	9887	12810	833	35788	128	2200	57650	2202	94356	10933	28219
Liberty Videocon			419	44						61	44	419
L&T General	7	1776	1504	106	9047	26	832	11904	863	21060	1924	4575
Magma HDI												
Raheja OBE			14682	505	59141	174	4442	37637	2	66	66	2
Reliance	70	11194	2877	356	66205	186	4309	230174	10013	97460	11927	43352
Royal Sundaram			713	109	9603	25	524	34343	880	296857	2167	21354
SBI General										44331	146	2116
Shriram General												
Tata AIG	15	1905	1231	93	46638	155	2975	61582	2310	112205	2228	11307
Universal Sampo			4844	447	102244	580	3478	32694	348	137044	1061	8669
Private Total	278	41251	215716	9551	1055939	3205	69439	1290895	86711	2370744	55474	448178
National	31655	55264	132559	770	177729	489	14259	1388616	4332	1607711	60855	300970
New India	26	6786	172472	6427	95981	336	9257	1491673	4908	1593345	18457	330144
Oriental	58	1579	90187	4358	576597	1614	45182	626030	1096	1207142	8647	187599
United India	24	43004	153313	10598	328128	886	20515	747216	2890	1212376	57378	265359
Public Total	31763	106633	548531	22152	1178435	3325	89214	4253535	320246	5620574	145336	1084072
Apollo Munich	15	156	19511	662	206616	686	29124	222061	16408	429295	1878	65821
Cigna TTK					224	665	21	325	13	549	1008	34
Max Bupa	3	1046	5445	264	130794	387	19539	72790	4979	204609	1769	30753
Religare	8	1725	7901	581	35936	115	3909	31720	2748	68243	2463	15004
Star Health	20	4477	8640	455	803843	2713	62642	522921	30523	1332086	8302	105593
Specialised Health Insurers Total	46	7403	41498	1962	1177413	4565	115235	849817	54672	2034782	15421	217204
Grand Total	32087	155287	805745	33665	3411787	11096	273887	6394247	461629	10026100	2162231	1749454

TABLE 65: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2011-12) (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 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	966	79	8.19%	15618	13719	87.84%	5193	2779	53.51%	9419	6090	64.66%	30230	22588	74.72%
Bharti AXA	11556	9600	83.07%	8732	6293	72.07%	927	653	70.42%	521	334	64.00%	10219	6706	65.62%
Cholamandalam MS				4814	2981	61.92%	281	187	66.49%	316	243	76.70%	17297	13234	76.51%
Future Generali	325	139	42.68%	6646	6047	90.99%	3259	906	27.81%	4949	1154	23.31%	7243	6476	89.41%
HDFC ERGO	38392	33684	87.74%	9604	9468	98.58%	10470	7262	69.36%	11134	5955	53.48%	18138	11667	64.32%
ICICI Lombard	688	708	102.79%	50235	43592	86.77%	512	275	53.77%	1609	1079	67.09%	110232	90493	82.09%
IFFCO Tokio				10454	9955	95.22%							13264	12017	90.60%
Liberty Videocon															
L&T General				392	734	187.45%	7	2	32.72%	4	1	32.72%	402	737	183.39%
Magma HDI															
Raheja OBE	205	100	48.94%	9968	9557	95.88%	5304	5735	108.13%	950	639	67.24%	16426	16031	97.60%
Reliance	5448	3083	56.59%	2330	1625	70.00%	1397	468	33.00%	9339	4241	45.00%	18514	9417	50.86%
Royal Sundaram				243	298	122.81%									
SBI General															
Shriram General	727	373	51.37%	1647	1472	89.37%	1378	265	19.20%	1831	444	24.25%	3935	1082	27.49%
Tata AIG															
Universal Sampo															
Private Total	58308	47767	81.92%	120683	105741	87.62%	29807	19804	66.44%	40126	20215	50.38%	248924	193527	77.75%
National	19116	15688	82.07%	81622	90117	110.41%	7901	6821	86.33%	51511	55769	108.27%	160149	168395	105.15%
New India	6265	7486	119.49%	98515	96694	98.15%	4956	2699	54.46%	90435	89518	98.99%	200170	196397	98.12%
Oriental	18300	19062	104.17%	55157	66899	121.29%	26293	13104	49.84%	30163	35218	116.76%	129914	134283	103.36%
United India	29561	29408	99.48%	113199	111845	98.80%	10923	7243	66.31%	38677	39406	101.88%	192360	187902	97.68%
Public Total	73241	71645	97.82%	348493	365555	104.90%	50072	29866	59.65%	210786	219911	104.33%	682593	686977	100.64%
Apollo Munich	1633	920	56.36%	12647	10056	79.51%	8818	3286	37.27%	5555	2959	53.26%	28652	17221	60.10%
Max Bupa				861	792	92.00%	2955	1437	48.63%	1277	621	48.63%	5093	2850	55.96%
Religare															
Star Health	539	603	111.81%	22	13	60.58%	148	104	70.46%	86	47	54.53%	795	767	96.53%
Standalone Health Private Total	2172	1523	70.13%	13531	10861	80.27%	11920	4828	40.50%	6917	3626	52.42%	34541	20838	60.33%
Grand Total	133722	120935	90.44%	482707	482157	99.89%	91800	54498	59.37%	257829	243752	94.54%	966057	901342	93.30%

TABLE 65: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2012-13) (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 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	147	1097	745.72%	23671	23109	97.63%	6615	3518	53.19%	10493	6753	64.35%	40780	33381	81.86%
Bharti AXA	16319	11943	73.18%	16540	14576	88.13%	1381	725	52.49%	555	276	49.71%	17242	15949	92.50%
Cholamandalam MS				6040	3619	59.91%	423	389	92.09%	432	426	98.56%	23740	16287	68.60%
Future Generali	1222	564	46.18%	7495	6979	93.11%	2784	1710	61.44%	8328	1619	19.44%	8350	7794	93.34%
HDFC ERGO	33130	23643	71.36%	56698	51978	91.67%	10485	8180	78.02%	11352	6814	60.02%	22220	13312	59.91%
ICICI Lombard	5102	4317	84.63%	8786	7928	90.24%	701	464	66.23%	1568	1172	74.74%	111665	90615	81.15%
IFFCO Tokio				1464	1600	109.27%	56	21	38.67%	44	17	39.48%	16157	13882	85.92%
Liberty Videocon															
L&T General															
Magma HDI															
Raneja OBE	2102	1825	86.83%	10751	10527	97.92%	4754	5736	120.66%	1045	846	81.02%	18652	18935	101.52%
Reliance	1902	1475	77.55%	2372	1781	75.08%	2654	990	37.29%	10655	4403	41.33%	17583	8649	49.19%
Royal Sundaram				477	517	108.30%				(29)	3	-9.53%	449	519	115.75%
SBI General															
Shriram General	2979	935	31.38%	46	2032	93.73%	1947	192	9.87%	1621	476	29.39%	6592	1603	24.32%
Tata AIG				2168	2032	93.73%	1643	1630	99.22%	124	58	46.82%	3935	3720	94.55%
Universal Sampo															
Private Total	62902	45800	72.81%	146395	134064	91.58%	33442	23557	70.44%	46188	22864	49.50%	288927	226284	78.32%
National	18473	13881	75.14%	116149	126486	108.90%	10018	9410	93.93%	63262	70226	111.01%	207902	220002	105.82%
New India	16962	20461	120.63%	120287	137569	114.37%	6440	3291	51.10%	87137	79047	90.72%	230826	240368	104.13%
Oriental	13693	13419	98.00%	59051	69877	118.33%	34551	25418	73.57%	32884	37708	114.67%	140179	146423	104.45%
United India	46812	46704	99.77%	116712	118134	101.22%	13122	11721	89.32%	39738	38722	97.44%	216384	215281	99.49%
Public Total	95940	94465	98.46%	412200	452065	109.67%	64131	49840	77.72%	223021	225703	101.20%	795292	822074	103.37%
Apollo Munich	3530	1241	35.16%	16494	14445	87.58%	11648	5302	45.52%	10886	4953	45.50%	42558	25942	60.96%
Max Bupa	67	40	60.02%	2648	2282	86.18%	7344	3509	47.78%	2737	1671	61.05%	12796	7502	58.63%
Religare				1034	1123	108.61%	176	123	70.23%	97	66	67.84%	1307	1312	100.42%
Star Health	96	67	70.01%	40	27	67.77%	245	157	64.25%	116	64	55.21%	496	315	63.54%
Standalone Health Private Total	3693	1349	36.52%	20216	17877	88.43%	19413	9092	46.84%	13836	6754	48.82%	57157	35071	61.36%
Grand Total	162536	141614	87.13%	578810	604006	104.35%	116986	82488	70.51%	283045	255322	90.21%	1141376	1083429	94.92%

TABLE 65: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2013-14) (Concl'd.)

(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 Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz				41097	43627	106.16%	21236	12506	58.89%	1238	730	58.95%	63571	56863	89.45%
Bharti AXA	12255	7989	65.19%	16555	13890	83.90%	814	312	38.27%				17369	14201	81.76%
CHOLAMS				5550	3186	57.41%	2411	259	10.75%	787	1522	193.39%	21002	12956	61.69%
Future Generali	1826	1425	78.02%	7779	6918	88.94%	628	550	87.48%	561	515	91.84%	8968	7982	89.01%
HDFC ERGO	29632	25925	87.49%	22437	28146	125.44%	6098	2304	37.79%	7456	1665	22.34%	37817	33540	88.69%
ICICI Lombard	6735	4805	71.35%	62658	65388	104.36%	10247	7872	76.82%	12335	8017	64.99%	114872	107202	93.32%
IFFCO Tokio				9661	9752	100.94%	1305	947	72.59%	1762	1354	76.81%	19464	16858	86.61%
Liberty Videocon				41	16	39.83%	92	141	153.54%				41	16	39.83%
L&T General	431	64	14.89%	3248	3645	112.21%				633	142	22.40%	4404	3992	90.64%
Magma HDI															
Raheja OBE										2					
Reliance	13078	12041	92.07%	13326	14219	106.70%	4452	4875	109.50%	1660	2344	141.16%	32516	33478	102.96%
Royal Sundaram	5234	3520	67.26%	2557	2047	80.04%	3470	1687	48.62%	9330	4510	48.34%	20591	11765	57.13%
SBI General				583	409	70.11%	142	17	11.94%	186	18	9.48%	912	443	48.64%
Shriram General															
Tata AIG	3852	2340	60.74%	1046	851	81.36%	2028	307	15.13%	1648	547	33.17%	8575	4045	47.17%
Universal Sampo				4022	4468	111.10%	2206	2206	99.99%	291	109	37.49%	6519	6783	104.05%
Private Total	73044	58110	79.55%	190559	196561	103.15%	55129	33982	61.64%	37889	21471	56.67%	356621	310124	86.96%
National	44975	37655	83.73%	118280	139969	118.34%	13161	13683	103.96%	90992	88523	97.29%	267408	279830	104.65%
New India	8905	9939	111.61%	147888	164664	111.34%	7938	5209	65.62%	118355	99576	84.13%	283086	278083	98.23%
Oriental	16721	21737	130.00%	88266	96245	109.04%	39843	38604	96.89%	31042	40500	130.47%	175872	197086	112.06%
United India	28127	34792	123.70%	117635	139086	118.00%	15181	15359	101.00%	46081	47800	103.00%	207024	237037	114.50%
Public Total	98728	104123	105.46%	472069	539965	114.38%	76124	72854	95.71%	286470	276399	96.48%	933390	992036	106.28%
Apollo Munich	1539	854	55.51%	16360	15234	93.11%	21784	11623	53.36%	12278	7474	60.88%	51961	35185	67.71%
Cigna TTK							23			14			38		
Max Bupa	841	374	44.49%	4664	4617	98.99%	14362	6796	47.32%	3859	2235	57.92%	23727	14023	59.10%
Religare	49	8	16.65%	5349	5200	97.22%	1717	654	38.08%	941	319	33.90%	8055	6181	76.73%
Star Health	3271	1937	59.21%	5118	3500	68.38%	37108	25374	68.38%	18081	12363	68.38%	63579	43173	67.91%
Specialised Health Insurers Total	5700	3173	55.67%	31492	28551	90.66%	74994	44446	59.27%	35174	22392	63.66%	147359	98562	66.89%
Grand Total	177472	165406	93.20%	694119	765077	110.22%	206247	151282	73.35%	359532	320262	89.08%	1437370	1400722	97.45%

**TABLE 66: PERSONAL ACCIDENT INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2011-12) (Contd.)**

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

Name of the Insurance Company	Government Sponsored Schemes including RSBY		Group Insurance Schemes excluding Govt. Sponsored Schemes		Family/Floater Insurance excluding Individual Policies		Individual Insurance excluding Family/Floater Policies		TOTAL		
	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	
Bajaj Allianz			4268		2063		511273	511	3874	515541	5937
Bharti AXA			3183	2049	2048		8935	9	96	12118	2144
Cholamandalam MS	31	57	5183	1624	4562		14730	18	143	19944	4715
Future Generali	2	4895	1548	1410	3181		56495	56	763	58045	4630
HDFC ERGO			34880	4661	2658	947	663861	640	10213	1141077	18724
ICICI Lombard	6	1123	2757	3487	5157		653979	654	8648	656742	13899
IFFCO Tokio			8290	3041	2625		22896	26	129	31186	2755
Liberty Videocon											
L&T General			18	303	179		7174	12	12	7192	191
Magma HDI											
Raheja OBE			172	24	50		11			183	24
Reliance			2776	3503	2427	7	17074	19	102	23053	2561
Royal Sundaram			22948	1550	1975		86522	95	1787	109470	3762
SBI General			38	1204	605					38	1204
Shriram General			185	64	232	16				7379	72
Tata AIG			44561	9950	4782	22	40075	55	1285	96601	6573
Universal Sompoo			669	630	254		8459	2902	209	9128	463
Private Total	39	6075	131476	33501	32801	977	2098662	5006	27293	2687697	67273
National			38111	2293	12489		549594	773	3233	587705	15723
New India	2697	4	24804	5150	9906		508183	2057	4321	535684	14228
Oriental	1	28151	39912	21259	7988		1047002	18200	9067	1086915	19382
United India	1	613	203363	78498	16338		644904	806	2179	848268	18823
Public Total	2699	28768	306190	107199	46721	977	2749683	21836	18800	3058572	68156
Apollo Munich			200	201	388		774	783	1302	974	1690
Max Bupa											
Religare											
Star Health			9372	600	988		217440	236	740	226812	1728
Standalone Health Private Total			9572	801	1376		218214	1019	2042	227786	3418
Grand Total	2738	34843	447238	141501	80898	977	5066559	27861	48136	5974055	138847

**TABLE 66: PERSONAL ACCIDENT INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2012-13) (Contd.)**

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

Name of the Insurance Company	Government Sponsored Schemes including RSBY		Group Insurance Schemes excluding Govt. Sponsored Schemes		Family/Floater Insurance excluding Individual Policies		Individual Insurance excluding Family/Floater Policies		TOTAL	
	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered
Bajaj Allianz			3971	2549			519871	520	523842	5680
Bharti AXA			3823	2722			7523	8	11346	2819
Cholamandalam MS	65	108	10211	5201			10247	14	20523	5330
Future Generali	3	8220	1925	3318			77115	77	79043	6235
HDFC ERGO			27632	3777		148	1387139	1318	1485469	25368
ICICI Lombard	3	891	2845	6621			579434	579	582282	16964
IFFCO Tokio			5397	2889			23476	28	28873	3053
Liberty Videocon										
L&T General			72	62		37	2110	2	2219	64
Magma HDI										
Raheja OBE			118	35			12		130	35
Reliance			1257	2126		6	12020	14	17615	2228
Royal Sundaram	1	132	60066	2689			71984	152	132051	5089
SBI General			597	11808					597	11808
Shriram General			2076	347			10309	10	12470	383
Tata AIG			27251	5024		42	70770	78	111593	6939
Universal Sampo			483	276			7603	2548	8086	502
Private Total	72	9351	147724	48771	88730	196	2779613	5347	3016139	91832
National			39202	1163			519557	767	558759	3643
New India	149		26392	10801			510475	2314	537016	15880
Oriental			21449	7919			993000	10777	1014449	15549
United India			175387	16043			556188	1047	731575	19093
Public Total	149	1	262430	45926	924	3	2579220	14905	2841799	65101
Apollo Munich			324	513			819	831	1143	2124
Max Bupa			34	40			6979	7	7903	91
Religare			10231	1107			116829	136	127060	38
Star Health			10589	1660			124627	973	136140	40
Standalone Health Private Total	221	2070	420743	96357	89654	198	5483460	21226	5994078	160851
Grand Total										

**TABLE 66: PERSONAL ACCIDENT INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2013-14) (Concl'd.)**

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

Name of the Insurance Company	Government Sponsored Schemes including RSBY		Group Insurance Schemes excluding Govt. Sponsored Schemes		Family/Floater Insurance excluding Individual Policies		Individual Insurance excluding Family/Floater Policies		TOTAL		
	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	Premium
Bajaj Allianz											2078
Bharti AXA			3600	2133	2700	230	1593	55955	56	485	286
CHOLAMS			17089	2366	5821	9	141	13557	15	139	2142
Future Generali			2242	8158	3418	4	33	29413	93	1577	2381
HDFC ERGO			26907	5610	5170	312	2390	96201	1197	22381	8254
ICICI Lombard	6	1407	222237	5300	14168			1398858	266	5691	7120
IFFCO Tokio			3484	3824	2536			491928	140	574	20048
Liberty Videocon			245	1293	994			123851	245	1293	3111
L&T General			199	181	266	284	4	4399	4	25	994
Magma HDI											294
Raneja OBE			29	36	45			37	8		36
Reliance			47005	8092	2668	792	6	21013	21	115	8115
Royal Sundaram			9094	874	3048			97400	164	1125	1044
SBI General	94	6	4261	15361	18149			29			18149
Shriram General											
Tata AIG			22900	39832	6994	38136	957	160853	165	2571	40100
Universal Sompo											
Private Total	100	1412	359292	93060	65977	401011	5124	2075334	2121	34681	97254
National			38669	48759	8209			505201	13487	2980	62245
New India	3	110	27069	1924	11434			502644	1311	5463	17881
Oriental	36	465	61090	2238	5967			785376	1346	4889	11500
United India			67824	4989	15173			586415	645	5680	20853
Public Total	39	575	194652	57910	40783	401011	660	2379636	16789	19012	75274
Apollo Munich			503	1107	1667			43759	60	1113	2780
Cigna TTK											
Max Bupa			294	17	132				294		17
Religare			309	39	227				309		227
Star Health			11364	691	1301			138701	161	1037	852
Specialised Health Insurers Total			12470	1853	3327			182460	221	2150	2075
Grand Total	139	1987	566414	152823	110087	401011	660	4637430	19131	55843	174602

**TABLE 67: PERSONAL ACCIDENT INSURANCE
INCURRED CLAIMS RATIO (2011-12) (Contd.)**

(Amount in ₹ Lakh)

Name of the Insurance Company	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt. Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz				1612	1607	99.66%				2947	1004	34.08%	4559	2611	57.27%
Bharti AXA				327	203	62.00%				68	44	65.07%	395	247	62.53%
CHOLAMS				2000	1021	51.04%				121	63	52.32%	2121	1084	51.11%
Future Generali	432	834	193.15%	1529	823	53.83%				538	300	55.69%	2499	1957	78.30%
HDFC ERGO				2201	1297	58.93%				5599	2312	41.29%	11008	4251	38.61%
ICICI Lombard	87	238	272.58%	4261	3389	79.55%				2019	712	35.26%	6367	4339	68.15%
IFFCO Tokio				1838	1336	72.70%				89	69	77.89%	1927	1405	72.94%
Liberty Videocon															
L&T General				17	31	185.68%				5	6	123.74%	22	37	171.96%
Magma HDI				28	51	183.92%							28	51	183.92%
Raheja OBE				1579	1490	94.36%				105	22	21.06%	1715	1566	91.32%
Reliance				1617	1110	68.67%				1720	374	21.73%	3337	1484	44.47%
Royal Sundaram				173	95	54.76%							173	95	54.76%
SBI General				55	27	49.65%				41	12	29.02%	96	39	40.78%
Shriram General				4141	1816	43.85%				1078	194	18.00%	5640	1956	34.68%
Tata AIG				67	119	177.04%				100	68	68.31%	167	187	112.08%
Universal Sompo				21444	14415	67.22%				14428	5180	35.90%	40053	21309	53.20%
Private Total	519	1072	206.52%	10248	5349	52.20%	642	3661	17.53%	2653	552	20.80%	12901	5901	45.74%
National				8832	4385	49.65%				3864	1304	33.75%	12697	5752	45.30%
New India	1	63	4328.12%	7922	6797	85.79%				6385	6759	105.86%	14353	13590	94.68%
Oriental	46	34	73.00%	12105	8624	71.24%				1561	982	62.91%	13886	9606	69.18%
United India	220			39108	25156	64.32%				14462	9597	66.36%	53837	34849	64.73%
Public Total	268	97	18.58%	146	27	18.58%	642	3661	17.53%	976	92	9.43%	1123	119	10.63%
Apollo Munich															
Max Bupa															
Religare				6	3	47.87%				4	1	22.05%	10	4	36.82%
Star Health				152	30	19.72%				981	93	9.49%	1133	123	10.87%
Specialised Health Insurers Total	787	1169	148.57%	60704	39600	65.24%	642	3661	17.53%	29872	14870	49.78%	95023	56281	59.23%
Grand Total															

TABLE 67: PERSONAL ACCIDENT INSURANCE INCURRED CLAIMS RATIO (2012-13) (Contd.)

(Amount in ₹ Lakh)

Name of the Insurance Company	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt. Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz				1846	1183	64.07%				3072	1054	34.30%	4918	2236	45.47%
Bharti AXA				487	272	55.83%				60	30	50.74%	547	302	55.28%
CHOLAMS				2288	1333	58.25%				107	79	73.73%	2395	1412	58.94%
Future Generali	1025	577	56.36%	1781	1824	102.39%				772	334	43.31%	3578	2736	76.47%
HDFC ERGO				2725	3139	115.21%				11859	3209	27.06%	15183	6853	45.14%
ICICI Lombard	131	426	324.52%	5022	3001	59.76%				3126	672	21.49%	8280	4099	49.51%
IFFCO Tokio				2253	1645	73.00%				119	111	92.65%	2373	1756	73.99%
Liberty Videocon															
L&T General				135	217	160.75%				9	7	71.26%	144	224	155.09%
Magma HDI				40	10	26.50%							40	10	26.50%
Raheja OBE				1965	1604	81.63%				90	108	119.98%	2086	1823	87.43%
Reliance				1977	1341	67.84%				1663	451	27.00%	3696	1809	48.95%
Royal Sundaram	56	17	29.77%	2655	2867	107.96%							2655	2867	107.96%
SBI General				83	75	89.92%				22	20	91.13%	106	95	90.17%
Shriram General				4352	2416	55.52%				1049	526	50.20%	5813	3022	51.98%
Tata AIG				148	119	80.17%				13	9	69.01%	161	127	79.27%
Universal Sampo															
Private Total	1211	1020	84.20%	27758	21046	75.82%				21960	6610	30.10%	51973	29372	56.51%
National				10381	5982	57.63%				3176	1334	42.01%	13557	7317	53.97%
New India				9746	7176	73.63%				4582	1786	38.98%	14329	8963	62.55%
Oriental				7154	4733	66.15%				6193	9345	150.90%	13347	14077	105.48%
United India				11495	8474	73.72%				3050	1355	44.43%	14545	9829	67.58%
Public Total	1	1	150.49%	38776	26365	67.99%				17001	13820	81.29%	55777	40186	72.05%
Apollo Munich				87	13	15.44%				1146	151	13.15%	1233	164	13.32%
Max Bupa				1	6	515.00%				22		0.04%	27	6	0.03%
Religare				7	3	46.81%				4	2	44.14%	11	5	45.92%
Star Health				96	23	24.35%				1172	152	13.00%	1273	176	13.80%
Specialised Health Insurers Total				66630	47435	71.19%				40133	20582	51.29%	109023	69734	63.96%
Grand Total	1212	1021	84.23%												

TABLE 67: PERSONAL ACCIDENT INSURANCE INCURRED CLAIMS RATIO (2013-14) (Concd.)

(Amount in ₹ Lakh)

Name of the Insurance Company	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt. Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz				2416	1226	50.74%	1620	574	35.41%	538	218	40.54%	2159	792	36.69%
Bharti AXA				2835	1219	43.00%	125	101	80.66%	108	32	29.47%	2541	1327	52.21%
CHOLAMS				3316	2850	85.95%	25	3	11.11%	1094	940	85.93%	2943	1251	42.51%
Future Generali				3820	3373	88.30%	1597	400	25.05%	14957	3692	24.69%	4435	3792	85.52%
HDFC ERGO				7198	3650	50.71%				2478	677	27.33%	9894	7466	36.64%
ICICI Lombard	219	255	116.45%	2495	1529	61.28%				1501	898	59.84%	3996	2427	60.74%
IFFCO Tokio				136	47	34.78%				7	6	86.50%	136	47	34.78%
Liberty Videocon				208	239	114.61%	2	9	411.34%				217	254	116.69%
L&T General				41	15	36.57%							41	15	36.39%
Magma HDI				1736	1503	86.56%	23	5	19.31%	81	21	25.40%	1841	1528	83.02%
Raneja OBE				1595	619	38.78%				2532	926	36.56%	4189	1638	39.11%
Reliance	62	94	151.77%	11642	15744	135.23%							11642	15744	135.23%
Royal Sundaram				5412	2942	54.36%	587	48	8.13%	1518	970	63.92%	7517	3960	52.69%
SBI General				42849	34956	81.58%	3980	1139	28.61%	24815	8381	33.77%	71925	44824	62.32%
Shriram General				4295	5280	122.93%				1210	1033	85.42%	5505	6314	114.69%
Tata AIG				6590	6545	99.33%				2474	1885	76.18%	10034	8802	87.73%
Universal Sampo				5490	4679	78.41%				4424	3170	71.66%	10557	8547	80.96%
Private Total	281	349	124.24%	42849	34956	81.58%	3980	1139	28.61%	24815	8381	33.77%	71925	44824	62.32%
National				1168	44	3.74%				630	177	28.16%	1798	221	12.29%
New India	970	372	38.35%	39	10	26.32%							39	10	26.32%
Oriental	644	698	121.00%	109	60	54.63%				589	258	43.90%	109	60	54.63%
United India				2055	438	21.30%	3980	1139	28.61%	1219	436	35.76%	3274	874	26.69%
Public Total	1614	1070	66.32%	28317	24855	87.77%	3980	1139	28.61%	11909	7656	64.29%	41840	33581	80.26%
Apollo Munich				1168	44	3.74%				630	177	28.16%	1798	221	12.29%
Cigna TTK				39	10	26.32%							39	10	26.32%
Max Bupa				109	60	54.63%				589	258	43.90%	109	60	54.63%
Religare				739	324	43.90%				1219	436	35.76%	3274	874	26.69%
Star Health				2055	438	21.30%	3980	1139	28.61%	1219	436	35.76%	3274	874	26.69%
Specialised Health Insurers Total				73222	60248	82.28%	3980	1139	28.61%	37942	16473	43.42%	117039	79279	67.74%
Grand Total	1895	1419	74.90%	73222	60248	82.28%	3980	1139	28.61%	37942	16473	43.42%	117039	79279	67.74%

**TABLE 68: OVERSEAS TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2011-12) (Contd.)**

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

Name of the Insurance Company	Group Insurance Business			Family/Floater Insurance Policies excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium
Bajaj Allianz	89797		1098				300883	301	5483	390680	301	6580
Bharti AXA												
CHOLAMS	879	26	50				27755	30	632	28634	56	682
Future Generali	398	8	34	194	1	3	57631	60	949	58223	69	985
HDFC ERGO	397	119	1424	611	2	25	6681	28	123	7689	148	1572
ICICI Lombard	108200	108	363				133459	133	5457	241659	242	5820
IFFCO Tokio							42422	42	285	42422	42	285
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	75648	76	305	3934	8	71	646069	646	3218	725651	730	3594
Royal Sundaram							7541	8	106	7541	8	106
SBI General												
Shriram General												
Tata AIG	167686	384	2158	5783	21	107	294213	401	7607	467682	805	9872
Universal Sompo							554	1	10	554	1	10
Private Total	443005	721	5431	10522	31	206	1517213	1649	23869	1970740	2401	29506
National	7	7	18				19464	20	746	19471	27	764
New India							41087	41	1087	41087	41	1087
Oriental							28408	28	698	28408	28	698
United India							16181	18	396	16181	18	396
Public Total	7	7	18				105140	108	2927	105147	114	2945
Apollo Munich	8	12	91				16	16	363	24	28	461
Max Bupa							114	114	12	114	114	12
Religare												
Star Health	1		1	416	1	9	34714	35	1243	35131	36	1253
Specialised Health Insurers Total	9	12	92	416	2	16	34844	50	1618	35269	64	1727
Grand Total	443021	740	5541	10938	33	222	1657197	1807	28414	2111156	2579	34177

**TABLE 68: OVERSEAS TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2012-13) (Contd.)**

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

Name of the Insurance Company	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium
Bajaj Allianz	80399		1196				316112	316	6131	396511	316	7327
Bharti AXA												
CHOLAMS	885	37	57				14803	21	512	15688	58	569
Future Generali	495	12	40	113	1	2	56970	57	1003	57578	70	1044
HDFC ERGO	446	1074	2188	742	2	27	13287	13	196	14475	1089	2412
ICICI Lombard	161205	161	596				138796	139	5961	300001	300	6557
IFFCO Tokio							34461	35	271	34461	35	271
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	48303	48	229	4193	9	77	668794	669	3168	721290	726	3474
Royal Sundaram							9312	9	134	9312	9	134
SBI General												
Shriram General												
Tata AIG	177845	217	2635	483	1	58	298825	372	7961	477153	591	10654
Universal Sompo							1583	2	14	1583	2	14
Private Total	469578	1550	6942	5531	13	164	1552943	1632	25351	2028052	3195	32456
National	7	13	33				18137	19	2020	18144	32	2053
New India							39600	40	1127	39600	40	1127
Oriental							25169	25	618	25169	25	618
United India							18904	19	506	18904	19	506
Public Total	7	13	33				101810	103	4271	101817	116	4304
Apollo Munich	11	11	135				25	34	411	36	46	557
Max Bupa				4	1	11	144	15	15	148	16	16
Religare												
Star Health	1		1	455	1	10	37356	37	1320	37812	39	1331
Specialised Health Insurers Total	12	11	135	459	3	22	37525	72	1747	37996	85	1904
Grand Total	469597	1574	7110	5990	15	186	1692278	1807	31369	2167865	3396	38664

**TABLE 68: OVERSEAS TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2013-14) (Concl.d.)**

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

Name of the Insurance Company	Group Insurance Business			Family/Floater Insurance Policies excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium
Bajaj Allianz	100006	100	1605				302959	303	6804	402965	403	8409
Bharti AXA							19183	19	534	19322	19	580
CHOLAMS	139	23	46	97		1	52933	53	1067	53479	76	1106
Future Generali	449	1464	38	1140	3	46	20978	20	361	22523	1487	3074
HDFC ERGO	405	298	2667	1438	1	127	130445	130	6189	430260	430	8034
ICICI Lombard	298377		1718				50956	51	366	50956	51	366
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	26619	28	117	4525	12	85	693439	693	3220	724583	733	3422
Royal Sundaram							13576	14	187	13576	14	187
SBI General												
Shriram General	194911	237	4785	5614	15	553	314531	420	8749	515056	672	14087
Tata AIG				1592	1963	24	49	49	2	1641	2012	27
Universal Sampo				14406	1995	836	1599049	1752	27479	2234361	5897	39291
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	21645	25	634
Public Total	312	3	7				97395	101	4590	97707	104	4597
Apollo Munich	63	21	130	442		13	29630	32	514	30135	53	657
Cigna TTK												
Max Bupa												
Religare												
Star Health	3		1	447	1	9	33140	32	1146	33590	33	1156
Specialised Health Insurers Total	66	21	132	889	1	22	62770	64	1660	63725	86	1813
Grand Total	621284	2174	11115	15295	1996	858	1759214	1917	33729	2395793	6087	45701

**TABLE 69: OVERSEAS TRAVEL INSURANCE
INCURRED CLAIMS RATIO (2011-12) (Contd.)**

(Amount in ₹ Lakh)

Name of the Insurance Company	Group Insurance Schemes excluding Govt Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz	895	246	27.50%				4483	862	19.22%	5378	1108	20.60%
Bharti AXA												
CHOLAMS	51	15	29.10%				612	159	25.94%	663	174	26.17%
Future Generali	27	21	77.94%	2	1	26.10%	783	577	73.75%	812	598	73.75%
HDFC ERGO	1358	1519	111.84%	21	6	29.54%	104	59	56.47%	1483	1584	106.79%
ICICI Lombard	348	185	53.36%				4920	3525	71.66%	5267	3711	70.45%
IFFCO Tokio							216	145	67.00%	216	145	67.06%
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE				64	66	103.53%	2689	463	17.22%	3010	641	21.28%
Reliance	258	112	43.26%				93	48	51.27%	93	48	51.27%
Royal Sundaram												
SBI General												
Shriram General	1934	1327	68.63%	100			6915	2643	38.22%	8948	3970	44.36%
Tata AIG							7	1	8.00%	7	1	8.00%
Universal Sompo												
Private Total	4870	3425	70.32%	187	73	38.98%	20821	8480	40.73%	25878	11978	46.29%
National	16						678	421	6208.85%	694	421	60.63%
New India							978	531	54.29%	978	531	54.29%
Oriental							691	313	45.27%	691	313	45.27%
United India							396	87	21.97%	396	87	21.97%
Public Total	16	40	67.55%	4	2	40.37%	2743	1352	49.28%	2759	1352	48.99%
Apollo Munich	59						244	128	52.23%	307	169	54.99%
Max Bupa												
Religare							3	3	96.23%	3	3	96.02%
Star Health												
Specialised Health Insurers Total	59	40	67.55%	4	2	40.52%	247	131	52.80%	311	172	55.42%
Grand Total	4945	3464	70.05%	191	75	39.01%	23811	9963	41.84%	28947	13502	46.64%

TABLE 69: OVERSEAS TRAVEL INSURANCE INCURRED CLAIMS RATIO (2012-13) (Contd.)

(Amount in ₹ Lakh)

Name of the Insurance Company	Group Insurance Schemes excluding Govt Sponsersed Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Permium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Permium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Permium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Permium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz	1048	844	80.53%				5419	1297	23.94%	6467	2141	33.11%
Bharti AXA	57	17	29.00%				463	113	24.30%	521	129	24.84%
CHOLA MS	43	(19)	-43.17%	2	2	105.26%	1084	12	1.12%	1130	(5)	-41%
Future Generali	2002	2249	112.34%	23	25	110.94%	163	120	73.72%	2187	2394	109.46%
HDFC ERGO	489	334	68.41%				5325	2616	49.12%	5814	2950	50.74%
ICICI Lombard							229	176	77.04%	229	176	77.04%
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE	210	258	122.92%	67	29	43.42%	2788	1431	51.32%	3065	1718	56.05%
Reliance							115	50	43.30%	115	50	43.25%
Royal Sundaram												
SBI General	2362	1821	77.11%	24	1	3.39%	7100	3097	43.62%	9485	4919	51.86%
Shriram General							10	2	16.20%	10	2	16.20%
Tata AIG												
Universal Sampo	6211	5505	88.63%	115	57	49.38%	22697	8913	39.27%	29023	14475	49.87%
Private Total	23	21	93.45%				1386	1001	72.20%	1408	1022	72.55%
National							935	401	42.92%	935	401	42.92%
New India							612	354	57.83%	612	354	57.83%
Oriental							455	187	41.06%	455	187	41.06%
United India	23	21	93.45%				3389	1943	57.34%	3411	1964	57.58%
Public Total	95	(2)	-1.81%	9	(1)	-12.62%	318	95	29.80%	422	92	21.76%
Apollo Munich							14	1	7.97%	14	1	7.97%
Max Bupa												
Religare							4	3	65.17%	4	3	64.46%
Star Health	95	(2)	-1.81%	9	(1)	-12.58%	335	98	29.34%	439	95	21.73%
Specialised Health Insurers Total	6329	5524	87.28%	125	56	44.84%	26421	10955	41.46%	32874	16535	50.30%
Grand Total												

**TABLE 69: OVERSEAS TRAVEL INSURANCE
INCURRED CLAIMS RATIO (2013-14) (Concid.)**

(Amount in ₹ Lakh)

Name of the Insurance Company	Group Insurance Schemes excluding Govt Sponsersed Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz	1614	1759	108.99%				6615	2407	36.38%	8230	4166	50.63%
Bharti AXA												
CHOLAMS	5	4	86.37%				52	45	86.37%	56	49	86.37%
Future Generali	36	2	6.73%	1	2	128.88%	961	439	45.74%	998	443	44.43%
HDFC ERGO	2438	3455	141.72%	40	8	21.35%	311	278	89.62%	2788	3742	134.21%
ICICI Lombard	1540	725	47.05%	50	24	47.26%	5814	4227	72.70%	7404	4975	67.19%
IFFCO Tokio							278	80	28.79%	278	80	28.79%
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	120	-15	-12.21%	85	62	72.36%	2879	1765	61.29%	3085	1812	58.73%
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG	4532	4573	100.91%	493	349	70.82%	8141	4020	49.38%	13166	8942	67.92%
Universal Sompo				18	3	14.68%	1			20	3	14.79%
Private Total	10285	10504	102.12%	687	447	65.06%	25230	13316	52.78%	36203	24267	67.03%
National				1853	2118	114.32%	1853	2118	114.32%	1853	2118	114.32%
New India				1034	348	33.66%	1034	348	33.66%	1034	348	33.66%
Oriental				579	377	65.19%	579	377	65.19%	579	377	65.19%
United India	3			475	61	12.84%	475	61	12.84%	478	61	12.76%
Public Total	3	2904	73.71%	3941	2904	73.71%	3941	2904	73.71%	3944	2904	73.65%
Apollo Munich	142	69	48.67%	11		4.38%	428	168	39.18%	582	238	40.84%
Cigna TTK												
Max Bupa												
Religare												
Star Health				3			341	16	4.76%	344	16	4.76%
Specialised Health Insurers Total	143	69	48.55%	14	1	4.46%	769	184	23.91%	926	254	27.42%
Grand Total	10431	10573	101.36%	701	448	63.88%	29940	16405	54.79%	41072	27425	66.77%

**TABLE 70: DOMESTIC TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2011-12) (Contd.)**

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

Name of the Insurance Company	Group Insurance Business			Family/Floater Insurance Policies excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium
Bajaj Allianz							16575	17	21	16575	17	21
Bharti AXA							1075	1	1	1075	1	1
CHOLAMS												
Future Generali												
HDFC ERGO												
ICICI Lombard	447021	447	525							447021	447	525
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE		1								699	1	
Reliance												
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG												
Universal Sompo												
Private Total	447720	448	525				613473	767	897	1061193	1215	1422
National							180		3	180		3
New India												
Oriental												
United India												
Public Total							180		3	180		3
Apollo Munich												
Max Bupa												
Religare												
Star Health												
Specialised Health Insurers Total							613653	768	900	1061373	1216	1425
Grand Total	447720	448	525									

**TABLE 70: DOMESTIC TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2012-13) (Contd.)**

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

Name of the Insurance Company	Group Insurance Business			Family/Floater Insurance Policies excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium
Bajaj Allianz							18420	18	20	18420	18	20
Bharti AXA							1111	1	1	1111	1	1
CHOLAMS												
Future Generali												
HDFC ERGO			646									
ICICI Lombard	532940	533										
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raaja OBE			128									
Reliance	111843	128										
Royal Sundaram												
SBI General												
Shriram General							399002	583	749	399002	583	749
Tata AIG												
Universal Sampo												
Private Total	644783	661	774				418533	602	769	1063316	1263	1543
National							172		4	172		4
New India												
Oriental												
United India												
Public Total							172		4	172		4
Apollo Munich												
Max Bupa												
Religare												
Star Health												
Specialised Health Insurers Total							418705	603	773	1063488	1264	1547
Grand Total	644783	661	774									

**TABLE 70: DOMESTIC TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2013-14) (Concl'd.)**

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

Name of the Insurance Company	Group Insurance Business			Family/Floater Insurance Policies excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium
Bajaj Allianz							13663	14	14	13663	14	14
Bharti AXA							1383	1	1	1383	1	1
CHOLAMS												
Future Generali												
HDFC ERGO			602									
ICICI Lombard	525201	525										
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raaja OBE			235									
Reliance	204719	205										
Royal Sundaram												
SBI General												
Shriram General							1962	4	380	1962	4	380
Tata AIG												
Universal Sampo												
Private Total	729920	730	837				17008	19	395	746928	749	1232
National							150		3	150		3
New India												
Oriental												
United India												
Public Total							150		3	150		3
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Specialised Health Insurers Total							17158	19	398	747078	749	1235
Grand Total	729920	730	837									

**TABLE 71: DOMESTIC TRAVEL INSURANCE
INCURRED CLAIMS RATIO (2011-12) (Contd.)**

(Amount in ₹ Lakh)

Name of the Insurance Company	Group Insurance Schemes excluding Govt Sponsersed Schemes			Family/Floater Insurance Policies excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Permium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Permium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Permium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Permium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz							17	1	6.88%	17	1	6.88%
Bharti AXA												
CHOLAMS							1		31.42%	1		
Future Generali												
HDFC ERGO												
ICICI Lombard	472	1	12.81%									
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE			3.92%									
Reliance												
Royal Sundaram												
SBI General												
Shriram General							5	5	3.14%	5	5	3.14%
Tata AIG							957	6	0.64%	957	6	0.64%
Universal Sampo												
Private Total	473	1	0.13%				980	8	0.77%	1453	8	0.90%
National							2			2		
New India												
Oriental												
United India												
Public Total							2	2		2	2	
Apollo Munich												
Max Bupa												
Religare												
Star Health												
Specialised Health Insurers Total							982	8	0.77%	1455	8	0.90%
Grand Total	473	1	0.13%									

**TABLE 71: DOMESTIC TRAVEL INSURANCE
INCURRED CLAIMS RATIO (2012-13) (Contd.)**

(Amount in ₹ Lakh)

Name of the Insurance Company	Group Insurance Schemes excluding Govt Sponsersed Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies			TOTAL		
	Net Earned Permium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Permium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Permium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Permium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz							17	(1)	-7.26%	17	-1	
Bharti AXA							0.80	0.27	34.00%	1		
CHOLAMS												
Future Generali												
HDFC ERGO	577	(17)	-2.87%				577	-17				
ICICI Lombard												
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE	113	1	0.57%				113	1				
Reliance												
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG							718	(2)	-0.31%	718	-2	
Universal Sampo												
Private Total	690	(16)	-2.31%				736	(3)	-0.44%	1426	(19)	-2.75%
National							3			3		
New India												
Oriental												
United India												
Public Total							3			3		
Apollo Munich												
Max Bupa												
Religare												
Star Health												
Specialised Health Insurers Total							739	(3)	-0.43%	1430	(19)	-2.74%
Grand Total	690	(16)	-2.31%									

**TABLE 71: DOMESTIC TRAVEL INSURANCE
INCURRED CLAIMS RATIO (2013-14) (Concl.d.)**

(Amount in ₹ Lakh)

Name of the Insurance Company	Group Insurance Schemes excluding Govt Sponsersed Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies			TOTAL		
	Net Earned Permium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Permium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Permium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Permium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz							14			14		
Bharti AXA							1			1		
CHOLAMS												
Future Generali												
HDFC ERGO	569	-4	-0.73%				569	-4	-0.73%			
ICICI Lombard												
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE	221	10	4.32%				221	10	4.32%			
Reliance												
Royal Sundaram												
SBI General												
Shriram General							391	2	0.48%			
Tata AIG												
Universal Sampo												
Private Total	791	5	0.68%				406	2	0.46%	1197	7	0.61%
National							3			3		
New India												
Oriental												
United India							3			3		
Public Total												
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Specialised Health Insurers Total							409	2	0.46%	1200	7	0.61%
Grand Total	791	5	0.68%									

TABLE 72: HEALTH INSURERS : POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	APOLLO MUNICH						CIGNA TTK	MAX BUPA					
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13		2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	28	2164	6996	14874	30082	44213	54340	1	-	815	5092	12837	23766
Profit/ Loss on sale/redemption of Investments					65	139	173						
Others													
Interest, Dividend & Rent – Gross	1	96	300	670	1415	2151	2552	-	-	114	418	975	1407
TOTAL (A)	29	2260	7296	15544	31563	46503	57065	1	-	929	5510	13812	25173
Claims Incurred (Net)	25	2473	5974	9215	17509	26198	35644	1	-	406	2886	7504	14040
Commission	33	359	1056	1774	2813	4229	6387	3	-	139	550	1286	2788
Operating Expenses related to Insurance Business	3168	7238	9830	13326	17411	18917	20830	6272	3855	12668	14926	17709	22767
Others- Amortizations, Write offs & Provisions													57
Foreign Taxes													
TOTAL (B)	3226	10070	16860	24316	37733	49344	62860	6275	3855	13213	18361	26499	39651
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A – B)	(3197)	(7810)	(9564)	(8772)	(6170)	(2841)	(5795)	(6274)	(3855)	(12284)	(12851)	(12687)	(14478)
APPROPRIATIONS													
Transfer to Shareholders' Account	(3197)	(7810)	(9564)	(8772)	(6170)	(2841)	(5795)	(6274)	(3855)	(12284)	(12851)	(12687)	(14478)
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(3197)	(7810)	(9564)	(8772)	(6170)	(2841)	(5795)	(6274)	(3855)	(12284)	(12851)	(12687)	(14478)

Note : Figures in brackets indicate negative values.

TABLE 72: HEALTH INSURERS : POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	RELIGARE		STAR HEALTH							
	2012-13	2013-14	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	1308	8164	489	8823	30145	61043	83140	80851	51123	67540
Profit/ Loss on sale/redemption of Investments					142			(42)	(53)	83
Others									57	1616
Interest, Dividend & Rent – Gross	84	557	20	172	442	717	1251	1257	1458	2552
TOTAL (A)	1392	8722	509	8995	30730	61760	84391	82066	52585	71791
Claims Incurred (Net)	1319	6525	150	6724	25847	53173	75814	77423	32297	45395
Commission	220	1275	(303)	(814)	(1228)	(1267)	(883)	465	1375	3666
Operating Expenses related to Insurance Business	4602	9732	1798	3477	6270	9311	9077	20278	31864	33186
Others- Amortizations, Write offs & Provisions										
Foreign Taxes										
TOTAL (B)	6141	17531	1645	9387	30889	61217	84008	98166	65536	82247
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A – B)	(4748)	(8809)	(1136)	(392)	(159)	543	383	(16101)	(12951)	(10456)
APPROPRIATIONS										
Transfer to Shareholders' Account	(4748)	(8809)	(1136)	(392)	(159)	543	383	(16101)	(12951)	(10456)
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (C)	(4748)	(8809)	(1136)	(392)	(159)	543	383	(16101)	(12951)	(10456)

Note : Figures in brackets indicate negative values.

TABLE 72: HEALTH INSURERS : POLICYHOLDERS ACCOUNT (Concl'd.)

(₹ Lakh)

Particulars	TOTAL									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14		
Premiums earned (Net)	489	8851	32309	68039	98828	116025	109481	153811		
Profit/ Loss on sale/redemption of Investments			142			23	85	257		
Others							57	1616		
Interest, Dividend & Rent – Gross	20	173	539	1017	2035	3091	4669	7068		
TOTAL (A)	509	9024	32990	69056	100863	119138	114293	162752		
Claims Incurred (Net)	150	6749	28320	59147	85435	97818	67317	101603		
Commission	(303)	(781)	(869)	(211)	1030	3828	7111	14119		
Operating Expenses related to Insurance Business	1798	6645	13508	22996	35071	52615	73093	92786		
Others- Amortizations, Write offs & Provisions								57		
Foreign Taxes										
TOTAL (B)	1645	12613	40959	81932	121536	154261	147520	208564		
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A – B)	(1136)	(3589)	(7969)	(12876)	(20673)	(35123)	(33227)	(45812)		
APPROPRIATIONS										
Transfer to Shareholders' Account	(1136)	(3589)	(7969)	(12876)	(20673)	(35123)	(33227)	(45812)		
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (C)	(1136)	(3589)	(7969)	(12876)	(20673)	(35123)	(33227)	(45812)		

Note : Figures in brackets indicate negative values.

TABLE 73: HEALTH INSURERS : SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

PARTICULARS	APOLLO MUNICH						CIGNA TTK		MAX BUPA			
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)												
(a) Fire Insurance	(3197)	(7810)	(9564)	(8772)	(6170)	(2841)	(5795)	(3855)	(12284)	(12851)	(12687)	(14478)
(b) Marine Insurance												
(c) Miscellaneous Insurance	(3197)	(7810)	(9564)	(8772)	(6170)	(2841)	(5795)	(3855)	(12284)	(12851)	(12687)	(14478)
INCOME FROM INVESTMENTS												
(a) Interest, Dividend & Rent – Gross	414	469	539	621	1257	1651	1992	57	596	764	848	920
Amortisation of discount/ premium		94	13	82	179	108	135	125	84		210	255
(b) Profit on sale of investments		80	104	42	91	113				200		
Less: loss on sale of investments				(18)	(25)							
OTHER INCOME	1	1	2	169	52	160	179	13	9	1	32	40
TOTAL (A)	(2782)	(7166)	(8907)	(7844)	(4616)	(809)	(3489)	(3660)	(11595)	(11887)	(11596)	(13263)
PROVISIONS (Other than taxation)												
(a) For diminution in the value of investments												
(b) For doubtful debts				18								24
(c) Others												
OTHER EXPENSES												
(a) Expenses other than those related to Insurance Business	32	16	63	82	125	176	204	156				
(b) Bad debts written off												
(c) Others									30			
TOTAL (B)	32	16	63	99	125	176	204	156	30			24
Profit Before Tax	(2815)	(7182)	(8970)	(7943)	(4741)	(985)	(3694)	(3660)	(11625)	(11887)	(11596)	(13287)
Provision for Taxation	20	36	0.04	1	1	(1495)	3	0.04	0.04			
Profit after Tax	(2834)	(7218)	(8970)	(7944)	(4743)	510	(3697)	(3660)	(11625)	(11887)	(11596)	(13287)
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	(25)	(2859)	(10077)	(19047)	(26991)	(31734)	(31224)	(14)	(4296)	(15921)	(27807)	(39403)
Balance of Profit / Loss B/f from last year												
Balance C/f to Balance Sheet	(2859)	(10077)	(19047)	(26991)	(31734)	(31224)	(34921)	(6045)	(15921)	(27807)	(39403)	(52690)

Note : Figures in brackets indicate negative values.

TABLE 73: HEALTH INSURERS : SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

PARTICULARS	RELIGARE		STAR HEALTH							
	2012-13	2013-14	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)										
(a) Fire Insurance	(4748)	(8809)	(1136)	(392)	(159)	543	383	(16101)	(12951)	(10456)
(b) Marine Insurance	(4748)	(8809)	(1136)	(392)	(159)	543	383	(16101)	(12951)	(10456)
(c) Miscellaneous Insurance										
INCOME FROM INVESTMENTS										
(a) Interest, Dividend & Rent – Gross	1190	975	703	746	540	498	800	677	388	1094
Amortisation of discount/ premium	89	130	1	1	174					38
(b) Profit on sale of investments	(4)	31						(23)	0.46	(2.59)
Less: loss on sale of investments	0.23	0.44							(15)	15
OTHER INCOME										
TOTAL (A)	(3473)	(7734)	(433)	355	555	1041	1183	(15447)	(12563)	(9327)
PROVISIONS (Other than taxation)										
(a) For diminution in the value of investments										
(b) For doubtful debts					2					
(c) Others										
OTHER EXPENSES										
(a) Expenses other than those related to Insurance Business	342	227								
(b) Bad debts written off			6	39	26	19	16	(1)	(1)	5
(c) Others			6	39	28	19	16	(1)	(1)	5
TOTAL (B)	342	228	6	39	28	19	16	(1)	(1)	5
Profit Before Tax	(3816)	(7961)	(439)	316	527	1022	1167	(15445)	(12562)	(9332)
Provision for Taxation	22	1	(180)	188	404	496	428	(691)	(12562)	(9332)
Profit after Tax	(3838)	(7963)	(259)	128	124	526	739	(14754)	(12562)	(9332)
APPROPRIATIONS										
(a) Interim dividends paid during the year										
(b) Proposed final dividend										
(c) Dividend distribution tax										
(d) Transfer to any Reserves or Other Accounts					124	526	739	(258)	(15012)	(26184)
Transfer to General Reserve Balance of Profit / Loss B/f from last year	779	(4617)	(126)	(385)	(258)	(258)	(258)	(258)	(15012)	(26184)
Balance C/f to Balance Sheet	(4617)	(12580)	(385)	(258)	(258)	(258)	(258)	(15012)	(27573)	(35517)

Note : Figures in brackets indicate negative values.

TABLE 73: HEALTH INSURERS : SHAREHOLDERS ACCOUNT (Concl'd.)

(₹ Lakh)

PARTICULARS	TOTAL							
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)								
(a) Fire Insurance	(1136)	(3589)	(7969)	(12877)	(20673)	(35123)	(33227)	(45812)
(b) Marine Insurance	(1136)	(3589)	(7969)	(12877)	(20673)	(35123)	(33227)	(45812)
(c) Miscellaneous Insurance								
INCOME FROM INVESTMENTS								
(a) Interest, Dividend & Rent – Gross	703	1160	1009	1094	2016	2698	4076	5379
Amortisation of discount/ premium		1	268	138	166	179	108	559
(b) Profit on sale of investments			80	104	42	291	414	28
Less: loss on sale of investments					(18)	(48)	(19)	
OTHER INCOME		1	1	15	178	53	208	219
TOTAL (A)	(433)	(2427)	(6611)	(11526)	(18256)	(31949)	(28441)	(39689)
PROVISIONS (Other than taxation)								
(a) For diminution in the value of investments					18			24
(b) For doubtful debts			2					
(c) Others								
OTHER EXPENSES								
(a) Expenses other than those related to Insurance Business		32	16	63	82	125	518	588
(b) Bad debts written off								
(c) Others	6	39	26	19	45	(1)	(1)	5
TOTAL (B)	6	71	44	82	145	124	517	618
Profit Before Tax	(439)	(2499)	(6655)	(11608)	(18401)	(32073)	(28958)	(40306)
Provision for Taxation	(180)	208	439	496	429	(690)	(1473)	4
Profit after Tax	(259)	(2706)	(7095)	(12104)	(18830)	(31383)	(27486)	(40310)
APPROPRIATIONS								
(a) Interim dividends paid during the year								
(b) Proposed final dividend								
(c) Dividend distribution tax								
(d) Transfer to any Reserves or Other Accounts			124	526	739			
Transfer to General Reserve Balance of Profit / Loss B/f from last year	(126)	(410)	(3116)	(10971)	(23600)	(43169)	(73774)	(101443)
Balance C/f to Balance Sheet	(385)	(3117)	(10335)	(23600)	(43169)	(74553)	(102817)	(141753)

Note : Figures in brackets indicate negative values.

TABLE 74: HEALTH INSURERS : BALANCE SHEET (Contd.)
(As on 31st March)

Particulars	(₹ Lakh)												
	APOLLO MUNICH						CIGNA TTK		MAX BUPA				
	2008	2009	2010	2011	2012	2013	2014	2014	2010	2011	2012	2013	2014
SOURCES OF FUNDS													
Share Capital	10055	10737	12930	19620	25465	30898	35798	10000	15100	27100	35200	50400	66900
Share Application Money		3491	374					4510			3250	702	
Reserves & Surplus		5472	14696	17878	20632	23364	24464						
Fair Value Change Account		(18)	2	23	4	4	11		7	10	6	14	8
Deferred Tax Liability													
Borrowings													
TOTAL	10055	19682	28001	37522	46101	54266	60273	14510	15107	27110	38456	51116	66908
APPLICATION OF FUNDS													
Investments	3064	8111	13431	25209	32750	37764	47831	7349	9260	12626	18915	25989	33694
Loans													
Fixed Assets	1205	1966	2068	1556	1388	1567	2325	4	1261	2132	2149	2285	3141
Deferred Tax Assets						1498	1498						
CURRENT ASSETS													
Cash & Bank Balance	3288	2474	1099	5435	10015	17777	22453	9166	1150	668	260	320	1412
Advances and Other Assets	1066	1989	2545	3800	6207	8323	7590	1038	1137	1447	1536	2894	4174
Sub-Total (A)	4354	4463	3643	9235	16223	26100	30043	10204	2288	2115	1795	3214	5585
CURRENT LIABILITIES													
Provisions	1179	2348	5044	12294	13088	12584	14318	9017	1934	4088	3175	5452	7397
Sub-Total (B)	1427	4935	10188	25470	35993	43886	56345	9092	1997	5684	12210	19776	28203
Net Current Assets (C)= (A-B)	2927	(472)	(6544)	(16235)	(19771)	(17787)	(26302)	1112	291	(3569)	(10414)	(16562)	(22618)
Misc. Expenditure (to the extent not written off or adjusted)													
Profit & Loss Account (Debit Balance)	2859	10077	19047	26991	31734	31224	34921	6045.44	4296	15921	27807	39403	52690
TOTAL	10055	19682	28001	37522	46101	54266	60273	14510	15107	27110	38456	51116	66908

Note : Figures in brackets indicate negative values.

TABLE 74: HEALTH INSURERS : BALANCE SHEET (Contd.)
(As on 31st March)

Particulars	RELIGARE		STAR HEALTH							
	2013	2014	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS										
Share Capital	17500	25000	10500	10860	10930	16433	20299	27877	32695	33386
Share Application Money Reserves & Surplus					124	13867	10308			
Fair Value Change Account	0.02	0.75	1.00		232	650	6708	16305	22208	21089
Deferred Tax Liability							691			
Borrowings										
TOTAL	17500	25001	10501	10860	11285	31279	38007	44183	54902	54475
APPLICATION OF FUNDS										
Investments	12529	18756	7135	8652	8106	17452	23484	18493	28072	35133
Loans				500	500					
Fixed Assets	2382	3369	411	641	2122	3901	6166	6458	5308	5987
Deferred Tax Assets			188	76						
CURRENT ASSETS										
Cash & Bank Balance	6822	1294	2788	3556	2755	17035	11516	4796	18184	21550
Advances and Other Assets	775	2716	486	2029	11473	20733	30599	37089	23352	23108
Sub-Total (A)	7597	4010	3275	5585	14228	37768	42115	41885	41536	44659
CURRENT LIABILITIES										
Provisions	7384	7233	404	1212	4470	12697	10418	13857	13464	15794
Sub-Total (B)	9625	13714	893	4851	13928	28502	34016	37665	47587	66821
Net Current Assets (C)= (A-B)	(2028)	(9705)	2381	733	300	9266	8100	4220	(6051)	(22162)
Misc. Expenditure (to the extent not written off or adjusted)						403				
Profit & Loss Account (Debit Balance)	4617	12580	385	258	258	258	258	15012	27573	35517
TOTAL	17500	25001	10501	10860	11285	31279	38007	44183	54902	54475

(₹ Lakh)

Note : Figures in brackets indicate negative values.

TABLE 74: HEALTH INSURERS : BALANCE SHEET (Concld.)
(As on 31st March)

Particulars	TOTAL							
	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS								
Share Capital	10500	20915	21667	44463	67019	88542	131493	171084
Share Application Money			3491	14241	10308	3250	702	
Reserves & Surplus			5596	15346	24586	36938	45572	50062
Fair Value Change Account	1.00		(18)	9	33	10	18	20
Deferred Tax Liability			232	329	691			
Borrowings								
TOTAL	10501	20915	30967	74387	102638	128740	177784	221166
APPLICATION OF FUNDS								
Investments	7135	11716	16217	40143	61319	70157	104354	142764
Loans		500	500					
Fixed Assets	411	1846	4087	7229	9855	9995	11543	14826
Deferred Tax Assets	188	76					1498	1498
CURRENT ASSETS								
Cash & Bank Balance	2788	6844	5230	19284	17619	15071	43103	55875
Advances and Other Assets	486	3095	13461	24415	35846	44832	35344	38626
Sub-Total (A)	3275	9939	18691	43699	53465	59903	78447	94501
CURRENT LIABILITIES								
Provisions	404	2391	6818	19675	26799	30119	38884	53757
	489	3886	12046	21012	38370	55749	81991	120419
Sub-Total (B)	893	6278	18864	40687	65170	85868	120875	174175
Net Current Assets (C)= (A-B)	2381	3660	(172)	3012	(11705)	(25965)	(42428)	(79674)
Misc. Expenditure (to the extent not written off or adjusted)				403				
Profit & Loss Account (Debit Balance)	385	2859	10335	23600	43169	74553	102817	12580
		258						129173
TOTAL	10501	20915	30967	74387	102638	128740	177784	221166

(₹ Lakh)

Note : Figures in brackets indicate negative values.

**TABLE 75: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD. (ECGC) :
POLICYHOLDERS ACCOUNT**

PARTICULARS	(₹ Lakh)										
	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	58704	47613	54305	59444	54576	52527	57599	67486	76625	79604	90735
Profit/ Loss on sale/redemption of Investments		1			1		175	346	146	370	568
Others	29	71	67	78	37	59	1464	601	500	569	432
Interest, Dividend & Rent – Gross		7066	9611	11454	13035	15684	11753	13662	18949	21519	25711
TOTAL (A)	58733	54751	63983	70976	67649	68270	70992	82096	96219	102062	117446
Claims Incurred (Net)	56956	40386	24964	18711	(1598)	35523	67518	75744	67961	81280	74607
Commission	(87)	(49)	(7)	(17)	(3408)	(2476)	(3157)	(953)	(5792)	(5504)	(5792)
Operating Expenses related to Insurance Business	4757	5628	11308	7396	10448	9437	10360	15148	12669	13825	15734
Other - Premium Deficiency							4820	(4820)	4686		
Others- Amortizations, Write offs & Provisions											
Foreign Taxes											
TOTAL (B)	61625	45966	36265	26089	5442	42484	79540	85118	79525	84915	84549
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)	(2893)	8785	27718	44887	62207	25786	(8548)	(3023)	16695	17148	32897
APPROPRIATIONS											
Transfer to Shareholders' Account											
Transfer to Catastrophe Reserve	(2893)	8785	27718	44887	62207	25786	(8548)	(3023)	16695	17148	32897
Transfer to Other Reserves											
TOTAL (C)	(2893)	8785	27718	44887	62207	25786	(8548)	(3023)	16695	17148	32897

Note : Figures in brackets indicate negative values.

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

PARTICULARS	(₹ Lakh)										
	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)											
(a) Fire Insurance											
(b) Marine Insurance											
(c) Miscellaneous Insurance	(2893)	8785	27718	44887	62207	25786	(8548)	(3023)	16695	17148	32897
	(2893)	8785	27718	44887	62207	25786	(8548)	(3023)	16695	17148	32897
INCOME FROM INVESTMENTS											
(a) Interest, Dividend & Rent – Gross	11891	4343	6149	10161	14744	18166	15584	13667	16141	17607	20202
(b) Profit on sale of investments					1	0.03	233	346	124	302	447
Less: Loss on sale of investments	(1)										
OTHER INCOME	123	104	417	126	319	381	158	1063	131	689	874
TOTAL (A)	9121	13232	34285	55174	77271	44333	7426	12054	33091	35746	54419
PROVISIONS (Other than taxation)											
(a) For diminution in the value of investments											
(b) For doubtful debts	28	713	28		4	301	712	6			4
(c) Others											
OTHER EXPENSES											
(a) Expenses other than those related to Insurance Business											
(b) Bad debts written off											
(c) Others					93	203	167	285	319	732	511
TOTAL (B)	28	713	28		96	504	879	291	319	732	514
Profit Before Tax	9093	12519	34257	55174	77175	43829	6548	11763	32772	35014	53905
Provision for Taxation	2523	4338	12294	18908	28861	15213	2756	3589	10188	10964	17835
Prior Period Adjustments	(286)	568	(100)	(704)	371	277	(1581)	(393)	63	(228)	
Profit after Tax	6856	7614	22176	36970	47943	28339	5373	8566	22521	24279	36070
APPROPRIATIONS											
(a) Interim dividends paid during the year			1000	2500	9657	11583			2700		
(b) Dividend distribution tax on Interim Dividends									438		
(c) Proposed final dividend	1371	1523	3435	10000	8200	8100	1075	2610	2700	6000	8800
(d) Dividend distribution tax	176	199	482	1403	1394	1377	183	423	438	1020	1496
(e) Transfer to any Reserves or Other Accounts											
Transfer to General Reserve	5309	5892	17259	23067	28694	7279	4116	5534	16245	17260	19666
Balance of Profit / Loss B/f from last year	2	2	2	2	2	1	2	2	1	1	
Balance C/f to Balance Sheet	2	2	2	2	1	2	2	1	1		

Note : Figures in brackets indicate negative values.

TABLE 77: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD. (ECGC) : BALANCE SHEET
(As on 31st March)

Particulars	(₹ Lakh)											
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
SOURCES OF FUNDS												
Share Capital	50000	60000	70000	80000	90000	90000	90000	90000	90000	100000	110000	
Reserves & Surplus	16696	22588	39847	62914	91342	98622	102738	108271	124516	141775	167441	
Fair Value Change Account						3156	27	7951	2259	1925	5439	
Borrowings					848	3133						
Deferred Tax Liability	131											
TOTAL	66827	82588	109847	142914	182190	191755	195921	206222	216775	243700	282880	
APPLICATION OF FUNDS												
Investments	4672	4672	4672	22808	58621	106198	262046	316356	334043	393794	461437	
Loans	1105	964	402	1487								
Fixed Assets	5648	5660	5616	12094	12470	13629	13568	14319	14705	15264	20194	
CURRENT ASSETS												
Cash & Bank Balance	169677	201062	248671	260246	227726	200179	79228	87686	95245	112278	114406	
Advances and Other Assets	12422	12302	10171	9212	12805	29997	37946	44383	50485	62253	85169	
Sub-Total (A)	182099	213364	258842	269459	240531	230176	117174	132069	145730	174531	199575	
CURRENT LIABILITIES												
Provisions	102245	114151	116470	116173	93290	121584	160672	208767	228781	286250	333792	
Sub-Total (B)	24451	28301	45121	48540	37706	39907	38257	48160	50958	54313	65501	
Net Current Assets (C) = (A-B)	126696	142452	161591	164713	130995	161491	198929	256927	279740	340563	399293	
Deferred Tax Assets	55403	70912	97251	104745	109535	68685	(81755)	(124858)	(134010)	(166032)	(199718)	
Misc. Expenditure (to the extent not written off or adjusted)		381	1906	1780	46	219	2063	405	2036	673	967	
Profit & Loss Account (Debit Balance)					1518	3024						
TOTAL	66827	82588	109847	142914	182190	191755	195921	206222	216775	243700	282880	

Note: Figures in brackets indicate negative values.

TABLE 78: AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) : POLICYHOLDERS ACCOUNT

PARTICULARS	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	18910	45537	55092	55876	63614	74261	102252	127592	132021	147624	164786
Profit/ Loss on sale/redemption of Investments				4	56		107	152	0.36		27
Others											
Interest, Dividend & Rent – Gross	588	4771	4711	6661	9810	10555	11058	12848	15016	16484	19304
TOTAL (A)	19498	50309	59803	62541	73480	84816	113417	140592	147038	164109	184118
Claims Incurred (Net)	28251	27685	51873	55075	52954	52962	118919	95015	102102	144461	172445
Commission		(10)	(24)	(-)	(2194)	(894)	(4430)	(13108)	(23660)	(22254)	(17218)
Operating Expenses related to Insurance Business	541	845	1217	1023	1412	1588	2024	4480	3637	4644	6321
Others- Amortizations, Write offs & Provisions		57	169	211	259	269	207	2176	129	133	941
Foreign Taxes											
TOTAL (B)	28792	28576	53236	56309	52431	53926	116720	88564	82208	126983	162489
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)	(9294)	21732	6567	6232	21049	30891	(3303)	52028	64830	37126	21629
APPROPRIATIONS											
Transfer to Shareholders' Account											
Transfer to Catastrophe Reserve	(9294)	21732	6567	6232	21049	30891	(3303)	52028	64830	37126	21629
Transfer to Other Reserves											
TOTAL (C)	(9294)	21732	6567	6232	21049	30891	(3303)	52028	64830	37126	21629

Note : Figures in the brackets indicate negative values.

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

(₹ Lakh)

PARTICULARS	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)											
(a) Fire Insurance				6232	21049	30891	(3303)	52028	64830	37126	21629
(b) Marine Insurance				6232	21049	30891	(3303)	52028	64830	37126	21629
(c) Miscellaneous Insurance	(9294)	21732	6567								
INCOME FROM INVESTMENTS											
(a) Interest, Dividend & Rent – Gross	1070	749	2020	2849	3996	4935	6777	5199	9377	14387	14989
(b) Profit on sale of investments			150	2	23	66		61	0.22		
Less: Loss on sale of investments											
OTHER INCOME											
TOTAL (A)	(8224)	22486	8793	9127	25081	35859	4025	57353	74667	51568	36764
PROVISIONS (Other than taxation)											
(a) For diminution in the value of investments				19			36	(136)			
(b) For doubtful debts				490	39	138	220	84	124	219	56
(c) Others	5	21	73								
OTHER EXPENSES											
(a) Expenses other than those related to Insurance Business		3	91	4							81
(b) Bad debts written off											
(c) Others	63	45	358	91	105	126	127	110	88	122	49
TOTAL (B)	68	69	522	604	144	264	383	59	212	341	186
Profit Before Tax	(8292)	22417	8271	8523	24936	35594	3642	57294	74454	51227	36578
Provision for Taxation		5571	3091	3625	8805	12333	302	19265	24242	16406	11714
Profit after Tax	(8292)	16846	5181	4898	16131	23261	3340	38030	50213	34821	24865
APPROPRIATIONS											
(a) Interim dividends paid during the year											
(b) Proposed final dividend					2000	2000		2000	2500		
(c) Dividend distribution tax					340	340		324	406		
(d) Transfer to any Reserves or Other Accounts		92									
Transfer to General Reserve		8462	5181	4898	13791	20921		35705	47307	34821	24865
Balance of Profit / Loss Bf from last year		(8292)									
Balance Cf to Balance Sheet	(8292)										

Note : Figures in the brackets indicate negative values.

TABLE 80: AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) : BALANCE SHEET
(As on 31st March)

(₹ Lakh)

SOURCES OF FUNDS	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Share Capital	20000	19864	19909	20000	20000	20000	20000	20000	20000	20000	20000
Reserves & Surplus		8462	13642	18540	32317	53237	56578	92283	139590	174411	199276
Fair Value Change Account		73	167	243	337	18	618	382	(379)	(734)	(950)
Borrowings		2061								451	317
TOTAL	20000	30459	33718	38783	52654	73255	77196	112665	159211	194128	2186643
APPLICATION OF FUNDS											
Investments	9688	40666	61813	69308	87678	92334	144209	156484	200355	241363	401907
Loans	10	25	34	146	144	139	129	125	119	192	321
Fixed Assets	396	484	459	475	493	462	2944	2349	1977	4908	5465
Deferred Tax Assets					343	392	277	194	310		
CURRENT ASSETS											
Cash & Bank Balance	81294	63808	81252	74537	72716	104786	93324	162946	122651	164690	14909
Advances and Other Assets	4496	6284	13882	15957	19882	18268	45840	49535	54444	95974	97961
Sub-Total (A)	85790	70093	95135	90494	92597	123055	139164	212481	177095	260664	112869
CURRENT LIABILITIES											
Provisions	66335	50861	95080	91997	89388	100339	144484	190743	143720	230720	213441
	18031	29948	28643	29642	39213	42788	65043	68224	76925	82279	88478
Sub-Total (B)	84366	80809	123723	121639	128601	143127	209527	258967	220646	312999	301919
Net Current Assets (C)= (A-B)	1424	(10717)	(28588)	(31145)	(36004)	(20072)	(70363)	(46486)	(43550)	(52335)	(189050)
Misc. Expenditure (to the extent not written off or adjusted)	189										
Profit & Loss Account (Debit Balance)	8292										
TOTAL	20000	30459	33718	38783	52654	73255	77196	112665	159211	194128	2186643

Note : Figures in brackets indicate negative values.

TABLE 81: GENERAL INSURANCE CORPORATION : POLICYHOLDERS ACCOUNT

(₹ Lakh)

PARTICULARS	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Premiums earned (Net)	203968	243846	318632	399178	437368	445884	526380	722896	780617	807643	954403	1131573	1332179	1360881
Profit/ Loss on sale/redemption of Investments	9332	11513	12555	33349	28282	50067	54523	58721	31786	48792	43191	24461	76914	80767
Others	(313)	69	722	(925)	379	74	(98)	(72)	794	(82)	(2041)	1065	12640	23855
Interest, Dividend & Rent – Gross	42141	45420	45316	52820	56882	59661	68700	70255	82096	80778	90800	117530	143935	176299
TOTAL (A)	255128	300848	377225	484423	522912	555686	649505	851800	895294	937131	1086354	1274629	1565667	1641802
Claims Incurred (Net)	185183	229508	274440	289536	370280	457307	362271	601150	621714	685639	862578	1398641	1094234	1210729
Commission	49610	63633	90901	107164	120749	110293	167012	208965	174918	193025	192635	206663	290575	244899
Operating Expenses related to Insurance Business & Investments	2422	2513	2980	3383	4060	4533	4811	5697	6312	7146	7882	10589	11532	18014
Premium Deficiency												14147	(14147)	
TOTAL (B)	237215	295654	368321	400083	495089	572133	534094	815811	802943	885809	1063094	1630040	1382194	1473642
Operating Profit/(Loss) C = (A - B)	17913	5194	8904	84340	27823	(16448)	115410	35989	92351	51322	23260	(355411)	183473	168160
APPROPRIATIONS														
Transfer to Shareholders' Account	17913	5194	8904	84340	27823	(16448)	115410	35989	92351	51322	23260	(355411)	183473	168160
Transfer to Catastrophe Reserve														
Transfer to Other Reserves														
TOTAL (C)	17913	5194	8904	84340	27823	(16448)	115410	35989	92351	51322	23260	(355411)	183473	168160

Note : Figures in brackets indicate negative values.

TABLE 82: GENERAL INSURANCE CORPORATION : SHAREHOLDERS ACCOUNT

PARTICULARS	(₹ Lakh)													
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
OPERATING PROFIT/(LOSS)														
(a) Fire Insurance	11675	(137)	20236	45336	24144	14039	6047	(23031)	(3872)	32771	24694	(240554)	38162	2392
(b) Marine Insurance	16917	10776	4201	6665	(1803)	3940	(8132)	(19197)	(7078)	26312	17533	(47007)	59580	51025
(c) Miscellaneous Insurance	(10679)	(5445)	(15533)	32352	5670	(34470)	117405	77762	102368	(8246)	(19370)	(70144)	85502	114743
(d) Life Insurance	17913	5194	8904	(12)	(188)	43	90	453	932	485	401	2294	229	
				84341	27823	16448	115410	35987	92351	51322	23260	(355411)	183473	168160
INCOME FROM INVESTMENTS														
(a) Interest, Dividend & Rent – Gross	29363	31310	29066	30139	36608	33868	34529	40614	46865	51201	59639	69374	44925	62606
(b) Profit on sale of investments	6503	7936	8053	19028	18202	28424	27403	33946	18145	30927	28369	14438	24006	28681
Less: Loss on sale of investments		(1)												
OTHER INCOME	923	1544	3585	1269	5595	458	5694	7113	27703	22007	17190	41404	5894	10259
TOTAL (A)	54702	45983	49608	134777	88228	46302	183036	117662	185065	155457	128458	(230195)	258298	269706
PROVISIONS (Other than taxation)														
(a) For diminution in the value of investments	2927	3308	7667	2348	1228	374	1793	657	977	1303	3192	1615	323	11115
(b) For doubtful debts	3806	6940	6300	1170	3580	(4750)	(1339)	(945)	(131)	(1438)	3643	15070	957	12488
(c) Others		43	1286	2329	3338	6384	3496	3389	2969	2544	2273	2021	1885	2007
OTHER EXPENSES														
(a) Expenses other than those related insurance business	111						109	143	112	145	183	167	99	66
(b) Loss on Exchange							30	24	0.08	23835				
(c) Bad debts written off								7664	(22)					
(d) Others	257	22	66	1239	73					47	13	–	16817	13686
(e) Interest on Service Tax											219			
TOTAL (B)	7101	10313	15319	7086	8220	2008	4089	10933	3906	26437	9523	18873	20080	39362
Profit before Tax	47601	35670	34289	127691	80008	44294	178947	106730	181159	129020	118935	(249067)	238217	230344
Provision for Taxation	5895	4453	6123	23927	60006	(15558)	25811	7451	40439	(48440)	15594	(2192)	3755	5026
Profit after Tax	41706	31217	28166	103764	20002	59852	153134	99278	140720	177461	103341	(246875)	234462	225317
Balance brought forward from last year										1	6	6	(246789)	
Profit Available for appropriation										177461	103347	(246869)		
APPROPRIATIONS														
(a) Interim dividends paid during the year	4300	4300	4730	6450	6450	8600	30960	19780	27950	35260	20640		46870	11825
(b) Proposed final dividend	4386		606	826	905	1206	5262	3362	4750	5856	3428	(80)	7966	33110
(c) Dividend distribution tax														7637
(d) Transfer to any Reserves or other Accounts														
(e) Transfer to General Reserve	36968	26915	22830	96480	12650	50050	116910	76140	108020	136339	79273		23446	82128
(f) Balance of Profit / Loss B/f from last year		1	3	3	8	6	2	5	1	6	6		(246789)	(90609)
(g) Balance c/f to Balance Sheet	1	3	3	8	6	2	5	1	1	6	6	(246789)	(90609)	9

Note: Figures in brackets indicate negative values.

TABLE 83: GENERAL INSURANCE CORPORATION : BALANCE SHEET
(As on 31st March)

PARTICULARS	(₹ Lakh)													
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
SOURCES OF FUNDS														
Share Capital	21500	21500	21500	21500	21500	43000	43000	43000	43000	43000	43000	43000	43000	43000
Reserves & Surplus	244704	271622	295293	391778	404426	432913	549826	625377	735334	859657	939022	726051	923160	1145208
Fair Value Change Account		153903	114968	415409	514414	1031161	982843	1428743	607474	1702846	1881771	1707279	1757604	2050003
Borrowings			601	529	402				191					
Deferred Tax Liability		447025	432361	829216	940742	1507074	1575668	2097120	1385999	2605503	2863793	2476330	2723764	3238211
TOTAL	266204	447025	432361	829216	940742	1507074	1575668	2097120	1385999	2605503	2863793	2476330	2723764	3238211
APPLICATION OF FUNDS														
Investments	471893	713282	782716	1212696	1463026	2138083	2290511	2851378	2099471	3357393	3669248	3694609	3997610	4565583
Loans	83391	81589	79582	80045	80405	75323	74910	68017	71932	69515	59539	49919	46291	42405
Fixed Assets	2589	4111	4098	3794	4031	4276	4369	4102	4361	4465	4489	4940	5477	11431
Deferred Tax Asset					16989	6179	13944			7535	152	505	704	671
CURRENT ASSETS														
Cash & Bank Balance	121126	111080	151681	178791	149437	187645	180375	252759	313270	277311	475660	691437	823428	826392
Advances and Other Assets	98367	127822	151434	168788	258286	220088	296054	411083	512929	667994	763768	931681	1120480	1252704
Sub-Total (A)	219493	238902	303115	347579	407723	407732	476429	663842	826199	945305	1239428	1623118	1943907	2079096
CURRENT LIABILITIES														
Provisions	339468	394677	477497	510854	649893	872167	872919	1004706	1144044	1229704	1476642	2134473	2421540	2648334
Sub-Total (B)	171694	196182	259653	304043	364550	263162	403811	499458	471921	549005	632421	762289	848685	812641
Net Current Assets (C)= (A-B)	511162	590859	737150	814898	1014442	1135329	1276730	1504164	1615964	1778710	2109064	2896762	3270225	3460975
Misc. Expenditure (to the extent not written off or adjusted)	(291669)	(351957)	(434035)	(467319)	(606719)	(727597)	(800301)	(840321)	(789765)	(833404)	(869636)	(1273644)	(1326317)	(1381879)
Profit & Loss Account (Debit Balance)														
TOTAL	266204	447025	432361	829216	940742	1507074	1575668	2097120	1385999	2605503	2863793	2476330	2723764	3238211

Note : Figures in brackets indicate negative values.

TABLE 84: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	Bajaj Allianz				Bharti AXA				Cholamandalam						
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Andhra Pradesh	22	20	21	21	21	4	4	4	4	4	5	5	5	5	6
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	3	2	3	3	3	1	1	1	1	1	1	1	1	2	2
Bihar	5	4	4	4	4	-	-	-	-	-	1	1	1	2	2
Chhattisgarh	4	4	4	4	4	1	2	1	1	1	1	1	1	3	3
Goa	4	3	4	4	3	1	1	1	1	1	1	1	1	2	2
Gujarat	27	18	22	22	21	3	3	3	4	4	9	9	8	8	8
Haryana	5	4	5	5	5	1	2	2	2	2	3	4	3	3	3
Himachal Pradesh	2	2	1	1	1	-	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	2	2	2	2	2	-	-	-	-	-	-	-	-	-	-
Jharkhand	4	3	3	3	4	1	1	1	1	1	2	2	2	2	2
Karnataka	16	16	13	13	12	5	5	5	5	5	6	6	6	5	6
Kerala	9	8	9	9	9	1	1	1	2	2	7	7	6	6	6
Madhya Pradesh	6	7	5	5	5	2	2	2	2	2	3	4	4	4	4
Maharashtra	32	24	26	25	28	8	8	8	12	12	18	16	16	17	19
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	6	6	6	6	6	1	1	1	1	1	2	2	2	2	2
Punjab	13	8	9	8	8	3	3	3	3	3	4	3	3	3	2
Rajasthan	7	6	3	3	3	3	2	2	2	2	2	3	3	3	5
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Tamil Nadu	25	26	19	18	16	4	4	4	4	4	27	19	19	20	20
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Uttar Pradesh	10	9	8	8	8	3	4	4	5	5	6	6	6	6	6
Uttarakhand	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
West Bengal	14	14	13	15	16	2	2	2	3	3	3	3	3	3	3
Andaman & Nicobar Island	1	1	1	1	1	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	1	-	-	-	1	1	1	1	1	-	-	-	-	1
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	13	9	9	9	4	4	3	3	2	2	3	1	1	1	1
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Putucherry	1	1	1	1	1	-	-	-	-	-	1	1	1	1	1
Total	232	199	192	191	186	50	51	50	58	59	106	96	93	101	107

TABLE 84: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	Future Generali				HDFC Ergo				ICICI Lombard						
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Andhra Pradesh	4	4	4	5	7	6	6	6	6	8	31	31	27	25	25
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	1	1	1	1	2	1	1	1	1	2	3	3	3	3	2
Bihar	2	2	2	1	2	1	1	1	1	2	4	4	4	4	4
Chhattisgarh	1	1	1	1	2	1	1	1	1	2	7	7	7	5	5
Goa	1	1	-	-	1	1	1	1	1	1	2	2	2	1	2
Gujarat	6	10	9	9	13	5	5	5	5	9	26	25	25	22	22
Haryana	5	5	5	4	5	2	2	3	3	3	16	13	13	10	9
Himachal Pradesh	1	1	-	-	1	-	-	-	-	-	2	2	2	2	2
Jammu & Kashmir	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2
Jharkhand	2	2	2	2	4	2	2	2	2	2	4	4	4	4	4
Karnataka	4	4	3	4	6	4	4	4	4	5	23	22	22	19	19
Kerala	6	6	4	4	6	8	8	8	8	8	16	15	15	14	14
Madhya Pradesh	4	4	3	3	5	3	3	3	3	3	19	17	17	11	11
Maharashtra	15	15	16	18	19	11	11	12	13	21	43	36	36	32	32
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	2	2	2	2	4	2	2	2	2	4	17	16	16	13	13
Punjab	4	4	4	3	5	4	4	4	4	4	19	16	16	16	15
Rajasthan	6	6	4	4	4	5	5	5	5	5	17	14	14	12	12
Sikkim	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1
Tamil Nadu	7	7	7	7	6	6	5	6	6	8	22	21	21	21	21
Tripura	-	-	-	-	1	-	-	-	-	-	1	1	1	1	1
Uttar Pradesh	11	11	6	4	5	5	5	7	7	8	36	30	30	27	27
Uttarakhand	-	-	1	1	2	1	1	1	1	1	7	6	6	6	6
West Bengal	4	4	5	4	5	2	2	2	2	4	20	16	16	14	14
Andaman & Nicobar Island	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-
Chandigarh	1	1	1	1	1	1	1	1	1	1	2	1	1	1	1
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	3	2	2	2	2	6	6	3	3	5	8	8	8	7	7
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	1	1	1	-	-	-	-	-	1	1	1	1	1
Total	91	94	84	82	111	78	78	80	81	108	350	315	311	275	273

TABLE 84: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	IFFCO Tokio				L&T General				Liberty Videocon		Magma HDI	
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2013	2014
Andhra Pradesh	3	3	3	3	3	1	1	1	1	2	3	3
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	-	-	-	-	-	-	-	-	-	-	-
Bihar	-	-	-	1	1	-	-	-	-	-	1	1
Chhattisgarh	1	1	1	1	1	-	-	-	1	-	2	6
Goa	1	1	1	1	1	-	-	-	-	-	-	-
Gujarat	7	8	8	9	9	1	1	1	1	2	3	5
Haryana	3	3	3	3	5	-	-	-	-	1	3	4
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	-	1	1	1	1	-	-	-	-	-	-	-
Jharkhand	-	-	-	-	-	-	-	-	-	-	2	3
Karnataka	4	4	4	5	5	1	1	1	1	2	1	2
Kerala	1	1	1	1	1	-	-	-	-	-	1	2
Madhya Pradesh	3	3	3	3	3	-	-	-	-	-	3	7
Maharashtra	16	16	16	16	13	2	4	4	6	5	5	6
Manipur	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	1	1	1	1	1	1	1	1	1	1	3	5
Punjab	1	2	2	2	2	-	-	-	-	1	2	2
Rajasthan	1	1	1	3	3	-	-	-	1	1	2	3
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	3	3	3	6	6	2	2	2	2	2	2	5
Tripura	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	3	3	3	3	3	-	-	-	1	-	2	4
Uttarakhand	-	1	1	1	1	-	-	-	-	-	1	1
West Bengal	3	3	3	3	3	1	1	1	1	1	6	9
Andaman & Nicobar Island	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	1	1	1	1	1	-	-	-	-	1	1	1
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	8	10	10	10	10	1	1	1	1	2	3	3
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	1
Total	60	66	66	74	73	10	12	17	17	21	46	73

TABLE 84: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	Raheja OBE				Reliance General				Royal Sundaram						
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Andhra Pradesh	-	1	1	1	1	16	16	14	12	12	9	9	9	12	12
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	-	-	-	-	2	2	-	1	1	1	1	1	1	1
Bihar	-	-	-	-	-	1	1	1	1	1	1	1	1	1	1
Chhattisgarh	-	-	-	-	-	2	2	2	2	2	1	1	1	1	1
Goa	-	-	-	-	-	1	1	1	1	1	1	1	1	1	1
Gujarat	-	-	1	1	1	21	21	15	13	13	10	10	12	12	12
Haryana	-	-	-	-	-	7	7	3	4	4	1	1	1	1	2
Himachal Pradesh	-	-	-	-	-	1	1	2	2	2	-	-	-	-	-
Jammu & Kashmir	-	-	-	-	-	1	1	1	1	1	-	-	-	-	-
Jharkhand	-	-	-	-	-	4	4	4	4	4	1	1	1	2	2
Karnataka	-	-	1	1	1	15	15	13	12	12	7	9	9	13	13
Kerala	-	-	-	-	-	13	13	12	12	12	7	7	7	8	8
Madhya Pradesh	-	-	-	-	-	13	13	6	5	5	3	3	3	3	3
Maharashtra	1	1	2	2	2	33	33	19	19	19	8	8	10	10	10
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	-	-	-	-	-	3	3	2	2	2	2	2	3	3	4
Punjab	-	-	-	-	-	8	7	8	5	5	-	-	1	1	1
Rajasthan	-	-	-	-	-	9	9	4	6	6	1	1	1	1	1
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	-	-	1	1	1	15	15	11	11	11	17	17	19	23	22
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1
Uttar Pradesh	-	-	-	-	-	20	17	11	8	8	3	3	4	4	4
Uttarakhand	-	-	-	-	-	-	3	-	1	1	-	-	-	-	-
West Bengal	-	-	-	-	-	11	11	9	9	9	4	5	5	5	5
Andaman & Nicobar Island	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	-	-	1	1	1	2	2	1	1	1	1	1
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	-	-	1	1	1	15	15	11	5	5	2	2	2	2	2
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	1	1	1	1	1	1	1	1	1	1
Total	1	2	7	7	7	212	212	151	139	139	80	84	94	108	108

TABLE 84: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	SBI General				Shriram General				Tata AIG						
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Andhra Pradesh	-	2	2	4	4	6	7	10	10	14	2	2	2	4	4
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	1	1	1	1	-	-	-	-	-	1	1	1	1	1
Bihar	-	-	1	1	2	-	-	-	-	-	-	-	-	-	-
Chhattisgarh	-	-	-	1	1	-	-	1	-	1	1	1	1	1	1
Goa	-	1	1	1	1	-	-	1	1	1	1	1	1	1	1
Gujarat	-	1	2	2	3	3	3	4	4	4	4	6	6	7	11
Haryana	-	-	-	-	1	5	5	5	1	3	1	1	1	1	1
Himachal Pradesh	-	-	-	-	-	-	1	1	1	1	-	-	-	-	-
Jammu & Kashmir	-	-	-	-	-	-	-	1	1	1	-	-	-	-	-
Jharkhand	-	-	1	2	2	-	-	1	1	1	2	2	2	2	2
Karnataka	-	1	1	2	3	1	1	1	1	3	2	3	3	4	4
Kerala	-	-	2	2	3	1	1	3	3	4	1	2	2	3	3
Madhya Pradesh	-	1	2	4	4	2	3	3	3	3	1	1	1	2	2
Maharashtra	-	2	3	4	6	5	8	10	10	10	12	13	13	16	19
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	-	1	1	2	3	-	-	-	-	-	1	1	1	1	1
Punjab	-	-	-	1	1	3	3	3	3	3	2	2	2	2	3
Rajasthan	-	1	1	3	4	7	9	13	14	13	1	2	2	2	2
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	-	2	2	2	4	6	6	8	9	10	4	4	4	6	9
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	-	1	1	1	5	8	11	17	17	16	3	4	4	4	4
Uttarakhand	-	-	1	1	1	1	2	2	2	2	1	1	1	1	1
West Bengal	-	1	1	2	3	1	2	2	2	2	3	3	2	2	2
Andaman & Nicobar Island	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	-	1	1	1	1	5	5	5	5	5	3	2	2	4	4
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	17	25	38	55	55	68	92	89	99	47	54	53	67	78

TABLE 84: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	Universal Sampo				National				New India						
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Andhra Pradesh	3	3	5	5	5	91	91	110	114	132	77	79	100	124	144
Arunachal Pradesh	-	-	-	-	-	1	1	1	2	4	1	1	1	1	3
Assam	-	1	1	1	1	34	34	36	42	49	23	23	29	37	44
Bihar	1	1	1	1	1	39	39	40	47	63	20	20	22	24	43
Chhattisgarh	1	1	1	1	1	13	13	12	12	24	11	11	11	25	32
Goa	-	-	-	-	-	8	8	8	10	11	5	5	5	8	10
Gujarat	3	3	5	5	5	55	52	58	74	91	64	64	84	104	141
Haryana	-	2	4	4	5	42	41	45	54	61	29	29	31	39	44
Himachal Pradesh	-	-	-	-	-	17	17	25	24	24	8	8	12	18	19
Jammu & Kashmir	-	1	2	1	1	14	14	17	21	23	11	11	12	15	18
Jharkhand	-	2	2	2	2	23	23	23	29	46	22	22	22	24	40
Karnataka	2	3	7	7	7	59	59	80	73	100	66	64	64	74	99
Kerala	1	1	1	1	2	51	51	54	68	83	58	58	69	100	124
Madhya Pradesh	2	2	4	4	4	52	52	53	56	99	39	39	47	73	113
Maharashtra	8	10	14	13	13	124	126	131	141	179	151	153	167	209	268
Manipur	-	-	-	-	-	1	1	1	1	5	1	1	1	1	4
Meghalaya	-	-	-	-	-	2	2	2	3	6	3	3	3	4	6
Mizoram	-	-	-	-	-	1	1	1	1	3	1	1	1	1	3
Nagaland	-	-	-	-	-	1	1	2	3	4	2	2	2	2	4
Orissa	2	2	3	3	2	37	40	46	56	69	35	35	38	53	67
Punjab	1	2	2	3	3	88	87	109	103	107	52	52	57	81	87
Rajasthan	2	3	6	5	5	73	68	67	80	106	34	34	40	73	77
Sikkim	-	-	-	-	-	1	1	1	1	1	1	1	1	2	2
Tamil Nadu	3	4	4	7	7	94	96	101	114	208	95	95	121	178	257
Tripura	-	-	-	-	-	4	4	6	12	13	1	1	1	4	4
Uttar Pradesh	2	4	11	12	17	105	109	110	130	214	99	99	99	155	239
Uttarakhand	2	2	2	2	2	9	9	14	14	16	16	16	35	25	31
West Bengal	2	4	6	6	7	103	96	102	109	147	50	50	60	70	101
Andaman & Nicobar Island	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1
Chandigarh	1	1	1	1	1	11	14	13	10	10	12	12	12	11	11
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1
Delhi	3	2	2	2	2	63	64	69	66	67	45	45	50	49	52
Lakshadweep	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1
Puducherry	-	-	-	-	-	4	5	3	6	6	4	4	3	6	6
Total	39	54	84	86	94	1220	1219	1340	1477	1972	1039	1041	1204	1594	2097

TABLE 84: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	Oriental				United				Apollo Munich						
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Andhra Pradesh	68	78	103	130	141	145	143	147	155	165	1	3	3	3	3
Arunachal Pradesh	-	2	2	4	4	1	1	1	1	2	-	-	-	-	-
Assam	26	30	33	44	44	49	49	48	48	57	-	-	-	-	-
Bihar	36	38	45	46	62	31	30	33	33	35	-	-	-	-	1
Chhattisgarh	14	20	20	31	33	14	14	14	14	17	-	-	-	-	-
Goa	4	4	5	7	8	8	8	8	9	11	-	-	-	-	-
Gujarat	67	73	79	91	92	79	74	88	89	96	1	1	4	4	4
Haryana	33	34	44	55	56	46	48	50	51	60	2	1	1	2	2
Himachal Pradesh	15	15	18	19	21	13	13	12	12	14	-	-	-	-	-
Jammu & Kashmir	14	14	17	21	22	13	13	15	15	20	-	-	-	-	-
Jharkhand	16	19	19	30	41	18	18	18	18	19	-	-	-	-	-
Karnataka	73	90	99	111	131	99	101	102	106	131	2	3	3	3	3
Kerala	56	67	70	78	96	97	96	97	102	111	2	2	2	2	2
Madhya Pradesh	43	50	51	58	107	53	54	55	55	69	-	-	2	2	2
Maharashtra	103	111	115	127	142	140	138	144	154	179	6	10	11	11	12
Manipur	1	1	1	4	4	1	1	1	1	2	-	-	-	-	-
Meghalaya	3	3	3	4	5	5	5	5	5	6	-	-	-	-	-
Mizoram	1	1	1	2	2	1	1	1	1	1	-	-	-	-	-
Nagaland	2	2	3	3	3	1	1	1	1	1	-	-	-	-	-
Orissa	30	35	34	49	60	30	31	33	40	40	1	1	1	1	1
Punjab	61	74	80	89	90	83	83	84	87	94	1	1	2	2	2
Rajasthan	57	61	60	77	95	90	88	86	111	98	1	1	2	2	2
Sikkim	1	1	1	2	2	1	1	1	1	1	-	-	-	-	-
Tamil Nadu	71	96	110	122	220	186	190	194	224	268	3	5	5	5	5
Tripura	3	2	4	10	10	4	4	4	6	5	-	-	-	-	-
Uttar Pradesh	95	104	111	167	218	81	96	103	110	146	2	2	4	4	4
Uttarakhand	13	16	18	22	25	34	24	20	21	23	-	-	-	-	-
West Bengal	38	42	43	57	85	48	50	51	53	80	1	2	2	2	2
Andaman & Nicobar Island	-	-	-	-	-	1	1	1	1	1	-	-	-	-	-
Chandigarh	7	8	8	9	9	9	7	9	9	8	1	1	1	1	1
Dadra & Nagar Haveli	-	-	-	-	-	-	1	1	1	1	-	-	-	-	-
Daman & Diu	2	2	1	2	2	-	-	-	-	-	-	-	-	-	-
Delhi	46	52	52	54	54	51	47	54	54	65	6	6	6	6	6
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Putucherry	1	1	1	1	1	5	5	5	5	6	-	-	-	-	-
Total	1000	1146	1251	1526	1885	1437	1436	1486	1593	1832	30	39	49	50	52

TABLE 84: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	CIGNA TTK	Max Bupa					Religare		Star Health				
		2010	2011	2012	2013	2014	2013	2014	2010	2011	2012	2013	2014
Andhra Pradesh	1	-	1	1	1	1	3	3	29	29	21	17	20
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	-	-	-	-	-	-	-	1	2	2	2	2
Bihar	-	-	-	1	-	-	-	-	1	1	1	1	1
Chhattisgarh	-	-	-	-	-	-	-	-	2	4	3	3	4
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-
Gujarat	-	1	1	1	1	4	4	4	2	8	10	12	12
Haryana	-	-	-	-	-	-	1	1	4	5	8	9	9
Himachal Pradesh	-	-	-	-	-	-	-	-	1	1	1	1	1
Jammu & Kashmir	-	-	-	-	-	-	-	-	1	2	1	1	1
Jharkhand	-	-	-	-	-	-	-	-	1	4	4	4	4
Karnataka	1	-	1	3	4	4	5	5	20	22	22	22	23
Kerala	-	-	1	1	1	1	1	1	15	29	23	29	36
Madhya Pradesh	-	-	-	-	-	-	1	1	10	14	13	15	15
Maharashtra	2	-	2	3	5	9	9	9	23	30	24	25	26
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	1	1	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	-	-	-	-	-	-	1	1	4	11	4	4	4
Punjab	-	-	1	1	2	2	2	2	3	5	8	8	8
Rajasthan	-	-	1	1	1	1	1	1	6	11	9	9	9
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	1	-	1	1	3	3	3	3	57	65	49	52	49
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	-	-	-	1	3	4	4	4	6	10	12	15	16
Uttarakhand	-	-	-	-	-	1	1	1	-	3	4	4	4
West Bengal	1	-	1	1	1	2	2	2	13	26	11	13	14
Andaman & Nicobar Island	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	1	1	1	1	1	2	2	3	3	3
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	1	-	2	5	2	4	4	4	11	12	7	8	9
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	2	2	1	1	1
Total	7	-	11	12	21	22	32	43	215	299	241	258	271

TABLE 84: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Concl'd.)
(As on 31st March)

States/Union Territory	AIC				ECGC				Total						
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Andhra Pradesh	1	1	1	1	1	3	3	3	4	4	526	542	603	674	747
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	3	5	5	9	13
Assam	1	1	1	1	1	1	-	-	1	1	149	154	163	191	215
Bihar	1	1	1	1	1	-	-	-	-	-	143	144	158	172	229
Chhattisgarh	1	1	1	1	1	-	-	-	-	-	76	85	83	111	144
Goa	-	-	-	-	-	-	-	-	-	-	39	39	41	49	57
Gujarat	-	1	2	2	1	4	4	4	4	4	396	401	456	513	589
Haryana	-	-	-	-	-	2	2	2	3	3	207	209	229	257	289
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	60	61	74	80	86
Jammu & Kashmir	-	-	-	-	-	1	1	1	1	1	61	64	74	85	96
Jharkhand	1	1	1	1	1	-	-	-	-	-	103	110	112	135	184
Karnataka	1	1	2	2	2	4	3	3	4	4	413	438	469	500	608
Kerala	1	1	1	1	1	1	1	1	1	1	352	375	389	457	536
Madhya Pradesh	1	1	1	1	1	1	1	1	1	1	260	274	279	317	469
Maharashtra	1	1	2	2	2	11	10	10	11	12	769	784	811	908	1074
Manipur	-	-	-	-	-	-	-	-	-	-	4	4	4	7	15
Meghalaya	-	-	-	-	-	-	-	-	-	-	15	15	14	17	24
Mizoram	-	-	-	-	-	-	-	-	-	-	4	4	4	5	9
Nagaland	-	-	-	-	-	-	-	-	-	-	6	6	8	9	12
Orissa	1	1	1	1	1	1	1	1	1	1	178	195	199	248	294
Punjab	1	-	-	-	-	2	2	2	2	2	353	359	400	431	451
Rajasthan	1	1	1	1	2	2	2	2	2	2	325	329	327	423	463
Sikkim	-	-	-	-	-	-	-	-	-	-	5	5	5	8	8
Tamil Nadu	1	1	2	2	2	10	9	9	11	11	656	693	722	858	1179
Tripura	-	-	-	-	-	-	-	-	-	-	13	12	17	35	36
Uttar Pradesh	1	1	1	1	1	5	5	5	5	5	504	534	557	700	969
Uttarakhand	1	1	1	1	1	-	-	-	-	-	88	88	110	107	122
West Bengal	1	1	1	1	1	3	2	2	3	3	326	341	343	387	524
Andaman & Nicobar Island	-	-	-	-	-	-	-	-	-	-	3	3	3	3	4
Chandigarh	1	1	1	1	1	1	1	1	1	1	54	58	59	60	61
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	1	2	2	3	3
Daman & Diu	-	-	-	-	-	-	-	-	-	-	2	2	2	3	3
Delhi	1	1	1	1	1	5	4	4	5	5	301	300	306	309	327
Lakshadweep	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1
Puducherry	-	-	-	-	-	-	-	-	-	-	21	24	21	27	31
Total	18	18	22	22	22	57	51	51	60	61	6417	6660	7050	8099	9872

TABLE 85: STATE-WISE NUMBER OF REGISTERED BROKERS

State	(As on 31 st March)										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Maharashtra	51	63	68	76	88	95	98	98	107	112	125
Delhi	31	44	51	56	56	59	59	63	66	68	74
West Bengal	11	14	17	22	24	27	27	28	30	31	34
Tamil Nadu	11	14	17	20	24	27	27	28	29	30	33
Andhra Pradesh	12	14	15	19	19	19	19	18	19	21	27
Uttar Pradesh	6	8	8	15	16	15	16	18	20	21	21
Gujarat	6	8	10	10	11	11	12	13	13	13	14
Karnataka	7	7	10	10	11	11	12	12	13	13	15
Punjab	7	9	11	11	12	12	12	11	11	11	12
Kerala	3	3	3	6	6	6	7	8	10	11	13
Rajasthan	3	5	5	5	5	5	5	5	6	6	6
Chandigarh	3	3	4	5	5	5	5	4	4	4	4
Madhya Pradesh	3	3	3	3	3	3	3	3	3	3	3
Haryana	-	-	-	-	1	1	1	2	2	2	3
Total	154	195	222	258	281	296	303	311	333	346	384

TABLE 86: THIRD PARTY ADMINISTRATORS - NUMBER OF CLAIMS RECEIVED AND DURATION WISE SETTLEMENT OF CLAIMS (Contd.)

Sl. No.	NAME OF THE TPA	NUMBER OF CLAIMS RECEIVED DURING THE FINANCIAL YEAR											
		2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
1	Alankit Health Care TPA Ltd.	411	5687	12413	11552	17961	55308	85987	104332	50379	44916	32871	
2	Anmol Medicare TPA Ltd.				18		4186	13036	6615	14864	17908	16315	
3	Anyuta TPA in Health Care Pvt. Ltd.		42	24	23		49	76	82	1422	21226	19880	
4	Bhaichand Amoluk	23	3032	12917	13245								
5	Dedicated Healthcare Services				597	29356		157109	139255	151290	137241	149353	
6	Dawn Services												
7	E Meditek (TPA) Services Ltd.	4587	33438	59521	150102	217799	259635	319807	331278	365797	310863	468804	
8	East West Assist TPA Pvt. Ltd.			55	86	2894		51110	49015	37352	48496	49457	
9	Ericson TPA Healthcare Pvt. Ltd.											7	
10	Family Health Plan (TPA) Ltd.	78055	122583	191526	431725	215396	94013	130104	163163	183288	197254	229540	
11	Focus Health Services TPA Pvt. Ltd.	78	9				338	1469	1741	2153	2170	6643	
12	Genins India TPA Ltd.	6157	17114	30215	104704	106543	81651	78476	82832	60489	62777	149475	
13	Good Health Plan Ltd.	119	1749	5900	7069	14017	24886	36709	42461	49905	75098	94523	
14	Grand Health Care TPA Services Pvt Ltd									113	120	152	
15	Happy Insurance TPA Services											-	
16	Health India TPA Pvt. Ltd.	12542	51160	37180		80464	190859	234058	147458	65728	65065	91271	
17	Heritage Health TPA Pvt. Ltd.	993	2215		31461	36684	65674	75440	98387	95360	110717	133671	
18	i-Care health Management & TPA Services Pvt. Ltd.	340	2980	18779	63067	108730	208331	405852	876693	715140	871417	619569	
19	MD India Healthcare Services (TPA) Pvt. Ltd.	56652	54517	40509	64044	81740	327640	118426	105654	89206	80676	584232	
20	Med Save Health Care TPA Ltd.	37067	66582	116655	157204	210089	327640	376000	411308	515064	612783	947900	
21	Medi Assist India TPA Pvt. Ltd.	28938	41255	63074	65358	64238	75250	74307	71530	61124	56228	52405	
22	Meidcare TPA Services (I) Pvt. Ltd.	150338	230441	277225	351055	325176	185743	148527	182395	424829	804338	984190	
23	Paramount Health Services (TPA) Pvt. Ltd.		2	1398	8805	17064	20671	9257	33773	45535	47054	47896	
24	Park Mediclaim TPA Pvt Ltd	37915	52863	61535	88276	95451	250211	394606	159758	172084	182138	203574	
25	Raksha TPA Pvt. Ltd.				4	209	8101	13856	10035	9926	1227	2486	
26	Roithshield Healthcare (TPA) Services Ltd												
27	Safeway TPA Services Pvt. Ltd.												
28	Spurthi Meidtech (TPA) Solutions Pvt. Ltd.									30	286	649	
29	Sri Gokulam Health Services TPA (P) Ltd.												
30	TTK Healthcare TPA Pvt. Ltd.	59732	117597	175280	241994	289709	313948	305017	272223	288054	282492	126079	
31	United Healthcare Parekh TPA Pvt. Ltd.	553	1223	7987	10291	14305	35229	81989	93141	95968	106905		
32	Universal Medi-Aid TPA Service	439	708	950	1513	1232							
33	Vidal Health TPA Pvt. Ltd.												
34	Vipul Med Corp TPA Private Ltd.		1917	13752	38123	57784	109119	248790	240582	268367	221663	278898	
	TOTAL	474939	807114	1126895	1840294	1986859	2638502	3366016	3641584	3783261	4370606	5522107	

Note: Data as received.

TABLE 86: THIRD PARTY ADMINISTRATORS - NUMBER OF CLAIMS RECEIVED AND DURATION WISE SETTLEMENT OF CLAIMS (Contd.)

Sl. No.	NAME OF THE TPA	NUMBER OF CLAIMS SETTLED WITHIN 1 MONTH											
		2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
1	Alankit Health Care TPA Ltd.	379	4602	7376	8410	11559	24282	28099	93708	28234	29341	27085	
2	Anmol Medicare TPA Ltd.					4	2218	8926	3935	9321	15450	2998	
3	Anyuta TPA in Health Care Pvt. Ltd.		42	24	23		49	76	76	1392	18967	22171	
4	Bhaichand Amoluk	22	941	6395	6439								
5	Dedicated Healthcare Services				490	21018		93376	92685	107184	83159	92016	
6	Dawn Services												
7	E Meditek (TPA) Services Ltd.	2671	28260	44955	145724	189659	227036	255866	267332	331372	242310	184443	
8	East West Assist TPA Pvt. Ltd.			18	15	1693		29879	33870	31006	28887	33308	
9	Ericson TPA Healthcare Pvt. Ltd.												
10	Family Health Plan (TPA) Ltd.	40735	73014	44286	309977	147064	75907	52525	58588	92752	129526	170473	
11	Focus Health Services TPA Pvt. Ltd.	24					151	109	886		168	408	
12	Genins India TPA Ltd.	1964	7119	22657	68111	72316	63827	52605	70662	52750	47750	113861	
13	Good Health Plan Ltd.	112	1528	5813	5145	12584	20598	10912	10790	23727	36309	55001	
14	Grand Health Care TPA Services Pvt Ltd											58	
15	Happy Insurance TPA Services												
16	Health India TPA Pvt. Ltd.	1157	18550	18088	14010	60393	129603	118807	125941	55275	51802	68933	
17	Heritage Health TPA Pvt. Ltd.					21329	27990	30427	53206	59986	87155	110544	
18	i-Care Health Management & TPA Services Pvt. Ltd.												
19	MD India Healthcare Services (TPA) Pvt. Ltd.	290	1772	14868	49098	93026	185144	373118	631694	722693	698942	546293	
20	Med Save Health Care TPA Ltd.	18332	32843	14838	33905	41777	80068	70909	70039	66861	56242	475384	
21	Medi Assist India TPA Pvt. Ltd.	22150	48961	78384	88771	117984	202631	308818	344845	416816	507930	771484	
22	Meidcare TPA Services (I) Pvt. Ltd.	12224	25713	36476	52923	43039	52004	49085	40577	42064	22061	26130	
23	Paramount Health Services (TPA) Pvt. Ltd.	66916	109970	217914	302777	319173	167612	117013	144164	321788	717542	931117	
24	Park Mediclaim TPA Pvt Ltd		2	1234	6617	9595	8671	8164	9874	40895	26326	18805	
25	Raksha TPA Pvt. Ltd.	35889	50814	50310	73692	76745	242082	325415	156455	160898	155375	178450	
26	Roitshield Healthcare (TPA) Services Ltd												
27	Safeway TPA Services Pvt. Ltd				3	125	3782	9679	6631	5648	5631	9176	
28	Spurthi Meidtech (TPA) Solutions Pvt. Ltd.												
29	Sri Gokulam Health Services TPA (P) Ltd.												
30	TTK Healthcare TPA Pvt. Ltd.	51268	103061	153515	217575	246766	262397	162303	225040	283857	232428	250	
31	United Healthcare Parekh TPA Pvt. Ltd.	394	930	7327	6324	9490	19769	47357	57680	54138	88926	110328	
32	Universal Medi-Aid TPA Service	296	194	568	1050	855							
33	Vidal Health TPA Pvt. Ltd.												
34	Vipul Med Corp TPA Private Ltd.		991	5223	15736	17181	51379	191293	234819	250304	193846	245817	
	TOTAL	254823	511794	730269	1406815	1513375	1847212	2348223	2745661	3172461	3477415	4353984	

Note: Data as received.

TABLE 86: THIRD PARTY ADMINISTRATORS - NUMBER OF CLAIMS RECEIVED AND DURATION WISE SETTLEMENT OF CLAIMS (Contd.)

Sl. No.	NAME OF THE TPA	NUMBER OF CLAIMS SETTLED BETWEEN 1-3 MONTHS											
		2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
1	Alankit Health Care TPA Ltd.	2	668	3982	2410	5813	22247	35661	15055	17930	9465	4747	
2	Anmol Medicare TPA Ltd.					4	581	3390	839	3667		10362	
3	Anyuta TPA in Health Care Pvt. Ltd.	1	1373	4448	4571	2498			3				
4	Bhaichand Amoluk				7								
5	Dedicated Healthcare Services							59626	32722	27281	32484	35572	
6	Dawn Services												
7	E Meditek (TPA) Services Ltd.	1647	3242	9616	139071	16220	18578	31984	19906	35827	13169	147602	
8	East West Assist TPA Pvt. Ltd.			19	17	527		18454	9281	5485	14271	11445	
9	Ericson TPA Healthcare Pvt. Ltd.											-	
10	Family Health Plan (TPA) Ltd.	25832	40224	127365	64759	61129	17851	36166	46118	76701	31221	19144	
11	Focus Health Services TPA Pvt. Ltd.	34	9					604	290	1711	802	2167	
12	Genins India TPA Ltd.	1069	5381	4912	19838	24145	12583	23332	7862	5970	5818	11283	
13	Good Health Plan Ltd.		21	11	1394	6	2477	16518	16497	14534	20413	19711	
14	Grand Health Care TPA Services Pvt Ltd										70	69	
15	Happy Insurance TPA Services												
16	Health India TPA Pvt. Ltd.					14710	39384	72889	26480	11067	9442	12525	
17	Heritage Health TPA Pvt. Ltd.	4128	24614	14565	14508	11697	26030	36248	34725	33049	14705	11343	
18	i-Care health Management & TPA Services Pvt. Ltd.		178					744	1845	2179			
19	MD India Healthcare Services (TPA) Pvt. Ltd.	17	185	451	1248	2356	6942	19692	141432	23772	20378	15617	
20	Med Save Health Care TPA Ltd.	14208	9061	15710	13587	25488	36950	36857	29233	21713	13378	68688	
21	Medi Assist India TPA Pvt. Ltd.	11262	9947	24128	36300	57024	72555	18019	12313	45065	61390	70231	
22	Meidcare TPA Services (I) Pvt. Ltd.	10263	5394	13662	8809	7332	7755	8137	10911	3785	16168	9250	
23	Paramount Health Services (TPA) Pvt. Ltd.	45259	68632	41964	7272	8376	364	12546	11924	20137	47277	14367	
24	Park Mediclaim TPA Pvt Ltd			10	121	5397	7042	201	11400	686	11306	18903	
25	Raksha TPA Pvt. Ltd.			7093	10438	10806	8129	35412	972	8604	4489	9623	
26	Roithshield Healthcare (TPA) Services Ltd												
27	Safeway TPA Services Pvt. Ltd.												
28	Spurthi Meidtech (TPA) Solutions Pvt. Ltd.					23	2280	117	464	103	64	646	
29	Sri Gokulam Health Services TPA (P) Ltd.							2667	1061	3349	1791	1396	
30	TTK Healthcare TPA Pvt. Ltd.	6869	12917	17927	23299	22607	29359	94294	38046	NA	29	153	
31	United Healthcare Parekh TPA Pvt. Ltd.	141	279	660	3071	3592	11103	22366	27569	3065	24315	5075	
32	Universal Medi-Aid TPA Service	114	292	228	310	295				24403	11486		
33	Vidal Health TPA Pvt. Ltd.											7733	
34	Vipul Med Corp TPA Private Ltd.		754	5015	16268	22785	37960	11484	20121	13529	13981	22187	
	TOTAL	120846	183171	291766	367298	302830	360173	597408	517069	403615	377912	529857	

Note: Data as received.

TABLE 86: THIRD PARTY ADMINISTRATORS - NUMBER OF CLAIMS RECEIVED AND DURATION WISE SETTLEMENT OF CLAIMS (Contd.)

Sl. No.	NAME OF THE TPA	NUMBER OF CLAIMS SETTLED BETWEEN 3-6 MONTHS											
		2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
1	Alankit Health Care TPA Ltd.		97	64	276	2397	4744	11241	1663	4526	78	258	
2	Anmol Medicare TPA Ltd.						249	415	53	378		2826	
3	Anyuta TPA in Health Care Pvt. Ltd.								3				
4	Bhaichand Amoluk		183	631	862	636		6880	4935	4964	6312	4437	
5	Dedicated Healthcare Services												
6	Dawn Services												
7	E Meditek (TPA) Services Ltd.		931	2729	6653	4969	4543	7803	10058	7531	6058	48690	
8	East West Assist TPA Pvt. Ltd.			2	8	86		1742	5401	565	1661	1256	
9	Ericson TPA Healthcare Pvt. Ltd.												
10	Family Health Plan (TPA) Ltd.	10488						11055	17329	16009	4789	1827	
11	Focus Health Services TPA Pvt. Ltd.	2						638	286	286	399	2777	
12	Genins India TPA Ltd.	1042	1914	1039	8557	9828	4387	7162	2409	1301	455	938	
13	Good Health Plan Ltd.			2	198	1	93	5787	6995	2795	3170	3137	
14	Grand Health Care TPA Services Pvt Ltd									80	42	8	
15	Happy Insurance TPA Services												
16	Health India TPA Pvt. Ltd.		5670	4361	4219	2144	6227	9355	5807	4065	1054	720	
17	Heritage Health TPA Pvt. Ltd.	2134	117										
18	i-Care heralth Management & TPA Services Pvt. Ltd.	36	9	28	217	410	773	1538	198	338	NR		
19	MD India Healthcare Services (TPA) Pvt. Ltd.	9625	1705	1827	3968	2916	2833	6422	5786	2404	2492	1826	
20	Med Save Health Care TPA Ltd.	2426	2092	2459	5223	8141	8952	865	763	1283	1124	8994	
21	Medi Assist India TPA Pvt. Ltd.	2321	1622	3251	755	156	240	208	3172	3593	7501	4574	
22	Meidcare TPA Services (I) Pvt. Ltd.	9989	12559	13527	163	593	58	1248	3372	1089	6561	2237	
23	Paramount Health Services (TPA) Pvt. Ltd.			2	19	500	3939	53	13208	1949	1522	2491	
24	Park Mediclaim TPA Pvt Ltd			693	4099	2512				97	4308	2469	
25	Raksha TPA Pvt. Ltd.									26	71	1022	
26	Rothshield Healthcare (TPA) Services Ltd									17	4	2	
27	Safeway TPA Services Pvt. Ltd					2	1474	935	884	424	895	749	
28	Spurthi Meidtech (TPA) Solutions Pvt. Ltd.												
29	Sri Gokulam Health Services TPA (P) Ltd.												
30	TTK Healthcare TPA Pvt. Ltd.	1893	3430	4505	5948	3840	8020	21343	6231	462	4069	7	
31	United Healthcare Parekh TPA Pvt. Ltd.	17	12	93	93	160	847	1184	2126	3175	1565	746	
32	Universal Medi-Aid TPA Service	2	177	42	30	117							
33	Vidal Health TPA Pvt. Ltd.		13	889	3423	7130	8338	906	2814	1826	1647	1129	
34	Vipul Med Corp TPA Private Ltd.											19280	
	TOTAL	39975	30531	36051	44711	48908	61022	121485	135808	59183	56113	113397	

Note: Data as received.

TABLE 86: THIRD PARTY ADMINISTRATORS - NUMBER OF CLAIMS RECEIVED AND DURATION WISE SETTLEMENT OF CLAIMS (Concl.d.)

Sl. No.	NAME OF THE TPA	NUMBER OF CLAIMS SETTLED AFTER 6 MONTHS											
		2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
1	Alankit Health Care TPA Ltd.		18	24	27	1460	1446	3143	521	772		170	
2	Anmol Medicare TPA Ltd.								4827	15	6	303	
3	Anyuta TPA in Health Care Pvt. Ltd.		3	56	80								
4	Bhaichand Amoluk							1679	734			753	
5	Dedicated Healthcare Services												
6	Dawn Services												
7	E Meditek (TPA) Services Ltd.		54	1035	1	11				1829	1843	683	
8	East West Assist TPA Pvt. Ltd.							265	265	381	343	258	
9	Ericson TPA Healthcare Pvt. Ltd.							3807	6788	2479	1133	951	
10	Family Health Plan (TPA) Ltd.								415		2	158	
11	Focus Health Services TPA Pvt. Ltd.		711	2815	2585	1889	2064	2190	388	489	179	738	
12	Genins India TPA Ltd.	357			88			1302	1835	570	529	810	
13	Good Health Plan Ltd.												
14	Grand Health Care TPA Services Pvt Ltd												
15	Happy Insurance TPA Services												
16	Health India TPA Pvt. Ltd.												
17	Heritage Health TPA Pvt. Ltd.	643	1789	1583	796	279	1191	5231	1259	1322	566	296	
18	i-Care heralth Management & TPA Services Pvt. Ltd.	778	115						7	107			
19	MD India Healthcare Services (TPA) Pvt. Ltd.								6968	332	599	52	
20	Med Save Health Care TPA Ltd.	3668	2195	453	1889	258	350	1613	1841	730		12738	
21	Medi Assist India TPA Pvt. Ltd.	466	443	443	1312	2358	2245	276	312	682	490	1120	
22	Meidcare TPA Services (I) Pvt. Ltd.	2098	397	1704	84	58	66	111	963	1941	1180	952	
23	Paramount Health Services (TPA) Pvt. Ltd.	1149	3326	457	33	88	125	749	909	597	438	587	
24	Park Mediclaim TPA Pvt Ltd			2	39	98	125	6		10	2115	566	
25	Raksha TPA Pvt. Ltd.			236	47				25	6		306	
26	Rothshield Healthcare (TPA) Services Ltd								265		2		
27	Safeway TPA Services Pvt. Ltd						215						
28	Spurthi Meidtech (TPA) Solutions Pvt. Ltd.												
29	Sri Gokulam Health Services TPA (P) Ltd.												
30	TTK Healthcare TPA Pvt. Ltd.		1011	1650	2508	2987	3101	6857	1544	106	1522	169	
31	United Healthcare Parekh TPA Pvt. Ltd.		2		6	13	41	183	297	502	596		
32	Universal Medi-Aid TPA Service	1										1232	
33	Vidal Health TPA Pvt. Ltd.			139	796	3156	1965	152	9696	1185	727	522	
34	Vipul Med Corp TPA Private Ltd.			10597	10291	12655	12934	29362	39859	14055	12270	23368	
	TOTAL	9160	9621	10597	10291	12655	12934	29362	39859	14055	12270	23368	

Note: Data as received.

TABLE 87: STATUS OF GRIEVANCES : NON LIFE INSURERS (Contd.)

Insurer	2007-08				2008-09			
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the end of the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the end of the year
Bajaj Allianz	5	110	91	24	24	143	129	38
Bharati AXA				-	-			-
Cholamandalam	3	37	15	25	25	51	71	5
Future Generali				-	-	9	6	3
HDFC Ergo	3	12	11	4	4	5	8	1
ICICI Lombard	37	371	371	37	37	384	396	25
IFFCO Tokio	8	61	43	26	26	55	65	16
L&T				-	-			-
Liberty Videocon				-	-			-
Magma HDI				-	-			-
Raheja QBE				-	-			-
Reliance	7	99	82	24	24	332	282	74
Royal Sundaram	9	65	62	12	12	85	77	20
SBI General				-	-	1	1	-
Shriram				-	-	187	203	26
TATA AIG	34	135	127	42	42			-
Universal Sampo				-	-			-
PRIVATE TOTAL	106	890	802	194	194	1252	1238	208
National	172	341	295	218	218	245	327	136
New India	189	366	283	272	272	280	332	220
Oriental	21	272	221	72	72	153	181	44
United India	135	351	368	118	118	240	316	42
PUBLIC TOTAL	517	1330	1167	680	680	918	1156	442
PRIVATE HEALTH INSURERS				-	-	2	2	-
Apollo Munich				-	-			-
Cigna TTK				-	-			-
Max Bupa				-	-			-
Religare Health				-	-			-
Star Health				-	-	27	25	2
SPECIALISED INSURERS				-	-			-
AIC		2	2	-	-	1	1	-
ECGC		7	5	2	2	2	3	1
GRAND TOTAL	623	2229	1976	876	876	2202	2425	653

O/S : Outstanding

TABLE 87: STATUS OF GRIEVANCES : NON LIFE INSURERS (Contd.)

Insurer	2009-10			2010-11			
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the end of the year	Reported during the year	Resolved during the year	O/S at the end of the year
Bajaj Allianz	38	105	119	24	184	177	31
Bharati AXA	-	1	1	-	51	51	-
Cholamandalam	5	34	32	7	77	81	3
Future Generali	3	9	12	-	37	32	5
HDFC Ergo	1	15	15	1	101	101	1
ICICI Lombard	25	315	324	16	449	461	4
IFFCO Tokio	16	75	69	22	142	126	38
L&T	-	-	-	-	-	-	-
Liberty Videocon	-	-	-	-	-	-	-
Magma HDI	-	-	-	-	-	-	-
Raheja QBE	-	-	-	-	-	-	-
Reliance	74	286	325	35	960	833	162
Royal Sundaram	20	55	56	19	107	122	4
SBI General	-	-	-	-	-	-	-
Shriram	-	2	2	-	38	38	-
TATA AIG	26	84	108	2	124	125	1
Universal Sampo	-	3	1	2	41	38	5
PRIVATE TOTAL	208	984	1064	128	2311	2185	254
National	136	269	260	145	683	643	185
New India	220	338	381	177	800	593	384
Oriental	44	170	133	81	605	250	436
United India	42	277	298	21	743	598	166
PUBLIC TOTAL	442	1054	1072	424	2831	2084	1171
PRIVATE HEALTH INSURERS	-	-	-	-	-	-	-
Apollo Munich	-	8	7	1	29	28	2
Cigna TTK	-	-	-	-	-	-	-
Max Bupa	-	-	-	-	-	-	-
Religare Health	-	-	-	-	-	-	-
Star Health	2	23	25	-	90	88	2
SPECIALISED INSURERS	-	-	-	-	-	-	-
AIC	-	4	3	1	4	5	-
ECGC	1	3	2	2	9	11	-
GRAND TOTAL	653	2076	2173	556	5274	4401	1429

O/S : Outstanding

TABLE 87: STATUS OF GRIEVANCES : NON LIFE INSURERS (Concl'd.)

Insurer	2011-12			2012-13			2013-14					
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the end of the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the end of the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the end of the year
Bajaj Allianz	31	11728	11727	32	32	10245	10244	33	33	6361	6358	36
Bharati AXA	-	2701	2701	-	-	4972	4972	-	-	5356	5356	-
Cholamandalam	3	10728	10725	6	6	3750	3748	8	8	2847	2842	13
Future Generali	5	2336	2336	5	5	3231	3231	5	5	4229	4229	5
HDFC Ergo	1	1917	1917	1	1	712	711	2	2	1173	1172	3
ICICI Lombard	4	23735	23731	8	8	14001	13980	29	29	6854	6855	28
IFFCO Tokio	38	4137	4137	38	38	3139	3135	42	42	3373	3368	47
L&T	-	103	103	-	-	70	69	1	1	148	148	1
Liberty Videocon	-	-	-	-	-	-	-	-	-	88	88	-
Magma HDI	-	-	-	-	-	1	1	-	-	43	43	-
Raheja OBE	-	3	3	-	-	2	2	-	-	-	-	-
Reliance	162	9715	9682	195	195	7629	7602	222	222	2598	2618	202
Royal Sundaram	4	5884	5884	4	4	3383	3379	8	8	2915	2917	6
SBI General	-	447	445	2	2	367	359	10	10	881	849	42
Shriram	-	169	168	1	1	256	255	2	2	210	212	-
TATA AIG	1	4332	4331	2	2	5458	5458	2	2	4947	4948	1
Universal Sompoo	5	269	269	5	5	442	441	6	6	519	520	5
PRIVATE TOTAL	254	78204	78159	299	299	57658	57587	370	370	42542	42523	389
National	185	2426	1792	819	819	3712	3976	555	555	4954	5068	441
New India	384	2035	1975	444	444	3022	2980	486	486	3610	3613	483
Oriental	436	4391	3923	904	904	4663	4850	717	717	2789	3004	502
United India	166	3743	3420	489	489	7108	7089	508	508	6197	6321	384
PUBLIC TOTAL	1171	12595	11110	2656	2656	18505	18895	2266	2266	17550	18006	1810
PRIVATE HEALTH INSURERS	-	-	-	-	-	-	-	-	-	-	-	-
Apollo Munich	2	1117	1117	2	2	1183	1181	4	4	1761	1760	5
Cigna TTK	-	-	-	-	-	-	-	-	-	-	-	-
Max Bupa	-	735	734	1	1	857	851	7	7	613	618	2
Religare Health	-	-	-	-	-	17	16	1	1	577	567	11
Star Health	2	441	440	3	3	596	595	4	4	184	185	3
SPECIALISED INSURERS	-	-	-	-	-	-	-	-	-	-	-	-
AIC	-	-	-	-	-	-	-	-	-	-	-	-
ECGC	-	63	63	63	63	111	162	12	12	108	77	43
GRAND TOTAL	1429	93155	91560	3024	3024	78927	79287	2664	2664	63335	63736	2263

O/S : Outstanding

TABLE 88: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (NON-LIFE INSURANCE) (Contd.)

Name of Centre	2001-02			2002-03			2003-04			2004-05		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	NA	325	186	139	316	178	277	274	254	297	338	275
Bhopal	NA	264	173	91	457	153	395	189	122	462	219	508
Bhubaneshwar	NA	236	138	98	262	207	153	142	123	172	123	85
Chandigarh	NA	109	86	23	173	141	55	159	136	78	257	191
Chennai	NA	202	175	27	293	216	104	480	455	129	443	518
Delhi	NA	615	436	179	474	406	247	591	536	302	695	584
Guwahati	NA	60	47	13	91	71	33	127	117	43	86	69
Hyderabad	NA	222	203	19	273	222	70	347	329	88	363	413
Kochi	NA	95	77	18	161	123	56	260	167	149	249	360
Kolkata	NA	357	262	95	538	245	388	719	571	536	778	937
Lucknow	NA	199	181	18	189	134	73	259	260	72	365	408
Mumbai	NA	285	177	108	671	401	378	764	458	684	618	825
TOTAL	NA	2969	2141	828	3898	2497	2229	4311	3528	3012	4534	5173
Name of Centre	2005-06			2006-07			2007-08			2008-09		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	360	342	440	262	367	430	199	406	409	196	384	412
Bhopal	173	155	232	96	131	130	97	188	179	106	119	111
Bhubaneshwar	210	131	63	278	110	87	301	90	87	304	105	249
Chandigarh	144	355	347	152	392	440	104	686	679	111	777	686
Chennai	54	377	383	48	557	563	42	550	525	67	663	683
Delhi	413	440	288	565	347	423	489	337	452	374	338	395
Guwahati	60	146	140	66	169	172	63	234	178	119	198	266
Hyderabad	38	424	421	41	358	344	55	501	509	47	466	478
Kochi	38	210	216	32	218	196	54	285	279	60	335	334
Kolkata	377	894	962	309	835	829	315	768	872	211	824	810
Lucknow	29	275	281	23	292	295	20	269	270	19	265	265
Mumbai	477	345	517	305	980	843	442	986	1176	252	1166	1142
TOTAL	2373	4094	4290	2177	4756	4752	2181	5300	5615	1866	5640	5831

O/S : Outstanding

TABLE 88: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (NON-LIFE INSURANCE) (Concl'd.)

Name of Centre	2009-10			2010-11			2011-12		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	168	832	817	183	1834	915	1102	1556	1864
Bhopal	114	136	119	131	126	64	193	85	33
Bhubaneshwar	160	109	146	123	146	113	156	129	110
Chandigarh	202	987	814	375	814	482	707	601	518
Chennai	47	719	719	47	905	883	69	861	858
Delhi	317	1050	893	474	1318	1204	588	1563	1489
Guwahati	51	241	259	33	213	172	74	179	171
Hyderabad	35	423	401	57	861	706	212	645	759
Kochi	61	469	451	79	517	394	202	516	418
Kolkata	225	683	598	310	815	801	324	766	793
Lucknow	19	225	225	19	352	315	56	451	458
Mumbai	276	1223	1112	387	2147	1639	895	2635	1864
TOTAL	1675	7097	6554	2218	10048	7688	4578	9987	9335

Name of Centre	2012-13			2013-14		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	794	1213	1393	614	1024	1228
Bhopal	245	70	40	275	196	207
Bhubaneshwar	175	172	175	172	191	157
Chandigarh	790	582	675	697	741	1216
Chennai	72	918	825	165	695	818
Delhi	662	1333	1364	631	1149	848
Guwahati	82	149	171	60	115	134
Hyderabad	98	613	520	191	594	666
Kochi	300	405	344	361	363	304
Kolkata	297	838	819	316	842	583
Lucknow	49	368	353	64	261	226
Mumbai	1666	2410	2005	2071	2632	3240
TOTAL	5230	9071	8684	5617	8803	9627

O/S : Outstanding

PART – III
LIFE AND NON-LIFE INSURANCE
COMBINED

TABLE 89: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (LIFE + NON-LIFE COMBINED) (Contd.)

Name of Centre	2001-02			2002-03			2003-04			2004-05		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	NA	382	213	169	384	229	324	334	309	349	422	341
Bhopal	NA	494	382	112	692	307	497	360	273	584	556	927
Bhubaneshwar	NA	312	200	112	367	291	188	254	210	232	258	206
Chandigarh	NA	157	123	34	304	242	96	367	337	126	720	618
Chennai	NA	385	356	29	581	478	132	858	852	138	1047	1110
Delhi	NA	1088	710	378	814	620	572	884	832	624	1134	973
Guwahati	NA	113	88	25	179	152	52	218	205	65	169	147
Hyderabad	NA	299	262	37	410	324	123	851	811	163	927	1012
Kochi	NA	147	123	24	223	180	67	371	276	162	349	459
Kolkata	NA	606	416	190	981	553	618	1341	1251	708	1548	1746
Lucknow	NA	520	497	23	501	387	137	833	780	190	1373	1491
Mumbai	NA	433	277	156	941	649	448	1044	681	811	924	1163
TOTAL	NA	4936	3647	1289	6377	4412	3254	7715	6817	4152	9427	10193

Name of Centre	2005-06			2006-07			2007-08			2008-09		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	430	474	588	316	526	586	256	537	555	238	539	570
Bhopal	213	625	718	120	644	645	119	743	723	139	495	434
Bhubaneshwar	284	387	228	443	299	287	455	291	291	455	271	453
Chandigarh	228	796	787	237	864	927	174	1201	1179	196	1397	1247
Chennai	75	1017	1029	63	1239	1250	52	1255	1232	75	1440	1449
Delhi	785	723	593	915	542	638	819	445	664	600	501	482
Guwahati	87	255	230	112	346	360	98	389	340	147	395	462
Hyderabad	78	967	975	70	914	898	86	1025	1039	72	1080	1079
Kochi	52	338	346	44	384	340	88	520	526	82	619	599
Kolkata	510	1798	1840	468	1751	1722	497	1494	1621	370	1622	1617
Lucknow	72	1127	1142	57	1188	1168	77	1239	1276	40	1117	1133
Mumbai	572	567	740	399	1492	1349	542	1726	1947	321	1917	1892
TOTAL	3386	9074	9216	3244	10189	10170	3263	10865	11393	2735	11393	11417

O/S : Outstanding

TABLE 89: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (LIFE + NON-LIFE COMBINED) (Concl.d.)

Name of Centre	2009-10		2010-11		2011-12	
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	207	1133	1119	221	2319	1125
Bhopal	200	515	526	189	336	185
Bhubaneshwar	273	329	432	170	384	340
Chandigarh	346	1918	1581	683	2082	1108
Chennai	66	1660	1674	52	1838	1811
Delhi	619	2521	2219	921	2763	2582
Guwahati	80	549	576	53	493	395
Hyderabad	73	1238	1223	88	2249	2030
Kochi	102	839	820	121	1032	835
Kolkata	375	1794	1569	600	2207	2285
Lucknow	24	1229	1229	24	1800	1503
Mumbai	346	2339	2222	463	3562	3040
TOTAL	2711	16064	15190	3585	21065	17239

Name of Centre	2012-13		2013-14			
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	876	1903	2097	682	1802	1928
Bhopal	496	250	73	673	633	543
Bhubaneshwar	244	500	469	275	555	437
Chandigarh	2155	3763	3837	2081	3897	4506
Chennai	88	2005	1872	221	1775	1949
Delhi	1361	3932	3759	1534	4319	3281
Guwahati	113	398	367	144	401	432
Hyderabad	178	1723	1613	288	1670	1741
Kochi	530	1018	805	743	1080	801
Kolkata	529	2712	2421	820	3102	2037
Lucknow	201	1916	1855	262	1952	1792
Mumbai	1795	4662	4189	2268	5129	5852
TOTAL	8566	24782	23357	9991	26315	25299

O/S : Outstanding



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