



HAND BOOK

2019-20

INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA

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SUMMARY

A. SUMMARY OF INDIAN LIFE INSURANCE SECTOR

PARTICULARS	Unit	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
PROFILE								
No of companies	Nos.	24	24	24	24	24	24	24
No of life offices	Nos.	11032	11033	11071	10954	11112	11279	11310
Insurance penetration#	In per cent	3.1	2.6	2.72	2.72	2.76	2.74	2.82
Insurance density#	US \$	41	44	43.2	46.5	55	55	58
# Source: Swiss Re-sigma reports								
BUSINESS FIGURES								
Number of new policies issued	In Lakhs	408.72	259.08	267.38	264.56	281.97	286.48	288.47
New Business Premium	(₹ Crore)	120325.22	113329.52	138765.99	175202.68	194153.9	215003.04	259262.38
Total Premium	(₹ Crore)	314301.66	328102.01	366943.23	418476.62	458809.44	508132.03	572910.19
Market share of LIC (based on Total Premium)	In per cent	75.39	73.05	72.61	71.81	69.36	66.42	66.22
Individual Business in Force (Number of Pol)	In Thousands	334802.21	326296.62	327065.11	328442.32	331485.09	333314.72	333206.00
Individual Business in Force (Sum Assured)	(₹ Crore)	6646516.31	7553045.10	8494501.78	9845203.55	12567942.89	14284539.22	16055484.08
INTERMEDIARIES								
No of individual agents	Nos.	2188500	2067907	2016565	2088522	2082667	2194747	2278465
No of corporate agents	Nos.	689	503	416	533	623	866	978
Commission paid	(₹ Lakh)	2084637	1946068	2026669	2207373	2530205	2773982	3083436
Operating Expenses related to Insurance Business	(₹ Lakh)	3746541	3685916	3877789	4613888	4882069	5113026	6012100
POLICYHOLDERS' SERVICES								
No. of claims submitted/intimated (Ind.-death)	No. of Pol.	873094	869332	869619	873462	843841	861987	873832
No of claims submitted/intimated (Group-death)	No of Lives	411647	452625	530949	706431	763913	868620	1022814
Amount Claimed/intimated (Individual)	(₹ Crore)	11533.28	12516.94	13386.39	14479.45	15405.58	18235.09	19227.82
Amount Claimed/intimated (Group)	(₹ Crore)	3174.12	3588.61	4891.9	6326.09	7738.35	9870.74	11784.07
Total Benefits Paid	(₹ crore)	216396	210915	204454	236340	277954	329678	350677
Channel-wise New Business - Amount of Premium (Individual plus Group)								
Individual agents	(₹ crore)	48831.45	41246.70	41175.78	54983.81	61706.45	63039.55	63381.95
Corporate agents-Banks	(₹ crore)	11327.20	12830.52	15253.83	20049.29	25599.46	31351.09	34814.21
Corporate agents-Others	(₹ crore)	1252.36	1421.01	1582.02	1335.60	2553.18	3775.07	3901.28
Brokers	(₹ crore)	1267.42	1451.03	1441.65	1757.90	2130.26	2503.43	2870.69
Direct selling	(₹ crore)	57477.59	56218.38	78970.87	96451.74	101248.92	112476.44	151726.93
MI Agents	(₹ crore)	17.19	17.19	21.26	20.22	53.19	146.42	459.30
Common Service Centres(CSCs)	(₹ crore)	0.32	0.32	1.00	1.54	2.24	2.28	1.26
Web-aggregators	(₹ crore)			0.03	46.36	68.48	161.70	270.06

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

PARTICULARS		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
IMF								
On-line	(₹ crore)			0.03	14.52	40.67	62.76	68.00
Point of sale	(₹ crore)			302.83	418.06	498.91	1105.57	1470.00
others if any	(₹ crore)					30.81	54.93	41.00
Total	(₹ crore)	120156.02	113185.15	138748.17	175077.92	193933.42	214679.07	259003.67
Referrals	(₹ crore)	19.64	7.98	14.61	25.83	3.75	30.16	20.43
Channel Wise-New Business - No. of Lives Covered (Individual plus Group)								
Individual agents	In Lakhs	484.37	285.89	248.01	237.03	241.78	281.09	236.33
Corporate agents-Banks	In Lakhs	56.10	69.00	85.16	57.77	195.89	455.08	619.06
Corporate agents-Others	In Lakhs	53.23	344.16	288.74	69.96	109.77	131.42	133.15
Brokers	In Lakhs	41.09	57.94	87.62	141.36	175.02	214.33	175.91
Direct selling	In Lakhs	713.68	725.22	1270.20	1546.75	1416.11	1392.26	1321.27
Common Service Centres(CSCs)	In Lakhs		0.02	0.08	0.06	0.24	0.27	0.17
MI Agents	In Lakhs		5.08	5.49	6.86	17.36	53.58	75.67
Web Aggregators	In Lakhs			0.00	0.19	0.60	1.31	1.43
IMF	In Lakhs			0.00	0.03	0.05	0.09	0.12
Online	In Lakhs			2.05	2.60	2.92	3.17	3.05
Point of sale	In Lakhs			0.01	0.00	0.14	0.35	0.83
others if any	In Lakhs			0.11	0.00	0.13	0.00	0.00
Total	In Lakhs	1348.47	1487.31	1987.36	2062.61	2159.86	2532.95	2566.97
Referrals	In Lakhs	0.13	0.09	0.11	0.15	0.03	0.15	0.09
Region Wise distribution of Offices								
Metro	Nos.	1048	1083	1667	2425	2829	2762	2790
Urban	Nos.	2543	2489	3525	3136	3837	3959	3976
Semi-urban	Nos.			5381	4803	4224	4329	4311
Rural	Nos.			498	590	222	229	233
Unclassified	Nos.	7441	7461	-	-	-	-	-
Total	Nos.	11032	11033	11071	10954	11112	11279	11310
Assets Under Management								
Life Fund	(₹ crore)	1288224.97	1495309.14	1697452.94	1907952.88	2137480.53	2347455.05	2619156.52
Pension & General Annuity & Group fund	(₹ crore)	337579.44	389472.57	464203.35	566399.18	673638.64	774262.37	898045.4
Unit ULIP Fund	(₹ crore)	331661.16	362740.47	340412.00	379841.04	377941.04	411425.42	373072.17
Total Fund	(₹ crore)	1957465.57	2247522.18	2502068.29	2854193.10	3189060.21	3533142.84	3890274.09
Profit /Loss after tax	(₹ Lakh)	758783	761131	741543	772789	851199	843581	772830
Equity Capital	(₹ crore)	25938.51	26239.55	26691.46	26956.94	27264.37	27615.94	28087.96
REDRESSEL OF CONSUMER GRIEVANCES								
No of grievances reported during the year	Nos.	374620	278992	204701	120847	154367	163264	165217
No. of complaints reported with the Ombudsmen at difference centres	Nos.	17512	14339	17257	16744	13419	11859	13285

B. SUMMARY OF INDIAN GENERAL INSURANCE SECTOR

PARTICULARS	Remarks	Unit	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
PROFILE									
No of General Insurance companies (including reinsurers)	As on 31st March	Nos.	29	29	30	31	35	36	34
No. of foreign reinsurers' branches including Lloyd's India	As on 31st March	Nos.				7	9	10	10
No. of branch offices (including standalone health insurers)	As on 31st March	Nos.	9872	10407	10803	11141	11200	11578	11394
Insurance penetration		In percent	0.80	0.70	0.72	0.77	0.93	0.97	0.94
Insurance density		US \$	11	11	11.50	13.20	18	19	19
BUSINESS FIGURES									
Number of new policies issued by General and health Insurers	FY	In Lakhs	1048.23	1202.24	1257.61	1542.63	1707.71	1911.78	2415.09
Gross Direct Premium (Within & Outside India)	FY	(₹ Crore)	79934	87151	99333	130971	153438	172483	192193
Market share of PSUs - Gen.Ins.Cos. Including specialised (GDP within India)		In Percent	55.83	55.09	54.50	53.44	51.06	45.32	44.30
Segment Wise Gross Direct Premium (Within India)									
Fire	FY	(₹ Crore)	7362.63	8056.54	8731.46	9538.01	10780.70	11667.64	15728.70
Marine	FY	(₹ Crore)	3161.80	3020.06	2984.38	2917.47	2894.66	3238.14	3532.42
Motor	FY	(₹ Crore)	33822.75	37379.32	42300.86	50250.53	59246.11	64522.35	68951.07
Health	FY	(₹ Crore)	19634.30	22636.57	27457.30	34526.61	41980.56	50833.55	56865.13
Others	FY	(₹ Crore)	13572.34	13593.24	14905.37	30895.72	35760.09	39186.78	43839.31
Total	FY	(₹ Crore)	77553.81	84685.73	96379.37	128128.34	150662.13	169448.46	188916.62
Net Retentions of Non-Life Insurers, Indian Reinsurers and Foreign Reinsurers Branches (including Liyod's in India as a percentage of Gross Premium (including indian reinsurers)									
Fire	FY	In Percent	69.24	64.54	63.01	57.03	57.14	47.80	43.40
Marine Cargo	FY	In Percent	85.99	81.59	81.01	85.19	82.15	65.20	65.99
Marine Hull	FY	In Percent	31.94	35.47	44.51	20.03	37.23	34.77	23.65
Motor	FY	In Percent	100.00	99.67	99.20	97.02	98.99	91.01	87.10
Engineering	FY	In Percent	71.07	71.80	67.23	68.25	74.72	56.81	49.70
Aviation	FY	In Percent	1.00	38.91	27.15	27.85	38.97	20.97	32.87
Other miscellaneous	FY	In Percent	89.43	88.14	84.28	78.83	88.57	47.82	65.71
Total- All Segments	FY	In Percent	90.32	89.57	87.72	83.17	90.37	59.78	69.82

Note: values in brackets are negative

B. SUMMARY OF INDIAN GENERAL INSURANCE SECTOR (Contd.. B)

PARTICULARS	Remarks	Unit	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Incurred Claims Ratio (General and Health Insurers)									
Fire	FY	In Percent	76.54	73.78	74.44	84.38	82.35	90.48	78.07
Marine	FY	In Percent	63.37	67.44	72.05	74.98	65.30	84.48	71.27
Motor	FY	In Percent	79.50	77.14	81.18	88.17	83.45	90.60	85.61
Health	FY	In Percent	97.05	96.93	98.46	101.05	92.21	89.34	85.70
Others	FY	In Percent	72.96	73.91	75.91	81.91	78.90	82.88	93.40
Total- All Segments	FY	In Percent	81.98	81.70	85.06	90.91	85.26	89.16	85.90
Underwriting Experience	FY	(₹ Crore)	(7640.81)	(10576)	(14958.96)	(19663.53)	(15341.42)	(22319.50)	(23719.86)
Assets Under Management	As on 31st March	(₹ Crore)	149536	172144	188126	222344	268929	314331	362656
Equity Share Capital (General, Health and Reinsurers)	As on 31st March	(₹ Crore)	10240.21	11504.31	12603.39	13127.82	14970.69	17664.00	22237.93
Assigned capital of branches of foreign re-insurers	As on 31st March	(₹ Crore)				1117.81	2570.35	5657.27	8667.49
Commission expenses	FY	(₹ Crore)	4623.69	5212.00	5786.49	6601.66	10030.34	12277.42	13893.11
Operating expenses related to Insurance business	FY	(₹ Crore)	16250.67	20206.37	23245	25594.35	25611.44	28624.10	35844.93
Income from investments	FY	(₹ Crore)	14319	16607	19077.82	21730.28	25006.71	26288.51	28605.52
Profit after tax	FY	(₹ Crore)	4649.06	4639.13	3238.49	845.38	6908.80	683.21	(1494.39)
REDRESSEL OF CONSUMER GRIEVANCES									
No of grievances reported during the year			63335	60688	59083	52104	43995	43513	50870
No. of complaints reported with the Ombudsmen at difference centres			8803	7145	8920	10883	12059	10805	10532

Note: values in brackets are negative

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C: INTERNATIONAL COMPARISON OF INSURANCE PENETRATION*

(In Percent)

Countries	2013			2014			2015			2016			2017			2018			2019		
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life
Australia	5.20	3.00	2.10	6.00	3.80	2.20	5.70	3.50	2.20	6.52	2.99	3.53	5.81	2.33	3.48	5.58	2.13	3.46	4.95	1.52	3.44
Brazil	4.00	2.20	1.80	3.90	2.10	1.80	3.90	2.10	1.80	4.04	2.28	1.76	4.05	2.28	1.77	3.9	2.1	1.8	4.03	2.25	1.78
France	9.00	5.70	3.20	9.10	5.90	3.10	9.30	6.20	3.10	9.23	6.06	3.17	8.95	5.77	3.18	8.89	5.75	3.14	9.21	5.98	3.24
Germany	6.70	3.10	3.60	6.50	3.10	3.40	6.20	2.90	3.40	6.08	2.75	3.33	6.04	2.63	3.41	6.03	2.41	3.62	6.33	2.64	3.69
Russia	1.30	0.10	1.20	1.40	0.20	1.20	1.40	0.20	1.20	1.38	0.25	1.13	1.4	0.36	1.04	1.53	0.47	1.06	1.35	0.37	0.97
South Africa	15.40	12.70	2.70	14.00	11.40	2.70	14.70	12.00	2.70	14.27	11.52	2.74	13.75	11.02	2.74	12.89	10.27	2.62	13.4	10.73	2.67
Switzerland	9.60	5.30	4.40	9.20	5.10	4.10	9.20	5.10	4.10	8.85	4.72	4.12	8.53	4.41	4.12	8.42	4.32	4.1	8.38	4.3	4.09
United Kingdom	11.50	8.80	2.80	10.60	8.00	2.60	10.00	7.50	2.40	10.16	7.58	2.58	9.58	7.22	2.36	10.61	8.32	2.29	10.3	7.99	2.31
United States	7.50	3.20	4.30	7.30	3.00	4.30	7.30	3.10	4.20	7.31	3.02	4.29	7.1	2.82	4.28	7.14	2.88	4.26	11.43	2.92	8.51
Asian Countries																					
Hong Kong	13.20	11.70	1.50	14.20	12.70	1.40	14.80	13.30	1.50	17.60	16.20	1.41	17.94	14.58	3.36	18.16	16.81	1.35	19.74	18.26	1.48
India#	3.90	3.10	0.80	3.30	2.60	0.70	3.40	2.70	0.70	3.49	2.72	0.77	3.69	2.76	0.93	3.7	2.74	0.97	3.76	2.82	0.94
Japan#	11.10	8.80	2.30	10.80	8.40	2.40	10.80	8.30	2.60	9.51	7.15	2.37	8.59	6.26	2.34	8.86	6.72	2.14	9.00	6.69	2.31
Malaysia#	4.80	3.20	1.70	4.80	3.10	1.70	5.10	3.40	1.70	4.77	3.15	1.62	4.77	3.32	1.44	4.77	3.32	1.45	4.72	3.35	1.37
Pakistan	0.70	0.50	0.30	0.80	0.50	0.30	0.80	0.50	0.30	0.89	0.63	0.26	0.86	0.6	0.26	0.93	0.68	0.25	0.88	0.61	0.27
PR China	3.00	1.60	1.40	3.20	1.70	1.50	3.60	2.00	1.60	4.15	2.34	1.81	4.57	2.68	1.89	4.22	2.3	1.92	4.30	2.30	2.01
Singapore	5.90	4.40	1.60	6.70	5.00	1.60	7.30	5.60	1.70	7.15	5.48	1.67	8.23	6.64	1.58	7.82	6.22	1.6	7.55	5.96	1.59
South Korea#	11.90	7.50	4.40	11.30	7.20	4.10	11.40	7.30	4.10	12.08	7.37	4.72	11.57	6.56	5	11.16	6.12	5.05	10.78	5.84	4.95
Sri Lanka	1.10	0.50	0.70	1.10	0.50	0.70	1.20	0.50	0.70	1.12	0.52	0.60	1.16	0.54	0.62	1.15	0.54	0.62	1.25	0.55	0.7
Taiwan	17.60	14.50	3.10	18.90	15.60	3.30	19.00	15.70	3.20	19.99	16.65	3.34	21.32	17.89	3.42	20.88	17.48	3.4	19.97	16.51	3.46
Thailand	5.50	3.80	1.70	5.80	3.60	2.20	5.50	3.70	1.80	5.42	3.72	1.70	5.29	3.59	1.69	5.27	3.59	1.68	4.99	3.28	1.71
World	6.30	3.50	2.80	6.20	3.40	2.70	6.20	3.50	2.80	6.28	3.47	2.81	6.13	3.33	2.8	6.09	3.31	2.78	7.23	3.35	3.88

Source: Swiss Re, Sigma various volumes; data relates to Calendar year;

* Insurance penetration is measured as ratio of premium to GDP;

data relates to financial year.

D: INTERNATIONAL COMPARISON OF INSURANCE DENSITY*

(in US \$)

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

Source: Swiss Re, Sigma various volumes; Data relates to Calendar year.

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

data relates to financial year.

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

(in US \$)

Countries	2017			2018			2019		
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life
Australia	3247.0	1304.0	1942.0	3160	1203	1957	2,702	827	1,875
Brazil	398.0	224.0	174.0	345	186	159	351	196	155
France	3446.0	2222.0	1224.0	3667	2370	1296	3,719	2,413	1,306
Germany	2687.0	1169.0	1519.0	2908	1161	1747	2,934	1,222	1,712
Russia	152.0	39.0	113.0	164	50	114	157	43	113
South Africa	842.0	674.0	167.0	840	669	170	803	643	160
Switzerland	6811.0	3522.0	3289.0	6934	3555	3379	6,835	3,502	3,332
United Kingdom	3810.0	2873.0	938.0	4503	3532	971	4,362	3,383	978
United States	4216.0	1674.0	2542.0	4481	1810	2672	7,495	1,915	5,580
Asian Countries									
Hong Kong	8313.0	6756.0	1557.0	8863	8204	659	9706	8979	727
India#	73.0	55.0	18.0	74	55	19	78**	58	19
Japan#	3312.0	2411.0	901.0	3466	2629	837	3,621	2,691	930
Malaysia#	486.0	339.0	147.0	518	361	157	536	380	156
Pakistan	13.0	9.0	4.0	14	10	4	12	8	4
PR China	384.0	225.0	159.0	406	221	185	430	230	201
Singapore	4749.0	3835.0	915.0	4958	3944	1014	4,872	3,844	1,028
South Korea#	3522.0	1999.0	1523.0	3465	1898	1567	3,366	1,822	1,544
Sri Lanka	47.0	22.0	25.0	49	23	26	51	23	29
Taiwan	4997.0	4195.0	803.0	5161	4320	841	4,993	4,129	865
Thailand	348.0	237.0	112.0	385	262	123	389	256	134
World	650	353	297	682	370	312	818	379	439

Source: Swiss Re, Sigma various volumes; Data relates to Calendar year.

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

data relates to financial year.

** rounding off difference.

PART-I LIFE INSURANCE

TABLE 1 : LIFE INSURANCE COMPANIES OPERATING IN INDIA *

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

* as on 31st March, 2020

(₹ Crore)

INSURER	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Aditya Birla Sunlife	1697.49	1937.94	2220.31	2534.26	2662.80	3917.07	3657.22
Aegon	147.22	207.50	136.33	99.57	147.05	117.63	91.73
Aviva	593.76	556.89	320.80	243.91	325.57	283.82	217.59
Bajaj Allianz	2592.03	2702.10	2884.52	3290.26	4291.14	4922.83	5179.01
Bharti AXA	375.61	474.20	539.49	608.61	730.86	911.02	828.56
Canara HSBC	608.07	476.98	859.18	982.97	1227.74	1460.49	1527.74
Edelweiss Tokio	80.72	122.42	183.59	227.99	342.46	455.88	383.13
Exide Life	567.81	644.75	632.85	862.76	759.90	802.20	888.88
Future Generali	224.90	252.41	255.59	399.87	582.35	714.94	767.50
HDFC	4038.93	5492.10	6487.22	8696.36	11349.61	14971.45	17238.45
ICICI Prudential	3759.59	5332.13	6765.75	7863.30	9211.75	10364.36	12487.52
IDBI Federal	315.69	484.50	588.40	793.55	833.03	806.62	560.50
IndiaFirst	1681.36	1538.67	1478.10	1670.85	1496.97	2072.64	1866.79
Kotak Mahindra	1271.81	1540.18	2209.66	2849.74	3404.21	3977.11	5105.77
Max Life	2261.60	2572.60	2881.71	3666.35	4348.59	5160.41	5583.48
PNB Metlife	675.89	829.06	1003.17	1148.78	1427.08	1681.90	1778.64
Pramerica	172.95	579.59	727.02	873.93	1455.68	1221.06	511.77
Reliance Nippon	1933.99	2069.69	1558.33	1051.58	915.62	1067.00	1006.11
Sahara	65.09	38.44	43.43	44.64	4.17	0.07	0.01
SBI Life	5065.48	5529.16	7106.58	10143.86	10966.14	13791.98	16592.49
Shriram Life	389.83	498.52	693.79	733.89	810.33	813.58	700.21
Star Union Dai-ichi	562.85	629.93	557.88	700.11	700.72	676.51	771.02
Tata AIA	433.76	312.05	740.79	1132.19	1488.42	2476.52	3242.01
Private Total	29516.43	34821.81	40874.48	50619.37	59482.21	72667.08	80986.14
LIC	90808.79	78507.72	97891.51	124583.31	134671.70	142335.96	178276.24
	(18.53)	(-13.55)	(24.69)	(27.27)	(8.10)	(5.69)	(25.25)
Industry Total	120325.22	113329.52	138765.99	175202.68	194153.90	215003.04	259262.38
	(12.08)	(-5.82)	(22.44)	(26.26)	(10.82)	(10.74)	(22.82)

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

(₹ Crore)

INSURER	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Aditya Birla Sunlife	4833.05	5233.22	5579.71	5723.96	5903.00	7511.26	8009.97
Aegon	453.00	559.20	501.60	450.72	531.21	568.88	575.74
Aviva	1878.10	1796.25	1493.15	1336.51	1344.22	1264.94	1193.64
Bajaj Allianz	5843.14	6017.30	5897.31	6183.32	7578.37	8857.16	9752.53
Bharti AXA	872.65	1053.32	1208.33	1396.50	1684.39	2075.50	2187.26
Canara HSBC	1823.42	1657.02	2059.96	2294.71	2781.06	3490.74	3942.82
Edelweiss Tokio	110.90	193.08	310.07	441.33	638.26	919.31	1048.48
Exide Life	1830.67	2027.48	2046.99	2408.58	2531.89	2886.20	3219.59
Future Generali	634.16	604.25	592.50	739.85	992.29	1243.16	1480.25
HDFC	12062.90	14829.90	16312.98	19445.49	23564.41	29186.02	32706.89
ICICI Prudential	12428.65	15306.62	19164.39	22354.00	27068.77	30929.77	33430.70
IDBI Federal	826.25	1069.62	1239.67	1565.19	1783.24	1932.52	1842.51
IndiaFirst	2143.36	2034.11	1967.40	2265.17	2309.01	3212.55	3360.44
Kotak Mahindra	2700.79	3038.05	3971.68	5139.55	6598.67	8168.29	10340.08
Max Life	7278.54	8171.62	9216.16	10780.40	12500.89	14575.23	16183.65
PNB Metlife	2240.59	2461.19	2827.83	3236.08	3953.51	4777.20	5506.96
Pramerica	305.86	735.10	920.21	1142.10	1844.46	1816.86	1228.06
Reliance Nippon	4283.40	4621.08	4398.12	4026.82	4069.37	4357.93	4440.94
Sahara	204.63	166.86	157.05	153.94	112.03	100.71	87.43
SBI Life	10738.60	12867.11	15825.36	21015.13	25354.19	32989.42	40634.73
Shriram Life	594.24	734.66	1022.11	1207.94	1497.04	1699.46	1729.05
Star Union Dai-ichi	948.75	1134.68	1307.47	1510.88	1783.01	1994.07	2310.36
Tata AIA	2323.70	2122.66	2478.96	3171.08	4162.95	6069.76	8308.51
Private Total	77359.36	88434.36	100499.03	117989.25	140586.23	170626.96	193520.59
LIC	236942.30	239667.65	266444.21	300487.36	318223.21	337505.07	379389.60
Industry Total	314301.66	328102.01	366943.23	418476.61	458809.44	508132.03	572910.19
	(-1.33)	(14.32)	(13.64)	(17.40)	(19.15)	(21.37)	(13.42)
	(13.48)	(1.15)	(11.17)	(12.78)	(5.90)	(6.06)	(12.41)
	(9.44)	(4.39)	(11.84)	(14.04)	(9.64)	(10.75)	(12.75)

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

TABLE 4: INDIVIDUAL NEW BUSINESS PERFORMANCE OF LIFE INSURERS - CHANNEL WISE
(Premium in ₹ Crore)

PARTICULARS	NUMBER OF POLICIES ISSUED							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
Individual Agents	36792083 (90.10)	21654232 (83.71)	22099564 (82.76)	21536497 (81.52)	22488896 (79.85)	22527242 (78.64)	22614911 (78.40)	
Corporate Agents-Banks	2327836 (5.70)	2414000 (9.33)	2713791 (10.16)	2879990 (10.90)	3199208 (11.36)	3393652 (11.85)	3237319 (11.22)	
Corporate Agents- Others*	701276 (1.71)	393200 (1.52)	318418 (1.19)	302390 (1.14)	437583 (1.55)	472995 (1.65)	438534 (1.52)	
Brokers	315769 (0.77)	256740 (0.99)	246421 (0.92)	227614 (0.86)	236381 (0.84)	278462 (0.97)	310835 (1.08)	
Direct Selling	698100 (1.71)	666858 (2.58)	562234 (2.11)	610675 (2.31)	785516 (2.79)	782359 (2.73)	743695 (2.58)	
MI Agents	-	482297 (1.86)	548431 (2.05)	575401 (2.18)	619183 (2.20)	671702 (2.34)	942614 (3.27)	
Common Service Centres (CSCs)	-	2029 (0.01)	7581 (0.03)	5500 (0.02)	24329 (0.09)	27048 (0.09)	16583 (0.06)	
Web-Aggregators			19 (0.00)	18633 (0.07)	59742 (0.21)	131731 (0.46)	143009 (0.50)	
IMF			1 (0.00)	2669 (0.01)	5099 (0.02)	9601 (0.03)	11533 (0.04)	
Online			205214 (0.77)	260168 (0.98)	292352 (1.04)	317177 (1.11)	304536 (1.06)	
Point of Sales				0 (0)	14019 (0.20)	35776 (0.12)	83076 (0.29)	
Others if any			778 (0.00)	80 (0)	309 (0.001)	0	0	
TOTAL	40835064 (100.00)	25869356 (100.00)	26702452 (100.00)	26419617 (100.00)	28162617 (100.00)	28647745 (100.00)	28846645 (100.00)	
Referrals	12725 (0.03)	8669 (0.03)	10826 (0.04)	15435 (0.06)	3219 (0.01)	15105 (0.05)	9396 (0.03)	

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

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

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

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

TABLE 4: INDIVIDUAL NEW BUSINESS PERFORMANCE OF LIFE INSURERS - CHANNEL WISE (Contd...)

(Premium in ₹ Crore)

PARTICULARS	AMOUNT OF PREMIUM							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
Individual Agents	47789.83 (78.40)	39568.04 (71.42)	39816.46 (68.27)	53465.34 (68.79)	60709.05 (65.89)	60822.12 (62.26)	61067.75 (60.09)	
Corporate Agents-Banks	9523.00 (15.62)	11547.45 (20.84)	13891.93 (23.82)	18250.35 (23.48)	23204.78 (25.19)	26410.44 (27.03)	27893.37 (27.45)	
Corporate Agents- Others*	811.93 (1.33)	795.50 (1.44)	809.56 (1.39)	1011.41 (1.30)	1214.61 (1.32)	1386.63 (1.42)	1564.08 (1.54)	
Brokers	948.53 (1.55)	1019.93 (1.84)	934.18 (1.60)	972.08 (1.25)	1182.14 (1.28)	1390.70 (1.42)	1712.11 (1.68)	
Direct Selling	1883.57 (3.09)	2450.70 (4.42)	2543.97 (4.36)	3529.18 (4.54)	5163.31 (5.60)	6270.84 (6.42)	7309.98 (7.19)	
MI Agents	-	17.01 (0.03)	21.25 (0.04)	17.96 (0.02)	18.88 (0.02)	22.04 (0.02)	223.14 (0.22)	
Common Service Centres (CSCs)	-	0.32 (0.01)	1 (0.002)	1.54 (0.00)	2.24 (0.002)	2.28 (0.002)	1.26 (0.00)	
Web-Aggregators			0.03 (0.00)	46.36 (0.06)	68.48 (0.07)	161.70 (0.17)	270.00 (0.27)	
IMF			0.03 (0.00)	14.52 (0.02)	40.67 (0.04)	62.76 (0.06)	68.00 (0.07)	
Online			302.83 (0.52)	418.06 (0.54)	498.91 (0.54)	1105.57 (1.13)	1470.00 (1.45)	
Point of Sales				0 (0.00)	30.81 (0.03)	54.93 (0.06)	41.00 (0.04)	
Others if any			-1.13 (0.00)	-1.12 (0.00)	0.85 (0.001)	-0.16 (0.001)	0.00 (0.00)	
TOTAL	60956.86 (100.00)	55398.95 (100.00)	58320.11 (100.00)	77725.68 (100.00)	92134.73 (100.00)	97689.85 (100.00)	101619.69 (100.00)	
Referrals	19.64 (0.03)	7.98 (0.01)	14.61 (0.03)	25.83 (0.03)	3.75 (0.004)	30.16 (0.03)	20.43 (0.02)	

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

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

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

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

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

PARTICULARS	NUMBER OF SCHEMES							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
Individual Agents	6590 (17.80)	6562 (16.80)	4762 (13.27)	4298 (12.14)	4276 (12.34)	3326 (9.09)	2862 (7.76)	
Corporate Agents-Banks	483 (1.30)	399 (1.02)	300 (0.84)	331 (0.93)	486 (1.40)	591 (1.61)	678 (1.84)	
Corporate Agents- Others*	78 (2.11)	56 (0.14)	109 (0.30)	89 (0.25)	172 (0.50)	121 (0.33)	168 (0.46)	
Brokers	1739 (4.70)	1943 (4.97)	1976 (5.51)	2462 (6.95)	2314 (6.68)	2573 (7.03)	2455 (6.66)	
Direct Selling	28143 (75.99)	30075 (76.98)	28727 (80.08)	28226 (79.71)	27359 (78.98)	29904 (81.71)	30611 (83.05)	
MI Agents	-	34 (0.09)	1 (0.00)	6 (0.02)	34 (0.10)	80 (0.22)	78 (0.21)	
Common Service Centres (CSCs)	-	-	-	-	-	-	-	
Web Aggregators	-	-	-	-	-	-	6.00 (0.02)	
IMF	-	-	-	-	-	-	-	
Online**	-	-	-	-	-	-	-	
Point of Sales (POS)	-	-	-	-	-	-	-	
Others If Any	-	-	-	-	-	1.00 0.00	-	
TOTAL	37033 (100.00)	39069 (100.00)	35875 (100.00)	35412 (100.00)	34641 (100.00)	36596 (100.00)	36858 (100.00)	
Referrals	-	-	0 (0.00)	0	0	0	0	

*Any entity other than banks but licensed as a corporate agent. ** Business procured through Company website only.

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 (Contd.. 5)

PARTICULARS	NUMBER OF LIVES COVERED							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
Individual Agents	11644649 (12.39)	6934791 (5.64)	2701637 (1.57)	2166475 (1.20)	1688791 (0.90)	5582520 (2.48)	1018113 (0.45)	
Corporate Agents-Banks	3282246 (3.49)	4485704 (3.65)	5801924 (3.37)	2897265 (1.61)	16389881 (8.70)	42114753 (18.75)	58668475 (25.75)	
Corporate Agents- Others*	4621554 (4.92)	34022937 (27.69)	28555202 (16.60)	6693771 (3.72)	10539110 (5.59)	12669516 (5.64)	12876293 (5.65)	
Brokers	3793588 (4.04)	5537280 (4.51)	8516066 (4.95)	13908119 (7.73)	17265524 (9.16)	21155144 (9.42)	17280159 (7.58)	
Direct Selling	70669931 (75.17)	71855360 (58.48)	126458056 (73.51)	154064625 (85.67)	140825037 (74.73)	138443787 (61.63)	131383377 (57.66)	
MI Agents	-	25301 (0.02)	839 (0.00)	111031 (0.06)	1736894 (0.92)	4687265 (2.09)	6624214 (2.91)	
Common Service Centres (CSCs)	-	-	-	-	-	-	-	
Web Aggregators	-	-	-	-	-	-	216.00 0.00	
IMF	-	-	-	-	-	-	-	
Online**	-	-	-	-	-	-	-	
Point of Sales (POS)	-	-	-	-	-	-	-	
Others If Any	-	-	-	-	12377 0.00	27 0.00	-	
TOTAL	94011968 (100.00)	122861373 (100.00)	172033724 (100.00)	179841286 (100.00)	188457614 (100.00)	224653012 (100.00)	227850847 (100.00)	0
Referrals	-	-	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	

*Any entity other than banks but licensed as a corporate agent. ** Business procured through Company website only.

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 (Contd.. 5)
(Premium in ₹ Crore)

PARTICULARS	AMOUNT OF PREMIUM							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
Individual Agents	1041.62 (1.76)	1678.66 (2.90)	1359.32 (1.69)	1518.47 (1.56)	997.40 (0.98)	2217.43 (1.90)	2314.20 (1.47)	
Corporate Agents-Banks	1804.20 (3.05)	1283.07 (2.22)	1361.9 (1.69)	1798.94 (1.85)	2394.68 (2.35)	4940.65 (4.22)	6920.84 (4.40)	
Corporate Agents- Others*	440.44 (0.74)	625.51 (1.08)	772.46 (0.96)	324.19 (0.33)	1338.57 (1.31)	2388.43 (2.04)	2337.20 (1.49)	
Brokers	318.89 (0.54)	431.10 (0.75)	507.47 (0.63)	785.82 (0.81)	948.12 (0.93)	1112.73 (0.95)	1158.58 (0.74)	
Direct Selling	55594.02 (93.91)	53767.68 (93.05)	76426.9 (95.03)	92922.56 (95.45)	96085.61 (94.38)	106205.60 (90.78)	144416.95 (91.76)	
MI Agents	-	0.18 (0.00)	0.01 (0.00)	2.26 (0.00)	34.31 (0.03)	124.37 (0.11)	236.16 (0.15)	
Common Service Centres (CSCs)	-	-	-	-	-	-	-	
Web Aggregators	-	-	-	-	-	-	0.06 0.00	
IMF	-	-	-	-	-	-	-	
Online**	-	-	-	-	-	-	-	
Point of Sales (POS)	-	-	-	-	-	-	-	
Others If Any	-	-	-	-	11.21 (0.01)	-	-	
TOTAL	59199.17 (100.00)	57786 (100.00)	80428.06 (100.00)	97352.24 (100.00)	101809.88 (100.00)	116989.23 (100.00)	157383.98 (100.00)	
Referrals	-	-	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	

*Any entity other than banks but licensed as a corporate agent. ** Business procured through Company website only.

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.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

(Policies in '000) (Premium in ₹ Crore)

State / Union Territory	2013-14		2014-15		2015-16		2016-17		2017-18		2018-19		2019-20	
	Policies	Premium	Policies	Premium	Policies	Premium	Policies	Premium	Policies	Premium	Policies	Premium	Policies	Premium
Andhra Pradesh	3290036	4438.46	1214281	2234.31	1364895	2177.87	1226710	2924.92	1313927	3230.33	1454864	3542.12	1390824	3828.73
Arunachal Pradesh	13370	33.91	10330	31.90	10504	36.29	11116	44.66	12745	58.71	13754	66.30	14396	82.63
Assam	969059	1246.22	692280	1410.51	735090	1470.17	768271	1831.10	818545	2147.26	827645	2408.91	869837	2445.40
Bihar	2420746	2189.37	1366993	2032.54	1320801	2227.50	1407013	2573.76	1542813	3009.83	1617556	3473.48	1586742	3479.76
Chattisgarh	792693	541.95	391341	528.52	394581	574.65	417727	743.44	507292	906.44	531497	1378.62	531120	1484.00
Goa	136424	296.87	94818	263.28	95183	283.42	93936	365.25	96699	478.42	88994	455.31	88852	482.28
Gujarat	2438534	4335.71	1454884	3549.13	1461825	3992.22	1411092	5501.07	1391043	6115.79	1425675	6627.52	1445010	7061.52
Haryana	703701	1269.81	538332	1234.04	538301	1268.91	581420	1593.08	653554	2027.84	732913	2737.49	719248	2891.82
Himachal Pradesh	432135	528.16	218814	419.77	247194	409.55	224076	536.39	246751	652.97	266755	793.71	269556	781.98
Jharkhand	837214	1057.88	521057	979.03	531810	1106.16	549048	1386.61	593930	1579.80	600571	1886.08	582252	1962.29
Karnataka	2755603	3654.94	1575649	3379.10	1669734	3421.63	1483406	4711.38	1614713	5287.14	1698856	5795.40	1809509	6442.14
Kerala	1487242	2365.67	946638	2220.43	952051	2317.62	866092	3503.04	876293	3881.32	807963	3924.63	789271	4112.31
Madhya Pradesh	1585535	2298.39	987506	1985.09	1087495	1971.39	1091050	2460.88	1272485	3038.84	1273474	2992.35	1246112	3048.82
Maharashtra	5266383	11637.52	3411072	10291.27	3567257	10638.16	3547987	14521.52	3647033	17419.68	3425537	15791.51	3634358	17129.87
Manipur	53889	67.13	27923	74.96	27979	70.75	26469	85.96	31133	100.41	30757	109.73	35720	119.53
Meghalaya	18296	267.69	19407	60.22	19863	58.56	18639	84.87	18808	95.30	22393	108.72	21416	109.01
Mizoram	6246	21.68	4989	20.34	5569	17.08	5006	19.13	5209	27.06	6436	30.69	7774	45.73
Nagaland	17605	49.82	15164	43.49	14865	45.87	15778	51.29	17558	69.80	18339	79.05	18680	88.14
Odisha	1565226	1613.25	1024792	1634.00	1093045	1882.43	1135155	2344.44	1298050	2720.44	1359272	3173.76	1336094	3294.81
Punjab	916284	1339.82	604784	1310.14	626573	1309.57	629824	1675.58	652894	1936.05	711220	2472.99	704732	2411.35
Rajasthan	2130726	2284.04	1406546	2059.08	1487707	2086.09	1414046	2439.46	1478424	3043.42	1522532	3549.48	1492024	3658.52
Sikkim	16789	33.66	12173	32.66	13305	38.02	14950	50.85	16236	60.34	15456	64.63	16790	70.00
Tamil Nadu	2574555	4150.22	1651936	3813.09	1643412	3928.33	1601869	5542.23	1692421	6448.05	1718456	6610.03	1635071	6896.78
Telangana	-	-	902832	1903.18	954101	2114.36	893797	2789.24	907064	3133.27	953503	3357.67	942309	3517.13
Tripura	148378	150.72	95489	117.25	101146	128.49	103512	186.94	105023	245.34	115687	312.77	118156	308.97
Uttarakhand	539573	641.85	294312	604.30	283476	603.79	284147	800.73	320378	1139.74	309968	1040.27	300125	1087.26
Uttar Pradesh	4656738	5291.91	3026593	4838.78	2936452	4906.87	2932480	6521.21	3063585	8043.13	3095020	9252.59	3226962	9311.17
West Bengal	3290923	4897.93	2286680	4372.90	2422053	5045.10	2536681	7116.12	2840440	8786.12	2889904	9497.55	2900931	9297.78
Andaman & Nicobar	6651	12.59	5528	10.17	5676	14.02	5508	15.55	5367	17.94	5142	18.49	5685	22.42
Chandigarh	180648	501.36	76739	406.61	77271	403.86	109896	409.77	81714	595.73	81338	333.12	73561	327.16
Dadra & Nagar Haveli and Daman & Diu	12518	14.54	6648	11.79	6281	13.70	6799	18.72	7058	22.01	8278	23.88	7989	37.16
Delhi	1289932	3228.52	787209	3095.06	794135	3288.18	803655	4308.57	811883	5132.62	802522	5094.52	794925	5102.59
Jammu & Kashmir	229418	389.62	156206	354.11	178819	380.68	167360	429.65	182556	529.64	181955	536.57	192514	507.65
Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	1586	4.52
Lakshadweep	108	0.14	105	0.17	106	0.17	118	0.26	125	0.23	107	0.23	82	0.33
Puducherry	51886	105.70	37305	77.72	33877	88.43	34984	138.09	38868	154.16	35406	149.55	36432	167.75
ALL INDIA	40835064	60956.85	25869356	55399	26702452	58319.88	26419617	77725.73	28162617	92134.78	28647745	97689.71	28846645	101619.31

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

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

(Premium in ₹ Crore)

State / Union Territory	2013-14			2014-15			2015-16			2016-17		
	No. of schemes	Premium	No. of Lives Covered	No. of schemes	Premium	No. of Lives Covered	No. of schemes	Premium	No. of Lives Covered	No. of schemes	Premium	No. of Lives
Andhra Pradesh	2874	2344	20230462	1444	640	5340025	1239	983	7868993	1275	922	15862749
Arunachal Pradesh	10	2	7566	8	1	17168	5	1	4588	10	2	5670
Assam	1396	305	684088	1527	320	955407	1896	846	1526842	1991	826	1443865
Bihar	922	232	557362	1233	247	892916	1449	352	1949402	1957	611	1513007
Chattisgarh	543	457	2333560	611	703	3393872	686	699	2707076	43	1370	2000419
Goa	215	115	50791	252	337	84513	131	105	141470	61	133	57295
Gujarat	1989	1600	1729346	1899	1572	1907493	1088	1484	3121022	956	3027	2852092
Haryana	577	431	1213718	597	385	1482425	514	489	2374978	675	594	1895601
Himachal Pradesh	444	101	77826	530	58	68324	441	87	234648	375	101	121453
Jharkhand	634	1389	323778	631	631	378377	616	706	563080	594	1046	487677
Karnataka	3991	7240	12557770	4006	8204	17515608	4146	11335	25572415	3884	13172	28220906
Kerala	1352	1109	4057159	1384	1115	3565122	1342	2117	4913156	1647	2655	5048968
Madhya Pradesh	2265	514	5306337	1769	361	4783414	1582	419	5602524	777	514	4724020
Maharashtra	4809	16840	12307101	5004	19180	15436478	4108	24348	29496955	3355	29840	256336358
Manipur	26	3	11252	66	7	23695	7	2	21669	35	1	10639
Meghalaya	24	157	30961	34	77	22976	50	26	27548	45	28	27245
Mizoram	34	4	6282	23	6	5274	18	4	11941	33	6	17699
Nagaland	5	2	4458	6	1	2421	7	0	11982	15	1	11760
Odisha	1186	455	879242	1318	384	1944801	1250	364	2509407	1333	754	3336423
Punjab	543	152	251938	406	189	338767	374	188	771318	419	187	482086
Rajasthan	1199	679	3054217	1293	666	3116758	1301	962	4654800	1030	2143	2808138
Sikkim	3	1	652	4	0	878	16	1	5471	11	7	3708
Tamil Nadu	3785	4716	8416435	5185	4569	10197911	3785	5734	13939328	4504	9144	16042671
Telangana	-	-	-	1424	2312	18843328	1396	2885	18965995	1562	3454	32203381
Tripura	72	19	29488	78	23	39704	82	43	29083	114	20	40787
Uttarakhand	748	3284	245190	616	557	258242	1043	4352	436879	741	2150	172744
Uttar Pradesh	2342	949	4221950	2328	994	5341483	2271	1297	9677034	2557	948	7811389
West Bengal	2717	6055	11496434	2861	5206	14974055	2765	6657	18800697	2846	7698	18756636
Andaman & Nicobar	1	0	742	9	0	2883	4	0	976	1	1	1861
Chandigarh	402	359	359788	337	269	1461575	358	264	639711	354	378	620720
Dadra & Nagar Haveli and Daman & Diu	7	1	8056	1	0	2045	6	2	5657	0	1	568
Delhi (NCT)	1573	9407	3468896	1676	8550	4089407	1505	13298	7088135	1832	15102	7181273
Jammu & Kashmir	123	264	44684	132	145	85235	121	280	260365	197	488	166816
Ladakh	0	0	16	50	2	192279	0	0	6	0	0	11
Lakshadweep	222	11	44423	327	19	96514	273	25	98573	183	25	74651
Puducherry	37033	59199	94011968	39069	57732	116861373	35875	80356	164033724	35412	97352	179841286
ALL INDIA												

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

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

State / Union Territory	2017-18			2018-19			2019-20		
	No. of schemes	Premium	No. of Lives Covered	No. of schemes	Premium	No. of Lives Covered	No. of schemes	Premium	No. of Lives Covered
Andhra Pradesh	1129	975.44	23723017	1143	1727.70	2851080	1297	1633.23	1844413
Arunachal Pradesh	2	1.50	3883	4	9.53	13606	1	6.46	7210
Assam	1081	746.80	1427342	1065	999.93	1609524	1071	1432.27	1422748
Bihar	1477	1080.53	865339	1343	1138.59	2471035	1101	1115.87	2435316
Chattisgarh	528	979.64	2689458	619	1075.48	2259201	671	1170.20	392775
Goa	145	114.40	90690	144	164.80	82625	34	175.21	40045
Gujarat	1434	2841.43	2550752	1353	3693.58	2820830	901	2896.96	2588086
Haryana	716	1069.21	3926495	673	1024.97	11569722	686	1542.09	16761896
Himachal Pradesh	291	265.60	66136	274	243.14	715044	229	167.32	195095
Jharkhand	555	1200.92	562119	679	2014.82	1021041	817	1185.67	867827
Karnataka	3372	13538.60	22013238	3461	15694.85	37392898	3094	17036.60	38830846
Kerala	1516	2305.93	5633745	1598	2332.28	4626616	1585	3159.71	4698116
Madhya Pradesh	1095	610.04	1287591	1794	688.71	1037582	1695	839.29	1209404
Maharashtra	3911	31512.54	40277248	4835	37689.19	56622660	4745	46470.37	62323413
Manipur	46	3.15	17335	37	26.58	20575	23	78.73	470898
Meghalaya	9	7.84	11612	1	6.26	15359	15	19.73	22687
Mizoram	39	10.11	17888	43	15.00	29602	2	50.01	16177
Nagaland	0	1.47	3260	1	0.96	3513	0	0.70	11200
Odisha	1176	882.99	3954767	1302	1171.09	4333776	1230	1233.48	1918362
Punjab	440	155.86	628023	499	278.20	549901	601	229.91	1853726
Rajasthan	1427	1124.74	4167393	908	1223.52	2557230	1004	1950.00	1943531
Sikkim	3	5.36	1817	0	7.24	1467	9	6.99	218881
Tamil Nadu	4020	8132.74	14760079	4229	6957.11	13925025	4652	31430.99	12853723
Telangana	1693	4739.22	18954172	1871	3563.93	24069677	2045	4780.84	19779308
Tripura	113	37.31	41765	135	85.71	41868	7	11.96	114003
Uttarakhand	692	3071.79	118952	643	1064.40	98038	775	1764.89	151612
Uttar Pradesh	2582	1431.51	8136949	2820	1535.08	10227606	2725	2615.19	7836656
West Bengal	2976	7045.52	22612972	2890	10239.26	27723151	3171	13151.77	27972850
Andaman & Nicobar	1	1.26	3379	0	0.74	2874	100	29.40	2454919
Chandigarh	401	570.96	264916	418	475.76	427975	434	457.73	431966
Dadra & Nagar Haveli and Daman & Diu	5	1	6129	1	0.71	956	3	1.15	2015
Delhi (NCT)	1496	16751.15	9398884	1633	21165.01	15341207	1882	19648.84	15475424
Jammu & Kashmir	150	571.10	182134	167	662.33	176865	252	886.55	682080
Ladakh	0	0.00	3	0	0.02	65	0	1.28	976
Lakshadweep	120	22.71	63132	13	12.78	12818	1	2.55	22617
Puducherry	34641	101809.91	188457614	36596	116989.24	224653012	36958	157383.98	227850847
ALL INDIA									

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

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

(In Lakhs)

INSURER	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
LIC	345.12 (-6.17)	201.71 (-41.55)	205.47 (1.86)	201.32 (-2.02)	213.38 (5.99)	214.04 (0.31)	218.96 (2.30)
Private Sector	63.6 (-14.11)	57.37 (-9.79)	61.92 (7.92)	63.24 (2.13)	68.59 (8.47)	72.44 (5.61)	69.5 (-4.05)
Total	408.72 (-7.50)	259.08 (-36.61)	267.38 (3.20)	264.56 (-1.05)	281.97 (6.58)	286.48 (1.70)	288.47 (0.69)

Note: Figures in brackets indicates the growth (in per cent) over the previous year.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA) (NUMBER OF POLICIES)
(2016-17 TO 2019-20) (Policies in '000)

Particulars	Aditya Birla Sunlife				Aegon			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	862.43	960.61	993.23	1100.86	229.28	249.52	285.98	305.16
Additions during the year*	289.14	217.47	239.07	220.78	45.17	62.75	49.53	36.66
Deletions during the year**	190.96	184.85	131.44	115.95	24.93	26.29	30.34	25.47
Business in force at end of the financial year (A)	960.61	993.23	1100.86	1205.69	249.52	285.98	305.16	316.35
Non Linked -General Annuity Business								
Business in force at start of the financial year	0.74	1.03	1.41	4.35	0.00	0.01	0.01	0.01
Additions during the year*	0.33	0.40	2.99	2.36	0.01	0.00	0.00	0.00
Deletions during the year**	0.15	0.02	0.05	0.09	0.00	0.00	0.00	0.00
Business in force at end of the financial year (B)	1.03	1.41	4.35	6.62	0.01	0.01	0.01	0.01
Non Linked - Pension Business								
Business in force at start of the financial year	0.82	0.70	0.65	0.59	0.27	0.19	0.18	0.17
Additions during the year*	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.12	0.06	0.06	0.08	0.07	0.01	0.02	0.01
Business in force at end of the financial year (C)	0.70	0.65	0.59	0.51	0.19	0.18	0.17	0.16
Non linked Health Business								
Business in force at start of the financial year	2.12	18.13	21.54	20.10	2.10	1.93	1.75	1.55
Additions during the year*	18.29	16.56	13.41	12.21	0.24	0.32	0.08	0.03
Deletions during the year**	2.28	13.14	14.86	11.28	0.41	0.50	0.28	0.22
Business in force at end of the financial year (D)	18.13	21.54	20.10	21.03	1.93	1.75	1.55	1.36
Linked Business - Life business								
Business in force at start of the financial year	976.88	844.96	759.61	717.64	45.04	37.92	36.31	33.84
Additions during the year*	30.51	40.37	53.42	48.11	5.40	8.42	5.40	2.68
Deletions during the year**	162.43	125.71	95.39	109.90	12.52	10.03	7.86	6.69
Business in force at end of the financial year (E)	844.96	759.61	717.64	655.86	37.92	36.31	33.84	29.84
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	44.18	36.88	31.90	26.69	1.84	1.48	1.12	0.90
Additions during the year*	2.49	2.27	0.92	0.61	0.00	0.00	0.00	0.00
Deletions during the year**	9.80	7.25	6.13	4.92	0.36	0.37	0.21	0.17
Business in force at end of the financial year (G)	36.88	31.90	26.69	22.38	1.48	1.12	0.90	0.73
Linked Health Business								
Business in force at start of the financial year	8.14	7.88	7.50	7.11	0.00	0.00	0.00	0.00
Additions during the year*	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.30	0.38	0.39	0.86	0.00	0.00	0.00	0.00
Business in force at end of the financial year (H)	7.88	7.50	7.11	6.25	0.00	0.00	0.00	0.00
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year								
= A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P	1870.19	1815.84	1877.35	1918.34	291.05	325.34	341.63	348.45

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA) (NUMBER OF POLICIES)
(2016-17 TO 2019-20) (Policies in '000)

Particulars	Aviva				Bajaj Allianz			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	353.67	344.27	354.78	365.99	2177.97	2169.45	2217.59	2265.94
Additions during the year*	30.78	31.39	30.09	19.93	192.34	193.09	197.60	231.92
Deletions during the year**	40.18	20.88	18.88	30.91	200.86	144.95	149.25	158.28
Business in force at end of the financial year (A)	344.27	354.78	365.99	355.01	2169.45	2217.59	2265.94	2339.58
Non Linked -General Annuity Business								
Business in force at start of the financial year	2.02	2.08	2.12	2.22	9.46	9.46	10.13	10.87
Additions during the year*	0.09	0.06	0.11	0.15	0.13	0.78	0.87	0.11
Deletions during the year**	0.03	0.02	0.01	0.02	0.13	0.11	0.14	0.17
Business in force at end of the financial year (B)	2.08	2.12	2.22	2.35	9.46	10.13	10.87	10.81
Non Linked - Pension Business								
Business in force at start of the financial year	3.18	2.83	2.65	2.60	3.57	3.33	3.15	2.67
Additions during the year*	0.26	0.27	0.30	0.24	0.00	0.00	0.00	0.00
Deletions during the year**	0.60	0.45	0.35	0.30	0.23	0.19	0.48	0.45
Business in force at end of the financial year (C)	2.83	2.65	2.60	2.54	3.33	3.15	2.67	2.23
Non linked Health Business								
Business in force at start of the financial year	8.69	11.82	12.10	9.82	15.98	12.28	9.45	8.68
Additions during the year*	4.28	2.95	0.46	0.16	0.16	0.06	1.56	0.83
Deletions during the year**	1.15	2.67	2.75	1.07	3.87	2.88	2.33	2.15
Business in force at end of the financial year (D)	11.82	12.10	9.82	8.91	12.28	9.45	8.68	7.36
Linked Business - Life business								
Business in force at start of the financial year	166.80	144.03	112.96	92.41	2154.40	1846.47	1614.17	1500.81
Additions during the year*	22.36	3.54	2.62	1.78	98.44	133.02	122.47	88.90
Deletions during the year**	45.14	34.61	23.17	25.03	406.36	365.32	235.83	316.04
Business in force at end of the financial year (E)	144.03	112.96	92.41	69.16	1846.47	1614.17	1500.81	1273.67
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	15.41	11.84	8.69	6.58	40.80	38.31	33.65	29.10
Additions during the year*	0.00	0.00	0.00	0.00	4.76	3.47	2.11	0.12
Deletions during the year**	3.57	3.15	2.11	1.48	7.25	8.13	6.66	5.55
Business in force at end of the financial year (G)	11.84	8.69	6.58	5.10	38.31	33.65	29.10	23.67
Linked Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	1.00	2.72	1.52
Additions during the year*	0.00	0.00	0.00	0.00	2.82	2.29	0.09	0.03
Deletions during the year**	0.00	0.00	0.00	0.00	1.82	0.57	1.29	0.88
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	1.00	2.72	1.52	0.67
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year								
= A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P	516.85	493.29	479.61	443.06	4080.30	3890.86	3819.59	3657.98

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA) (NUMBER OF POLICIES)
(2016-17 TO 2019-20) (Policies in '000)

Particulars	Bharti-AXA				Canara HSBC OBC			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	313.03	390.92	464.63	571.58	89.43	110.49	171.63	248.32
Additions during the year*	126.52	132.92	180.88	222.76	35.74	77.86	105.55	119.82
Deletions during the year**	48.63	59.21	73.93	158.69	14.68	16.71	28.87	37.28
Business in force at end of the financial year (A)	390.92	464.63	571.58	635.65	110.49	171.63	248.32	330.86
Non Linked -General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.14	0.17	0.18	0.30
Additions during the year*	0.00	0.00	0.00	0.00	0.03	0.01	0.12	0.53
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01
Business in force at end of the financial year (B)	0.00	0.00	0.00	0.00	0.17	0.18	0.30	0.82
Non Linked - Pension Business								
Business in force at start of the financial year	0.21	0.19	0.17	0.17	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.02	0.02	0.01	0.02	0.00	0.00	0.00	0.00
Business in force at end of the financial year (C)	0.19	0.17	0.17	0.15	0.00	0.00	0.00	0.00
Non linked Health Business								
Business in force at start of the financial year	9.33	7.87	7.48	7.20	0.00	0.00	0.00	3.10
Additions during the year*	1.33	1.23	1.17	0.15	0.00	0.00	3.13	16.06
Deletions during the year**	2.80	1.62	1.45	1.34	0.00	0.00	0.04	0.87
Business in force at end of the financial year (D)	7.87	7.48	7.20	6.00	0.00	0.00	3.10	18.29
Linked Business - Life business								
Business in force at start of the financial year	62.52	45.13	33.00	26.46	201.57	225.29	217.58	208.62
Additions during the year*	0.71	0.65	1.13	2.08	59.04	29.76	22.88	18.43
Deletions during the year**	18.10	12.78	7.68	4.65	35.33	37.47	31.83	26.49
Business in force at end of the financial year (E)	45.13	33.00	26.46	23.88	225.29	217.58	208.62	200.55
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	8.34	5.84	4.11	2.91	2.45	2.14	2.11	2.08
Additions during the year*	0.00	0.00	0.00	0.00	0.15	0.33	0.40	0.64
Deletions during the year**	2.50	1.73	1.20	0.79	0.46	0.35	0.43	0.61
Business in force at end of the financial year (G)	5.84	4.11	2.91	2.12	2.14	2.11	2.08	2.11
Linked Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year								
= A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P	449.96	509.40	608.32	667.80	338.09	391.50	462.41	552.63

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA) (NUMBER OF POLICIES)
(2016-17 TO 2019-20) (Policies in '000)

Particulars	EdelweissTokio				Exide			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	70.92	98.41	137.92	186.39	972.51	1089.04	1217.48	1349.53
Additions during the year*	37.83	54.43	72.40	72.93	195.34	191.86	204.17	197.64
Deletions during the year**	10.34	14.92	23.93	33.91	78.81	63.42	72.11	92.72
Business in force at end of the financial year (A)	98.41	137.92	186.39	225.41	1089.04	1217.48	1349.53	1454.45
Non Linked -General Annuity Business								
Business in force at start of the financial year	0.07	0.21	0.31	0.39	2.70	2.70	2.71	3.03
Additions during the year*	0.15	0.12	0.08	0.08	0.10	0.06	0.45	0.73
Deletions during the year**	0.01	0.01	0.01	0.02	0.10	0.05	0.12	0.25
Business in force at end of the financial year (B)	0.21	0.31	0.39	0.46	2.70	2.71	3.03	3.52
Non Linked - Pension Business								
Business in force at start of the financial year	1.35	1.92	2.45	2.38	67.75	50.00	44.37	41.12
Additions during the year*	0.83	0.79	0.17	0.01	0.06	0.02	1.00	0.03
Deletions during the year**	0.26	0.26	0.23	0.12	17.80	5.65	4.25	3.56
Business in force at end of the financial year (C)	1.92	2.45	2.38	2.28	50.00	44.37	41.12	37.59
Non linked Health Business								
Business in force at start of the financial year	0.86	1.37	1.94	2.63	0.00	6.19	5.20	4.37
Additions during the year*	0.72	0.83	0.99	2.14	6.22	2.46	1.58	0.53
Deletions during the year**	0.22	0.26	0.29	0.57	0.04	3.45	2.41	1.77
Business in force at end of the financial year (D)	1.37	1.94	2.63	4.20	6.19	5.20	4.37	3.13
Linked Business - Life business								
Business in force at start of the financial year	7.54	13.97	23.90	33.07	132.01	124.57	101.92	81.79
Additions during the year*	7.65	12.33	13.34	12.15	17.15	8.93	4.32	2.73
Deletions during the year**	1.23	2.40	4.18	6.50	24.59	31.58	17.49	12.62
Business in force at end of the financial year (E)	13.97	23.90	33.07	38.72	124.57	101.92	88.75	71.91
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	0.69	1.26	1.10	1.00	7.46	5.73	4.53	3.34
Additions during the year*	0.64	0.15	0.11	0.05	0.00	0.00	0.00	0.00
Deletions during the year**	0.07	0.31	0.22	0.15	1.74	1.20	1.18	1.23
Business in force at end of the financial year (G)	1.26	1.10	1.00	0.90	5.73	4.53	3.34	2.12
Linked Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	8.61	10.43	18.10	11.12
Additions during the year*	0.00	0.00	0.00	0.00	3.52	7.90	1.21	0.42
Deletions during the year**	0.00	0.00	0.00	0.00	1.70	0.22	3.48	1.87
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	10.43	18.10	15.83	9.68
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year								
= A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P	117.14	167.62	225.86	271.96	1288.65	1394.30	1505.97	1582.40

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA) (NUMBER OF POLICIES)
(2016-17 TO 2019-20) (Policies in '000)

Particulars	Future Generali				HDFC			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	262.72	268.00	293.64	319.40	2486.49	2802.18	3228.51	3207.81
Additions during the year*	43.30	62.49	66.04	62.72	608.84	824.05	435.00	561.08
Deletions during the year**	38.02	36.86	40.28	41.58	293.15	397.72	455.70	451.14
Business in force at end of the financial year (A)	268.00	293.64	319.40	340.55	2802.18	3228.51	3207.81	3317.74
Non Linked -General Annuity Business								
Business in force at start of the financial year	0.44	0.64	0.74	0.81	23.58	29.99	45.11	80.79
Additions during the year*	0.20	0.11	0.07	0.14	6.61	15.43	36.17	31.94
Deletions during the year**	0.00	0.00	0.00	0.01	0.19	0.32	0.49	0.92
Business in force at end of the financial year (B)	0.64	0.74	0.81	0.95	29.99	45.11	80.79	111.82
Non Linked - Pension Business								
Business in force at start of the financial year	4.54	4.35	4.08	2.69	81.23	86.13	87.83	83.69
Additions during the year*	0.92	0.21	0.15	0.07	11.72	9.78	4.43	1.30
Deletions during the year**	1.12	0.48	1.54	0.32	6.83	8.08	8.57	7.27
Business in force at end of the financial year (C)	4.35	4.08	2.69	2.43	86.13	87.83	83.69	77.73
Non linked Health Business								
Business in force at start of the financial year	0.00	1.27	17.58	12.26	189.91	216.03	257.99	265.36
Additions during the year*	1.28	16.98	6.07	6.34	144.28	155.25	126.21	35.31
Deletions during the year**	0.01	0.67	11.38	5.89	118.16	113.29	118.85	106.69
Business in force at end of the financial year (D)	1.27	17.58	12.26	12.71	216.03	257.99	265.36	193.98
Linked Business - Life business								
Business in force at start of the financial year	64.25	55.10	46.37	31.89	1627.14	1683.11	1845.11	1985.59
Additions during the year*	33.55	4.81	4.94	2.79	324.00	436.59	392.36	254.91
Deletions during the year**	42.69	13.55	12.57	8.92	268.03	274.58	251.88	306.82
Business in force at end of the financial year (E)	55.10	46.37	38.74	25.75	1683.11	1845.11	1985.59	1933.69
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	1.34	0.94	0.71	0.54	209.13	179.78	151.38	124.61
Additions during the year*	0.00	0.00	0.00	0.00	6.12	4.82	2.13	0.97
Deletions during the year**	0.40	0.23	0.17	0.19	35.48	33.21	28.90	25.57
Business in force at end of the financial year (G)	0.94	0.71	0.54	0.35	179.78	151.38	124.61	100.02
Linked Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year								
= A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P	330.30	363.11	374.45	382.74	4997.22	5615.93	5747.85	5734.97

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA) (NUMBER OF POLICIES)
(2016-17 TO 2019-20)

(Policies in '000)

Particulars	ICICI Prudential				IDBI Federal			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	1613.78	1862.02	2119.23	2349.46	399.08	449.84	471.73	504.29
Additions during the year*	385.44	450.81	476.64	475.95	99.09	70.86	72.84	39.17
Deletions during the year**	137.20	193.60	246.41	288.13	48.33	48.97	40.28	44.40
Business in force at end of the financial year (A)	1862.02	2119.23	2349.46	2537.28	449.84	471.73	504.29	499.06
Non Linked -General Annuity Business								
Business in force at start of the financial year	46.44	51.25	55.56	64.62	0.00	0.00	0.00	0.00
Additions during the year*	5.09	4.61	9.37	12.24	0.00	0.00	0.00	0.12
Deletions during the year**	0.27	0.30	0.31	0.36	0.00	0.00	0.00	0.00
Business in force at end of the financial year (B)	51.25	55.56	64.62	76.49	0.00	0.00	0.00	0.12
Non Linked - Pension Business								
Business in force at start of the financial year	30.72	28.33	25.03	22.35	0.80	0.76	0.72	0.70
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	2.39	3.30	2.68	2.20	0.04	0.04	0.02	0.03
Business in force at end of the financial year (C)	28.33	25.03	22.35	20.15	0.76	0.72	0.70	0.68
Non linked Health Business								
Business in force at start of the financial year	25.91	22.05	55.61	58.14	0.31	0.25	0.21	0.18
Additions during the year*	0.14	39.88	23.27	23.02	0.00	0.00	0.00	0.30
Deletions during the year**	4.00	6.32	20.74	18.44	0.06	0.04	0.04	0.02
Business in force at end of the financial year (D)	22.05	55.61	58.14	62.72	0.25	0.21	0.18	0.46
Linked Business - Life business								
Business in force at start of the financial year	2212.51	2165.23	2134.38	2219.77	91.38	103.80	141.84	154.81
Additions during the year*	333.06	356.72	393.66	265.19	26.92	51.10	34.44	12.27
Deletions during the year**	380.33	387.57	308.27	352.18	14.49	13.06	21.46	24.59
Business in force at end of the financial year (E)	2165.23	2134.38	2219.77	2132.78	103.80	141.84	154.81	142.48
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	591.81	466.01	343.53	258.28	2.84	2.20	1.80	1.63
Additions during the year*	2.15	1.91	1.00	0.79	0.01	0.00	0.00	0.00
Deletions during the year**	127.95	124.39	86.25	76.85	0.65	0.40	0.17	0.55
Business in force at end of the financial year (G)	466.01	343.53	258.28	182.22	2.20	1.80	1.63	1.08
Linked Health Business								
Business in force at start of the financial year	108.53	104.47	101.02	95.54	0.00	0.00	0.00	0.00
Additions during the year*	0.20	0.03	0.02	0.03	0.00	0.00	0.00	0.00
Deletions during the year**	4.26	3.48	5.50	9.84	0.00	0.00	0.00	0.00
Business in force at end of the financial year (H)	104.47	101.02	95.54	85.73	0.00	0.00	0.00	0.00
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year								
= A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P	4699.36	4834.35	5068.15	5097.37	556.84	616.30	661.61	643.87

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA) (NUMBER OF POLICIES)
(2016-17 TO 2019-20) (Policies in '000)

Particulars	IndiaFirst				Kotak Mahindra			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	136.71	212.38	329.47	406.91	833.97	1021.57	1224.72	1435.02
Additions during the year*	106.47	160.79	138.14	152.74	282.08	311.04	333.14	307.18
Deletions during the year**	30.80	43.69	60.70	55.58	94.47	107.89	122.84	126.77
Business in force at end of the financial year (A)	212.38	329.47	406.91	504.08	1021.57	1224.72	1435.02	1615.44
Non Linked -General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.01	0.93	1.42	1.93	2.77
Additions during the year*	0.01	0.00	0.01	0.03	0.51	0.54	0.86	2.25
Deletions during the year**	0.00	0.00	0.00	0.01	0.01	0.03	0.02	0.05
Business in force at end of the financial year (B)	0.00	0.00	0.01	0.04	1.42	1.93	2.77	4.96
Non Linked - Pension Business								
Business in force at start of the financial year	2.41	7.37	11.89	16.49	4.43	4.02	3.80	3.69
Additions during the year*	5.47	5.75	6.05	4.26	0.23	0.23	0.32	0.43
Deletions during the year**	0.50	1.23	1.45	1.34	0.64	0.45	0.44	0.38
Business in force at end of the financial year (C)	7.37	11.89	16.49	19.42	4.02	3.80	3.69	3.73
Non linked Health Business								
Business in force at start of the financial year	1.90	1.41	1.03	0.25	0.00	0.00	0.00	
Additions during the year*	0.13	0.00	0.00	0.00	0.00	0.00	0.00	
Deletions during the year**	0.61	0.39	0.78	0.16	0.00	0.00	0.00	
Business in force at end of the financial year (D)	1.41	1.03	0.25	0.09	0.00	0.00	0.00	
Linked Business - Life business								
Business in force at start of the financial year	244.92	213.32	199.20	210.84	359.54	337.62	324.17	299.51
Additions during the year*	15.92	20.36	39.30	41.59	24.62	35.52	23.03	17.63
Deletions during the year**	47.52	34.48	27.67	32.14	46.55	48.97	47.69	48.47
Business in force at end of the financial year (E)	213.32	199.20	210.84	220.29	337.62	324.17	299.51	268.67
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Linked Pension Business								
Business in force at start of the financial year	8.79	6.67	5.64	5.16	20.20	16.37	12.89	9.66
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	2.13	1.03	0.48	0.43	3.83	3.48	3.23	4.03
Business in force at end of the financial year (G)	6.67	5.64	5.16	4.73	16.37	12.89	9.66	5.63
Linked Health Business								
Business in force at start of the financial year	5.78	4.60	4.03	3.59	0.00	0.00	0.00	0.00
Additions during the year*	0.08	0.02	0.01	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	1.27	0.59	0.45	0.30	0.00	0.00	0.00	0.00
Business in force at end of the financial year (H)	4.60	4.03	3.59	3.30	0.00	0.00	0.00	0.00
Non-Linked VIP-Life Business								
Business in force at start of the financial year	2.61	5.05	5.19	5.38	0.00	0.00	0.00	0.00
Additions during the year*	3.42	2.21	1.90	0.99	0.00	0.00	0.00	0.00
Deletions during the year**	0.98	2.07	1.71	1.28	0.00	0.00	0.00	0.00
Business in force at end of the financial year (I)	5.05	5.19	5.38	5.09	0.00	0.00	0.00	0.00
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year								
=A+B+C+D+E+F+G+H+I+J+K+L+M+N+O+P	450.80	556.45	648.64	757.02	1381.01	1567.52	1750.64	1898.43

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

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

Excluding linked Health Business, if any.

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TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA) (NUMBER OF POLICIES)
(2016-17 TO 2019-20) (Policies in '000)

Particulars	Max Life				PNB MetLife			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	136.71	212.38	329.47	406.91	833.97	1021.57	1224.72	1435.02
Additions during the year*	106.47	160.79	138.14	152.74	282.08	311.04	333.14	307.18
Deletions during the year**	30.80	43.69	60.70	55.58	94.47	107.89	122.84	126.77
Business in force at end of the financial year (A)	212.38	329.47	406.91	504.08	1021.57	1224.72	1435.02	1615.44
Non Linked -General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.01	0.93	1.42	1.93	2.77
Additions during the year*	0.01	0.00	0.01	0.03	0.51	0.54	0.86	2.25
Deletions during the year**	0.00	0.00	0.00	0.01	0.01	0.03	0.02	0.05
Business in force at end of the financial year (B)	0.00	0.00	0.01	0.04	1.42	1.93	2.77	4.96
Non Linked - Pension Business								
Business in force at start of the financial year	2.41	7.37	11.89	16.49	4.43	4.02	3.80	3.69
Additions during the year*	5.47	5.75	6.05	4.26	0.23	0.23	0.32	0.43
Deletions during the year**	0.50	1.23	1.45	1.34	0.64	0.45	0.44	0.38
Business in force at end of the financial year (C)	7.37	11.89	16.49	19.42	4.02	3.80	3.69	3.73
Non linked Health Business								
Business in force at start of the financial year	1.90	1.41	1.03	0.25	0.00	0.00	0.00	
Additions during the year*	0.13	0.00	0.00	0.00	0.00	0.00	0.00	
Deletions during the year**	0.61	0.39	0.78	0.16	0.00	0.00	0.00	
Business in force at end of the financial year (D)	1.41	1.03	0.25	0.09	0.00	0.00	0.00	
Linked Business - Life business								
Business in force at start of the financial year	244.92	213.32	199.20	210.84	359.54	337.62	324.17	299.51
Additions during the year*	15.92	20.36	39.30	41.59	24.62	35.52	23.03	17.63
Deletions during the year**	47.52	34.48	27.67	32.14	46.55	48.97	47.69	48.47
Business in force at end of the financial year (E)	213.32	199.20	210.84	220.29	337.62	324.17	299.51	268.67
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Linked Pension Business								
Business in force at start of the financial year	8.79	6.67	5.64	5.16	20.20	16.37	12.89	9.66
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	2.13	1.03	0.48	0.43	3.83	3.48	3.23	4.03
Business in force at end of the financial year (G)	6.67	5.64	5.16	4.73	16.37	12.89	9.66	5.63
Linked Health Business								
Business in force at start of the financial year	5.78	4.60	4.03	3.59	0.00	0.00	0.00	0.00
Additions during the year*	0.08	0.02	0.01	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	1.27	0.59	0.45	0.30	0.00	0.00	0.00	0.00
Business in force at end of the financial year (H)	4.60	4.03	3.59	3.30	0.00	0.00	0.00	0.00
Non-Linked VIP-Life Business								
Business in force at start of the financial year	2.61	5.05	5.19	5.38	0.00	0.00	0.00	0.00
Additions during the year*	3.42	2.21	1.90	0.99	0.00	0.00	0.00	0.00
Deletions during the year**	0.98	2.07	1.71	1.28	0.00	0.00	0.00	0.00
Business in force at end of the financial year (I)	5.05	5.19	5.38	5.09	0.00	0.00	0.00	0.00
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year								
=A+B+C+D+E+F+G+H+I+J+K+L+M+N+O+P	450.80	556.45	648.64	757.02	1381.01	1567.52	1750.64	1898.43

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA) (NUMBER OF POLICIES)
(2016-17 TO 2019-20) (Policies in '000)

Particulars	Pramerica				Reliance Nippon			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	167.64	197.56	255.89	299.56	2056.91	2113.67	2157.53	2217.01
Additions during the year*	65.39	86.61	75.83	42.99	275.85	223.18	214.59	188.75
Deletions during the year**	35.47	28.28	32.16	37.30	219.08	179.32	155.12	157.50
Business in force at end of the financial year (A)	197.56	255.89	299.56	305.26	2113.67	2157.53	2217.01	2248.26
Non Linked -General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.78	0.94	1.05	1.60
Additions during the year*	0.00	0.00	0.00	0.00	0.18	0.13	0.57	1.08
Deletions during the year**	0.00	0.00	0.00	0.00	0.02	0.02	0.02	0.03
Business in force at end of the financial year (B)	0.00	0.00	0.00	0.00	0.94	1.05	1.60	2.65
Non Linked - Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.81	1.07	1.47
Additions during the year*	0.00	0.00	0.00	0.00	0.81	0.44	0.52	0.49
Deletions during the year**	0.00	0.00	0.00	0.00	0.01	0.17	0.12	0.12
Business in force at end of the financial year (C)	0.00	0.00	0.00	0.00	0.81	1.07	1.47	1.84
Non linked Health Business								
Business in force at start of the financial year	0.00	3.03	10.51	12.05	20.20	11.88	8.44	6.27
Additions during the year*	3.03	8.81	2.43	0.36	1.63	0.07	1.42	4.88
Deletions during the year**	0.01	1.33	0.90	0.84	9.95	3.52	3.59	1.79
Business in force at end of the financial year (D)	3.03	10.51	12.05	11.57	11.88	8.44	6.27	9.36
Linked Business - Life business								
Business in force at start of the financial year	12.29	11.89	13.32	13.38	492.15	393.03	318.14	277.65
Additions during the year*	3.57	3.83	2.16	0.94	28.38	23.29	27.16	23.08
Deletions during the year**	3.97	2.40	2.09	2.20	127.50	98.18	67.64	65.21
Business in force at end of the financial year (E)	11.89	13.32	13.38	12.12	393.03	318.14	277.65	235.52
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	0.73	0.51	0.41	0.33	38.05	30.58	19.95	13.51
Additions during the year*	0.00	0.00	0.00	0.00	0.65	0.54	0.43	0.34
Deletions during the year**	0.22	0.11	0.08	0.13	8.11	11.18	6.87	3.97
Business in force at end of the financial year (G)	0.51	0.41	0.33	0.20	30.58	19.95	13.51	9.87
Linked Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	4.33	3.54	2.17	1.07
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.79	1.37	1.10	0.42
Business in force at end of the financial year (H)	0.00	0.00	0.00	0.00	3.54	2.17	1.07	0.65
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	358.62	293.68	177.14	67.13
Additions during the year*	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	64.95	116.55	110.01	20.24
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	293.68	177.14	67.13	46.89
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	3.29	2.38	1.63	1.02
Additions during the year*	0.00	0.00	0.00	0.00	0.01	0.01	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.92	0.76	0.61	0.24
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	2.38	1.63	1.02	0.78
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year								
= A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P	212.99	280.12	325.32	329.15	2850.50	2687.10	2586.73	2555.82

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA) (NUMBER OF POLICIES)
(2016-17 TO 2019-20) (Policies in '000)

Particulars	Sahara India				SBI LIFE			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	243.34	250.81	243.93	238.33	2723.59	2896.46	3188.92	3580.42
Additions during the year*	20.95	4.47	1.90	1.02	660.43	728.29	774.49	768.74
Deletions during the year**	13.48	11.35	7.50	9.85	487.56	435.83	382.99	365.00
Business in force at end of the financial year (A)	250.81	243.93	238.33	229.51	2896.46	3188.92	3580.42	3984.16
Non Linked -General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	17.77	19.70	21.34	23.43
Additions during the year*	0.00	0.00	0.00	0.00	2.19	2.10	2.44	9.80
Deletions during the year**	0.00	0.00	0.00	0.00	0.26	0.47	0.35	0.63
Business in force at end of the financial year (B)	0.00	0.00	0.00	0.00	19.70	21.34	23.43	32.59
Non Linked - Pension Business								
Business in force at start of the financial year	0.32	0.30	0.29	0.27	95.23	82.26	80.43	77.09
Additions during the year*	0.00	0.00	0.00	0.00	3.06	8.39	5.89	4.88
Deletions during the year**	0.02	0.02	0.01	0.03	16.02	10.23	9.22	7.85
Business in force at end of the financial year (C)	0.30	0.29	0.27	0.24	82.26	80.43	77.09	74.12
Non linked Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	1.08	0.61	25.91	39.01
Additions during the year*	0.00	0.00	0.00	0.00	0.00	27.82	26.26	17.56
Deletions during the year**	0.00	0.00	0.00	0.00	0.47	2.53	13.17	14.75
Business in force at end of the financial year (D)	0.00	0.00	0.00	0.00	0.61	25.91	39.01	41.82
Linked Business - Life business								
Business in force at start of the financial year	29.83	20.03	14.73	11.84	2049.22	2402.91	2812.94	3197.64
Additions during the year*	0.49	0.05	0.01	0.00	617.43	624.18	670.13	689.97
Deletions during the year**	10.29	5.35	2.90	2.00	263.74	214.15	285.43	800.56
Business in force at end of the financial year (E)	20.04	14.73	11.84	9.84	2402.91	2812.94	3197.64	3087.06
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	0.50	0.39	0.30	0.26	121.43	136.65	174.17	233.67
Additions during the year*	0.00	0.00	0.00	0.00	35.71	53.99	73.02	94.57
Deletions during the year**	0.11	0.09	0.04	0.03	20.49	16.48	13.51	38.72
Business in force at end of the financial year (G)	0.39	0.30	0.26	0.22	136.65	174.17	233.67	289.53
Linked Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	627.50	493.38	482.70	457.65
Additions during the year*	0.00	0.00	0.00	0.00	15.29	47.74	38.78	10.93
Deletions during the year**	0.00	0.00	0.00	0.00	149.41	58.41	63.37	65.27
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	493.38	482.70	458.12	403.32
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.47
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.47
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year								
= A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P	271.53	259.24	250.69	239.81	6031.97	6786.40	7609.37	7913.07

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA) (NUMBER OF POLICIES)
(2016-17 TO 2019-20) (Policies in '000)

Particulars	Shriram				Star Union Dai-ichi			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	500.39	522.33	631.53	781.00	225.66	269.64	312.72	347.21
Additions during the year*	204.65	260.84	306.91	285.47	83.84	84.44	79.05	65.22
Deletions during the year**	182.71	151.64	157.43	183.74	39.87	41.35	44.56	38.31
Business in force at end of the financial year (A)	522.33	631.53	781.00	882.74	269.64	312.72	347.21	374.12
Non Linked -General Annuity Business								
Business in force at start of the financial year	0.04	0.07	0.11	0.12	0.74	1.04	1.19	1.23
Additions during the year*	0.03	0.04	0.03	0.04	0.36	0.20	0.11	0.78
Deletions during the year**	0.00	0.00	0.01	0.01	0.06	0.05	0.07	0.09
Business in force at end of the financial year (B)	0.07	0.11	0.12	0.16	1.04	1.19	1.23	1.92
Non Linked - Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	9.47	17.46	18.36
Additions during the year*	0.00	0.00	0.00	0.00	9.72	10.16	3.93	5.73
Deletions during the year**	0.00	0.00	0.00	0.00	0.25	2.17	3.03	1.25
Business in force at end of the financial year (C)	0.00	0.00	0.00	0.00	9.47	17.46	18.36	22.84
Non linked Health Business								
Business in force at start of the financial year	0.00	0.00	2.10	3.52	2.60	20.79	22.29	22.67
Additions during the year*	0.00	2.10	2.36	1.66	18.60	7.63	4.61	0.38
Deletions during the year**	0.00	0.00	0.94	0.92	0.41	6.13	4.23	2.92
Business in force at end of the financial year (D)	0.00	2.10	3.52	4.26	20.79	22.29	22.67	20.13
Linked Business - Life business								
Business in force at start of the financial year	78.91	61.78	48.92	42.28	166.91	128.03	114.20	105.60
Additions during the year*	5.85	4.18	3.88	4.00	11.30	17.11	16.45	15.35
Deletions during the year**	22.98	17.04	10.52	7.25	50.17	30.95	25.05	23.11
Business in force at end of the financial year (E)	61.78	48.92	42.28	39.03	128.03	114.20	105.60	97.83
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	0.71	0.56	0.49	0.52	7.99	5.70	4.60	3.90
Additions during the year*	0.05	0.06	0.10	0.06	0.00	0.00	0.00	0.00
Deletions during the year**	0.20	0.13	0.07	0.17	2.29	1.10	0.70	1.51
Business in force at end of the financial year (G)	0.56	0.49	0.52	0.40	5.70	4.60	3.90	2.40
Linked Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year=	A + B + C + D	E+F+G+H+I+J+K+L+M+N+O+P						
	584.74	683.14	827.44	926.60	434.67	472.45	498.97	519.24

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA) (NUMBER OF POLICIES)
(2016-17 TO 2019-20) (Policies in '000)

Particulars	TATA AIA				Private Total			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	877.78	972.24	1077.63	1295.98	21071.55	23027.83	25469.75	27824.38
Additions during the year*	163.11	192.64	306.48	445.19	4609.51	5093.99	5086.83	5188.53
Deletions during the year**	68.65	87.25	88.13	159.82	2653.23	2652.08	2732.19	3086.42
Business in force at end of the financial year (A)	972.24	1077.63	1295.98	1581.35	23027.83	25469.75	27824.38	29926.49
Non Linked -General Annuity Business								
Business in force at start of the financial year	1.19	1.17	1.15	2.28	108.06	123.36	146.91	201.28
Additions during the year*	0.00	0.00	1.15	2.10	16.48	25.01	56.04	66.39
Deletions during the year**	0.02	0.02	0.02	0.06	1.30	1.46	1.67	2.80
Business in force at end of the financial year (B)	1.17	1.15	2.28	4.31	123.36	146.91	201.28	264.88
Non Linked - Pension Business								
Business in force at start of the financial year	14.42	13.57	12.75	11.98	316.65	303.11	306.31	294.63
Additions during the year*	0.00	0.00	0.00	0.00	34.75	37.66	23.65	18.18
Deletions during the year**	0.85	0.83	0.77	0.79	48.29	34.47	35.32	26.89
Business in force at end of the financial year (C)	13.57	12.75	11.98	11.19	303.11	306.31	294.63	285.92
Non linked Health Business								
Business in force at start of the financial year	13.98	12.58	11.38	10.25	332.72	413.28	548.84	573.49
Additions during the year*	0.25	0.19	0.24	0.19	237.32	312.36	244.09	156.49
Deletions during the year**	1.66	1.39	1.37	0.92	156.75	176.81	219.44	193.57
Business in force at end of the financial year (D)	12.58	11.38	10.25	9.52	413.28	548.84	573.49	536.41
Linked Business - Life business								
Business in force at start of the financial year	294.26	240.07	235.08	250.73	12659.32	12186.75	12158.74	12469.28
Additions during the year*	23.81	33.05	44.62	34.46	1788.03	1987.10	2038.51	1684.23
Deletions during the year**	78.00	38.03	28.97	35.68	2260.61	2015.10	1714.16	2421.72
Business in force at end of the financial year (E)	240.07	235.08	250.73	249.51	12186.76	12158.74	12483.09	11731.79
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	16.08	12.67	10.61	8.27	1231.21	1041.17	882.20	790.90
Additions during the year*	0.01	0.00	0.00	0.00	57.27	72.37	83.87	100.76
Deletions during the year**	3.41	2.07	2.33	3.47	247.32	231.34	175.16	184.19
Business in force at end of the financial year (G)	12.67	10.61	8.27	4.80	1041.17	882.20	790.90	707.46
Linked Health Business								
Business in force at start of the financial year	3.77	2.71	2.27	1.87	130.56	123.19	116.99	109.19
Additions during the year*	0.00	0.00	0.00	0.00	0.32	0.06	0.04	0.04
Deletions during the year**	1.06	0.44	0.40	0.43	7.69	6.26	7.83	11.85
Business in force at end of the financial year (H)	2.71	2.27	1.87	1.45	123.19	116.99	109.19	97.38
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	988.73	793.11	667.75	531.69
Additions during the year*	0.00	0.00	0.00	0.00	21.55	52.23	40.77	11.95
Deletions during the year**	0.00	0.00	0.00	0.00	217.16	177.60	176.36	87.66
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	793.11	667.75	532.15	455.98
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	11.90	12.81	19.73	12.61
Additions during the year*	0.00	0.00	0.00	0.00	3.54	7.90	1.21	0.46
Deletions during the year**	0.00	0.00	0.00	0.00	2.62	0.98	4.09	2.14
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	12.81	19.73	16.85	10.93
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year								
= A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P	1255.00	1350.86	1581.36	1862.12	38024.61	40317.19	42451.52	44017.23

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA) (NUMBER OF POLICIES)
(2016-17 TO 2019-20) (Policies in '000)

Particulars	LIC of India				Grand Total			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	278878.07	280504.46	282179.58	282105.15	299949.62	303532.29	307649.33	309929.53
Additions during the year*	22392.77	23867.39	23253.55	23359.45	27002.29	28961.38	28340.38	28547.99
Deletions during the year**	20766.38	22192.26	23327.99	23830.61	23419.62	24844.34	26060.18	26917.03
Business in force at end of the financial year (A)	280504.46	282179.58	282105.15	281633.99	303532.29	307649.33	309929.53	311560.48
Non Linked -General Annuity Business								
Business in force at start of the financial year	819.03	1145.89	1504.25	1820.91	927.09	1269.25	1651.16	2022.19
Additions during the year*	418.75	418.47	370.79	281.42	435.24	443.48	426.83	347.81
Deletions during the year**	91.89	60.11	54.13	58.46	93.19	61.58	55.80	61.25
Business in force at end of the financial year (B)	1145.89	1504.25	1820.91	2043.88	1269.25	1651.16	2022.19	2308.75
Non Linked - Pension Business								
Business in force at start of the financial year	1610.27	1588.45	1564.65	1541.65	1926.91	1891.56	1870.96	1836.28
Additions during the year*	80.01	68.91	67.24	61.97	114.75	106.57	90.89	80.14
Deletions during the year**	101.82	92.71	90.25	88.01	150.11	127.18	125.57	114.90
Business in force at end of the financial year (C)	1588.45	1564.65	1541.65	1515.61	1891.56	1870.96	1836.28	1801.53
Non linked Health Business								
Business in force at start of the financial year	397.13	389.23	461.85	570.67	729.84	802.51	1010.68	1144.16
Additions during the year*	135.12	204.71	267.36	288.24	372.44	517.07	511.45	444.73
Deletions during the year**	143.02	132.09	158.53	225.37	299.77	308.90	377.97	418.94
Business in force at end of the financial year (D)	389.23	461.85	570.67	633.55	802.51	1010.68	1144.16	1169.95
Linked Business - Life business								
Business in force at start of the financial year	4724.25	3798.67	3258.92	3014.66	17383.57	15985.42	15417.66	15483.94
Additions during the year*	6.08	26.51	7.54	79.33	1794.11	2013.60	2046.05	1763.56
Deletions during the year**	931.65	566.26	251.80	1112.89	3192.26	2581.36	1965.96	3534.61
Business in force at end of the financial year (E)	3798.67	3258.92	3014.66	1981.09	15985.43	15417.66	15497.75	13712.88
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	3375.36	2649.23	1948.85	1605.43	4606.57	3690.39	2831.05	2396.33
Additions during the year*	1.27	0.83	0.47	0.56	58.54	73.19	84.34	101.31
Deletions during the year**	727.40	701.20	343.89	411.58	974.72	932.54	519.05	595.77
Business in force at end of the financial year (G)	2649.23	1948.85	1605.43	1194.41	3690.39	2831.05	2396.34	1901.87
Linked Health Business								
Business in force at start of the financial year	207.55	195.20	184.05	172.77	338.11	318.39	301.03	281.96
Additions during the year*	0.03	0.02	0.01	0.01	0.34	0.07	0.05	0.05
Deletions during the year**	12.38	11.17	11.29	10.85	20.07	17.42	19.13	22.70
Business in force at end of the financial year (H)	195.20	184.05	172.77	161.93	318.39	301.03	281.96	259.30
Non-Linked VIP-Life Business								
Business in force at start of the financial year	205.07	146.59	65.75	31.97	1193.80	939.70	733.49	563.65
Additions during the year*	0.01	0.00	0.00	0.00	21.56	52.23	40.77	11.95
Deletions during the year**	58.50	80.84	33.78	7.64	275.65	258.44	210.15	95.30
Business in force at end of the financial year (I)	146.59	65.75	31.97	24.32	939.70	733.49	564.12	480.30
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	11.90	12.81	19.73	12.61
Additions during the year*	0.00	0.00	0.00	0.00	3.54	7.90	1.21	0.46
Deletions during the year**	0.00	0.00	0.00	0.00	2.62	0.98	4.09	2.14
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	12.81	19.73	16.85	10.93
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year								
= A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P	290417.71	291167.90	290863.20	289188.77	328442.32	331485.09	333314.72	333206.00

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 10A: INDIVIDUAL BUSINESS INFORCE (SUM ASSURED)
(2016-17 TO 2019-20)**

(in ₹ Crore)

Particulars	Aditya Birla Sunlife				Aegon			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	69344.07	84047.00	97961.75	129549.71	80281.87	98742.50	131788.79	163664.94
Additions during the year*	23310.15	26626.77	44387.53	43764.31	24158.01	40584.29	44339.10	40952.30
Deletions during the year**	8607.21	12712.02	12799.57	14641.25	5697.38	7538.00	12462.95	15949.38
Business in force at end of the financial year (A)	84047.00	97961.75	129549.71	158672.78	98742.50	131788.79	163664.94	188667.86
Non Linked -General Annuity Business								
Business in force at start of the financial year	0.00	61.94	81.07	148.73	0.00	0.00	0.00	0.00
Additions during the year*	62.95	20.55	70.07	66.47	0.00	0.00	0.00	0.00
Deletions during the year**	6.11	1.42	2.41	12.01	0.00	0.00	0.00	0.00
Business in force at end of the financial year (B)	61.94	81.07	148.73	203.19	0.00	0.00	0.00	0.00
Non Linked - Pension Business								
Business in force at start of the financial year	0.00	32.96	35.30	36.57	6.88	2.97	3.16	3.03
Additions during the year*	38.07	4.04	4.64	3.67	0.37	0.31	0.24	0.00
Deletions during the year**	5.10	1.71	3.36	5.40	4.28	0.12	0.37	0.45
Business in force at end of the financial year (C)	32.96	35.30	36.57	34.85	2.97	3.16	3.03	2.58
Non linked Health Business								
Business in force at start of the financial year	140.44	3450.83	4721.13	4712.39	144.09	207.60	212.10	200.20
Additions during the year*	3393.78	3538.60	2988.17	1869.52	103.69	69.54	24.27	6.17
Deletions during the year**	83.39	2268.30	2996.90	2402.74	40.19	65.03	36.17	29.12
Business in force at end of the financial year (D)	3450.83	4721.13	4712.39	4179.18	207.60	212.10	200.20	177.25
Linked Business - Life business								
Business in force at start of the financial year	77146.16	80399.55	77610.12	77162.02	2732.15	3465.08	3370.74	3219.56
Additions during the year*	12962.90	6940.31	8546.65	8067.76	1888.45	898.03	573.01	259.04
Deletions during the year**	9709.52	9729.74	8994.75	9613.80	1155.52	992.38	724.18	732.10
Business in force at end of the financial year (E)	80399.55	77610.12	77162.02	75615.99	3465.08	3370.74	3219.56	2746.50
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	56.20	891.67	840.88	763.50	84.33	76.31	62.53	55.92
Additions during the year*	1059.89	135.60	113.25	68.38	8.93	4.64	5.08	0.68
Deletions during the year**	224.42	186.38	190.64	193.91	16.94	18.42	11.69	14.04
Business in force at end of the financial year (G)	891.67	840.88	763.50	637.97	76.31	62.53	55.92	42.56
Linked Health Business								
Business in force at start of the financial year	810.74	935.05	861.37	831.12	0.00	0.00	0.00	0.00
Additions during the year*	157.61	17.81	14.46	11.82	0.00	0.00	0.00	0.00
Deletions during the year**	33.30	91.49	44.71	102.75	0.00	0.00	0.00	0.00
Business in force at end of the financial year (H)	935.05	861.37	831.12	740.19	0.00	0.00	0.00	0.00
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year								
= A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P	169819.01	182111.61	213204.04	240084.14	102494.47	135437.32	167143.65	191636.75

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 10A: INDIVIDUAL BUSINESS INFORCE (SUM ASSURED)
(2016-17 TO 2019-20) (Contd... 10A)**

(in ₹ Crore)

Particulars	Aviva				Bajaj Allianz			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	77705.35	77474.93	76927.92	77233.41	51106.33	60693.90	63289.12	70996.86
Additions during the year*	6191.78	4721.70	4947.85	3374.38	17292.74	9686.30	15700.02	21317.62
Deletions during the year**	6422.20	5268.71	4642.36	4087.19	7705.17	7091.08	7992.28	8463.62
Business in force at end of the financial year (A)	77474.93	76927.92	77233.41	76520.61	60693.90	63289.12	70996.86	83850.85
Non Linked -General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	9.92	153.68	63.83	62.77	141.12
Additions during the year*	0.00	0.00	9.92	4.96	0.00	0.00	81.90	8.68
Deletions during the year**	0.00	0.00	0.00	0.03	89.86	1.05	3.55	2.30
Business in force at end of the financial year (B)	0.00	0.00	9.92	14.86	63.83	62.77	141.12	147.50
Non Linked - Pension Business								
Business in force at start of the financial year	173.76	168.00	175.56	182.32	171.59	162.05	155.46	138.47
Additions during the year*	29.69	31.14	26.21	23.93	2.22	3.37	2.43	1.93
Deletions during the year**	35.45	23.58	19.45	13.77	11.76	9.97	19.41	20.40
Business in force at end of the financial year (C)	168.00	175.56	182.32	192.47	162.05	155.46	138.47	120.00
Non linked Health Business								
Business in force at start of the financial year	1047.01	1482.48	1565.05	1279.98	374.12	288.26	223.98	334.18
Additions during the year*	563.99	388.53	61.65	21.49	4.23	1.49	165.99	77.57
Deletions during the year**	128.51	305.95	346.72	141.88	90.10	65.76	55.79	70.75
Business in force at end of the financial year (D)	1482.48	1565.05	1279.98	1159.60	288.26	223.98	334.18	341.00
Linked Business - Life business								
Business in force at start of the financial year	10800.29	11330.28	10122.77	9362.47	62871.12	63190.95	64967.67	69719.58
Additions during the year*	3202.43	1490.51	1063.17	556.46	11200.30	11982.07	13363.56	10468.35
Deletions during the year**	2672.43	2698.02	1823.47	2171.34	10880.47	10205.36	8611.65	12869.16
Business in force at end of the financial year (E)	11330.28	10122.77	9362.47	7747.59	63190.95	64967.67	69719.58	67318.76
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	3.77	508.30	418.65	370.33	249.35	977.03	934.97	904.59
Additions during the year*	651.00	50.18	49.11	0.21	763.72	179.13	203.32	89.93
Deletions during the year**	146.47	139.83	97.43	118.51	36.04	221.19	233.70	254.17
Business in force at end of the financial year (G)	508.30	418.65	370.33	252.03	977.03	934.97	904.59	740.34
Linked Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	2.23	8.47	4.63
Additions during the year*	0.00	0.00	0.00	0.00	5.81	7.46	0.25	0.09
Deletions during the year**	0.00	0.00	0.00	0.00	3.58	1.22	4.10	2.80
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	2.23	8.47	4.63	1.91
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year								
= A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P	90964.00	89209.96	88438.44	85887.16	125378.25	129642.45	142239.41	152520.38

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 10A: INDIVIDUAL BUSINESS INFORCE (SUM ASSURED)
(2016-17 TO 2019-20) (Contd... 10A)**

(in ₹ Crore)

Particulars	Bharti-AXA				Canara HSBC OBC			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	25299.73	29829.18	34847.43	40655.56	4791.03	8196.99	15769.28	26551.51
Additions during the year*	8540.17	9063.74	10553.04	14346.98	3956.36	8599.60	13412.87	14895.86
Deletions during the year**	4010.72	4045.49	4744.91	8078.19	550.40	1027.31	2630.64	4485.24
Business in force at end of the financial year (A)	29829.18	34847.43	40655.56	46924.35	8196.99	15769.28	26551.51	36962.13
Non Linked -General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	51.81	58.18	57.48	102.58
Additions during the year*	0.00	0.00	0.00	0.00	6.61	0.42	45.29	119.67
Deletions during the year**	0.00	0.00	0.00	0.00	0.24	1.11	0.19	1.03
Business in force at end of the financial year (B)	0.00	0.00	0.00	0.00	58.18	57.48	102.58	221.22
Non Linked - Pension Business								
Business in force at start of the financial year	9.44	4.41	4.40	4.69	0.00	0.00	0.00	0.00
Additions during the year*	0.53	0.43	0.44	0.39	0.00	0.00	0.00	0.00
Deletions during the year**	5.57	0.44	0.15	0.63	0.00	0.00	0.00	0.00
Business in force at end of the financial year (C)	4.41	4.40	4.69	4.44	0.00	0.00	0.00	0.00
Non linked Health Business								
Business in force at start of the financial year	552.54	555.13	543.96	529.11	0.00	0.00	0.00	268.30
Additions during the year*	243.76	128.98	119.42	11.53	0.00	0.00	270.61	1120.19
Deletions during the year**	241.17	140.16	134.27	122.61	0.00	0.00	2.31	66.02
Business in force at end of the financial year (D)	555.13	543.96	529.11	418.03	0.00	0.00	268.30	1322.48
Linked Business - Life business								
Business in force at start of the financial year	2642.51	2134.56	2021.89	2582.19	19394.31	21728.02	22986.60	24128.65
Additions during the year*	246.68	476.67	952.00	826.32	5522.55	4368.37	4075.18	4158.81
Deletions during the year**	754.63	589.34	391.70	343.49	3188.83	3109.79	2933.13	2946.32
Business in force at end of the financial year (E)	2134.56	2021.89	2582.19	3065.01	21728.02	22986.60	24128.65	25341.14
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	186.01	160.74	133.05	107.86	10.28	8.53	7.33	5.99
Additions during the year*	38.56	22.26	13.70	0.62	0.00	0.01	0.00	0.00
Deletions during the year**	63.83	49.95	38.90	40.19	1.75	1.21	1.34	1.94
Business in force at end of the financial year (G)	160.74	133.05	107.86	68.29	8.53	7.33	5.99	4.05
Linked Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year								
= A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P	32684.02	37550.73	43879.40	50480.12	29991.71	38820.69	51057.03	63851.01

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 10A: INDIVIDUAL BUSINESS INFORCE (SUM ASSURED)
(2016-17 TO 2019-20) (Contd... 10A)**

(in ₹ Crore)

Particulars	Edelweiss Tokio				Exide Life Insurance			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	12373.91	15413.57	19704.76	29174.64	25434.29	31086.78	38126.52	50788.58
Additions during the year*	4900.65	6104.06	12078.55	14672.78	9726.71	11242.51	17191.64	18379.10
Deletions during the year**	1860.99	1812.87	2608.67	4666.28	4074.22	4202.78	4529.57	6607.29
Business in force at end of the financial year (A)	15413.57	19704.76	29174.64	39181.14	31086.78	38126.52	50788.58	62560.40
Non Linked -General Annuity Business								
Business in force at start of the financial year	0.00	13.26	20.80	27.04	34.90	41.96	48.85	73.82
Additions during the year*	13.26	7.91	6.27	5.77	9.12	8.36	30.63	63.23
Deletions during the year**	0.00	0.37	0.03	1.56	2.05	1.47	5.67	12.92
Business in force at end of the financial year (B)	13.26	20.80	27.04	31.25	41.96	48.85	73.82	124.13
Non Linked - Pension Business								
Business in force at start of the financial year	59.71	28.90	46.97	66.43	95.11	873.09	855.85	871.38
Additions during the year*	8.50	23.79	23.85	18.22	112.74	91.45	110.77	94.65
Deletions during the year**	39.30	5.72	4.39	2.73	190.76	108.69	95.24	105.74
Business in force at end of the financial year (C)	28.90	46.97	66.43	81.93	873.09	855.85	871.38	860.29
Non linked Health Business								
Business in force at start of the financial year	126.48	221.53	298.99	377.10	0.00	412.44	341.32	301.86
Additions during the year*	123.77	117.13	116.90	227.79	414.50	156.84	111.91	33.33
Deletions during the year**	28.72	39.67	38.79	62.99	2.06	227.96	151.37	117.01
Business in force at end of the financial year (D)	221.53	298.99	377.10	541.91	412.44	341.32	301.86	218.18
Linked Business - Life business								
Business in force at start of the financial year	516.90	1187.25	2400.05	3523.85	4619.11	4307.61	4441.80	4176.06
Additions during the year*	765.43	1408.15	1514.29	1088.72	3841.41	1032.69	516.64	316.52
Deletions during the year**	95.08	195.35	390.49	638.57	4152.92	898.51	710.38	791.42
Business in force at end of the financial year (E)	1187.25	2400.05	3523.85	3974.00	4307.61	4441.80	4248.06	3701.16
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	0.00	12.32	16.75	21.43	169.14	161.87	143.30	119.84
Additions during the year*	12.62	8.30	9.10	7.55	28.75	13.85	12.24	0.01
Deletions during the year**	0.30	3.87	4.42	4.26	36.01	32.42	35.70	51.17
Business in force at end of the financial year (G)	12.32	16.75	21.43	24.72	161.87	143.30	119.84	68.69
Linked Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	424.63	755.91	893.53	919.14
Additions during the year*	0.00	0.00	0.00	0.00	342.98	139.50	121.25	127.21
Deletions during the year**	0.00	0.00	0.00	0.00	11.70	1.88	34.97	55.43
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	755.91	893.53	979.81	990.92
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year								
= A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P	16876.84	22488.33	33190.49	43834.96	37639.66	44851.17	57383.35	68523.76

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 10A: INDIVIDUAL BUSINESS INFORCE (SUM ASSURED)
(2016-17 TO 2019-20) (Contd... 10A)**

(in ₹ Crore)

Particulars	Future Generali				HDFC			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	8101.23	10565.87	14430.71	33473.30	260675.47	339403.22	451442.97	583929.15
Additions during the year*	4816.11	6362.77	22878.01	9238.74	97967.16	141538.19	171339.97	220034.28
Deletions during the year**	2351.47	2497.94	3835.42	18794.97	19239.41	29498.45	38853.79	49672.52
Business in force at end of the financial year (A)	10565.87	14430.71	33473.30	23917.07	339403.22	451442.97	583929.15	754290.90
Non Linked -General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	788.85	1135.86	2169.35	4775.78
Additions during the year*	0.00	0.00	0.00	0.00	355.98	1057.90	2642.66	2752.07
Deletions during the year**	0.00	0.00	0.00	0.00	8.97	24.41	36.23	62.79
Business in force at end of the financial year (B)	0.00	0.00	0.00	0.00	1135.86	2169.35	4775.78	7465.05
Non Linked - Pension Business								
Business in force at start of the financial year	128.60	43.87	52.50	57.35	1740.98	2151.03	3152.92	3616.28
Additions during the year*	23.45	18.12	16.32	12.48	529.97	1195.75	701.09	615.05
Deletions during the year**	108.17	9.49	11.48	6.41	119.92	193.86	237.73	253.02
Business in force at end of the financial year (C)	43.87	52.50	57.35	63.41	2151.03	3152.92	3616.28	3978.31
Non linked Health Business								
Business in force at start of the financial year	0.00	241.21	2192.42	1811.29	17233.59	20366.44	24537.29	27042.59
Additions during the year*	243.81	2090.88	869.43	866.69	13071.38	14258.33	12005.56	5266.60
Deletions during the year**	2.60	139.67	1250.55	681.89	9938.52	10087.48	9500.26	8285.57
Business in force at end of the financial year (D)	241.21	2192.42	1811.29	1996.09	20366.44	24537.29	27042.59	24023.62
Linked Business - Life business								
Business in force at start of the financial year	1755.12	1761.25	1915.43	1999.53	100416.95	116907.93	141606.22	166891.97
Additions during the year*	865.41	538.37	638.65	344.60	31751.81	42870.63	44110.34	26426.97
Deletions during the year**	859.28	384.19	489.07	508.93	15260.83	18172.34	18824.59	27586.96
Business in force at end of the financial year (E)	1761.25	1915.43	2065.01	1835.20	116907.93	141606.22	166891.97	165731.99
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	1.29	21.27	18.58	16.86	7711.51	8596.02	8564.53	8191.73
Additions during the year*	25.58	1.90	2.47	0.00	2317.48	1643.49	1527.95	704.21
Deletions during the year**	5.60	4.59	4.19	7.53	1432.98	1674.97	1900.76	2628.88
Business in force at end of the financial year (G)	21.27	18.58	16.86	9.33	8596.02	8564.53	8191.73	6267.06
Linked Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year								
= A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P	12633.48	18609.65	37423.81	27821.10	488560.50	631473.28	794447.49	961756.94

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 10A: INDIVIDUAL BUSINESS INFORCE (SUM ASSURED)
(2016-17 TO 2019-20) (Contd... 10A)**

(in ₹ Crore)

Particulars	ICICI Prudential				IDBI Federal			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	194294.20	335215.65	497802.66	668015.27	24027.99	31315.82	35208.88	40080.67
Additions during the year*	167991.48	200462.29	230889.61	261925.26	11557.71	8594.74	9371.98	6393.61
Deletions during the year**	27070.03	37875.28	60677.01	80008.37	4269.87	4701.68	4500.20	5146.27
Business in force at end of the financial year (A)	335215.65	497802.66	668015.27	849932.15	31315.82	35208.88	40080.67	41328.01
Non Linked -General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00		4.97
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Business in force at end of the financial year (B)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.97
Non Linked - Pension Business								
Business in force at start of the financial year	1078.67	1006.48	910.32	827.40	0.00	27.42	31.45	34.26
Additions during the year*	7.13	8.21	4.20	4.65	29.24	5.04	4.49	1.61
Deletions during the year**	79.31	104.38	87.11	73.23	1.82	1.01	1.68	8.82
Business in force at end of the financial year (C)	1006.48	910.32	827.40	758.82	27.42	31.45	34.26	27.05
Non linked Health Business								
Business in force at start of the financial year	4627.44	4137.65	9074.35	10923.63	0.05	0.04	0.03	0.03
Additions during the year*	28.62	5864.97	4545.59	4460.21	0.00	0.00	0.00	47.82
Deletions during the year**	518.41	928.27	2696.31	2812.00	0.01	0.01	0.01	0.00
Business in force at end of the financial year (D)	4137.65	9074.35	10923.63	12571.84	0.04	0.03	0.03	47.84
Linked Business - Life business								
Business in force at start of the financial year	150056.14	213869.76	254732.03	285314.00	3023.87	4206.26	6372.53	7505.44
Additions during the year*	87612.20	72068.05	65822.55	58716.01	1689.92	2672.55	1879.28	1037.79
Deletions during the year**	23798.57	31205.79	35240.57	49482.31	507.52	506.29	746.37	1102.24
Business in force at end of the financial year (E)	213869.76	254732.03	285314.00	294547.71	4206.27	6372.53	7505.44	7440.99
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	1848.12	15918.82	12762.38	10204.37	0.00	0.00	89.04	85.03
Additions during the year*	14392.26	1469.72	804.72	213.22	0.00	111.50	8.81	0.62
Deletions during the year**	321.57	4626.15	3362.73	4146.11	0.00	22.46	12.81	38.35
Business in force at end of the financial year (G)	15918.82	12762.38	10204.37	6271.48	0.00	89.04	85.03	47.30
Linked Health Business								
Business in force at start of the financial year	5001.12	5692.42	5633.20	5412.02	0.00	0.00		0.00
Additions during the year*	4853.97	108.66	62.22	10.64	0.00	0.00		0.00
Deletions during the year**	4162.67	167.88	283.40	622.25	0.00	0.00		0.00
Business in force at end of the financial year (H)	5692.42	5633.20	5412.02	4800.41	0.00	0.00	0.00	0.00
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year	575840.78	780914.94	980696.70	1168882.42	35549.54	41701.93	47705.43	48896.17
= A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P								

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 10A: INDIVIDUAL BUSINESS INFORCE (SUM ASSURED)
(2016-17 TO 2019-20) (Contd... 10A)**

(in ₹ Crore)

Particulars	IndiaFirst				Kotak Mahindra			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	6083.23	8705.45	12274.63	14771.78	61203.62	76163.27	97696.26	128053.13
Additions during the year*	3449.09	4754.84	4431.98	6684.59	28635.15	29775.93	41252.70	45034.87
Deletions during the year**	826.87	1185.67	1934.82	2311.07	13675.49	8242.95	10895.83	11863.76
Business in force at end of the financial year (A)	8705.45	12274.63	14771.78	19145.30	76163.27	97696.26	128053.13	161224.24
Non Linked -General Annuity Business								
Business in force at start of the financial year	0.00	0.15	0.15	0.49	21.93	44.89	77.60	141.30
Additions during the year*	0.15	0.00	0.34	1.20	23.10	33.75	65.35	260.45
Deletions during the year**	0.00	0.00	0.00	0.23	0.14	1.04	1.66	3.10
Business in force at end of the financial year (B)	0.15	0.15	0.49	1.46	44.89	77.60	141.30	398.65
Non Linked - Pension Business								
Business in force at start of the financial year	200.02	2.39	10.14	22.30	203.00	207.20	212.77	225.63
Additions during the year*	2.39	8.01	12.64	16.65	94.97	25.45	37.48	75.77
Deletions during the year**	200.02	0.27	0.47	0.59	90.77	19.88	24.62	21.18
Business in force at end of the financial year (C)	2.39	10.14	22.30	38.37	207.20	212.77	225.63	280.21
Non linked Health Business								
Business in force at start of the financial year	61.30	46.30	34.01	9.58	0.00	0.00	0.00	0.00
Additions during the year*	3.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	18.86	12.30	24.43	6.10	0.00	0.00	0.00	0.00
Business in force at end of the financial year (D)	46.30	34.01	9.58	3.48	0.00	0.00	0.00	0.00
Linked Business - Life business								
Business in force at start of the financial year	7210.18	7211.18	8372.86	9917.75	18520.84	21823.69	28973.88	34605.19
Additions during the year*	1441.14	2319.90	2876.97	2392.03	6260.21	9691.11	8244.20	8475.98
Deletions during the year**	1440.14	1158.21	1332.09	1509.12	2957.37	2540.93	2612.89	3080.17
Business in force at end of the financial year (E)	7211.18	8372.86	9917.75	10800.67	21823.69	28973.88	34605.19	40001.00
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	325.18	279.98	196.05	113.71
Additions during the year*	0.00	0.00	0.00	0.00	5.98	0.01	0.01	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	51.18	83.94	82.35	31.54
Business in force at end of the financial year (G)	0.00	0.00	0.00	0.00	279.98	196.05	113.71	82.17
Linked Health Business								
Business in force at start of the financial year	105.17	84.19	73.99	66.15	0.00	0.00	0.00	0.00
Additions during the year*	1.48	0.49	0.23	0.04	0.00	0.00	0.00	0.00
Deletions during the year**	22.47	10.69	8.07	5.62	0.00	0.00	0.00	0.00
Business in force at end of the financial year (H)	84.19	73.99	66.15	60.57	0.00	0.00	0.00	0.00
Non-Linked VIP-Life Business								
Business in force at start of the financial year	6.40	16.53	16.49	16.83	0.00	0.00	0.00	0.00
Additions during the year*	12.58	6.95	6.29	2.29	0.00	0.00	0.00	0.00
Deletions during the year**	2.45	6.99	5.96	3.98	0.00	0.00	0.00	0.00
Business in force at end of the financial year (I)	16.53	16.49	16.83	15.15	0.00	0.00	0.00	0.00
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year =	16066.19	20782.27	24804.89	30064.99	98519.03	127156.55	163138.95	201986.28

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 10A: INDIVIDUAL BUSINESS INFORCE (SUM ASSURED)
(2016-17 TO 2019-20) (Contd... 10A)**

(in ₹ Crore)

Particulars	Max Life				PNB MetLife			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	146843.41	270470.19	359485.72	491792.35	39151.58	60083.85	80854.75	104124.54
Additions during the year*	148316.88	125983.53	180558.72	184709.53	27639.33	29155.01	35021.72	37091.86
Deletions during the year**	24690.09	36968.00	48252.09	82261.78	6707.06	8384.10	11751.93	13663.37
Business in force at end of the financial year (A)	270470.19	359485.72	491792.35	594240.10	60083.85	80854.75	104124.54	127553.04
Non Linked -General Annuity Business								
Business in force at start of the financial year	72.01	90.48	110.31	135.06	0.00	0.00	11.86	17.13
Additions during the year*	21.41	22.87	28.04	124.21	0.00	12.61	6.24	8.10
Deletions during the year**	2.93	3.04	3.29	6.76	0.00	0.75	0.97	1.18
Business in force at end of the financial year (B)	90.48	110.31	135.06	252.51	0.00	11.86	17.13	24.05
Non Linked - Pension Business								
Business in force at start of the financial year	76.49	39.39	36.70	31.56	63.06	53.15	86.46	127.95
Additions during the year*	3.27	2.81	2.44	1.84	24.26	42.28	52.39	51.83
Deletions during the year**	40.37	5.50	7.58	4.32	34.16	8.98	10.91	20.72
Business in force at end of the financial year (C)	39.39	36.70	31.56	29.08	53.15	86.46	127.95	159.05
Non linked Health Business								
Business in force at start of the financial year	147.39	5011.78	9404.77	12951.64	2395.86	3044.22	3155.72	2875.90
Additions during the year*	5168.69	6190.71	7073.42	9209.55	1260.76	749.47	248.85	122.65
Deletions during the year**	304.29	1797.72	3526.55	4783.01	612.40	637.96	528.68	358.73
Business in force at end of the financial year (D)	5011.78	9404.77	12951.64	17378.17	3044.22	3155.72	2875.90	2639.82
Linked Business - Life business								
Business in force at start of the financial year	36078.92	46983.10	53325.35	62199.07	26694.27	23145.40	21518.59	23677.81
Additions during the year*	18418.13	14779.14	17754.51	25316.31	1530.73	3122.71	6351.35	5674.86
Deletions during the year**	7513.94	8436.89	8880.80	12788.18	5079.60	4749.53	4192.13	5791.10
Business in force at end of the financial year (E)	46983.10	53325.35	62199.07	74727.20	23145.40	21518.59	23677.81	23555.57
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	389.30	1829.59	1884.30	1958.57	0.00	0.00	0.00	0.00
Additions during the year*	1697.87	363.00	404.83	243.43	0.00	0.00	0.00	0.00
Deletions during the year**	257.58	308.29	330.56	522.06	0.00	0.00	0.00	0.00
Business in force at end of the financial year (G)	1829.59	1884.30	1958.57	1679.94	0.00	0.00	0.00	0.00
Linked Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year								
= A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P	324424.53	424247.14	569068.24	688307.00	86326.62	105627.39	130823.33	153931.53

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 10A: INDIVIDUAL BUSINESS INFORCE (SUM ASSURED)
(2016-17 TO 2019-20) (Contd... 10A)**

(in ₹ Crore)

Particulars	Pramerica				Reliance Nippon			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	3625.54	10198.42	13903.00	16994.53	40880.04	62986.48	66720.46	74210.20
Additions during the year*	8548.24	5600.11	5381.00	3450.79	34100.30	12566.64	15322.62	21334.38
Deletions during the year**	1975.35	1895.45	2289.00	2831.90	11993.87	8832.66	7832.88	13898.60
Business in force at end of the financial year (A)	10198.42	13903.08	16995.00	17613.43	62986.48	66720.46	74210.20	81645.98
Non Linked -General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	17.22	21.68	32.15
Additions during the year*	0.00	0.00	0.00	0.00	17.91	4.85	11.29	36.76
Deletions during the year**	0.00	0.00	0.00	0.00	0.69	0.39	0.82	1.03
Business in force at end of the financial year (B)	0.00	0.00	0.00	0.00	17.22	21.68	32.15	67.88
Non Linked - Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	7.43	15.69	27.77
Additions during the year*	0.00	0.00	0.00	0.00	7.43	9.87	14.08	17.20
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	1.61	1.99	1.66
Business in force at end of the financial year (C)	0.00	0.00	0.00	0.00	7.43	15.69	27.77	43.30
Non linked Health Business								
Business in force at start of the financial year	0.00	13.25	201.00	281.06	515.30	321.59	241.00	305.15
Additions during the year*	13.27	195.92	134.00	24.86	53.22	11.48	162.77	490.06
Deletions during the year**	0.02	8.15	54.00	90.39	246.92	92.08	98.61	73.08
Business in force at end of the financial year (D)	13.25	201.01	281.00	215.53	321.59	241.00	305.15	722.14
Linked Business - Life business								
Business in force at start of the financial year	584.41	573.96	765.00	842.24	10479.51	15830.75	14820.97	15378.64
Additions during the year*	204.63	335.91	270.00	93.48	18379.93	2764.16	3577.17	3333.29
Deletions during the year**	215.07	145.24	192.00	246.01	13028.69	3773.95	3019.49	3875.42
Business in force at end of the financial year (E)	573.96	764.63	843.00	689.71	15830.75	14820.97	15378.64	14836.52
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	0.00	16.19	15.00	13.84	120.53	607.85	508.27	432.12
Additions during the year*	21.42	1.93	2.00	0.18	669.11	75.45	61.69	29.69
Deletions during the year**	5.23	3.51	3.00	6.96	181.78	175.03	137.84	170.69
Business in force at end of the financial year (G)	16.19	14.61	14.00	7.05	607.85	508.27	432.12	291.12
Linked Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	157.31	265.02	178.52	98.86
Additions during the year*	0.00	0.00	0.00	0.00	162.15	13.02	6.64	0.25
Deletions during the year**	0.00	0.00	0.00	0.00	54.44	99.52	86.30	46.00
Business in force at end of the financial year (H)	0.00	0.00	0.00	0.00	265.02	178.52	98.86	53.10
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	694.71	687.78	549.80	403.86
Additions during the year*	0.00	0.00	0.00	0.00	174.75	24.03	40.60	40.86
Deletions during the year**	0.00	0.00	0.00	0.00	181.67	162.02	186.54	72.24
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	687.78	549.80	403.86	372.49
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	32.00	24.86	17.91
Additions during the year*	0.00	0.00	0.00	0.00	43.76	3.63	2.25	1.94
Deletions during the year**	0.00	0.00	0.00	0.00	11.76	10.77	9.21	3.50
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	32.00	24.86	17.91	16.35
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year =	10801.82	14883.34	18133.00	18525.72	80756.13	83081.24	90906.66	98048.88
A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P								

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 10A: INDIVIDUAL BUSINESS INFORCE (SUM ASSURED)
(2016-17 TO 2019-20) (Contd... 10A)**

(in ₹ Crore)

Particulars	Sahara India				SBI LIFE			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	2598.23	2060.79	1873.92	1971.32	545506.53	652964.23	779735.91	918961.85
Additions during the year*	523.97	157.28	341.92	159.06	204719.88	384355.62	273975.03	460573.37
Deletions during the year**	495.26	344.14	244.52	302.99	97262.18	257583.94	134749.10	240122.32
Business in force at end of the financial year (A)	2626.94	1873.92	1971.32	1827.38	652964.23	779735.91	918961.85	1139412.89
Non Linked -General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	1261.74	1419.19	1570.80	1790.26
Additions during the year*	0.00	0.00	0.00	0.00	184.65	186.40	255.13	1069.69
Deletions during the year**	0.00	0.00	0.00	0.00	27.20	34.79	35.67	75.06
Business in force at end of the financial year (B)	0.00	0.00	0.00	0.00	1419.19	1570.80	1790.26	2784.89
Non Linked - Pension Business								
Business in force at start of the financial year	6.24	3.79	3.59	3.53	2379.78	921.91	1155.24	1390.99
Additions during the year*	0.71	0.05	0.08	0.03	202.63	394.49	333.26	353.75
Deletions during the year**	0.56	0.26	0.15	0.41	1660.51	161.15	97.51	85.10
Business in force at end of the financial year (C)	6.39	3.59	3.53	3.15	921.91	1155.24	1390.99	1659.64
Non linked Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	354.81	36.52	2919.02	4383.63
Additions during the year*	0.00	0.00	0.00	0.00	1.48	3148.38	2863.37	1925.41
Deletions during the year**	0.00	0.00	0.00	0.00	319.77	265.87	1398.76	1559.58
Business in force at end of the financial year (D)	0.00	0.00	0.00	0.00	36.52	2919.02	4383.63	4749.47
Linked Business - Life business								
Business in force at start of the financial year	336.88	230.21	173.06	147.92	90907.47	132145.66	180133.03	233709.97
Additions during the year*	6.04	4.16	6.13	0.43	53189.06	64222.74	76751.99	77641.51
Deletions during the year**	110.98	61.31	31.27	30.47	11950.87	16235.37	23175.05	24736.17
Business in force at end of the financial year (E)	231.93	173.06	147.92	117.88	132145.66	180133.03	233709.97	286615.31
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	9.42	6.29	5.41	5.41	164.90	141.99	3177.70	5597.77
Additions during the year*	0.28	0.44	0.68	0.00	6.92	3061.03	2715.17	4008.42
Deletions during the year**	1.97	1.33	0.69	1.41	29.83	25.32	295.09	522.48
Business in force at end of the financial year (G)	7.73	5.41	5.41	3.99	141.99	3177.70	5597.77	9083.71
Linked Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	16499.94	16040.71	17218.55	17331.72
Additions during the year*	0.00	0.00	0.00	0.00	2114.51	3363.19	2786.41	931.40
Deletions during the year**	0.00	0.00	0.00	0.00	2573.74	2185.35	2621.32	3197.89
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	16040.71	17218.55	17383.64	15065.22
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51.92
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.91
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.85
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43.98
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year =								
A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P	2873.00	2055.99	2128.18	1952.40	803670.20	985910.25	1183218.12	1459415.12

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 10A: INDIVIDUAL BUSINESS INFORCE (SUM ASSURED)
(2016-17 TO 2019-20) (Contd... 10A)**

(in ₹ Crore)

Particulars	Shriram Life Insurance				Star Union Dai-ichi			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	19329.25	20382.86	25646.41	33626.73	11680.45	20578.91	24441.70	27938.34
Additions during the year*	8505.13	11265.35	15011.15	15039.18	9766.94	7905.82	7943.78	6526.79
Deletions during the year**	7451.52	6001.79	7030.99	9470.01	2403.47	4043.03	4447.14	4479.73
Business in force at end of the financial year (A)	20382.86	25646.41	33626.57	39195.90	19043.92	24441.70	27938.34	29985.40
Non Linked -General Annuity Business								
Business in force at start of the financial year	0.47	1.91	4.78	5.43	0.00	73.80	93.48	100.53
Additions during the year*	1.47	3.00	0.98	1.36	76.12	24.57	11.26	64.55
Deletions during the year**	0.03	0.13	0.32	0.08	2.31	4.90	4.20	7.73
Business in force at end of the financial year (B)	1.91	4.78	5.43	6.71	73.80	93.48	100.53	157.35
Non Linked - Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	122.95	292.43	463.97
Additions during the year*	0.00	0.00	0.00	0.00	126.78	196.36	209.49	265.85
Deletions during the year**	0.00	0.00	0.00	0.00	3.83	26.88	37.94	20.94
Business in force at end of the financial year (C)	0.00	0.00	0.00	0.00	122.95	292.43	463.97	708.88
Non linked Health Business								
Business in force at start of the financial year	0.00	0.00	235.60	382.14	159.93	1342.90	1450.32	1478.75
Additions during the year*	0.00	236.76	253.54	191.74	1207.91	499.17	304.68	21.36
Deletions during the year**	0.00	1.16	107.00	106.03	24.94	391.75	276.25	274.20
Business in force at end of the financial year (D)	0.00	235.60	382.14	467.85	1342.90	1450.32	1478.75	1225.91
Linked Business - Life business								
Business in force at start of the financial year	1284.73	945.34	754.58	703.14	5966.41	5542.06	5200.31	5109.22
Additions during the year*	120.34	97.07	117.98	126.48	1006.33	976.91	1115.05	1123.37
Deletions during the year**	459.73	287.82	169.42	129.76	1789.48	1318.65	1206.14	1170.96
Business in force at end of the financial year (E)	945.34	754.58	703.14	699.87	5183.26	5200.31	5109.22	5061.63
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	0.00	0.04	0.28	0.48	27.54	22.47	18.20	15.71
Additions during the year*	0.04	0.24	0.30	0.82	0.02	0.06	0.19	0.05
Deletions during the year**	0.00	0.00	0.10	0.11	7.76	4.33	2.68	5.37
Business in force at end of the financial year (G)	0.04	0.28	0.48	1.19	19.80	18.20	15.71	10.39
Linked Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year								
= A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P	21330.14	26641.65	34717.76	40371.53	25786.64	31496.44	35106.53	37149.56

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 10A: INDIVIDUAL BUSINESS INFORCE (SUM ASSURED)
(2016-17 TO 2019-20) (Contd... 10A)**

(in ₹ Crore)

Particulars	TATA AIA				Private Total			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	52278.59	84349.14	134236.51	254635.26	1762615.93	2390929.02	3074170.07	3981193.62
Additions during the year*	37107.69	60618.25	130794.47	221604.97	891721.62	1145725.35	1307125.26	1671504.62
Deletions during the year**	5037.13	10730.88	10395.71	19682.11	264377.37	462484.21	400101.40	621488.21
Business in force at end of the financial year (A)	84349.14	134236.51	254635.26	456558.13	2389960.18	3074170.16	3981193.94	5031210.04
Non Linked -General Annuity Business								
Business in force at start of the financial year	34.10	33.44	32.71	161.69	2419.48	3056.11	4363.68	7663.02
Additions during the year*	0.00	0.00	129.44	314.25	772.72	1383.17	3394.81	4906.39
Deletions during the year**	0.66	0.73	0.46	7.88	141.19	75.60	95.47	195.67
Business in force at end of the financial year (B)	33.44	32.71	161.69	468.05	3056.11	4363.68	7663.02	12373.74
Non Linked - Pension Business								
Business in force at start of the financial year	598.02	574.93	479.29	457.03	7847.34	6434.34	7716.19	8588.90
Additions during the year*	6.72	123.11	0.68	3.46	1251.08	2184.09	1557.19	1562.97
Deletions during the year**	29.82	218.75	22.95	22.27	2661.48	902.25	684.49	667.80
Business in force at end of the financial year (C)	574.93	479.29	457.03	438.22	6436.94	7716.19	8588.90	9484.06
Non linked Health Business								
Business in force at start of the financial year	559.36	515.17	478.86	215.80	28439.72	41695.34	61830.93	70664.32
Additions during the year*	52.81	53.59	135.74	169.41	25953.51	37700.76	32455.87	26163.96
Deletions during the year**	97.01	89.90	398.80	19.50	12697.90	17565.16	23622.54	22063.19
Business in force at end of the financial year (D)	515.17	478.86	215.80	365.71	41695.34	61830.94	70664.26	74765.08
Linked Business - Life business								
Business in force at start of the financial year	16576.96	18156.74	22266.31	28511.48	650615.19	797076.61	928851.78	1070387.76
Additions during the year*	4845.97	6809.32	8710.59	6275.02	266952.01	251869.54	268831.27	242720.15
Deletions during the year**	3266.19	2699.76	2465.42	4151.78	120847.66	120094.74	127157.06	166301.77
Business in force at end of the financial year (E)	18156.74	22266.31	28511.48	30634.72	796719.53	928851.41	1070525.98	1146806.14
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	393.89	367.83	345.57	312.89	11750.76	30605.11	30142.78	29297.95
Additions during the year*	65.47	40.34	38.55	1.87	21765.90	7183.06	5973.16	5369.88
Deletions during the year**	91.53	62.60	71.23	154.66	2912.78	7645.79	6817.83	8914.35
Business in force at end of the financial year (G)	367.83	345.57	312.89	160.10	30603.88	30142.39	29298.11	25753.48
Linked Health Business								
Business in force at start of the financial year	857.61	652.84	581.21	500.91	6931.95	7629.52	7328.28	6909.05
Additions during the year*	42.95	11.70	6.75	8.34	5218.17	151.68	90.30	31.08
Deletions during the year**	247.72	83.33	87.06	115.29	4520.60	452.91	509.53	891.91
Business in force at end of the financial year (H)	652.84	581.21	500.91	393.96	7629.52	7328.28	6909.05	6048.23
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	17201.05	16747.26	17793.31	17757.04
Additions during the year*	0.00	0.00	0.00	0.00	2307.64	3401.64	2833.56	974.63
Deletions during the year**	0.00	0.00	0.00	0.00	2761.43	2355.59	2817.91	3276.91
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	16747.26	17793.31	17808.96	15454.77
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	424.63	787.91	918.40	988.97
Additions during the year*	0.00	0.00	0.00	0.00	386.74	143.13	123.51	132.06
Deletions during the year**	0.00	0.00	0.00	0.00	23.45	12.65	44.18	69.78
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	787.91	918.40	997.72	1051.25
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year								
= A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P	104650.09	158420.45	284795.06	489018.88	3293636.67	4133114.76	5193649.95	6322946.78

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

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

Excluding linked Health Business, if any.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 10A: INDIVIDUAL BUSINESS INFORCE (SUM ASSURED) (2016-17 TO 2019-20) (Contd... 10A)

(in ₹ Crore)

Particulars	LIC of India				Grand Total			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Non Linked Life Business								
Business in force at start of the financial year	6225759.60	6390488.27	8254517.96	8876577.00	7988375.53	8781417.30	11328688.03	12857770.63
Additions during the year*	1556229.29	2543115.64	1358893.65	1468348.05	2447950.91	3688840.99	2666018.91	3139852.67
Deletions during the year**	1391500.62	679085.96	736834.61	836873.79	1655877.98	1141570.17	1136936.00	1458362.00
Business in force at end of the financial year (A)	6390488.27	8254517.96	8876577.00	9508051.26	8780448.46	11328688.11	12857770.94	14539261.30
Non Linked -General Annuity Business								
Business in force at start of the financial year	19117.40	34715.40	52829.72	69353.07	21536.88	37771.51	57193.40	77016.09
Additions during the year*	16687.01	18862.12	17493.72	16510.05	17459.73	20245.30	20888.53	21416.44
Deletions during the year**	1089.01	747.81	970.38	2796.92	1230.20	823.41	1065.84	2992.59
Business in force at end of the financial year (B)	34715.40	52829.71	69353.07	83066.20	37771.51	57193.40	77016.08	95439.93
Non Linked - Pension Business								
Business in force at start of the financial year	43154.89	44459.12	45570.73	45837.87	51002.24	50893.46	53286.91	54426.77
Additions during the year*	5232.10	4060.22	3287.52	3005.93	6483.18	6244.31	4848.53	4568.90
Deletions during the year**	3927.88	2948.61	3020.38	3054.10	6589.35	3850.87	3704.86	3721.90
Business in force at end of the financial year (C)	44459.12	45570.73	45837.87	45789.70	50896.06	53286.91	54426.77	55273.77
Non linked Health Business								
Business in force at start of the financial year	10351.65	10714.22	22963.69	40138.78	38791.38	52409.56	84794.61	110803.09
Additions during the year*	3701.20	15298.11	24882.00	27024.41	29654.71	52998.87	57337.87	53188.37
Deletions during the year**	3338.63	3048.64	7706.91	15081.14	16036.52	20613.80	31329.45	37144.33
Business in force at end of the financial year (D)	10714.22	22963.69	40138.78	52082.05	52409.56	84794.61	110803.03	126847.14
Linked Business - Life business								
Business in force at start of the financial year	73919.88	61024.32	49913.38	50198.29	724535.07	858100.93	978765.15	1120586.05
Additions during the year*	364.76	2497.34	4591.37	2308.45	267316.77	254366.87	273422.63	245028.60
Deletions during the year**	13260.31	13608.28	4306.45	16982.99	134107.97	133703.01	131463.50	183284.76
Business in force at end of the financial year (E)	61024.32	49913.38	50198.29	35523.75	857743.85	978764.79	1120724.27	1182329.89
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	1176.13	981.03	868.00	759.56	12926.89	31586.13	31010.78	30057.50
Additions during the year*	0.95	56.24	13.40	0.50	21766.85	7239.30	5986.55	5370.38
Deletions during the year**	196.05	169.11	121.90	116.54	3108.84	7814.89	6939.73	9030.89
Business in force at end of the financial year (G)	981.03	868.16	759.50	643.51	31584.91	31010.55	30057.61	26396.99
Linked Health Business								
Business in force at start of the financial year	8367.72	7894.65	7466.25	7037.02	15299.67	15524.16	14794.53	13946.07
Additions during the year*	2.16	2.39	1.54	1.38	5220.33	154.07	91.83	32.46
Deletions during the year**	475.23	430.79	430.77	428.64	4995.83	883.70	940.29	1320.55
Business in force at end of the financial year (H)	7894.65	7466.25	7037.02	6609.75	15524.16	14794.54	13946.06	12657.98
Non-Linked VIP-Life Business								
Business in force at start of the financial year	1779.91	1289.85	1235.59	987.73	18980.96	18037.11	19028.90	18744.77
Additions during the year*	37.70	19.27	204.51	53.43	2345.34	3420.91	3038.07	1028.06
Deletions during the year**	527.75	610.87	452.37	270.09	3289.19	2966.46	3270.28	3547.00
Business in force at end of the financial year (I)	1289.85	698.25	987.73	771.07	18037.11	18491.56	18796.69	16225.83
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	424.63	787.91	918.39	988.97
Additions during the year*	0.00	0.00	0.00	0.00	386.74	143.13	123.50	132.06
Deletions during the year**	0.00	0.00	0.00	0.00	23.45	12.65	44.17	69.78
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	787.91	918.40	997.72	1051.25
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year								
= A + B + C + D +E+F+G+H+I+J+K+L+M+N+O+P	6551566.87	8434828.13	9090889.26	9732537.30	9845203.55	12567942.89	14284539.22	16055484.08

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

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

Excluding linked Health Business, if any.

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

(Premium in ₹ Crore)

Insurer	A. LINKED PREMIUM													
	a.First Year						b.Single							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Aaditya Birla Sunlife	737.79	665.13	1048.54	926.96	426.39	624.44	548.06	12.79	12.57	18.57	27.74	739.27	878.12	1051.56
Aegon	30.00	32.95	31.13	36.12	59.89	43.06	21.54	2.10	0.45	0.67	9.32	10.60	4.70	1.73
Aviva	68.15	113.53	162.34	127.04	172.93	98.23	46.57	5.99	4.71	3.86	4.42	3.99	1.32	0.97
Bajaj Allianz	140.98	331.27	381.28	778.73	997.49	1046.86	966.67	321.64	643.57	618.99	594.04	743.27	435.25	591.45
Bharti AXA	15.02	6.10	4.51	4.20	14.12	23.97	51.96	0.23	1.92	3.37	15.47	46.27	68.83	47.82
Canara HSBC	192.47	249.22	348.64	476.01	402.77	384.59	397.63	3.87	4.90	18.95	7.94	13.87	11.97	10.61
Edelweiss Tokio	2.87	17.64	29.04	56.22	103.80	130.45	94.33	5.84	4.95	15.58	6.72	9.06	6.55	2.65
Exide Life	26.20	20.94	73.55	51.96	125.42	47.14	36.41	2.12	9.31	18.13	7.61	8.23	17.29	40.23
Future Generali	18.70	21.80	20.80	32.82	45.23	66.80	62.84	46.98	4.32	2.99	4.99	6.16	4.60	3.18
HDFC	1198.35	1845.36	1882.10	1899.74	2719.87	2756.34	1644.92	323.39	530.68	954.85	1164.79	1173.87	934.71	1133.86
ICICI Prudential	2200.45	3884.90	4116.43	5482.75	6287.23	5911.83	4677.79	127.59	480.25	1450.35	739.54	746.08	862.05	2220.87
IDBI Federal	0.55	17.30	50.18	69.31	160.96	131.09	62.79	21.94	105.24	183.65	241.75	328.12	230.24	141.65
IndiaFirst	108.31	91.74	92.40	141.63	237.56	299.41	258.92	46.14	76.24	46.46	18.89	48.56	36.95	46.42
Kotak Mahindra	197.35	269.02	586.93	926.57	1101.24	896.58	1160.81	189.88	137.95	125.56	231.96	401.28	437.50	556.82
Max Life	392.02	521.52	576.48	862.69	1362.89	1686.98	1613.54	13.63	38.69	32.85	32.79	58.42	30.39	43.93
Pramerica	5.32	8.54	10.04	10.05	24.71	22.17	3.19	3.42	0.23	30.22	39.60	43.62	17.76	8.02
PNB Metlife	166.10	307.22	266.84	92.29	220.63	470.70	434.02	15.87	9.53	8.81	10.11	38.92	86.33	18.68
Reliance Nippon	219.83	505.52	689.92	377.45	278.32	380.41	312.26	51.83	21.74	17.14	18.48	15.05	14.09	11.58
Sahara	0.09	0.10	0.11	0.13	0.02	0.00	0.00	5.07	2.89	3.19	2.42	0.14	0.00	0.00
SBI Life	1002.79	1379.84	2594.66	4673.72	5585.12	6736.61	7329.76	282.14	555.29	638.69	449.24	547.02	578.78	745.41
Shriram Life	2.53	2.04	7.79	6.51	8.04	8.66	7.63	74.31	24.38	30.45	50.96	41.42	27.71	20.79
Star Union Dai-ichi	142.00	218.41	42.75	62.73	82.62	95.73	94.88	63.82	34.70	61.44	28.84	38.31	31.19	30.27
Tata AIA	62.54	54.44	255.65	374.69	593.31	775.17	621.27	22.81	1.44	9.64	4.28	6.41	9.93	11.16
Private Total	6930.40	10564.52	13272.12	17470.35	21010.57	22637.20	20447.81	1643.39	2705.96	4294.41	3711.91	5067.95	4726.26	6739.69
LIC	9.10	0.68	29.14	21.12	59.68	34.25	52.50	34.75	1.36	1.27	1.17	1.33	3.34	40.76
Industry Total	6939.50	10565.21	13301.26	17491.47	21070.25	22671.45	20500.31	1678.14	2707.32	4295.68	3713.08	5069.28	4729.59	6780.45

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

Insurer	A. LINKED PREMIUM													
	c. New Business (a+b)							d. Renewal						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Aaditya Birla Sunlife	750.58	677.70	1067.12	954.70	1165.66	1502.56	1599.62	2399.97	2322.42	2168.41	1734.59	1447.80	1417.99	1513.84
Aegon	32.10	33.40	31.80	45.44	70.50	47.76	23.27	184.19	160.48	133.33	103.45	106.25	122.80	129.64
Aviva	74.14	118.24	166.19	131.46	176.92	99.55	47.54	776.50	615.39	444.41	354.02	296.34	268.78	240.74
Bajaj Allianz	462.62	974.84	1000.27	1372.77	1740.76	1482.11	1558.13	954.20	771.03	731.10	786.92	1210.12	1886.40	2279.27
Bharti AXA	15.25	8.02	7.88	19.67	60.40	92.80	99.78	322.54	236.22	157.58	102.15	70.83	65.59	74.08
Canara HSBC	196.34	254.12	367.59	483.95	416.64	396.55	408.24	1046.72	964.08	958.76	1013.80	1175.39	1360.21	1389.21
Edelweiss Tokio	8.71	22.58	44.63	62.94	112.85	137.00	96.99	2.96	5.10	14.12	34.88	66.59	134.33	196.18
Exide Life	28.32	30.25	91.68	59.58	133.65	64.42	76.65	237.66	181.95	138.52	160.28	132.60	166.25	153.81
Future Generali	65.68	26.12	23.78	37.81	51.39	71.40	66.03	112.67	69.72	59.11	50.66	58.65	70.10	78.77
HDFC	1521.74	2376.04	2836.95	3064.52	3893.74	3691.05	2778.78	5370.51	5950.92	5771.45	6023.58	6374.17	7630.61	8413.71
ICICI Prudential	2328.04	4365.15	5566.78	6222.29	7033.30	6773.88	6898.66	6033.19	6799.21	8815.16	10415.43	13354.18	15944.27	16451.90
IDBI Federal	22.48	122.54	233.83	311.06	489.08	361.33	204.44	119.05	84.57	56.30	73.23	110.63	229.33	303.26
IndiaFirst	154.45	167.98	138.86	160.52	286.13	336.35	305.35	430.10	444.98	403.51	420.84	458.28	584.14	705.14
Kotak Mahindra	387.24	406.98	712.49	1158.54	1502.52	1334.08	1717.64	763.34	622.47	585.41	641.64	806.74	1118.83	1264.14
Max Life	405.64	560.21	609.33	895.49	1421.31	1717.37	1657.47	1694.60	1553.96	1637.95	1793.59	2141.16	2876.87	3390.19
Pramerica	8.74	8.77	40.26	49.66	68.33	39.93	11.21	37.42	30.38	21.90	20.54	22.17	29.67	30.09
PNB MetLife	181.97	316.75	275.65	102.40	259.56	557.02	452.70	769.10	674.92	646.93	643.02	561.39	561.39	737.12
Reliance Nippon	271.66	527.26	707.07	395.93	293.37	394.50	323.84	831.88	668.46	621.41	580.17	552.89	573.32	594.45
Sahara	5.16	2.99	3.31	2.55	0.15	0.00	0.00	25.41	13.99	8.07	5.26	3.77	3.13	2.29
SBI Life	1284.92	1935.12	3233.35	5122.96	6132.14	7315.40	8075.17	3007.39	3351.78	3661.41	4914.69	7982.29	11611.15	15459.29
Shriram Life	76.84	26.42	38.25	57.47	49.46	36.37	28.42	50.55	32.65	19.74	17.37	16.39	17.88	18.68
Star Union Dai-ichi	205.82	253.11	104.18	91.57	120.94	126.92	125.15	263.67	284.37	316.56	247.72	220.18	222.28	216.41
Tata AIA	85.35	55.88	265.28	378.97	599.72	785.10	632.43	808.46	631.20	482.71	512.99	713.83	1079.91	1458.38
Private Total	8573.79	13270.48	17566.54	21182.26	26078.52	27363.45	27187.50	26242.04	26470.27	27853.84	30650.83	37882.63	47975.22	55100.58
LIC	43.85	2.04	30.41	22.29	61.01	37.59	93.26	2684.40	1875.01	1438.79	989.88	828.74	775.91	668.32
Industry Total	8617.64	13272.53	17596.95	21204.55	26139.53	27401.04	27280.76	28926.44	28345.28	29292.63	31640.70	38711.37	48751.12	55768.90

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

(Premium in ₹ Crore)

Insurer	A. LINKED PREMIUM									
	e.Total (c+d)									
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20			
Aaditya Birla Sunlife	3150.55	3000.12	3235.52	2689.29	2613.47	2920.55	3113.46			
Aegon	216.29	193.89	165.13	148.89	176.75	170.56	152.92			
Aviva	850.63	733.63	610.60	485.48	473.26	368.33	288.28			
Bajaj Allianz	1416.82	1745.88	1731.37	2159.69	2950.88	3368.51	3837.40			
Bharti AXA	337.79	244.24	165.46	121.83	131.23	158.39	173.85			
Canara HSBC	1243.06	1218.19	1326.35	1497.74	1592.02	1756.77	1797.45			
Edelweiss Tokio	11.67	27.69	58.74	97.81	179.44	271.33	293.17			
Exide Life	265.97	212.20	230.20	219.86	266.24	230.67	230.46			
Future Generali	178.35	95.84	82.89	88.48	110.04	141.50	144.80			
HDFC	6892.25	8326.96	8608.39	9088.10	10267.91	11321.66	11192.49			
ICICI Prudential	8361.22	11164.35	14381.94	16637.72	20387.49	22718.15	23350.56			
IDBI Federal	141.53	207.11	290.14	384.30	599.70	590.66	507.70			
IndiaFirst	584.56	612.96	542.37	581.35	744.40	920.49	1010.49			
Kotak Mahindra	1150.58	1029.45	1297.90	1800.18	2309.27	2452.90	2981.78			
Max Life	2100.24	2114.18	2247.28	2689.07	3562.48	4594.24	5047.65			
Pramerica	46.16	39.15	62.17	70.19	90.50	69.60	41.30			
PNB Metlife	951.07	991.67	922.58	745.42	820.95	1118.41	1189.82			
Reliance Nippon	1103.54	1195.72	1328.48	976.10	846.26	967.82	918.29			
Sahara	30.58	16.99	11.38	7.82	3.92	3.13	2.29			
SBI Life	4292.31	5286.90	6894.76	10037.65	14114.43	18926.54	23534.46			
Shriram Life	127.38	59.07	57.98	74.84	65.85	54.25	47.10			
Star Union Dai-ichi	469.49	537.48	420.75	339.29	341.12	349.20	341.56			
Tata AIA	893.81	687.08	747.99	891.96	1313.55	1865.00	2090.81			
Private Total	34815.83	39740.75	45420.37	51833.09	63961.15	75338.67	82288.08			
LIC	2728.25	1877.05	1469.21	1012.17	889.75	813.50	761.58			
Industry Total	37544.08	41617.80	46889.58	52845.26	64850.90	76152.17	83049.66			

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

(Premium in ₹ Crore)

Insurer	B. NON-LINKED PREMIUM													
	a. First Year							b. Single						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Aaditya Birla Sunlife	900.92	1231.24	1124.89	1537.87	830.80	1179.42	1242.47	45.98	29.01	28.30	41.68	666.34	1235.09	815.12
Aegon	114.19	173.33	102.79	52.95	75.66	69.13	66.69	0.94	0.77	1.73	1.18	0.89	0.74	1.77
Aviva	513.39	432.51	149.85	109.01	133.88	174.24	159.61	6.24	6.15	4.76	3.44	14.77	10.02	10.44
Bajaj Allianz	1457.55	1169.75	1012.52	1222.48	398.90	690.09	952.39	671.86	557.50	871.72	695.01	2151.48	2750.62	2668.49
Bharti AXA	279.83	344.37	354.31	383.03	421.88	553.69	536.89	80.53	121.80	177.30	205.91	248.58	264.53	191.90
Canara HSBC	107.09	87.13	89.15	138.46	418.96	531.70	571.23	304.63	135.73	402.44	360.56	392.15	532.23	548.26
Edelweiss Tokio	64.59	87.66	121.00	133.56	178.19	259.71	257.55	7.42	12.17	17.96	31.49	51.42	59.17	28.59
Exide Life	467.70	408.15	492.27	585.71	602.38	697.03	738.28	71.79	206.36	48.91	217.48	23.88	40.74	73.96
Future Generali	157.19	224.09	228.26	339.35	472.37	573.45	621.74	2.02	2.20	3.55	22.71	58.58	70.09	79.73
HDFC	1157.35	1082.54	1414.40	1673.14	2018.58	2301.77	4399.35	1359.84	2033.51	2235.88	3958.70	5437.28	8978.63	10060.32
ICICI Prudential	1084.72	688.27	807.95	861.87	1068.96	1066.71	1830.00	346.83	278.71	391.02	779.14	1109.48	2523.77	3758.86
IDBI Federal	274.34	240.34	260.14	324.84	255.64	294.65	205.69	18.87	121.62	94.43	157.64	88.31	150.64	150.38
IndiaFirst	39.33	63.93	126.39	259.92	334.31	379.28	589.65	1487.57	1306.77	1212.85	1250.41	876.53	1357.01	971.79
Kotak Mahindra	591.72	792.40	1059.76	1155.96	1213.44	1637.49	1948.35	292.86	340.80	437.42	535.24	688.25	1005.55	1439.78
Max Life	1395.41	1403.26	1506.31	1783.80	1828.62	2186.15	2474.96	460.54	609.13	766.07	987.07	1098.66	1256.89	1451.05
Pramerica	102.95	131.67	138.81	164.20	297.00	275.21	151.41	61.27	439.15	547.95	660.08	1090.35	905.92	349.15
PNB Metlife	464.33	505.68	691.31	973.52	1040.47	949.75	920.64	29.58	6.63	36.21	72.86	127.06	175.13	405.31
Reliance Nippon	1616.43	1465.57	756.77	579.81	560.27	617.94	625.07	45.91	76.86	94.49	75.83	61.98	54.56	57.20
Sahara	25.07	10.24	12.34	12.09	2.25	0.07	0.01	34.86	25.21	27.79	30.00	1.77	0.00	0.00
SBI Life	1994.72	1950.88	2035.88	1533.51	2554.24	2320.62	2499.04	1785.84	1643.15	1837.34	3487.39	2279.76	4155.97	6018.29
Shriram Life	186.18	271.42	412.33	459.15	473.58	476.48	454.92	126.82	200.68	243.21	217.27	287.29	300.74	216.86
Star Union Dai-ichi	300.69	333.33	414.28	542.30	501.91	477.86	483.58	56.35	43.48	39.41	66.24	77.88	71.73	162.29
Tata AIA	271.43	239.48	469.19	752.55	888.46	1537.40	2149.31	76.97	16.69	6.32	0.68	0.24	154.02	460.27
Private Total	13567.11	13337.24	13780.89	15579.10	16570.76	19249.82	23878.83	7375.53	8214.09	9527.06	13858.00	16832.93	26053.80	29919.81
LIC	31895.39	23111.52	23800.24	26279.91	28086.72	31291.96	57906.26	58869.55	55394.15	74060.86	98281.11	106523.96	111006.41	120276.72
Industry Total	45462.50	36448.76	37581.13	41859.01	44657.48	50541.78	81795.09	66245.07	63608.24	83587.91	112139.11	123356.89	137060.21	150196.52

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

Insurer	B. NON-LINKED PREMIUM													
	c. New Business (a+b)							d. Renewal						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Aaditya Birla Sunlife	946.91	1260.25	1153.19	1579.55	1497.14	2414.51	2057.60	735.60	972.86	1191.00	1455.11	1792.40	2176.20	2838.92
Aegon	115.13	174.10	104.53	54.13	76.55	69.87	68.46	121.59	191.21	231.95	247.70	277.91	328.45	354.36
Aviva	519.63	438.65	154.61	112.45	148.65	184.26	170.05	507.84	623.97	727.93	738.57	722.31	712.35	735.31
Bajaj Allianz	2129.41	1727.25	1884.25	1917.49	2550.38	3440.72	3620.88	2296.91	2544.17	2281.70	2106.14	2077.11	2047.94	2294.25
Bharti AXA	360.36	466.18	531.61	588.93	670.47	818.22	728.78	174.51	342.90	511.26	685.74	882.70	1098.90	1284.62
Canara HSBC	411.72	222.86	491.59	499.02	811.11	1063.93	1119.50	168.64	215.96	242.02	297.94	377.93	670.04	1025.88
Edelweiss Tokio	72.01	99.84	138.96	165.06	229.61	318.88	286.14	27.23	65.56	112.36	178.46	229.21	329.10	469.18
Exide Life	539.49	614.51	541.17	803.19	626.26	737.77	812.24	1025.21	1200.77	1275.62	1385.53	1639.39	1917.75	2176.89
Future Generali	159.21	226.29	231.81	362.06	530.95	643.54	701.47	296.59	282.11	277.80	289.31	351.30	458.12	633.98
HDFC	2517.19	3116.06	3650.27	5631.83	7455.87	11280.40	14459.67	2653.46	3386.88	4054.31	4725.55	5840.64	6583.96	7054.73
ICICI Prudential	1431.56	966.98	1198.97	1641.01	2178.45	3590.48	5588.86	2635.87	3175.28	3583.48	4075.27	4502.84	4621.15	4491.28
IDBI Federal	293.21	361.96	354.57	482.49	343.95	445.29	356.06	391.51	500.56	594.96	698.40	839.59	896.57	978.75
IndiaFirst	1526.91	1370.69	1339.23	1510.34	1210.85	1736.29	1561.44	31.89	50.45	85.79	173.49	353.76	555.77	788.51
Kotak Mahindra	884.58	1133.20	1497.17	1691.21	1901.69	2643.04	3388.13	665.64	875.41	1176.60	1648.16	2387.72	3072.35	3970.16
Max Life	1855.95	2012.39	2272.38	2770.87	2927.28	3443.04	3926.01	3322.35	4045.05	4696.50	5320.46	6011.14	6537.95	7209.98
Pramerica	164.21	570.82	686.75	824.28	1387.35	1181.13	500.56	95.49	125.13	171.29	247.63	366.61	566.13	686.20
PNB Metlife	493.91	512.31	727.52	1046.38	1167.52	1124.87	1325.95	795.60	957.21	1177.73	1444.28	1965.04	2533.91	2991.19
Reliance Nippon	1662.33	1542.43	851.26	655.65	622.25	672.50	682.27	1517.53	1882.93	2218.37	2395.07	2600.86	2717.61	2840.37
Sahara	59.93	35.45	40.12	42.09	4.02	0.07	0.01	114.13	114.42	105.55	104.03	104.08	97.51	85.13
SBI Life	3780.56	3594.03	3873.23	5020.90	4834.00	6476.59	8517.33	2665.74	3986.17	5057.38	5956.58	6405.77	7586.29	8582.95
Shriram Life	313.00	472.10	655.54	676.42	760.87	777.21	671.78	153.86	203.49	308.58	456.68	670.31	868.00	1010.17
Star Union Dai-ichi	357.03	376.81	453.69	608.54	579.79	549.59	645.87	122.22	220.39	433.03	563.05	862.10	1095.29	1322.93
Tata AIA	348.40	256.17	475.51	753.22	888.70	1691.42	2609.58	1081.49	1179.41	1255.46	1525.90	1960.70	2513.34	3608.12
Private Total	20942.64	21551.33	23307.95	29437.11	33403.69	45303.63	53798.64	21600.89	27142.28	31770.70	36719.06	43221.40	49984.67	57433.87
LIC	90764.94	78505.67	97861.10	124561.02	134610.69	142298.37	178182.98	143449.12	159284.93	167113.90	174914.17	182722.77	194393.21	200445.04
Industry Total	111707.58	100057.00	121169.05	153998.13	168014.38	187601.99	231981.82	165050.01	186427.20	198884.61	211633.23	225944.17	244377.87	257878.91

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

(Premium in ₹ Crore)

Insurer	B. NON-LINKED PREMIUM									
	e.Total (c+d)									
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20			
Aaditya Birla Sunlife	1682.50	2233.10	2344.19	3034.66	3289.54	4590.71	4896.52			
Aegon	236.72	365.31	336.48	301.83	354.46	398.32	422.82			
Aviva	1027.47	1062.62	882.54	851.02	870.96	896.61	905.36			
Bajaj Allianz	4426.32	4271.42	4165.94	4023.63	4627.49	5488.65	5915.13			
Bharti AXA	534.87	809.08	1042.87	1274.68	1553.16	1917.12	2013.40			
Canara HSBC	580.36	438.82	733.61	796.96	1189.03	1733.98	2145.38			
Edelweiss Tokio	99.23	165.40	251.32	343.52	458.82	647.98	755.32			
Exide Life	1564.70	1815.28	1816.79	2188.72	2265.65	2655.53	2989.13			
Future Generali	455.81	508.40	509.61	651.37	882.25	1101.67	1335.45			
HDFC	5170.66	6502.94	7704.58	10357.39	13296.50	17864.36	21514.40			
ICICI Prudential	4067.43	4142.26	4782.45	5716.28	6681.28	8211.63	10080.14			
IDBI Federal	684.72	862.52	949.53	1180.89	1183.54	1341.85	1334.82			
IndiaFirst	1558.80	1421.14	1425.03	1683.82	1564.61	2292.06	2349.95			
Kotak Mahindra	1550.21	2008.61	2673.78	3339.37	4289.41	5715.39	7358.30			
Max Life	5178.30	6057.44	6968.89	8091.33	8938.42	9980.99	11135.99			
Pramerica	259.70	695.95	858.04	1071.91	1753.96	1747.26	1186.77			
PNB Metlife	1289.51	1469.52	1905.26	2490.66	3132.57	3658.78	4317.14			
Reliance Nippon	3179.86	3425.36	3069.64	3050.72	3223.11	3390.11	3522.65			
Sahara	174.06	149.87	145.67	146.12	108.10	97.57	85.15			
SBI Life	6446.30	7580.21	8930.61	10977.48	11239.76	14062.88	17100.27			
Shriram Life	466.85	675.59	964.13	1133.10	1431.19	1645.21	1681.95			
Star Union Dai-ichi	479.26	597.20	886.73	1171.59	1441.89	1644.87	1968.80			
Tata AIA	1429.89	1435.58	1730.97	2279.12	2849.40	4204.76	6217.70			
Private Total	42543.53	48693.60	55078.65	66156.17	76625.09	95288.29	111232.51			
LIC	234214.05	237790.60	264975.00	299475.19	317333.46	336691.57	378628.02			
Industry Total	276757.58	288484.20	320053.65	365631.36	393958.54	431979.87	489860.53			

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

(Premium in ₹ Crore)

Insurer	C. TOTAL OF LINKED AND NON-LINKED PREMIUM													
	a. First Year							b. Single						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Aaditya Birla Sunlife	1638.72	1896.37	2173.43	2464.83	1257.19	1803.86	1790.53	58.77	41.57	46.87	69.42	1405.61	2113.21	1866.69
Aegon	144.18	206.28	133.92	89.07	135.55	112.19	88.23	3.04	1.22	2.40	10.50	11.50	5.45	3.50
Aviva	581.53	546.04	312.19	236.05	306.81	272.47	206.18	12.23	10.86	8.61	7.86	18.76	11.34	11.41
Bajaj Allianz	1598.52	1501.02	1393.80	2001.21	1396.39	1736.96	1919.06	993.51	1201.07	1490.71	1289.05	2894.75	3185.88	3259.95
Bharti AXA	294.85	350.48	358.82	387.23	436.01	577.65	588.85	80.76	123.73	180.67	221.38	294.86	333.36	239.71
Canara HSBC	299.56	336.35	437.79	614.47	821.73	916.29	968.86	308.50	140.63	421.40	368.50	406.02	544.20	558.87
Edelweiss Tokio	67.46	105.30	150.04	189.78	281.99	390.16	351.88	13.26	17.12	33.55	38.21	60.47	65.72	31.25
Exide Life	493.90	429.09	565.82	637.68	727.79	744.17	774.69	73.91	215.67	67.04	225.09	32.11	58.03	114.20
Future Generali	175.90	245.89	249.05	372.17	517.60	640.25	684.59	49.00	6.52	6.53	27.70	64.75	74.69	82.91
HDFC	2355.70	2927.90	3296.49	3572.87	4738.46	5058.11	6044.27	1683.23	2564.20	3190.73	5123.48	6611.15	9913.34	11194.18
ICICI Prudential	3285.17	4573.17	4924.38	6344.63	7356.19	6978.53	6507.79	474.42	758.96	1841.37	1518.67	1855.56	3385.82	5979.73
IDBI Federal	274.89	257.64	310.32	394.15	416.60	425.74	268.47	40.81	226.86	278.08	399.40	416.43	380.88	292.03
IndiaFirst	147.64	155.67	218.79	401.55	571.88	678.69	848.58	1533.72	1383.01	1259.31	1269.31	925.10	1393.96	1018.21
Kotak Mahindra	789.07	1061.42	1646.68	2082.53	2314.68	2534.07	3109.16	482.74	478.76	562.98	767.21	1089.53	1443.04	1996.61
Max Life	1787.43	1924.78	2082.79	2646.49	3191.51	3873.12	4088.50	474.17	647.82	798.92	1019.86	1157.08	1287.28	1494.98
Pramerica	108.27	140.21	148.85	174.25	321.72	297.38	154.60	64.69	439.38	578.17	699.68	1133.97	923.68	357.17
PNB Metlife	630.44	812.90	958.15	1065.82	1261.10	1420.44	1354.66	45.45	16.16	45.02	82.97	165.98	261.46	423.98
Reliance Nippon	1836.25	1971.09	1446.70	957.27	838.59	998.35	937.33	97.74	98.59	111.63	94.31	77.03	68.65	68.79
Sahara	25.16	10.35	12.45	12.23	2.27	0.07	0.01	39.93	28.10	30.98	32.42	1.90	0.00	0.00
SBI Life	2997.51	3330.72	4630.54	6207.23	8139.36	9057.23	9828.79	2067.97	2198.44	2476.04	3936.63	2826.78	4734.75	6763.70
Shriram Life	188.70	273.46	420.13	465.66	481.62	485.14	462.55	201.13	225.06	273.66	268.23	328.71	328.44	237.65
Star Union Dai-ichi	442.68	551.74	457.03	605.03	584.53	573.59	578.47	120.17	78.19	100.85	95.08	116.19	102.92	192.55
Tata AIA	333.97	293.91	724.84	1127.24	1481.77	2312.57	2770.58	99.78	18.14	15.95	4.96	6.65	163.95	471.43
Private Total	20497.51	23901.76	27053.01	33049.45	37581.33	41887.02	44326.64	9018.92	10920.05	13821.47	17569.92	21900.88	30780.06	36659.50
LIC	31904.49	23112.20	23829.38	26301.03	28146.40	31326.22	57958.76	58904.30	55395.51	74062.13	98282.28	106525.29	111009.74	120317.48
Industry Total	52402.00	47013.97	50882.40	59350.48	65727.73	73213.24	102295.40	67923.22	66315.56	87883.60	115852.20	128426.17	141789.80	156976.98

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

(Premium in ₹ Crore)

Insurer	C. TOTAL OF LINKED AND NON-LINKED PREMIUM													
	c. New Business (a+b)							d. Renewal						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Aaditya Birla Sunlife	1697.49	1937.94	2220.31	2534.26	2662.80	3917.07	3657.22	3135.56	3295.28	3359.41	3189.70	3240.20	3594.19	4352.76
Aegon	147.22	207.50	136.33	99.57	147.05	117.63	91.73	305.78	351.69	365.27	351.15	384.16	451.25	484.00
Aviva	593.76	556.89	320.80	243.91	325.57	283.82	217.59	1284.34	1239.36	1172.34	1092.59	1018.65	981.12	976.05
Bajaj Allianz	2592.03	2702.10	2884.52	3290.26	4291.14	4922.83	5179.01	3251.11	3315.20	3012.79	2893.06	3287.24	3934.33	4573.52
Bharti AXA	375.61	474.20	539.49	608.61	730.86	911.02	828.56	497.05	579.12	668.84	787.89	953.53	1164.49	1358.70
Canara HSBC	608.07	476.98	859.18	982.97	1227.74	1460.49	1527.74	1215.35	1180.04	1200.78	1311.74	1553.31	2030.26	2415.09
Edelweiss Tokio	80.72	122.42	183.59	227.99	342.46	455.88	383.13	30.19	70.66	126.47	213.34	295.80	463.44	665.36
Exide Life	567.81	644.75	632.85	862.76	759.90	802.20	888.88	1262.86	1382.72	1414.14	1545.82	1771.99	2084.00	2330.70
Future Generali	224.90	252.41	255.59	399.87	582.35	714.94	767.50	409.26	351.84	336.91	339.97	409.94	528.23	712.75
HDFC	4038.93	5492.10	6487.22	8696.36	11349.61	14971.45	17238.45	8023.97	9337.80	9825.76	10749.13	12214.80	14214.57	15468.44
ICICI Prudential	3759.59	5332.13	6765.75	7863.30	9211.75	10364.36	12487.52	8669.06	9974.49	12398.64	14490.70	17857.02	20565.42	20943.18
IDBI Federal	315.69	484.50	588.40	793.55	833.03	806.62	560.50	510.55	585.12	651.27	771.64	950.21	1125.90	1282.01
IndiaFirst	1681.36	1538.67	1478.10	1670.95	1496.97	2072.64	1866.79	462.00	495.43	489.30	594.32	812.04	1139.91	1493.65
Kotak Mahindra	1271.81	1540.18	2209.66	2849.74	3404.21	3977.11	5105.77	1428.98	1497.88	1762.02	2289.80	3194.46	4191.18	5234.31
Max Life	2261.60	2572.60	2881.71	3666.35	4348.59	5160.41	5583.48	5016.95	5599.02	6334.45	7114.05	8152.30	9414.82	10600.17
Pramerica	172.95	579.59	727.02	873.93	1455.68	1221.06	511.77	132.91	155.51	193.19	268.17	388.78	595.80	716.30
PNB Metlife	675.89	829.06	1003.17	1148.78	1427.08	1681.90	1778.64	1564.70	1632.12	1824.67	2087.30	2526.43	3095.30	3728.31
Reliance Nippon	1933.99	2069.69	1558.33	1051.58	915.62	1067.00	1006.11	2349.41	2551.40	2839.79	2975.24	3153.75	3290.92	3434.82
Sahara	65.09	38.44	43.43	44.64	4.17	0.07	0.01	139.54	128.41	113.62	109.30	107.86	100.64	87.42
SBI Life	5065.48	5529.16	7106.58	10143.86	10966.14	13791.98	16592.49	5673.13	7337.95	8718.79	10871.27	14388.05	19197.44	24042.23
Shriram Life	389.83	498.52	693.79	733.89	810.33	813.58	700.21	204.40	236.13	328.32	474.05	686.70	885.88	1028.85
Star Union Dai-ichi	562.85	629.93	557.88	700.11	700.72	676.51	771.02	385.90	504.75	749.59	810.78	1082.28	1317.57	1539.34
Tata AIA	433.75	312.05	740.79	1132.19	1488.42	2476.52	3242.01	1889.95	1810.61	1738.17	2038.89	2674.53	3593.24	5066.49
Private Total	29516.43	34821.81	40874.48	50619.37	59482.21	72667.08	80986.14	47842.93	53612.54	59624.54	67369.89	81104.03	97959.88	112534.45
LIC	90808.79	78507.72	97891.51	124583.31	134671.70	142335.96	178276.24	149133.51	161159.94	168552.70	175904.05	183551.51	195169.11	201113.36
Industry Total	120325.22	113329.52	139765.99	175202.68	194153.90	215003.04	259262.38	193976.45	214772.48	228171.24	243273.93	264655.54	293129.00	313647.81

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

(Premium in ₹ Crore)

Insurer	C. TOTAL OF LINKED AND NON-LINKED PREMIUM							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	e.Total (c+d)
Aaditya Birla Sunlife	4833.05	5233.22	5579.71	5723.96	5903.00	7511.26	8009.97	
Aegon	453.00	559.20	501.60	450.72	531.21	568.88	575.74	
Aviva	1878.10	1796.25	1493.15	1336.51	1344.22	1264.94	1193.64	
Bajaj Allianz	5843.14	6017.30	5897.31	6183.32	7578.37	8857.16	9752.53	
Bharti AXA	872.65	1053.32	1208.33	1396.50	1684.39	2075.50	2187.26	
Canara HSBC	1823.42	1657.02	2059.96	2294.71	2781.06	3490.74	3942.82	
Edelweiss Tokio	110.90	193.08	310.07	441.33	638.26	919.31	1048.48	
Exide Life	1830.67	2027.48	2046.99	2408.58	2531.89	2886.20	3219.59	
Future Generali	634.16	604.25	592.50	739.85	992.29	1243.16	1480.25	
HDFC	12062.90	14829.90	16312.98	19445.49	23564.41	29186.02	32706.89	
ICICI Prudential	12428.65	15306.62	19164.39	22354.00	27068.77	30929.77	33430.70	
IDBI Federal	826.25	1069.62	1239.67	1565.19	1783.24	1932.52	1842.51	
IndiaFirst	2143.36	2034.11	1967.40	2265.17	2309.01	3212.55	3360.44	
Kotak Mahindra	2700.79	3038.05	3971.68	5139.55	6598.67	8168.29	10340.08	
Max Life	7278.54	8171.62	9216.16	10780.40	12500.89	14575.23	16183.65	
Pramerica	305.86	735.10	920.21	1142.10	1844.46	1816.86	1228.06	
PNB Metlife	2240.59	2461.19	2827.83	3236.08	3953.51	4777.20	5506.96	
Reliance Nippon	4283.40	4621.08	4398.12	4026.82	4069.37	4357.93	4440.94	
Sahara	204.63	166.86	157.05	153.94	112.03	100.71	87.43	
SBI Life	10738.60	12867.11	15825.36	21015.13	25354.19	32989.42	40634.73	
Shriram Life	594.24	734.66	1022.11	1207.94	1497.04	1699.46	1729.05	
Star Union Dai-ichi	948.75	1134.68	1307.47	1510.88	1783.01	1994.07	2310.36	
Tata AIA	2323.70	2122.66	2478.96	3171.08	4162.95	6069.76	8308.51	
Private Total	77359.36	88434.35	100499.03	117989.25	140586.23	170626.96	193520.59	
LIC	236942.30	239667.65	266444.21	300487.36	318223.21	337505.07	379389.60	
Industry Total	314301.66	328102.01	366943.23	418476.61	458809.44	508132.03	572910.19	

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

(Premium in ₹ Crore)

Insurer	UNIT LINKED PLANS																													
	ULIP Commission										% to ULIP Premium										% to Total Commission									
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20									
Aditya Birla Sunlife	82.83	89.42	72.90	59.93	61.26	85.62	86.84	2.63	2.98	2.25	2.23	2.34	2.93	2.79	35.29	38.32	33.43	23.50	22.79	20.50	18.00									
Aegon	2.09	2.01	1.19	0.26	0.20	0.13	0.07	0.97	1.04	0.72	0.18	0.11	0.08	0.05	10.45	5.81	6.28	4.57	3.56	3.19	1.55									
Aviva	6.07	7.77	4.22	4.98	6.35	4.58	3.06	0.71	1.06	0.69	1.03	1.34	1.24	1.06	7.81	9.99	10.04	14.11	17.34	22.31	12.89									
Bajaj Allianz	-72.97	22.53	19.81	27.85	57.69	54.93	51.15	-5.15	1.29	1.14	1.29	1.95	1.63	1.33	-47.42	10.74	12.47	18.92	28.32	18.11	12.21									
Bharti AXA	1.25	0.63	0.28	0.40	1.16	2.30	2.74	0.37	0.26	0.17	0.32	0.88	1.45	1.58	2.53	0.90	0.34	0.39	0.95	1.34	1.45									
Canara HSBC	11.46	26.28	28.91	34.73	34.47	40.81	48.26	0.92	2.16	2.18	2.32	2.17	2.32	2.68	30.99	53.92	52.83	50.53	27.27	22.06	21.49									
Edelweiss Tokio	0.21	1.31	2.35	4.35	6.57	7.68	6.77	1.80	4.73	4.01	4.45	3.66	2.83	2.31	1.44	6.58	8.87	15.06	16.42	12.90	8.58									
Exide Life	4.08	3.00	4.36	4.19	4.95	4.95	1.92	1.53	1.41	1.99	1.91	1.96	2.14	0.93	3.08	2.39	3.18	2.56	3.41	2.67	0.89									
Future Generali	2.80	1.70	1.93	2.22	1.49	2.09	2.07	1.57	1.77	2.33	2.51	1.35	1.48	1.43	6.53	5.47	7.32	6.48	4.50	4.10	3.89									
HDFC	205.44	328.82	330.32	337.28	512.36	449.84	299.11	2.98	3.95	3.84	3.71	4.99	3.97	2.67	39.96	52.74	47.06	42.58	47.66	40.25	20.06									
ICICI Prudential	261.27	298.10	338.00	426.78	955.28	1077.71	842.28	3.12	2.67	2.35	2.57	4.69	4.74	3.61	41.64	53.99	54.52	56.23	68.08	69.47	53.11									
IDBI Federal	2.01	5.10	9.84	12.96	24.62	19.60	9.60	1.42	2.46	3.39	3.37	4.11	3.32	1.99	2.39	7.07	11.08	12.91	24.64	18.28	12.61									
IndiaFirst	17.19	14.23	13.14	14.52	19.90	25.06	24.61	2.94	2.32	2.42	2.50	2.67	2.72	2.44	62.42	38.94	33.00	21.02	21.20	21.78	16.34									
Kotak Mahindra	13.44	14.85	18.84	28.32	38.79	43.43	43.31	1.17	1.44	1.45	1.57	1.88	1.77	1.45	9.79	8.15	7.30	8.72	10.23	9.15	7.88									
Max Life	65.26	75.95	76.60	89.17	159.78	191.72	173.26	3.11	3.59	3.41	3.32	4.49	4.17	3.43	9.56	10.14	9.33	9.52	17.90	19.39	16.91									
PNB MetLife	21.29	29.58	23.19	13.42	25.46	46.40	0.39	2.24	2.98	2.51	1.80	3.10	4.15	0.95	16.79	21.36	14.36	7.47	11.81	18.50	0.99									
Pramerica	0.44	0.49	0.76	1.05	1.46	1.09	46.19	0.95	1.26	1.22	1.49	1.61	1.57	3.88	2.32	1.87	3.09	4.03	2.07	1.34	16.28									
Reliance Nippon	18.40	17.86	11.97	10.86	9.01	11.97	12.73	1.67	1.49	0.90	1.11	1.06	1.24	1.39	5.58	6.36	4.87	5.56	5.70	6.91	6.97									
Sahara	1.01	0.53	0.33	0.23	0.13	0.11	0.08	3.31	3.11	2.88	2.90	3.39	3.39	3.34	6.59	6.20	4.06	2.90	2.70	2.63	2.15									
SBI Life	119.18	162.76	256.44	367.56	526.24	660.86	792.81	2.78	3.08	3.72	3.66	3.73	3.49	3.37	21.43	26.96	35.90	46.92	46.95	49.09	48.79									
Shriram Life	2.13	1.10	1.06	1.33	1.10	1.47	0.72	1.67	1.87	1.93	1.77	1.67	2.71	1.53	6.30	2.72	1.75	1.89	1.19	1.39	0.64									
Star Union Dai-ichi	18.68	24.25	11.44	11.73	13.06	14.59	13.65	3.98	4.51	2.72	3.46	3.83	4.18	4.00	25.40	28.74	10.93	8.56	9.16	9.73	8.99									
Tata AIA	6.59	7.40	34.10	52.83	82.78	114.65	94.01	0.74	1.08	4.56	5.92	6.30	6.15	4.50	7.08	7.94	22.51	19.92	23.62	20.33	11.21									
Private Total	790.16	1135.65	1261.96	1506.93	2482.85	2861.60	2555.62	2.33	2.86	2.78	2.91	4.05	3.80	3.11	19.35	26.15	26.48	27.47	36.45	33.95	26.06									
LIC	64.28	41.48	35.50	24.55	24.06	21.63	22.25	2.36	2.21	2.42	2.43	2.70	2.66	2.73	0.38	0.27	0.23	0.15	0.13	0.11	0.11									
Industry Total	854.43	1177.14	1297.46	1531.48	2506.91	2883.23	2577.87	2.33	2.83	2.77	2.90	4.03	3.79	3.10	4.10	6.05	6.40	6.92	9.99	10.38	8.36									

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

(Premium in ₹ Crore)

Insurer	TRADITIONAL PLANS																													
	Traditional Commission										% to Traditional Premium										% to Total Commission									
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20									
Aaditya Birla Sunlife	151.88	143.95	145.16	195.13	207.55	322.13	395.60	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	64.71	61.88	66.57	76.50	77.21	79.50	82.00									
Aegon	17.95	32.65	17.79	5.49	5.44	4.01	4.55	7.58	8.94	5.29	1.82	1.54	1.01	1.08	89.55	94.19	93.72	95.43	96.44	96.81	98.45									
Aviva	71.73	70.03	37.83	30.30	30.25	15.93	20.67	6.98	6.59	4.29	3.56	3.47	1.78	2.28	92.19	90.01	89.96	85.89	82.66	77.69	87.11									
Bajaj Allianz	226.85	187.15	139.03	119.30	146.01	248.40	367.70	5.13	4.38	3.34	2.97	3.16	4.53	6.22	147.42	89.26	87.53	81.08	71.68	81.89	87.79									
Bharti AXA	48.16	68.97	82.97	99.89	120.78	169.70	186.86	9.00	8.52	7.96	7.84	7.78	8.85	9.28	97.47	99.10	99.66	99.61	99.05	98.66	98.55									
Canara HSBC	25.52	22.46	25.81	33.99	33.45	51.90	72.19	4.40	5.12	3.52	4.27	7.73	8.32	8.22	69.01	46.08	47.17	49.47	72.73	77.94	78.51									
Edelweiss Tokio	14.38	18.59	24.19	24.54	33.45	51.90	72.19	14.49	11.24	9.62	7.14	7.29	8.01	9.56	98.56	93.42	91.13	84.94	83.58	87.10	91.42									
Exide Life	128.18	122.73	132.70	159.43	140.04	180.33	213.67	8.19	6.76	7.30	7.28	6.18	6.79	7.15	96.92	97.61	96.82	97.44	96.59	97.33	99.11									
Future Generali	40.13	29.33	24.45	32.00	31.59	48.88	51.14	8.80	5.77	4.80	4.91	3.58	4.44	3.83	93.47	94.53	92.68	93.52	95.50	95.90	96.11									
HDFC	308.67	294.65	371.53	454.74	562.57	667.84	1192.07	5.97	4.53	4.82	4.39	4.23	3.74	5.54	80.04	47.26	52.94	57.42	52.34	59.75	79.94									
ICICI Prudential	366.22	255.07	281.98	332.14	447.99	473.58	743.75	9.00	6.16	5.90	5.81	6.71	5.77	7.38	58.36	46.11	45.48	43.77	31.92	30.53	46.89									
IDBI Federal	82.03	66.94	79.01	87.42	75.31	87.64	66.49	11.98	7.76	8.32	7.40	6.36	6.53	4.98	97.61	92.93	88.92	87.09	75.36	81.72	87.39									
Indiafirst	10.35	22.32	26.67	54.55	73.96	89.99	126.01	0.66	1.57	1.87	3.24	4.73	3.93	5.36	37.58	61.06	67.00	78.98	78.80	78.22	83.66									
Kotak Mahindra	123.86	167.33	239.27	296.49	340.55	431.30	506.64	7.99	8.33	8.95	8.88	7.94	7.55	6.89	90.21	91.85	92.70	91.28	89.77	90.85	92.12									
Max Life	617.55	672.68	744.42	847.26	733.09	797.12	851.18	11.93	11.11	10.68	10.47	8.20	7.99	7.64	90.44	89.86	90.67	90.48	82.10	80.61	83.09									
PNB MetLife	105.48	108.86	138.28	166.23	190.02	204.37	39.21	8.18	7.41	7.26	6.67	6.07	5.59	3.30	83.21	78.64	85.64	92.53	88.19	81.50	99.01									
Pramerica	18.51	25.98	23.85	24.95	68.20	80.26	237.46	7.13	3.73	2.78	2.33	3.95	4.59	5.50	97.68	98.13	96.91	96.97	97.93	98.66	83.72									
Reliance Nippon	311.42	262.84	233.91	184.55	149.06	161.38	169.92	9.79	7.67	7.82	6.05	4.62	4.76	4.82	94.42	93.84	95.13	94.44	94.30	93.09	93.03									
Sahara	14.34	7.99	7.73	7.60	4.80	3.94	3.48	8.24	5.33	5.31	5.20	4.44	4.04	4.08	83.41	93.80	95.94	97.10	97.30	97.37	97.85									
SBI Life	437.01	440.96	457.82	415.78	594.63	685.49	832.13	6.78	5.82	5.13	3.79	5.29	4.87	4.87	78.57	73.04	64.10	53.08	53.05	50.91	51.21									
Shriram Life	31.68	39.49	59.42	68.90	91.88	104.46	111.55	6.79	5.85	6.16	6.08	6.42	6.35	6.63	93.70	97.28	98.25	98.11	98.81	98.61	99.36									
Star Union Dai-ichi	54.86	60.12	93.23	125.24	129.53	135.39	138.25	11.45	10.07	10.51	10.69	8.98	8.23	7.02	74.60	71.26	89.07	91.44	90.84	90.27	91.01									
Tata AIA	86.58	85.80	117.36	212.34	267.66	449.38	744.80	6.05	5.97	6.78	9.32	9.39	10.69	11.98	92.92	92.06	77.49	80.08	76.38	79.67	88.79									
Private Total	3293.33	3206.89	3504.40	3978.27	4329.74	5567.63	7251.59	7.97	6.59	6.36	6.01	5.90	5.84	6.52	80.65	73.95	73.52	72.53	63.55	66.05	73.94									
LIC	16699.61	15076.65	15464.82	16607.39	18247.47	19323.68	21004.90	7.13	6.34	5.84	5.55	5.75	5.74	5.55	99.62	99.73	99.77	99.85	99.87	99.89	99.89									
Industry Total	19991.94	18283.54	18969.22	20585.66	22577.21	24891.31	28256.49	7.26	6.38	5.93	5.63	5.78	5.76	5.77	95.90	93.95	93.60	93.08	90.01	89.62	91.64									

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

(Premium in ₹ Crore)

Insurer	TOTAL (ULIP + TRADITIONAL)													
	Total Commission (ULIP+ Traditional)							% of Total Commission to Total Premium						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Aditya Birla Sunlife	234.71	233.37	218.06	255.06	268.82	417.75	482.44	4.86	4.46	3.81	4.46	3.58	5.56	6.02
Aegon	20.05	34.66	18.98	5.76	5.64	4.14	4.62	4.43	6.20	4.21	1.28	0.99	0.73	0.80
Aviva	77.81	77.80	42.05	35.28	36.59	20.51	23.73	4.14	4.33	3.15	2.64	2.89	1.62	1.99
Bajaj Allianz	153.88	209.68	158.83	147.15	203.70	303.33	418.85	2.63	3.48	2.57	2.38	2.30	3.42	4.29
Bharti AXA	49.41	69.59	83.25	100.28	121.94	172.00	189.60	5.66	6.61	5.96	7.18	5.88	8.29	8.67
Canara HSBC	36.98	48.75	54.72	68.72	126.40	185.00	224.54	2.03	2.94	2.38	2.99	3.62	5.30	5.69
Edelweiss Tokio	14.59	19.90	26.54	28.89	40.02	59.59	78.96	13.15	10.31	6.01	6.55	4.35	6.48	7.53
Exide Life	132.26	125.73	137.06	163.62	144.99	185.28	215.59	7.22	6.20	5.69	6.79	5.02	6.42	6.70
Future Generali	42.94	31.02	26.38	34.22	33.08	50.97	53.21	6.77	5.13	3.57	4.62	2.66	4.10	3.59
HDFC	514.10	623.47	701.84	792.02	1074.93	1117.68	1491.18	4.26	4.20	3.61	4.07	3.68	3.83	4.56
ICICI Prudential	627.49	553.17	619.98	758.92	1403.27	1551.29	1586.02	5.05	3.61	2.77	3.39	4.54	5.02	4.74
IDBI Federal	84.04	72.03	88.86	100.39	99.93	107.24	76.09	10.17	6.73	5.68	6.41	5.17	5.55	4.13
IndiaFirst	27.55	36.55	39.81	69.07	93.86	115.05	150.62	1.29	1.80	1.76	3.05	2.92	3.58	4.48
Kotak Mahindra	137.30	182.17	258.11	324.81	379.34	474.72	549.95	5.08	6.00	5.02	6.32	4.64	5.81	5.32
Max Life	682.81	748.63	821.01	936.43	892.88	988.84	1024.44	9.38	9.16	7.62	8.69	6.13	6.78	6.33
PNB Metlife	126.77	138.43	161.46	179.65	215.48	250.77	39.60	5.66	5.62	4.99	5.55	4.51	5.25	3.22
Pramerica	18.95	26.48	24.61	26.00	70.66	81.35	283.65	6.20	3.60	2.15	2.28	3.89	4.48	5.15
Reliance Nippon	329.82	280.70	245.88	195.41	158.08	173.36	182.65	7.70	6.07	6.11	4.85	3.63	3.98	4.11
Sahara	15.35	8.52	8.06	7.83	4.93	4.05	3.55	7.50	5.11	5.24	5.08	4.90	4.02	4.06
SBI Life	556.18	603.71	714.26	783.34	1120.87	1346.35	1624.94	5.18	4.69	3.40	3.73	3.40	4.08	4.00
Shriram Life	33.81	40.59	60.48	70.23	92.99	105.93	112.27	5.69	5.53	5.01	5.81	5.47	6.23	6.49
Star Union Dai-ichi	73.54	84.37	104.67	136.96	142.59	149.99	151.90	7.75	7.44	6.93	9.07	7.15	7.52	6.57
Tata AIA	93.17	93.19	151.45	265.17	350.44	564.04	838.81	4.01	4.39	4.78	8.36	5.77	9.29	10.10
Private Total	4083.49	4342.54	4766.36	5485.19	6812.59	8429.23	9807.21	5.42	4.91	4.04	4.65	4.18	4.94	5.07
LIC	16762.88	15118.13	15500.32	16631.95	18271.53	19345.32	21027.14	7.07	6.31	5.16	5.53	5.41	5.73	5.54
Industry Total	20846.37	19460.67	20266.68	22117.14	25084.12	27774.55	30834.36	6.68	5.93	4.84	5.29	5.01	5.47	5.38

TABLE 13 : INDIVIDUAL DEATH CLAIMS OF LIFE INSURERS

Particulars	NUMBER OF POLICIES							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
Claims pending at start of year (A)	12267	8496	7061	6031	4145	1250	1017	
Claims intimated / booked (B)	873094	869332	869619	873462	843841	861987	873832	
Total Claims (C=A+B)	885361	877828	876680	879493	847986	863237	874849	
Claims paid (D)	856622	851250	854171	859884	828314	842847	846476	
Claims repudiated/rejected (E)	18423	18175	15157	12769	9286	10069	11189	
Unclaimed (F)	1819	1342	1321	2695	9132	9304	10990	
Claims pending at end of year (G=C-D-E-F)	8496	7061	6031	4145	1254	1017	6194	

Particulars	AMOUNT OF BENEFIT PAID (Benefit Amount in ₹ Crore)							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
Claims pending at start of year (A)	424.63	450.67	452.09	444.23	307.81	188.43	191.88	
Claims intimated / booked (B)	11533.28	12516.94	13386.39	14479.45	15405.58	18235.09	19227.82	
Total Claims (C=A+B)	11957.91	12967.61	13838.48	14923.68	15713.39	18423.52	19419.71	
Claims paid (D)	10860.59	11788.67	12636.66	13857.57	14623.82	17365.30	18042.24	
Claims repudiated (E)	624.43	701.69	736.51	657.77	532.21	564.32	575.49	
Unclaimed (F)	22.48	24.41	21.08	100.41	363.98	302.07	347.32	
Claims pending at end of year (G=C-D-E-F)	450.41	453.15	444.23	307.92	193.38	191.82	454.65	

TABLE 14 : GROUP DEATH CLAIMS OF LIFE INSURERS

Particulars	NUMBER OF LIVES							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
Claims pending at start of year (A)	14331	14158	14388	13815	1887	1422	3168	
Claims intimated / booked (B)	411647	452625	530949	706431	763913	868620	1022814	
Total Claims (C=A+B)	425978	466783	545337	720246	765800	870042	1025982	
Claims paid (D)	409897	448825	528638	715429	761379	862452	997932	
Claims repudiated/rejected (E)	1922	3570	2885	2586	2693	4398	2543	
Claims Unclaimed (F)	1	0	0	344	306	24	47	
Claims pending at end of year (G=C-D-E-F)	14158	14388	13814	1887	1422	3168	25460	

Particulars	AMOUNT OF BENEFIT PAID (Benefit Amount in ₹ Crore)							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
Claims pending at start of year (A)	55.99	62.79	54.69	67.08	37.30	47.00	50.27	
Claims intimated / booked (B)	3174.12	3588.61	4891.90	6326.09	7738.35	9870.74	11784.07	
Total Claims (C=A+B)	3230.11	3651.39	4946.59	6393.17	7775.65	9917.75	11834.34	
Claims paid (D)	3105.08	3520.82	4797.03	6238.49	7616.62	9689.62	11306.09	
Claims repudiated/rejected (E)	62.23	75.67	81.94	105.82	106.37	177.24	174.95	
Claims Unclaimed (F)	0.01	0.00	0.00	11.50	5.47	0.61	1.19	
Claims pending at end of year (G=C-D-E-F)	62.79	54.90	67.62	37.36	47.19	50.27	352.11	

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

Particulars	NUMBER OF POLICIES													
	ADITYA BIRLA SUNLIFE						AEGON							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	4890	6628	5030	4328	4490	4436	5029	287	270	375	442	529	489	344
31 to 90 Days	1675	1142	868	753	479	424	5	35	103	108	95	1	0	0
91 to 180 Days	1373	193	456	603	309	246	1	2	40	25	34	0	0	0
181 Days to 1 Year	106	46	4	29	11	4	0	-	0	0	0	0	0	0
More than 1 Year	27	47	14	14	3	0	0	-	0	0	0	0	0	0
Total Claims Settled	8071	8056	6372	5727	5292	5110	5035	324	413	508	571	530	489	344
	(Amount in ₹ crore)													
Particulars	BENEFIT AMOUNT PAID													
	ADITYA BIRLA SUNLIFE						AEGON							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	114.02	182.94	132.25	162.45	187.89	192.89	341.77	21.14	11.81	22.77	41.96	48.67	75.69	64.60
31 to 90 Days	77.93	66.44	47.22	62.62	31.77	36.69	0.86	4.10	13.55	15.13	9.47	0.50	0.00	0.00
91 to 180 Days	63.99	19.86	34.43	44.42	27.85	46.68	0.27	1.10	5.37	2.25	5.21	0.00	0.00	0.00
181 Days to 1 Year	11.28	6.57	0.6	1.24	0.35	0.18	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
More than 1 Year	0.92	2.27	1.47	1.25	0.30	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
Total Claims Settled	268.14	278.08	215.97	271.98	248.16	276.44	342.89	26.34	30.73	40.15	56.64	49.17	75.69	64.60
	(Amount in ₹ crore)													
Particulars	NUMBER OF POLICIES													
	AVIVA						BAJAJ ALLIANZ							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	1358	1125	986	951	1051	900	789	17094	14937	13135	13131	10218	10600	11509
31 to 90 Days	286	230	218	135	5	1	1	3300	3110	2193	1666	2109	1277	376
91 to 180 Days	64	43	51	41	0	0	0	1264	928	1075	90	839	244	2
181 Days to 1 Year	-	0	0	0	0	0	0	0	3	1	0	10	9	0
More than 1 Year	-	0	0	1	0	0	0	0	0	0	0	0	0	0
Total Claims Settled	1708	1398	1255	1128	1056	901	790	21658	18978	16404	14887	13176	12130	11887
	(Amount in ₹ crore)													
Particulars	BENEFIT AMOUNT PAID													
	AVIVA						BAJAJ ALLIANZ							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	45.70	57.84	53.5	61.84	97.46	88.67	80.68	240.41	225.97	220.27	258.77	193.64	247.68	283.15
31 to 90 Days	30.25	30.74	36.23	18.91	0.23	0.01	0.10	65.33	74.90	76.57	83.96	69.90	84.94	27.27
91 to 180 Days	9.89	18.90	11.66	7.12	0.00	0.00	0.00	54.46	46.97	55.47	12.15	47.35	16.38	0.30
181 Days to 1 Year	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.15	0.00	0.70	0.02	0.00
More than 1 Year	0	0	0	0.01	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
Total Claims Settled	85.84	107.48	101.39	87.88	97.68	88.67	80.78	360.20	347.85	352.46	354.87	311.59	349.02	310.71
	(Amount in ₹ crore)													

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

Particulars	NUMBER OF POLICIES													
	BHARTI AXA							CANARA HSBC OBC						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	724	643	692	670	748	1036	1285	319	271	395	452	797	943	1252
31 to 90 Days	142	200	262	87	98	0	0	145	129	100	134	0	3	0
91 to 180 Days	84	55	55	53	14	0	0	78	112	33	32	0	0	0
181 Days to 1 Year	0	0	0	1	0	0	0	1	0	0	0	0	0	0
More than 1 Year	0	0	0	0	0	0	0	1	4	3	2	0	0	0
Total Claims Settled	950	898	1009	811	860	1036	1285	544	516	531	620	797	946	1252
	(Amount in ₹ crore)													
Particulars	BENEFIT AMOUNT PAID													
	BHARTI AXA							CANARA HSBC OBC						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	14.09	19.61	23.99	23.42	33.26	46.99	61.56	11.40	11.71	20.21	22.01	49.13	72.83	106.53
31 to 90 Days	6.99	10.42	17.96	9.46	7.92	0.00	0.00	7.83	8.51	7.19	8.86	0.00	1.26	0.00
91 to 180 Days	5.06	5.13	8.84	6.35	1.30	0.00	0.00	4.41	8.28	2.41	6.57	0.00	0.00	0.00
181 Days to 1 Year	0.00	0.00	0	0.04	0.00	0.00	0.00	0.09	0.00	0	0.00	0.00	0.00	0.00
More than 1 Year	0.00	0.00	0	0.00	0.00	0.00	0.00	0.04	0.30	0.24	0.13	0.00	0.00	0.00
Total Claims Settled	26.14	35.16	50.79	39.27	42.48	46.99	61.56	23.77	28.81	30.05	37.57	49.13	74.09	106.53
	(Amount in ₹ crore)													
Particulars	NUMBER OF POLICIES													
	EDELWEISS TOKIO							EXIDE LIFE						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	15	23	75	123	144	229	272	2600	2349	2290	2438	2722	2816	2893
31 to 90 Days	21	18	26	23	34	0	0	260	362	389	295	382	384	508
91 to 180 Days	12	26	19	7	2	0	0	201	213	191	127	146	36	3
181 Days to 1 Year	0	1	0	0	0	0	0	31	16	19	6	0	0	0
More than 1 Year	0	0	0.00	0	0	0	0	19	15	0	0	0	0	0
Total Claims Settled	48	68	120	153	180	229	272	3111	2955	2889	2866	3250	3236	3404
	(Amount in ₹ crore)													
Particulars	BENEFIT AMOUNT PAID													
	EDELWEISS TOKIO							EXIDE LIFE						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	2.05	1.01	7.74	10.37	6.53	13.42	21.80	28.59	39.10	35.42	49.18	60.28	57.22	63.42
31 to 90 Days	1.95	3.21	3.61	1.71	3.98	0.00	0.00	6.16	11.57	9.95	6.02	11.97	14.83	25.42
91 to 180 Days	0.50	2.87	2.78	0.67	0.80	0.00	0.00	5.31	8.25	5.4	4.55	5.00	4.03	0.11
181 Days to 1 Year	0.00	0.15	0	0.00	0.00	0.00	0.00	0.80	0.83	0.91	0.24	0.00	0.00	0.00
More than 1 Year	0.00	0.00	0	0.00	0.00	0.00	0.00	0.50	0.39	0	0.00	0.00	0.00	0.00
Total Claims Settled	4.50	7.24	14.13	12.75	11.31	13.42	21.80	41.37	60.14	51.69	59.99	77.26	76.07	88.95
	(Amount in ₹ crore)													

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

Particulars	NUMBER OF POLICIES															
	FUTURE GENERALI								HDFC							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Within 30 Days of Intimation	633	1031	1020	965	909	967	1035	11904	5705	9571	10160	11083	10744	11448	11904	
31 to 90 Days	773	462	284	212	186	106	45	11904	869	947	1066	1082	1383	1262	550	
91 to 180 Days	217	264	66	44	72	22	5	11904	250	512	585	256	162	112	55	
181 Days to 1 Year	44	8	11	1	35	5	3	11904	0	1	0	0	0	0	0	
More than 1 Year	2	43	0	1	0	1	1	11904	0	0	0	0	0	0	0	
Total Claims Settled	1669	1808	1381	1223	1202	1101	1089	12509	6824	11031	11811	12421	12289	12822	12509	
	(Amount in ₹ crore)															
Particulars	BENEFIT AMOUNT PAID															
	FUTURE GENERALI								HDFC							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Within 30 Days of Intimation	6.91	13.32	15.47	15.62	18.89	27.04	27.83	521.41	143.36	159.99	207.77	233.11	335.08	395.92	521.41	
31 to 90 Days	11.91	9.11	6.9	7.76	8.84	6.19	13.59	1150.3	51.34	61.06	43.72	75.64	125.38	157.85	1150.3	
91 to 180 Days	4.12	6.19	2.77	1.90	4.59	1.44	3.05	13.89	22.24	41.98	48.7	42.60	22.32	23.52	13.89	
181 Days to 1 Year	2.66	0.49	0.79	0.17	1.86	0.49	0.42	0.00	0.00	0.50	0	0.00	0.00	0.00	0.00	
More than 1 Year	0.33	1.82	0	0.03	0.00	0.00	0.01	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	
Total Claims Settled	25.93	30.93	25.93	25.48	34.18	35.17	44.90	650.33	216.94	263.52	300.19	351.35	482.78	577.30	650.33	
	(Amount in ₹ crore)															
Particulars	NUMBER OF POLICIES															
	ICICI PRUDENTIAL								IDBI FEDERAL							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Within 30 Days of Intimation	11499	10793	10094	10059	10816	10555	10379	1328	693	454	601	796	1006	1182	1328	
31 to 90 Days	526	401	320	366	305	106	745	38	149	280	313	158	61	69	38	
91 to 180 Days	571	345	187	105	89	7	74	0	0	2	6	8	1	0	0	
181 Days to 1 Year	12	7	13	5	4	3	6	0	0	0	0	0	0	0	0	
More than 1 Year	0	0	1	4	2	1	8	0	0	0	0	0	0	0	0	
Total Claims Settled	12608	11546	10615	10539	11216	10672	11212	1366	842	736	920	962	1068	1251	1366	
	(Amount in ₹ crore)															
Particulars	BENEFIT AMOUNT PAID															
	ICICI PRUDENTIAL								IDBI FEDERAL							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Within 30 Days of Intimation	213.16	284.95	340.92	398.32	584.81	808.87	842.52	58.47	24.62	14.65	20.33	30.92	38.26	49.10	58.47	
31 to 90 Days	29.57	33.97	36.75	69.59	107.80	13.06	149.46	4.80	8.08	16.24	21.57	11.75	6.86	3.92	4.80	
91 to 180 Days	34.64	33.71	26.01	20.98	21.97	3.73	27.96	0.00	0.00	0.60	1.49	0.53	0.03	0.00	0.00	
181 Days to 1 Year	1.23	0.23	1.69	0.15	0.11	0.86	3.21	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	
More than 1 Year	0.00	0.00	0.26	0.25	0.42	0.15	0.49	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	
Total Claims Settled	278.60	352.86	405.63	489.30	715.11	826.66	1023.64	63.27	32.70	31.49	43.39	43.20	45.15	53.02	63.27	

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

Particulars	NUMBER OF POLICIES													
	INDIAFIRST							KOTAK MAHINDRA						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	816	711	1071	1261	1395	1852	2035	2359	2046	2026	2118	2407	2550	2649
31 to 90 Days	91	333	228	134	193	201	121	210	248	311	304	369	350	419
91 to 180 Days	11	130	54	41	35	26	9	81	121	97	147	86	50	123
181 Days to 1 Year	2	21	5	3	2	2	1	21	16	10	4	9	3	29
More than 1 Year	0	0	1	0	1	0	0	16	6	21	10	10	6	5
Total Claims Settled	920	1195	1359	1439	1626	2081	2166	2687	2437	2465	2583	2881	2959	3225
	(Amount in ₹ crore)													
Particulars	BENEFIT AMOUNT PAID													
	INDIAFIRST							KOTAK MAHINDRA						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	16.23	14.67	26.46	28.42	34.69	52.89	57.08	52.90	54.61	63.77	69.51	86.34	100.29	108.89
31 to 90 Days	4.07	8.39	9.31	6.05	9.21	15.53	10.81	10.81	10.80	21.4	14.19	25.18	28.82	42.75
91 to 180 Days	0.48	4.72	4.85	3.39	2.03	3.94	2.27	5.80	5.52	5.96	9.81	6.53	6.99	12.99
181 Days to 1 Year	0.12	1.46	0.53	0.08	0.02	2.59	0.01	1.25	0.98	1.22	0.50	0.70	0.18	5.06
More than 1 Year	0.00	0.00	0.2	0.00	0.03	0.00	0.00	0.32	0.26	1.3	2.60	0.75	0.48	0.45
Total Claims Settled	20.90	29.24	41.35	37.94	45.96	74.95	70.17	71.09	72.17	93.65	96.60	119.50	136.77	170.14
	(Amount in ₹ crore)													
Particulars	NUMBER OF POLICIES													
	MAX LIFE							PNB METLIFE						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	7763	7116	7546	7860	8545	14838	15293	2258	2269	2579	3326	3708	4011	4240
31 to 90 Days	1020	1397	1175	1303	1440	46	31	7	15	53	42	18	1	0
91 to 180 Days	112	273	174	443	166	10	12	0	6	9	12	0	0	0
181 Days to 1 Year	1	0	0	0	1	2	6	0	0	0	0	0	0	1
More than 1 Year	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Total Claims Settled	8896	8786	8895	9606	10152	14897	15342	2265	2290	2641	3380	3726	4012	4241
	(Amount in ₹ crore)													
Particulars	BENEFIT AMOUNT PAID													
	MAX LIFE							PNB METLIFE						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	160.32	166.70	187.17	204.20	246.64	451.89	562.36	80.99	90.98	121.22	163.45	178.51	203.90	235.10
31 to 90 Days	46.84	62.61	58.21	58.40	83.45	0.30	0.12	1.42	1.49	2.99	4.47	1.09	0.05	0.00
91 to 180 Days	7.29	16.15	16.54	21.28	23.28	0.04	0.03	0.00	10.45	1.21	1.07	0.00	0.00	0.00
181 Days to 1 Year	0.15	0.00	0	0.00	0.03	0.00	0.02	0.00	0.00	0	0.00	0.00	0.00	0.01
More than 1 Year	0.00	0.00	0	0.00	0.00	0.01	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
Total Claims Settled	214.60	245.46	261.91	283.88	353.39	452.25	562.54	82.40	102.93	125.42	169.00	179.60	203.95	235.11
	(Amount in ₹ crore)													

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

Particulars	NUMBER OF POLICIES													
	PRAMERICA							RELIANCE NIPPON						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	17	133	298	328	496	528	515	12648	10909	10312	9833	7854	7500	7394
31 to 90 Days	20	70	110	86	73	99	40	3085	3541	1620	434	658	644	447
91 to 180 Days	49	125	43	14	3	8	5	919	478	203	56	39	30	18
181 Days to 1 Year	63	106	5	0	0	0	0	461	94	276	33	0	4	7
More than 1 Year	41	111	4	0	0	0	0	128	189	1303	117	2	1	0
Total Claims Settled	190	545	460	428	572	635	560	17241	15211	13714	10473	8553	8179	7866

Particulars	BENEFIT AMOUNT PAID (Amount in ₹ crore)													
	PRAMERICA							RELIANCE NIPPON						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	0.34	3.41	6.84	9.90	19.01	19.42	18.98	114.07	129.23	152.61	155.51	119.94	124.22	137.80
31 to 90 Days	0.61	3.01	5.28	4.14	3.92	6.24	2.97	48.63	73.05	48.04	16.31	26.67	27.75	18.35
91 to 180 Days	1.85	3.66	1.27	0.62	0.58	0.50	0.49	23.71	15.87	4.1	2.38	2.92	2.39	0.67
181 Days to 1 Year	2.64	3.16	0.21	0.00	0.00	0.00	0.00	12.17	2.32	3.63	0.80	0.00	0.10	0.22
More than 1 Year	0.85	1.69	0.19	0.00	0.00	0.00	0.00	4.39	8.81	12.03	1.73	0.01	0.01	0.00
Total Claims Settled	6.30	14.94	13.8	14.67	23.51	26.16	22.44	202.96	229.28	220.42	176.74	149.54	154.47	157.03

Particulars	NUMBER OF POLICIES													
	SAHARA							SBI LIFE						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	592	574	628	545	430	445	493	11658	11456	12996	15319	16046	17261	18970
31 to 90 Days	110	91	58	79	74	111	77	1236	1751	1858	1494	1649	1454	1935
91 to 180 Days	38	34	25	26	43	46	13	59	92	177	206	486	163	327
181 Days to 1 Year	14	1	6	4	9	10	2	5	4	4	5	60	23	25
More than 1 Year	0	0	0	0	0	2	0	2	0	2	3	33	12	0
Total Claims Settled	754	700	717	654	556	614	585	12960	13303	15037	17027	18274	18913	21257

Particulars	BENEFIT AMOUNT PAID (Amount in ₹ crore)													
	SAHARA							SBI LIFE						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	5.11	5.00	6.11	4.34	4.21	3.59	4.33	202.91	225.01	279.18	372.83	439.61	560.80	631.07
31 to 90 Days	1.21	0.99	0.51	0.91	0.64	1.08	0.86	46.71	71.85	86.29	87.57	94.72	104.57	140.10
91 to 180 Days	0.28	0.37	0.28	0.23	0.37	0.40	0.23	5.51	8.15	23.44	19.31	50.50	16.87	33.95
181 Days to 1 Year	0.15	0.02	0.05	0.03	0.18	0.08	0.03	0.13	0.39	0.57	0.42	3.71	5.52	5.58
More than 1 Year	0.00	0.00	0	0.00	0.00	0.02	0.00	0.03	0.00	0.11	0.10	1.78	1.17	0.02
Total Claims Settled	6.75	6.38	6.95	5.51	5.41	5.17	5.44	255.28	305.40	389.58	480.23	590.33	688.93	810.71

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

Particulars	NUMBER OF POLICIES													
	SHRIRAM							STAR UNION						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	575	736	728	1003	2511	2376	2792	708	1111	939	822	948	962	965
31 to 90 Days	257	397	526	596	11	31	19	197	70	96	209	151	247	214
91 to 180 Days	70	90	199	181	2	5	5	34	8	67	124	45	6	30
181 Days to 1 Year	27	44	48	31	0	1	0	9	0	0	75	1	2	1
More than 1 Year	37	20	11	48	0	1	0	1	2	0	8	0	0	0
Total Claims Settled	966	1287	1512	1859	2524	2414	2816	949	1191	1102	1238	1145	1217	1210
(Amount in ₹ crore)														
Particulars	BENEFIT AMOUNT PAID													
	SHRIRAM							STAR UNION						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	10.19	11.50	16.83	23.12	69.54	64.82	77.07	13.45	25.08	24.71	21.53	32.48	30.26	33.09
31 to 90 Days	6.21	10.38	13.76	16.36	0.21	1.09	0.66	4.78	7.39	3.76	10.24	7.56	15.85	13.98
91 to 180 Days	1.83	7.90	8.22	6.24	0.05	0.09	0.15	0.94	1.49	4.07	6.96	3.27	0.73	3.35
181 Days to 1 Year	0.95	0.91	2.9	1.41	0.00	0.07	0.00	0.27	0.00	-0.03	5.20	0.11	0.43	0.05
More than 1 Year	1.11	0.80	0.34	2.39	0.00	0.01	0.00	0.05	0.02	-0.04	0.27	0.00	0.00	0.00
Total Claims Settled	20.30	31.49	42.05	49.52	69.80	66.08	77.88	19.48	33.98	32.48	44.20	43.42	47.26	50.47
(Amount in ₹ crore)														
Particulars	NUMBER OF POLICIES													
	TATA AIA							PRIVATE TOTAL						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	3420	3115	2998	2512	2793	2636	2954	88631	88271	86974	90365	91307	100560	106319
31 to 90 Days	597	366	158	81	0	38	0	15011	15663	12340	9768	9679	6854	5571
91 to 180 Days	183	122	25	6	0	1	0	5672	4212	3822	2656	2539	1012	682
181 Days to 1 Year	22	26	6	0	0	0	0	819	394	408	197	142	68	81
More than 1 Year	3	30	18	0	0	0	0	277	467	1378	208	51	25	14
Total Claims Settled	4225	3659	3205	2599	2793	2675	2954	110410	109007	104922	103194	103718	108519	112667
(Amount in ₹ crore)														
Particulars	BENEFIT AMOUNT PAID													
	TATA AIA							PRIVATE TOTAL						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	65.98	64.83	70.55	69.59	131.85	130.06	222.47	1587.95	1813.92	2056.09	2430.37	3016.71	3818.45	4561.96
31 to 90 Days	15.83	11.95	9.29	6.75	0.00	13.24	0.00	488.54	601.63	581.64	591.15	627.79	533.28	567.13
91 to 180 Days	11.10	8.46	5.09	0.19	0.00	1.57	0.00	264.52	280.87	277.26	224.51	220.72	129.29	99.71
181 Days to 1 Year	1.66	1.47	0.56	0.00	0.00	0.00	0.00	35.53	19.49	13.79	10.29	7.77	10.52	14.62
More than 1 Year	0.24	1.55	1.6	0.00	0.00	0.00	0.00	8.78	17.66	17.72	8.77	3.28	1.85	0.96
Total Claims Settled	94.80	88.27	87.09	76.54	131.85	144.87	222.47	2385.33	2733.83	2946.49	3265.09	3876.29	4493.38	5244.39
(Amount in ₹ crore)														

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

Particulars	NUMBER OF POLICIES														INDUSTRY TOTAL
	LIC							INDUSTRY TOTAL							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
Within 30 Days of Intimation	646523	660288	675857	696481	681371	688351	690210	735154	748559	762831	768846	772678	788911	796529	
31 to 90 Days	55628	49723	44568	36631	29904	32246	33635	70639	65386	56908	46399	39583	39100	39206	
91 to 180 Days	28386	20965	19404	14279	13131	13458	9948	34058	25177	23226	16935	15670	14470	10630	
181 Days to 1 Year	13165	9481	8291	7560	142	239	12	13984	9875	8699	7757	284	307	93	
More than 1 Year	2510	1786	1129	1448	48	34	4	2787	2253	2507	1656	99	59	18	
Total Claims Settled	746212	742243	749249	756399	724596	734328	733809	856622	851250	854171	859593	828314	842847	846476	

Particulars	BENEFIT AMOUNT PAID													
	LIC							INDUSTRY TOTAL						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	7414.74	8115.99	8795.53	9791.93	10106.40	12065.93	12050.62	9002.69	9929.91	10851.62	12222.30	13123.11	15884.38	16612.58
31 to 90 Days	591.79	569.82	543.28	485.17	443.55	565.28	576.48	1080.33	1171.45	1124.92	1076.32	1071.34	1098.56	1143.60
91 to 180 Days	301.98	240.26	236.53	189.12	194.76	235.92	170.50	566.50	521.12	513.79	413.63	415.49	365.21	270.20
181 Days to 1 Year	140.05	108.65	101.07	100.13	2.11	4.19	0.19	175.58	128.14	114.85	110.42	9.88	14.71	14.81
More than 1 Year	26.70	20.47	13.76	19.18	0.71	0.60	0.06	35.48	38.38	31.48	27.95	3.99	2.45	1.02
Total Claims Settled	8475.26	9055.18	9690.17	10585.53	10747.53	12871.92	12797.85	10860.59	11789.01	12636.66	13850.62	14623.82	17365.30	18042.23

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

Particulars	NUMBER OF POLICIES													
	ADITYA BIRLA SUNLIFE						AEGON							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	1789	1608	2055	1591	4417	8012	10519	4	3	1	0	13	74	137
31 to 90 Days	110	132	178	266	155	570	0	2	0	0	0	0	0	0
91 to 180 Days	24	21	42	72	16	178	0	0	0	0	0	0	0	0
181 Days to 1 Year	10	7	34	19	5	57	0	0	0	0	0	0	0	0
More than 1 Year	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Claims Settled	1933	1768	2309	1948	4593	8817	10519	6	3	1	0	13	74	137
(Amount in ₹ crore)														
Particulars	BENEFIT AMOUNT PAID													
	ADITYA BIRLA SUNLIFE						AEGON							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	74.33	76.95	90.92	108.11	173.64	175.96	233.96	0.53	0.27	0.09	0.00	0.39	6.30	16.50
31 to 90 Days	7.25	11.41	17.76	24.40	14.40	23.79	0.00	0.06	0.00	0.00	0.00	0.00	0.00	0.00
91 to 180 Days	1.16	1.06	2.51	4.89	2.22	3.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
181 Days to 1 Year	0.45	0.31	1.84	1.08	0.16	0.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
More than 1 Year	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Claims Settled	83.18	89.73	113.03	138.47	190.43	204.28	233.96	0.59	0.27	0.09	0.00	0.39	6.30	16.50
(Amount in ₹ crore)														
Particulars	NUMBER OF POLICIES													
	AVIVA						BAJAJ ALLIANZ							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	3136	3419	1942	1051	490	882	796	76905	98774	142935	198626	173548	152663	175950
31 to 90 Days	82	69	109	90	0	0	0	4316	7363	5178	2528	21961	11541	1478
91 to 180 Days	13	32	14	50	0	0	0	514	1057	727	268	1828	6055	402
181 Days to 1 Year	0	3	3	0	0	0	0	0	0	0	0	88	527	82
More than 1 Year	0	0	0	15	0	0	0	0	0	0	0	0	14	2
Total Claims Settled	3231	3523	2068	1206	490	882	796	81735	107194	148840	201422	197425	170800	177914
(Amount in ₹ crore)														
Particulars	BENEFIT AMOUNT PAID													
	AVIVA						BAJAJ ALLIANZ							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	14.92	13.08	9.67	6.83	8.73	16.00	14.04	217.19	266.74	409.04	638.36	649.53	598.71	880.44
31 to 90 Days	0.54	0.26	0.98	0.71	0.00	0.00	0.00	58.88	102.54	58.50	24.93	108.58	86.25	20.37
91 to 180 Days	0.03	0.38	0.08	0.18	0.00	0.00	0.00	14.90	20.28	18.91	0.65	13.20	39.01	3.04
181 Days to 1 Year	0.00	0.00	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.59	2.24	0.45
More than 1 Year	0.00	0.00	0.00	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.00
Total Claims Settled	15.49	13.73	10.76	7.75	8.73	16.00	14.04	290.98	389.57	486.44	663.94	771.90	726.26	904.30
(Amount in ₹ crore)														

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

Particulars	NUMBER OF POLICIES													
	BHARTI AXA							CANARA HSBC OBC						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	60	85	127	182	246	352	400	302	343	473	95	928	2465	3701
31 to 90 Days	18	25	45	21	43	0	0	23	40	34	40	0	0	0
91 to 180 Days	0	2	3	2	2	0	0	17	31	18	5	0	0	0
181 Days to 1 Year	0	0	0	0	0	0	0	0	0	0	1	0	0	0
More than 1 Year	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Claims Settled	78	112	175	205	291	352	400	342	414	525	141	928	2465	3701

Particulars	BENEFIT AMOUNT PAID (Amount in ₹ crore)													
	BHARTI AXA							CANARA HSBC OBC						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	1.35	3.75	7.61	12.45	18.42	38.98	40.45	2.02	0.79	2.70	1.69	22.71	59.66	87.14
31 to 90 Days	2.25	6.19	4.51	3.58	9.65	0.00	0.00	0.89	1.27	0.83	3.00	0.00	0.00	0.00
91 to 180 Days	0.00	0.14	0.33	0.54	1.48	0.00	0.00	0.23	1.12	0.81	0.63	0.00	0.00	0.00
181 Days to 1 Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	0.00	0.00	0.00
More than 1 Year	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Claims Settled	3.60	10.08	12.45	16.57	29.55	38.98	40.45	3.14	3.19	4.33	5.48	22.71	59.66	87.14

Particulars	NUMBER OF POLICIES													
	EDELWEISS TOKIO							EXIDE LIFE						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	141	588	1238	1411	2068	1011	420	254	305	692	1439	1584	4173	7980
31 to 90 Days	34	16	21	17	0	0	0	1	2	4	1	1	0	0
91 to 180 Days	1	28	8	1	0	0	0	0	1	0	1	0	0	0
181 Days to 1 Year	0	0	2	0	0	0	0	1	0	1	0	0	0	0
More than 1 Year	0	0	0	0	0	0	0	2	0	0	0	0	0	0
Total Claims Settled	176	632	1269	1429	2068	1011	420	258	308	697	1441	1585	4173	7980

Particulars	BENEFIT AMOUNT PAID (Amount in ₹ crore)													
	EDELWEISS TOKIO							EXIDE LIFE						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	4.59	5.07	9.90	25.45	37.89	37.22	43.12	1.59	2.87	23.01	50.22	87.35	127.44	124.75
31 to 90 Days	0.91	0.69	0.85	0.89	0.00	0.00	0.00	0.00	0.10	0.49	1.73	2.50	0.00	0.00
91 to 180 Days	0.01	0.12	0.15	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.00
181 Days to 1 Year	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.03	0.00	0.10	0.00	0.00	0.00	0.00
More than 1 Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	0.00	0.00	0.00	0.00	0.00	0.00
Total Claims Settled	5.51	5.88	10.90	26.53	37.89	37.22	43.12	1.79	2.97	23.61	51.97	89.85	127.44	124.75

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

Particulars	NUMBER OF POLICIES													
	FUTURE GENERALI							HDFC						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	48	39	123	253	590	604	1280	2675	4765	13028	34474	65844	149267	261544
31 to 90 Days	33	56	46	98	131	170	135	83	167	460	2359	5007	7144	2418
91 to 180 Days	34	29	15	18	33	48	15	0	25	254	857	1440	5088	464
181 Days to 1 Year	13	15	3	1	5	39	6	0	0	0	328	579	749	144
More than 1 Year	5	15	11	12376	8	10	2	0	0	0	7	76	135	51
Total Claims Settled	133	154	198	12746	767	871	1438	2758	4957	13742	38025	72946	162383	264621
	(Amount in ₹ crore)													
Particulars	BENEFIT AMOUNT PAID													
	FUTURE GENERALI							HDFC						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	6.15	6.27	13.06	31.10	25.30	43.87	82.88	25.23	44.32	80.48	172.84	362.41	665.61	1453.32
31 to 90 Days	5.09	8.60	8.22	23.26	19.35	13.01	14.90	3.72	7.24	14.33	47.45	103.52	142.37	47.20
91 to 180 Days	3.63	3.77	2.61	2.45	7.52	3.85	0.39	0.00	1.29	11.52	18.40	24.86	81.35	7.50
181 Days to 1 Year	0.58	1.43	0.65	0.05	3.19	4.24	0.37	0.00	0.00	0	5.47	5.95	13.12	3.49
More than 1 Year	0.28	0.31	0.16	16.73	0.35	1.65	0.06	0.00	0.00	0	0.08	0.47	2.89	0.91
Total Claims Settled	15.73	20.38	24.69	73.59	55.71	66.63	98.60	28.95	52.86	106.33	244.24	497.21	905.34	1512.42
	(Amount in ₹ crore)													
Particulars	NUMBER OF POLICIES													
	ICICI PRUDENTIAL							IDBI FEDERAL						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	2585	2243	1838	1750	2639	19228	94475	575	1007	1719	2886	1285	1226	948
31 to 90 Days	72	43	25	14	14	80	1087	0	28	34	17	5	4	9
91 to 180 Days	41	21	10	6	6	3	241	0	0	0	3	0	1	0
181 Days to 1 Year	2	1	0	1	4	3	29	0	0	0	0	0	0	0
More than 1 Year	3	0	3	3	2	3	1	0	0	0	0	0	0	0
Total Claims Settled	2703	2308	1876	1774	2665	19917	95633	575	1035	1753	2906	1290	1231	957
	(Amount in ₹ crore)													
Particulars	BENEFIT AMOUNT PAID													
	ICICI PRUDENTIAL							IDBI FEDERAL						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	51.76	63.57	75.60	102.76	133.18	246.33	496.53	6.49	8.04	14.42	29.91	26.50	20.68	12.24
31 to 90 Days	6.97	7.85	3.18	1.32	1.74	1.37	24.44	0.00	2.88	4.01	1.89	0.96	0.63	1.43
91 to 180 Days	4.45	3.91	1.89	0.68	0.13	0.16	5.57	0.00	0.00	0.00	0.36	0.00	0.88	0.00
181 Days to 1 Year	0.11	0.22	0.00	0.42	0.02	0.03	2.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00
More than 1 Year	0.92	0.00	0.46	0.18	0.39	0.01	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Claims Settled	64.20	75.55	81.12	105.36	135.46	247.90	529.07	6.49	10.92	18.43	32.15	27.46	22.19	13.67
	(Amount in ₹ crore)													

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

Particulars	NUMBER OF POLICIES															
	INDIAFIRST								KOTAK MAHINDRA							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Within 30 Days of Intimation	2288	2426	5050	6378	7731	8296	11217	13386	14162	32177	45427	47757	51136	51136	72211	72211
31 to 90 Days	72	269	1057	600	751	384	478	309	3517	1771	539	726	1586	1586	108	108
91 to 180 Days	8	52	86	132	85	27	11	34	1544	527	77	68	143	143	10	10
181 Days to 1 Year	3	3	4	13	10	1	2	2	41	19	4	6	10	10	5	5
More than 1 Year	0	0	0	0	2	3	0	4	6	7	2	15	0	0	0	0
Total Claims Settled	2371	2750	6197	7123	8579	8711	11708	13735	19270	34501	46049	48572	52875	52875	72334	72334
	(Amount in ₹ crore)															
Particulars	BENEFIT AMOUNT PAID															
	INDIAFIRST								KOTAK MAHINDRA							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Within 30 Days of Intimation	27.85	32.53	81.71	127.60	163.50	195.38	251.86	132.45	125.97	218.66	307.85	372.56	410.71	410.71	630.86	630.86
31 to 90 Days	3.37	7.50	24.08	16.57	19.87	19.48	26.89	9.62	48.42	40.70	29.91	39.08	73.45	73.45	1.94	1.94
91 to 180 Days	0.42	2.39	2.93	4.34	4.03	1.78	0.74	1.73	15.33	11.62	4.16	3.39	5.84	5.84	0.07	0.07
181 Days to 1 Year	0.28	0.27	0.19	0.33	0.26	0.32	0.82	0.05	0.59	0.34	0.17	0.17	0.29	0.29	0.06	0.06
More than 1 Year	0.00	0.00	0.00	0.00	0.02	0.09	0.00	0.10	0.45	1.00	0	0.35	0.00	0.00	0.00	0.00
Total Claims Settled	31.91	42.70	108.91	148.84	187.67	217.05	280.30	143.95	190.76	272.03	342.16	415.55	490.28	490.28	632.93	632.93
	(Amount in ₹ crore)															
Particulars	NUMBER OF POLICIES															
	MAX LIFE								PNB METLIFE							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Within 30 Days of Intimation	9944	4194	2979	4314	6604	9604	12787	1353	1593	1906	1748	1253	1664	1664	4856	4856
31 to 90 Days	114	1426	570	1144	950	1	1	5	0	9	1	11	0	0	0	0
91 to 180 Days	9	425	139	73	378	0	0	0	0	0	0	0	0	0	1	1
181 Days to 1 Year	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
More than 1 Year	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Claims Settled	10067	6045	3688	5531	7932	9605	12788	1358	1593	1915	1749	1264	1664	1664	4857	4857
	(Amount in ₹ crore)															
Particulars	BENEFIT AMOUNT PAID															
	MAX LIFE								PNB METLIFE							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Within 30 Days of Intimation	36.62	26.23	28.52	58.24	70.11	154.91	226.36	68.35	91.57	132.12	150.29	141.01	150.69	150.69	207.77	207.77
31 to 90 Days	7.09	11.26	13.55	30.08	32.10	0.12	0.10	0.13	0.00	0.14	0.00	0.52	0.00	0.00	0.00	0.00
91 to 180 Days	0.69	5.66	4.33	3.43	6.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.03
181 Days to 1 Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
More than 1 Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Claims Settled	44.40	43.15	46.40	91.76	108.66	155.91	226.46	68.48	91.57	132.26	150.29	141.52	150.69	150.69	207.80	207.80
	(Amount in ₹ crore)															

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

Particulars	NUMBER OF POLICIES													
	PRAMERICA							RELIANCE NIPPON						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	322	2986	14022	26026	47461	67588	44676	1262	2221	6354	12184	7179	5350	3073
31 to 90 Days	50	177	964	981	656	10627	25475	2	0	0	66	81	120	62
91 to 180 Days	16	106	538	139	117	40	1565	1	0	0	10	2	73	21
181 Days to 1 Year	0	46	206	3	2	0	142	0	0	0	5	0	65	7
More than 1 Year	0	0	3	0	0	0	0	0	0	0	1	0	0	0
Total Claims Settled	388	3315	15733	27149	48236	78255	71858	1265	2221	6354	12266	7262	5608	3163
	(Amount in ₹ crore)													
Particulars	BENEFIT AMOUNT PAID													
	PRAMERICA							RELIANCE NIPPON						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	0.49	6.55	34.33	76.40	153.55	235.44	249.48	25.49	33.17	50.26	60.28	34.68	37.04	21.60
31 to 90 Days	0.08	1.27	12.87	17.42	26.96	67.49	90.09	0.04	0.00	0.00	0.90	2.62	3.25	2.11
91 to 180 Days	0.03	0.73	4.49	3.08	5.14	1.98	7.80	0.10	0.00	0.00	0.08	0.04	0.21	0.05
181 Days to 1 Year	0.00	0.08	1.60	0.17	0.62	0.00	0.95	0.00	0.00	0.00	0.07	0.00	0.26	0.02
More than 1 Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00	0.00
Total Claims Settled	0.61	8.63	53.29	97.07	186.27	304.91	348.32	25.63	33.17	50.26	61.36	37.34	40.76	23.77
	(Amount in ₹ crore)													
Particulars	NUMBER OF POLICIES													
	SAHARA							SBI LIFE						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	0	1	46	68	6	5	1	11118	8933	17769	19819	31397	36544	26828
31 to 90 Days	1	0	15	6	1	0	0	982	1164	1600	3030	1325	701	523
91 to 180 Days	0	0	6	9	0	1	0	16	72	136	307	146	79	109
181 Days to 1 Year	0	0	0	5	0	0	0	3	0	17	12	26	4	5
More than 1 Year	0	0	0	0	0	0	0	3	0	1	4	21	2	1
Total Claims Settled	1	1	67	88	7	6	1	12122	10169	19523	23172	32915	37330	27466
	(Amount in ₹ crore)													
Particulars	BENEFIT AMOUNT PAID													
	SAHARA							SBI LIFE						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	0.00	0.01	0.05	0.08	0.02	0.01	0.00	219.18	223.15	433.93	521.98	693.12	808.86	843.58
31 to 90 Days	0.00	0.00	0.02	0.01	0.00	0.00	0.00	47.04	55.44	67.54	101.73	73.04	55.72	49.70
91 to 180 Days	0.00	0.00	0.01	0.01	0.00	0.00	0.00	1.10	3.83	7.97	9.21	4.21	5.66	13.97
181 Days to 1 Year	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.04	0.00	0.62	0.38	0.94	0.06	0.47
More than 1 Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.01	0.16	0.46	0.14	0.02
Total Claims Settled	0.00	0.01	0.07	0.10	0.02	0.02	0.00	267.38	282.42	510.08	633.46	771.77	870.45	907.73

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

Particulars	NUMBER OF POLICIES													
	SHRIRAM							STAR UNION						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	3370	3531	13466	25449	28595	31586	24368	1414	861	4410	4260	3940	4752	4995
31 to 90 Days	2145	2822	1109	6413	3784	36	0	67	33	294	608	410	357	603
91 to 180 Days		0	0	772	45	0	0	74	7	35	385	91	28	15
181 Days to 1 Year		0	0	0	0	0	0	0	0	1	179	4	14	0
More than 1 Year		0	0	0	0	0	0	0	0	0	24	3	14	1
Total Claims Settled	5515	6353	14575	32634	32424	31622	24368	1555	901	4740	5456	4448	5165	5614
								(Amount in ₹ crore)						
Particulars	BENEFIT AMOUNT PAID													
	SHRIRAM							STAR UNION						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	68.16	59.54	91.22	117.23	158.03	193.01	188.86	9.89	19.41	70.54	79.11	86.88	105.13	106.80
31 to 90 Days	7.98	7.67	4.55	42.78	13.95	0.28	0.00	1.91	1.62	8.76	15.89	10.27	11.21	16.20
91 to 180 Days		0.00	0	7.23	0.68	0.00	0.00	0.44	0.54	0.97	9.23	2.29	1.33	0.31
181 Days to 1 Year		0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.03	3.92	0.06	0.28	0.00
More than 1 Year		0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.49	0.07	0.28	0.02
Total Claims Settled	76.14	67.21	95.77	167.24	172.66	193.29	188.86	12.24	21.57	80.29	108.64	99.58	118.23	123.32
								(Amount in ₹ crore)						
Particulars	NUMBER OF POLICIES													
	TATA AIA							PRIVATE TOTAL						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	624	516	896	630	574	485	527	133555	154604	265246	390061	436149	557567	763689
31 to 90 Days	297	276	201	48	1	0	0	8818	17674	13724	18887	36013	33321	32377
91 to 180 Days	244	144	38	14	1	1	0	1046	3579	2596	3201	4258	11765	2854
181 Days to 1 Year	54	25	6	3	0	0	0	88	141	296	574	729	1469	422
More than 1 Year	6	27	6	0	0	0	0	23	48	31	12432	127	181	58
Total Claims Settled	1225	988	1147	695	576	486	527	143530	174881	281893	425155	477276	604303	799400
								(Amount in ₹ crore)						
Particulars	BENEFIT AMOUNT PAID													
	TATA AIA							PRIVATE TOTAL						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	9.91	11.42	50.03	64.15	92.04	94.04	127.18	1004.51	1127.66	1927.86	2742.93	3511.53	4421.99	6339.71
31 to 90 Days	10.55	9.08	8.95	5.98	0.01	0.00	0.00	174.37	292.42	294.81	394.42	479.12	498.42	295.37
91 to 180 Days	8.80	5.57	1.92	2.19	0.06	0.15	0.00	37.71	66.12	73.04	71.96	75.69	145.88	39.46
181 Days to 1 Year	2.57	0.46	0.39	0.25	0.00	0.00	0.00	4.10	3.36	5.79	12.46	11.96	21.70	9.14
More than 1 Year	0.05	0.74	0.22	0.00	0.00	0.00	0.00	1.54	1.50	1.56	17.79	2.11	5.12	1.02
Total Claims Settled	31.87	27.26	61.51	72.58	92.11	84.18	127.18	1222.24	1483.54	2303.06	3239.56	4080.42	5093.10	6684.70

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

Particulars	NUMBER OF POLICIES													
	LIC						INDUSTRY TOTAL							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	262290	272780	243738	289343	283250	258038	138401	395845	427383	508984	679404	719399	815605	902090
31 to 90 Days	3293	25	2897	753	833	88	51685	12111	17650	16621	19640	36846	33409	84062
91 to 180 Days	782	3	43	0	3	1	8409	1828	3600	2639	3201	4261	11766	11263
181 Days to 1 Year	0	2	58	0	5	11	33	88	143	354	574	734	1480	455
More than 1 Year	2	1	9	52	12	11	4	25	49	40	12484	139	192	62
Total Claims Settled	266367	272811	246745	290148	284103	258149	198532	409897	448825	528638	715303	761379	862452	997932

Particulars	BENEFIT AMOUNT PAID (Amount in ₹ crore)													
	LIC						INDUSTRY TOTAL							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Within 30 Days of Intimation	1852.19	2015.72	2488.64	2991.94	3532.13	4595.05	3567.22	2866.70	3137.00	4416.5	5734.87	7043.66	9017.04	9906.92
31 to 90 Days	24.29	21.10	4.54	2.74	3.58	1.10	923.79	198.66	312.39	299.35	397.16	482.70	499.52	1219.15
91 to 180 Days	6.34	0.24	0.59	0.00	0.27	0.02	128.22	44.05	66.36	73.63	71.96	75.96	145.90	167.67
181 Days to 1 Year	0.00	0.20	0.18	0.00	0.13	0.15	2.41	4.10	3.56	5.97	12.46	12.09	21.85	11.54
More than 1 Year	0.01	0.01	0.08	0.93	0.09	0.20	0.09	1.55	1.51	1.64	18.72	2.20	5.32	1.10
Total Claims Settled	1882.83	2037.27	2494.03	2995.61	3536.20	4596.52	4621.72	3105.07	3520.81	4797.09	6235.17	7616.62	9689.62	11306.41

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

Particulars	(₹ Crore)						
	2014	2015	2016	2017	2018	2019	2020
Life Fund							
Central Govt - Securities	518824 (17.65)	623293 (20.14)	696566 (11.76)	792928 (13.83)	878610 (10.81)	978085 (11.32)	1110475 (13.54)
State Govt & Other Approved Securities	255469 (19.12)	328729 (28.68)	377438 (14.82)	442416 (17.22)	502519 (13.59)	525454 (4.56)	586418 (11.60)
Infrastructure Investments	155026 (30.41)	174511 (12.57)	186112 (6.65)	200438 (7.70)	233327 (16.41)	253187 (8.51)	275434 (8.79)
Approved Investments	329787 (11.19)	342583 (3.88)	404192 (17.98)	405477 (0.32)	450055 (10.99)	466588 (3.67)	508685 (9.02)
Other than Approved (OTAI) Investments	29118 (40.68)	26193 (10.04)	33145 (26.54)	66694 (101.22)	72969 (9.41)	124141 (70.13)	138145 (11.28)
Total (Life Fund)	1288225 (15.02)	1495309 (16.08)	1697453 (13.52)	1907953 (12.40)	2137481 (12.03)	2347455 (9.82)	2619157 (11.57)
Pension & General Annuity Fund							
Central Govt - Securities	85826 (20.56)	99662 (16.12)	134484 (34.94)	158286 (17.70)	191013 (20.68)	237538 (24.36)	295279 (24.31)
State Govt & Other Approved Securities	78481 (52.30)	101825 (29.74)	150767 (48.06)	226014 (49.91)	289955 (28.29)	342066 (17.97)	379429 (10.92)
Approved Investments	173272 (8.52)	187985 (8.49)	178952 (-4.81)	182099 (1.76)	192671 (5.81)	194658 (1.03)	223338 (14.73)
Total (Pension & General Annuity & Group Fund) Investments	337579 (19.55)	389473 (15.37)	464203 (19.19)	566399 (22.02)	673639 (18.93)	774262 (14.94)	898045 (15.99)
ULIP Funds							
Approved Investments	322456 (0.87)	352371 (9.28)	328974 (-6.64)	361746 (9.96)	356608 (-1.42)	378781 (6.22)	349193 (-7.81)
Other than Approved Investments (OTAI)	9205 (46.56)	10369 (12.64)	11438 (10.31)	18095 (58.21)	21333 (17.89)	32645 (53.02)	23879 (-26.85)
Total (ULIP Funds)	331661 (3.17)	362740 (9.37)	340412 (-6.16)	379841 (11.58)	377941 (-0.50)	411425 (8.86)	373072 (-9.32)
GRAND TOTAL	1957466 (12.18)	2247522 (14.82)	2502068 (11.33)	2854193 (14.07)	3189060 (11.73)	3533143 (10.79)	3890274 (10.11)

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

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

Particulars	(₹ Crore)						
	2014	2015	2016	2017	2018	2019	2020
Life Fund							
Life Fund	65.81	66.53	67.84	66.85	67.03	66.44	67.32
Pension & Group Fund	17.25	17.33	18.55	19.84	21.12	21.91	23.08
ULIP Fund	16.94	16.14	13.61	13.31	11.85	11.65	9.60
TOTAL	100.00	100.00	100.00	100.00	100	100.00	100.00

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

(₹ Crore)

Insurer	2014	2015	2016	2017	2018	2019	2020
Aditya Birla Sunlife	1901.21	1901.21	1901.21	1901.21	1901.21	1901.21	1901.21
Aegon	1307.00	1310.50	1359.44	1429.85	1442.62	1463.11	1465.60
Aviva	2004.90	2004.90	2004.90	2004.90	2004.90	2004.90	2004.90
Bajaj Allianz	150.71	150.70	150.70	150.70	150.71	150.71	150.71
Bharti AXA	1978.20	2115.70	2286.20	2406.20	2406.20	2526.20	2891.20
Canara HSBC OBC	950.00	950.00	950.00	950.00	950.00	950.00	950.00
Edelweiss Tokio	180.29	180.29	261.59	261.59	312.62	312.62	312.62
Exide Life	1600.00	1750.00	1750.00	1750.00	1750.00	1850.00	1850.00
Future Generali	1452.00	1452.00	1452.00	1507.45	1737.82	1842.82	1935.82
HDFC	1994.88	1994.88	1995.29	1998.48	2011.74	2017.38	2018.80
ICICI Prudential	1429.26	1431.72	1432.32	1435.35	1435.35	1435.78	1435.86
IDBI Federal	800.00	799.78	799.89	800.00	800.00	800.00	800.00
IndiaFirst	475.00	475.00	625.00	625.00	625.00	625.00	635.00
Kotak Mahindra	510.29	510.29	510.29	510.29	510.29	510.29	510.29
Max Life	1944.69	1918.81	1918.81	1918.81	1918.81	1918.81	1918.81
PNB Metlife	2012.88	2012.88	2012.88	2012.88	2012.88	2012.88	2012.88
Pramerica	340.38	374.06	374.06	374.06	374.06	374.06	374.06
Reliance Nippon	1196.32	1196.32	1196.32	1196.32	1196.32	1196.32	1196.32
Sahara	232.00	232.00	232.00	232.00	232.00	232.00	232.00
SBI Life	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00	1000.03
Shriram	175.00	175.00	175.05	179.38	179.38	179.38	179.38
Star Union Dai-ichi	250.00	250.00	250.00	258.96	258.96	258.96	258.96
TATA AIA	1953.50	1953.50	1953.50	1953.50	1953.50	1953.50	1953.50
Private Total	25838.51	26139.55	26591.46	26856.94	27164.38	27515.94	27987.96
LIC	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Industry Total	25938.51	26239.55	26691.46	26956.94	27264.38	27615.94	28087.96

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

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

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

INSURERS	Mar. 2017	June. 2017	Sept. 2017	Dec. 2017	Mar. 2018	June. 2018	Sept. 2018	Dec. 2018	Mar. 2019	June. 2019	Sept. 2019	Dec. 2019	Mar. 2020
Private Insurers													
Aditya Birla Sunlife	2.00	2.04	2.02	2.09	2.14	2.12	2.04	2.04	1.98	1.96	1.96	1.91	1.78
Aegon	2.08	1.74	1.69	2.06	2.32	1.95	2.15	1.99	2.59	2.74	2.45	2.04	2.36
Aviva	3.46	3.36	3.09	3.03	2.94	2.92	2.89	2.95	2.99	3.07	3.09	3.01	2.42
Bajaj Allianz	5.82	5.99	6.07	6.01	5.92	7.74	7.49	7.67	8.04	7.90	7.70	7.56	7.45
Bharti AXA	1.82	1.63	2.03	1.95	1.79	1.62	1.62	1.70	1.71	1.76	1.92	1.68	1.86
Canara HSBC	4.01	3.73	3.85	3.79	3.82	3.70	3.72	3.73	3.93	3.91	3.82	3.75	3.65
Edelweiss Tokio	2.20	2.28	2.24	2.22	2.19	2.22	2.45	2.37	2.29	2.14	2.11	2.24	2.32
Exide Life	2.52	2.27	2.11	2.01	2.07	1.93	1.80	1.86	2.08	1.97	1.90	1.80	2.10
Future Generali	1.61	2.03	2.38	1.71	2.09	1.94	1.64	1.56	1.62	1.56	1.54	1.66	1.59
HDFC	1.92	1.98	2.01	1.91	1.92	1.97	1.93	1.91	1.88	1.93	1.92	1.95	1.84
ICICI Prudential	2.81	2.89	2.76	2.52	2.52	2.35	2.34	2.24	2.15	2.17	2.11	2.07	1.94
IDBI Federal	3.52	3.55	3.69	3.78	3.71	3.83	3.82	3.85	3.34	3.20	3.22	3.29	2.98
IndiaFirst	1.84	1.83	1.73	1.68	2.07	1.97	1.73	1.68	1.74	1.79	1.81	1.82	1.72
Kotak Mahindra	3.00	3.04	3.08	3.08	3.05	3.11	3.10	3.10	3.02	3.02	3.06	3.04	2.90
Max Life	3.09	2.95	2.95	2.80	2.75	2.62	2.61	2.39	2.42	2.25	2.24	2.20	2.07
PNB Metlife	2.03	2.04	2.09	2.06	2.02	2.02	2.01	2.00	1.97	2.01	1.97	1.97	1.89
Pramerica	7.68	7.13	6.76	6.11	5.52	5.33	4.91	4.80	4.60	3.51	3.38	3.46	3.50
Reliance Nippon	2.72	2.72	2.76	2.75	2.66	2.67	2.81	2.79	2.60	2.66	2.62	2.55	1.84
Sahara India	8.20	7.80	7.95	8.35	9.02	9.24	9.42	9.47	8.44	8.19	7.94	8.03	9.13
SBI Life	2.04	2.11	2.09	2.06	2.06	2.14	2.21	2.23	2.13	2.17	2.20	2.30	1.95
Shriram	2.03	2.20	2.30	2.11	2.03	2.01	2.05	2.14	1.82	1.95	1.93	1.86	1.78
Star Union Dai-ichi	2.78	2.60	2.60	2.65	2.78	2.78	2.74	2.90	2.53	2.65	2.60	2.60	2.40
TATA AIA	3.15	3.05	2.98	2.95	2.93	2.91	2.68	2.59	2.68	2.20	2.04	1.84	2.35
Public Insurer													
LIC	1.58	1.53	1.51	1.51	1.58	1.52	1.51	1.50	1.60	1.60	1.55	1.52	1.55

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 20: LIFE INSURERS : POLICYHOLDERS ACCOUNT

(₹ lakh)

PARTICULARS	ADITYA BIRLA SUNLIFE							AEGON						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Premiums earned – net	483305	523322	557971	572396	590300	751126	800997	45300	55920	50160	45072	53121	56888	57574
(a) Premium	(18820)	(16486)	(16798)	(19041)	(18155)	(22564)	(25217)	(2215)	(2654)	(3029)	(3484)	(4098)	(5082)	(6160)
(b) Reinsurance ceded														
(c) Reinsurance accepted														
Income from Investments	117585	135219	161089	178471	190664	213440	236705	3841	5094	6473	8087	9760	11460	13941
(a) Interest, Dividends & Reant – Gross	106682	306208	140008	149010	204956	145606	130805	8103	17489	6502	8813	13681	9372	8618
(b) Profit on sale/redemption of investments	(76767)	(14704)	(53327)	(44400)	(28922)	(84027)	(69506)	(5027)	(1152)	(4196)	(3202)	(2609)	(3951)	(7941)
(c) (Loss on sale/ redemption of investments)	102088	104198	(183434)	150678	(65662)	35813	(258177)	5637	3190	(7853)	5605	(4034)	2352	(13732)
(d) Transfer/Gain on revaluation/change in fair value								984	1660	1915	1237	916	1362	1365
(e) Amortization of Premium/Discount on Investments	0							0						
(f) Appropriation/Expropriation Adjustment Account														
Unrealised Gains/Loss	3654	3362	3474	3322	3495	4334	4312	0	0	1	2	4	6	43
Other Income	25919	31538	32639	16300	10665	13922	22568	2120	5656	10154	753	6000	1700	7999
Transfer from Shareholders' Account	743646	1072657	641623	1006735	887341	1057650	842487	58742	85202	60126	62883	72741	74107	61708
TOTAL (A)	23471	23337	21806	25506	26882	41775	48244	2005	3466	1898	576	564	414	462
Commission	91802	87071	90422	76993	81736	110034	124415	24473	32060	28091	16992	19261	16439	22099
Operating Expenses related to Insurance Business	11904	10199			78	27	(0)	303	84	77	90	45	27	(49)
Provision for doubtful debts														
Adjustment related to previous year														
Bad debts written off														
Provision for Tax						2404	3357							
Provisions (other than taxation)														
(a) For diminution in the value of investments (Net)							2504						300	125
(b) Others					13	(2)	(2)							
Service Tax on Unit Linked Charges														
TOTAL (B)	127177	120608	10019	9914	11119	11221	11169	93	135	423	383	412	389	366
Benefits Paid (Net)	366543	377161	424709	465234	505531	524851	554609	26874	35745	30489	18041	20282	17569	23003
Interim Bonuses Paid	7	28	86	134	231	314	378	17405	21778	31536	38844	34526	29695	28028
Change in valuation of liability in respect of life policies									3	24	28	27	20	11
(a) Gross*	104296	159359	180635	257233	211927	302735	325764	24065	35020	4121	14114	18199	29106	12925
(b) Amount ceded in Reinsurance	(23767)	(14323)	(12766)	(7644)	39168	1160	(14230)	(144)	(571)	368	(1172)	(2307)	(2277)	(2215)
(c) Amount accepted in Reinsurance														
(d) Transfer to Linked Fund (Fund Reserve)	130765	343408	(103328)	167969	(6147)	44395	(242574)							
(e) Fund for discontinued policies		42242	(4519)	(21473)	(9834)	(787)	8668							
TOTAL (C)	577844	907875	484817	861454	740776	872668	632616	41326	56230	36049	51815	50446	56543	38749
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)	38625	44174	34559	32867	26736	19523	20184	(9459)	(6773)	(6412)	(6973)	2013	(5)	(44)
Prior Period Items														
Balance at the beginning of the year														
Transfer from Linked Fund (Lapsed Policies)														
Surplus available for appropriations	38625	44174	34559	32867	26736	19523	20184	(9459)	(6773)	(6412)	(6973)	2013	(5)	(44)
APPROPRIATIONS														
Transfer to Shareholders' Account	52245	49660	35088	33499	26901	19249	19630					279	285	300
Transfer from shareholders' Account(Non Technical Accounts)														
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)														
Balance being funds for future appropriations-Policyholders	(13620)	(5486)	(529)	(632)	(164)	274	354	(267)	(47)	(44)	5	6790	5608	2394
Balance being funds for future appropriations-Previous year								(9192)	(6726)	(6368)	(6978)	(5056)	(6898)	(2737)
Balance transferred to Balance Sheet								(9459)	(6773)	(6412)	(6973)	2013	(5)	(44)
TOTAL (D)	38625	44174	34559	32867	26736	19523	20184	(9459)	(6773)	(6412)	(6973)	2013	(5)	(44)

Note : * represents mathematical reserves after allocation of bonus

Figures in brackets represents negative values

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

(₹ lakh)

PARTICULARS	AVIVA					BAJAJ ALLIANZ								
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Premiums earned – net														
(a) Premium	187810	179625	149315	133651	134422	126494	119364	584314	601730	589731	618332	757837	885716	975263
(b) Reinsurance ceded	(4855)	(5387)	(5296)	(5413)	(5290)	(5500)	(5859)	(6711)	(6927)	(6560)	(6122)	(6107)	(5318)	(7403)
(c) Reinsurance accepted														
Income from Investments														
(a) Interest, Dividends & Rent – Gross	38736	43503	47859	48281	50408	54428	56769	147827	152193	177420	194080	206609	226695	241004
(b) Profit on sale/redemption of investments	56559	83083	25211	53927	42471	42889	32561	324434	484837	197224	261632	295175	215976	224190
(c) (Loss on sale/redemption of investments)	(32663)	(5407)	(20863)	(11452)	(9025)	(19713)	(15411)	(137970)	(39561)	(89288)	(53470)	(45417)	(83076)	(127103)
(d) Transfer/Gain on revaluation/change in fair value	17804	20989	(31279)	22120	(12819)	302	(77473)	139956	132632	(228387)	114628	(57364)	6096	(420089)
(e) Amortization of Premium/Discount on Investments								17170	15798	17824	20413	15447	25078	26624
(f) Appropriation/Expropriation Adjustment Account	0							0						
Unrealised Gains/Loss														
Other Income	201	262	412	361	412	4249	537	2998	5023	4214	3504	4254	8946	7514
Transfer from Shareholders' Account	26951	25730	10386	9963	2339	1147	7647	694	11625	4357	14187	15745	37639	43113
TOTAL (A)	290543	342399	175744	251438	202916	204297	118135	1072712	1357349	666536	1167182	1186180	1317752	963102
Commission	7781	7780	4205	3528	3959	2051	2373	14896	20622	15741	14644	20317	30291	41885
Operating Expenses related to Insurance Business	40756	35434	34590	29033	28310	24178	23426	134610	112174	110863	105630	120757	155829	176323
Provision for doubtful debts	143	58	302	74	113	1532	(1445)	252	127	152	(21)	40	23	57
Adjustment related to previous year														
Bad debts written off														
Provision for Tax								14692	8653	4614	6059	1571	8101	(2346)
Provisions (other than taxation)														
(a) For diminution in the value of investments (Net)							2898							
(b) Others														
Service Tax on Unit Linked Charges	2289	1894	1697	1673	1813	1654	1463	12418	9822	9563	9462	11398	11720	11841
TOTAL (B)	50968	45167	40794	34307	33894	29414	28714	176869	151398	140923	135786	154398	212577	254831
Benefits Paid (Net)	192075	177378	174219	160231	161139	18174	109038	847725	823049	498826	617006	805355	533215	671407
Interim Bonuses Paid	340	75	95	109	244	402	116	474	741	1428	2976	4794	9178	13468
Change in valuation of liability in respect of life policies														
(a) Gross*	47919	203279	(39357)	55399	10045	43400	(19839)	295419	295611	235206	214902	180385	282136	316097
(b) Amount ceded in Reinsurance	(26100)	(105886)	(816)	147	1887	1586	(2866)	(1427)	(5902)	(2624)	6854	(809)	198	(3324)
(c) Amount accepted in Reinsurance														
(d) Transfer to Linked Fund (Fund Reserve)														
(e) Fund for discontinued policies														
TOTAL (C)	214234	274846	129325	207257	166803	162101	84997	830944	1163116	486171	983085	985431	1010566	658040
SURPLUS (DEFICIT) (D) = (A)-(B)-(C)	25341	22386	5625	9874	2219	12781	4423	64900	42835	39441	48311	46350	94609	50231
Prior Period Items														
Balance at the beginning of the year														
Transfer from Linked Fund (Lapsed Policies)								17406						
Surplus available for appropriations	25341	22386	5625	9874	2219	12781	4423	82306	42835	39441	48311	46350	94609	50231
APPROPRIATIONS														
Transfer to Shareholders' Account	25714	21673	5923	8541	2393	12180	4020	63910	48789	31144	36892	34954	48010	42081
Transfer from shareholders' Account(Non Technical Accounts)														
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)	(372)	713	(299)	1333	(174)	601	403	989	(5954)	8297	11418	11396	46599	8140
Balance being funds for future appropriations-Policyholders								17406						
Balance being funds for future appropriations-Previous year														
Balance transferred to Balance Sheet														
TOTAL (D)	25341	22386	5625	9874	2219	12781	4423	82306	42835	39441	48311	46350	94609	50231

Figures in brackets represents negative values

Note : * represents mathematical reserves after allocation of bonus

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

(₹ lakh)

PARTICULARS	BHARTI AXA					CAMARA HSBC OBC								
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Premiums earned – net														
(a) Premium	87265 (1148)	105332 (1528)	120833 (1889)	136650 (2203)	168439 (2469)	207550 (2843)	218726 (3043)	182342 (1400)	165702 (1475)	205996 (1467)	229471 (1471)	278106 (2875)	349074 (4038)	394282 (5405)
(b) Reinsurance ceded														
(c) Reinsurance accepted														
Income from Investments														
(a) Interest, Dividends & Reant – Gross	7652	10371	13532	17801	23615	31891	41553	32779	39106	41021	46370	51576	60026	72692
(b) Profit on sale/redemption of investments	18127	37346	24852	24205	28091	16075	20946	21538	89935	50254	65080	69463	89338	74597
(c) (Loss on sale/ redemption of investments)	(8713)	(1448)	(3538)	(4127)	(2142)	(4349)	(5787)	(16877)	(4954)	(18135)	(9521)	(13779)	(26486)	(82678)
(d) Transfer/Gain on revaluation/change in fair value	15004	19169	(28926)	7075	(4730)	(1192)	(23331)	52181	60148	(75822)	49377	(4889)	(17440)	(156124)
(e) Amortization of Premium/Discount on Investments	0							0						
(f) Appropriation/Expriation Adjustment Account														
Unrealised Gains/Loss														
Other Income	201	45	128	321	249	281	204	41	60	283	468	833	1005	781
Transfer from Shareholders' Account	16206	7456	6886	14043			28730	10320	2457	1038	114	422	686	9650
TOTAL (A)	134595	176742	131877	196764	211053	247413	277998	280924	350979	203177	379888	375856	452166	307796
Commission	4941	6959	8325	10028	12194	17200	18960	3698	4875	5472	6872	12640	18500	22464
Operating Expenses related to Insurance Business	53478	54674	60576	61578	41731	45288	75736	25402	26461	27333	31243	36533	40741	52507
Provision for doubtful debts	42	9	181	25	100	256	135	26	3464	(26)	17	7	2	5
Adjustment related to previous year														
Bad debts written off														
Provision for Tax	13	11	16	55	51	84	183	9	19	2				
Provisions (other than taxation)														
(a) For diminution in the value of investments (Net)														
(b) Others														
Service Tax on Unit Linked Charges														
TOTAL (B)	58473	61654	69569	72207	54562	63249	102425	32360	34818	36940	42321	54032	65879	82556
Benefits Paid (Net)	49964	66287	62535	56813	56949	43263	39388	55002	173881	174336	178333	178574	160693	172270
Interim Bonuses Paid									1	2	49	31	54	177
Change in valuation of liability in respect of life policies														
(a) Gross*	28858	56565	8589	66140	77934	119309	125974	180278	133451	(21162)	151440	130946	202823	35993
(b) Amount ceded in Reinsurance	(1726)	(1926)	(2994)	1289	(660)	1557	76						(4658)	(4309)
(c) Amount accepted in Reinsurance														
(d) Transfer to Linked Fund (Fund Reserve)														
(e) Fund for discontinued policies														
TOTAL (C)	76996	120926	68130	124242	134224	164129	165438	235280	307332	153176	329822	309551	358912	204131
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	(874)	(5838)	(5821)	315	22267	20035	10135	13285	8828	13062	7745	12273	27375	21109
Prior Period Items														
Balance at the beginning of the year														
Transfer from Linked Fund (Lapsed Policies)														
Surplus available for appropriations	(874)	(5838)	(5821)	315	22267	20035	10135	13285	8828	13062	7745	12273	27375	21109
APPROPRIATIONS														
Transfer to Shareholders' Account	(874)	(5905)	(5846)	281	14524	19449	8706	13285	8828	9464	6397	11780	14411	15497
Transfer from shareholders' Account(Non Technical Accounts)														
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)														
Balance being funds for future appropriations-Policyholders		66	25	34	7743	566	1473			3597	1348	493	12964	5612
Balance being funds for future appropriations-Previous year						(11)	(44)							
Balance transferred to Balance Sheet														
TOTAL (D)	(874)	(5838)	(5821)	315	22267	20035	10135	13285	8828	13062	7745	12273	27375	21109

Note : * represents mathematical reserves after allocation of bonus

Figures in brackets represents negative values

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

(₹ lakh)

PARTICULARS	EDELWEISS TOKIO						EXIDE LIFE							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Premiums earned – net														
(a) Premium	11090 (470)	19308 (651)	31007 (989)	44133 (1544)	63826 (1937)	91931 (3023)	104948 (4460)	183067 (620)	202748 (1327)	204699 (3075)	240858 (4956)	253189 (7423)	288620 (7464)	321959 (7449)
(b) Reinsurance ceded														
(c) Reinsurance accepted														
Income from Investments														
(a) Interest, Dividends & Reant – Gross	422	1106	2265	4292	6846	10303	15578	42282	50222	56198	63407	69565	81451	94984
(b) Profit on sale/redemption of investments	276	924	1082	3226	5918	8220	12576	30460	57131	28139	31500	35432	21522	31391
(c) (Loss on sale/ redemption of investments)	(76)	(180)	(658)	(1515)	(3669)	(8950)	(6666)	(15807)	(3734)	(11350)	(6683)	(7331)	(13840)	(13092)
(d) Transfer/Gain on revaluation/change in fair value	86	210	(239)	843	(757)	3351	(16057)	10493	5313	(23288)	12276	(6756)	7864	(28627)
(e) Amortization of Premium/Discount on Investments	0					713		0						
(f) Appropriation/Expatriation Adjustment Account														
Unrealised Gains/Loss														
Other Income	2	4	6	22	42	209	146	730	371	1981	1625	1820	721	606
Transfer from Shareholders' Account	11914	14454	21267	29340	15140	14139	32539	5523	4758	4290	354	3080	350	20910
TOTAL (A)	23245	35176	53741	78797	85409	116894	138503	256128	315482	257595	338380	341576	379222	420683
Commission	1459	1990	2654	2889	4002	5959	7896	13115	12573	13706	16362	14499	18528	21559
Operating Expenses related to Insurance Business	15154	18458	23635	28863	23818	30622	56929	48676	52015	65633	56773	61304	58295	80918
Provision for doubtful debts		7	19	11	20	21	57							
Adjustment related to previous year														
Bad debts written off														
Provision for Tax														
Provisions (other than taxation)														
(a) For diminution in the value of investments (Net)														2298
(b) Others							983							566
Service Tax on Unit Linked Charges			48	105	302	497	612						663	566
TOTAL (B)	16613	20455	26356	31868	28141	37100	66476	61791	64587	79340	73135	75803	77485	105339
Benefits Paid (Net)	544	771	1835	4294	7370	6685	8801	115306	150709	103836	104140	123183	119929	146190
Interim Bonuses Paid	0	1	1	2	2	1	3	35	30	32	41	63	65	75
Change in valuation of liability in respect of life policies														
(a) Gross*	11203 (5116)	16049 (2101)	30084 (4535)	46734 (4101)	54068 (4546)	49075 (3546)	61616 (804)	71405 (10)	94134 (210)	66400 (758)	149480 (834)	132486 (3505)	166599 (2730)	139615 (5656)
(b) Amount ceded in Reinsurance														
(c) Amount accepted in Reinsurance														
(d) Transfer to Linked Fund (Fund Reserve)														
(e) Fund for discontinued policies														
TOTAL (C)	6632	14721	27385	46929	56894	78100	69616	186736	244663	169511	252827	252226	283862	280224
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)			0	(0)	374	1695	2410	7601	6231	8745	12419	13547	17875	35120
Prior Period Items														
Balance at the beginning of the year														
Transfer from Linked Fund (Lapsed Policies)														
Surplus available for appropriations														
APPROPRIATIONS														
Transfer to Shareholders' Account														
Transfer from shareholders' Account(Non Technical Accounts)														
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)														
Balance being funds for future appropriations-Policyholders														
Balance being funds for future appropriations-Previous year														
Balance transferred to Balance Sheet														
TOTAL (D)					374	1695	2410	8043	6231	8745	12419	13547	17875	35120

Note : * represents mathematical reserves after allocation of bonus

Figures in brackets represents negative values

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

(₹ lakh)

PARTICULARS	FUTURE GENERALI INDIA						HDFC							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Premiums earned - net														
(a) Premium	63416	60425	59250	73985	99229	124316	148025	1206290	1482990	1631298	1944549	2356441	2918602	3270689
(b) Reinsurance ceded	(1959)	(1642)	(2322)	(3197)	(3478)	(4357)	(5139)	(8647)	(6745)	(13420)	(17062)	(19345)	(26202)	(48329)
(c) Reinsurance accepted														
Income from Investments														
(a) Interest, Dividends & Rent - Gross	12958	15599	17437	18153	19941	22857	27167	235421	286068	347252	406761	473539	567917	684532
(b) Profit on sale/redemption of investments	8424	18697	4538	8751	7769	3677	7349	129694	380744	375525	389406	404531	328523	484411
(c) (Loss on sale/redemption of investments)	(5507)	(2399)	(3350)	(1289)	(1220)	(2743)	(2568)	(88152)	(58208)	(98494)	(39001)	(38578)	(95031)	(233793)
(d) Transfer/Gain on revaluation/change in fair value	4190	577	(4968)	1262	(3158)	2999	(8380)	228342	614027	(447105)	358366	25580	103892	(1266237)
(e) Amortization of Premium/Discount on Investments								2030	3296	1879	(1468)	(5609)	(2553)	
(f) Appropriation/Expropriation Adjustment Account	0							0						
Unrealised Gains/Loss														
Other Income	1069	2737	448	329	212	318	239	2388	3221	5911	10353	11182	17506	24395
Transfer from Shareholders' Account	6611	8038	6468	10664	16249	6044	27508	21733	4669	3800	3539	15665	30895	10475
TOTAL (A)	89200	100033	77503	108659	135544	153111	194199	1729099	2709062	1806647	3055442	3223407	3843551	2926142
Commission	4294	3102	2638	3422	3308	5097	5321	51410	62347	70184	79202	107493	111768	149118
Operating Expenses related to Insurance Business	21851	23281	28375	39468	54189	35375	62137	128077	148879	187183	238528	315930	381357	428690
Provision for doubtful debts				123	204	100	145							
Adjustment related to previous year														
Bad debts written off														
Provision for Tax				122	11	6	(0)							
Provisions (other than taxation)														
(a) For diminution in the value of investments (Net)								15160	11934	17455	15198	17555	22679	14903
(b) Others								2563	(716)	(204)	1224	490	7407	53084
Service Tax on Unit Linked Charges	801	698	558	416	455	180	520	188	465	522	(597)	(684)	1650	3658
TOTAL (B)	26946	27081	31571	40551	58166	41236	68548	210799	238226	293679	355163	470577	558842	682777
Benefits Paid (Net)	31648	44091	42475	40250	40436	36531	45452	466191	816239	817691	984217	1289488	1341464	1817304
Interim Bonuses Paid	12	17	13	12	46	227	162	3294	7141	6507	15822	21654	57427	84844
Change in valuation of liability in respect of life policies														
(a) Gross*	30619	25068	4235	23488	35439	56562	57857	471339	511914	486382	803120	1031738	1175211	1322439
(b) Amount ceded in Reinsurance	(24)	(317)	(1651)	1157	310	(1903)	(1445)	(52930)	(17961)	25763	(4991)	(38004)	(43667)	(158828)
(c) Amount accepted in Reinsurance														
(d) Transfer to Linked Fund (Fund Reserve)														
(e) Fund for discontinued policies														
TOTAL (C)	62255	68859	45071	64906	76231	91416	102026	1475322	2388630	1417010	2605514	2643367	3149637	2146224
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)		4093	861	3202	1148	20459	23625	42978	82206	95958	94765	109462	135072	97142
Prior Period Items														
Balance at the beginning of the year														
Transfer from Linked Fund (Lapsed Policies)														
Surplus available for appropriations														
APPROPRIATIONS														
Transfer to Shareholders' Account														
Transfer from shareholders' Account(Non Technical Accounts)														
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)														
Balance being funds for future appropriations-Policyholders														
Balance being funds for future appropriations-Previous year														
Balance transferred to Balance Sheet														
TOTAL (D)		4093	861	3202	1148	20459	23625	42978	82206	95958	94765	109462	135072	97142

Note : * represents mathematical reserves after allocation of bonus

Figures in brackets represents negative values

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

(₹ lakh)

PARTICULARS	ICICI PRUDENTIAL						IDBI FEDERAL							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Premiums earned - net														
(a) Premium	1242865	1530662	1916439	2235400	2706877	3092977	3343070	82625	106862	123967	156519	178324	193252	184251
(b) Reinsurance ceded	(14600)	(14617)	(16569)	(19875)	(25809)	(35149)	(55175)	(853)	(891)	(884)	(1122)	(1107)	(1403)	(1615)
(c) Reinsurance accepted														
Income from Investments														
(a) Interest, Dividends & Rent - Gross	316632	354027	381690	419292	481317	524383	607688	17711	22042	26213	31447	36622	48542	56719
(b) Profit on sale/redemption of investments	432015	796678	508311	719838	800328	761750	769695	16868	25556	11272	26869	24392	20412	21845
(c) (Loss on sale/redemption of investments)	(150483)	(50314)	(106217)	(104581)	(112869)	(433096)	(506512)	(12431)	(3778)	(14815)	(6049)	(8872)	(19847)	(25705)
(d) Transfer/Gain on revaluation/change in fair value	291264	724027	(716914)	405794	(89776)	97939	(2198731)	9610	2934	(7921)	844	(6264)	11777	(37506)
(e) Amortization of Premium/Discount on Investments	31946	48027	53966	57352	47146	70468	76174	1663	1583	1120	1621	730	1893	2983
(f) Appropriation/Expropriation Adjustment Account	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Unrealised Gains/Loss														
Other Income	1725	1792	2088	5905	7001	8034	8040	0	0	40	27	26	77	20
Transfer from Shareholders' Account	9465	4146		180	7528	52720	149701	1755	3440	2219	220	(0)	23	48
TOTAL (A)	2161130	3394427	2022794	3719304	3821743	4140026	2193950	116947	157850	141209	211376	226850	254703	201040
Commission	62749	55317	61998	75892	140327	155129	158602	8404	7203	8886	10039	9993	10724	7609
Operating Expenses related to Insurance Business	161686	165202	188835	235720	202993	260532	284687	18292	20492	22595	25015	25994	25648	24473
Provision for doubtful debts	(512)	(1219)	74	(554)	(170)	(375)	(73)	35	15	(42)	29	19	10	(8)
Adjustment related to previous year	818	1167	442	1161	478	361	264				35			14
Bad debts written off	4374	5040	7035	7884	12007	11318	13144						2962	1680
Provision for Tax														
Provisions (other than taxation)	850	675	1264	661	509	21324	21324				711		2901	(272)
(a) For diminution in the value of investments (Net)														
(b) Others			34650	41627	56451	63520	65339	624	582	608	608	1157	1509	1617
Service Tax on Unit Linked Charges	30664	30694												
TOTAL (B)	260626	256876	294297	362379	412596	490486	543287	27355	28292	32046	35829	37162	43776	35112
Benefits Paid (Net)	1207396	1224572	1240868	1496441	1722586	1418851	1930264	34949	41934	45600	60587	49853	57890	69731
Interim Bonuses Paid	938	1164	1874	3347	5492	7063	7396				0	0	1	1
Change in valuation of liability in respect of life policies														
(a) Gross*	293198	370722	370238	725937	794708	1186008	1564009	47917	72245	61543	113332	129361	143950	81094
(b) Amount ceded in Reinsurance	(14709)	(26095)	(70635)	(234463)	(212322)	(430104)	(683690)	(386)	(91)	1175	(147)	(4)	(191)	(131)
(c) Amount accepted in Reinsurance														
(d) Transfer to Linked Fund (Fund Reserve)	287685	1334016	(48724)	1194618	837588	1138750	(1566310)							
(e) Fund for discontinued policies		116968	100668	63663	124775	205644	180297							
TOTAL (C)	1774507	3021347	1594290	3249543	3272828	3526212	1431967	82480	114089	108318	173772	179210	201649	150695
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	125997	116205	134207	107382	136319	123328	218696	7112	15469	845	1775	10478	9278	15232
Prior Period Items														
Balance at the beginning of the year	50825	50404	52749	66191										
Transfer from Linked Fund (Lapsed Policies)														
Surplus available for appropriations	176822	166609	186956	173573	136319	123328	218696	845	15469	845	1775	10478	9278	15232
APPROPRIATIONS														
Transfer to Shareholders' Account	126418	113860	120764	113154	108921	107704	198871						10424	12030
Transfer from shareholders' Account(Non Technical Accounts)														
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)														
Balance being funds for future appropriations-Policyholders	(422)	2345	13442	(5773)	27997	15625	19825							3202
Balance being funds for future appropriations-Previous year	50825	50404	52749	66191										
Balance transferred to Balance Sheet														
TOTAL (D)	176822	166609	186956	173573	136319	123328	218696	7112	15469	845	1775	10478	9278	15232

Figures in brackets represents negative values

*Note : * represents mathematical reserves after allocation of bonus*

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

(₹ lakh)

PARTICULARS	INDIAFIRST						KOTAK MAHINDRA							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Premiums earned - net														
(a) Premium	214336	203411	196740	226517	230901	321255	336044	270079	303805	397168	513955	659867	816829	1034008
(b) Reinsurance ceded	(1053)	(1154)	(3032)	(4544)	(5129)	(5480)	(11514)	(4985)	(5726)	(5840)	(7209)	(8721)	(11764)	(14233)
(c) Reinsurance accepted														
Income from Investments														
(a) Interest, Dividends & Reart - Gross	27651	41009	47645	56250	66649	74229	82945	65478	65922	76882	92140	108876	136365	174295
(b) Profit on sale/redemption of investments	6986	18505	25357	31367	31458	33913	34575	76754	144015	72221	96181	107603	122312	140530
(c) (Loss on sale/ redemption of investments)	(1936)	(428)	(3670)	(2592)	(3851)	(10440)	(11383)	(70296)	(13717)	(33435)	(29567)	(30062)	(73157)	(71117)
(d) Transfer/Gain on revaluation/change in fair value	17274	39002	(32352)	11657	(8212)	10543	(87789)	33051	67715	(64073)	80434	(10511)	33622	(220524)
(e) Amortization of Premium/Discount on Investments	2993	5490	4959	3695	3653	8004	4745	0						
(f) Appropriation/Expatriation Adjustment Account	0													
Unrealised Gains/Loss														
Other Income	63	5	20	48	116	182	274	148	797	366	657	598	809	299
Transfer from Shareholders' Account	9699	4192	5144	6962	4575	10044	12084	2366	840	530	277	431	1722	2199
TOTAL (A)	276013	310032	240711	329362	320160	442251	359981	372595	563651	443819	746867	828082	1026740	1045418
Commission	2755	3655	3981	6907	9386	11505	15062	13438	18161	25811	32481	37934	47472	54995
Operating Expenses related to Insurance Business	22894	19307	19075	22957	27251	34200	49179	55279	66906	79413	92818	111126	132974	145901
Provision for doubtful debts														
Adjustment related to previous year														
Bad debts written off														
Provision for Tax								1201	2186	1588	2208	3671	6027	20214
Provisions (other than taxation)														
(a) For diminution in the value of investments (Net)						4500	6388	(127)	0	87	(87)	363	828	4480
(b) Others									60	(8)	1	(11)	(19)	(5)
Service Tax on Unit Linked Charges	1671	1578	1546	1613	2107	2635	2950	2994	2942	3273	3806	5368	5965	6413
TOTAL (B)	27320	24540	24602	31476	38743	52839	73579	72785	90254	110163	131228	158441	193247	231999
Benefits Paid (Net)	15442	129380	134212	114090	109998	135842	309391	185422	178522	182403	228717	277093	293570	357223
Interim Bonuses Paid								614	878	1190	2084	1547	1953	2692
Change in valuation of liability in respect of life policies														
(a) Gross*	162555	77964	112791	155638	139156	181508	(3219)	81899	111864	139594	172239	251304	364639	477229
(b) Amount ceded in Reinsurance								631	(29)	(950)	(221)	(735)	(1975)	(7923)
(c) Amount accepted in Reinsurance														
(d) Transfer to Linked Fund (Fund Reserve)	64456	63099	(32870)	23616	33075	57948	(34858)	10059	160550	(6826)	190427	108767	129267	(59210)
(e) Fund for discontinued policies		15508	1445	(2904)	(10373)	(1472)	5844							
TOTAL (C)	242452	285950	215578	290440	271756	373826	277158	278626	451784	316013	593246	637976	787453	770011
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	6241	(458)	530	7446	9661	15586	9244	21184	21613	17644	22394	31665	46040	43408
Prior Period Items														
Balance at the beginning of the year														
Transfer from Linked Fund (Lapsed Policies)														
Surplus available for appropriations	6241	(458)	530	7446	9661	15586	9244	23748	29329	31615	38183	31665	46040	43408
APPROPRIATIONS														
Transfer to Shareholders' Account	4139	1931	2233	6287	6293	14169	8946	20064	16176	16523	20306	29244	38723	46008
Transfer from shareholders' Account(Non Technical Accounts)														
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)														
Balance being funds for future appropriations-Policyholders														
Balance being funds for future appropriations-Previous year	2102	(2389)	1686	1158	3368	1417	298	(4033)	(818)	(698)				(2600)
Balance transferred to Balance Sheet														
TOTAL (D)	6241	(458)	530	7446	9661	15586	9244	23748	29329	31615	38183	31665	46040	43408

Figures in brackets represents negative values

Note : * represents mathematical reserves after allocation of bonus

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

(₹ lakh)

PARTICULARS	LIC										MAX LIFE					
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20		
Premiums earned - net																
(a) Premium	23694230	26644421	26644421	30048736	31822321	33750507	37938860	727854	817162	921616	1078040	1250089	1457523	1618365		
(b) Reinsurance ceded	(14423)	(18488)	(21882)	(29068)	(37222)	(31957)	(32704)	(6673)	(6647)	(7724)	(10016)	(12134)	(15685)	(20488)		
(c) Reinsurance accepted																
Income from Investments																
(a) Interest, Dividends & Rent - Gross	11809709	13548309	15133827	16401487	18209559	19788360	21579107	109152	141386	179405	221991	266156	320648	391255		
(b) Profit on sale/redemption of investments	2332637	2723447	1418565	2150328	2852800	2995663	3037310	80140	230228	115165	130021	166787	215798	227357		
(c) (Loss on sale/redemption of investments)	(64960)	(105100)	(127757)	(124812)	(189602)	(627652)	(1197687)	(55661)	(22049)	(65491)	(34578)	(36412)	(65723)	(84349)		
(d) Transfer/Gain on revaluation/change in fair value	219327	611949	(724950)	755278	(376898)	118401	116409	77742	56394	(102014)	103750	(21241)	29011	(318372)		
(e) Amortization of Premium/Discount on Investments								4843	4616	1924	(115)	453	6696			
(f) Appropriation/Expatriation Adjustment Account	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Unrealised Gains/Loss																
Other Income	27725	27753	117652	60700	80113	84126	146898	1773	1458	1467	1882	2540	3197	4415		
Transfer from Shareholders' Account	0	0	0	0	0	0	0	1311	4406	187	24	915	1203	4097		
TOTAL (A)	38004244	40754636	42439876	49262660	52361111	56078439	61588294	940481	1226953	1044535	1491009	1617153	1932669	1822280		
Commission	1688129	1509210	1547717	1659007	1822105	193119	2102714	68281	74863	82101	93643	89288	98884	102444		
Operating Expenses related to Insurance Business	2376070	2239545	2289183	2895206	3014240	2918202	3456804	120384	124188	124958	159121	160987	192736	234411		
Provision for doubtful debts	157135	93234	(128255)	282508	274694	347149	(43383)	58	(241)	237	(4)	129	41	32		
Adjustment related to previous year																
Bad debts written off								88	182	164	49	62	134	162		
Provision for Tax	253109	369828	475275	632497	742273	772184	682393									
Provisions (other than taxation)																
(a) For diminution in the value of investments (Net)	(28170)	3857	(10788)	1606	134085	65033	65033							13023		
(b) Others	45615	18313	260979	185079	364152	220929	1004966									
Service Tax on Unit Linked Charges	24820	20798	20300	18969	19371	10978	9828	6139	6328	7229	7987	10773	12991	14501		
TOTAL (B)	44916709	4254783	4481404	5662478	6238440	6334646	7278354	194950	205319	214688	260795	261239	304787	364573		
Benefits Paid (Net)	15801554	14412575	14280695	16668478	19656504	24928486	25254889	293120	350291	314506	377681	494561	571647	662051		
Interim Bonuses Paid	150370	189975	85030	92950	155479	165137	167337	17	21	37	69	103	136	166		
Change in valuation of liability in respect of life policies																
(a) Gross*	1997729	24286691	24454318	26464745	27027548	25314738	29528623	383966	599095	452938	771888	758602	987255	700920		
(b) Amount ceded in Reinsurance								336	(2470)	(1966)	(4765)	(1730)	(37393)	(92476)		
(c) Amount accepted in Reinsurance	(2585044)	(771694)	(1111281)	152869	(959201)	(931228)	(911034)	6595	13337	17907	19808	33554	23792	55499		
(d) Transfer to Linked Fund (Fund Reserve)			7	107	159	601	350									
(e) Fund for discontinued policies																
TOTAL (C)	33344108	36319547	37708768	43380148	45880489	49477733	54040166	684034	960274	783523	1164682	1285091	1545438	1326160		
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)	163427	180305	249703	220033	242182	266060	269774	61497	61359	46325	65532	70823	82445	131547		
Prior Period Items																
Balance at the beginning of the year																
Transfer from Linked Fund (Lapsed Policies)	163427	180305	249703	220033	242182	266060	269774	129370	161223	179111	211160	226471	268999	131547		
Surplus available for appropriations	163427	180305	249703	220033	242182	266060	269774	29506	28437	33482	55512	39917	44022	46901		
APPROPRIATIONS																
Transfer to Shareholders' Account																
Transfer from shareholders' Account(Non Technical Accounts)																
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)																
Balance being funds for future appropriations-Policyholders								99864	132786	145628	155648	186554	224977	84646		
Balance being funds for future appropriations-Previous year																
Balance transferred to Balance Sheet																
TOTAL (D)	163427	180305	249703	220033	242182	266060	269774	129370	161223	179111	211160	226471	268999	131547		

* Figures in brackets represents negative values

Note : * represents mathematical reserves after allocation of bonus

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

(₹ lakh)

PARTICULARS	PMB METLIFE						PRAMERICA							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Premiums earned - net														
(a) Premium	224059	246119	282783	323608	395351	477720	550896	30586	73510	92021	114210	184446	181886	122806
(b) Reinsurance ceded	(6533)	(9564)	(10061)	(9717)	(9300)	(11856)	(15886)	(357)	(1885)	(3210)	(5259)	(9869)	(12549)	(10076)
(c) Reinsurance accepted														
Income from Investments														
(a) Interest, Dividends & Rent - Gross	51725	62616	71934	81066	95809	113520	128380	1750	4242	7777	11596	16797	23430	28057
(b) Profit on sale/redemption of investments	63553	72702	46133	56754	75829	51565	52800	1458	2441	1432	4153	2422	2584	11194
(c) (Loss on sale/ redemption of investments)	(48004)	(4147)	(10342)	(5132)	(8158)	(10489)	(23770)	(1283)	(165)	(111)	(304)	(90)	(311)	(779)
(d) Transfer/Gain on revaluation/change in fair value	46843	66851	(79455)	19353	(28717)	5012	(126453)	1800	1822	(1984)	1106	(405)	1999	(6182)
(e) Amortization of Premium/Discount on Investments	0						5357	37	115	55	(200)	(558)	(507)	(629)
(f) Appropriation/Expropriation Adjustment Account							0	0						
Unrealised Gains/Loss														
Other Income	1095	1388	1287	1724	2198	2613	2635	8	9	11	19	31	108	1719
Transfer from Shareholders' Account	0						3502	9459	8067	15677	5666	2164	1257	11772
TOTAL (A)	332737	435965	302280	467676	527856	635649	577261	43458	88156	111667	130888	194938	197697	157881
Commission	12877	13843	16146	17965	21548	25077	28365	1895	2648	2461	2600	7066	8135	3960
Operating Expenses related to Insurance Business	54200	60365	74933	74663	81484	90647	90711	23739	27477	34298	41152	62463	53535	33031
Provision for doubtful debts									144					
Adjustment related to previous year														
Bad debts written off														
Provision for Tax						1913	2908							
Provisions (other than taxation)														
(a) For diminution in the value of investments (Net)													402	5212
(b) Others	294	205	805	485	(47)	(18)	129			126	(10563)	(17444)	(14525)	
Service Tax on Unit Linked Charges		3268	3557	3585	3859	4309	4556				123	174	195	164
TOTAL (B)	67171	77681	95441	96698	106844	121928	126668	25634	30268	36884	33312	52258	47742	42368
Benefits Paid (Net)	160474	186826	143074	176908	210843	193633	233508	2476	7053	15785	19369	25434	32192	39374
Interim Bonuses Paid	12	57	95	168	259	266	302			1	1	2	3	2
Change in valuation of liability in respect of life policies														
(a) Gross*	92028	163522	60048	202534	217586	325493	192217	14522	43725	45710	60600	87669	87219	54848
(b) Amount ceded in Reinsurance	(1676)	(2876)	(1941)	(12892)	(23887)	(32343)	2423			(2484)	(589)	(4936)	(1106)	857
(c) Amount accepted in Reinsurance														
(d) Transfer to Linked Fund (Fund Reserve)														
(e) Fund for discontinued policies														
TOTAL (C)	250839	347529	201275	366919	404801	487050	428450	16999	50778	59012	79382	108169	118307	95081
SURPLUS/ (DEFICIT) (D) = (A)-(B)+(C)	14728	10755	5564	4060	16210	26671	22143	826	7110	15771	18294	34511	31648	20432
Prior Period Items	(149345)	(136406)												
Balance at the beginning of the year														
Transfer from Linked Fund (Lapsed Policies)	(134617)	(125651)	5564	4060	16210	26671	22143	826	7110	15771	18294	34511	31648	20432
Surplus available for appropriations														
APPROPRIATIONS														
Transfer to Shareholders' Account	394	649	931	1469	13529	15305	7193	826	7110	15771	18294	34511	31231	20850
Transfer from shareholders' Account(Non Technical Accounts)														
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)														
Balance being funds for future appropriations-Policyholders	1395	9086	3224	(1364)	2681	11366	14951						417	(417)
Balance being funds for future appropriations-Previous year	(136406)	(135397)	1409	3955										
Balance transferred to Balance Sheet	(134617)	(125651)	5564	4060	16210	26671	22143	826	7110	15771	18294	34511	31648	20432
TOTAL (D)														

Note : * represents mathematical reserves after allocation of bonus

Figures in brackets represents negative values

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

(₹ lakh)

PARTICULARS	RELIANCE NIPPON							SAHARA INDIA						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Premiums earned - net														
(a) Premium	428340	462108	439812	402682	406937	435793	444094	20463	16686	15705	15394	11203	10071	8743
(b) Reinsurance ceded	(2666)	(2941)	(2748)	(2757)	(2768)	(2226)	(2263)	(14)	(10)	(8)	(8)	(8)	(6)	(5)
(c) Reinsurance accepted														
Income from Investments														
(a) Interest, Dividends & Rent - Gross	66384	72247	66727	71390	84295	105173	116225	5139	5816	6487	6764	7498	8189	7867
(b) Profit on sale/redemption of investments	117370	217321	91475	89067	111293	75483	69985	5523	3894	1521	1810	1936	1119	992
(c) (Loss on sale/ redemption of investments)	(47389)	(11197)	(25668)	(13769)	(22283)	(36738)	(28047)	(3840)	(1086)	(821)	(362)	(8)	(0)	(1)
(d) Transfer/Gain on revaluation/change in fair value	64846	20745	(91052)	22847	(28861)	7848	(113019)	207	2	(188)	188			(2916)
(e) Amortization of Premium/Discount on Investments	19457	21163	16152	15575	14202	13808	8754	0						
(f) Appropriation/Expropriation Adjustment Account	0													
Unrealised Gains/Loss														
Other Income	871	4596	1757	1727	2038	1649	1616	3138	4265	(2810)	573	(1053)	80	249
Transfer from Shareholders' Account	11480	11686	38238	14510	16344	12233	21011	1133	215	487	269	308	316	249
TOTAL (A)	658695	795727	534693	601272	581197	613023	518356	31978	30246	20502	24629	20142	19813	17578
Commission	32982	28070	24588	19541	15808	17336	18265	1535	852	806	783	493	405	355
Operating Expenses related to Insurance Business	132714	147995	138636	77984	85800	89597	100054	3413	3601	3759	2544	3279	3541	3626
Provision for doubtful debts														
Adjustment related to previous year								560	558	324	183	5	46	365
Bad debts written off														
Provision for Tax														
Provisions (other than taxation)														
(a) For diminution in the value of investments (Net)						4838	28038							
(b) Others		10	(8)	(2)										
Service Tax on Unit Linked Charges	5919	4454	3861	3439	3600	3442	3212	138	79	71	52	42	33	17
TOTAL (B)	171615	180529	167077	100962	105208	115212	149569	5646	5090	4960	3562	3819	4075	4918
Benefits Paid (Net)	527212	620716	424468	312711	297079	353851	308373	22032	19461	13307	12944	9374	7367	9386
Interim Bonuses Paid	114	112	95	73	71	70	66							1040
Change in valuation of liability in respect of life policies														
(a) Gross*	(63622)	(19135)	(64968)	173589	152265	120653	35274	12589	8611	8545	10751	10017	10814	4047
(b) Amount ceded in Reinsurance								(11711)						
(c) Amount accepted in Reinsurance									(6325)	(8270)	(4348)	(2812)	(832)	(3402)
(d) Transfer to Linked Fund (Fund Reserve)														
(e) Fund for discontinued policies														
TOTAL (C)	463703	23377	13506	486374	449415	474575	343713	22911	21747	13582	19347	16579	17349	11072
SURPLUS/ (DEFICIT) (D) = (A)-(B)+(C)	23377	13506	8022	13937	26575	23237	25074	3420	3409	1960	1719	(256)	(1611)	1588
Prior Period Items														
Balance at the beginning of the year	11664													
Transfer from Linked Fund (Lapsed Policies)														
Surplus available for appropriations	35041	13506	8022	13937	26575	23237	25074	3420	3409	1960	1719	(256)	(1611)	1588
APPROPRIATIONS														
Transfer to Shareholders' Account	32830	15074	7928	8112	13160	14972	21029	1445	842	554	723	32	271	(89)
Transfer from shareholders' Account(Non Technical Accounts)														
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)								1976						
Balance being funds for future appropriations-Policyholders	(9453)	(1569)	94	5825	13414	8264	4044							
Balance being funds for future appropriations-Previous year	11664													
Balance transferred to Balance Sheet														
TOTAL (D)	35041	13506	8022	13937	26575	23237	25074	3420	3409	1960	1719	(256)	(1611)	1588

Note : * represents mathematical reserves after allocation of bonus

Figures in brackets represents negative values

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

(₹ lakh)

PARTICULARS	SBI LIFE					SHRIRAM LIFE								
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Premiums earned - net														
(a) Premium	1073860	1286711	1582536	2101513	2535419	3298942	4063473	59424	73466	102211	120794	149704	169946	172905
(b) Reinsurance ceded	(8150)	(8711)	(15991)	(16268)	(19412)	(9907)	(31072)	(304)	(185)	(224)	(283)	(318)	(471)	(531)
(c) Reinsurance accepted														
Income from Investments														
(a) Interest, Dividends & Rent - Gross	303743	332620	416110	511147	611570	729159	891810	9806	10871	12812	14839	17970	21701	27437
(b) Profit on sale/redemption of investments	245368	521998	296258	304676	360233	327896	411600	5021	7740	5661	8192	8978	11984	9173
(c) (Loss on sale) redemption of investments	(122217)	(39195)	(114236)	(56787)	(71665)	(177482)	(201623)	(3769)	(1129)	(1824)	(906)	(441)	(2566)	(6034)
(d) Transfer/Gain on revaluation/change in fair value	208506	178606	(299301)	152006	(69468)	205509	(802108)							
(e) Amortization of Premium/Discount on Investments		30262	35260	18457	13955	35624		212	245	176	95	(195)	257	(91)
(f) Appropriation/Expropriation Adjustment Account	0							0						
Unrealised Gains/Loss								4887	15215	(9340)	5275	(6087)	(6226)	(6562)
Other Income	3639	1389	1969	6739	6858	6383	4576	95	248	473	243	869	467	727
Transfer from Shareholders' Account	30708	15298	9307	6268	7564	9892	47628	435	2975	5014	3609	209	12	7593
TOTAL (A)	1735458	2318979	1911913	3027751	3376053	4426115	4384284	75806	109446	114960	151856	170689	196105	204617
Commission	55618	60371	71426	78334	112087	134635	162494	3381	4059	6048	7023	9299	10593	11227
Operating Expenses related to Insurance Business	110343	117559	145813	164649	171884	212350	241308	18677	30383	45617	39705	38141	41334	50886
Provision for doubtful debts	2	9	8	6	3	85	43							
Adjustment related to previous year														
Bad debts written off	34	38	47	32	43	28	22							
Provision for Tax	8989	10922	15328	17983	23800	28869	37674	1583	1748	775	1339	2488	3400	3505
Provisions (other than taxation)	(222)	(1112)	410	(483)	514	9608	7052							
(a) For diminution in the value of investments (Net)														
(b) Others			48	20	(8)	(8)	5324			394	365		1500	2462
Service Tax on Unit Linked Charges	11930	12901	17020	22658	34717	45334	55317	502				355	308	275
TOTAL (B)	186693	200688	250100	283199	343039	428900	509235	24143	36586	52834	48431	50283	57136	68626
Benefits Paid (Net)	878020	819768	795955	952614	1167749	1523308	1617535	47698	34524	38042	56719	56408	57065	49507
Interim Bonuses Paid	151	268	737	2406	3481	6072	7559	34	55	118	164	481	35	34
Change in valuation of liability in respect of life policies														
(a) Gross*	588973	606555	675852	859174	711270	929953	1127444	(2894)	30329	19646	40933	57558	70103	75282
(b) Amount ceded in Reinsurance	(901)	(85)	(3036)	(338)	(1051)	5762	(3831)							
(c) Amount accepted in Reinsurance														
(d) Transfer to Linked Fund (Fund Reserve)	538119	538119	123154	827706	1001749	1308914	768751							
(e) Fund for discontinued policies	83820	83820	2716	37554	47529	114543	168122							
TOTAL (C)	1466244	2048444	1595378	2679116	2930726	3888551	3685579	44838	64908	57806	97817	114447	127203	124824
SURPLUS/ (DEFICIT) (D) = (A)-(B)+(C)	82521	69846	66435	65436	102288	108664	189470	6825	7951	4320	5608	5959	11766	11168
Prior Period Items														
Balance at the beginning of the year	2184	743	146	23	19348	128012	146265	63	95	207	233	133	232	816
Transfer from Linked Fund (Lapsed Policies)														
Surplus available for appropriations	84705	70589	66581	65459	102288	128012	189470	6888	8046	4527	5841	6092	11999	11984
APPROPRIATIONS														
Transfer to Shareholders' Account	83962	70442	66558	65459	82940	99850	146265	6794	7839	4294	5709	5860	11182	8857
Transfer from shareholders' Account(Non Technical Accounts)														
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)														
Balance being funds for future appropriations-Policyholders	743	146	23	19348	28162	43205	43205	95	207	233	133	232	816	3127
Balance being funds for future appropriations-Previous year														
Balance transferred to Balance Sheet														
TOTAL (D)	84705	70589	66581	65459	102288	128012	189470	6888	8046	4527	5841	6092	11999	11984

* represents mathematical reserves after allocation of bonus

Figures in brackets represents negative values

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

(₹ lakh)

PARTICULARS	STAR UNION DAHICHI						TATA AIA							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Premiums earned - net														
(a) Premium	94875 (256)	113468 (417)	130747 (2981)	151088 (3107)	178301 (3502)	199407 (3758)	231036 (5168)	232370 (1191)	212266 (1620)	247896 (4317)	317108 (5581)	416295 (6918)	606976 (11353)	830851 (20314)
(b) Reinsurance ceded														
(c) Reinsurance accepted														
Income from Investments														
(a) Interest, Dividends & Rent - Gross	21672	27151	31474	34106	38598	45548	54613	76688	86233	93097	96988	103956	123727	134746
(b) Profit on sale/redemption of investments	12587	27548	15182	26536	34052	27439	41109	96342	194256	149461	139141	116029	134890	127429
(c) (Loss on sale/ redemption of investments)	(6033)	(2605)	(6019)	(1690)	(4751)	(10998)	(10843)	(38595)	(4889)	(19450)	(13500)	(14761)	(62830)	(90993)
(d) Transfer/Gain on revaluation/change in fair value								82827	113193	(170191)	28036	(6925)	5946	(177745)
(e) Amortization of Premium/Discount on Investments	0							0						11597
(f) Appropriation/Expropriation Adjustment Account														
Unrealised Gains/Loss	23602	32824	(25475)	10668	(13868)	5446	(51872)							
Other Income	1255	805	437	355	366	400	271	8970	4217	3925	4557	5857	5964	7397
Transfer from Shareholders' Account	9544	5346	2971	731	1146	1721	3573	9	12638	7573	17650	14325	18614	16745
TOTAL (A)	157246	204119	146335	218687	230342	265206	262118	457400	616293	307994	594400	627858	821935	839724
Commission	7354	8437	10467	13686	14259	14999	15190	9205	9228	14949	26435	35056	56385	83881
Operating Expenses related to Insurance Business	21118	22501	25945	26710	29445	31750	36683	43455	49889	48028	73543	83416	127821	159166
Provision for doubtful debts		9	13	0	1	(5)	10	162	(440)	(460)	(189)			
Adjustment related to previous year														
Bad debts written off			18	5	19	31	26	440	440	534	537	6421	1845	12387
Provision for Tax						47	1298	(176)	(176)	4639	3978			
Provisions (other than taxation)						128	3491	3	292	655	(2)	(204)	(137)	(94)
(a) For diminution in the value of investments (Net)														
(b) Others														
Service Tax on Unit Linked Charges	742	823	959	854	906	930	933	4334	3913	2994	2739	4154	5270	5856
TOTAL (B)	29214	31770	37401	41266	44630	47880	57632	57159	63146	71338	107041	128842	191184	261197
Benefits Paid (Net)	44093	77483	85992	112929	95868	90894	103496	268999	337051	289195	251238	215704	196293	236746
Interim Bonuses Paid	3	12	9	12	4	7	1							
Change in valuation of liability in respect of life policies														
(a) Gross*	38810	21902	59126	74505	98200	115881	154471	113968	118428	142752	186676	212206	353617	464429
(b) Amount ceded in Reinsurance	(1387)	(1019)	(4564)	(1754)	(1360)	(1209)	(59)	(235)	(318)	(4450)	(11330)	(27244)	(60858)	(76029)
(c) Amount accepted in Reinsurance														
(d) Transfer to Linked Fund (Fund Reserve)	42384	45750	(42547)	(16969)	(16009)	5798	(51307)	(14622)	70335	(203345)	42733	76142	130192	(104517)
(e) Fund for discontinued policies		16263	5837	(2123)	(1564)	(6970)	(14284)							
TOTAL (C)	123903	160392	103854	166600	175139	204391	192319	368110	525496	224152	469317	476808	619243	520630
SURPLUS/(DEFICIT) (D) = (A)-(B)+(C)	4129	11958	5080	10821	10573	12935	12168	32131	27651	12503	8042	22209	11508	57897
Prior Period Items														
Balance at the beginning of the year														
Transfer from Linked Fund (Lapsed Policies)														
Surplus available for appropriations	4129	11958	5080	10821	10573	12935	12168	(6161)	(2464)	(333)	(114)	106	(166)	57897
APPROPRIATIONS														
Transfer to Shareholders' Account	3486	5825	4333	6026	7774	10010	8795	32917	31742	10033	10236	18519	9307	6903
Transfer from shareholders' Account(Non Technical Accounts)														
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)														
Balance being funds for future appropriations-Policyholders	642	6133	747	4795	2798	2925	3373	(6947)	(6555)	2137	(2308)	3795	2035	50994
Balance being funds for future appropriations-Previous year														
Balance transferred to Balance Sheet														
TOTAL (D)	4129	11958	5080	10821	10573	12935	12168	25970	25187	12170	7928	22314	11342	57897

* Figures in brackets represents negative values

Note : * represents mathematical reserves after allocation of bonus

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

(₹ lakh)

PARTICULARS	TOTAL						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Premiums earned - net							
(a) Premium	31430167	32810201	36694323	41847661	45809444	50813203	57291019
(b) Reinsurance ceded	(108902)	(117680)	(150314)	(179309)	(213393)	(239964)	(340108)
(c) Reinsurance accepted							
Income From Investments	13523023	15513073	17422627	19036235	21251235	23344444	25766067
(a) Interest, Dividends & Rent - Gross	4196917	6462723	3611349	4780494	5798628	5664107	5983041
(b) Profit on sale/redemption of investments	(1014456)	(392546)	(833156)	(588289)	(656517)	(1893492)	(2823378)
(c) (Loss on sale/ redemption of investments)	1629080	2843692	(3321697)	2303523	(780867)	671643	(6243163)
(d) Transfer/Gain on revaluation/change in fair value	81334	132255	135128	116680	90140	160842	136879
(e) Amortization of Premium/Discount on Investments							
(f) Appropriation/Expropriation Adjustment Account							
Unrealised Gains/Loss	31626	52304	(37625)	16515	(21008)	300	(58435)
Other Income	58881	59908	148590	105168	131421	151902	217912
Transfer from Shareholders' Account	215353	187629	188632	153356	145614	223548	493700
TOTAL (A)	50043022	57551559	53857857	67614004	71626198	78896533	80423535
Commission	2075472	1942969	2024013	2207373	2530205	2773982	3083436
Operating Expenses related to Insurance Business	3746541	3685916	3877789	4613888	4882069	5113026	6012100
Provision for doubtful debts	169551	105854	(127721)	282114	275283	348894	(44475)
Adjustment related to previous year							
Bad debts written off	949	1857	1223	2007	671	685	902
Provision for Tax	299681	410694	527033	687328	809790	859793	791483
Provisions (other than taxation)							
(a) For diminution in the value of investments (Net)	(25102)	2996	38417	(9484)	3586	171534	244365
(b) Others	46098	19053	297506	217125	346071	210905	1024793
Service Tax on Unit Linked Charges	122700	116225	106882	114097	203553	223828	238888
TOTAL (B)	6435889	6285563	6745142	8114448	97051228	9702646	11351472
Benefits Paid (Net)	2163191	21091503	20337199	23491789	27591507	32775377	34773961
Interim Bonuses Paid	156413	200580	97376	120446	194014	248430	285830
Change in valuation of liability in respect of life policies							
(a) Gross*	23006538	26224967	27493266	31794591	32530517	32618786	36835107
(b) Amount ceded in Reinsurance	(141280)	(182181)	(88265)	(275593)	(281735)	(613697)	(1054457)
(c) Amount accepted in Reinsurance							
(d) Transfer to Linked Fund (Fund Reserve)	(1781539)	2753428	(1621796)	3508495	1442391	2651977	(3540223)
(e) Fund for discontinued policies		432881	140009	104825	142690	396043	479668
TOTAL (C)	42871323	50521177	46357790	58744553	61619384	68076916	67779886
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	735810	744820	754926	755003	955586	1116971	1292177
Prior Period Items							
Balance at the beginning of the year	3676	22415	199859	227865	155781	206134	816
Transfer from Linked Fund (Lapsed Policies)	(6161)	(2464)	(333)	(114)	106	(166)	
Surplus available for appropriations	733326	764771	954452	982755	1111473	1322939	1292993
APPROPRIATIONS							
Transfer to Shareholders' Account	753940	695380	689552	709478	809006	930578	1037109
Transfer from shareholders' Account(Non Technical Accounts)	(2496)	(1125)	(2450)	(2619)			
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)	(20176)	(3841)	(8257)	0			
Balance being funds for future appropriations-Policyholders	57406	154493	212028	194849	305101	390952	258666
Balance being funds for future appropriations-Previous year	82534	48015	52749	66191	(2634)	(11)	(44)
Balance transferred to Balance Sheet	(137882)	(128152)	10830	14855	(2634)	1420	(2737)
TOTAL (D)	733326	764771	954452	982755	1111473	1322939	1292994

Figures in brackets represents negative values

Note : * represents mathematical reserves after allocation of bonus

TABLE 21: LIFE INSURERS : SHAREHOLDERS ACCOUNT

(₹ lakh)

PARTICULARS	ADITYA BIRLA SUNLIFE								AEGON					
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Amounts transferred from the Policyholders Account (Technical Account)	52245	49660	35088	33499	26901	19249	19830					279	285	300
Income From Investments:														
(a) Interest, Dividends & Rent – Gross	10533	12105	14008	13582	14608	16076	17686	424	532	404	636	396	418	457
(b) Profit on sale/redemption of investments	1085	659	942	1320	1805	5371	654	161	117	254	729	146	97	4
(c) (Loss on sale/ redemption of investments)	(124)	(92)	(92)	(4)	(0)	(8)		(10)	(0)	(14)				0
(d) Transfer/gain on revaluation/Change in Fair value								190	114	288	86	27	289	342
(e) Amortization of Premium/Discount on Investments					0					2	5			
Other Income														
TOTAL (A)	63739	62424	49946	48407	43314	40688	38171	765	763	935	1456	848	1088	1102
Expenses other than those directly related to the insurance business	745	2346	3300	19825	16026	13918	3789	182	254	215	6902	5525	7055	701
Bad debts written off												21		
Provisions (Other than taxation)														
(a) For diminution in the value of investments (Net)					65		483						200	(2)
(b) Provision for doubtful debts						287				1005	49	5	0	
(c) Others														
Prior Period Expenses														
Contribution to Policyholders Account	25919	31538	32646	16300	10665	13922	23456	2120	5656	10154	753	6000	1700	8248
TOTAL (B)	26664	33884	35946	36125	26756	28127	27728	2301	5909	11374	7704	11550	8955	8947
Profit/ (Loss) before tax	37075	28540	14000	12282	16558	12562	10443	(1536)	(5147)	(10439)	(6248)	(10703)	(7867)	(7845)
Prior period expenses														
Provision for Taxation					1									
Profit / (Loss) after tax	37075	28540	14000	12282	16557	12562	10443	(1536)	(5147)	(10439)	(6248)	(10703)	(7867)	(7845)
APPROPRIATIONS														
(a) Balance at the beginning of the year	(124249)	(95364)	(68823)	(52823)	(40535)	(23858)	(11296)	(11768)	(13305)	(18451)	(28890)	(35138)	(45841)	(53707)
(b) Interim dividends paid during the year														
(c) Proposed final dividend	7000													
(d) Dividend distribution tax	1190													
(e) Transfer to reserves/ other accounts														
(f) Adjustment on account of depreciation in PY														
(g) Adjustment done due to scheme approved by High Court														
Profit carried to the Balance Sheet	(95364)	(66823)	(52823)	(40541)	(23977)	(11296)	(853)	(13305)	(18451)	(28890)	(35138)	(45841)	(53707)	(61552)

Note : Figures in brackets indicate negative values

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

(₹ lakh)

PARTICULARS	AVIVA						BAJAJ ALLIANZ							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Amounts transferred from the Policyholders Account (Technical Account)	25714	21673	5923	8541	2393	12180	4020	63910	48789	31144	36892	34954	48010	42091
Income From Investments:														
(a) Interest, Dividends & Rent – Gross	7344	8252	6239	6075	5435	5015	5021	48558	58563	65013	60649	59104	62028	58815
(b) Profit on sale/redemption of investments	677	441	1	131	476	346	92	4588	6157	10667	21028	13115	10096	26355
(c) (Loss on sale/ redemption of investments)	(1)			(16)	(7)	(217)	(88)	(1325)	(1256)	(1174)	(3895)	(4615)	(5630)	(14468)
(d) Transfer/gain on revaluation/Change in Fair value														
(e) Amortization of Premium/Discount on Investments								1960	1548	985	(498)	(1121)	(647)	(456)
Other Income								259	184	94				91
TOTAL (A)	33733	30366	12163	14731	8296	17324	9046	117930	113986	106729	114176	101437	113857	112428
Expenses other than those directly related to the insurance business	1531	2522	1126	8643	11379	10984	6121	1016	1693	4087	5452	5031	4665	3733
Bad debts written off														
Provisions (Other than taxation)														
(a) For diminution in the value of investments (Net)							317							
(b) Provision for doubtful debts														
(c) Others														
Prior Period Expenses														
Contribution to Policyholders Account	26951	22827	10165	9788	2119	1021	7539	694	11625	4357	14187	15745	37639	43949
TOTAL (B)	28482	25349	11291	18431	13498	12006	13977	1710	13317	8444	19639	20775	55772	59983
Profit/ (Loss) before tax	5252	5018	872	(3700)	(5202)	5319	(4931)	116219	100869	98285	94537	80661	58085	52445
Prior period expenses														
Provision for Taxation								13760	13047	10388	10911	9050	7899	7486
Profit / (Loss) after tax	5252	5018	872	(3700)	(5202)	5319	(4931)	102459	87821	87897	83626	71612	50186	44959
APPROPRIATIONS														
(a) Balance at the beginning of the year	(137294)	(132042)	(127025)	(126153)	(129852)	(135055)	(129736)	363558	466017	553334	641231	724857	796468	833936
(b) Interim dividends paid during the year													10550	10550
(c) Proposed final dividend														
(d) Dividend distribution tax														
(e) Transfer to reserves/ other accounts														
(f) Adjustment on account of depreciation in PY									(304)					
(g) Adjustment done due to scheme approved by High Court														
Profit carried to the Balance Sheet	(132042)	(127025)	(126153)	(129852)	(135055)	(129736)	(134667)	466017	553334	641231	724857	796468	833936	866177

Note : Figures in brackets indicate negative values

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

(₹ lakh)

PARTICULARS	BHARTI AXA					CAMARA HSBC								
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Amounts transferred from the Policyholders Account (Technical Account)	(874)	(5905)	(5846)	281	14524	19449	8706	13285	8828	9464	6397	11780	14411	15497
Income From Investments:														
(a) Interest, Dividends & Rent – Gross	1051	1269	1541	1873	1906	2197	2491	3263	3597	4203	4995	5619	6739	8468
(b) Profit on sale/redemption of investments	379	375	499	482	1172	481	1106	480	473	408	307	510	1056	1577
(c) (Loss on sale/ redemption of investments)	(96)	(36)	(20)	(209)	(111)	(248)	(406)	(59)	(1)	(2)				
(d) Transfer/gain on revaluation/Change in Fair value														
(e) Amortization of Premium/Discount on Investments														
Other Income								13	11	6	1	8		
TOTAL (A)	460	(4297)	(3826)	2427	17491	21880	11897	16982	12908	14078	11701	17917	22206	25542
Expenses other than those directly related to the insurance business	224	307	437	470	24764	25866	782	42	161	415	471	676	872	451
Bad debts written off										8	0	3	21	12
Provisions (Other than taxation)														
(a) For diminution in the value of investments (Net)							3500							(1)
(b) Provision for doubtful debts							366			16	(10)	32	2	4742
(c) Others														
Prior Period Expenses														
Contribution to Policyholders Account	16206	7456	6886	14043		28730	28730	10320	2457	1038	114	422	686	9829
TOTAL (B)	16430	7763	7322	14513	24764	25866	33377	10362	2618	1478	574	1132	5686	15033
Profit/ (Loss) before tax	(15970)	(12061)	(1148)	(12086)	(7273)	(3986)	(21480)	6619	10290	12600	11127	16784	16520	10509
Prior period expenses														
Provision for Taxation	(15970)	(12061)	(1148)	(12086)	(7273)	(3986)	(21480)	6619	10290	12600	11127	16784	16520	10509
Profit / (Loss) after tax														
APPROPRIATIONS														
(a) Balance at the beginning of the year	(186759)	(202729)	(214790)	(225938)	(238024)	(245297)	(249282)	(73399)	(66779)	(56489)	(43889)	(32762)	(15978)	542
(b) Interim dividends paid during the year														
(c) Proposed final dividend														
(d) Dividend distribution tax														
(e) Transfer to reserves/ other accounts														
(f) Adjustment on account of depreciation in PY														
(g) Adjustment done due to scheme approved by High Court														
Profit carried to the Balance Sheet	(202729)	(214790)	(225938)	(238024)	(245297)	(249282)	(270755)	(66779)	(56489)	(43889)	(32762)	(15978)	542	11051

Note : Figures in brackets indicate negative values

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

(₹ lakh)

PARTICULARS	EDELWEISS TOKIO							EXIDE LIFE						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Amounts transferred from the Policyholders Account (Technical Account)					140	1554	2297	7305	6064	6647	11265	10552	10875	15161
Income From Investments:														
(a) Interest, Dividends & Rent – Gross	4026	4130	3791	5275	4680	6613	4872	2423	3535	5422	5336	5906	6845	7331
(b) Profit on sale/redemption of investments	1821	4092	3258	4298	3731	1754	2293	969	1841	1395	3608	741	953	3157
(c) (Loss on sale/ redemption of investments)	(1118)	(913)	(922)	(1344)	(782)	(2489)	(819)		(1)	(1)	(25)	(47)	(47)	
(d) Transfer/gain on revaluation/Change in Fair value														
(e) Amortization of Premium/Discount on Investments	353	353	141		337	152	2	361	795				(443)	
Other Income								24	28	26				
TOTAL (A)	5083	7661	6267	8229	8105	7584	8645	11082	12264	13489	20183	17200	18184	25650
Expenses other than those directly related to the insurance business	97	308	478	472	16235	20508	104	256	980	322	8578	8117	442	24
Bad debts written off														
Provisions (Other than taxation)														
(a) For diminution in the value of investments (Net)							4202							1328
(b) Provision for doubtful debts														123
(c) Others														
Prior Period Expenses														
Contribution to Policyholders Account	11914	14454	21267	29340	15140	14139	32854	5523	4758	4290	354	3080	350	21286
TOTAL (B)	12011	14762	21745	29812	31375	34647	37160	5779	5738	4612	8933	11197	16981	22760
Profit/ (Loss) before tax	(6928)	(7101)	(15478)	(21583)	(23270)	(27063)	(28515)	5303	6526	8876	11251	6003	1203	2890
Prior period expenses														
Provision for Taxation	(3)	(1)									(645)	(21)	(295)	64
Profit / (Loss) after tax	(6926)	(7100)	(15478)	(21583)	(23270)	(27063)	(28515)	5303	6526	8876	11895	6023	1499	2825
APPROPRIATIONS														
(a) Balance at the beginning of the year	(9395)	(16321)	(23421)	(38899)	(60482)	(83752)	(110814)	(112707)	(107404)	(100878)	(92002)	(80107)	(74083)	(72585)
(b) Interim dividends paid during the year														
(c) Proposed final dividend														
(d) Dividend distribution tax														
(e) Transfer to reserves/ other accounts														
(f) Adjustment on account of depreciation in PY														
(g) Adjustment done due to scheme approved by High Court														
Profit carried to the Balance Sheet	(16321)	(23421)	(38899)	(60482)	(83752)	(110814)	(139330)	(107404)	(100878)	(92002)	(80107)	(74083)	(72585)	(69759)

Note : Figures in brackets indicate negative values

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

(₹ lakh)

PARTICULARS	FUTURE GENERALI						HDFC							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Amounts transferred from the Policyholders Account (Technical Account)		4093	860	546	456	13827	11333	76540	67086	71825	78634	100220	120690	119139
Income From Investments:														
(a) Interest, Dividends & Rent – Gross	2664	2303	1867	1482	1612	1855	1817	9912	14863	16384	18331	22505	30490	36025
(b) Profit on sale/redemption of investments	211	510	515	459	473	295	234	1494	5457	1363	6198	9670	11698	10840
(c) (Loss on sale/ redemption of investments)	(79)	(93)	(122)	(58)	(75)	(96)	(144)	(14)	(293)	(852)	(1531)	(3378)	(285)	(3085)
(d) Transfer/gain on revaluation/Change in Fair value														
(e) Amortization of Premium/Discount on Investments								16	66	(22)	(312)	(772)	(1065)	
Other Income								0	0	1055	0	1302	2108	1856
TOTAL (A)	2796	6812	3120	2428	2466	15880	13241	87948	87179	89763	101320	129548	163637	164776
Expenses other than those directly related to the insurance business	53	675	220	465	553	29069	710	1378	2062	2136	6802	1254	2781	3343
Bad debts written off														
Provisions (Other than taxation)														
(a) For diminution in the value of investments (Net)							575	586	(5)	326	(435)	(41)	973	19785
(b) Provision for doubtful debts									(5)	1	0	(5)		
(c) Others														
Prior Period Expenses														
Contribution to Policyholders Account	6611	6038	6468	10664	16249	6319	27508	21733	4669	3800	3539	15665	30895	10475
TOTAL (B)	6664	6713	6688	11130	16801	35388	28792	23697	6722	6263	9906	16874	34648	33602
Profit/ (Loss) before tax	(3868)	99	(3568)	(8701)	(14335)	(19507)	(15551)	64251	80457	83500	91414	112674	128989	131174
Prior period expenses														
Provision for Taxation	(3868)	99	(3568)	(8701)	(14335)	(19507)	(15551)	(8277)	1907	1659	2201	1774	1309	1648
Profit / (Loss) after tax								72528	78551	81840	89213	110900	127679	129527
APPROPRIATIONS														
(a) Balance at the beginning of the year	(116453)	(120320)	(120221)	(123790)	(132491)	(146826)	(166334)	(84300)	(23442)	38353	98583	161349	239365	327403
(b) Interim dividends paid during the year								9974	13964	17954	21974	27322	32883	
(c) Proposed final dividend								1695	2792	3655	4473	5562	6759	
(d) Dividend distribution tax														
(e) Transfer to reserves/ other accounts														
(f) Adjustment on account of depreciation in PY														
(g) Adjustment done due to scheme approved by High Court														
Profit carried to the Balance Sheet	(120320)	(120221)	(123790)	(132491)	(146826)	(166334)	(181886)	(23442)	38353	98583	161349	239365	327403	456929

Note : Figures in brackets indicate negative values

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

(₹ lakh)

PARTICULARS	ICICI PRUDENTIAL					IDBI FEDERAL								
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Amounts transferred from the Policyholders Account (Technical Account)	126418	113880	120764	113154	108921	107704	198871	7112	15469	845	1775	6604	10424	12030
Income From Investments:														
(a) Interest, Dividends & Rent – Gross	35922	37691	38777	37407	41934	42515	44810	1949	2107	3412	3086	3282	4023	4123
(b) Profit on sale/redemption of investments	14320	14296	20044	28811	33469	31223	26745	43	443	421	940	743	543	483
(c) (Loss on sale/ redemption of investments)	(13187)	(1718)	(1961)	(1140)	(1255)	(9009)	(5468)	(7)	(122)	(882)	(153)	(127)	(213)	(311)
(d) Transfer/gain on revaluation/Change in Fair value														
(e) Amortization of Premium/Discount on Investments	1694	3036	3098	1392	(183)	(547)	(143)	832	1275	472	369	330	300	606
Other Income	991	46	2853	2853	484	904	54	7	7	10	36	9	25	146
TOTAL (A)	166158	167211	180721	182477	183360	172789	264869	9935	19179	4278	6054	10841	15100	17076
Expenses other than those directly related to the insurance business	1141	4537	3126	3796	3876	3773	2854	175	281	531	628	747	754	583
Bad debts written off														
Provisions (Other than taxation)														
(a) For diminution in the value of investments (Net)	2630		439				4656	(7)	1				1069	(55)
(b) Provision for doubtful debts										0				330
(c) Others														
Prior Period Expenses														
Contribution to Policyholders Account	9465	4146	180	180	7528	52720	150484	1755	3440	2219	220			48
TOTAL (B)	13237	8663	3565	3976	11404	56493	157994	1923	3723	2750	848	747	1823	905
Profit/ (Loss) before tax	152921	158528	177157	178501	171956	116296	106875	8012	15456	1528	5206	10094	13277	16171
Prior period expenses														
Provision for Taxation	3745	4901	12111	10278	9974	2232	(0)							1388
Profit / (Loss) after tax	156666	163429	165046	168223	161983	114065	106875	8012	15456	1528	5206	10094	13277	14783
APPROPRIATIONS														
(a) Balance at the beginning of the year	(116435)	(103346)	4820	25077	126830	169603	198866	(42311)	(34299)	(18844)	(17316)	(12109)	(2015)	11262
(b) Interim dividends paid during the year	79315	53611	90220	55216	48807	22969	11487							3720
(c) Proposed final dividend	30014	30071	30079	11	50240	47373	22256							8000
(d) Dividend distribution tax	18581	16048	24489	11243	20163	14459	6936							2409
(e) Transfer to reserves/ other accounts	15667	(44468)												
(f) Adjustment on account of depreciation in PY														
(g) Adjustment done due to scheme approved by High Court														
Profit carried to the Balance Sheet	(103346)	4820	25077	126830	169603	198866	265063	(34299)	(18844)	(17316)	(12109)	(2015)	11262	11916

Note : Figures in brackets indicate negative values

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

(₹ lakh)

PARTICULARS	INDIAFIRST							KOTAK MAHINDRA						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Amounts transferred from the Policyholders Account (Technical Account)	4139	1931	2233	6287	6293	14169	8946	20064	16176	16523	20306	29244	38723	46008
Income From Investments:														
(a) Interest, Dividends & Rent – Gross	2369	2580	3318	3646	4019	4223	4622	6952	8799	10489	12448	14358	16787	20513
(b) Profit on sale/redemption of investments	232	166	15	351	273	144	93	1313	359	609	253	1409	20	326
(c) (Loss on sale/ redemption of investments)	(121)	(36)	(0)	(0)	(2)	(0)	(0)	(945)	(170)	(153)	(188)	(145)	(64)	(1)
(d) Transfer/gain on revaluation/Change in Fair value														
(e) Amortization of Premium/Discount on Investments	775	749	500	712	402	648	138							
Other Income	0	106	104	111	69	126	128							
TOTAL (A)	7394	5495	6170	11107	11053	19309	13927	27384	25164	27468	32818	44865	55465	66846
Expenses other than those directly related to the insurance business	242	614	254	622	1337	1499	1770	79	132	236	353	782	411	610
Bad debts written off						33								
Provisions (Other than taxation)														
(a) For diminution in the value of investments (Net)						1554	9753						19	7
(b) Provision for doubtful debts				6	21	21	62		57	96	125	200	260	370
(c) Others														
Prior Period Expenses														
Contribution to Policyholders Account	9699	4192	5144	6962	4575	10044	12084	2366	840	530	277	431	1722	2159
TOTAL (B)	9941	4806	5398	7590	5932	13152	23668	2445	1029	863	755	1413	2412	3147
Profit/ (Loss) before tax	(2547)	689	773	3517	5121	6157	(9742)	24939	24136	26605	32063	43452	53053	63699
Prior period expenses														
Provision for Taxation								1025	1246	1531	1735	2111	2329	2881
Profit / (Loss) after tax	(2547)	689	773	3517	5121	6157	(9742)	23913	22889	25075	30327	41341	50724	60818
APPROPRIATIONS														
(a) Balance at the beginning of the year	(22895)	(25443)	(24754)	(23981)	(20464)	(15844)	(10187)	24034	47948	70837	95912	126239	167580	218304
(b) Interim dividends paid during the year														
(c) Proposed final dividend														
(d) Dividend distribution tax														
(e) Transfer to reserves/ other accounts					500	500								
(f) Adjustment on account of depreciation in PY														
(g) Adjustment done due to scheme approved by High Court														
Profit carried to the Balance Sheet	(25443)	(24754)	(23981)	(20464)	(15844)	(10187)	(19928)	47948	70837	95912	126239	167580	218304	279121

Note : Figures in brackets indicate negative values

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

(₹ lakh)

PARTICULARS	LIC						MAX LIFE							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Amounts transferred from the Policyholders Account (Technical Account)	163427	180305	249703	220033	242182	266060	269774	29440	28350	33512	55512	39917	44022	48901
Income From Investments:														
(a) Interest, Dividends & Rent – Gross	3405	3263	3191	3577	3521	3738	3520	21956	20330	17309	13561	17560	16345	17331
(b) Profit on sale/redemption of investments				1398	339	1260	212	3107	7264	6612	18151	4879	6415	3845
(c) (Loss on sale/ redemption of investments)	(9)	(9)	(8)	(153)	(61)	(667)	(799)	(977)	(661)	(2020)	(656)	(262)	(584)	(440)
(d) Transfer/gain on revaluation/Change in Fair value								(34)					(500)	
(e) Amortization of Premium/Discount on Investments								97	123	(33)	(163)	(392)	94	170
Other Income								3	4	56	49	54	247	
TOTAL (A)	166822	183559	252886	224856	245981	270390	272707	53593	55410	55436	86453	61755	66039	67807
Expenses other than those directly related to the insurance business		113	0	20	40	42	45	1975	3245	4154	9607	(677)	2571	1806
Bad debts written off														
Provisions (Other than taxation)														
(a) For diminution in the value of investments (Net)							588							1009
(b) Provision for doubtful debts														
(c) Others														
Prior Period Expenses														
Contribution to Policyholders Account														
TOTAL (B)		113	0	20	40	42	633	3286	7651	4341	9631	238	3775	8023
Profit/ (Loss) before tax	166822	183446	252886	224836	245942	270348	272075	50307	47759	51094	76822	61517	62264	59784
Prior period expenses														
Provision for Taxation	1154	1088	1102	1662	1301	1499	804	6716	6335	7183	10829	8755	6622	5847
Profit / (Loss) after tax	165668	182378	251785	223174	244641	268850	271271	43592	41424	43911	65993	52763	55642	53937
APPROPRIATIONS														
(a) Balance at the beginning of the year								(26933)	(16470)	127	141	49275	67627	75385
(b) Interim dividends paid during the year								12835	14974	18229	14007	16310	23410	37801
(c) Proposed final dividend	163427	180305	249703	220033	242182	266060	269774	13613	4989	18229	12280	12280	16310	26480
(d) Dividend distribution tax								4495	3991	7440	2852	5820	8164	13212
(e) Transfer to reserves/ other accounts	2242	2073	2081	3141	2458	2790	1497	2186	872					
(f) Adjustment on account of depreciation in PY														
(g) Adjustment done due to scheme approved by High Court														
Profit carried to the Balance Sheet	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(16470)	127	141	49275	67627	75385	51830

Note : Figures in brackets indicate negative values

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

(₹ lakh)

PARTICULARS	PNB METLIFE						PRAMERICA							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Amounts transferred from the Policyholders Account (Technical Account)	394	649	931	1469	13529	15305	7193	826	7110	15771	18294	34511	31231	20850
Income From Investments:														
(a) Interest, Dividends & Rent – Gross	4569	4942	5281	5669	6460	8567	9447	1213	4253	5733	5800	5988	5683	4048
(b) Profit on sale/redemption of investments	65	0	2			12	222	358	1628	822	4530	1207	683	1058
(c) (Loss on sale/ redemption of investments)	(2)					(11)		(44)	(11)	(56)	(35)	(34)	(93)	(64)
(d) Transfer/gain on revaluation/Change in Fair value														
(e) Amortization of Premium/Discount on Investments							(143)	85	296	(67)	(219)	(357)	(331)	(200)
Other Income														
TOTAL (A)	5025	5591	6214	7138	19989	23873	16719	2436	13275	22202	28369	41316	37172	25692
Expenses other than those directly related to the insurance business	61	349	614	751	976	1137	3042	375	624	689	15661	26999	25269	6138
Bad debts written off														
Provisions (Other than taxation)														
(a) For diminution in the value of investments (Net)														855
(b) Provision for doubtful debts														21216
(c) Others	73		237			473								
Prior Period Expenses														
Contribution to Policyholders Account														
TOTAL (B)	134	349	851	751	5619	8701	7286	9834	8690	16366	21327	29162	27381	39670
Profit/ (Loss) before tax	4891	5243	5363	6387	14169	15172	9433	(7397)	4585	5836	7042	12154	9791	(13978)
Prior period expenses														
Provision for Taxation							156	7492	(590)	751	907	1565	1273	535
Profit / (Loss) after tax	4891	5243	5363	6387	14169	14311	9277	95	3994	5084	6135	10589	8518	(13443)
APPROPRIATIONS														
(a) Balance at the beginning of the year	217	5107	10350	15712	22100	93765	(79454)	(50795)	(50608)	(46614)	(41529)	(35394)	(24805)	(16287)
(b) Interim dividends paid during the year														
(c) Proposed final dividend														
(d) Dividend distribution tax														
(e) Transfer to reserves/ other accounts														
(f) Adjustment on account of depreciation in PY														
(g) Adjustment done due to scheme approved by High Court														
Profit carried to the Balance Sheet	5107	10350	15712	22100	36269	(79454)	(70176)	(50608)	(46614)	(41529)	(35394)	(24805)	(16287)	(29730)

Note : Figures in brackets indicate negative values

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

(₹ lakh)

PARTICULARS	RELIANCE NIPPON						SAHARA							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Amounts transferred from the Policyholders Account (Technical Account)	32830	15074	7928	8112	13160	14972	21029	1445	842	554	723	32	271	(89)
Income From Investments:														
(a) Interest, Dividends & Rent – Gross	10522	10709	10655	9438	8657	9156	8463	2333	2032	1,718	2234	2211	2067	2403
(b) Profit on sale/redemption of investments	1426	3460	5653	4164	5783	3293	5368	139	251	30	87	5		
(c) (Loss on sale/ redemption of investments)	(1709)	(427)	(2124)	(1010)	(1110)	(1196)	(1790)	(164)	(78)	(926)	(104)			
(d) Transfer/gain on revaluation/Change in Fair value					(75)	(50)	23	239			(73)			
(e) Amortization of Premium/Discount on Investments	5487	1077	63	(74)				6	8	8	4	11	16	156
Other Income														
TOTAL (A)	48556	29893	22176	20629	26416	26176	33093	3999	3055	1384	2871	2258	2353	2470
Expenses other than those directly related to the insurance business	956	4709	3877	12232	1872	3461	4210	298	226	242	2733	1086	156	305
Bad debts written off					8147	7936								
Provisions (Other than taxation)							3545						100	250
(a) For diminution in the value of investments (Net)														
(b) Provision for doubtful debts														
(c) Others	231	(20)	(211)											(262)
Prior Period Expenses														
Contribution to Policyholders Account	11480	11666	38238	14510	16344	12233	21832	1133	365	487		267	46	2649
TOTAL (B)	12667	16375	41904	26742	26363	23630	29587	1431	591	729	2733	1353	302	2942
Profit/ (Loss) before tax	35888	13518	(19728)	(6113)	53	2546	3506	2568	2464	655	139	905	2052	(472)
Prior period expenses														
Provision for Taxation								159	316	15		84	296	
Profit / (Loss) after tax	35888	13518	(19728)	(6113)	53	2546	3506	2409	2148	640	139	821	1756	(472)
APPROPRIATIONS														
(a) Balance at the beginning of the year	(216177)	(191486)	(189487)	(19728)	(25840)	(25787)	(23241)	9562	11971	11219	11859	11998	12819	11782
(b) Interim dividends paid during the year									2320					
(c) Proposed final dividend	9571	9571												(2320)
(d) Dividend distribution tax	1627	1948							580					(472)
(e) Transfer to reserves/ other accounts														
(f) Adjustment on account of depreciation in PY														
(g) Adjustment done due to scheme approved by High Court														(2832)
Profit carried to the Balance Sheet	(191486)	(189487)	(19728)	(25840)	(25787)	(23241)	(19735)	11971	11219	11859	11998	12819	11782	11270

Note: Figures in brackets indicate negative values

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

(₹ lakh)

PARTICULARS	SBI LIFE						SHIRAM LIFE							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Amounts transferred from the Policyholders Account (Technical Account)	83962	70442	66558	65459	82940	99850	146265	6794	7839	4294	5709	5860	11182	8857
Income From Investments:														
(a) Interest, Dividends & Rent – Gross	17857	23162	27569	31436	34841	40419	46656	2446	2468	2583	2160	2146	2055	2193
(b) Profit on sale/redemption of investments	2080	3434	3687	8436	11116	9649	16875	26	1134	577	2261	5684	2396	3238
(c) (Loss on sale/ redemption of investments)	(234)	(141)	(846)	(304)	(873)	(630)	(15861)		(46)	(83)	(69)	(657)	(2987)	(3124)
(d) Transfer/gain on revaluation/Change in Fair value			1369	588										
(e) Amortization of Premium/Discount on Investments	515	1157			122	1127		209	133	(38)	(37)	(64)	(48)	(8)
Other Income	736	746	793	821	1132	1354	679	0	4	34	63	28	70	8
TOTAL (A)	104916	98800	99130	106437	129279	151770	194614	9474	11531	7368	10087	12997	12667	11164
Expenses other than those directly related to the insurance business	298	160	2404	2753	3195	2999	4830	62	71	38	4868	3471	6705	115
Bad debts written off														
Provisions (Other than taxation)														
(a) For diminution in the value of investments (Net)	(104)	(105)	41	(41)	74	1593	802						500	271
(b) Provision for doubtful debts														62
(c) Others														498
Prior Period Expenses														
Contribution to Policyholders Account	30708	15298	9307	6268	7564	9892	47628	435	2975	5014	3609	209	12	7593
TOTAL (B)	30902	15352	11752	8980	10833	14483	53259	497	3046	5052	8477	3680	7217	8539
Profit/ (Loss) before tax	74013	83447	87378	97457	118446	137286	141355	8977	8485	2315	1610	9316	5450	2625
Prior period expenses														
Provision for Taxation		1443	1275	1992	3407	4607	(863)	371	513	431	(71)	529	(833)	(905)
Profit / (Loss) after tax	74013	82004	86103	95465	115039	132680	142218	8606	7972	1884	1680	8788	6283	3530
APPROPRIATIONS														
(a) Balance at the beginning of the year	168299	230613	297406	369066	446478	537446	646014	16272	24878	30804	32676	34243	40575	44639
(b) Interim dividends paid during the year	10000	12000	12000	15000	20000	20000	20000		1614		113	2009	1794	933
(c) Proposed final dividend														
(d) Dividend distribution tax	1700	2399	2443	3054	4072	4111			329	12	113	409	369	192
(e) Transfer to reserves/ other accounts		812							(103)			38	57	
(f) Adjustment on account of depreciation in PY														
(g) Adjustment done due to scheme approved by High Court														
Profit carried to the Balance Sheet	230613	297406	369066	446478	537446	646014	788233	24878	30804	32676	34243	40575	44639	47044

Note: Figures in brackets indicate negative values

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

(₹ lakh)

PARTICULARS	STAR UNION DAI-ICHI						TATA AIA							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Amounts transferred from the Policyholders Account (Technical Account)	3486	5825	4333	6026	7774	10010	8795	32917	31742	10033	10236	18519	9307	6903
Income From Investments:														
(a) Interest, Dividends & Rent – Gross	1586	1057	1208	1052	2411	3185	3587	8823	12452	14596	12483	12454	13820	13208
(b) Profit on sale/redemption of investments	186	184	221	324	375	511	1570	18	6	1956	10638	3894	3371	3686
(c) (Loss on sale/ redemption of investments)	(117)	(135)	(22)	(5)	(99)	(242)	(106)	(20)	(4)	(80)	(37)	(924)	(1345)	(440)
(d) Transfer/gain on revaluation/Change in Fair value														
(e) Amortization of Premium/Discount on Investments														
Other Income	11	6	1	11	1	0	14				147			1456
TOTAL (A)	5152	6938	5741	7408	10462	13465	13861	41738	44196	26504	33321	34090	25153	24813
Expenses other than those directly related to the insurance business	186	276	444	1094	1523	996	1245	434	350	11876	1111	1073	880	586
Bad debts written off			1		4	8				45	60	25	81	1
Provisions (Other than taxation)						42	3344					(1)	416	
(a) For diminution in the value of investments (Net)						312	3344					96	(241)	157
(b) Provision for doubtful debts	6	7	8			10	152							488
(c) Others			50	100	200	225								
Prior Period Expenses														
Contribution to Policyholders Account	9544	5346	2971	731	1146	1721	3185	9	12638	7573	17650	14325	18614	16745
TOTAL (B)	9736	5629	3474	1925	2872	3304	7936	443	12988	19493	18622	15518	19750	17977
Profit/ (Loss) before tax	(4584)	1309	2267	5483	7589	10160	5925	41295	31208	7011	14500	18572	5403	6835
Prior period expenses	70	21	5			7								
Provision for Taxation									4846	649	3152	1584	2127	2428
Profit / (Loss) after tax	(4654)	1287	2262	5483	7589	10153	5925	41295	26362	6363	11348	16988	3276	4407
APPROPRIATIONS														
(a) Balance at the beginning of the year	(14234)	(18888)	(17601)	(15339)	(9856)	(2266)	7262	(96621)	(55327)	(28965)	(22602)	(11255)	5733	9010
(b) Interim dividends paid during the year						518								
(c) Proposed final dividend						106	324							
(d) Dividend distribution tax							67							
(e) Transfer to reserves/ other accounts														
(f) Adjustment on account of depreciation in PY														
(g) Adjustment done due to scheme approved by High Court														
Profit carried to the Balance Sheet	(18888)	(17601)	(15339)	(9856)	(2266)	7262	12797	(55327)	(28965)	(22602)	(11255)	5733	9010	13417

Note : Figures in brackets indicate negative values

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

(₹ lakh)

PARTICULARS	TOTAL						2019-20
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	
Amounts transferred from the Policyholders Account (Technical Account)	751379	695903	689088	709152	811685	933760	1040706
Income From Investments:							
(a) Interest, Dividends & Rent – Gross	212078	244993	264720	262239	281612	310859	327908
(b) Profit on sale/redemption of investments	35178	52746	59949	118904	101016	91665	110035
(c) (Loss on sale/ redemption of investments)	(20363)	(6152)	(11436)	(10938)	(14518)	(26060)	(47414)
(d) Transfer/gain on revaluation/Change in Fair value	205	444	444	515	(943)	(943)	
(e) Amortization of Premium/Discount on Investments	12220	10369	5183	1331	(1757)	(78)	1617
Other Income	2403	1503	2394	3880	3243	4848	3305
TOTAL (A)	993100	999363	1010342	1085083	1181283	1314051	1436156
Expenses other than those directly related to the insurance business	11808	26993	41221	114307	135858	166813	47895
Bad debts written off			54	60	8199	8079	13
Provisions (Other than taxation)	(7)	1			42		
(a) For diminution in the value of investments (Net)	3112	(110)	807	(476)	157	21058	87875
(b) Provision for doubtful debts	6	7	1029	45	153	(218)	289
(c) Others	304	32	173	225	335	21066	7279
Prior Period Expenses							
Contribution to Policyholders Account	215353	184876	188419	155181	145395	223698	499575
TOTAL (B)	230577	211800	231702	269342	290097	440539	642927
Profit/ (Loss) before tax	762523	787563	778641	815741	891186	873512	793229
Prior period expenses	70	21	5				
Provision for Taxation	26143	35032	37093	42952	40113	29932	21469
Profit / (Loss) after tax	758783	761131	741543	772789	851073	843581	772830
APPROPRIATIONS							
(a) Balance at the beginning of the year	(860786)	(487040)	(37113)	417381	839060	1102046	1461483
(b) Interim dividends paid during the year	112125	96870	138403	106197	114447	112123	53940
(c) Proposed final dividend	223624	228550	298011	220045	304702	332063	335063
(d) Dividend distribution tax	29286	28088	38028	21622	36026	36610	24512
(e) Transfer to reserves/ other accounts	20002	(40711)	2093	3254	2996	3347	1489
(f) Adjustment on account of depreciation in PY		(407)					(2832)
(g) Adjustment done due to scheme approved by High Court							
Profit carried to the Balance Sheet	(487040)	(37113)	189487	839053	1231960	1461483	1816477

Note : * represents mathematical reserves after allocation of bonus

Figures in brackets represents negative values

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

(₹ lakh)

PARTICULARS	ADITY BIRLA SUNLIFE							AEGON LIFE						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Sources of Funds														
Shareholders' Funds:														
Share Capital	190121	190121	190121	190121	190121	190121	190121	130700	131050	135944	142985	144262	146311	146560
Advance Against share capital														
Share Application Money Pending Allotment	26829	26829	26829	26829	26829	26829	30037	3060	31399	39699	48373	48373	64669	76747
Reserves and Surplus	14	(32)	(82)	(4)	4147	263	(180)	1	16109	167343	182684	192638	210980	223307
Credit/(Debit) Fair Value Change Account	216964	216950	216919	216946	221097	217214	219978	133761	147159	167343	182684	192638	210980	223307
Sub-Total														
Borrowings														
Policyholders' Funds:														
Credit/(Debit) Fair Value Change Account	406	3357	62813	218543	333982	193485	(76417)	(18)	71	(126)	242	62	55	-894
Revaluation Reserve-Investment Property														
Policy Liabilities	283533	428569	586437	846026	1097021	1400916	1712450	27386	41685	60235	80689	102807	126090	152261
Insurance Reserves														
Provision for Linked Liabilities	2016928	2360336	2191643	2208935	2090010	2275896	2289608	86250	99642	89693	86516	81104	85004	68781
Fund for Discontinued Policy	47544	89787	85268	63795	53961	53174	61842	11039	17796	13685	9350	8537	8182	8945
Sub-Total	2348411	2882048	2936161	3337299	3574975	3923472	3987483	124658	159196	163487	176797	199509	226331	236092
Deferred Tax Liability	7334	1848	1319	687	523	797	1151	156	108	64	69	6859	12467	14860
Funds for Future Appropriations	2572709	3100846	3154399	3554932	3796594	4141482	4208612	258574	306463	330894	359550	399007	449778	474259
Total														
Application of Funds														
Investments														
Shareholders'	132921	155234	170663	160391	185140	208173	230544	8490	8291	9923	9717	14175	14948	9948
Policyholders'	280072	413115	568196	803121	1028388	1319670	1599575	27594	45523	65032	88655	110788	140859	167842
Assets Held to Cover Linked Liabilities	2064472	2450122	2342276	2486772	2472791	2516399	2282494	97445	117531	103415	95869	89641	93186	77726
Loans	2847	3787	4784	5372	7430	11406	16629	3060	3168	3482	4839	5511	6576	6835
Fixed Assets	3992	4917	6462	8095	7455	9074	9598	1209	1381	1389	1507	2039	2937	7835
Deferred Tax Asset														
Current Assets														
Cash and Bank Balances	50768	43119	48107	49905	60856	64406	44093	3922	4067	5639	3331	4717	6018	5216
Advances and Other Assets	35410	38756	50111	83021	100186	109009	131068	8378	7620	8401	8385	13281	15285	13624
Sub-Total (A)	86178	81875	98218	132926	161042	173415	175161	12300	11686	14040	11716	17998	21303	18840
Current Liabilities	7864	68175	82651	77700	83056	97282	98305	8729	10167	12228	11881	16023	18660	13765
Provisions	11211	2791	2311	2525	2512	6608	7085	167	194	209	148	158	171	393
Sub-Total (B)	89075	70966	84962	80226	85568	103890	105390	8896	10361	12437	12030	16181	18831	14148
Net Current Assets (C) = (A - B)	(2897)	10909	13257	52700	75474	69525	69771	3404	1325	1604	(314)	1817	2472	4692
Miscellaneous Expenditure														
(To the Extent Not Written off or Adjusted)														
Debit Balance in Profit & Loss Account														
(Shareholders' Account)	91302	62762	48762	36480	19916	7235	13305	104067	18451	28890	35138	45841	53707	61562
Debit Balance in Policyholders' A/c														
Total	2572709	3100846	3154399	3554932	3796594	4141482	4208612	258574	306463	330894	359550	399007	449778	474259

Note : Figures in brackets indicate negative values

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

(₹ lakh)

PARTICULARS	AVIVA LIFE									BAJAJ ALLIANZ								
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20				
Sources of Funds																		
Shareholders' Funds:																		
Share Capital	200490	200490	200490	200490	200490	200490	200490	15071	15071	15071	15071	15071	15071	15071				
Advance Against share capital																		
Share Application Money Pending Allotment																		
Reserves and Surplus							(768)											
Credit/(Debit) Fair Value Change Account					(24)	(90)												
Sub-Total	200490	200490	200490	200490	200466	200400	199722	587083	674900	763149	847557	921823	965380	973071				
Borrowings																		
Policyholders' Funds:																		
Credit/(Debit) Fair Value Change Account	2	9	5	15	(234)	(691)	(5547)	6771	20761	13623	61551	79263	89675	14887				
Revaluation Reserve-Investment Property																		
Policy Liabilities	201451	271297	307355	367455	428737	495722	582506	1170845	1460554	1693136	1914892	2094468	2376801	2689574				
Insurance Reserves																		
Provision for Linked Liabilities	507275	520528	444297	439743	390394	368394	258905	2128760	2164485	1915360	2039967	2028271	2181373	1813315				
Fund for Discontinued Policy	21367	35661	30846	22216	15703	14243	12791	14550	28442	29903	43857	49496	81829	112911				
Sub-Total	730095	827495	782503	829429	834600	877668	848655	3320926	3674242	3652021	4060266	4251498	4729678	4630687				
Deferred Tax Liability	4943	5657	5358	6682	6517	7118	7522	18395	12441	20738	32157	43552	90151	98292				
Funds for Future Appropriations	935528	1033642	988351	1036611	1041583	1085186	1055899	3926405	4361583	4435909	4939980	5216874	5785209	5702050				
Total																		
Application of Funds																		
Investments																		
Shareholders'	94239	72216	77694	72976	62773	65509	66070	581048	718662	756467	739607	849024	909870	923725				
Policyholders'	188638	278278	317050	364690	420561	487863	564290	1153622	1443788	1709020	2048024	2209060	2446001	2722840				
Assets Held to Cover Linked Liabilities	533464	561785	480464	466560	412376	389541	278928	2143310	2192927	1945262	2083821	2077764	2263197	1926226				
Loans								5269	9574	14490	17964	23562	31841	41747				
Fixed Assets	2533	1986	1799	1521	1374	1178	1241	25548	22720	21980	22650	23727	25033	34184				
Deferred Tax Asset																		
Current Assets																		
Cash and Bank Balances	12724	11021	8028	8667	10586	9692	6578	73206	45234	33972	61453	50197	74172	28292				
Advances and Other Assets	21749	26000	26510	43943	48405	46828	47858	109202	121086	121015	193397	228573	235670	238040				
Sub-Total (A)	34473	37022	34538	52610	58991	56520	54836	182408	166319	154986	254851	278770	309842	266332				
Current Liabilities	47174	43193	48350	52333	48547	44250	43069	132521	152453	122689	180177	197639	155363	172517				
Provisions	2686	1477	997	1266	1000	910	1063	32280	39955	43607	46760	47396	45212	40487				
Sub-Total (B)	49860	44670	49347	53599	49547	45160	44132	164801	192408	166296	226938	245035	200575	213004				
Net Current Assets (C) = (A - B)	(15388)	(7648)	(14809)	(889)	9445	11360	10704	17607	(26088)	(11310)	27913	33735	109266	53328				
Miscellaneous Expenditure																		
(To the Extent Not Written off or Adjusted)																		
Debit Balance in Profit & Loss Account																		
(Shareholders' Account)	132042	127025	126153	129852	135055	129736	134667											
Debit Balance in Policyholders' A/c																		
Total	935528	1033642	988351	1036611	1041583	1085186	1055899	3926405	4361583	4435909	4939980	5216874	5785209	5702050				

Note : Figures in brackets indicate negative values

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

(₹ lakh)

PARTICULARS	BHARTI AXA						CAMARA HSBC							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Sources of Funds														
Shareholders' Funds:														
Share Capital	197820	211570	228620	240620	240620	240620	289120	95000	95000	95000	95000	95000	95000	95000
Advance Against share capital														
Share Application Money Pending Allotment	19844	20594	20744	20744	20744	20744	21216	12500	12500	12500	12500	12500	13042	23551
Reserves and Surplus	(24)	619	(60)	329	(18)	(60)	(761)	2	86	53	86	53	232	343
Credit/(Debit) Fair Value Change Account	217640	232783	249305	261694	261347	273304	309574	107502	107500	107500	107586	107553	108275	118894
Sub-Total														
Borrowings				6000	6000	6000	6000							
Policyholders' Funds:														
Credit/(Debit) Fair Value Change Account	(237)	1554	(1216)	1430	143	634	(1884)	2	29	96	293	96	293	(2500)
Revaluation Reserve-Investment Property														
Policy Liabilities	46269	88206	142164	222766	319297	445301	586337	154772	217028	278449	358066	454799	598206	
Insurance Reserves														
Provision for Linked Liabilities	167274	173711	127420	121164	108130	104231	89103	594816	684459	625172	725802	780114	872370	750378
Fund for Discontinued Policy	10908	17174	15101	8185	1962	724	866	39631	67541	59308	48696	45713	54891	65160
Sub-Total	224215	280645	283470	353545	435532	556890	680421	789221	922670	901508	1052976	1183990	1382353	1411245
Deferred Tax Liability		66	91	126	7869	8454	9883	896724	1030170	1012605	1165507	1296981	1509029	24014
Funds for Future Appropriations	441855	513494	532866	615364	704748	838648	999878							1554153
Total														
Application of Funds														
Investments														
Shareholders'	14837	16589	27191	21893	26470	31054	33513	45579	50936	65489	67558	76365	90954	111501
Policyholders'	48508	90912	136669	223143	312994	433888	566713	156029	165401	228587	286327	368566	467151	610328
Assets Held to Cover Linked Liabilities	178183	190885	142522	129349	110093	104955	89968	634447	762000	684480	774498	825827	927260	815538
Loans		18	67	171	502	1065	1805	1324	1464	1054	784	11	44	106
Fixed Assets	1029	1559	1176	1296	2301	2572	2267					901	1445	3608
Deferred Tax Asset														
Current Assets														
Cash and Bank Balances	6921	6709	8675	11367	11107	12108	22559	4913	1440	(658)	12192	21059	26812	16816
Advances and Other Assets	11271	14789	18257	25531	33227	40112	47482	17341	13177	13561	16753	22817	33681	36718
Sub-Total (A)	18192	21478	26932	36898	44334	52220	70041	22254	14618	12903	28944	43876	60493	53534
Current Liabilities	20533	21577	26360	33906	35184	34404	33149	29552	20306	23615	25138	31912	37544	39248
Provisions	1090	1170	1270	1503	2058	1983	2036	137	432	192	228	631	774	1214
Sub-Total (B)	21623	22747	27629	35409	37242	36387	35185	29688	20738	23807	25366	32543	38318	40462
Net Current Assets (C) = (A - B)	(3431)	(1269)	(697)	1489	7092	15833	34856	(7435)	(6121)	(10904)	3578	11333	22175	13072
Miscellaneous Expenditure														
(To the Extent Not Written off or Adjusted)														
Debit Balance in Profit & Loss Account														
(Shareholders' Account)	202729	214790	225938	238024	245297	249282	270755	66779	56489	43889	32762	15978	1509029	1554153
Debit Balance in Policyholders' A/c	441855	513494	532866	615364	704748	838648	999878	896724	1030170	1012605	1165507	1296981	1509029	1554153
Total														

Note : Figures in brackets indicate negative values

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

(₹ lakh)

PARTICULARS	EDELWEISS TOKIO										EXIDE LIFE				
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
Sources of Funds															
Shareholders' Funds:															
Share Capital	18029	18029	26159	26159	31262	31262	31262	160000	175000	175000	175000	175000	185000	185000	
Advance Against share capital															
Share Application Money Pending Allotment	61971	61971	106588	106588	168485	168485	168485								
Reserves and Surplus	38	274	91	932	(440)	128	(301)	406	1	(3026)	1730	5	2	0	
Credit/(Debit) Fair Value Change Account	80037	80274	132838	133679	199306	199875	199787	160406	175001	175000	175000	175005	185002	185000	
Sub-Total															
Borrowings															
Policyholders' Funds:															
Credit/(Debit) Fair Value Change Account		60	39	1055	37	31	673	482	1373	(3026)	1730	979	2260	(10750)	
Revaluation Reserve-Investment Property															
Policy Liabilities	7085	17798	37902	70511	102815	148344	199522	466403	562869	658186	797173	940904	1110118	1277795	
Insurance Reserves															
Provision for Linked Liabilities	2476	5555	10591	19235	35581	59542	63673	248088	239847	208324	216351	201198	195477	158673	
Fund for Discontinued Policy	250	407	750	1287	3068	5992	10494	3310	9008	10858	12489	12891	13267	16352	
Sub-Total	9812	23820	49282	92087	141501	212909	274363	718283	813098	874341	1027742	1155972	1321122	1442071	
Deferred Tax Liability					235	375	488	738	905	3003	4156	7151	14150	34109	
Funds for Future Appropriations															
Total	89949	104094	182119	225765	341042	413158	474638	879428	989003	1052344	1206898	1338128	1520274	1661180	
Application of Funds															
Investments															
Shareholders'	55334	50787	88757	61377	98926	66895	37520	48509	65777	75663	69555	91815	102436	103349	
Policyholders'	7042	18587	39652	65927	106230	157249	196559	450496	549692	650704	793041	928556	1060583	1230356	
Assets Held to Cover Linked Liabilities	2727	5962	11407	21432	38649	64534	74168	250105	246880	215206	223424	206249	201679	168770	
Loans		5	6	37	60	196	527	983	4684	1556	12	6	15	37131	
45702															
Fixed Assets	1944	1463	1904	6590	8893	9824	10786	904	1636	2806	3284	4126	3819	3775	
Deferred Tax Asset															
Current Assets															
Cash and Bank Balances	2008	2635	4834	10156	9461	9740	9046	15994	16958	20293	28571	20992	30951	25504	
Advances and Other Assets	9783	9829	10402	14918	18714	23244	29558	45133	45143	34385	48205	55909	59371	70683	
Sub-Total (A)	11791	12464	15236	25074	28175	32983	38604	61127	62100	54679	76776	76902	90322	96187	
Current Liabilities	4138	6756	11450	12534	20440	29527	23126	43362	39050	38116	39063	43208	46852	52272	
Provisions	1175	1840	2323	2642	3340	142	185	439	467	612	875	1076	2390	5343	
Sub-Total (B)	5313	8587	13772	15176	23779	29669	23311	43801	39517	38728	39938	44285	49242	57615	
Net Current Assets (C) = (A - B)	6478	3868	1464	9897	4396	3315	15293	17326	22584	15951	36837	32617	41080	38573	
Miscellaneous Expenditure															
(To the Extent Not Written off or Adjusted)															
Debit Balance in Profit & Loss Account															
(Shareholders' Account)	16321	23421	38899	60482	83752	110814	139330	107404	100878	92002	80107	74083	72585	69759	
Debit Balance in Policyholders' A/c															
Total	89949	104094	182119	225766	341042	413158	474638	879428	989003	1052344	1206898	1338128	1520274	1661180	

Note : Figures in brackets indicate negative values

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

(₹ lakh)

PARTICULARS	FUTURE GENERALI							HDFC						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Sources of Funds														
Shareholders' Funds:														
Share Capital	145200	145200	145200	150745	173782	184282	193582	199488	199488	199529	199848	201174	201738	201880
Advance Against share capital												89	39	559
Share Application Money Pending Allotment												270640	364088	496750
Reserves and Surplus	(1)	(30)	(165)	95	145	369	(360)	273	(200)	(4124)	3231	3016	(301)	(19197)
Credit/(Debit) Fair Value Change Account	145199	145170	145035	150840	173927	184651	193222	221310	259189	315864	363868	474919	565564	679992
Sub-Total														
Borrowings														
Policyholders' Funds:														
Credit/(Debit) Fair Value Change Account		(93)	(635)	516	327	799	(2050)	3105	6126	5361	39814	62202	111213	4960
Revaluation Reserve-Investment Property														
Policy Liabilities	125434	155515	176750	205313	245126	298395	360402	433967	1927920	2440064	3238193	4231927	5363471	6527081
Insurance Reserves														
Provision for Linked Liabilities	89320	80213	63756	60065	55476	56062	48492	3273571	4214016	4275382	5080646	5459819	6052125	5084419
Fund for Discontinued Policy	3865	7641	5446	5219	5744	6547	8522	147166	278018	297320	299402	258720	285616	333789
Sub-Total	218619	243276	245318	271113	306673	361804	415366	4657809	6426080	7018127	8658056	10012669	11812425	11950249
Deferred Tax Liability			1	2657	3348	9980	22273	31295	46415	70548	86678	95920	110301	89303
Funds for Future Appropriations	363818	388446	390354	424611	483949	556435	630861	5110414	6731683	7404538	9128602	10583507	12488291	12718545
Total														
Application of Funds														
Investments														
Shareholders'	26074	23311	19025	21191	25569	27271	30567	161563	219621	264015	324558	407033	504979	585548
Policyholders'	117021	154230	177180	198129	237854	287680	347164	1470623	1990848	2586287	3469154	4534714	5712446	6718861
Assets Held to Cover Linked Liabilities	93185	87854	69202	65284	61220	62609	57015	3420737	4492034	4572702	5380048	5718539	6337741	5418208
Loans		67	132	267	371	703	1066	1590	4767	12563	9307	4785	1874	7959
29905														
Fixed Assets	312	457	1798	2337	4806	6083	7179	33874	40196	39637	35292	34140	33330	33013
Deferred Tax Asset														
Current Assets														
Cash and Bank Balances	2133	2156	3511	4690	10811	11519	6795	44491	57237	64660	79650	110847	123982	67987
Advances and Other Assets	14790	13607	12566	20007	21594	22552	25107	97045	125993	128041	217125	240998	279643	362717
Sub-Total (A)	16923	15763	16076	24697	32405	34072	31902	141536	163230	192701	266775	351846	403625	430704
Current Liabilities	9754	13211	16619	19432	25026	28039	25943	143392	203499	255970	377354	460272	505940	490191
Provisions	331	312	365	458	409	641	498	2736	3310	4141	4855	4367	5849	7502
Sub-Total (B)	10084	13523	16984	19890	25435	28680	26441	146128	206809	260111	382010	464639	511789	497693
Net Current Assets (C) = (A - B)	6838	2240	(908)	4807	6970	5392	5461	(4592)	(23579)	(67410)	(85235)	(112753)	(108165)	(66999)
Miscellaneous Expenditure														
(To the Extent Not Written off or Adjusted)														
Debit Balance in Profit & Loss Account														
(Shareholders' Account)	120320	120221	123790	132491	146826	166334	181885	23442						
Debit Balance in Policyholders' A/c														
Total	363818	388446	390354	424611	483949	556435	630861	5110414	6731683	7404538	9128602	10583507	12488291	12718545

Note : Figures in brackets indicate negative values

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

(₹ lakh)

PARTICULARS	ICICI PRUDENTIAL								IDBI FEDERAL							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20		
Sources of Funds																
Shareholders' Funds:																
Share Capital	142926	143172	143232	143535	143550	143578	143586	79967	79978	79989	80000	80000	80000	80000	80000	
Advance Against share capital																
Share Application Money Pending Allotment	10	117	8													
Reserves and Surplus	336638	343205	364150	469961	514086	543974	610559									
Credit/(Debit) Fair Value Change Account	18607	40290	25088	27308	30809	17121	(32283)		(6)	9	3	(170)	23	(1234)		
Sub-Total	498180	526782	532478	640804	688445	704674	721862	79967	79972	79998	80003	79830	91285	90682		
Borrowings																
Policyholders' Funds:																
Credit/(Debit) Fair Value Change Account	47940	117547	97123	178666	205506	178272	(25253)	110	(103)	26	88	(987)	(33)	(8200)		
Revaluation Reserve-Investment Property	6689	5621	5771	6035	6145	6481	6552									
Policy Liabilities	1381249	1725875	2025479	2516953	3089339	3855243	4735562	141589	203946	279704	362885	449578	553849	659001		
Insurance Reserves																
Provision for Linked Liabilities	5913737	7247752	7199029	8393647	9231236	10369895	8803675	163585	172141	160543	190129	231170	266689	237225		
Fund for Discontinued Policy	112807	229775	330443	394106	518881	724525	904822	2273	3515	2071	2490	4112	8080	13356		
Sub-Total	7462421	9326570	9657844	11489408	13061107	15134506	14425359	307557	379498	442346	555592	683874	828586	901382		
Deferred Tax Liability																
Funds for Future Appropriations	50404	52749	66191	60419	87816	103441	123266									
Total	8011005	9906101	10256514	12190630	13837368	15942620	15270487	387524	459470	522344	635595	767578	922600	997995		
Application of Funds																
Investments																
Shareholders'																
Policyholders'	535277	585677	621567	664026	774929	799155	742090	28433	41845	42825	46386	51904	59208	56347		
Assets Held to Cover Linked Liabilities	1445671	1885795	2151562	2706737	3328885	4007118	4675032	144651	208615	268443	347367	439202	542428	636555		
Loans	6031043	7477754	7529579	8787835	9750197	11094581	9708498	165858	175655	162615	192619	235282	274770	250581		
748																
Fixed Assets	20154	21489	21953	21378	42206	47562	47762	1042	1063	13015	14705	14383	13748	13399		
Deferred Tax Asset	153	13	7	5	5	4										
Current Assets																
Cash and Bank Balances	19344	25548	20021	21370	20374	66102	81056	9263	12369	10747	16182	16378	13655	8106		
Advances and Other Assets	96421	123280	127508	264839	251026	267492	302780	19946	22000	28722	36043	46509	49456	51103		
Sub-Total (A)	115764	148828	147529	286209	271400	333594	363836	29209	34369	39469	52226	62888	63110	59209		
Current Liabilities	160664	177816	182138	281573	342541	363862	330286	15657	20303	20898	29172	37631	29766	18118		
Provisions	36462	37660	37973	2050	2218	2551	2753	312	418	441	658	574	1289	725		
Sub-Total (B)	197126	215476	220111	283622	344760	366413	333039	15969	20721	21339	29830	38206	31055	18843		
Net Current Assets (C) = (A - B)	(81362)	(66648)	(72582)	2586	(73359)	(32819)	50797	13241	13648	18130	22396	24682	32055	40366		
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	8011005	9906101	10256514	12190630	13837368	15942620	15270487	387524	459470	522344	635595	767578	922600	997995		

Note : Figures in brackets indicate negative values

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

(₹ lakh)

PARTICULARS	INDIAFIRST							KOTAK MAHINDRA						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Sources of Funds														
Shareholders' Funds:														
Share Capital	47500	47500	62500	62500	62500	62500	63500	51029	51029	51029	51029	51029	51029	51029
Advance Against share capital														
Share Application Money Pending Allotment	13000	13000	13000	13000	13500	14000	28000	76041	76041	101115	131443	172784	223507	284325
Reserves and Surplus														
Credit/(Debit) Fair Value Change Account	60500	60500	75513	75525	76059	76534	91622	104180	127070	152144	182472	223813	274536	335328
Sub-Total														
Borrowings														
Policyholders' Funds:														
Credit/(Debit) Fair Value Change Account		30	(28)	1135	281	28	(2436)	9715	9715	3603	20243	33342	23959	3347
Revaluation Reserve-Investment Property								2033	2033	2033				
Policy Liabilities	327812	405777	518568	674206	813362	994871	991652	280437	392271	531516	703533	954102	1316766	1786071
Insurance Reserves														
Provision for Linked Liabilities	261578	324676	291807	315423	348498	406446	371587	7717	13971	15790	17878	1248559	1369344	1296309
Fund for Discontinued Policy	15977	31485	32930	30026	19653	18181	24025	801395	953248	949464	1139079	16136	24618	38443
Sub-Total														
Deferred Tax Liability	5778	3389	1686	2845	6212	7629	7927	1515	698			20300	27617	25017
Funds for Future Appropriations	671645	825857	920475	1099159	1274065	1513689	1494378	1206212	1518083	1670587	2080053	2496251	3036839	3484514
Total														
Application of Funds														
Investments														
Shareholders'	42195	46679	59561	45785	59265	53036	65562	81396	105197	139964	158755	190493	230982	283474
Policyholders'	290496	393577	505394	669964	810701	1004726	982523	315666	428631	573051	763977	1044546	1397195	1864309
Assets Held to Cover Linked Liabilities	283339	359550	324736	345448	368151	424627	395612	813292	973024	965501	1155928	1264695	1393961	1334752
Loans														
8915		489	785	833	516	446	681	866	969	16773	15076	15311	13062	8821
Fixed Assets	1379	1296	1185	1826	2137	2836	4255	3583	3973	4407	6181	6539	7511	8387
Deferred Tax Asset														
Current Assets														
Cash and Bank Balances	38002	5870	9235	10054	10105	13622	14249	15989	20255	22164	32402	43473	46200	36059
Advances and Other Assets	30317	20518	22690	38883	59033	63105	64262	25056	28498	37935	48149	62853	86195	118985
Sub-Total (A)														
Current Liabilities	68320	26389	31924	46937	69138	76727	78511	41045	48752	60099	80551	106326	132395	155044
Provisions	39978	27123	26883	33601	51507	59043	52559	48843	56150	84854	97488	126806	130767	148821
	38	49	258	180	109	87	321	895	2117	2656	3162	2603	3259	21547
Sub-Total (B)														
40016	27173	27141	33782	33782	51617	59130	52880	49738	58266	87510	100651	129409	134026	170367
Net Current Assets (C) = (A - B)														
28304	(784)	4784	15155	17521	17521	17596	25631	(8694)	(9514)	(27412)	(20100)	(23084)	(1631)	(15323)
Miscellaneous Expenditure														
(To the Extent Not Written off or Adjusted)														
Debit Balance in Profit & Loss Account														
(Shareholders' Account)	25443	24754	23981	20464	15844	10187	19928							
Debit Balance in Policyholders' A/c														
Total														
	671645	825857	920475	1099159	1274065	1513689	1494378	1206212	1518083	1670587	2080053	2496251	3036839	3484514

Note : Figures in brackets indicate negative values

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

(₹ lakh)

PARTICULARS	LIC										MAX LIFE				
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
Sources of Funds															
Shareholders' Funds:															
Share Capital	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	191881	191881	191881	
Advance Against share capital															
Share Application Money Pending Allotment															
Reserves and Surplus	43000	45071	47151	50180	52678	55461	62200	18227	9524	9538	58672	77024	84782	68058	
Credit/(Debit) Fair Value Change Account	859	1183	1143	466	2360	2408	1753	2105	4120	967	381	983	(571)	(2551)	
Sub-Total	53860	56254	58294	60645	65037	67868	73953	214801	205525	202386	250934	268888	276093	257389	
Borrowings															
Policyholders' Funds:															
Credit/(Debit) Fair Value Change Account	10819114	15868865	10387154	19499764	18673349	21677846	(434054)	6116	21840	1006	30453	34530	56880	(57244)	
Revaluation Reserve-Investment Property												11	222	222	
Policy Liabilities	152921156	175409847	199864165	226328809	253366458	278671196	308199818	1021781	1417328	1904178	2452959	3101374	3814356	4548075	
Insurance Reserves	861134	842595	843767	964679	989797	978362	1278558	1133038	1339577	1303700	1522042	1630499	1867380	1742105	
Provision for Linked Liabilities	7781211	7008648	5898362	6051233	5092027	4160789	3249765	10413	23750	41658	61466	95020	118812	174311	
Fund for Discontinued Policy	9151	22642	19038	9433	4844	5178	5186	2171348	2802486	3250541	4066919	4881434	5857650	6407469	
Sub-Total	172391765	199151597	217022486	252854018	279096476	305493380	312299274	2171348	2802486	3250541	4066919	4881434	5857650	6407469	
Deferred Tax Liability	131	1	5	3	8	17	21	99864	132786	145628	155648	186554	224977	309623	
Funds for Future Appropriations	172445756	199207852	217080785	252914667	279161521	305561266	312373248	2486013	3140807	3598855	4473501	5317877	6358719	6974481	
Total															
Application of Funds															
Investments															
Shareholders'	50808	50620	51309	57398	58580	63662	67942	277509	262269	239182	323031	321459	351868	325812	
Policyholders'	138987239	167774145	187224261	223887272	251554957	275354946	284826679	1061018	1519796	2027841	2554825	3192384	3941733	4604841	
Assets Held to Cover Linked Liabilities	8888813	9468583	8451111	9020460	8813358	7568137	7053181	1133039	1339957	1316379	1559095	1708812	1986192	1916416	
Loans	9624964	10102799	10416440	10229125	10274980	10432255	10782267	4168	5918	7639	13332	22326	32650	42645	
Fixed Assets	306730	316639	321055	258579	274886	288400	301382	11796	11878	16785	16227	15818	19212	21871	
Deferred Tax Asset															
Current Assets															
Cash and Bank Balances	8100300	6437549	4291069	3272887	2268053	4217813	2858123	30820	22113	33263	34645	44050	50269	40599	
Advances and Other Assets	6987501	7300716	8651956	9117456	11254134	13255848	14460427	87754	111278	123020	143182	190435	210779	225060	
Sub-Total (A)	15087802	13738285	12943026	12390343	13522187	17473660	17318550	118574	133391	156283	177827	234485	261048	265658	
Current Liabilities	(147133)	565860	582408	1214172	3617880	3859430	6212673	113366	121979	136497	167734	174382	228762	196387	
Provisions	1657732	1674611	1744009	1714339	1719548	1760365	1764080	18893	10423	28057	3102	4015	5221	6374	
Sub-Total (B)	1510599	2240471	2326417	2828511	5337428	5619795	7976753	132259	132402	164554	170836	178407	233984	202761	
Net Current Assets (C) = (A - B)	13577203	11497794	10616609	9461833	8184760	11853865	9341797	(13695)	989	(8271)	6991	56078	27064	62897	
Miscellaneous Expenditure															
(To the Extent Not Written off or Adjusted)															
Debit Balance in Profit & Loss Account															
(Shareholders' Account)															
Debit Balance in Policyholders' A/c															
Total	172445756	199207852	217080785	252914667	279161521	305561266	312373248	2486013	3140807	3598855	4473501	5317877	6358719	6974481	

Note : Figures in brackets indicate negative values

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

(₹ lakh)

PARTICULARS	INDIAFIRST							KOTAK MAHINDRA						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Sources of Funds														
Shareholders' Funds:														
Share Capital	47500	47500	62500	62500	62500	62500	62500	51029	51029	51029	51029	51029	51029	51029
Advance Against share capital														
Share Application Money Pending Allotment	13000	13000	13000	13000	13500	14000	28000	53151	76041	101115	131443	172784	223507	284325
Reserves and Surplus														
Credit/(Debit) Fair Value Change Account	60500	60500	75513	75525	76059	76534	91622	104180	127070	152144	182472	223813	274536	335328
Sub-Total														
Borrowings														
Policyholders' Funds:														
Credit/(Debit) Fair Value Change Account		30	(28)	1135	281	28	(2436)	587	9715	3603	20243	33342	23959	3347
Revaluation Reserve-Investment Property									2033	2033				
Policy Liabilities	327812	405777	518568	674206	813362	994871	991652	280437	392271	531516	703533	954102	1316766	1786071
Insurance Reserves														
Provision for Linked Liabilities	261578	324676	291807	315423	348498	406446	371587	801385	953248	949464	1139079	1248559	1369344	1296309
Fund for Discontinued Policy	15977	31485	32930	30026	19653	18181	24025	10392	19079	16037	16849	16136	24618	38443
Sub-Total	605367	761967	843276	1020790	1191794	1429526	1394829	1100517	1390316	1518443	1897582	2252139	2734686	3124170
Deferred Tax Liability	5778	3389	1686	2845	6212	7629	7927	1515	698			20300	27617	25017
Funds for Future Appropriations	671645	825857	920475	1099159	1274065	1513689	1494378	1206212	1518083	1670587	2080053	2496251	3036839	3484514
Total														
Application of Funds														
Investments														
Shareholders'	42195	46679	59561	45785	59265	53036	65562	81396	105197	139964	158755	190493	230982	283474
Policyholders'	290486	393577	505394	669964	810701	1004726	882523	315686	428631	573051	763977	1044546	1397195	1864309
Assets Held to Cover Linked Liabilities	283339	359550	324736	345448	368151	424627	395612	813292	973024	965501	1155928	1264695	1393961	1334752
Loans		489	785	833	516	446	681	866	969	16773	15076	15311	13062	8821
8915														
Fixed Assets	1379	1296	1185	1826	2137	2836	4255	3583	3973	4407	6181	6539	7511	8387
Deferred Tax Asset														
Current Assets														
Cash and Bank Balances	38002	5870	9235	10054	10105	13622	14249	15989	20255	22164	32402	43473	46200	36059
Advances and Other Assets	30317	20518	22690	36883	59033	63105	64262	25056	28498	37935	48149	62853	86195	118985
Sub-Total (A)	68320	26389	31924	48937	69138	76727	78511	41045	48752	60099	80551	106326	132395	155044
Current Liabilities	39978	27123	26883	33601	51507	59043	52559	48843	56150	84854	97488	128806	130767	148821
Provisions	38	49	258	180	109	87	321	895	2117	2656	3162	2603	3259	21547
Sub-Total (B)	40016	27173	27141	33782	51617	59130	52880	49738	58266	87510	100651	129409	134026	170367
Net Current Assets (C) = (A - B)	28304	(784)	4784	15155	17521	17596	25631	(8694)	(9514)	(27412)	(20100)	(23084)	(1631)	(15323)
Miscellaneous Expenditure														
(To the Extent Not Written off or Adjusted)														
Debit Balance in Profit & Loss Account	25443	24754	23981	20464	15844	10187	19928							
(Shareholders' Account)														
Debit Balance in Policyholders' A/c														
Total	671645	825857	920475	1099159	1274065	1513689	1494378	1206212	1518083	1670587	2080053	2496251	3036839	3484514

Note : Figures in brackets indicate negative values

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

(₹ lakh)

PARTICULARS	PNB METLIFE						PRAMERICA							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Sources of Funds														
Share Capital	201288	201288	201288	201288	201288	201288	201288	34038	37406	37406	37406	37406	37406	37406
Advance Against share capital														
Share Application Money Pending Allotment	5107	10350	15712	22100				51683	83292	83292	83292	83292	83292	83292
Reserves and Surplus				29	(1)	21	(384)		14	(295)	1563	(3940)	(6507)	(3419)
Credit/(Debit) Fair Value Change Account	206396	211638	217001	223447	201287	201309	200904	85721	120712	120404	122261	116759	114191	117280
Sub-Total				1706	1052	472	200904							
Borrowings			2177											
Policyholders' Funds:														
Credit/(Debit) Fair Value Change Account				252	378	3940	(7184)	0	0		164	162	44	122
Revaluation Reserve-Investment Property														
Policy Liabilities	366152	448449	568627	748870	991724	1258025	1579893	17177	59297	105349	162716	240590	320151	380785
Insurance Reserves														
Provision for Linked Liabilities	630958	686695	619493	622266	574867	596295	475598	23539	25145	22318	24963	29821	36373	31445
Fund for Discontinued Policy	24680	47292	52423	59249	57492	62915	56584							
Sub-Total	1021790	1182436	1242720	1432343	1625514	1921646	2104691	40717	84442	127667	187842	270573	356568	412352
Deferred Tax Liability	4271	13367	16592	15227	17909	29275	44226						417	
Funds for Future Appropriations	1232457	1407442	1476313	1670987	1844710	2152230	2349820	126437	205154	248070	310103	387332	471177	529631
Total														
Application of Funds														
Investments														
Shareholders'	56522	59838	64991	70328	105324	112051	122486	27071	68624	74698	78342	89320	79217	65340
Policyholders'	383169	483420	614314	768304	990388	1269285	1589735	21548	60199	108264	161638	237847	314759	385260
Assets Held to Cover Linked Liabilities	653230	730362	668233	677273	628419	653982	526892	23539	25145	22318	24963	29821	36373	31445
Loans		1587	1920	2428	2884	3685	4692	5826	0	8	42	178	542	1934
3873														
Fixed Assets	2060	4567	7270	7166	7950	9663	11452	411	3304	4626	5046	5434	5165	3815
Deferred Tax Asset								7492	6902	6151	5244	3679	2406	2941
Current Assets														
Cash and Bank Balances	21430	17153	22249	26251	28982	27238	32941	2347	2210	2662	6198	8605	6500	6349
Advances and Other Assets	30170	32703	36848	66680	82422	90384	94484	6588	8330	12006	18308	26385	34829	42083
Sub-Total (A)	51600	49857	59097	92941	111404	117621	127425	8935	10540	14668	24506	34990	41329	48443
Current Liabilities	50258	55906	71860	75622	93613	91330	100746	12720	15659	20532	24300	37757	24734	25580
Provisions	1860	2013	2148	2321	2613	3068	3426	446	523	694	906	1351	1559	15635
Sub-Total (B)	52118	57919	74009	77942	96226	94398	104172	13166	16181	21227	25207	39108	26293	41215
Net Current Assets (C) = (A - B)	(518)	(8063)	(14912)	(14998)	(15178)	(23223)	(23253)	(4231)	(5642)	(6559)	(701)	(4118)	(15035)	(7227)
Miscellaneous Expenditure														
(To the Extent Not Written off or Adjusted)														
Debit Balance in Profit & Loss Account														
(Shareholders' Account)	136406	135397	133989	130034	93765	79454	70176	50608	46614	41529	35394	24805	16287	29730
Debit Balance in Policyholders' A/c														
Total	1232457	1407442	1476313	1670987	1844710	2152230	2349820	126437	205154	248070	310103	387332	471177	529631

Note : Figures in brackets indicate negative values

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

(₹ lakh)

PARTICULARS	RELIANCE NIPPON							SAHARA						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Sources of Funds														
Shareholders' Funds:														
Share Capital	119632	119632	119632	119632	119632	119632	119632	119632	119632	119632	119632	119632	119632	119632
Advance Against share capital														
Share Application Money Pending Allotment	219803	219803	30316	30316	30316	30316	30316	30316	30316	30316	12346	12355	12128	11609
Reserves and Surplus	1041	4993	1126	3612	2747	3349	(5674)	253	124	382	358	380	496	137
Credit/(Debit) Fair Value Change Account	340476	344428	151074	153561	152695	153298	144274	35799	34912	35423	35938	36750	35824	34947
Sub-Total														
Borrowings														
Policyholders' Funds:														
Credit/(Debit) Fair Value Change Account	3319	10583	2258	12721	15581	17261	(39493)	0	107	331	331	450	662	(168)
Revaluation Reserve-Investment Property														
Policy Liabilities	489735	619574	663807	860074	1052724	1262278	1477962	49752	58362	66907	77658	87675	98489	102536
Insurance Reserves														
Provision for Linked Liabilities	1006601	841508	705318	695000	653976	570378	403883	32993	26274	18531	14459	11693	10866	7474
Fund for Discontinued Policy	21143	37262	44251	51891	52530	47228	33312	485	879	352	77	30	25	16
Sub-Total	1520799	1508927	1435634	1619686	1774811	1897144	1875664	83230	85622	85791	92526	99849	110043	109858
Deferred Tax Liability														
Funds for Future Appropriations	2211	642	736	6561	19975	29239	32284	4111	6678	8084	9080	8792	6910	11492
Total	1863486	1853998	1587444	1779807	1947481	2078681	2052222	123140	127212	129297	137543	145391	152776	156296
Application of Funds														
Investments														
Shareholders'	142306	160163	152492	131675	118552	121868	112224	28523	21670	24293	26999	25619	27069	27545
Policyholders'	662074	651305	694400	846741	1084499	1288614	1434292	55687	63743	69972	78682	91626	99830	105638
Assets Held to Cover Linked Liabilities	1028405	878775	749568	746891	706506	617605	437196	33478	27153	18883	14536	11724	10892	7490
Loans														
916	3800	3800	7244	2991	2172	2621	3521	5011	205	543	867	697	788	910
Fixed Assets	1518	3082	3172	2950	2845	4186	5253	1050	1022	981	962	894	754	669
Deferred Tax Asset														
Current Assets														
Cash and Bank Balances	32974	36072	36052	18837	26680	29496	23403	5402	5520	4984	6711	4353	5410	5404
Advances and Other Assets	56694	71856	50627	100708	114048	94477	108695	4435	11793	13087	14006	14897	14616	14790
Sub-Total (A)	89868	107928	86679	119545	140729	122973	132098	9837	17313	18071	20717	19251	20026	20193
Current Liabilities	244715	132372	121534	95981	134014	101313	88012	5374	3220	2604	3919	3546	3350	4660
Provisions	11256	11613	52	26	43	2014	5574	265	1012	1167	1131	965	3354	1496
Sub-Total (B)	255971	143986	121585	96007	134058	103327	93586	5639	4232	3771	5050	4511	6704	6156
Net Current Assets (C) = (A - B)	(166102)	(36058)	(34907)	23538	6671	19646	38512	4198	13081	14300	15667	14740	13322	14038
Miscellaneous Expenditure														
(To the Extent Not Written off or Adjusted)														
Debit Balance in Profit & Loss Account														
(Shareholders' Account)	191486	189487	19728	25840	25787	23241	19735							
Debit Balance in Policyholders' A/c														
Total	1863486	1853998	1587444	1779807	1947481	2078681	2052222	123140	127212	129297	137543	145391	152776	156296

Note : Figures in brackets indicate negative values

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

(₹ lakh)

PARTICULARS	SBI						SHRIRAM							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Sources of Funds														
Shareholders' Funds:														
Share Capital	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000
Advance Against share capital														
Share Application Money Pending Allotment	230613	297406	369066	446478	537446	646014	788389	24878	30804	32683	33944	40588	44682	47146
Reserves and Surplus	3620	6535	4244	8730	15336	11621	(14083)	136	1619	304	6878	675	1537	(3347)
Credit/(Debit) Fair Value Change Account	334233	403941	473310	555208	652782	757636	874308	42514	49923	50492	58230	58772	63749	61372
Sub-Total														
Borrowings														
Policyholders' Funds:														
Credit/(Debit) Fair Value Change Account	26189	50082	33540	77638	94271	105639	(158719)		316	152	3754	3955	1419	(4588)
Revaluation Reserve-Investment Property														
Policy Liabilities	2679504	3286036	3963417	4832376	5555590	6495439	7612301	57553	83947	124174	174824	246386	326954	411966
Insurance Reserves														
Provision for Linked Liabilities	2775628	3313747	3436901	4264607	5266356	6575271	734022	100442	104063	82883	73771	60872	51554	41391
Fund for Discontinued Policy	83357	167114	165265	192696	227229	337637	512510	1803	2307	3369	2922	2367	1386	1945
Sub-Total	5564678	6816979	7599123	9367317	11143447	13513986	15310114	159798	190633	210578	255271	313581	381313	450715
Deferred Tax Liability	743	146	23		19348	28162	71367	95	207	233	133	232	816	3127
Funds for Future Appropriations	5899654	7221066	8072456	9922525	11815576	14299783	16255789	202406	240764	261302.53	313633.03	372585.14	445878.36	515214.44
Total														
Application of Funds														
Investments														
Shareholders'	235246	307024	356490	429550	501435	572324	682795	32441	43858	52355	60562	53952	56346	53600
Policyholders'	2532388	3150447	3825590	4696175	5448567	6447239	7341994	58928	86555	113326	170328	237180	309659	383161
Assets Held to Cover Linked Liabilities	2859728	3481007	3602189	4457303	5493585	6912908	7856533	102245	106370	86252	76693	63240	52940	43337
Loans														
4315	64	64	177	12356	17820	17090	17250	36448	78	157	293	490	968	2234
Fixed Assets	28611	27149	44725	53847	58129	59522	58118	3264	3533	4508	4039	4063	6409	6854
Deferred Tax Asset														
Current Assets														
Cash and Bank Balances	254229	252378	261676	242984	264463	242063	142323	14978	11399	15087	14434	20017	14647	11525
Advances and Other Assets	151238	191176	239881	326277	387618	422078	439808	7628	10647	13309	20545	24859	29142	35816
Sub-Total (A)	405467	443554	501557	569261	652081	664141	582131	22606	22046	28396	34979	44876	43790	47341
Current Liabilities	147271	167559	250259	276407	320457	337713	278379	16615	20594	24215	32498	30436	23745	21036
Provisions	14678	20733	20192	25025	34854	35888	23851	541	1161	512	960	1258	1754	2357
Sub-Total (B)	161949	188292	270451	301432	355311	373601	302230	17155	21754	24727	33457	31694	25499	23393
Net Current Assets (C) = (A - B)	243518	255262	231106	267829	296770	290540	279901	5451	291	3669	1521	13182	18291	23948
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	5899654	7221066	8072456	9922525	11815576	14299783	16255789	202406	240764	261303	313633	372585	445878	515214

Note : Figures in brackets indicate negative values

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

(₹ lakh)

PARTICULARS	STAR UNION DAI-ICHI							TATA AIA						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Sources of Funds														
Shareholders' Funds:														
Share Capital	25000	25000	25000	25896	25896	25896	25896	195350	195350	195350	195350	195350	195350	195350
Advance Against share capital														
Share Application Money Pending Allotment	17000	17000	17000	26861	26861	34123	39657				2596	8330	11606	16013
Reserves and Surplus	(9)	0	6	(2)	(145)	(4)	138				971	1409		
Credit/(Debit) Fair Value Change Account	41991	42000	42006	52755	52612	60015	65692	195588	195945	195606	198918	205088	206956	211363
Sub-Total														
Borrowings														
Policyholders' Funds:														
Credit/(Debit) Fair Value Change Account	(18)	(386)	(395)	(250)	(909)	(107)	(3921)							
Revaluation Reserve-Investment Property														
Policy Liabilities	153148	174031	228593	301344	398185	512856	667268	644234	764685	903340	1077051	1263790	1556701	1945087
Insurance Reserves														
Provision for Linked Liabilities	259825	305576	263028	246060	230051	235849	184542	922051	969626	753121	836766	924806	1054363	887740
Fund for Discontinued Policy	20424	36686	42523	40401	38836	31886	17582	35125	56338	69466	14123	243	394	62514
Sub-Total	433379	515907	533750	587555	666162	780464	865472	1613265	1815499	1747045	1967435	2240466	2685697	2919172
Deferred Tax Liability	642	6775	7522	12318	15116	18041	21414	11289	4734	6871	4563	8358	10393	61387
Funds for Future Appropriations	476012	564682	583278	652627	733890	858521	952577	1820143	2016178	1949522	2170916	2453913	2903046	3191923
Total														
Application of Funds														
Investments														
Shareholders'	17689	15946	16502	29909	36417	48699	55854	131741	173104	200324	170026	185370	185700	193154
Policyholders'	140866	179156	224568	302512	382979	482335	653760	665042	778602	897332	1090749	1292126	1602555	2001690
Assets Held to Cover Linked Liabilities	280249	342282	305552	286460	268887	267715	202125	955490	1025966	822489	849002	925044	1054739	950222
Loans		293	731	1040	945	892	843	1047	16873	20953	25358	29165	32167	35904
42014														
Fixed Assets	2594	2259	2245	2248	1956	1719	2339	9729	10897	11367	15018	17536	19712	19491
Deferred Tax Asset														
Current Assets														
Cash and Bank Balances	6934	4880	4780	4147	8909	13177	3667	6811	7960	12877	20907	26239	44469	35142
Advances and Other Assets	42264	28721	40833	37097	45425	56705	47345	36812	49309	46606	86666	70611	85500	108288
Sub-Total (A)	49198	33601	45614	41244	54334	69882	51012	43623	57269	59483	107572	96850	129968	143430
Current Liabilities	33712	26778	27484	20353	13555	12334	13216	57094	78533	87951	99852	92041	122009	153716
Provisions	55	96	97	194	287	338	344	588	1044	1480	2018	3139	3523	4362
Sub-Total (B)	33767	26874	27581	20547	13842	12672	13560	57682	79578	89432	101870	95180	125532	158078
Net Current Assets (C) = (A - B)	15431	6727	18033	20697	40492	57210	37453	(14059)	(22309)	(29949)	5702	1670	4436	(14648)
Miscellaneous Expenditure														
(To the Extent Not Written off or Adjusted)														
Debit Balance in Profit & Loss Account														
(Shareholders' Account)	18888	17601	15339	9856	2266			55327	28965	22602	11255			
Debit Balance in Policyholders' A/c														
Total	476012	564682	583278	652627	733890	858521	952577	1820143	2016178	1949522	2170916	2453913	2903046	3191923

Note : Figures in brackets indicate negative values

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

(₹ lakh)

PARTICULARS	TOTAL						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Shareholders' Funds:							
Share Capital	2593818	2623956	2669147	2695285	2726025	2761188	2808431
Advance Against share capital							
Share Application Money Pending Allotment	10	117	8		89	39	559
Reserves and Surplus	1743213	2014818	2161843	2600725	3023309	3396973	3875547
Credit/(Debit) Fair Value Change Account	27659	60130	28572	55023	58477	36411	(101012)
Sub-Total	4364600	4699021	4859570	5351012	5807900	6194611	6583525
Borrowings			2177	1706	24052	23472	23000
Policyholders' Funds:							
Credit/(Debit) Fair Value Change Account	10925728	16134595	10632397	20189377	20588394	22537801	(793484)
Revaluation Reserve-Investment Property	6689	7654	7804	6035	6156	6703	6774
Policy Liabilities	164448423	190164506	218097080	249295826	281532045	313257131	349783913
Insurance Reserves	868850	856635	859557	982556	969797	978362	1278558
Provision for Linked Liabilities	30921328	33872469	31656135	35387867	36764528	39821067	35702110
Fund for Discontinued Policy	647662	1229599	1368309	1390224	1493171	1905311	2476280
Sub-Total	207818679	242265458	262623460	307253593	341378144	378529845	388477152
Deferred Tax Liability							
Funds for Future Appropriations	243915	289612	358292	404962	571907	760859	1017976
Total	212427193	247254091	267841321	313009567	347757950	385485315	396078653
Application of Funds							
Investments							
Shareholders'	2855852	3323749	3652349	3841595	4408910	4783273	4986509
Policyholders'	150664086	182814363	205773695	247385481	280391599	310575788	326209995
Assets Held to Cover Linked Liabilities	33679822	37516813	35591341	39925565	42281870	45310525	41903318
Loans	9675379	10190825	10522235	10364281	10423986	10666621	11126503
Fixed Assets	466590	489938	537301	493527	544543	581693	618533
Deferred Tax Asset	7645	6915	6158	5893	4349	3372	3838
Current Assets							
Cash and Bank Balances	8775904	7051852	4943928	3997990	3101318	5159061	3532231
Advances and Other Assets	7953125	8426803	9868276	10990133	13413960	15625998	17116794
Sub-Total (A)	16729029	15478656	14812203	14988123	16515277	20785059	20649024
Current Liabilities	1316152	2048238	2278164	3282191	6037484	6386020	8635765
Provisions	1796272	1815422	1895763	1817134	1836525	1889499	1918650
Sub-Total (B)	3112424	3863660	4173927	5099326	7874008	8274969	10554415
Net Current Assets (C) = (A - B)	13616605	11614995	10638276	9888797	8641269	12510090	10094609
Miscellaneous Expenditure (To the Extent Not Written off or Adjusted)							
Debit Balance in Profit & Loss Account (Shareholders' Account)	1220741	1050302	1002805	990288	931229	918861	997518
Debit Balance in Policyholders' Alc	240473	246190	117161	124139	129195	135093	137830
Total	212427193	247254091	267841321	313009567	347757951	385485315	396078653

Figures in brackets represents negative values

Note : * represents mathematical reserves after allocation of bonus

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

(₹ Lakh)

Particulars	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Premiums earned (Net)	527	486.61	470.12	423.87	318.53	244.1	222.28
Profit/ Loss on sale/redemption of Investments	(27.19)	(24.87)	(25.50)	(25.50)	(84.34)	(60.11)	(71.52)
Change in Policy Liabilities	(897.31)	(798.05)	(877.25)	(564.64)	3608.20	(687.73)	(598.48)
Others							
Interest on premium	4	4.21	3.07	1.91	2.63	0.87	0.87
Interest, Dividend & Rent –(Gross)	1591	1674.87	1824.26	1881.3	2025.05	1674.80	1695.14
TOTAL (A)	1198	1342.77	1394.70	1716.94	5870.07	1171.93	1248.29
Claims Incurred (Net)	992	1015.48	549.39	625.12	4476.99	704.53	857.15
Commission	8	6.86	6.35	5.51	3.28	2.51	1.47
Operating Expenses related to Insurance Business	99	106.47	105.97	111.41	109.33	95.65	100.44
Others							
Provision for Bad & Doubtful Debts	4	17.20	0.00			(15.71)	0.00
Provision for Taxation	32	66.88	249.92	337.37	443.15	134.52	90.06
Provision for diminution in investment	0	0.00	10.85				
TOTAL (B)	1135	1212.89	922.48	1079.41	5032.75	921.50	1049.12
Operating Profit/(Loss) C= (A - B)	63	129.88	472.22	637.53	837.32	250.43	199.17
APPROPRIATIONS							
Transfer to Shareholders' Account				637.47	837.32	250.43	199.16
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	63	129.88	472.22	637.47	837.32	250.43	199.16

Note: Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)							
(a) Fire Insurance							
(b) Marine Insurance							
(c) Miscellaneous Insurance	63	129.89	472.22	637.47	837.32	250.43	199.16
INCOME FROM INVESTMENTS							
(a) Interest, Dividend & Rent – Gross							
(b) Profit on sale of investments							
Less: Loss on sale of investments							
TOTAL (A)	63	129.89	472.22	637.47	837.32	250.43	199.16
PROVISIONS (Other than taxation)							
(a) For diminution in the value of investments							
(b) For doubtful debts							
(C) Others							
OTHER EXPENSES							
(a) Expenses other than those related to Insurance Business							
(b) Bad debts written off							
(c) Others							
TOTAL (B)							
Profit Before Tax	63	129.89	472.22	637.47	837.32	250.43	199.16
Provision for Taxation							
Profit after Tax	63	129.89	472.22	637.47	837.32	250.43	199.16
APPROPRIATIONS							
(a) Interim dividends paid during the year							
(b) Proposed final dividend					837.32	250.43	
(c) Dividend distribution tax							
(d) Transfer to any Reserves or Other Accounts							
(e) Transfer to General Reserve							
(f) Balance of profit/ loss brought forward from last year							
(g) Balance carried forward to Balance Sheet	63	129.89	472.22	637.47	837.32	250.43	199.16

Note: Figures in brackets indicate negative values.

TABLE 25: LIFE INSURANCE CORPORATION OF INDIA : BALANCE SHEET "CAPITAL REDEMPTION AND ANNUITY CERTAIN BUSINESS (NON-PARTICIPATING) (As on 31st March)

(₹ Lakh)

Particulars	2014	2015	2016	2017	2018	2019	2020
SOURCES OF FUNDS							
Share Capital	19278	20075.79	20953.04	21517.68	17909.48	18597.21	19195.7
Policy Liabilities	36	35.56	35.36	35.56	35.56	35.56	35.56
Reserves and Surplus	(8)	(5.69)	0				
Fair value change account							
Borrowings							
TOTAL	19305	20105.66	20988.40	21553.24	17945.04	18632.77	19231.26
APPLICATION OF FUNDS							
Investments	19251	20220.89	20190.23	22171.47	20810.79	19593.31	20885.83
Loans							
Fixed Assets							
Current Assets:							
Cash and Bank Balances	37	63.93	1601.11	1434	17	8.00	2.00
Advances and Other Assets	540	504.04	505.74	517.03	493.55	495.52	146.12
Total Current Assets (A)	577	567.97	2106.85	1951.03	510.55	503.52	148.12
Current Liabilities	419	530.79	645.49	1779.15	2377.52	1450.90	1859.66
Provisions	104	152.41	662.99	790.11	998.78	13.16	(56.96)
Total Current Liabilities (B)	523	683.20	1308.48	2569.26	3376.3	1464.06	1802.70
Net Current Assets (C) = (A - B)	55	(115.23)	798.37	(618.23)	(2865.75)	(960.54)	(1654.58)
Miscellaneous Expenditure (to the extent not written off)							
Debit balance in Profit and Loss A/c							
TOTAL	19305	20105.66	20988.40	21553.24	17945.04	18632.77	19231.25

Note: Figures in brackets indicate negative values.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

Insurers	Number of policies in '000s						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Aditya Birla Sun Life	363.19	269.03	188.11	169.85	171.44	120.14	98.47
Aegon	30.79	16.72	9.32	11.73	14.29	16.47	13.52
AVIVA Life	74.17	58.08	37.84	27.88	14.24	13.71	13.46
Bajaj Allianz	490.73	371.54	224.86	130.45	66.99	57.37	61.64
Bharti AXA	50.87	62.16	29.17	33.35	46.23	52.93	131.75
Canara HSBC	17.21	16.45	17.54	12.91	14.33	26.48	34.55
Edelweiss Tokio	38.87	50.96	11.06	9.07	11.21	18.36	25.47
Exide Life	101.09	99.21	63.51	40.58	26.46	27.53	32.12
Future Generali	79.56	73.88	50.41	24.90	25.45	39.84	35.21
HDFC	161.42	156.35	112.10	213.59	225.02	241.92	229.17
ICICI Prudential	446.52	405.78	233.89	111.36	158.98	224.81	249.06
IDBI Federal	40.56	40.02	37.46	41.18	40.24	28.74	28.25
IndiaFirst	15.64	25.12	32.24	29.43	41.18	55.66	47.45
Kotak Mahindra	62.69	58.75	56.81	66.22	74.39	78.31	71.10
Max Life	217.45	201.16	200.33	128.22	138.88	147.59	181.80
PNB Metlife	101.47	86.80	63.92	72.99	80.57	77.52	56.16
Pramerica	59.74	39.58	30.26	22.62	20.09	22.17	28.25
Reliance Nippon	466.99	329.04	243.68	178.18	118.14	82.69	78.07
Sahara	35.03	28.16	273.98	8.78	5.40	2.09	0.58
SBI Life	356.41	248.12	452.74	423.55	345.81	281.49	256.99
Shriram	114.37	93.35	116.59	172.75	136.81	122.70	159.46
Star Union Dai-ichi	58.71	52.79	30.62	35.43	42.70	42.92	34.55
TATA AIA	135.00	82.02	41.68	55.23	50.43	51.68	131.06
LIC	15810.61	11259.40	7755.46	7178.67	6408.41	6415.17	7517.35

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

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

Source of Data: Actuarial Report and Abstract for various years

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

Insurers	Sum Assured (₹ Crore)						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Aditya Birla Sun Life	13011.20	10547.70	8084.77	675.11	947.65	1273.28	13708.59
Aegon	3664.97	3647.30	3689.45	4468.22	6456.69	9168.43	9222.57
AVIVA Life	7430.16	6237.49	6317.98	4728.22	3557.97	2954.95	2594.59
Bajaj Allianz	56322.18	21070.98	5359.76	3781.02	3376.43	3077.35	3940.27
Bharti AXA	2377.34	3124.25	2141.31	2854.56	3116.98	3584.30	6442.08
Canara HSBC	608.91	677.38	657.72	400.78	820.72	2354.64	4023.15
Edelweiss Tokio	7358.63	10413.72	1493.78	1425.84	1302.51	1930.84	3737.40
Exide Life	3229.87	3845.07	3720.32	2862.33	3154.76	3288.42	4729.16
Future Generali	2697.13	2711.13	1575.83	1453.54	1676.02	3278.50	4140.50
HDFC	8738.66	16212.04	18378.01	25720.57	34307.65	41302.80	47568.07
ICICI Prudential	11428.60	11743.82	13211.75	24527.58	34299.84	57820.66	76178.26
IDBI Federal	2311.03	2253.54	1557.58	2014.28	2773.41	2717.98	3075.47
IndiaFirst	527.87	890.57	828.34	710.51	966.85	1501.64	1588.61
Kotak Mahindra	4846.81	4837.18	4678.58	3842.74	4913.52	5708.96	6447.87
Max Life	9280.04	9607.26	11801.65	10418.95	19959.55	31253.62	47917.49
PNB Metlife	3628.22	4328.41	5001.65	5142.89	6752.94	9222.11	10130.45
Pramerica	1209.08	1028.54	754.65	1319.02	1176.95	1499.00	1982.44
Reliance Nippon	7241.85	5778.67	5078.17	7573.35	4404.76	3159.77	3534.17
Sahara	697.72	406.42	5478.68	87.42	86.51	35.13	10.41
SBI Life	10326.41	12290.15	16916.86	20209.87	17369.96	18255.65	21804.93
Shriram	4427.58	3895.40	4738.39	4092.32	3258.06	3404.75	5418.64
Star Union Dai-ichi	906.35	1280.01	1614.85	1991.33	3541.57	3500.05	4023.15
TATA AIA	4368.08	2250.28	1517.35	3406.90	6598.59	7325.43	15402.25
LIC	202127.13	342174.22	302715.37	546590.38	339122.75	362703.50	473944.21

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

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

Source of Data: Actuarial Report and Abstract for various years

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

Insurers	Lapse Ratio (Based on number of policies) (In percent)						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Aditya Birla Sun Life	46.89	34.60	22.83	18.40	17.17	11.21	8.35
Aegon	14.59	9.13	4.29	4.86	5.30	5.54	4.33
AVIVA Life	22.19	16.35	10.43	7.59	3.94	3.69	3.54
Bajaj Allianz	14.00	15.67	10.02	5.93	3.02	2.53	2.65
Bharti AXA	24.72	16.71	9.91	9.24	10.61	10.00	21.58
Canara HSBC	29.62	23.38	20.88	12.92	10.16	12.50	11.48
Edelweiss Tokio	52.44	32.74	17.81	10.36	9.17	10.98	12.01
Exide Life	11.34	10.67	6.37	3.70	2.19	2.06	2.22
Future Generali	16.01	22.35	17.59	9.19	8.62	12.24	10.18
HDFC	6.13	6.74	4.54	7.68	7.18	6.68	6.30
ICICI Prudential	26.87	24.06	13.89	6.05	7.54	9.47	9.60
IDBI Federal	13.60	11.57	9.85	9.68	8.71	5.88	5.62
IndiaFirst	28.84	27.60	25.46	16.25	14.61	14.53	10.02
Kotak Mahindra	5.71	9.60	7.56	7.10	6.59	5.86	4.64
Max Life	9.03	7.69	5.40	4.32	4.38	4.33	5.05
PNB Metlife	23.25	17.90	11.04	10.20	9.57	8.16	5.37
Pramerica	40.65	26.69	18.73	13.49	10.01	8.30	9.07
Reliance Nippon	19.40	13.42	9.95	8.47	5.50	3.76	3.48
Sahara	18.08	11.81	8.69	3.60	2.15	0.86	0.24
SBI Life	7.58	8.83	13.78	14.52	10.96	8.01	6.55
Shriram	45.12	26.34	29.85	33.78	23.67	17.30	19.08
Star Union Dai-ichi	35.04	29.23	15.03	13.37	13.05	11.55	11.48
TATA AIA	8.49	9.74	4.79	3.92	4.80	4.26	8.96
LIC	5.69	4.01	2.76	2.54	2.25	2.24	2.63

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

Source of Data: Actuarial Report and Abstract for various years

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

(in percent)

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

Note: * Persistency ratio for 13th, 25th, 37th, 49th and 61st months. NA: Not available
Persistency rate is calculated as per circular ref: IRDA/ACT/CIR/Misc./035/01/2014 dated 23.01.2014

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

(in percent)

Insurer	2017-18					2018-19					2019-20				
	13*	25*	37*	49*	61*	13*	25*	37*	49*	61*	13*	25*	37*	49*	61*
Aditya Birla Sunlife	60.00	51.00	44.00	35.00	29.00	64.00	54.00	45.00	41.00	32.00	69.00	53.00	44.00	39.00	36.00
Aegon	80.00	59.00	51.00	61.00	48.00	83.00	74.00	55.00	49.00	50.00	84.00	76.00	68.00	52.00	37.00
Aviva	74.56	64.81	51.46	40.78	38.68	72.70	67.30	59.70	48.40	38.10	69.10	64.40	60.80	56.60	37.80
Bajaj Allianz	64.46	50.06	41.30	34.12	27.12	63.38	50.47	45.50	39.14	30.66	66.32	50.96	41.75	39.49	29.80
Bharti AXA	57.44	50.14	42.99	42.85	33.42	58.21	50.03	45.53	40.40	38.83	51.74	48.41	42.11	40.62	34.25
Canara HSBC	69.78	60.10	49.49	41.84	34.26	73.59	61.48	54.74	46.89	37.61	72.93	65.02	55.30	51.54	41.87
Edelweiss Tokio	74.00	58.31	49.52	33.03	25.58	75.21	62.94	52.79	45.96	29.87	75.54	61.22	54.88	46.38	39.79
Exide Life	58.93	51.95	43.55	37.95	32.22	59.62	52.11	43.54	38.34	33.03	59.98	52.50	43.73	38.41	33.49
Future Generali	57.84	40.66	27.05	27.15	20.08	53.49	45.69	34.07	24.26	22.61	57.04	40.34	36.62	29.04	19.04
HDFC	69.00	61.00	60.00	55.00	47.00	71.00	61.40	56.30	57.30	47.20	72.80	62.40	55.20	52.10	47.20
ICICI Prudential	80.70	73.20	66.30	59.40	49.10	78.83	72.01	66.54	62.46	53.30	81.90	71.70	66.00	63.00	56.50
IDBI Federal	68.14	56.00	51.87	51.93	43.43	74.53	61.36	50.74	49.18	49.94	70.25	65.67	53.26	46.40	43.91
IndiaFirst	65.61	57.10	47.02	41.81	38.41	65.88	57.16	52.16	43.76	33.63	67.43	57.74	51.61	48.59	37.40
Kotak Mahindra	81.11	70.65	63.21	55.82	47.20	83.55	72.97	65.40	60.27	46.64	80.74	73.58	64.89	60.63	48.87
Max Life	77.00	69.00	58.00	52.00	47.00	79.00	67.00	60.00	54.00	49.00	82.00	70.00	61.00	56.00	50.00
PNB Metlife	71.70	57.77	45.84	36.62	26.47	77.32	62.62	51.83	40.87	30.16	74.22	62.71	53.29	45.25	31.48
Pramerica	74.33	59.28	39.68	29.05	15.60	77.20	66.10	54.10	36.60	26.60	90.79	83.83	74.90	67.74	57.33
Reliance Nippon	66.47	50.78	41.97	38.37	32.97	72.59	58.24	46.30	40.31	36.14	70.76	62.13	50.28	41.19	35.98
Sahara India	75.00	66.96	52.14	43.68	33.14	75.18	67.18	52.48	44.13	34.26	0.00	54.75	38.18	31.05	23.96
SBI Life *	69.86	59.81	53.14	50.39	38.00	70.91	62.00	55.23	48.03	42.28	71.19	63.33	56.31	49.21	42.61
Shriram	52.02	30.58	25.97	27.23	19.34	57.28	41.67	25.06	24.07	23.72	54.07	39.53	30.87	20.29	19.34
Star Union Dai-ichi	68.96	59.47	51.41	46.62	42.85	69.63	60.76	54.26	49.34	42.74	65.92	53.67	46.14	39.74	25.86
Tata AIA	65.33	49.03	45.81	39.92	32.74	71.07	57.75	45.11	43.83	37.97	73.05	64.89	54.62	43.62	42.70
LIC of India	66.00	58.00	53.00	53.00	43.00	66.00	60.00	54.00	50.00	51.00	61.00	56.00	52.00	48.00	44.00

Note: * Persistency ratio for 13th, 25th, 37th, 49th and 61st months. NA: Not available
Persistency rate is calculated as per circular ref: IRDA/ACT/CIR/Misc./035/01/2014 dated 23.01.2014

TABLE 28: NUMBER OF INDIVIDUAL AGENTS OF LIFE INSURERS

(As on 31st March)

INSURER	2014	2015	2016	2017	2018	2019	2020
Aditya Birla Sunlife	81763	90537	110658	82048	91720	81528	85995
Aegon	8022	7973	6222	5814	5739	5671	1661
Aviva	19985	18935	10443	13648	16431	13803	11285
Bajaj Allianz	169634	120982	89975	77097	70763	72719	80524
Bharti AXA	16733	19132	20561	18535	28638	39382	43316
Canara HSBC	0	0	0	0	0	0	54
Edelweiss Tokio	7255	10421	15490	21449	31031	43681	51723
Exide Life	35140	32357	50300	56034	46126	49833	44383
Future Generali	27292	17150	17919	8755	11890	7629	3928
HDFC	55933	65214	82381	54516	77048	91172	107662
ICICI Prudential	171734	132463	121016	136114	151563	170572	190924
IDBI Federal	10343	13089	9309	7915	10763	14402	10603
IndiaFirst	3790	4325	2468	2910	1660	2038	2540
Kotak Mahindra	44395	55548	86303	96729	94688	124500	124690
Max Life	42620	43505	45276	54283	56968	50854	45979
PNB Metlife	13448	17017	7989	6248	6452	7338	8829
Pramerica	3249	1995	4439	7889	12318	14250	15351
Reliance Nippon	109042	105022	129693	162276	65099	55492	63016
Sahara India	10914	11362	11477	10402	10480	10439	10398
SBI Life	110491	83656	92619	95355	108261	123613	130417
Shriram	4637	4460	4422	4508	4498	4455	4436
Star Union Dai-ichi	6510	8167	8507	9112	4757	2678	999
Tata AIA	40751	40993	27538	25704	26963	29469	30926
Private Total	911918	904303	955005	957341	933856	1015518	1069639
LIC of India	1195916	1163604	1061560	1131181	1148811	1179229	1208826
Industry Total	2107834	2067907	2016565	2088522	2082667	2194747	2278465

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

INSURER	2014	2015	2016	2017	2018	2019	2020
ADITYA BIRLA SUNLIFE	46	34	32	37	33	33	34
AEGON	9	7	6	7	8	8	8
AVIVA	7	5	4	3	6	8	8
BAJAJ ALLIANZ	199	47	37	41	44	63	69
BHARTI AXA	7	6	3	6	13	31	35
CANARA HSBC OBC	3	4	3	5	7	12	13
EDELWEISS TOKIO	2	2	2	2	2	3	8
EXIDE LIFE	14	14	20	29	41	56	59
FUTURE GENERALI	4	2	2	9	14	18	19
HDFC LIFE	8	11	12	57	81	125	153
ICICI PRUDENTIAL	11	11	11	23	36	70	102
IDBI FEDERAL	3	2	3	2	3	5	5
INDIAFIRST	12	12	10	10	11	22	25
KOTAK MAHINDRA	32	34	23	34	47	77	95
MAX LIFE	23	23	19	23	22	29	28
PNB METLIFE	11	12	13	13	11	14	17
PRAMERICA	15	15	9	6	12	18	17
RELIANCE NIPPON	16	16	8	22	30	42	42
SAHARA	5	5	4	4	2	2	0
SBI LIFE	98	82	60	77	76	89	92
SHRIRAM LIFE	7	8	6	5	5	5	7
STAR UNION DAI-ICHI	7	7	7	7	7	5	4
TATA AIA	1	2	3	4	8	9	11
PRIVATE TOTAL	540	361	297	426	519	744	851
LIC	149	142	119	107	104	122	127
INDUSTRY TOTAL	689	503	416	533	623	866	978

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

INSURER	INDIVIDUAL AGENT						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Aditya Birla Sunlife	3	2	2	2	2	2	2
Aegon	3	2	2	0	0	0	0
Aviva	2	1	1	2	2	1	1
Bajaj Allianz	2	2	2	2	2	2	2
Bharti Axa	2	2	2	2	2	2	1
Canara HSBC OBC	-	-	-	-	-	-	-
Edelweiss Tokio	5	2	2	2	2	1	1
Exide	4	3	3	2	2	2	2
Future Generali	1	1	1	1	1	1	1
HDFC	5	5	6	5	2	2	1
ICICI Pru	1	1	1	1	1	1	1
IDBI Federal	3	2	2	1	1	1	0
India First	3	2	2	2	4	3	3
Kotak Mahindra	2	2	2	1	2	1	1
Max	5	4	4	3	2	3	3
PNB MetLife	2	2	2	2	1	1	1
Pramerica	4	5	5	3	3	2	1
Reliance Nippon	3	3	2	1	1	2	2
Sahara	4	2	2	1	0	-	-
SBI Life	6	5	5	5	5	5	5
Shriram	4	4	3	3	2	2	1
Star Union	2	1	1	0	0	0	0
Tata AIA	3	2	2	3	4	4	4
Private Average	3	2	3	2	2	2	2
LIC	29	16	18	18	18	18	17
Industry Average	17	10	11	10	11	11	10

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

TABLE 30: AVERAGE NUMBER OF INDIVIDUAL POLICIES SOLD BY INDIVIDUAL AND CORPORATE AGENTS (Contd.. 30)

INSURER	CORPORATE AGENT						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Aditya Birla Sunlife	2491	611	480	739	798	2346	3617
Aegon	394	230	182	554	707	573	89
Aviva	5545	7047	4930	1692	790	1484	916
Bajaj Allianz	367	69	222	1762	1702	1289	2309
Bharti Axa	231	210	215	1095	779	1051	858
Canara HSBC OBC	12815	17145	21566	22639	16975	13491	12802
Edelweiss Tokio	1829	2192	2584	3547	4090	3266	1941
Exide	3626	1222	435	538	713	624	486
Future Generali	3132	1360	657	1287	759	2075	1559
HDFC	47261	45265	46496	14060	8629	5378	3478
ICICI Pru	38030	35092	29104	23679	14066	9525	5066
IDBI Federal	26780	25384	34074	40920	49971	44340	13868
India First	6823	6196	7353	11204	12981	8263	6582
Kotak Mahindra	1678	1655	3281	3410	2586	1834	1215
Max	14548	12747	12579	14835	15331	15480	11814
PNB MetLife	11183	11599	12289	11389	12306	10541	8188
Pramerica	898	962	804	1085	2075	1163	241
Reliance Nippon	5061	2338	1691	989	488	776	720
Sahara	137	8	22	2	0	0	0
SBI Life	5112	7106	11203	11947	11487	11096	11257
Shriram	6929	9451	19806	18120	24175	23267	25695
Star Union	14531	13155	11853	16172	15900	13451	11775
Tata AIA	3063	1113	9190	14493	10327	15046	19412
Private Average	4747	5450	8332	8293	6960	5781	4820
LIC	2723	2420	2231	1705	1816	1718	1660
Industry Average	4242	4710	6599	6721	5986	5074	4289

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

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

(in ₹ Lakh)

INSURER	INDIVIDUAL AGENT						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Aditya Birla Sunlife	0.60	0.60	0.56	0.74	0.91	0.94	0.95
Aegon	0.91	0.70	0.74	0.11	0.00	0.00	0.00
Aviva	0.68	0.55	0.57	0.83	0.75	0.46	0.38
Bajaj Allianz	0.62	0.67	0.76	1.08	1.56	1.74	1.49
Bharti Axa	0.65	0.64	0.60	0.72	0.74	0.64	0.51
Canara HSBC OBC	-	-	-	-	-	-	0.94
Edelweiss Tokio	0.84	0.72	0.64	0.62	0.64	0.46	0.33
Exide	1.13	1.41	0.90	1.12	0.76	0.83	0.90
Future Generali	0.32	0.26	0.35	0.61	0.74	0.75	0.88
HDFC	0.63	0.90	0.67	0.95	1.19	1.25	1.13
ICICI Pru	0.67	0.80	1.04	1.28	1.49	1.10	0.95
IDBI Federal	0.69	0.47	0.49	0.55	0.51	0.37	0.15
India First	0.37	0.26	0.35	0.48	0.52	0.87	1.00
Kotak Mahindra	0.52	0.56	0.54	0.57	0.67	0.66	0.63
Max Life	1.66	1.56	1.63	1.65	1.67	2.02	2.33
PNB MetLife	0.72	0.61	0.74	0.91	1.07	0.92	0.74
Pramerica	0.98	1.36	1.62	1.41	1.16	0.77	0.44
Reliance Nippon	0.68	0.71	0.50	0.33	0.43	0.84	0.86
Sahara	0.59	0.34	0.38	0.41	0.04	0.00	0.00
SBI Life	1.56	1.77	2.13	2.35	2.58	2.46	2.55
Shriram	1.34	1.33	1.03	1.24	1.22	0.97	0.76
Star Union	0.52	0.36	0.27	0.15	0.05	0.04	0.00
Tata AIA	0.60	0.46	0.78	1.32	1.75	2.41	2.73
Private Average	0.79	0.85	0.87	1.01	1.19	1.22	1.19
LIC	3.39	2.67	2.85	4.00	4.34	4.20	4.08
Industry Average	2.22	1.86	1.95	2.60	2.91	2.84	2.73

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

TABLE 31: AVERAGE NEW BUSINESS PREMIUM INCOME FOR INDIVIDUAL AND CORPORATE AGENTS (Contd... 31)

(in ₹ Lakh)

INSURER	CORPORATE AGENT						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Aditya Birla Sunlife	397.43	395.81	232.15	362.57	648.97	2256.04	3080.07
Aegon	127.46	66.21	80.63	184.76	179.99	61.75	117.44
Aviva	1849.87	2904.93	1368.69	487.94	278.99	409.05	363.28
Bajaj Allianz	71.42	14.38	56.90	119.18	186.86	227.66	638.41
Bharti Axa	52.38	101.40	85.37	642.59	256.69	316.22	318.78
Canara HSBC OBC	6944.36	9453.33	14431.22	15654.26	13758.12	10613.20	9789.63
Edelweiss Tokio	537.98	1086.31	1535.29	2776.56	2975.59	2034.99	1650.58
Exide	1235.50	415.24	135.26	172.71	187.13	167.54	121.45
Future Generali	361.32	412.47	112.72	294.77	296.18	761.23	607.51
HDFC	20230.90	24112.91	22515.00	7965.08	5599.39	4290.45	3354.00
ICICI Pru	17916.79	27190.85	29872.95	24909.34	14331.06	8628.23	5243.48
IDBI Federal	7487.55	10874.00	15804.89	21537.55	30102.57	28832.98	12473.25
India First	1622.88	1488.64	1979.29	3880.33	5207.25	3959.76	3520.30
Kotak Mahindra	1260.98	1176.38	2113.22	2863.71	2856.58	2050.75	1740.97
Max Life	5809.76	6354.54	7638.39	10243.34	11464.92	12678.60	11183.84
PNB MetLife	3058.55	3850.72	4299.51	5009.88	6485.13	6761.41	5373.96
Pramerica	105.72	330.09	350.20	463.37	915.21	458.95	71.34
Reliance Nippon	619.05	281.99	308.12	193.54	128.88	264.16	212.88
Sahara	11.70	4.57	0.74	0.43	0.01	0.00	0.00
SBI Life	1718.44	2206.09	4291.58	6143.53	7368.79	7838.21	9093.41
Shriram	1267.99	1532.37	2336.20	3698.05	3672.22	3371.59	3713.15
Star Union	4773.19	5849.42	5795.73	8940.18	8854.30	8551.97	9784.86
Tata AIA	688.00	2217.88	11232.00	15187.32	11769.57	17877.76	21036.27
Private Average	1704.08	2541.19	4237.14	5028.68	4676.61	4206.78	3925.32
LIC	674.76	615.03	583.38	1002.98	1206.15	992.74	1020.79
Industry Average	1447.47	2070.96	3199.45	4067.95	4019.65	3647.91	3437.27

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

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

(in ₹ Lakh)

INSURER	INDIVIDUAL AGENT						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Aditya Birla Sunlife	22416	28402	31066	38536	45727	50100	57247
Aegon	35471	39035	32734	28001	9327	59742	50352
Aviva	45138	42873	39901	44157	49493	70307	72477
Bajaj Allianz	26916	35039	34524	50768	63812	77277	90589
Bharti Axa	26239	35419	32079	33520	34053	30595	36638
Canara HSBC OBC	-	-	-	-	-	-	-
Edelweiss Tokio	18545	33225	35022	37998	38615	59219	57514
Exide	29008	41668	29409	54928	39841	44210	50804
Future Generali	23145	26902	34170	47038	52159	65962	81933
HDFC	12106	17368	11954	18320	56394	70928	77572
ICICI Pru	52945	81956	88555	101275	106449	98458	101929
IDBI Federal	25773	27619	30548	36698	50240	46472	44019
India First	11244	13542	18055	20723	13676	27886	33596
Kotak Mahindra	30089	33420	34578	38354	43336	44934	51858
Max Life	33572	40707	45259	60896	72395	68763	76928
PNB MetLife	34889	32178	32994	59161	73255	74411	72468
Pramerica	24158	29843	35319	43897	42131	48662	44847
Reliance Nippon	20102	24672	23620	24679	34919	42991	50314
Sahara	16037	18025	22127	27827	26295	NA	-
SBI Life	28367	36992	40683	49542	49895	50775	56513
Shriram	33204	32397	31406	44748	51072	54833	59416
Star Union	20785	34654	32784	37608	38020	34507	0
Tata AIA	21183	29838	34694	47444	45702	55320	63362
Private Average	26334	34340	34052	44501	55242	58570	64974
LIC	11839	16318	16075	22622	24181	23859	23513
Industry Average	12989	18273	18017	24825	26992	26999	27003

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

TABLE 32 : AVERAGE PREMIUM INCOME PER POLICY
FOR INDIVIDUAL AND CORPORATE AGENTS (Contd... 32)

(in ₹ Lakh)

INSURER	CORPORATE AGENT						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Aditya Birla Sunlife	15954	64741	48362	49094	81280	96185	85153
Aegon	32311	28788	44190	33373	25468	10781	132360
Aviva	33363	41223	27763	28838	35297	27569	39671
Bajaj Allianz	19461	20941	25594	6763	10981	17664	27646
Bharti Axa	22716	48286	39768	58690	32963	30088	37170
Canara HSBC OBC	54189	55139	66917	69149	81048	78671	76472
Edelweiss Tokio	29419	49558	59415	78290	72762	62315	85044
Exide	34073	33994	31111	32112	26234	26850	24970
Future Generali	11537	30336	17157	22902	39034	36689	38968
HDFC	42807	53270	48423	56649	64893	79775	96442
ICICI Pru	47112	77484	102643	105194	101887	90583	103501
IDBI Federal	27959	42837	46384	52633	60241	65028	89940
India First	23784	24026	26918	34635	40115	47923	53485
Kotak Mahindra	75152	71072	64412	83974	110469	111815	143274
Max Life	39935	49851	60722	69050	74783	81903	94668
PNB MetLife	27351	33200	34988	43988	52698	64142	65630
Pramerica	11776	34303	43557	42694	44117	39475	29543
Reliance Nippon	12232	12064	18220	19564	26427	34035	29574
Sahara	8517	58628	3378	19113	3116	NA	-
SBI Life	33616	31046	38307	51424	64149	70641	80781
Shriram	18300	16214	11795	20409	15190	14491	14451
Star Union	32847	44464	48897	55283	55688	63579	83098
Tata AIA	22464	199211	122214	104790	113971	118825	108365
Private Average	35898	46631	50856	60636	67191	72771	81434
LIC	24777	25411	26153	58817	66405	57796	61503
Industry Average	34119	43969	48484	60526	67145	71889	80138

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

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

State/Union Territory	ADITYA BIRAL SUNLIFE							AEGON						
	13-14	14-15	15-16	16-17	17-18	18-19	19-20	13-14	14-15	15-16	16-17	17-18	18-19	19-20
Andhra Pradesh	49	21	21	17	17	17	16	4	2	1	1	1	1	1
Arunachal Pradesh	1	1	1	1	1	1	1	0	0	0	0	0	0	0
Assam	17	17	17	18	18	18	17	1	1	1	1	1	1	1
Bihar	35	35	35	34	34	32	29	0	0	0	0	0	0	0
Chattisgarh	11	9	9	9	9	9	9	2	2	2	2	2	2	2
Goa	3	3	3	2	2	2	2	1	1	1	1	1	1	1
Gujarat	35	30	30	31	31	31	30	7	7	7	7	7	7	7
Haryana	21	21	21	21	21	21	21	3	3	2	2	2	2	2
Himachal Pradesh	5	3	3	2	2	2	3	1	1	1	1	1	1	1
Jharkhand	17	17	17	17	17	16	14	1	1	1	1	1	1	1
Karnataka	27	23	23	15	15	15	15	6	6	6	6	6	6	6
Kerala	30	24	24	19	19	19	17	4	4	0	0	0	0	0
Madhya Pradesh	26	23	23	19	19	19	19	6	5	4	4	4	4	4
Maharashtra	58	53	53	43	43	43	40	15	15	15	16	16	16	16
Manipur	1	1	1	1	1	1	1	0	0	0	0	0	0	0
Meghalaya	3	3	3	3	3	3	2	0	0	0	0	0	0	0
Mizoram	1	1	1	0	0	0	0	0	0	0	0	0	0	0
Nagaland	2	2	2	2	2	2	2	0	0	0	0	0	0	0
Odisha	24	22	22	23	23	21	19	3	3	3	3	3	2	2
Punjab	27	17	17	9	9	9	8	5	5	5	5	5	5	5
Rajasthan	27	21	21	18	18	18	17	2	2	2	2	2	2	2
Sikkim	1	1	1	1	1	1	1	1	1	0	0	0	0	0
Tamil Nadu	33	27	27	21	21	21	21	8	8	8	8	8	8	8
Telangana	-	14	14	14	14	14	14	-	2	2	2	2	2	2
Tripura	1	1	1	1	1	1	1	0	0	0	0	0	0	0
Uttrakhand	5	5	5	4	4	4	4	0	0	0	0	0	0	0
Uttar Pradesh	61	57	57	53	53	53	44	7	7	7	7	7	6	6
West Bengal	39	38	38	37	37	35	32	6	5	5	5	5	5	5
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	1	1	1	3	3	3	3	3	3	3
Dadra & Nagra Haveli and Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	13	12	12	12	12	12	12	6	6	6	6	6	6	6
Jammu & Kashmir	3	3	3	3	3	3	3	1	1	1	1	1	1	1
Ladakh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	1	1	1	1	1	1	1	0	0	0	0	0	0	0
Company Total	578	507	507	452	452	445	416	93	91	83	84	84	82	82

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

State/Union Territory	AVIVA							BAJAJ ALLIANZ						
	13-14	14-15	15-16	16-17	17-18	18-19	19-20	13-14	14-15	15-16	16-17	17-18	18-19	19-20
Andhra Pradesh	3	2	2	2	2	2	2	49	26	24	21	21	21	14
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Assam	6	6	6	6	6	5	5	25	25	24	22	21	22	21
Bihar	3	3	3	3	3	1	1	52	52	52	49	49	47	46
Chattisgarh	2	2	2	2	2	0	0	14	14	13	13	13	13	13
Goa	1	1	1	1	1	0	0	2	2	2	2	2	3	3
Gujarat	7	7	7	6	6	3	3	39	39	35	29	29	26	25
Haryana	7	7	7	6	4	3	3	13	13	13	12	12	12	12
Himachal Pradesh	0		0	0	0	0	0	11	11	11	11	11	12	11
Jharkhand	3	3	3	3	2	1	1	34	34	32	30	30	26	25
Karnataka	7	7	7	4	4	3	3	31	31	30	25	26	23	19
Kerala	6	6	6	5	5	5	5	62	61	57	55	48	45	43
Madhya Pradesh	6	6	6	6	6	2	2	37	34	34	31	30	31	27
Maharashtra	13	13	13	13	13	12	12	61	61	52	48	48	48	47
Manipur	0	0	0	0	0	0	0	1	1	1	1	1	1	1
Meghalaya	1	1	1	0	0	0	0	1	1	1	1	1	1	1
Mizoram	0	0	0	0	0	0	0	1	1	1	1	1	1	1
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odisha	6	6	6	6	4	1	1	46	45	41	40	40	39	39
Punjab	9	9	9	7	4	3	3	24	24	24	23	22	19	13
Rajasthan	6	6	6	4	3	1	1	33	33	31	21	21	21	18
Sikkim	0	0	0	0	0	0	0	2	2	2	2	2	1	1
Tamil Nadu	5	5	5	4	3	2	2	35	33	31	28	28	25	19
Telangana	-	1	1	1	1	1	1	-	22	20	16	16	15	13
Tripura	1	1	1	1	1	1	1	2	2	2	2	2	2	2
Uttrakhand	1	1	1	1	0	0	0	13	13	13	12	12	12	11
Uttar Pradesh	8	8	8	7	4	3	3	78	78	73	69	72	66	62
West Bengal	11	11	11	11	11	5	4	63	63	58	55	54	53	51
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	1	1	1	2	2	2	2	2	1	1
Dadra & Nagra Haveli and Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	7	7	7	6	6	6	6	16	16	9	8	8	9	10
Jammu & Kashmir	1	1	1	1	1	1	1	11	11	9	9	9	9	7
Ladakh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	0	0	0	1	0	0	0	0	0	0
Company Total	121	121	121	107	93	62	61	759	750	697	638	631	604	556

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

State/Union Territory	BHARTI AXA							CANARA HSBC						
	13-14	14-15	15-16	16-17	17-18	18-19	19-20	13-14	14-15	15-16	16-17	17-18	18-19	19-20
Andhra Pradesh	8	5	5	6	9	13	14	2	0	0	0	0	0	0
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Assam	2	2	2	2	3	3	4	1	1	1	1	1	1	1
Bihar	2	3	2	4	5	10	13	1	1	1	1	1	1	1
Chattisgarh	2	2	2	3	3	3	3	0	0	0	0	1	1	1
Goa	1	1	1	1	1	1	1	0	0	0	0	0	0	0
Gujarat	9	9	9	11	13	16	18	1	1	1	1	1	1	2
Haryana	6	6	6	7	9	12	12	4	4	4	2	2	2	2
Himachal Pradesh	1	1	1	1	1	1	1	0	0	0	0	0	0	0
Jharkhand	4	4	4	4	7	8	10	0	0	0	0	1	1	1
Karnataka	7	7	7	8	10	15	15	2	2	2	2	3	4	4
Kerala	8	8	8	8	9	9	9	2	2	2	2	2	3	3
Madhya Pradesh	5	5	5	6	8	10	10	1	1	1	1	1	1	1
Maharashtra	18	18	18	16	24	29	29	3	2	2	2	3	3	4
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	1	1	1	0	0	0	0	0	0	0
Mizoram	0	0	0	0	0	0	1	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odisha	4	4	4	5	6	7	9	1	1	1	1	1	1	1
Punjab	6	6	6	7	8	10	12	2	2	2	3	3	3	3
Rajasthan	4	4	4	6	8	11	12	1	1	1	1	1	1	2
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tamil Nadu	8	8	8	9	14	18	20	3	3	3	4	4	5	5
Telangana	-	3	3	3	5	8	9	-	2	2	1	1	1	1
Tripura	0	0	0	0	0	1	1	0	0	0	0	0	0	0
Uttrakhand	3	3	3	4	4	4	4	1	1	1	1	1	1	1
Uttar Pradesh	13	13	13	14	25	29	33	3	2	2	3	3	3	4
West Bengal	6	6	6	7	8	12	14	1	1	1	1	2	2	2
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Dadra & Nagra Haveli and Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	4	3	3	3	4	4	5	2	2	2	1	1	1	1
Jammu & Kashmir	1	1	1	1	1	1	1	0	0	0	0	0	0	0
Ladakh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	1	1	1	1	0	0	0	0	0	0	0
Company Total	123	123	122	138	188	238	263	32	30	30	29	34	37	41

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

State/Union Territory	EDELWEISS TOKIO							EXIDE LIFE						
	13-14	14-15	15-16	16-17	17-18	18-19	19-20	13-14	14-15	15-16	16-17	17-18	18-19	19-20
Andhra Pradesh	2	1	2	2	5	5	5	39	29	29	33	29	27	27
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Assam	0	0	1	1	1	1	1	1	1	2	2	2	2	2
Bihar	2	2	2	2	2	2	2	0	1	1	1	1	1	1
Chattisgarh	2	2	2	2	3	3	3	1	1	1	1	1	1	1
Goa	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Gujarat	7	7	7	7	11	11	11	6	6	6	6	6	6	6
Haryana	3	3	3	4	5	5	5	6	6	6	6	6	6	6
Himachal Pradesh	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Jharkhand	2	2	3	4	4	4	4	1	2	3	0	3	3	3
Karnataka	2	2	3	4	6	6	6	28	33	33	33	32	32	32
Kerala	1	1	2	2	6	6	6	9	9	9	9	9	9	9
Madhya Pradesh	2	2	2	3	4	4	4	6	6	6	6	6	6	6
Maharashtra	15	15	15	22	23	23	23	13	13	13	13	14	14	17
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odisha	1	1	2	3	3	3	3	5	5	6	6	6	6	6
Punjab	3	3	3	3	6	6	6	9	9	9	9	9	9	9
Rajasthan	2	2	3	3	3	3	3	13	13	13	13	13	12	12
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tamil Nadu	0	1	3	4	7	7	7	36	37	37	37	37	35	34
Telangana	-	1	1	1	3	3	3	-	10	10	10	10	10	10
Tripura	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Uttrakhand	0	0	1	1	1	1	1	2	2	2	2	2	2	2
Uttar Pradesh	8	8	8	9	11	11	11	15	15	15	15	15	15	16
West Bengal	1	1	3	3	6	6	6	2	4	7	7	7	7	7
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	1	1	1	1	1	1	0	1	1	1
Dadra & Nagra Haveli and Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	4	4	4	9	9	9	9	3	3	3	3	3	3	3
Jammu & Kashmir	0	0	0	1	1	1	1	2	2	2	2	2	2	2
Ladakh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	0	0	0	1	1	1	1	1	1	1
Company Total	60	61	73	93	123	123	123	201	211	217	217	217	212	215

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

State/Union Territory	FUTURE GENERALI							HDFC						
	13-14	14-15	15-16	16-17	17-18	18-19	19-20	13-14	14-15	15-16	16-17	17-18	18-19	19-20
Andhra Pradesh	5	4	3	3	5	5	5	31	16	20	20	20	20	23
Arunachal Pradesh	0	0	0	0	0	0	0	1	0	0	0	0	0	0
Assam	1	1	1	1	1	3	4	10	9	8	10	10	10	10
Bihar	13	13	11	8	7	7	7	7	10	10	10	10	10	10
Chattisgarh	1	1	1	1	2	2	2	9	9	7	6	6	6	6
Goa	0	0	0	0	1	1	1	2	2	2	2	2	2	2
Gujarat	4	4	4	4	5	5	5	24	28	31	32	32	32	32
Haryana	4	4	4	2	3	3	5	13	13	14	15	15	15	16
Himachal Pradesh	1	1	1	1	1	1	1	5	5	4	6	6	6	6
Jharkhand	3	3	2	1	3	3	3	6	6	6	6	6	6	6
Karnataka	2	2	2	2	3	3	4	31	29	26	27	27	27	27
Kerala	4	4	4	4	6	6	7	47	45	40	40	40	39	39
Madhya Pradesh	4	4	3	3	4	5	4	26	21	21	20	20	20	20
Maharashtra	14	14	14	15	18	19	19	45	45	44	48	48	47	49
Manipur	0	0	0	0	0	0	0	1	1	1	1	1	1	1
Meghalaya	0	0	0	0	0	0	0	3	3	2	2	2	2	2
Mizoram	0	0	0	0	0	0	0	1	1	1	1	1	1	1
Nagaland	0	0	0	0	0	0	1	1	1	1	1	1	1	1
Odisha	2	2	2	2	3	5	6	9	10	10	11	11	11	11
Punjab	3	3	1	1	3	6	9	18	16	17	18	18	18	19
Rajasthan	5	5	2	1	2	1	2	19	17	16	17	17	17	17
Sikkim	0	0	0	0	0	0	0	1	1	1	1	1	1	1
Tamil Nadu	5	5	2	2	5	5	6	37	35	26	27	27	27	27
Telangana	-	1	1	1	1	1	2	-	9	9	11	11	11	12
Tripura	0	0	0	0	1	1	1	1	1	1	1	1	1	1
Uttrakhand	0	0	0	0	1	2	3	3	3	5	5	5	5	5
Uttar Pradesh	21	21	17	14	14	15	16	34	34	33	32	32	32	33
West Bengal	3	3	3	4	7	9	14	24	24	24	26	26	26	26
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	0	1	1	1	1	2	2	1	1	1	1	1
Dadra & Nagra Haveli and Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	1	1	3	3	6	7	7	12	12	12	13	13	13	13
Jammu & Kashmir	1	1	1	1	1	1	1	5	5	4	3	3	3	3
Ladakh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	0	0	0	1	1	1	1	1	1	1
Company Total	98	98	82	75	104	117	136	429	414	398	414	414	412	421

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

State/Union Territory	ICICI PRUDENTIAL							IDBI FEDERAL						
	13-14	14-15	15-16	16-17	17-18	18-19	19-20	13-14	14-15	15-16	16-17	17-18	18-19	19-20
Andhra Pradesh	47	28	25	24	22	23	23	5	5	5	5	4	5	5
Arunachal Pradesh	2	2	2	2	2	2	2	0	0	0	0	0	0	0
Assam	13	16	15	15	15	15	16	1	1	1	1	1	1	1
Bihar	26	26	26	27	27	27	28	2	3	3	3	3	4	4
Chattisgarh	11	11	11	11	11	11	11	1	1	1	1	1	1	1
Goa	3	3	3	3	3	3	3	2	2	2	1	1	1	1
Gujarat	39	37	36	35	35	34	34	4	4	4	4	4	4	5
Haryana	20	19	18	18	18	18	18	2	2	2	2	2	1	1
Himachal Pradesh	9	10	10	10	10	10	10	0	0	0	0	0	0	0
Jharkhand	14	13	13	13	13	14	16	2	2	2	2	2	2	2
Karnataka	24	24	23	23	23	23	24	3	4	4	3	3	3	4
Kerala	36	35	35	34	34	34	34	5	5	5	5	5	5	5
Madhya Pradesh	27	23	23	23	23	22	22	2	2	2	2	2	2	3
Maharashtra	55	53	49	49	48	47	47	10	10	11	10	10	10	10
Manipur	2	3	3	3	3	3	3	0	0	0	0	0	0	0
Meghalaya	2	3	3	3	3	3	3	0	0	0	0	0	0	0
Mizoram	1	1	1	1	1	1	1	0	0	0	0	0	0	0
Nagaland	2	2	2	2	2	2	2	0	0	0	0	0	0	0
Odisha	20	20	19	19	19	19	20	1	1	1	1	1	1	1
Punjab	31	31	28	25	23	23	23	2	2	2	2	2	2	2
Rajasthan	24	24	24	24	23	23	23	3	3	3	3	3	3	3
Sikkim	1	1	1	1	1	1	1	0	0	0	0	0	0	0
Tamil Nadu	35	33	29	29	29	29	30	3	3	3	3	3	5	7
Telangana	-	18	16	13	12	14	14	-	1	1	1	1	1	1
Tripura	2	3	3	3	3	3	3	0	0	0	0	0	0	0
Uttrakhand	6	6	6	6	6	6	6	1	1	1	1	1	1	1
Uttar Pradesh	45	44	41	39	39	39	39	6	6	6	6	6	6	8
West Bengal	37	35	34	35	35	39	42	4	5	5	5	4	4	5
Andaman & Nicobar Is.	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Dadra & Nagra Haveli and Daman & Diu	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	12	12	12	12	12	10	10	2	2	2	2	2	2	2
Jammu & Kashmir	7	7	6	6	6	6	6	0	0	0	0	0	0	0
Ladakh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	1	1	1	1	1	1	1	0	0	0	0	0	0	0
Company Total	557	545	519	510	503	506	516	62	66	67	64	62	65	73

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

State/Union Territory	INDIAFIRST							KOTAK MAHINDRA						
	13-14	14-15	15-16	16-17	17-18	18-19	19-20	13-14	14-15	15-16	16-17	17-18	18-19	19-20
Andhra Pradesh	3	2	2	2	3	3	3	8	4	7	9	9	9	9
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Assam	1	1	1	1	1	1	1	8	10	11	12	12	12	12
Bihar	1	1	1	1	1	1	1	2	2	3	2	2	2	2
Chattisgarh	1	1	0	0	0	0	0	3	3	3	3	3	3	3
Goa	1	1	1	0	0	0	0	1	1	2	2	2	3	2
Gujarat	3	3	3	3	3	3	3	31	31	31	31	25	24	24
Haryana	1	1	0	0	0	0	0	15	17	19	20	21	21	21
Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	1	1	1	1
Jharkhand	2	2	1	0	0	0	0	3	3	3	3	3	3	3
Karnataka	3	3	3	1	1	1	1	10	11	12	14	15	18	18
Kerala	2	2	2	1	1	1	1	11	11	11	9	9	12	12
Madhya Pradesh	4	4	3	2	2	2	2	6	6	6	6	6	6	6
Maharashtra	6	6	5	3	3	3	3	33	30	30	27	29	31	31
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	0	0	0	0	0	0	1	1	1	1
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odisha	2	2	2	1	1	1	1	1	2	3	4	5	4	5
Punjab	2	2	1	1	1	1	1	13	13	13	13	9	7	7
Rajasthan	2	2	2	2	2	2	2	8	8	8	8	8	8	8
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tamil Nadu	3	3	2	1	1	1	1	13	16	18	20	21	26	26
Telangana	-	1	1	1	2	2	2	-	4	6	6	5	7	7
Tripura	0	0	0	0	0	0	0	1	1	1	1	1	1	1
Uttrakhand	1	1	1	0	0	0	0	2	2	2	1	1	1	1
Uttar Pradesh	4	4	1	1	4	4	4	18	18	19	19	17	16	16
West Bengal	3	3	1	1	1	1	1	8	9	10	13	14	14	15
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	1	1	1	1	1	1	1	1	2	2
Dadra & Nagra Haveli and Daman & Diu	0	0	0	0	0	0	0	1	1	1	1	0	0	0
Delhi	1	1	1	1	1	1	1	7	6	6	6	6	10	10
Jammu & Kashmir	1	1	0	0	0	0	0	1	1	1	1	1	1	1
Ladakh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	0	0	0	1	1	1	1	1	1	1
Company Total	48	48	35	24	29	29	29	206	212	228	235	228	244	245

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

State/Union Territory	MAX LIFE							PNBMETLIFE						
	13-14	14-15	15-16	16-17	17-18	18-19	19-20	13-14	14-15	15-16	16-17	17-18	18-19	19-20
Andhra Pradesh	20	9	9	9	9	9	8	13	8	8	8	8	6	6
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Assam	2	1	1	1	1	3	6	3	3	3	3	3	3	3
Bihar	3	2	2	2	2	4	4	4	3	3	3	3	3	3
Chattisgarh	4	3	3	3	3	3	4	2	1	1	1	1	1	1
Goa	4	4	4	4	4	4	4	1	1	1	1	1	1	1
Gujarat	29	21	21	21	21	24	24	12	11	11	6	6	5	5
Haryana	20	13	13	13	13	14	17	6	6	6	4	4	4	4
Himachal Pradesh	5	4	4	4	4	4	4	1	1	1	1	1	1	1
Jharkhand	4	4	4	4	4	4	6	3	3	3	3	3	3	3
Karnataka	10	9	9	9	9	9	12	8	7	7	6	6	6	6
Kerala	11	8	8	8	8	8	9	18	15	15	13	13	13	13
Madhya Pradesh	8	6	6	6	6	8	9	5	5	4	4	4	4	4
Maharashtra	37	36	34	34	34	41	42	14	16	17	7	7	7	10
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meghalaya	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	1	0	0	0	0	0	0	0
Odisha	8	5	5	5	5	5	5	5	5	5	5	4	4	4
Punjab	27	6	6	6	6	7	9	9	8	8	5	5	5	5
Rajasthan	14	9	9	9	9	10	11	3	3	3	2	2	2	2
Sikkim	0	0	0	0	0	0	1	0	0	0	0	0	0	0
Tamil Nadu	17	14	14	14	14	17	19	11	10	8	8	8	8	7
Telangana	-	7	7	7	7	7	7	-	3	3	3	3	3	3
Tripura	1	0	0	0	0	1	1	0	0	0	0	0	0	0
Uttrakhand	6	3	3	3	3	3	4	1	1	1	1	1	1	1
Uttar Pradesh	26	23	22	22	22	22	28	13	13	13	10	9	9	9
West Bengal	10	8	7	7	7	12	12	12	13	13	8	8	8	8
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	1	1	2	1	1	1	1	1	1	1
Dadra & Nagra Haveli and Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	16	16	15	15	15	16	17	6	9	9	5	5	5	5
Jammu & Kashmir	2	2	2	2	2	2	2	9	7	7	6	4	4	4
Ladakh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	1	1	1	1	1	1	1	1	1	1	1	0	0	0
Company Total	287	215	210	210	210	239	269	161	154	152	115	110	107	109

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

State/Union Territory	PRAMERICA							RELIANCE NIPPON						
	13-14	14-15	15-16	16-17	17-18	18-19	19-20	13-14	14-15	15-16	16-17	17-18	18-19	19-20
Andhra Pradesh	1	0	0	1	2	2	2	92	59	51	42	42	41	40
Arunachal Pradesh	0	0	0	0	0	0	0	1	1	1	1	1	1	1
Assam	1	1	3	4	5	5	5	31	30	28	29	29	29	29
Bihar	0	0	0	1	2	2	2	39	39	39	41	41	38	38
Chattisgarh	0	0	1	1	2	2	2	10	10	9	8	8	8	8
Goa	0	0	0	0	1	1	1	4	4	4	3	3	3	3
Gujarat	4	4	5	5	5	9	9	64	64	59	54	54	51	50
Haryana	8	8	8	8	9	9	9	29	28	23	21	21	20	19
Himachal Pradesh	2	2	2	2	2	2	3	17	16	15	14	14	14	14
Jharkhand	0	0	1	1	2	2	2	19	19	19	20	20	20	20
Karnataka	1	1	2	3	5	6	7	33	30	28	25	25	23	23
Kerala	1	1	1	1	2	4	4	36	36	36	27	27	26	26
Madhya Pradesh	3	5	5	5	5	5	5	57	56	49	44	44	42	41
Maharashtra	5	6	6	9	9	10	12	73	73	63	56	56	55	54
Manipur	0	0	0	1	1	1	1	0	0	0	1	1	1	1
Meghalaya	0	0	0	0	0	0	0	2	2	2	2	2	2	2
Mizoram	0	0	0	0	0	0	0	1	1	1	1	1	1	1
Nagaland	0	0	1	1	1	1	1	0	0	0	0	0	0	0
Odisha	1	1	1	1	1	1	1	29	29	28	25	25	25	25
Punjab	15	9	9	10	10	10	10	34	34	33	26	26	25	25
Rajasthan	6	9	9	11	11	13	15	40	40	35	30	30	30	29
Sikkim	0	0	0	1	1	1	1	1	1	1	1	1	1	1
Tamil Nadu	1	1	1	4	6	7	9	65	63	51	34	34	33	32
Telangana	-	1	1	2	2	4	4	-	32	30	29	29	29	29
Tripura	0	0	0	1	1	1	1	3	3	3	3	3	3	3
Uttrakhand	2	2	2	3	3	3	3	20	20	19	19	19	19	19
Uttar Pradesh	7	10	10	13	14	15	15	125	125	117	115	115	112	109
West Bengal	1	1	3	3	4	5	5	56	56	54	54	54	54	54
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Dadra & Nagra Haveli and Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	0	2	2	2	2	4	6	17	17	15	12	12	11	11
Jammu & Kashmir	1	2	4	7	7	7	6	11	8	8	7	7	7	7
Ladakh	0	0	0	0	0	0	1	0	0	0	0	0	0	0
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	1	1	1	1	1	1	1	1	1	1
Company Total	61	67	78	102	117	134	144	911	898	823	746	746	726	716

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

State/Union Territory	SAHARA							SBI LIFE						
	13-14	14-15	15-16	16-17	17-18	18-19	19-20	13-14	14-15	15-16	16-17	17-18	18-19	19-20
Andhra Pradesh	10	7	7	7	7	7	7	69	39	40	40	43	45	53
Arunachal Pradesh	0	0	0	0	0	0	0	3	3	3	3	3	3	3
Assam	4	4	4	4	4	4	4	19	19	21	21	21	26	26
Bihar	20	20	20	20	20	20	20	29	29	30	30	30	34	35
Chattisgarh	1	1	1	1	1	1	1	18	18	19	19	20	22	22
Goa	0	0	0	0	0	0	0	6	5	5	5	5	6	6
Gujarat	8	8	8	8	8	8	8	37	36	38	39	41	45	45
Haryana	7	7	7	7	7	7	7	25	23	23	24	24	25	27
Himachal Pradesh	0	0	0	0	0	0	0	13	12	12	12	12	13	13
Jharkhand	7	7	7	7	7	7	7	18	18	18	19	22	25	23
Karnataka	3	3	3	3	3	3	3	43	43	45	50	52	57	61
Kerala	0	0	0	0	0	0	0	59	57	60	64	64	72	72
Madhya Pradesh	6	6	6	6	6	6	6	40	40	41	42	45	49	50
Maharashtra	3	3	3	3	3	3	3	77	77	77	76	76	79	80
Manipur	0	0	0	0	0	0	0	1	1	1	1	1	1	1
Meghalaya	0	0	0	0	0	0	0	3	3	3	3	3	3	3
Mizoram	0	0	0	0	0	0	0	1	1	1	1	1	1	1
Nagaland	0	0	0	0	0	0	0	3	3	3	3	3	3	3
Odisha	5	5	5	5	5	5	5	30	29	30	35	37	40	40
Punjab	1	1	1	1	2	2	1	31	24	24	24	24	24	25
Rajasthan	15	15	15	15	15	15	15	28	27	27	27	28	30	32
Sikkim	0	0	0	0	0	0	0	1	1	1	1	1	1	1
Tamil Nadu	1	1	1	1	1	1	1	62	63	64	67	68	77	77
Telangana	-	3	3	3	3	3	3	-	31	32	33	34	43	49
Tripura	0	0	0	0	0	0	0	3	3	3	3	3	3	3
Uttrakhand	2	2	2	2	2	2	2	10	10	10	12	13	16	17
Uttar Pradesh	39	39	39	39	39	39	39	60	59	67	67	68	74	75
West Bengal	8	7	7	7	7	7	7	47	50	50	53	55	61	61
Andaman & Nicobar Is.	0	0	0	0	0	0	0	1	1	1	1	1	1	1
Chandigarh	1	1	1	1	0	0	1	4	4	4	4	4	4	4
Dadra & Nagra Haveli and Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Delhi	1	1	1	1	1	1	1	15	15	15	16	17	18	20
Jammu & Kashmir	0	0	0	0	0	0	0	5	5	5	5	5	5	6
Ladakh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	0	0	0	1	1	1	1	1	1	1
Company Total	142	141	141	141	141	141	141	762	750	774	801	825	908	937

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

State/Union Territory	SHRIRAM							STAR UNION DAI-ICHI						
	13-14	14-15	15-16	16-17	17-18	18-19	19-20	13-14	14-15	15-16	16-17	17-18	18-19	19-20
Andhra Pradesh	79	49	49	49	49	49	49	4	3	3	4	4	4	5
Arunachal Pradesh	0	0	0	0	0	1	1	0	0	0	0	0	0	0
Assam	0	0	2	3	3	5	5	2	2	2	2	2	2	2
Bihar	10	17	41	41	40	43	35	5	5	5	5	5	5	5
Chattisgarh	8	11	15	17	17	18	17	1	1	2	2	2	2	1
Goa	1	1	1	1	1	0	0	1	1	1	1	1	1	1
Gujarat	10	26	28	28	28	12	8	3	3	5	6	6	6	6
Haryana	11	11	12	11	12	10	10	1	1	1	1	2	2	2
Himachal Pradesh	1	5	6	4	4	1	1	0	0	0	0	0	0	0
Jharkhand	8	12	20	21	20	20	16	4	4	4	4	5	5	5
Karnataka	6	21	25	26	27	26	13	3	3	3	3	4	4	4
Kerala	10	16	22	25	24	23	20	3	3	3	3	3	3	3
Madhya Pradesh	20	33	43	46	46	47	42	4	4	6	7	7	7	7
Maharashtra	10	20	28	28	27	26	24	12	12	18	23	27	28	30
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	0	0	0	1	1	1	1	1	1	1
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odisha	8	27	41	42	40	41	38	1	1	2	2	2	2	2
Punjab	5	7	8	9	10	10	10	2	2	3	3	3	3	3
Rajasthan	6	16	26	26	27	22	19	3	3	3	4	4	5	5
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tamil Nadu	46	72	84	87	86	84	79	4	4	4	4	5	5	5
Telangana	-	30	30	32	32	32	32	-	1	1	1	1	2	2
Tripura	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Uttrakhand	2	4	9	9	9	6	5	0	0	1	1	1	1	2
Uttar Pradesh	13	32	53	68	71	72	69	9	9	10	11	11	12	13
West Bengal	2	8	14	20	26	29	26	4	4	4	4	4	4	4
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	0	1	1	1	1	1	0	1	1	1	1	1	1	1
Dadra & Nagra Haveli and Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	5	6	6	7	7	7	7	1	1	1	1	1	1	1
Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ladakh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	2	4	4	3	2	3	3	0	0	0	0	0	0	0
Company Total	263	429	568	604	609	588	529	69	69	84	94	102	106	110

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

State/Union Territory	TATA AIA							STATE TOTAL (PRIVATE)						
	13-14	14-15	15-16	16-17	17-18	18-19	19-20	13-14	14-15	15-16	16-17	17-18	18-19	19-20
Andhra Pradesh	8	4	3	3	3	7	7	551	323	316	308	314	321	324
Arunachal Pradesh	0	0	0	0	0	0	0	8	7	7	7	7	8	8
Assam	12	6	6	6	8	10	10	161	157	161	166	169	182	186
Bihar	7	3	3	3	5	6	6	263	270	293	291	293	300	293
Chattisgarh	3	2	4	4	4	5	5	107	105	109	110	115	117	116
Goa	1	1	1	1	1	1	1	37	36	37	33	35	36	35
Gujarat	9	10	12	12	13	18	18	392	396	398	386	390	381	378
Haryana	10	10	10	11	11	11	11	235	226	222	217	223	223	230
Himachal Pradesh	1	2	2	0	0	2	2	75	76	75	72	72	73	74
Jharkhand	5	5	5	5	5	7	7	160	164	171	168	180	181	178
Karnataka	6	6	9	9	10	11	11	296	307	312	301	315	324	318
Kerala	10	10	10	10	11	14	14	375	363	360	344	345	356	351
Madhya Pradesh	3	4	4	3	3	3	3	304	301	303	295	301	305	297
Maharashtra	17	18	20	20	21	25	25	607	609	600	581	600	619	627
Manipur	0	0	1	1	1	1	1	6	7	8	10	10	10	10
Meghalaya	0	0	0	0	0	0	0	17	17	16	16	17	17	16
Mizoram	1	0	0	0	0	0	0	7	6	6	5	5	5	6
Nagaland	0	0	0	0	0	0	0	8	8	9	9	9	9	11
Odisha	7	5	6	6	8	11	11	219	231	245	251	253	255	255
Punjab	3	3	4	3	5	6	6	281	236	233	213	213	213	214
Rajasthan	4	4	5	5	5	5	5	268	267	268	252	255	255	255
Sikkim	0	0	0	0	0	0	0	8	8	7	8	8	7	8
Tamil Nadu	18	18	17	16	17	18	18	449	463	446	432	447	464	460
Telangana	-	3	6	6	7	8	8	-	200	200	197	202	221	228
Tripura	1	1	1	1	1	1	1	16	16	16	17	18	20	20
Uttrakhand	1	1	1	1	2	2	2	82	81	89	89	91	92	94
Uttar Pradesh	13	12	12	11	14	19	19	626	637	643	644	665	672	671
West Bengal	24	21	21	20	20	22	23	372	376	379	386	402	420	424
Andaman & Nicobar Is.	0	0	0	0	0	0	0	2	1	1	1	1	1	1
Chandigarh	1	1	1	2	1	1	1	29	30	28	29	28	28	29
Dadra & Nagra Haveli and Daman & Diu	0	0	0	0	0	0	0	2	1	1	1	0	1	1
Delhi	5	5	5	4	5	7	7	156	159	151	148	154	163	170
Jammu & Kashmir	0	0	0	0	0	0	0	62	58	55	56	54	54	52
Ladakh	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	1	1	1	1	1	1	12	14	14	14	13	14	14
Company Total	170	156	170	164	182	222	223	6193	6156	6179	6057	6204	6347	6355

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

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

State/Union Territory	LIC							STATE TOTAL (INDUSTRY)						
	13-14	14-15	15-16	16-17	17-18	18-19	19-20	13-14	14-15	15-16	16-17	17-18	18-19	19-20
Andhra Pradesh	332	190	192	193	194	195	195	883	513	508	501	508	516	519
Arunachal Pradesh	7	7	7	7	7	7	7	15	14	14	14	14	15	15
Assam	98	98	98	98	98	98	98	259	255	259	264	267	280	284
Bihar	162	166	168	170	175	177	178	425	436	461	461	468	477	471
Chattisgarh	87	87	87	87	87	86	86	194	192	196	197	202	203	202
Goa	19	19	19	19	19	19	19	56	55	56	52	54	55	54
Gujarat	254	256	256	257	256	265	262	646	652	654	643	646	646	640
Haryana	97	100	101	101	101	101	101	332	326	323	318	324	324	331
Himachal Pradesh	40	40	40	40	40	40	40	115	116	115	112	112	113	114
Jharkhand	111	111	113	111	113	113	112	271	275	284	279	293	294	290
Karnataka	288	288	288	289	289	291	293	584	595	600	590	604	615	611
Kerala	240	241	241	241	241	242	246	615	604	601	585	586	598	597
Madhya Pradesh	337	337	337	337	337	338	338	641	638	640	632	638	643	635
Maharashtra	483	487	486	488	489	494	508	1090	1096	1086	1069	1089	1113	1135
Manipur	14	15	15	15	15	16	15	20	22	23	25	25	26	25
Meghalaya	9	9	9	9	9	9	9	26	26	25	25	26	26	25
Mizoram	7	7	7	7	7	7	7	14	13	13	12	12	12	13
Nagaland	8	8	8	8	8	8	8	16	16	17	17	17	17	19
Odisha	144	145	145	145	146	147	147	363	376	390	396	399	402	402
Punjab	147	150	150	150	150	150	150	428	386	383	363	363	363	364
Rajasthan	261	263	265	265	265	266	266	529	530	533	517	520	521	521
Sikkim	2	2	2	2	2	2	2	10	10	9	10	10	9	10
Tamil Nadu	494	496	496	496	496	496	497	943	959	942	928	943	960	957
Telangana	-	143	145	145	145	145	145	-	343	345	342	347	366	373
Tripura	18	18	18	18	18	18	18	34	34	34	35	36	38	38
Uttrakhand	54	55	55	55	55	55	56	136	136	144	144	146	147	150
Uttar Pradesh	665	665	669	669	669	670	672	1291	1302	1312	1313	1334	1342	1343
West Bengal	313	317	321	321	323	323	326	685	693	700	707	725	743	750
Andaman & Nicobar Is.	2	2	2	2	2	2	2	4	3	3	3	3	3	3
Chandigarh	9	10	10	10	10	10	10	38	40	38	39	38	38	39
Dadra & Nagra Haveli and Daman & Diu	2	2	2	2	2	2	2	4	3	3	3	2	3	3
Delhi	82	85	85	85	85	85	85	238	244	236	233	239	248	255
Jammu & Kashmir	44	48	45	45	45	45	44	106	106	100	101	99	99	96
Ladakh	0	0	0	0	0	0	1	0	0	0	0	0	0	2
Lakshadweep	0	1	1	1	1	1	1	0	1	1	1	1	1	1
Puducherry	9	9	9	9	9	9	9	21	23	23	23	22	23	23
Company Total	4839	4877	4892	4897	4908	4932	4955	11032	11033	11071	10954	11112	11279	11310

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

Insurer	Metro										Urban					Unclassified	
	2014	2015	2016	2017	2018	2019	2020	2014	2015	2016	2017	2018	2019	2020	2014	2015	
	Aditya Birla Sunlife	56	54	54	293	293	291	276	456	396	81	0	109	105	98	66	57
Aegon	29	29	60	61	61	60	60	63	46	22	22	22	21	21	1	16	
Aviva	16	16	21	20	65	49	48	91	91	47	43	26	13	13	14	14	
Bajaj Allianz	61	61	36	34	94	85	87	115	110	83	80	271	267	252	583	579	
Bharti AXA	19	20	19	19	71	75	76	47	52	52	68	115	159	178	57	51	
Canara HSBC OBC	9	8	14	13	15	15	18	19	18	16	16	18	21	22	4	4	
Edelweiss Tokio	13	14	61	62	67	67	67	34	34	12	28	52	52	52	13	13	
Exide Life	22	28	28	78	62	63	64	50	52	54	117	133	129	132	129	131	
Future Generali	10	10	38	40	20	49	58	45	45	44	35	83	67	74	43	43	
HDFC	47	45	106	113	113	113	113	79	83	225	225	225	223	232	303	286	
ICICI Prudential	52	50	111	99	99	100	104	86	86	258	267	265	267	269	419	409	
IDBI Federal	12	12	10	13	16	16	20	32	32	52	30	40	43	47	18	23	
IndiaFirst	7	7	28	19	20	20	22	36	36	7	5	7	7	7	5	5	
Kotak Mahindra	40	40	82	90	99	115	116	62	64	121	125	108	107	108	104	108	
Max Life	49	50	96	102	102	118	136	91	90	102	97	97	104	115	147	75	
PNB Metlife	23	31	33	18	75	74	77	54	53	50	46	30	28	27	84	70	
Pramerica	5	7	37	43	14	19	23	31	35	7	21	91	103	108	25	24	
Reliance Nippon	54	53	129	124	124	113	111	129	128	339	320	320	317	312	728	717	
Sahara	9	8	8	8	114	0	0	36	36	36	36	24	138	138	97	97	
SBI Life	76	84	198	205	215	220	221	140	140	360	363	371	378	388	546	526	
Shriram	29	39	42	44	113	104	87	68	89	107	118	318	286	253	166	301	
Star Union Dai-ichi	7	7	40	45	46	46	47	36	36	40	44	51	54	57	26	26	
Tata AIA	31	32	36	34	80	97	98	126	115	61	60	88	94	94	13	9	
Private total	676	651	1233	1284	1978	1909	1929	1926	1471	2095	2166	2864	2983	2997	3591	3527	
LIC	372	378	380	848	851	853	861	617	622	1349	970	973	976	979	3850	3877	
Industry total	1048	1029	1613	2132	2829	2762	2790	2543	2093	3444	3136	3837	3959	3976	7441	7404	

Note:- Metro: 10,00,000 and above; Urban: From 1,00,000 to 9,99,999; Semi-Urban: From 10,000 to 99,999 & Rural: Population upto 9999
*Excludes two foreign offices and one foreign representative office

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

Insurer	SEMI URBAN					RURAL					TOTAL				
	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020
Aditya Birla Sunlife	372	50	50	49	42	0	109	0	0	0	0	452	445	416	
Aegon	0	0	1	1	1	1	1	0	0	0	0	84	82	82	
Aviva	53	44	2	0	0	0	0	0	0	0	121	107	93	61	
Bajaj Allianz	297	275	251	238	203	281	249	15	14	14	759	638	604	556	
Bharti AXA	51	51	2	4	9	0	0	0	0	0	123	138	238	263	
Canara HSBC OBC	0	0	1	1	1	0	0	0	0	0	32	29	34	41	
Edelweiss Tokio	0	3	4	4	4	0	0	0	0	0	60	93	123	123	
Exide Life	135	22	22	20	19	0	0	0	0	0	201	217	212	215	
Future Generali	0	0	1	1	4	0	0	0	0	0	98	75	104	136	
HDFC	66	75	75	75	75	1	1	1	1	1	429	414	412	421	
ICICI Prudential	145	139	134	134	138	5	5	5	5	5	557	510	506	516	
IDBI Federal	5	21	6	6	6	0	0	0	0	0	62	64	65	73	
IndiaFirst	0	0	2	2	0	0	0	0	0	0	48	24	29	29	
Kotak Mahindra	25	20	21	22	21	0	0	0	0	0	206	235	228	244	
Max Life	12	9	9	15	16	0	2	2	2	2	287	210	239	269	
PNB Metlife	69	51	5	5	5	0	0	0	0	0	161	115	107	109	
Pramerica	34	38	12	12	13	0	0	0	0	0	61	102	134	144	
Reliance Nippon	335	284	284	278	275	20	18	18	18	18	911	746	726	716	
Sahara	77	77	3	3	3	20	20	0	0	0	142	141	141	141	
SBI Life	209	225	231	302	320	7	8	8	8	8	762	801	908	937	
Shriram	419	435	169	188	179	0	7	9	10	10	263	604	588	529	
Star Union Dai-ichi	4	5	5	6	6	0	0	0	0	0	69	94	106	110	
Tata AIA	64	61	14	31	31	9	9	0	0	0	170	164	222	223	
Private total	2000	1835	1304	1397	1371	344	320	58	58	58	6193	6057	6347	6355	
LIC	3009	2918	2920	2932	2940	154	161	164	171	175	4839	4897	4932	4955	
Industry total	5009	4753	4224	4329	4311	498	481	222	229	233	11032	10954	11279	11310	

Note:- Metro: 10,00,000 and above; Urban: From 1,00,000 to 9,99,999; Semi-Urban: From 10,000 to 99,999 & Rural: Population upto 9999
*Excludes two foreign offices and one foreign representative office

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

State / U.T.	ADITYA BIRLA SUNLIFE								AEGON							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20		
Andhra Pradesh	6249	1494	2311	2949	3336	3148	3279	483	205	118	114	114	114	15		
Arunachal Pradesh	64	75	110	138	130	117	137	0	0	0	0	0	0	0		
Assam	3059	3453	4128	3357	3834	3520	3751	114	134	130	117	114	114	17		
Bihar	7246	7914	9593	7890	8509	7581	7894	12	9	3	8	8	8	7		
Chattisgarh	1807	1934	2362	1582	1831	1808	1871	204	245	178	179	178	176	53		
Goa	387	403	491	358	428	367	380	60	82	52	22	22	21	11		
Gujarat	4287	4628	5798	4580	5251	4552	4653	765	866	1002	904	890	875	319		
Haryana	2923	3481	4517	3489	3872	3566	3843	213	250	211	207	202	199	63		
Himachal Pradesh	691	787	908	568	580	440	474	142	185	154	141	141	139	44		
Jammu & Kashmir	227	253	331	216	279	211	248	94	119	115	104	103	100	23		
Jharkhand	2815	3341	4136	3249	3383	3023	3234	157	183	192	174	174	171	37		
Karnataka	3084	3263	3950	2569	2860	2436	2458	422	315	193	186	184	180	63		
Kerala	2206	2315	3061	2571	3211	3023	3263	389	268	44	40	40	40	9		
Madhya Pradesh	3747	4476	5537	3859	4015	3451	3745	460	500	384	367	364	353	81		
Maharashtra	8702	9621	11682	8851	9745	8428	8569	922	801	630	584	575	571	174		
Manipur	229	294	350	210	201	163	148	1	1	0	0	0	0	0		
Meghalaya	317	351	429	332	354	341	356	1	4	4	4	4	4	0		
Mizoram	47	77	87	30	15	10	9	0	0	0	0	0	0	0		
Nagaland	327	378	449	276	278	235	264	35	17	5	6	6	6	0		
Odisha	4013	4609	5551	4402	4807	4328	4763	455	586	513	503	499	496	121		
Punjab	2723	2843	3457	2095	2231	1542	1526	645	732	615	550	537	533	152		
Rajasthan	3712	4020	4994	3682	4278	3946	4345	110	55	2	3	3	3	1		
Sikkim	66	92	157	134	156	109	107	77	57	10	10	10	10	4		
Tamil Nadu	3964	4109	4918	3347	4089	3498	3702	752	606	340	339	334	333	105		
Telangana	-	4975	5460	2274	2555	2171	2179	-	244	130	122	120	118	30		
Tripura	103	133	158	83	109	96	115	0	0	0	0	0	0	0		
Uttar Pradesh	10582	11973	14516	10457	11645	10357	11124	846	826	666	615	612	607	166		
Uttarakhand	613	731	873	573	623	530	562	25	15	6	6	6	6	2		
West Bengal	5260	5909	7116	5509	6336	5979	6282	371	392	274	274	274	272	74		
Andaman & Nicobar Is	2	2	2	3	3	2	3	-	0	0	0	0	0	0		
Chandigarh	37	86	164	45	27	143	151	31	37	35	36	34	34	13		
Dadra & Nagar Haveli	13	23	28	24	26	28	29	0	0	0	0	0	0	0		
Daman & Diu	13	19	26	24	22	17	16	0	0	0	0	0	0	0		
Delhi	2201	2416	2925	2265	2628	2306	2464	236	239	216	199	191	188	77		
Ladakh	-	-	-	-	-	-	0	-	-	-	-	-	-	0		
Lakshadweep	0	0	0	1	1	0	0	0	0	0	0	0	0	0		
Puducherry	47	59	83	56	72	56	51	0	0	0	0	0	0	0		
Company Total	81763	90537	110658	82048	91720	81528	85995	8022	7973	6222	5814	5739	5671	1661		

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

State / U.T.	AVIVA										BAJAJ ALLIANZ					
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20		
Andhra Pradesh	920	335	308	432	461	325	231	10740	3307	1347	713	453	367	436		
Arunachal Pradesh	45	40	15	12	18	19	20	165	30	39	28	18	16	16		
Assam	732	828	638	790	877	748	697	6059	3671	2772	2368	2245	2175	2445		
Bihar	742	629	460	551	642	561	523	19087	13928	10276	9102	8537	8207	8901		
Chhattisgarh	140	124	49	53	58	56	43	3222	2209	1875	1619	1400	1429	1523		
Goa	79	66	45	47	45	42	42	303	282	207	213	257	343	407		
Gujarat	854	848	514	639	752	624	519	8543	6368	4054	3466	3394	3537	3943		
Haryana	1292	1225	666	839	994	805	601	2828	2357	1769	1388	1341	1449	1666		
Himachal Pradesh	169	172	156	177	184	179	164	1900	1405	1040	870	755	771	917		
Jammu & Kashmir	94	42	6	5	8	7	8	2182	1509	1030	848	802	803	931		
Jharkhand	402	356	104	127	148	98	72	8401	6175	4689	3969	3637	3642	3990		
Karnataka	1281	1060	495	608	644	551	497	4685	2627	1631	1360	1375	1662	1915		
Kerala	231	158	67	100	145	113	86	6008	4611	3734	3441	3012	2740	2974		
Madhya Pradesh	634	563	303	438	516	417	340	7367	5238	3982	3296	2882	2808	3265		
Maharashtra	2524	2293	976	1377	1903	1505	1125	14427	11915	9399	8222	7447	8020	8996		
Manipur	20	17	16	16	18	17	17	170	186	160	116	128	112	148		
Meghalaya	46	47	44	45	47	47	47	131	58	48	31	49	66	68		
Mizoram	26	26	26	27	28	28	27	294	194	201	95	37	32	37		
Nagaland	25	17	13	12	13	14	14	14	5	5	3	2	6	7		
Odisha	896	976	737	882	970	755	551	14661	8776	7431	7043	6384	6360	6657		
Punjab	695	542	232	395	558	497	437	4949	4169	2667	1764	1531	1580	1631		
Rajasthan	870	711	388	444	489	405	356	4943	3918	2839	2003	1537	1695	2124		
Sikkim	80	80	68	65	67	68	68	437	261	216	156	114	129	127		
Tamil Nadu	792	794	309	465	602	523	420	5095	3330	1958	1531	1431	1609	1866		
Telangana	-	698	290	377	459	393	260	-	2210	2161	2193	1981	2249	2562		
Tripura	397	416	340	352	382	391	438	881	664	571	478	375	329	352		
Uttar Pradesh	1534	1415	731	991	1273	1148	994	20810	15399	11647	10229	9825	10294	11274		
Uttarakhand	78	68	24	33	35	31	28	1744	1453	1306	1266	1285	1288	1474		
West Bengal	2027	2076	1173	1578	1845	1545	1158	15981	11781	8616	7461	6761	6947	7526		
Andaman & Nicobar Is	4	3	1	1	1	2	4	0	0	0	0	0	0	0		
Chandigarh	143	162	79	112	121	90	55	268	189	157	121	92	113	117		
Dadra & Nagar Haveli	2	2	0	0	0	1	1	12	12	10	8	11	12	10		
Daman & Diu	1	0	0	0	0	0	0	8	12	7	0	8	9	10		
Delhi	2206	2141	1167	1654	2125	1795	1440	3213	2703	2113	1684	1665	1910	2191		
Ladakh							0							0		
Lakshadweep	0	0	0	0	0	0	0	1	0	0	0	1	1	1		
Puducherry	4	5	3	4	3	3	2	105	30	18	12	11	9	17		
Company Total	19985	18935	10443	13648	16431	13803	11285	169634	120982	89975	77097	70763	72719	80524		

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

State / U.T.	BHARTI AXA								CANARA HSBC OBC							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20		
Andhra Pradesh	1363	609	788	752	1367	2086	1968	0	0	0	0	0	0	1		
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Assam	350	352	387	225	358	506	690	0	0	0	0	0	0	3		
Bihar	412	420	475	416	727	1804	2771	0	0	0	0	0	0	2		
Chattisgarh	240	300	403	303	371	461	1207	0	0	0	0	0	0	0		
Goa	63	95	91	72	103	76	50	0	0	0	0	0	0	0		
Gujarat	1189	1476	1495	1210	2025	2607	2790	0	0	0	0	0	0	0		
Haryana	781	1032	1187	1121	1710	2369	2736	0	0	0	0	0	0	2		
Himachal Pradesh	98	87	89	82	107	119	2	0	0	0	0	0	0	0		
Jammu & Kashmir	112	144	132	99	190	210	2480	0	0	0	0	0	0	0		
Jharkhand	750	815	914	889	1133	1635	2001	0	0	0	0	0	0	3		
Karnataka	1364	1489	1374	1139	1619	1744	1717	0	0	0	0	0	0	0		
Kerala	472	653	833	709	904	1154	1268	0	0	0	0	0	0	0		
Madhya Pradesh	439	540	631	563	966	1446	374	0	0	0	0	0	0	5		
Maharashtra	1933	2186	2485	2240	3334	3882	3409	0	0	0	0	0	0	0		
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Meghalaya	0	0	0	0	0	77	90	0	0	0	0	0	0	1		
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Odisha	616	703	750	733	1041	1834	623	0	0	0	0	0	0	0		
Punjab	664	705	718	644	1155	1563	1579	0	0	0	0	0	0	1		
Rajasthan	523	670	776	760	1235	1644	1950	0	0	0	0	0	0	1		
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	1		
Tamil Nadu	1137	1381	1587	1424	2539	4038	4564	0	0	0	0	0	0	0		
Telangana	-	889	1114	1158	1598	1947	1884	0	0	0	0	0	0	0		
Tripura	0	0	0	0	0	3	75	0	0	0	0	0	0	0		
Uttar Pradesh	2124	2338	2374	2196	3665	4896	5524	0	0	0	0	0	0	22		
Uttarakhand	266	325	298	277	389	436	200	0	0	0	0	0	0	2		
West Bengal	875	849	795	665	810	1432	1791	0	0	0	0	0	0	5		
Andaman & Nicobar Is	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Chandigarh	174	208	199	165	206	160	143	0	0	0	0	0	0	0		
Dadra & Nagar Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Delhi	788	866	666	646	952	1101	1430	0	0	0	0	0	0	5		
Ladakh	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Puducherry	0	0	0	47	134	152	0	0	0	0	0	0	0	0		
Company Total	16733	19132	20561	18535	28638	39382	43316	0	0	0	0	0	0	54		

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

State / U.T.	EDELWEISS TOKIO								EXIDE LIFE							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20		
Andhra Pradesh	212	317	445	583	1027	1552	1750	6639	6146	9419	10198	8987	9441	9410		
Arunachal Pradesh	0	0	0	0	2	5	5	0	0	0	1	0	0	-1		
Assam	1	1	26	87	186	272	342	244	283	689	989	848	919	880		
Bihar	193	362	523	688	915	1207	1359	0	119	356	363	452	588	652		
Chhattisgarh	100	205	383	521	731	1094	1293	74	29	86	143	144	129	164		
Goa	123	147	237	311	388	481	488	151	122	247	240	138	138	146		
Gujarat	988	1213	1523	1919	2603	3433	3854	926	617	1166	1251	1046	1208	1019		
Haryana	548	704	912	1177	1602	2228	2553	449	410	714	869	621	675	460		
Himachal Pradesh	97	163	233	299	378	461	421	112	96	180	198	123	84	31		
Jammu & Kashmir	3	3	3	49	144	218	305	275	231	311	278	203	221	207		
Jharkhand	231	350	524	847	1206	1573	1776	136	153	295	328	226	369	347		
Karnataka	184	265	550	772	1212	1739	2153	5166	4834	7304	7801	6458	7123	6740		
Kerala	70	115	220	339	752	1429	2081	1287	1053	1537	1832	1814	1539	1087		
Madhya Pradesh	93	210	395	619	973	1428	1734	968	893	1643	2252	1939	1921	1144		
Maharashtra	2084	2716	3639	5046	6731	8974	10327	2039	1812	2910	2977	2218	2354	2029		
Manipur	1	1	1	1	2	6	7	0	0	0	2	0	2	-3		
Meghalaya	0	0	0	0	3	6	7	0	0	0	2	3	6	14		
Mizoram	0	0	0	0	0	0	0	0	0	0	2	0	0	0		
Nagaland	0	0	0	0	0	4	4	0	0	0	2	-1	-2	-3		
Odisha	127	194	312	522	866	1242	1724	1387	1411	2380	2785	2631	2992	2911		
Punjab	538	678	913	1128	1455	1959	2194	1338	1212	2202	2275	1735	1770	1479		
Rajasthan	101	202	361	561	786	1045	1091	2297	2169	3024	3015	2267	2547	2443		
Sikkim	0	0	1	2	4	7	9	0	0	0	10	11	9	5		
Tamil Nadu	3	59	249	504	959	1844	2617	6432	5751	7835	8883	6862	6579	5779		
Telangana	-	21	107	188	476	982	1562	-	0	0	473	-133	235	616		
Tripura	0	0	1	1	1	1	0	0	0	0	-2	0	1	0		
Uttar Pradesh	906	1556	2247	2985	3953	5218	5546	2387	2137	3207	4066	3723	4528	-105		
Uttarakhand	5	6	62	146	249	370	494	199	182	403	39	-48	25	3341		
West Bengal	117	183	350	579	1022	1566	1993	1152	1239	2040	2348	1990	2542	2051		
Andaman & Nicobar Is	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Chandigarh	54	70	96	135	183	226	273	90	90	90	67	-3	0	-7		
Dadra & Nagar Haveli	4	6	18	23	43	47	43	0	0	0	0	1	1	1		
Daman & Diu	6	10	23	30	46	52	59	0	0	0	0	0	-1	0		
Delhi	466	664	935	1386	2132	3006	3652	1274	1311	2156	2234	1801	1774	1453		
Ladakh	0	0	0	0	0	1	1	0	0	0	0	-2	-2	0		
Lakshadweep	0	0	0	0	0	5	6	118	57	106	113	82	118	95		
Puducherry	0	0	1	1	1	1	1	0	0	0	0	0	0	0		
Company Total	7255	10421	15490	21449	31031	43681	51723	35140	32357	50300	56034	46126	49833	44383		

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

State / U.T.	FUTURE GENERALI										HDFC				
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
Andhra Pradesh	1317	711	751	420	556	439	295	3419	2380	3049	2181	3315	3982	6409	
Arunachal Pradesh	0	0	0	0	0	0	0	25	30	31	31	31	31	24	
Assam	151	112	111	110	200	214	145	732	949	1278	961	1428	1872	2332	
Bihar	2830	2623	2513	1205	1508	1030	508	814	1285	1724	1152	1631	1970	2873	
Chhattisgarh	33	33	62	-19	8	-36	-88	682	866	1062	653	827	869	1116	
Goa	119	119	119	119	119	119	119	181	186	206	107	118	115	89	
Gujarat	849	520	644	338	367	72	3	3206	3244	4075	2754	3757	4397	5247	
Haryana	1376	741	831	442	570	491	367	1001	2457	3099	1878	2607	3051	3831	
Himachal Pradesh	230	122	138	44	82	21	-28	331	444	573	357	497	537	859	
Jammu & Kashmir	165	113	139	50	82	44	-3	407	526	564	223	389	445	477	
Jharkhand	1164	480	470	44	83	40	20	554	884	1105	635	971	1187	1430	
Karnataka	461	231	291	153	268	275	199	2514	3038	3769	2450	3533	4355	4927	
Kerala	2935	1963	1766	994	1213	922	794	5558	6773	8557	5850	8322	10313	12149	
Madhya Pradesh	1014	833	939	521	625	300	48	2362	2778	3629	2476	3593	4651	5710	
Maharashtra	2459	1295	1688	793	1179	523	-164	8890	9650	12118	7827	10535	11769	13944	
Manipur	0	0	0	0	0	0	0	0	482	619	391	574	748	879	
Meghalaya	0	0	0	0	0	0	0	98	166	216	117	180	242	274	
Mizoram	0	0	0	0	0	0	0	38	62	84	65	117	147	169	
Nagaland	0	0	0	0	0	0	14	65	120	166	107	176	220	237	
Odisha	692	331	380	149	240	132	80	1308	1676	2208	1815	2437	2795	3176	
Punjab	620	142	151	-102	75	-44	-260	2498	2318	2995	1848	2648	2929	3523	
Rajasthan	1205	453	259	116	114	48	42	2181	2916	3721	2497	3577	4138	5283	
Sikkim	0	0	0	0	0	0	0	65	138	174	113	147	134	98	
Tamil Nadu	1247	446	391	116	300	204	69	2865	3822	4933	3490	5079	6171	6426	
Telangana	-	74	135	75	175	89	-20	-	1936	2450	1510	2309	2632	1309	
Tripura	0	0	0	0	28	53	28	407	115	159	131	167	181	211	
Uttar Pradesh	6079	4210	4377	1806	2567	1637	867	6270	6421	7969	5270	7386	8701	11364	
Uttarakhand	259	259	259	259	259	266	279	237	706	960	748	1018	1055	1058	
West Bengal	1422	831	862	532	642	390	247	3216	3839	4745	3239	4538	5692	6738	
Andaman & Nicobar Is	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
Chandigarh	52	52	52	52	52	52	52	336	475	607	450	625	721	423	
Dadra & Nagar Haveli	0	0	0	0	0	0	0	0	0	2	2	2	2	33	
Daman & Diu	0	0	0	0	0	0	0	0	0	2	2	2	2	34	
Delhi	613	456	591	538	578	348	315	4482	4414	5387	3096	4364	4934	4820	
Ladakh	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Puducherry	0	0	0	0	0	0	0	94	118	145	90	148	184	187	
Company Total	27292	17150	17919	8755	11890	7629	3928	54836	65214	82381	54516	77048	91172	107662	

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

State / U.T.	ICICI PRUDENTIAL								IDBI FEDERAL							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20		
Andhra Pradesh	8866	2954	2646	2965	3053	3584	4147	1087	1176	876	718	899	1124	661		
Arunachal Pradesh	128	113	139	157	173	184	207	8	10	9	12	9	4	4		
Assam	3466	2714	2627	2847	3123	3295	3601	210	296	244	173	169	194	141		
Bihar	10491	8491	7452	8240	9141	10329	11316	589	774	684	641	817	1084	871		
Chattisgarh	1892	1573	1714	1920	2171	2526	2820	62	83	74	62	112	164	95		
Goa	217	155	156	179	324	341	352	152	155	85	42	23	1	1		
Gujarat	12266	9958	9187	10137	11111	12484	14169	630	706	328	288	218	214	160		
Haryana	5004	3663	3352	3919	4529	5188	5726	303	327	211	156	196	310	244		
Himachal Pradesh	2051	1515	1489	1801	2097	2409	2704	74	110	54	39	66	83	54		
Jammu & Kashmir	1746	1286	1124	1255	1408	1584	1747	0	3	1	1	4	13	14		
Jharkhand	4669	3764	3550	4029	4424	4689	5180	199	259	177	102	116	207	172		
Karnataka	6063	4925	4618	5209	5825	6620	7693	574	614	415	419	487	644	537		
Kerala	14256	10383	8944	9885	10777	11662	13039	719	952	687	640	857	1032	694		
Madhya Pradesh	5509	4323	4499	5347	6164	7219	8295	218	338	333	307	471	642	420		
Maharashtra	20886	16310	15029	17503	19057	22001	24423	961	1154	664	469	494	615	459		
Manipur	1281	1185	1259	1361	1528	1664	1829	77	131	97	81	74	10	10		
Meghalaya	194	179	197	240	304	384	358	1	1	1	1	1	4	3		
Mizoram	168	102	109	115	131	160	197	2	2	1	0	0	6	6		
Nagaland	157	188	249	291	356	364	424	6	5	12	10	9	8	6		
Odisha	7292	5014	4903	5506	5959	6532	7140	200	247	219	172	180	253	169		
Punjab	7379	5267	4208	4691	5224	5624	6156	391	518	194	134	249	418	403		
Rajasthan	8830	6603	6115	6992	8281	9673	10984	658	774	335	192	249	272	190		
Sikkim	95	57	52	85	114	147	155	1	3	2	1	1	1	0		
Tamil Nadu	9432	7221	6854	7976	9276	10546	12096	627	809	711	1106	2019	2935	2284		
Telangana	-	3784	3157	3487	3842	4402	4929	-	244	115	126	271	427	383		
Tripura	690	545	567	644	755	812	881	2	4	1	1	1	2	0		
Uttar Pradesh	17368	13648	12499	13525	14944	16839	19529	1205	1587	1505	957	1149	1543	1020		
Uttarakhand	1334	1134	1088	1248	1437	1644	1798	159	197	141	122	157	191	148		
West Bengal	9950	7674	6789	7572	8517	9558	10602	636	786	576	479	780	1066	732		
Andaman & Nicobar Is	38	8	3	3	3	3	3	1	1	1	6	6	6	2		
Chandigarh	1084	764	555	667	780	893	1024	80	112	71	61	97	94	85		
Dadra & Nagar Haveli	0	0	0	0	0	0	0	0	0	1	1	0	0	0		
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Delhi	8646	6698	5678	6092	6538	6962	7176	511	708	480	393	570	822	620		
Ladakh	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Puducherry	286	265	208	226	197	250	224	0	3	4	3	12	13	15		
Company Total	171734	132463	121016	136114	151563	170572	190924	10343	13089	9309	7915	10763	14402	10603		

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

State / U.T.	INDIAFIRST								KOTAK MAHINDRA							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20		
Andhra Pradesh	464	535	318	312	172	223	0	1193	321	794	1345	1272	1859	2389		
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Assam	160	184	129	125	30	30	0	2787	3990	5415	5616	4993	6201	5532		
Bihar	105	124	90	119	69	78	0	447	818	1385	1549	1130	1389	1142		
Chhattisgarh	14	15	12	4	2	2	0	316	630	1296	1276	712	903	837		
Goa	15	15	10	9	1	1	0	4	2	2	31	74	235	657		
Gujarat	181	196	104	152	164	238	0	6143	5645	7948	7502	7633	9413	8868		
Haryana	56	60	8	27	20	29	0	3710	4451	8035	9224	8672	11295	10696		
Himachal Pradesh	62	72	59	72	52	69	0	0	0	0	54	144	298	331		
Jammu & Kashmir	10	10	3	3	0	0	0	9	6	9	1	0	0	0		
Jharkhand	64	80	52	65	27	26	0	840	1022	1324	1290	1298	1610	1381		
Karnataka	233	257	153	163	69	88	0	2051	2739	5310	7703	9061	13000	14357		
Kerala	154	179	96	105	36	36	0	358	201	240	255	216	200	199		
Madhya Pradesh	264	290	79	90	6	6	0	850	960	1396	1555	1840	2551	2659		
Maharashtra	398	471	288	268	104	116	0	7787	9273	12620	12188	13517	18629	18693		
Manipur	12	16	14	14	4	4	0	0	0	0	0	0	0	0		
Meghalaya	2	3	1	0	0	0	0	0	0	0	33	81	214	313		
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Nagaland	0	0	0	0	1	1	0	0	0	0	0	0	0	0		
Odisha	131	175	144	197	119	131	0	349	692	1262	1970	2019	2262	1772		
Punjab	83	95	42	57	30	37	0	1552	1409	1843	2004	1954	2064	2065		
Rajasthan	297	330	158	226	207	253	0	914	949	1410	1385	1604	2061	1900		
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tamil Nadu	124	143	80	86	28	28	0	5049	8497	13762	17622	15956	20591	20733		
Telangana	-	28	82	159	135	164	0	-	1164	1628	1499	1737	2347	2391		
Tripura	1	1	0	0	0	0	0	90	373	517	487	418	510	471		
Uttar Pradesh	444	497	322	356	194	269	0	2543	2942	4063	4500	4319	5905	5794		
Uttarakhand	87	87	26	28	3	3	0	6	0	15	69	69	100	113		
West Bengal	100	132	97	130	112	118	0	3969	5548	10144	11317	9967	12796	12603		
Andaman & Nicobar Is	14	14	9	9	0	0	0	0	0	0	0	0	0	0		
Chandigarh	9	9	5	8	2	3	0	492	449	746	720	772	1030	1034		
Dadra & Nagar Haveli	0	0	0	0	0	0	0	12	21	40	70	0	0	0		
Daman & Diu	0	0	0	0	0	2	0	0	0	0	0	0	0	0		
Delhi	303	304	85	126	73	83	0	2503	2556	3642	3860	4012	5386	5830		
Ladakh	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Puducherry	3	3	2	0	0	0	0	421	890	1457	1604	1218	1651	1930		
Company Total	3790	4325	2468	2910	1660	2038	0	44395	55548	86303	96729	94688	124500	124690		

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

State / U.T.	MAX LIFE						PNB METLIFE							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Andhra Pradesh	2633	2374	1917	2209	1883	1615	1402	1006	671	228	187	184	198	247
Arunachal Pradesh	-1	2	0	0	0	0	0	7	7	4	3	3	3	3
Assam	170	154	204	323	328	322	341	220	293	244	151	158	164	199
Bihar	466	479	480	608	681	637	633	283	346	420	445	482	491	568
Chhattisgarh	545	588	571	634	748	596	529	109	106	141	156	254	282	315
Goa	704	703	756	1072	1179	826	656	45	35	15	10	6	7	12
Gujarat	4020	4271	4525	5237	5189	4666	3704	640	726	481	332	301	303	329
Haryana	1706	1833	2034	2403	2285	2069	1975	388	543	411	366	415	445	503
Himachal Pradesh	526	518	569	644	746	684	593	62	101	81	59	47	54	120
Jammu & Kashmir	266	255	239	280	319	282	296	491	596	104	80	62	67	69
Jharkhand	793	760	860	958	1061	993	990	292	409	177	158	159	162	180
Karnataka	1895	1848	1938	2617	2829	2714	2462	818	831	288	254	287	332	381
Kerala	1189	1125	1267	1554	1835	1651	1627	1563	1788	727	747	777	1068	1276
Madhya Pradesh	1108	1220	1252	1411	1433	1274	1025	264	349	250	201	271	324	422
Maharashtra	8919	9282	8810	10371	10466	8761	7139	1236	1320	570	464	529	624	752
Manipur	0	0	0	0	0	0	0	6	5	2	1	1	1	1
Meghalaya	-2	-2	0	0	0	0	0	0	0	2	2	2	2	3
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	6	2	2	0	0	0	0	1
Odisha	719	719	968	1070	1125	977	937	549	708	325	221	166	179	238
Punjab	1292	1166	996	1094	1103	1121	924	521	743	308	189	177	185	226
Rajasthan	1990	2028	1986	2400	2540	2179	2043	153	285	51	46	57	79	93
Sikkim	1	1	0	0	0	0	0	0	0	0	1	1	1	1
Tamil Nadu	2284	2293	2328	2639	2855	2542	2579	1003	1026	235	212	242	342	407
Telangana	-	96	878	1168	1759	1714	1417	-	259	50	46	51	53	51
Tripura	-2	-2	0	0	0	88	174	0	0	24	53	57	57	57
Uttar Pradesh	4491	4677	5469	6886	7525	7113	7234	1204	2113	1099	628	550	580	815
Uttarakhand	829	887	947	1131	1191	1118	1069	118	184	80	42	29	28	42
West Bengal	1301	1235	1394	1634	1733	1863	2054	1142	1734	827	627	622	642	681
Andaman & Nicobar Is	0	1	0	0	0	0	0	2	2	0	0	0	0	0
Chandigarh	440	448	311	416	440	303	249	105	166	57	31	30	30	30
Dadra & Nagar Haveli	8	13	0	0	0	0	0	14	14	2	0	0	0	0
Daman & Diu	2	6	0	0	0	0	0	3	3	0	0	0	0	0
Delhi	4258	4414	4482	5411	5611	4582	3797	1150	1601	775	529	524	625	799
Ladakh	-	-	-	-	-	-	0	-	-	-	-	-	-	0
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	70	113	95	113	104	164	124	52	51	11	7	8	10	8
Company Total	42620	43505	45276	54283	56968	50854	45979	13448	17017	7989	6248	6452	7338	8829

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

State / U.T.	PRAMERICA							RELIANCE NIPPON						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Andhra Pradesh	2	0	0	53	178	233	248	9251	8017	9397	11557	3689	2745	2810
Arunachal Pradesh	0	0	0	0	0	0	0	101	100	111	148	66	64	101
Assam	1	3	37	127	175	287	330	3977	3778	4996	6221	2835	2902	3376
Bihar	0	0	0	6	103	157	184	8476	8716	10774	12925	6109	4891	5289
Chhattisgarh	0	0	1	44	101	155	216	1440	1349	1724	2207	635	619	823
Goa	0	0	0	28	101	104	79	456	460	733	938	291	206	210
Gujarat	452	302	544	854	1244	1321	1362	6764	6841	8792	11414	4158	3516	3853
Haryana	713	313	676	948	1157	1227	1132	3332	2190	2493	3136	712	1131	1172
Himachal Pradesh	102	79	143	205	315	334	393	1207	1350	1820	2282	1071	1005	1164
Jammu & Kashmir	73	43	122	199	339	381	427	743	718	955	1134	374	250	298
Jharkhand	0	0	7	20	52	76	92	3907	4068	5343	6495	3270	2098	2437
Karnataka	14	22	96	227	396	568	680	2774	2875	3397	4123	1588	1590	1759
Kerala	36	0	0	0	0	0	0	2569	2831	3538	4764	2476	1935	2502
Madhya Pradesh	179	215	487	787	1217	1458	1562	8654	8383	9563	11922	4888	4050	4741
Maharashtra	174	108	283	636	1004	1126	1147	7775	8107	10047	12811	4295	3846	4345
Manipur	0	0	0	0	7	10	33	0	28	48	52	73	15	43
Meghalaya	0	0	0	0	0	0	0	164	152	221	294	119	68	74
Mizoram	0	0	0	0	0	0	0	126	156	196	270	122	119	184
Nagaland	0	0	7	23	35	33	42	1	7	7	7	7	3	1
Odisha	1	1	28	99	338	263	301	3458	3384	4429	5491	2380	2050	2357
Punjab	956	533	842	1197	1585	1601	1559	2394	2011	2653	3402	1328	1268	1462
Rajasthan	139	128	316	494	621	676	733	4360	3900	4440	5605	1967	1555	1629
Sikkim	0	0	0	0	22	15	22	62	67	112	150	82	54	64
Tamil Nadu	1	0	41	160	459	662	848	5060	5211	5667	6908	2132	1382	1653
Telangana	-	10	48	145	307	400	415	-	609	1098	1574	443	423	829
Tripura	0	0	0	0	0	10	22	910	863	1050	1239	513	533	657
Uttar Pradesh	117	103	377	755	1244	1596	1749	20299	18452	22754	28585	12936	11093	12442
Uttarakhand	80	17	31	64	150	172	220	2304	2304	2926	3650	1629	1485	1656
West Bengal	14	10	94	166	185	325	397	5018	5065	6753	8616	3663	3481	3690
Andaman & Nicobar Is	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	195	108	213	318	428	411	437	116	118	152	207	84	73	71
Dadra & Nagar Haveli	0	0	0	0	0	0	0	0	1	2	3	4	2	2
Daman & Diu	0	0	0	0	0	0	0	0	4	6	6	7	0	6
Delhi	0	0	46	334	526	612	663	3242	2780	3372	3984	1092	947	1216
Ladakh	0	0	0	0	0	0	21	0	0	0	0	0	1	0
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	1	2
Puducherry	0	0	0	0	29	37	37	102	127	124	156	61	92	98
Company Total	3249	1995	4439	7889	12318	14250	15351	109042	105022	129693	162276	65099	55492	63016

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

State / U.T.	SAHARA								SBI LIFE							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20		
Andhra Pradesh	374	194	197	165	0	166	165	11554	4889	5936	5949	6362	7000	7339		
Arunachal Pradesh	0	0	0	0	0	0	0	277	167	181	220	256	292	373		
Assam	174	174	173	153	0	154	153	2587	2252	2734	2988	3216	3984	4589		
Bihar	2023	2076	2079	1889	0	1892	1886	4421	3738	4138	4436	4679	5474	5576		
Chhattisgarh	136	136	136	139	0	141	141	2929	2236	2538	2552	2497	3028	3475		
Goa	0	0	0	0	0	0	0	549	351	372	351	411	541	610		
Gujarat	446	465	466	428	0	422	421	4604	3146	3808	3924	4802	5309	5489		
Haryana	120	121	121	134	0	139	139	3428	2534	2647	2834	3108	3451	3822		
Himachal Pradesh	0	0	0	0	0	0	0	1821	1386	1449	1492	1885	2046	2088		
Jammu & Kashmir	0	0	0	0	0	0	0	580	554	708	766	929	911	989		
Jharkhand	516	526	542	524	0	525	521	2900	2143	2354	2549	2766	3359	3275		
Karnataka	138	147	152	139	0	140	140	5355	4450	5532	6233	6978	7844	8615		
Kerala	0	0	0	0	0	0	0	7527	5774	6302	6482	7706	8577	8571		
Madhya Pradesh	421	445	461	446	0	447	443	6115	4404	5116	5109	5575	6185	6980		
Maharashtra	94	95	94	86	0	86	86	11975	8721	9070	8453	8906	9989	10248		
Manipur	0	0	0	0	0	0	0	76	65	68	74	58	94	98		
Meghalaya	0	0	0	0	0	0	0	175	153	224	270	307	412	466		
Mizoram	0	0	0	0	0	0	0	91	70	64	48	62	93	85		
Nagaland	0	0	0	0	0	0	0	205	144	162	137	128	203	285		
Odisha	329	344	346	289	0	289	288	5426	4692	5178	5586	6341	7133	7422		
Punjab	38	42	52	64	0	71	69	2848	1990	1846	2022	2333	2612	2606		
Rajasthan	1261	1299	1312	1089	0	1092	1088	3524	2620	2852	3070	3726	4409	4773		
Sikkim	0	0	0	0	0	0	0	78	45	48	72	62	58	69		
Tamil Nadu	88	100	103	88	0	90	90	11121	7697	8632	9070	10706	13157	13498		
Telangana	-	185	186	166	0	170	168	-	4397	4696	4693	5558	5929	6346		
Tripura	0	0	0	0	0	0	0	434	333	300	289	325	436	483		
Uttar Pradesh	3774	4018	4039	3683	0	3696	3687	10152	7494	8000	7441	9147	10653	11113		
Uttarakhand	145	148	150	144	0	143	143	1420	1236	1316	1393	1796	2250	2483		
West Bengal	508	515	527	436	0	435	431	5975	4321	4472	4773	5189	5664	6056		
Andaman & Nicobar Is	0	0	0	0	0	0	0	76	68	61	58	58	57	94		
Chandigarh	79	81	84	86	0	87	86	256	156	162	167	194	181	214		
Dadra & Nagar Haveli	0	0	0	0	0	0	0	1	1	0	0	0	6	11		
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Delhi	250	251	257	254	0	254	253	1721	1247	1458	1633	1895	1971	1894		
Ladakh	0	0	0	0	0	0	0	0	0	0	0	0	1	0		
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Puducherry	0	0	0	0	0	0	0	290	182	195	221	300	304	304		
Company Total	10914	11362	11477	10402	0	10439	10398	110491	83656	92619	95355	108261	123613	123613		

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

State / U.T.	SHRIRAM						STAR UNION							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Andhra Pradesh	2940	1548	1543	1553	1502	1489	1482	349	371	384	404	163	81	17
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Assam	0	0	0	0	0	0	0	460	508	330	336	184	83	20
Bihar	12	12	12	12	13	13	13	878	960	657	664	290	142	37
Chhattisgarh	81	81	78	78	118	118	118	146	168	167	174	73	32	13
Goa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gujarat	5	5	5	10	34	33	33	311	362	355	372	128	59	10
Haryana	6	3	2	2	1	0	0	129	166	169	161	69	28	3
Himachal Pradesh	0	0	0	0	0	0	0	6	7	6	5	0	0	0
Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jharkhand	67	66	66	66	118	118	116	206	293	289	302	189	117	40
Karnataka	284	278	277	278	160	159	159	347	413	395	411	148	76	27
Kerala	67	63	58	58	51	51	51	343	459	534	560	249	144	45
Madhya Pradesh	154	155	153	153	199	197	197	519	636	776	826	408	237	76
Maharashtra	231	232	242	290	338	334	331	703	984	1310	1505	1018	670	341
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	0	0	0	152	181	204	258	169	120	68
Mizoram	0	0	0	0	0	0	0	1	1	1	1	0	0	0
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odisha	49	19	16	16	15	14	14	113	139	185	193	108	53	14
Punjab	1	3	1	1	0	0	0	143	168	193	211	127	77	42
Rajasthan	3	3	3	5	5	5	5	189	267	358	365	213	102	21
Sikkim	0	0	0	0	0	0	0	0	1	1	1	0	0	0
Tamil Nadu	648	575	559	556	516	511	508	300	417	438	451	182	75	9
Telangana	-	1350	1358	1381	1377	1364	1360	-	93	99	98	60	21	1
Tripura	0	0	0	0	0	0	0	0	1	0	0	1	0	0
Uttar Pradesh	34	26	14	13	18	18	18	931	1175	1279	1360	746	425	162
Uttarakhand	7	4	2	2	2	2	2	2	2	3	3	3	1	0
West Bengal	0	1	1	1	2	2	2	150	225	224	258	147	85	31
Andaman & Nicobar Is	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	1	1	1	37	49	58	57	27	13	0
Dadra & Nagar Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	35	23	19	20	16	16	16	95	121	112	136	55	37	22
Ladakh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	12	12	12	12	12	10	10	0	0	0	0	0	0	0
Company Total	4637	4460	4422	4508	4498	4455	4436	6510	8167	8507	9112	4757	2678	999

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

State / U.T.	TATA AIA									PRIVATE TOTAL "(STATE-WISE)								
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20				
Andhra Pradesh	2742	362	379	253	328	478	658	73803	39916	43151	46012	39301	42249	45359				
Arunachal Pradesh	5	4	3	3	3	7	6	824	578	642	753	709	742	895				
Assam	1590	1425	927	1004	1108	1181	1099	27244	25554	28219	29068	26409	29137	30683				
Bihar	1363	1087	574	446	533	802	866	60890	54910	54668	53355	46976	50335	53871				
Chattisgarh	551	548	311	323	293	442	500	14723	13458	15223	14603	13264	14994	17064				
Goa	87	95	52	53	53	44	35	3695	3473	3876	4202	4081	4008	4344				
Gujarat	2379	2287	1660	1658	1949	2684	3267	60448	54690	58474	59369	57016	61967	64012				
Haryana	3801	3477	1981	2158	2109	2200	2215	34107	32338	36046	36878	36792	42345	43749				
Himachal Pradesh	203	142	51	37	18	56	114	9884	8741	9192	9426	9288	9789	10445				
Jammu & Kashmir	15	9	0	1	0	2	5	7492	6420	5896	5592	5635	5749	8521				
Jharkhand	1022	1053	888	785	801	896	938	30085	27180	28038	27605	25242	26614	28232				
Karnataka	1377	1714	1253	992	975	1079	1137	41084	38235	43381	45806	46956	54919	58616				
Kerala	3258	3747	2812	2494	2792	2501	2121	51195	45411	45024	43420	47185	50130	53836				
Madhya Pradesh	341	323	215	225	166	237	325	41680	38072	42023	42770	38511	41602	43591				
Maharashtra	3447	3483	2374	2380	2463	2734	2945	108566	101829	107128	105341	105858	115557	119318				
Manipur	57	60	83	162	199	202	159	1930	2471	2717	2481	2867	3048	3369				
Meghalaya	11	7	2	1	1	3	3	1290	1300	1593	1630	1624	1996	2145				
Mizoram	3	0	0	6	3	3	1	796	690	769	659	515	598	715				
Nagaland	19	14	9	10	12	10	9	856	897	1084	884	1022	1105	1311				
Odisha	1350	1360	1121	1313	1451	1645	1797	44121	36756	39386	40957	40076	42715	43055				
Punjab	318	387	396	467	362	482	518	32586	27673	27524	26130	26397	27889	28292				
Rajasthan	1276	1246	803	592	534	682	792	39536	35546	36503	35542	34290	38509	41887				
Sikkim	0	5	18	20	23	21	12	962	807	859	820	814	763	742				
Tamil Nadu	6364	6232	2973	2213	2169	2177	2173	64388	60519	64903	69186	68735	79837	82426				
Telangana	-	3084	2362	1885	2032	1924	2002	-	26350	27604	24797	27112	30154	30674				
Tripura	271	284	225	215	192	184	197	4184	3730	3913	3971	3324	3687	4161				
Uttar Pradesh	2251	1977	1341	1282	1231	1523	1634	116351	104984	110495	108586	98652	108639	111973				
Uttarakhand	147	137	69	59	51	71	106	10064	10082	10985	11302	10313	11215	15220				
West Bengal	5208	5141	3940	4008	4428	4359	4357	64392	59486	61809	62202	59553	66759	69501				
Andaman & Nicobar Is	0	1	1	0	3	2	1	137	100	78	80	74	72	108				
Chandigarh	97	69	48	49	47	71	78	4176	3899	3942	3971	4239	4729	4529				
Dadra & Nagar Haveli	0	0	0	1	0	6	2	66	93	103	132	87	105	132				
Daman & Diu	1	1	0	0	0	5	3	34	55	64	62	85	86	128				
Delhi	934	979	558	541	562	686	781	39127	36892	37120	37015	37910	40345	40914				
Ladakh	-	-	-	-	-	-	0	-	-	-	-	-	-	23				
Lakshadweep	0	0	1	0	0	0	0	1	0	1	1	0	2	3				
Puducherry	263	253	108	68	72	70	70	1867	2168	2572	2733	2464	3128	3255				
Company Total	40751	40993	27538	25704	26963	29469	30926	992584	904303	955005	957341	923376	1015518	1067099				

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

State / U.T.	LIC										INDUSTRY TOTAL (STATE-WISE)									
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20						
Andhra Pradesh	87449	48140	44866	51159	51712	53973	51489	161252	87056	88017	97171	91013	96222	96848						
Arunachal Pradesh	373	357	340	424	374	476	542	1197	935	982	1177	1083	1218	1437						
Assam	28350	26678	24935	25857	27384	31232	31621	55594	52232	53154	54925	53793	60369	62304						
Bihar	54446	56026	51523	56976	58978	67196	67749	115336	110936	106191	110331	105954	117531	121620						
Chhattisgarh	11125	10842	9716	12121	12637	18817	22725	25848	24300	24939	26724	25901	33811	39789						
Goa	4206	3965	3575	3661	3717	3761	3686	7901	7438	7451	7863	7798	7769	8030						
Gujarat	62009	57242	51756	56507	62208	60765	66676	122457	111932	110230	115876	119224	122732	130688						
Haryana	21248	21253	18249	19204	20165	23904	22511	55355	53591	54295	56082	56957	66249	66260						
Himachal Pradesh	12025	10626	9165	9671	10914	14587	11511	21909	19367	18357	19097	20202	24376	21956						
Jammu & Kashmir	5448	4712	3862	3900	4211	6437	6390	12940	11132	9758	9492	9846	12186	14911						
Jharkhand	17411	16755	13216	17961	21117	23270	28116	47496	43935	41254	45566	46359	49884	56348						
Karnataka	70682	67002	56714	72056	72769	73706	74314	111766	105237	100095	117862	119725	128625	132930						
Kerala	53808	47743	44301	46208	45902	47387	42508	105003	93154	89325	89628	93087	97517	96344						
Madhya Pradesh	48120	47498	43212	48529	48091	43660	48163	89800	85570	85235	91299	86602	85262	91754						
Maharashtra	175614	168729	157231	148247	143117	146153	139971	284180	270558	264359	253588	248975	261710	259289						
Manipur	1189	998	862	991	947	998	911	3119	3469	3579	3472	3814	4046	4280						
Meghalaya	242	245	210	239	414	782	817	1532	1545	1803	1869	2038	2778	2962						
Mizoram	319	281	295	274	136	102	70	1115	971	1064	933	651	700	785						
Nagaland	770	692	540	569	627	631	702	1626	1589	1624	1453	1649	1736	2013						
Odisha	33533	33997	32201	39269	43415	42893	45334	77654	70753	71587	80226	83491	85608	88389						
Punjab	39909	38756	35724	28860	29822	32544	31945	72495	66429	63248	54990	56219	60433	60237						
Rajasthan	73842	75108	66304	64578	64550	59996	74889	113378	110654	102807	100120	98840	98505	116776						
Sikkim	723	731	693	781	656	594	672	1685	1538	1552	1601	1470	1357	1414						
Tamil Nadu	84607	79851	68052	79945	77893	77013	82083	148995	140370	132955	149131	146628	156850	164509						
Telangana	-	39387	36751	38578	38702	39357	45051	-	65737	64355	63375	65814	69511	75725						
Tripura	3760	3717	3557	3864	3371	3363	3721	7944	7447	7470	7835	6695	7050	7882						
Uttar Pradesh	133904	135386	127970	139000	142205	144190	147942	250255	240370	238465	247586	240857	252829	259915						
Uttarakhand	13789	13244	11689	12137	12496	14027	14384	23853	23326	22674	23439	22809	25242	29604						
West Bengal	113357	112621	106709	111745	111328	110349	114482	177749	172107	168518	173947	170881	177108	183983						
Andaman & Nicobar Is	485	475	418	448	257	255	245	622	575	496	528	331	327	353						
Chandigarh	4163	4066	3438	3048	3075	4793	8292	8339	7965	7380	7019	7314	9522	12821						
Dadra & Nagar Haveli	25	46	24	84	96	307	309	91	139	127	216	183	412	441						
Daman & Diu	116	110	90	161	149	204	365	150	165	154	223	234	290	493						
Delhi	37343	34967	32182	32590	34067	29830	16824	76470	71859	69302	69605	71977	70175	57738						
Ladakh	-	-	-	-	-	-	41	-	-	-	-	-	-	64						
Lakshadweep	2	2	2	2	2	2	2	3	2	3	3	2	4	5						
Puducherry	1524	1356	1188	1537	1307	1675	1773	3391	3524	3760	4270	3771	4803	5028						
Company Total	1195916	1163604	1061560	1131181	1148811	1179229	1208826	2188500	2067907	2016565	2088522	2072187	2194747	2275925						

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

(Premium in ₹ lakh)

INSURER	INDIVIDUAL CATEGORY													
	NO. OF POLICIES					PREMIUM								
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Aditya Birla Sunlife	91760	66497	61843	62156	25233	14827	3866	47.95	41.24	47.62	26.94	13.22	6.40	2.25
Aegon	-	-	0	0	0	0	0	-	-	0.00	0.00	0.00	0.00	0.00
Aviva	17328	-	16	0	0	0	0	51.39	-	0.08	0.00	0.00	0.00	0.00
Bajaj Allianz	-	-	3756	42107	65822	16287	1	-	-	91.59	1227.99	1856.56	553.66	-1.18
Bharti Axa	-	-	0	0	0	0	0	-	-	0.00	0.00	0.00	0.00	0.00
Canara HSBC OBC	-	-	0	0	0	0	0	-	-	0.00	-	-	-	-
Edelweiss Tokio	230	1916	2527	5045	3677	6166	4987	0.21	2.68	4.44	8.01	5.89	8.95	7.57
Exide Life	-	-	0	0	0	0	0	-	-	0.00	-	-	-	-
Future Generali	-	-	0	0	0	0	0	-	-	0.00	0.00	0.00	0.00	0.00
HDFC	199774	200046	280065	229438	5272	0	0	399.54	399.57	559.76	459.12	10.52	0.00	0.00
ICICI Prudential	212650	125227	29753	52584	65759	98556	51415	338.22	220.95	115.87	115	127	137	75
IDBI Federal	-	-	0	0	0	0	0	-	-	0.00	-	-	-	-
IndiaFirst	-	-	0	0	13862	2085	2283	-	-	0.00	-	566	86	129
Kotak Mahindra	-	-	36772	47172	60397	49283	38117	-	-	73.54	94	121	99	76
Maxlife	-	-	0	0	0	0	0	-	-	0.00	-	-	-	-
PNB Metlife	489	-	0	0	0	0	0	0.32	-	0.00	0.00	0.00	0.00	0.00
Pramerica	-	-	0	0	0	0	0	-	-	0.00	-	-	-	-
Reliance Nippon	-	-	0	0	0	0	0	-	-	0.00	0.00	0.00	0.00	0.00
Sahara	2205	6529	2768	0	0	0	0	16.77	551.95	130.07	36.87	1.67	0.13	0.00
SBI Life	8071	5773	4267	5408	2875	1253	355	30.89	22.17	17.91	24.20	9.71	4.37	1.22
Shriram	-	-	0	0	0	0	0	-	-	0.00	0.00	0.00	0.00	0.00
Star Union Daiichi	-	-	0	0	0	0	0	-	-	0.00	0.00	0.00	0.00	0.00
Tata AIA	28832	10039	36888	31359	31573	58987	67993	43.99	10.65	177.08	242.05	205.25	223.26	165.95
Private Total	561339	416027	458655	475269	274470	247444	169017	929.29	1249.22	1217.95	2234.37	2917.02	1118.44	456.74
LIC	2205820	400341	452291	480892	564541	617653	859375	8635.77	1640.23	1953.78	1587.13	1786.81	2091.43	22208.97
Industry Total	2767159	816368	910946	956161	839011	865097	1028392	9565.06	2889.45	3171.73	3821.50	4703.83	3209.87	22665.71

TABLE 36: NEW BUSINESS UNDER MICRO-INSURANCE PORTFOLIO (LIFE INSURERS) (Contd.. 36)
(Premium in ₹ lakh)

INSURER	GROUP CATEGORY																												
	NO. OF SCHEMES										NO. OF LIVES COVERED										PREMIUM								
	13-14	14-15	15-16	16-17	17-18	18-19	19-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
Aditya Birla Sunlife	.	17	40	0	0	0	.	23714	32787	0	0	0	0	400908	0.00	2.76	11.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1812.89
Aegon	.	.	.	.	.	.	.	.	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
Aviva	.	.	.	.	.	.	132593	97698	0	0	0	0	0	0	110.51	104.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bajaj Allianz	.	.	.	4	27	7	.	.	0	18653	535575	29939622	30032925	0	0.00	0.00	0.00	22.15	31510.20	83265.68	113677.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Bharti Axa	.	.	.	.	.	.	.	.	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Canara HSBC OBC	18	19	23	15	8	.	51235	70728	47168	9515	3512	0	0	0	45.71	88.48	27.66	9.51	3.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Edelweiss Tokio	.	.	.	.	.	.	.	.	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Exide Life	.	.	.	.	.	10	.	.	0	0	0	0	1678471	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5630.30
Future Generali	.	.	.	.	.	.	.	.	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
HDFC	.	.	.	4	2	95	85	.	0	197939	412784	45036779	49825315	0	0.00	0.00	0.00	445.88	1045.38	109201.58	154627.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
ICICI Prudential	.	.	0	0	2	53	55	.	0	0	789	18458398	26953212	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103500.48	
IDBI Federal	5	1	.	.	.	.	229830	352073	379725	288711	173396	193520	53944	0	94.50	190.24	268.19	232.06	120.28	145.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.33
IndiaFirst	.	.	.	.	.	1	.	.	0	0	0	0	20571	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.15
Kotak Mahindra	.	.	.	.	77	88	140	.	0	0	3070170	7579659	12524423	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40528.99
Maxlife	.	.	.	.	.	.	.	.	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PNB Metlife	.	.	.	.	.	2	9	.	0	0	0	10544	3039931	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	170.34
Pramerica	92	25	64	283	760	671	460	416771	983591	3376957	14351419	18044063	9055303	181.98	519.59	984.90	3729.76	28912.13	38188.97	15422.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Reliance Nippon	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sahara	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SBI Life	36	8	8	11	30	2	0	79463	65745	59207	173249	178642	1195	232.46	310.91	261.79	124.08	155.79	17.25	3.79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Shriram	13	9	18	70	62	13	2	563616	1528421	5148327	5216146	2860634	1346634	930.07	2172.32	3262.45	7471.91	4528.74	3511.51	3807.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Star Union Dai-ichi	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Tata AIA	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Private Total	164	79	153	387	968	931	762	1291741	2555150	6650805	9281170	21586821	121307655	134932822	1595.23	3368.98	4816.67	12035.36	75452.04	320573.78	439190.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
LIC	5292	5417	4844	4812	892	0	1	11887303	20596725	22603919	22965393	37316017	0	5796172	12581.45	28183.80	25426.39	34007.62	63184.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3455.13	
Industry Total	5455	5496	4997	5199	1860	931	763	13179044	23151875	32246553	32246553	59902938	121307655	140728994	14176.68	31562.78	30243.06	46042.98	138637.02	320573.78	442645.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

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

PARTICULARS	(Benefit Amount in ₹ Lakh)													
	ADITYA BIRLA SUNLIFE					AVIVA								
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Amount of Benefit Paid														
Claims pending at start of year	2.28	0.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claims intimated / booked	74.38	31.35	18.45	23.33	7.58	5.23	4.40	7.72	1.75	1.40	0.15	0.15	0.00	0.00
Total Claims	76.66	31.53	18.45	23.33	7.58	5.23	4.40	7.72	1.75	1.40	0.15	0.15	0.00	0.00
Claims paid	76.48	31.40	18.05	20.68	7.58	5.23	4.40	7.22	1.75	1.40	0.15	0.15	0.00	0.00
Claims repudiated/rejected	0.00	0.00	0.40	2.65	0.00	0.00	0.00	0.50	0.00	0.00	0.00	0.00	0.00	0.00
Unclaimed	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claims pending at end of year	0.18	0.13	0.00	0	0	0	0	0.00	0.00	0.00	0	0	0	0
Number of Policies														
Claims pending at start of year	8	1	0	0	0	0	0	0	0	0	0	0	0	0
Claims intimated / booked	490	231	195	114	39	28	20	53	26	19	3	3	0	0
Total Claims	498	232	195	114	39	28	20	53	26	19	3	3	0	0
Claims paid	497	232	194	105	39	28	20	43	26	19	3	3	0	0
Claims repudiated/rejected	0	0	1	9	0	0	0	10	0	0	0	0	0	0
Unclaimed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Claims pending at end of year	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Break up of claims pending -- duration wise														
(Number of Policies)														
Within 3 months	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Within 3-6 months	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Within 6-12 months	0	0	0	0	0	0	0	0	0	0	0	0	0	0
More than 12 months	1	1	0	0	0	0	0	0	0	0	0	0	0	0

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

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

PARTICULARS	(Benefit Amount in ₹ Lakh)													
	BAJAJ ALLIANZ						EDELWEISS TOKIO							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Amount of Benefit Paid														
Claims pending at start of year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00
Claims intimated / booked	1.30	1.45	1.52	19.61	71.61	91.67	0.65	-	0.10	0.00	0.35	0.02	0.45	0.80
Total Claims	1.30	1.45	1.52	19.61	71.61	91.67	0.65	-	0.10	0.00	0.35	0.02	0.45	0.80
Claims paid	1.30	1.45	1.52	18.22	60.81	83.02	0.62	-	0.10	0.00	0.35	0.02	0.45	0.80
Claims repudiated/rejected	0.00	0.00	0.00	1.39	10.58	8.65	0.02	-	0.00	0.00	0.00	0.00	0.00	0.00
Unclaimed	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00
Claims pending at end of year	0.00	0.00	0.00	0	0	0	0	-	0.00	0.00	0	0	0	0
Number of Policies														
Claims pending at start of year	0	0	0	0	0	0	0	-	0	0	0	0	0	0
Claims intimated / booked	12	14	10	46	158	248	199	-	2	0	4	4	4	3
Total Claims	12	14	10	46	158	248	199	-	2	0	4	4	4	3
Claims paid	12	14	10	44	145	231	192	-	2	0	4	4	4	3
Claims repudiated/rejected	0	0	0	2	13	17	7	-	0	0	0	0	0	0
Unclaimed	0	0	0	0	0	0	0	-	0	0	0	0	0	0
Claims pending at end of year	0	0	0	0	0	0	0	-	0	0	0	0	0	0
Break up of claims pending -- duration wise														
(Number of Policies)														
Within 3 months	0	0	0	0	0	0	0	-	0	0	0	0	0	0
Within 3-6 months	0	0	0	0	0	0	0	-	0	0	0	0	0	0
Within 6-12 months	0	0	0	0	0	0	0	-	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	-	0	0	0	0	0	0

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

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

PARTICULARS	(Benefit Amount in ₹ Lakh)													
	EXIDE LIFE						HDFC							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Amount of Benefit Paid														
Claims pending at start of year	0.00	0.00	1.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0
Claims intimated / booked	0.44	213.61	310.71	253.48	0.01	0.00	0.00	0.00	0.00	0.00	172.75	121.95	103.922	61.91
Total Claims	0.44	213.61	312.34	253.48	0.01	0.00	0.00	0.00	0.00	0.00	172.75	121.95	103.922	61.91
Claims paid	0.44	150.40	190.03	201.72	0.01	0.00	0.00	0.00	0.00	0.00	172.75	121.95	103.922	61.91
Claims repudiated/rejected	0.00	61.63	122.42	51.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0
Unclaimed	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0
Claims pending at end of year	0.00	1.57	-0.12	0.00	0	0	0	0	0	0	0	0	0	0
Number of Policies														
Claims pending at start of year	0	0	1	0	0	0	0	0	0	0	0	0	0	0
Claims intimated / booked	44	335	374	299	1	0	0	2013	530	3242	3500	2439	2089	1240
Total Claims	44	335	375	299	1	0	0	2013	530	3242	3500	2439	2089	1240
Claims paid	44	301	319	272	1	0	0	2013	530	3242	3500	2439	2089	1240
Claims repudiated/rejected	0	33	56	27	0	0	0	0	0	0	0	0	0	0
Unclaimed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Claims pending at end of year	0	1	0	0	0	0	0	0	0	0	0	0	0	0
Break up of claims pending -- duration wise (Number of Policies)														
Within 3 months	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Within 3-6 months	0	1	0	0	0	0	0	0	0	0	0	0	0	0
Within 6-12 months	0	0	0	0	0	0	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

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

PARTICULARS	(Benefit Amount in ₹ Lakh)													
	ICICI PRUDENTIAL						KOTAK MAHINDRA							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Amount of Benefit Paid														
Claims pending at start of year	0.00	0.00	0.00	0.00	0.00	0.00	0.10	-	-	-	0.00	0.00	0.00	0.00
Claims intimated / booked	136.25	88.65	82.42	24.30	17.73	10.38	9.16	-	-	-	0.25	1.65	3.40	4.55
Total Claims	136.25	88.65	82.42	24.30	17.73	10.38	9.26	-	-	-	0.25	1.65	3.40	4.55
Claims paid	135.00	87.65	82.42	24.30	17.56	10.28	9.26	-	-	-	0.25	1.65	3.40	4.55
Claims repudiated/rejected	1.25	1.00	0.00	0.00	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00	0.00
Unclaimed	0.00	0.00	0.00	0.00	0.17	0.00	0.00	-	-	-	0.00	0.00	0.00	0.00
Claims pending at end of year	0.00	0.00	0.00	0.00	0.00	0.10	0.00	-	-	-	0	0	0	0
Number of Policies														
Claims pending at start of year	0	0	0	0	0	0	1	-	-	-	0	0	0	0
Claims intimated / booked	770	478	437	101	67	63	68	-	-	-	5	33	68	91
Total Claims	770	478	437	101	67	63	69	-	-	-	5	33	68	91
Claims paid	766	476	437	101	66	62	69	-	-	-	5	33	68	91
Claims repudiated/rejected	4	2	0	0	0	0	0	-	-	-	0	0	0	0
Unclaimed	0	0	0	0	1	0	0	-	-	-	0	0	0	0
Claims pending at end of year	0	0	0	0	0	1	0	-	-	-	0	0	0	0
Break up of claims pending -- duration wise														
(Number of Policies)														
Within 3 months	0	0	0	0	0	1	0	-	-	-	0	0	0	0
Within 3-6 months	0	0	0	0	0	0	0	-	-	-	0	0	0	0
Within 6-12 months	0	0	0	0	0	0	0	-	-	-	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	-	-	-	0	0	0	0

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

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

PARTICULARS	(Benefit Amount in ₹ Lakh)													
	SAHARA					SBI LIFE								
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Amount of Benefit Paid														
Claims pending at start of year	0.05	0.00	0.00	0.00	0.00	0.22	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00
Claims intimated / booked	1.40	2.15	4.87	1.74	4.36	2.76	3.31	-	0.02	4.83	6.15	6.65	7.75	6.14
Total Claims	1.45	2.15	4.87	1.74	4.36	2.98	3.31	-	0.02	4.83	6.15	6.65	7.75	6.14
Claims paid	1.45	1.95	4.37	1.73	4.13	2.55	2.81	-	0.02	4.05	6.15	6.65	7.75	6.14
Claims repudiated/rejected	0.00	0.20	0.50	0.01	0.01	0.43	0.03	-	0.00	0.78	0.00	0.00	0.00	0.00
Unclaimed	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00
Claims pending at end of year	0.00	0.00	0.00	0.00	0.21	0.00	0.46	-	0.00	0.00	0	0	0	0
Number of Policies														
Claims pending at start of year	1	0	0	0	0	1	0	-	0	0	0	0	0	0
Claims intimated / booked	12	17	23	10	26	16	20	-	6	14	27	32	34	23
Total Claims	13	17	23	10	26	17	20	-	6	14	27	32	34	23
Claims paid	13	14	20	8	24	14	17	-	6	12	27	32	34	23
Claims repudiated/rejected	0	3	3	2	1	3	1	-	0	2	0	0	0	0
Unclaimed	0	0	0	0	0	0	0	-	0	0	0	0	0	0
Claims pending at end of year	0	0	0	0	1	0	2	-	0	0	0	0	0	0
Break up of claims pending -- duration wise														
(Number of Policies)														
Within 3 months	0	0	0	0	1	0	2	-	0	0	0	0	0	0
Within 3-6 months	0	0	0	0	0	0	0	-	0	0	0	0	0	0
Within 6-12 months	0	0	0	0	0	0	0	-	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	-	0	0	0	0	0	0

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

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

PARTICULARS	(Benefit Amount in ₹ Lakh)															
	TATA AIA								PRIVATE TOTAL							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20		
Amount of Benefit Paid																
Claims pending at start of year	0.35	0.20	0.00	0.00	0.00	0.00	0.00	2.68	0.38	1.63	0.00	0.00	0.22	0.10		
Claims intimated / booked	41.59	39.43	19.94	95.66	39.91	78.56	63.09	358.77	405.01	606.19	597.76	271.60	304.11	154.01		
Total Claims	41.95	39.63	19.94	95.66	39.91	78.56	63.09	361.45	405.39	607.82	597.76	271.60	304.34	154.11		
Claims paid	40.04	38.63	19.44	80.66	39.91	78.56	63.09	357.62	339.86	483.33	526.95	260.41	295.16	153.59		
Claims repudiated/rejected	1.70	1.00	0.50	15.00	0.00	0.00	0.00	3.45	63.83	124.60	70.81	10.59	9.08	0.06		
Unclaimed	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	0.00	0.00		
Claims pending at end of year	0.20	0	0	0	0	0	0	0.38	1.70	-0.12	0.00	0.43	0.10	0.46		
Number of Policies																
Claims pending at start of year	1	1	0	0	0	0	0	10	2	1	0	0	1	1		
Claims intimated / booked	179	173	175	183	123	158	150	3573	1812	4489	4292	2925	2708	1814		
Total Claims	180	174	175	183	123	158	150	3583	1814	4490	4292	2925	2709	1815		
Claims paid	174	172	174	175	123	158	150	3562	1773	4427	4244	2909	2688	1805		
Claims repudiated/rejected	5	2	1	8	0	0	0	19	40	63	48	14	20	8		
Unclaimed	0	0	0	0	0	0	0	0	0	0	0	1	0	0		
Claims pending at end of year	1	0	0	0	0	0	0	2	1	0	0	1	1	2		
Break up of claims pending -- duration wise (Number of Policies)																
Within 3 months	1	0	0	0	0	0	0	1	0	0	0	1	1	2		
Within 3-6 months	0	0	0	0	0	0	0	0	1	0	0	0	0	0		
Within 6-12 months	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
More than 12 months	0	0	0	0	0	0	0	1	0	0	0	0	0	0		

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

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

PARTICULARS	(Benefit Amount in ₹ Lakh)														
	LIC						INDUSTRY TOTAL								
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
Amount of Benefit Paid															
Claims pending at start of year	6.55	5.54	2.35	4.95	8.84	7.99	7.47	9.23	5.92	3.98	4.95	8.84	8.22	7.57	
Claims intimated / booked	2016.43	1839.94	1581.92	1542.49	1315.84	1185.30	1128.60	2375.20	2244.95	2188.11	2140.25	1587.44	1489.41	1282.61	
Total Claims	2022.98	1845.48	1584.27	1547.44	1324.68	1193.29	1136.07	2384.43	2250.87	2192.09	2145.20	1596.29	1497.63	1290.18	
Claims paid	2005.35	1817.67	1563.55	1494.90	1304.15	1181.40	1117.49	2362.97	2157.53	2046.88	2021.85	1564.56	1476.56	1271.08	
Claims repudiated/rejected	10.96	25.45	15.77	43.70	12.54	1.61	2.46	14.41	89.28	140.37	114.51	23.14	10.69	2.52	
Unclaimed	1.13	0.01	0.00	0.00	0.00	2.80	1.98	1.13	0.01	0	0.00	0.17	2.80	1.98	
Claims pending at end of year	5.54	2.35	4.95	8.84	7.99	7.47	14.14	5.92	4.05	4.83	8.84	8.42	7.57	14.60	
Number of Policies															
Claims pending at start of year	36	34	9	15	22	17	9	46	36	10	15	22	18	10	
Claims intimated / booked	12100	11548	9740	8883	7331	6724	6562	15673	13360	14229	13175	10256	9432	8376	
Total Claims	12136	11582	9749	8898	7353	6741	6571	15719	13396	14239	13190	10278	9450	8386	
Claims paid	12048	11365	9632	8470	7228	6707	6516	15610	13138	14059	12714	10137	9395	8321	
Claims repudiated/rejected	52	207	102	406	108	10	6	71	247	165	454	122	30	14	
Unclaimed	2	1	0	0	0	15	16	2	1	0	0	1	15	16	
Claims pending at end of year	34	9	15	22	17	9	33	36	10	15	22	18	10	35	
Break up of claims pending -- duration wise (Number of Policies)															
Within 3 months	30	4	10	16	9	3	19	31	4	10	16	10	4	21	
Within 3-6 months	2	0	0	1	5	6	14	2	1	0	1	5	6	14	
Within 6-12 months	1	0	2	0	3	0	0	1	0	2	0	3	0	0	
More than 12 months	1	5	3	5	0	0	0	2	5	3	5	0	0	0	

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

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

PARTICULARS	(Benefit Amount in ₹ Lakh)													
	ADITYA BIRLA SUNLIFE					AVIVA								
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Amount of Benefit Paid														
Claims pending at start of year	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claims intimated / booked	-	1.55	1.90	0.00	0.00	0.00	0.00	31.44	37.64	37.64	0.00	0.00	0.00	0.00
Total Claims	-	1.55	1.90	0.00	0.00	0.00	0.00	31.44	37.64	37.64	0.00	0.00	0.00	0.00
Claims paid	-	1.55	1.90	0.00	0.00	0.00	0.00	31.44	37.49	37.49	0.00	0.00	0.00	0.00
Claims repudiated / rejected unclaimed	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	0.15	0.00	0.00	0.00	0.00
Claims pending at end of year	-	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0	0	0.00	0.00
Number of Lives														
Claims pending at start of year	-	0	0	0	0	0	0	0	0	0	0	0	0	0
Claims intimated / booked	-	13	13	0	0	0	0	125	173	173	0	0	0	0
Total Claims	-	13	13	0	0	0	0	125	173	173	0	0	0	0
Claims paid	-	13	13	0	0	0	0	125	172	172	0	0	0	0
Claims repudiated/rejected	-	0	0	0	0	0	0	0	1	1	0	0	0	0
Unclaimed	-	0	0	0	0	0	0	0	0	0	0	0	0	0
Claims pending at end of year	-	0	0	0	0	0	0	0	0	0	0	0	0	0
Break up of claims pending -- duration wise														
(Number of Lives)														
Within 3 months	-	0	0	0	0	0	0	0	0	0	0	0	0	0
Within 3-6 months	-	0	0	0	0	0	0	0	0	0	0	0	0	0
Within 6-12 months	-	0	0	0	0	0	0	0	0	0	0	0	0	0
More than 12 months	-	0	0	0	0	0	0	0	0	0	0	0	0	0

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

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

PARTICULARS	(Benefit Amount in ₹ Lakh)											
	BAJAJ ALIANZ			CANARA HSBC OBC					EDELWEISS TOKIO			
	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2019-20	
Amount of Benefit Paid												
Claims pending at start of year	0.00	3.80	0.16	0.00	0.00	0.30	0.00	0.00	0.00	0.00	0	0.00
Claims intimated / booked	574.22	23715.05	649.78	0.00	9.72	9.97	9.68	2.00	0.00	0.00	0.5	35.92
Total Claims	574.22	23718.85	649.94	0.00	9.72	10.27	9.68	2.00	0.00	0.00	0.5	35.92
Claims paid	568.45	23682.11	649.46	0.00	8.82	9.55	9.18	2.00	0.00	0.00	0.5	35.92
Claims repudiated / rejected unclaimed	1.97	20.51	0.17	0.00	0.60	0.72	0.50	0.00	0.00	0.00	0	0.00
Claims pending at end of year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00
4		16	0.31	0.00	0	0	0.00	0.00	0	0	0	0.00
Number of Lives												
Claims pending at start of year	0	16	44	0	0	1	0	0	0	0	0	0
Claims intimated / booked	1999	76543	151301	2	37	35	22	4	0	0	1	106
Total Claims	1999	76559	151345	2	37	36	22	4	0	0	1	106
Claims paid	1976	76454	151214	2	34	34	21	4	0	0	1	106
Claims repudiated/rejected	7	61	44	0	2	2	1	0	0	0	0	0
Unclaimed	0	0	0	0	0	0	0	0	0	0	0	0
Claims pending at end of year	16	44	87	0	1	0	0	0	0	0	0	0
Break up of claims pending -- duration wise (Number of Lives)												
Within 3 months	16	27	87	0	1	0	0	0	0	0	0	0
Within 3-6 months	0	15	0	0	0	0	0	0	0	0	0	0
Within 6-12 months	0	2	0	0	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	0	0	0	0	0

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

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

PARTICULARS	(Benefit Amount in ₹ Lakh)												
	EXIDE LIFE						HDFC			ICICI PRUDENTIAL			
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20	2018-19	2019-20
Amount of Benefit Paid													
Claims pending at start of year	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107.03	0.00	235.93
Claims intimated / booked	25.64	28.91	43.22	5.81	196.75	10.30	2603.70758	0.28	2904.35	32306.64	79971.78	4256.71	23911.28
Total Claims	25.84	28.91	43.22	5.81	196.75	10.30	2603.70758	0.28	2904.35	32330.81	80078.81	4256.71	24147.21
Claims paid	25.84	28.91	43.22	5.81	196.75	10.30	2603.70758	0.28	2880.18	31865.79	79889.90	4020.77	22884.20
Claims repudiated / rejected	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	358.00	64.00	0.00	0.00
unclaimed	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	1.18
Claims pending at end of year	0.00	0	0	0	0	0.00	0	0	24	107	324.91	236	1261.83
Number of Lives													
Claims pending at start of year	2	0	0	0	0	0	0	0	0	78	303	0	1047
Claims intimated / booked	232	253	0	836	713	3118	7041	74	9779	100881	232175	17654	94700
Total Claims	234	253	318	836	713	3118	7041	74	9779	100959	232478	17654	95747
Claims paid	234	253	318	836	713	3117	7041	74	9701	100477	231606	16607	91224
Claims repudiated/rejected	0	0	318	0	0	1	0	0	0	179	32	0	0
Unclaimed	0	0	0	0	0	0	0	0	0	0	0	0	0
Claims pending at end of year	0	0	0	0	0	0	0	0	78	303	840	1047	4523
Break up of claims pending -- duration wise (Number of Lives)													
Within 3 months	0	0	0	0	0	0	0	0	78	275	760	984	3891
Within 3-6 months	0	0	0	0	0	0	0	0	0	24	52	62	352
Within 6-12 months	0	0	0	0	0	0	0	0	0	4	28	0	260
More than 12 months	0	0	0	0	0	0	0	0	0	0	0	1	20

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

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

PARTICULARS	(Benefit Amount in ₹ Lakh)											
	IDBI FEDERAL					KOTAK MAHINDRA					PNB MET LIFE	
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2019-20	
Amount of Benefit Paid												
Claims pending at start of year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.86	0.00
Claims intimated / booked	55.47	117.30	256.28	484.87	216.89	255.86	213.57	427.74	5942.79	16330.08	16.04	16.04
Total Claims	55.47	117.30	256.28	484.87	216.89	255.86	213.57	427.74	5942.79	16351.94	16.04	16.04
Claims paid	55.47	117.30	256.28	484.87	216.89	255.86	213.57	427.74	5920.93	16330.11	16.04	16.04
Claims repudiated / rejected	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.29	0.00	0.00
unclaimed	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claims pending at end of year	0.00	0	0	0	0	0.00	0.00	0	22	20.55	0.00	0.00
Number of Lives												
Claims pending at start of year	0	0	0	0	0	0	0	0	0	75	0	0
Claims intimated / booked	466	834	1476	2385	962	1051	840	1581	20909	53236	2716	2716
Total Claims	466	834	1476	2385	962	1051	840	1581	20909	53311	2716	2716
Claims paid	466	834	1476	2385	962	1051	840	1581	20834	53254	2716	2716
Claims repudiated/rejected	0	0	0	0	0	0	0	0	0	3	0	0
Unclaimed	0	0	0	0	0	0	0	0	0	0	0	0
Claims pending at end of year	0	0	0	0	0	0	0	0	75	54	0	0
Break up of claims pending												
-- duration wise (Number of Lives)												
Within 3 months	0	0	0	0	0	0	0	0	75	43	0	0
Within 3-6 months	0	0	0	0	0	0	0	0	0	5	0	0
Within 6-12 months	0	0	0	0	0	0	0	0	0	6	0	0
More than 12 months	0	0	0	0	0	0	0	0	0	0	0	0

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

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

PARTICULARS	(Benefit Amount in ₹ Lakh)													
	PRAMERICA							SBI LIFE						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Amount of Benefit Paid														
Claims pending at start of year	2.02	6.42	28.45	0.20	0.00	0.50	25.48	2.00	3.80	2.50	2.00	1.05	0.00	0.00
Claims intimated / booked	58.19	188.32	391.85	1299.58	5140.34	15864.96	20207.93	202.27	90.44	41.53	71.18	54.65	62.91	126.73
Total Claims	60.21	194.74	420.30	1299.78	5140.34	15865.46	20233.41	204.27	94.24	44.03	73.18	55.70	62.91	126.73
Claims paid	52.73	162.08	409.68	1272.81	5105.65	15796.19	20220.21	200.47	90.62	41.63	72.13	55.70	62.91	126.73
Claims repudiated / rejected	1.06	4.21	10.42	26.97	34.19	44.00	13.21	0.00	1.12	0.40	0.00	0.00	0.00	0.00
unclaimed	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claims pending at end of year	6.42	28	0	0	0	25	0.00	3.80	2.50	2.00	1.05	0.00	0.00	0.00
Number of Lives														
Claims pending at start of year	12	31	119	1	0	1	170	5	9	6	4	3	0	0
Claims intimated / booked	380	876	1273	4847	20329	57299	65471	525	241	142	223	166	149	145
Total Claims	392	907	1392	4848	20329	57300	65641	530	250	148	227	169	149	145
Claims paid	352	773	1353	4765	20200	56993	65606	521	241	142	224	169	149	145
Claims repudiated/rejected	9	15	38	83	128	137	35	0	3	2	0	0	0	0
Unclaimed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Claims pending at end of year	31	119	1	0	1	170	0	9	6	4	3	0	0	0
Break up of claims pending														
-- duration wise (Number of Lives)														
Within 3 months	29	110	0	0	1	156		2	2	1	2	0	0	0
Within 3-6 months	2	9	1	0	0	14		4	0	0	1	0	0	0
Within 6-12 months	0	0	0	0	0	0		2	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0		1	4	3	0	0	0	0

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

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

PARTICULARS	(Benefit Amount in ₹ Lakh)													
	SAHARA						SHRIRAM							
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Amount of Benefit Paid														
Claims pending at start of year	-	-	0.00	0.20	0.00	0.10	0.00	0.00	0.00	0.00	0.00	112.33	0.43	
Claims intimated / booked	-	-	6.90	9.77	1.09	1.50	0.10	592.25	863.78	2484.47	6172.20	6283.47	5943.72	4312.57
Total Claims	-	-	6.90	9.97	1.09	1.60	0.10	592.25	863.78	2484.47	6172.20	6395.80	5944.15	4312.57
Claims paid	-	-	6.70	9.87	1.69	1.60	0.10	592.25	863.78	2484.47	6059.87	6389.63	5885.16	4294.20
Claims repudiated / rejected	-	-	0.00	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.74	58.99	17.42
unclaimed	-	-	0.00											
Claims pending at end of year	-	-	0.20	0	-1	0	0.00	0.00	0	0	112	0	0	0.95
Number of Lives														
Claims pending at start of year	-	-	0	2	0	1	0.00	0	0	0	0	541	2	0.00
Claims intimated / booked	-	-	69	88	8	5	1.00	2369	3451	10854	27496	25849	24269	16217.00
Total Claims	-	-	69	90	8	6	1.00	2369	3451	10854	27496	26390	24271	16217.00
Claims paid	-	-	67	88	7	6	1.00	2369	3451	10854	26955	26369	23763	16143.00
Claims repudiated/rejected	-	-	0	2	0	0	0.00	0	0	0	0	19	508	72.00
Unclaimed	-	-	0											
Claims pending at end of year	-	-	2	0	1	0	0	0	0	0	541	2	0	2
Break up of claims pending -- duration wise (Number of Lives)														
Within 3 months	-	-	2	0	0	0	0	0	0	0	541	2	0	1
Within 3-6 months	-	-	0	0	0	0	0	0	0	0	0	0	0	0
Within 6-12 months	-	-	0	0	1	0	0	0	0	0	0	0	0	1
More than 12 months	-	-	0	0	0	0	0	0	0	0	0	0	0	0

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

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

PARTICULARS	(Benefit Amount in ₹ Lakh)														
	PRIVATE TOTAL						LIC								
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
Amount of Benefit Paid															
Claims pending at start of year	4.22	10.22	31.25	2.40	113.38	29.00	390.47	381.96	215.11	2.43	0.30	19.05	0.00	0	
Claims intimated / booked	965.26	1337.66	3273.76	8053.37	15801.50	88360.46	148379.99	43673.23	41262.50	38120.57	47125.97	97638.29	0.00	0	
Total Claims	969.48	1347.88	3305.00	8055.77	15914.88	88389.46	148770.45	44055.19	41477.61	38123.00	47126.27	97657.34	0.00	0	
Claims paid	958.20	1310.55	3290.91	7914.82	15844.67	87501.62	147064.63	43840.08	41443.90	38111.30	47089.22	97652.54	0.00	0	
Claims repudiated / rejected	1.06	6.08	11.69	27.57	41.90	481.50	96.09	0.00	31.28	11.40	18.00	4.80	0.00	0	
unclaimed	0.00	0.00	0.00	0.00	0.00	0.00	1.18	0.00	0.00	0.00	0.00	0.00	0.00	0	
Claims pending at end of year	10.22	31.25	2.40	113.38	28.31	406.34	1608.55	215.11	2	0.30	19.05	0.00	0.00	0	
Number of Lives															
Claims pending at start of year	19	40	126	7	544	98	1639	1270	672	9	1	64	0	0	
Claims intimated / booked	4099	5878	14353	35971	61390	301878	623950	137450	127164	117845	144317	155551	0	0	
Total Claims	4118	5918	14479	35978	61934	301976	625589	138720	127836	117854	144318	155615	0	0	
Claims paid	4069	5771	14429	35348	61682	299451	619897	138048	127751	117827	144194	155502	0	0	
Claims repudiated/rejected	9	21	43	86	154	886	186	0	76	26	60	13	0	0	
Unclaimed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Claims pending at end of year	40	126	7	544	98	1639	5506	672	9	1	64	0	0	0	
Break up of claims pending															
-- duration wise (Number of Lives)															
Within 3 months	31	113	3	543	97	1517	4782.00	672	9	1	64	0	0	0	
Within 3-6 months	6	9	1	0	0	115	409.00	0	0	0	0	0	0	0	
Within 6-12 months	2	0	0	0	1	6	295.00	0	0	0	0	0	0	0	
More than 12 months	1	4	3	1	0	1	20.00	0	0	0	0	0	0	0	

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

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

PARTICULARS	INDUSTRY TOTAL						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Amount of Benefit Paid							
Claims pending at start of year	386.18	225.33	33.68	2.70	132.43	29.00	390.47
Claims intimated / booked	44638.49	42600.16	41394.33	55179.34	113439.79	88360.46	148379.99
Total Claims	45024.67	42825.49	41428.00	55182.04	113572.22	88389.46	148770.45
Claims paid	44798.28	42754.45	41402.21	55004.04	113497.21	87501.62	147064.63
Claims repudiated / rejected	1.06	37.36	23.09	45.57	46.70	481.50	96.09
unclaimed	0.00	0.00	0.00	0.00	0.00	0.00	1.18
Claims pending at end of year	225.33	33.68	2.7	132.43	28.31	406.34	1608.55
Number of Lives							
Claims pending at start of year	1289	712	135	8	608	98	1639
Claims intimated / booked	141549	133042	132198	180288	216941	301878	623950
Total Claims	142838	133754	132333	180296	217549	301976	625589
Claims paid	142117	133522	132256	179542	217284	299451	619897
Claims repudiated/rejected	9	97	69	146	167	886	186
Unclaimed	0	0	0	0	0	0	0
Claims pending at end of year	712	135	8	608	98	1639	5506
Break up of claims pending							
-- duration wise (Number of Lives)							
Within 3 months	703	122	4	607	97	1517	4782
Within 3-6 months	6	9	1	0	0	115	409
Within 6-12 months	2	0	0	0	1	6	295
More than 12 months	1	4	3	1	0	1	20

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

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

PARTICULARS	ADITYA BIRLA SUNLIFE										AVIVA				
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
Settlement of claims- Benefit Amount Paid															
Within 1 month	73.48	30.61	16.57	12.70	6.38	4.93	4.40	6.60	1.75	1.40	0.15	0.15	0.00	0.00	
Within 1-3 months	0.30	0.61	0.58	5.68	0.70	0.30	0.00	0.62	0.00	0.00	0.00	0.00	0.00	0.00	
Within 3-6 months	0.00	0.00	0.90	2.05	0.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Within 6-12 months	0.00	0.00	0.00	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
More than 12 months	2.70	0.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total Claims Settled	76.48	31.40	18.05	20.68	7.58	5.23	4.40	7.22	1.75	1.40	0.15	0.15	0.00	0.00	
Settlement of claims- Number of Policies															
Within 1 month	484	216	189	68	34	26	20	40	26	19	3	3	0	0	
Within 1-3 months	4	14	2	27	4	2	0	3	0	0	0	0	0	0	
Within 3-6 months	0	0	3	9	1	0	0	0	0	0	0	0	0	0	
Within 6-12 months	0	0	0	1	0	0	0	0	0	0	0	0	0	0	
More than 12 months	9	2	0	0	0	0	0	0	0	0	0	0	0	0	
Total Claims Settled	497	232	194	105	39	28	20	43	26	19	3	3	0	0	
PARTICULARS	BAJAJ ALLIANZ										EDELWEISS TOKIO				
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
Settlement of claims- Benefit Amount Paid															
Within 1 month	1.30	1.45	1.52	18.22	28.75	61.37	0.62	-	0.10	-	0.35	0.02	0.45	0.80	
Within 1-3 months	0.00	0.00	0.00	0.00	24.13	21.05	0.00	-	0.00	-	0.00	0.00	0.00	0.00	
Within 3-6 months	0.00	0.00	0.00	0.00	7.92	0.60	0.00	-	0.00	-	0.00	0.00	0.00	0.00	
Within 6-12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	0.00	-	0.00	0.00	0.00	0.00	
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	0.00	-	0.00	0.00	0.00	0.00	
Total Claims Settled	1.30	1.45	1.52	18.22	60.81	83.02	0.62	-	0.10	-	0.35	0.02	0.45	0.80	
Settlement of claims- Number of Policies															
Within 1 month	12	13	10	44	76	167	192	-	2	-	4	4	4	3	
Within 1-3 months	0	1	0	0	55	62	0	-	0	-	0	0	0	0	
Within 3-6 months	0	0	0	0	14	2	0	-	0	-	0	0	0	0	
Within 6-12 months	0	0	0	0	0	0	0	-	0	-	0	0	0	0	
More than 12 months	0	0	0	0	0	0	0	-	0	-	0	0	0	0	
Total Claims Settled	12	14	10	44	145	231	192	-	2	-	4	4	4	3	

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

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

PARTICULARS	ESADHARAE										SBDEFE									
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20						
Settlement of claims- Benefit Amount Paid																				
Within 1 month	0.30	98.35	128.24	157.38	8.88	0.00	0.80	95.69	28.80	152.88	178.08	128.85	103.92	66.94						
Within 1-3 months	0.06	40.30	40.20	28.38	0.86	0.00	0.00	0.00	0.00	0.38	0.00	0.00	0.08	0.00						
Within 3-6 months	0.00	8.80	28.98	10.98	0.00	0.00	0.00	0.00	0.00	0.80	0.00	0.00	0.00	0.00						
Within 6-12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Total Claims Settled	0.46	150.88	198.83	201.72	8.83	0.88	0.80	95.69	28.80	162.06	178.75	128.85	103.92	66.94						
Settlement of claims- Number of Policies																				
Within 1 month	44	248	253	238	21	0	10	2013	538	3046	3508	2438	2089	1228						
Within 1-3 months	0	45	42	25	0	0	0	0	0	186	0	0	0	0						
Within 3-6 months	0	10	21	12	0	0	0	0	0	10	0	0	0	0						
Within 6-12 months	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
More than 12 months	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
Total Claims Settled	44	304	328	278	24	10	10	2013	538	3242	3508	2438	2089	1228						
PARTICULARS	ICICIRAPADENTIAL										KORNAVAERAPADARA									
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20						
Settlement of claims- Benefit Amount Paid																				
Within 1 month	139.38	86.50	89.29	28.38	39.96	78.68	68.88	345.34	284.52	400.93	468.28	226.68	273.80	152.88						
Within 1-3 months	0.66	0.05	0.06	0.80	0.00	0.60	0.88	4.28	45.19	58.11	40.00	28.88	28.08	0.98						
Within 3-6 months	8.05	0.00	0.00	0.00	0.00	0.00	0.08	5.16	9.97	24.29	10.80	8.80	0.80	0.08						
Within 6-12 months	0.08	0.00	0.00	0.00	0.00	0.00	0.00	0.15	0.00	0.00	0.08	0.00	0.00	0.00						
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.70	0.18	0.00	0.00	0.00	0.00	0.00						
Total Claims Settled	188.08	88.65	89.42	80.88	39.96	78.88	69.88	357.62	339.86	483.34	528.95	268.85	299.48	158.59						
Settlement of claims- Number of Policies																				
Within 1 month	763	488	433	102	188	158	168	3510	1691	4155	4166	2832	2688	1780						
Within 1-3 months	18	8	0	8	0	8	0	22	70	237	50	63	78	15						
Within 3-6 months	19	0	0	0	0	0	0	20	10	35	20	18	0	0						
Within 6-12 months	0	0	0	0	0	0	0	1	0	0	0	0	0	0						
More than 12 months	0	0	0	0	0	0	0	9	2	0	0	0	0	0						
Total Claims Settled	788	478	433	105	188	168	168	3562	1773	4427	4246	2989	2688	1885						

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

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

PARTICULARS	SAHARA										SBI LIFE									
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20						
Settlement of claims- Benefit Amount Paid	1.30	1.85	3.67	1.13	3.58	1.43	2.81	-	0.02	3.57	6.03	6.65	7.57	6.14						
Within 1 month	0.15	0.10	0.40	0.30	0.55	1.12	0.00	-	0.00	0.48	0.13	0.00	0.18	0.00						
Within 1-3 months	0.00	0.00	0.30	0.30	0.00	0.00	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00						
Within 3-6 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00						
Within 6-12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00						
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00						
Total Claims Settled	1.45	1.95	4.37	1.73	4.13	2.55	2.81	-	0.02	4.05	6.15	6.65	7.75	6.14						
Settlement of claims- Number of Policies	11	13	17	8	21	9	17	-	6	11	26	32	33	23						
Within 1 month	2	1	2	1	3	5	0	-	0	1	1	0	1	0						
Within 1-3 months	0	0	1	1	0	0	0	-	0	0	0	0	0	0						
Within 3-6 months	0	0	0	0	0	0	0	-	0	0	0	0	0	0						
Within 6-12 months	0	0	0	0	0	0	0	-	0	0	0	0	0	0						
More than 12 months	0	0	0	0	0	0	0	-	0	0	0	0	0	0						
Total Claims Settled	13	14	20	10	24	14	17	-	6	12	27	32	34	23						
PARTICULARS	TATA AIA										PRIVATE TOTAL									
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20						
Settlement of claims- Benefit Amount Paid	37.38	36.62	19.29	76.15	39.91	78.56	63.09	345.34	284.52	400.93	469.32	226.56	271.31	152.64						
Within 1 month	2.56	2.01	0.15	4.50	0.00	0.00	0.00	4.28	45.19	58.11	40.07	25.43	23.25	0.90						
Within 1-3 months	0.11	0.00	0.00	0.00	0.00	0.00	0.00	5.16	9.97	24.29	17.31	8.42	0.60	0.05						
Within 3-6 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	0.00	0.00	0.25	0.00	0.00	0.00						
Within 6-12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.70	0.18	0.00	0.00	0.00	0.00	0.00						
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Total Claims Settled	40.04	38.63	19.44	80.65	39.91	78.56	63.09	357.62	339.86	483.34	526.95	260.41	295.16	153.59						
Settlement of claims- Number of Policies	163	164	173	172	123	158	150	3510	1691	4155	4166	2831	2613	1790						
Within 1 month	10	8	1	3	0	0	0	22	70	237	57	63	73	15						
Within 1-3 months	1	0	0	0	0	0	0	20	10	35	22	15	2	0						
Within 3-6 months	0	0	0	0	0	0	0	1	0	0	1	0	0	0						
Within 6-12 months	0	0	0	0	0	0	0	9	2	0	0	0	0	0						
More than 12 months	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
Total Claims Settled	174	172	174	175	123	158	150	3562	1773	4427	4246	2909	2688	1805						

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

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

PARTICULARS	LIC										INDUSTRY TOTAL				
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
Settlement of claims- Benefit Amount Paid															
Within 1 month	2005.35	1817.67	1156.96	1457.56	1264.01	1124.65	1107.30	2350.69	2102.19	1557.89	1926.88	1490.57	1395.97	1259.94	
Within 1-3 months	0.00	0.00	406.59	32.24	31.54	56.35	6.49	4.28	45.19	464.70	72.31	56.97	79.60	7.38	
Within 3-6 months	0.00	0.00	0.00	3.90	1.32	0.40	3.70	5.16	9.97	24.29	21.21	9.74	1.00	3.76	
Within 6-12 months	0.00	0.00	0.00	0.40	2.64	0.00	0.00	0.15	0.00	0.00	0.65	2.64	0.00	0.00	
More than 12 months	0.00	0.00	0.00	0.80	4.64	0.00	0.00	2.70	0.18	0.00	0.80	4.64	0.00	0.00	
Total Claims Settled	2005.35	1817.67	1563.55	1494.90	1304.15	1181.40	1117.49	2362.97	2157.53	2046.89	2021.85	1564.56	1476.56	1271.08	
Settlement of claims- Number of Policies															
Within 1 month	12048	11365	7127	8233	7104	6629	6478	15558	13056	11282	12399	9935	9242	8268	
Within 1-3 months	0	0	2505	208	95	76	28	22	70	2742	265	158	149	43	
Within 3-6 months	0	0	0	23	6	2	10	20	10	35	45	21	4	10	
Within 6-12 months	0	0	0	1	9	0	0	1	0	0	2	9	0	0	
More than 12 months	0	0	0	5	14	0	0	9	2	0	5	14	0	0	
Total Claims Settled	12048	11365	9632	8470	7228	6707	6516	15610	13138	14059	12716	10137	9395	8321	

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

Table 40: DURATION-WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE - GROUP CATEGORY
(Benefit amount in ₹ Lakh)

PARTICULARS	ADITYA BIRLA SUNLIFE										AVIVA									
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20						
Settlement of claims- Benefit Amount Paid	-	1.55	1.50	0.00	0.00	0.00	0.00	-	30.21	37.14	0.00	0.00	0.00	0.00						
Within 1 month	-	0.00	0.40	0.00	0.00	0.00	0.00	-	1.24	0.35	0.00	0.00	0.00	0.00						
Within 1-3 months	-	0.00	0.00	0.00	0.00	0.00	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00						
Within 3-6 months	-	0.00	0.00	0.00	0.00	0.00	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00						
Within 6-12 months	-	0.00	0.00	0.00	0.00	0.00	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00						
More than 12 months	-	0.00	0.00	0.00	0.00	0.00	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00						
Total Claims Settled	-	1.55	1.90	0.00	0.00	0.00	0.00	-	31.44	37.49	0.00	0.00	0.00	0.00						
Settlement of claims- Number of Lives	-	13	11	0	0	0	0	-	119	170	0	0	0	0						
Within 1 month	-	0	2	0	0	0	0	-	6	2	0	0	0	0						
Within 1-3 months	-	0	0	0	0	0	0	-	0	0	0	0	0	0						
Within 3-6 months	-	0	0	0	0	0	0	-	0	0	0	0	0	0						
Within 6-12 months	-	0	0	0	0	0	0	-	0	0	0	0	0	0						
More than 12 months	-	0	0	0	0	0	0	-	0	0	0	0	0	0						
Total Claims Settled	-	13	13	0	0	0	0	-	125	172	0	0	0	0						
PARTICULARS	BAJAJ ALIANSZ										EXIDE LIFE									
	2017-18	2018-19	2019-20	2019-20	2019-20	2019-20	2019-20	2015-16	2016-17	2017-18	2018-19	2019-20								
Settlement of claims- Benefit Amount Paid	436.01	21370.40	634.32	35.92	25.54	28.79	43.22	5.81	196.75	10.30	2603.71									
Within 1 month	125.40	1524.48	13.75	0.00	0.30	0.12	0.00	0.00	0.00	0.00	0.00									
Within 1-3 months	7.04	717.55	1.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Within 3-6 months	0.00	69.69	0.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Within 6-12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
More than 12 months	568.45	23682.11	649.46	35.92	25.84	28.91	43.22	5.81	196.75	10.30	2603.71									
Total Claims Settled																				
Settlement of claims- Number of Lives	1483	70890	148307	106	231	252	318	836	713	3117	7041									
Within 1 month	464	3890	2517	0	3	1	0	0	0	0	0									
Within 1-3 months	29	1532	344	0	0	0	0	0	0	0	0									
Within 3-6 months	0	142	46	0	0	0	0	0	0	0	0									
Within 6-12 months	0	0	0	0	0	0	0	0	0	0	0									
More than 12 months	1976	76454	151214	106	234	253	318	836	713	3117	7041									
Total Claims Settled																				

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

Table 40: DURATION-WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE - GROUP CATEGORY (Contd.. 40)
(Benefit amount in ₹ Lakh)

PARTICULARS	CANARA HSBC OBC					HDFC					ICICI PRUDENTIAL	
	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20	2018-19	2019-20
Settlement of claims- Benefit Amount Paid												
Within 1 month	4.86	5.94	6.46	2.00	0.00	0.50	0.27	2773.37	29742.07	79088.50	4007.38	22625.97
Within 1-3 months	2.76	2.28	2.72	0.00	0.00	0.00	0.00	101.14	17.05	521.52	12.47	198.16
Within 3-6 months	1.20	1.32	0.00	0.00	0.00	0.00	0.00	5.52	1172.26	67.33	0.00	46.72
Within 6-12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	933.45	12.00	0.00	13.15
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.95	0.55	0.91	0.20
Total Claims Settled	8.82	9.55	9.18	2.00	0.00	0.50	0.28	2880.18	31865.79	79689.90	4020.77	22884.20
Settlement of claims- Number of Lives												
Within 1 month	20	21	15	4	0	1	73	9289	96573	230134	16547	90272
Within 1-3 months	9	8	6	0	0	0	1	387	71	1272	57	763
Within 3-6 months	5	5	0	0	0	0	0	24	2296	172	0	172
Within 6-12 months	0	0	0	0	0	0	0	1	1533	26	0	16
More than 12 months	0	0	0	0	0	0	0	0	4	2	3	1
Total Claims Settled	34	34	21	4	0	1	74	9701	100477	231606	16607	91224
PARTICULARS	IDBI FEDERAL					KOTAK MAHINDRA					PNB MET LIFE	
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2018-19	2019-20
Settlement of claims- Benefit Amount Paid												
Within 1 month	55.47	117.30	256.28	484.87	216.89	255.86	213.57	426.82	5882.10	16317.40	16.04	16.04
Within 1-3 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.92	34.73	11.55	0.00	0.00
Within 3-6 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.90	0.50	0.00	0.00
Within 6-12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	0.65	0.00	0.00
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Claims Settled	55.47	117.30	256.28	484.87	216.89	255.86	213.57	427.74	5920.93	16330.11	16.04	16.04
Settlement of claims- Number of Lives												
Within 1 month	466	834	1476	2385	962	1051	840	1577	20691	53203	2716	2716
Within 1-3 months	0	0	0	0	0	0	0	4	127	44	0	0
Within 3-6 months	0	0	0	0	0	0	0	0	15	5	0	0
Within 6-12 months	0	0	0	0	0	0	0	0	1	2	0	0
More than 12 months	0	0	0	0	0	0	0	0	0	0	0	0
Total Claims Settled	466	834	1476	2385	962	1051	840	1581	20834	53254	2716	2716

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

Table 40: DURATION-WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE - GROUP CATEGORY (Contd.. 40)
(Benefit amount in ₹ Lakh)

PARTICULARS	PRAMERICA							SAHARA						
	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2015-16	2016-17	2017-18	2018-19	2019-20			
Settlement of claims- Benefit Amount Paid														
Within 1 month	119.09	319.88	1215.21	5036.83	13422.00	12977.62	4.60	7.87	1.59	1.50	0.10			
Within 1-3 months	21.91	45.66	51.76	60.20	2369.00	6923.59	1.50	0.60	0.10	0.00	0.00			
Within 3-6 months	13.40	25.74	5.53	8.61	5.00	301.17	0.60	0.90	0.00	0.10	0.00			
Within 6-12 months	7.68	17.95	0.30	0.00	0.00	17.84	0.00	0.50	0.00	0.00	0.00			
More than 12 months	0.00	0.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Total Claims Settled	162.02	409.68	1272.81	5105.65	15796.00	20220.21	6.70	9.87	1.69	1.60	0.10			
Settlement of claims- Number of Lives														
Within 1 month	548	1060	4567	19962	48544	41369	46	68	6	5	1			
Within 1-3 months	107	122	177	213	8434	22878	15	6	1	0	0			
Within 3-6 months	75	100	20	25	15	1240	6	9	0	1	0			
Within 6-12 months	43	68	1	0	0	119	0	5	0	0	0			
More than 12 months	0	3	0	0	0	0	0	0	0	0	0			
Total Claims Settled	773	1353	4765	20200	56993	65606	67	88	7	6	1			
PARTICULARS	SBI LIFE							SHRIRAM						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Settlement of claims- Benefit Amount Paid														
Within 1 month	196.36	82.11	37.92	68.05	53.60	62.34	126.33	87.25	163.28	2233.72	4963.90	5696.91	5884.20	4294.20
Within 1-3 months	4.10	7.89	3.51	4.08	0.90	0.58	0.20	505.00	700.50	250.75	998.24	691.35	0.96	0.00
Within 3-6 months	0.00	0.63	0.20	0.00	0.00	0.00	0.20	0.00	0.00	0.00	97.73	1.36	0.00	0.00
Within 6-12 months	0.00	0.00	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
More than 12 months	0.00	0.00	0.00	0.00	1.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Claims Settled	200.47	90.62	41.63	72.13	55.70	62.91	126.73	592.25	863.78	2484.47	6059.87	6389.63	5885.16	4294.20
Settlement of claims- Number of Lives														
Within 1 month	511	217	130	215	164	147	143	349	654	9809	21997	22900	23753	16143
Within 1-3 months	10	21	11	9	2	2	1	2020	2797	1045	4474	3464	10	0
Within 3-6 months	0	3	1	0	0	0	1	0	0	0	484	5	0	0
Within 6-12 months	0	0	0	0	1	0	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	2	0	0	0	0	0	0	0	0	0
Total Claims Settled	521	241	142	224	169	149	145	2369	3451	10854	26955	26369	23763	16143

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

Table 40: DURATION-WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE - GROUP CATEGORY (Contd.. 40)
(Benefit amount in ₹ Lakh)

PARTICULARS	PRIVATE TOTAL										LIC				
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
Settlement of claims- Benefit Amount Paid															
Within 1 month	434.68	554.12	2903.06	6752.44	14840.77	80638.15	138934.17	43458.12	41228.79	38108.87	46865.10	97397.31	0.00	0.00	
Within 1-3 months	517.78	733.52	304.10	1057.41	980.01	3959.26	7668.77	381.96	215.11	2.43	224.12	255.23	0.00	0.00	
Within 3-6 months	2.59	15.23	27.87	104.16	22.54	1898.81	417.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Within 6-12 months	0.00	7.68	17.95	0.80	0.20	1003.34	43.79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
More than 12 months	0.00	0.00	0.45	0.00	1.15	1.86	0.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total Claims Settled	955.05	1310.55	3253.43	7914.82	15844.67	87501.43	147064.64	43840.08	41443.90	38111.30	47089.22	97652.54	0.00	0.00	
Settlement of claims- Number of Lives															
Within 1 month	1965	2708	12871	30156	57060	281318	590276	136778	127079	117818	143448	154805	0	0	
Within 1-3 months	2088	2937	1203	4673	4535	12591	27475	1270	672	9	746	797	0	0	
Within 3-6 months	16	83	112	513	83	3859	1934	0	0	0	0	0	0	0	
Within 6-12 months	0	43	68	6	2	1676	209	0	0	0	0	0	0	0	
More than 12 months	0	0	3	0	2	7	3	0	0	0	0	0	0	0	
Total Claims Settled	4069	5771	14257	35348	61682	299451	619897	138048	127751	117827	144194	155602	0	0	
PARTICULARS	INDUSTRY TOTAL														
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2019-20	
Settlement of claims- Benefit Amount Paid															
Within 1 month	43892.80	41782.91	41011.93	53617.54	112238.08	80638.15	138934.16	112238.08	80638.15	138934.16	80638.15	138934.16	138934.16	138934.16	
Within 1-3 months	899.74	948.63	306.53	1281.53	1235.24	3959.26	7668.76	1235.24	3959.26	7668.76	3959.26	7668.76	7668.76	7668.76	
Within 3-6 months	2.59	15.23	27.87	104.16	22.54	1898.81	417.15	22.54	1898.81	417.15	1898.81	417.15	417.15	417.15	
Within 6-12 months	0.00	7.68	17.95	0.80	0.20	1003.34	43.79	0.20	1003.34	43.79	1003.34	43.79	43.79	43.79	
More than 12 months	0.00	0.00	0.45	0.00	1.15	1.86	0.75	1.15	1.86	0.75	1.86	0.75	0.75	0.75	
Total Claims Settled	44795.13	42754.45	41364.73	55004.44	113497.21	87501.43	147064.63	113497.21	87501.43	147064.63	87501.43	147064.63	147064.63	147064.63	
Settlement of claims- Number of Lives															
Within 1 month	138743	129787	130689	173604	211865	281318	590276	211865	281318	590276	281318	590276	590276	590276	
Within 1-3 months	3358	3609	1212	5419	5332	12591	27475	5332	12591	27475	12591	27475	27475	27475	
Within 3-6 months	16	83	112	513	83	3859	1934	83	3859	1934	3859	1934	1934	1934	
Within 6-12 months	0	43	68	6	2	1676	209	2	1676	209	1676	209	209	209	
More than 12 months	0	0	3	0	2	7	3	2	7	3	7	3	3	3	
Total Claims Settled	142117	133522	132084	179542	217284	299451	619897	217284	299451	619897	299451	619897	619897	619897	

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

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

Insurer	2014	2015	2016	2017	2018	2019	2020
Aditya Birla Sunlife	97	56	51	55	39	22	13
Aegon	0	0	0	0	0	0	0
Aviva	667	667	10	0	0	0	0
Bajaj Allianz	0	0	457	520	567	174	9
Bharti AXA	0	0	0	0	0	0	0
Canara HSBC	0	0	0	0	0	0	0
Edelweiss Tokio	1	1	1	1	1	1	1
Exide Life	0	0	0	0	0	0	0
Future Generali	0	0	0	0	0	0	0
HDFC	0	0	0	1	2	2	4
ICICI Prudential	78	79	0	0	0	0	0
IDBI Federal	0	2	2	2	2	2	2
IndiaFirst	0	1906	7798	15155	32918	52505	69393
Kotak Mahindra	0	0	0	3	42	59	87
Max Life	0	0	0	0	0	0	0
PNB Metlife	14	14	14	14	14	14	14
Pramerica	0	0	0	0	0	7	6
Reliance Nippon	0	0	0	0	0	0	0
Sahara	0	0		0	0	0	0
SBI Life	0	20	22	22	2	0	0
Shriram	523	523	523	0	0	0	0
Star Union	0	0	0	0	0	0	0
TATA AIA	276	114	112	126	137	145	138
Private Total	1656	3382	8990	15899	33724	52931	69667
LIC	18401	19379	18574	19301	19183	19926	20907
Industry Total	20057	22761	27564	35200	52907	72857	90574

Table 42: Health Insurance business in respect of health products offered by Life Insurance Companies New Business (First Year & Single Premium Policies) -Gross Premium and Number of Persons Covered (2016-17)

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

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

Table 42: Health Insurance business in respect of health products offered by Life Insurance Companies New Business (First Year & Single Premium Policies) -Gross Premium and Number of Persons Covered (2017-18) (Contd... 42)

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

Name of the Insurance Company	Group Insurance business excl. Govt Sponsored Schemes			Individual Business			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Aditya Birla Sunlife	0	0	0	15642	16835	831	15642	16835	831
Aegon Religare	0	0	0	269	215	14	269	215	14
Aviva	0	0	0	2905	2919	120	2905	2919	120
Bajaj Allianz	0	0	0	0	0	0	0	0	0
Bharti Axa	0	0	0	1073	885	80	1073	885	80
Canara HSBC	0	0	0	0	0	0	0	0	0
DHFL Pramerica	198	111390	195	8838	11229	283	9036	122619	478
Edelweiss Tokio	0	0	0	1713	1702	242	1713	1702	242
Exide Life	0	0	0	2417	2406	91	2417	2406	91
Future Generali	0	0	0	16904	16683	325	16904	16683	325
HDFC Standard	12	11701	853	154643	154643	4178	154655	166344	5032
ICICI Prudential	0	0	0	79610	83860	3507	79610	83860	3507
IDBI Federal	0	0	0	0	0	0	0	0	0
India First	1	656	0	0	0	0	1	656	0
Kotak Mahindra	0	0	0	0	0	0	0	0	0
Max Life	0	0	0	24611	24371	1801	24611	24371	1801
PNB Metlife	0	0	0	2924	2924	594	2924	2924	594
Reliance	0	0	0	45	45	2	45	45	2
Sahara	0	0	0	0	0	0	0	0	0
SBILife	0	0	0	27488	27133	394	27488	27133	394
Shriram Life	0	0	0	2102	2100	20	2102	2100	20
Star Union Dai-ichi	0	0	0	7455	7455	1125	7455	7455	1125
Tata AIA	0	0	0	157	180	32	157	180	32
Private Total	211	123747	1048	348796	355585	13640	349007	479332	14688
LIC	0	0	0	201022	257053	8915	201022	257053	8915
Grand Total	211	123747	1048	549818	612638	22555	550029	736385	23603

Table 42: Health Insurance business in respect of health products offered by Life Insurance Companies New Business (First Year Premium from Regular & Single Premium Policies) -Gross Premium and Number of Persons Covered (2018-19) (Contd... 42)

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

Name of the Insurance Company	Group Insurance business excl. Govt Sponsored Schemes		Individual Business				TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Aegon	0	0	0	53	53	5	53	53	5
Aviva	0	0	0	383	383	19	383	383	19
Bajaj Allianz	0	0	0	1378	966	448	1378	966	448
Bharti Axa	0	0	0	939	937	83	939	937	83
Birla Sunlife	0	0	0	12670	12768	492	12670	12768	492
Canara HSBC	0	0	0	3132	2331	66	3132	2331	66
DHFL Pramerica	231	911471	536	2411	3162	82	2642	914633	619
Edelweiss Tokio	0	0	0	4859	4810	1679	4859	4810	1679
Exide Life	0	0	0	1447	1445	63	1447	1445	63
Future Generali	0	0	0	4427	4238	389	4427	4238	389
HDFC	23	90928	4731	114421	114421	3923	114444	205349	8654
ICICI Prudential	0	0	0	23119	24825	1238	23119	24825	1238
IDBI Federal	0	0	0	0	0	0	0	0	0
India First	2	13554	2	0	0	0	2	13554	2
Kotak Mahindra	0	0	0	0	0	0	0	0	0
Max Life	0	0	0	26259	25925	2011	26259	25925	2011
PNB Metlife	0	0	0	644	644	134	644	644	134
Reliance	0	0	0	1408	1408	26	1408	1408	26
Sahara	0	0	0	0	0	0	0	0	0
SBILife	0	0	0	27973	27778	366	27973	27778	366
Shriram Life	0	0	0	2360	2358	27	2360	2358	27
Star Union Dai-ichi	0	0	0	4261	4261	650	4261	4261	650
Tata AIA	0	0	0	220	246	41	220	246	41
Private Total	256	1015953	5269	232364	232959	11744	232620	1248912	17013
LIC	0	0	0	262906	309467	11260	262906	309467	11260
Grand Total	256	1015953	5269	495270	542426	23005	495526	1558379	28273

Table 42: Health Insurance business in respect of health products offered by Life Insurance Companies New Business (First Year Premium from Regular & Single Premium Policies) -Gross Premium and Number of Persons Covered (2019-20) (Contd... 42)

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

Name of the Insurance Company	Group Insurance business excl. Govt Sponsored Schemes			Individual Business			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Aegon	0	0	0	8	8	5	8	8	5
Aviva	0	0	0	107	107	5	107	107	5
Bajaj Allianz	0	0	0	718	601	258	718	601	258
Bharti Axa	0	0	0	22	22	2	22	22	2
Birla Sunlife	0	0	0	11622	11719	274	11622	11719	274
Canara HSBC	0	0	0	16045	12011	245	16045	12011	245
Edelweiss Tokio	0	0	0	6939	6760	2106	6939	6760	2106
Exide Life	0	0	0	165	165	7	165	165	7
Future Generali	0	0	0	3693	3496	347	3693	3496	347
HDFC	20	117005	5669	36415	36415	642	36435	153420	6311
ICICI Prudential	0	0	0	22768	22976	958	22768	22976	958
IDBI Federal	0	0	0	292	248	12	292	248	12
India First	1	50	0	0	0	0	1	50	0
Kotak Mahindra	0	0	0	0	0	0	0	0	0
Max Life	0	0	0	32155	31769	2514	32155	31769	2514
PNB Metlife	0	0	0	333	332	56	333	332	56
Pramerica	43	65304	50	343	430	11	386	65734	61
Reliance	0	0	0	4866	4807	117	4866	4807	117
Sahara	0	0	0	0	0	0	0	0	0
SBILife	0	0	0	19417	19417	310	19417	19417	310
Shriram Life	0	0	0	1653	1648	10	1653	1648	10
Star Union Dai-ichi	0	0	0	42	42	12	42	42	12
Tata AIA	0	0	0	159	169	26	159	169	26
Private Total	64	182359	5719	157762	153142	7916	157826	335501	13636
LIC	0	0	0	282563	313491	10474	282563	313491	10474
Grand Total	64	182359	5719	440325	466633	18390	440389	648992	24109

**Table 43: Health Insurance business in respect of health products offered by Life Insurance Companies
Renewal Business -Gross Premium and Number of Persons Covered (2016-17)**

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

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

**Table 43: Health Insurance business in respect of health products offered by Life Insurance Companies
Renewal Business -Gross Premium and Number of Persons Covered (2017-18) (Contd... 42)**

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

Name of the Insurance Company	Group Insurance business excl. Govt Sponsored Schemes			Individual Business			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Aditya Birla Sunlife	0	0	0	12462	9570	971	12462	9570	971
Aegon	0	0	0	1451	2613	141	1451	2613	141
Aviva	0	0	0	9047	9047	389	9047	9047	389
Bajaj Allianz	0	0	0	9637	9584	854	9637	9584	854
Bharti Axa	0	0	0	6209	6182	504	6209	6182	504
Canara HSBC	0	0	0	0	0	0	0	0	0
DHFL Pramerica	0	0	0	906	1346	6	906	1346	6
Edelweiss Tokio	0	0	0	1558	1549	196	1558	1549	196
Exide Life	0	0	0	2599	2442	105	2599	2442	105
Future Generali	0	0	0	516	1247	13	516	1247	13
HDFC Standard	0	0	0	165930	165930	2204	165930	165930	2204
ICICI Prudential	0	0	0	167234	340316	24071	167234	340316	24071
IDBI Federal	0	0	0	242	242	10	242	242	10
India First	0	0	0	4791	11280	731	4791	11280	731
Kotak Mahindra	0	0	0	0	0	0	0	0	0
Max Life	0	0	0	11487	17270	908	11487	17270	908
PNB Metlife	0	0	0	29880	29880	4636	29880	29880	4636
Reliance	0	0	0	6513	11218	497	6513	11218	497
Sahara	0	0	0	0	0	0	0	0	0
SBILife	0	0	0	421	621	34	421	621	34
Shriram Life	0	0	0	0	0	0	0	0	0
Star Union Dai-ichi	0	0	0	15281	15281	4433	15281	15281	4433
Tata AIA	0	0	0	134	139	16	134	139	16
Private Total	0	0	0	446298	635757	40720	446298	635757	40720
LIC	0	0	0	469677	851952	28673	469677	851952	28673
Grand Total	0	0	0	915975	1487709	69393	915975	1487709	69393

**Table 43: Health Insurance business in respect of health products offered by Life Insurance Companies
Renewal Business -Gross Premium and Number of Persons Covered (2018-19) (Contd... 42)**

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

Name of the Insurance Company	Group Insurance business excl. Govt Sponsored Schemes			Individual Business			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Aegon	0	0	0	1489	1288	134	1489	1288	134
Aviva	0	0	0	9487	9487	406	9487	9487	406
Bajaj Allianz	0	0	0	7693	7656	723	7693	7656	723
Bharti Axa	0	0	0	6051	6027	544	6051	6027	544
Birla Sunlife	0	0	0	10539	11185	1032	10539	11185	1032
Canara HSBC	0	0	0	0	0	0	0	0	0
Edelweiss Tokio	0	0	0	2764	2754	366	2764	2754	366
Exide Life	0	0	0	2541	2538	118	2541	2538	118
Future Generali	0	0	0	5128	5049	180	5128	5049	180
HDFC	3	335	9	64579	64579	1677	64582	64914	1686
ICICI Prudential	0	0	0	95059	171502	11553	95059	171502	11553
IDBI Federal	0	0	0	212	242	11	212	242	11
India First	0	0	0	3593	8899	567	3593	8899	567
Kotak Mahindra	0	0	0	0	0	0	0	0	0
Max Life	0	0	0	26059	25895	1811	26059	25895	1811
PNB Metlife	0	0	0	1432	1432	396	1432	1432	396
DHFL Pramerica	0	0	0	1016	1343	23	1016	1343	23
Reliance	0	0	0	5788	13985	539	5788	13985	539
Sahara	0	0	0	0	0	0	0	0	0
SBILife	0	0	0	13390	13390	270	13390	13390	270
Shriram Life	0	0	0	908	908	11	908	908	11
Star Union Dai-ichi	0	0	0	17245	17245	2763	17245	17245	2763
Tata AIA	0	0	0	102	115	39	102	115	39
Private Total	3	335	9	275075	365519	23160	275078	365854	23170
LIC	0	0	0	403978	714276	31261	403978	714276	31261
Grand Total	3	335	9	679053	1079795	54422	679056	1080130	54431

**Table 43: Health Insurance business in respect of health products offered by Life Insurance Companies
Renewal Business -Gross Premium and Number of Persons Covered (2019-20) (Contd... 42)**

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

Name of the Insurance Company	Group Insurance business excl. Govt Sponsored Schemes			Individual Business			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Aegon	0	0	0	1353	2252	120	1353	2252	120
Aviva	0	0	0	8829	8829	380	8829	8829	380
Bajaj Allianz	0	0	0	6753	6723	943	6753	6723	943
Bharti Axa	0	0	0	5838	5798	522	5838	5798	522
Birla Sunlife	0	0	0	12741	13084	1017	12741	13084	1017
Canara HSBC	0	0	0	2262	1711	52	2262	1711	52
Edelweiss Tokio	0	0	0	6074	6045	1605	6074	6045	1605
Exide Life	0	0	0	2147	2144	119	2147	2144	119
Future Generali	0	0	0	7317	7307	442	7317	7307	442
HDFC	4	13388	75	144161	163231	6301	144165	176619	6376
ICICI Prudential	0	0	0	94308	160659	11006	94308	160659	11006
IDBI Federal	0	0	0	183	183	8	183	183	8
India First	0	0	0	3115	7882	522	3115	7882	522
Kotak Mahindra	0	0	0	0	0	0	0	0	0
Max Life	0	0	0	31986	31710	2406	31986	31710	2406
PNB Metlife	0	0	0	25629	25556	4150	25629	25556	4150
Pramerica	0	0	0	1076	1260	33	1076	1260	33
Reliance	0	0	0	4979	4959	292	4979	4959	292
Sahara	0	0	0	0	0	0	0	0	0
SBILife	0	0	0	24608	24608	491	24608	24608	491
Shriram Life	0	0	0	660	660	11	660	660	11
Star Union Dai-ichi	0	0	0	18647	18647	2768	18647	18647	2768
Tata AIA	0	0	0	292	326	55	292	326	55
Private Total	4	13388	75	402958	493574	33242	402962	506962	33317
LIC	0	0	0	416994	691385	30933	416994	691385	30933
Grand Total	4	13388	75	819952	1184959	64175	819956	1198347	64250

Table 44: Health Insurance business in respect of riders attached to the Life Insurance products offered by Life Insurance Companies New Business -Gross Premium and Number of Persons Covered (2016-17)

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

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

Table 44: Health Insurance business in respect of riders attached to the Life Insurance products offered by Life Insurance Companies New Business -Gross Premium and Number of Persons Covered (2017-18) (Contd... 42)

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

Name of the Insurance Company	Group Insurance business excl. Govt Sponsored Schemes			Individual Business			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Aditya Birla Sunlife	0	0	0	5875	5938	75	5875	5938	75
Aegon	0	0	0	7608	8179	56	7608	8179	56
Aviva	0	498	1	23	23	1	23	521	2
Bajaj Allianz	2	1270738	5049	12205	12205	108	12207	1282943	5157
Bharti Axa	0	0	0	6755	5880	147	6755	5880	147
Canara HSBC	0	0	0	0	0	0	0	0	0
DHFL Pramerica	4	4	3	72	72	2	76	76	5
Edelweiss Tokio	7	4953	23	7788	7555	52	7795	12508	74
Exide Life	0	0	0	23686	304338	271	23686	304338	271
Future Generali	93	408476	3635	0	0	0	93	408476	3635
HDFC Standard	21	7777	71	73087	73087	937	73108	80864	1008
ICICI Prudential	0	0	0	0	0	0	0	0	0
IDBI Federal	0	0	0	0	0	0	0	0	0
India First	0	0	0	0	0	0	0	0	0
Kotak Mahindra	0	0	0	0	0	0	0	0	0
Max Life	80	19627	16	166962	164136	1244	167042	183763	1260
PNB Metlife	18	2209	12	17596	17485	133	17614	19694	145
Reliance	0	0	0	61021	61021	216	61021	61021	216
Sahara	0	0	0	0	0	0	0	0	0
SBILife	12	15344	87	10505	10438	78	10517	25782	165
Shriram Life	0	0	0	1902	1881	27	1902	1881	27
Star Union Dai-ichi	0	0	0	0	0	0	0	0	0
Tata AIA	0	0	0	0	0	0	0	0	0
Private Total	237	1729626	8897	395085	672238	3345	395322	2401864	12242
LIC	0	0	0	7248	6490	41	7248	6490	41
Grand Total	237	1729626	8897	402333	678728	3386	402570	2408354	12283

Table 44: Health Insurance business in respect of riders attached to the Life Insurance products offered by Life Insurance Companies New Business -Gross Premium and Number of Persons Covered (2018-19) (Contd... 42)

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

Name of the Insurance Company	Group Insurance business excl. Govt Sponsored Schemes			Individual Business			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Aegon	0	0	0	5758	8541	7	5758	8541	7
Aviva	0	204	1	31	31	2	31	235	2
Bajaj Allianz	0	0	0	682	628	31	682	628	31
Bharti Axa	0	0	0	8791	8734	237	8791	8734	237
Birla Sunlife	0	0	0	6374	6382	104	6374	6382	104
Canara HSBC	0	0	0	0	0	0	0	0	0
DHFL Pramerica	11	209	1	88	88	2	88	297	3
Edelweiss Tokio	7	3387	13	12549	12351	116	12556	15738	129
Exide Life	17	62402	97	33487	33403	237	33504	95805	334
Future Generali	10	548901	5263	0	0	0	10	548901	5263
HDFC	16	244673	2648	77551	77551	1311	77567	322224	3958
ICICI Prudential	0	0	0	0	0	0	0	0	0
IDBI Federal	0	0	0	0	0	0	0	0	0
India First	0	0	0	0	0	0	0	0	0
Kotak Mahindra	0	0	0	0	0	0	0	0	0
Max Life	153	61287	107	214406	213003	1441	214559	274290	1548
PNB Metlife	19	12286	149	5574	5550	120	5593	17836	270
Reliance	0	0	0	88897	88897	399	88897	88897	399
Sahara	0	0	0	0	0	0	0	0	0
SBILife	23	3089	26	12241	12241	93	12264	15330	119
Shriram Life	0	0	0	2132	2111	27	2132	2111	27
Star Union Dai-ichi	0	0	0	0	0	0	0	0	0
Tata AIA	0	0	0	0	0	0	0	0	0
Private Total	256	936438	8305	468561	469511	4127	468817	1405949	12432
LIC	0	0	0	3785	3563	100	3785	3563	100
Grand Total	256	936438	8305	472346	473074	4227	472602	1409512	12532

Table 44: Health Insurance business in respect of riders attached to the Life Insurance products offered by Life Insurance Companies New Business -Gross Premium and Number of Persons Covered (2019-20) (Contd... 42)

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

Name of the Insurance Company	Group Insurance business excl. Govt Sponsored Schemes			Individual Business			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Aegon	32	34338	19	2138	2129	10	2170	36467	29
Aviva	0	159	1	5	5	0	5	164	1
Bajaj Allianz	13	1652770	3830	677	677	27	690	1653447	3857
Bharti Axa	0	0	0	6895	6895	201	6895	6895	201
Birla Sunlife	0	0	0	9342	9377	111	9342	9377	111
Canara HSBC	0	0	0	0	0	0	0	0	0
Edelweiss Tokio	2	4675	6	15351	14976	154	15353	19651	159
Exide Life	9	38551	78	27932	27875	195	27941	66426	273
Future Generali	14	351047	2738	0	0	0	14	351047	2738
HDFC	6	393578	4453	47830	47830	1165	47836	441408	5618
ICICI Prudential	0	0	0	0	0	0	0	0	0
IDBI Federal	0	0	0	0	0	0	0	0	0
India First	0	0	0	0	0	0	0	0	0
Kotak Mahindra	0	0	0	0	0	0	0	0	0
Max Life	138	117193	685	183214	182032	1179	183352	299225	1864
PNB Metlife	19	119158	387	4425	4402	113	4444	123560	500
Pramerica	7	510	1	15	15	1	22	525	1
Reliance	0	0	0	81236	79794	426	81236	79794	426
Sahara	0	0	0	0	0	0	0	0	0
SBILife	10	6840	30	20010	20010	349	20020	26850	379
Shriram Life	0	0	0	2403	2363	28	2403	2363	28
Star Union Dai-ichi	0	0	0	0	0	0	0	0	0
Tata AIA	0	0	0	24555	23968	793	24555	23968	793
Private Total	250	2718819	12227	426028	422348	4752	426278	3141167	16979
LIC	0	0	0	5088	4801	111	5088	4801	111
Grand Total	250	2718819	12227	431116	427149	4864	431366	3145968	17090

Table 45: Health Insurance business in respect of riders attached to Life Insurance Products offered by Life Insurance Companies Renewal Business - Gross Premium and Number of Persons Covered (2016-17)

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

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

Table 45: Health Insurance business in respect of riders attached to Life Insurance Products offered by Life Insurance Companies Renewal Business - Gross Premium and Number of Persons Covered (2017-18) (Contd... 45)
(No. of Policies in Actuals) (No. of Persons in actuals) (Gross premium in ₹ Lakh)

Name of the Insurance Company	Group Insurance business excl. Govt Sponsored Schemes			Individual Business			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Aditya Birla Sunlife	0	0	0	46365	45983	549	46365	45983	549
Aegon	0	0	0	64779	63971	215	64779	63971	215
Aviva	3	1508	12	4513	4472	115	4516	5980	127
Bajaj Allianz	0	0	0	580937	567890	2697	580937	567890	2697
Bharti Axa	0	0	0	12610	12610	227	12610	12610	227
Canara HSBC	0	0	0	0	0	0	0	0	0
DHFL Pramerica	0	0	0	4479	4479	14	4479	4479	14
Edelweiss Tokio	6	3509	31	14230	13892	117	14236	17401	149
Exide Life	0	0	0	139526	266362	1029	139526	266362	1029
Future Generali	76	102166	431	1713	1713	17	1789	103879	448
HDFC Standard	0	0	0	50978	50978	622	50978	50978	622
ICICI Prudential	0	0	0	24289	24911	239	24289	24911	239
IDBI Federal	0	0	0	1318	1318	4	1318	1318	4
India First	0	0	0	0	0	0	0	0	0
Kotak Mahindra	0	0	0	0	0	0	0	0	0
Max Life	68	116090	336	145062	172909	1248	145130	288999	1584
PNB Metlife	8	1329	9	11768	11725	77	11776	13054	86
Reliance	0	0	0	416921	416921	864	416921	416921	864
Sahara	0	0	0	0	0	0	0	0	0
SBILife	9	12478	24	69459	69459	1054	69468	81937	1079
Shriram Life	0	0	0	4729	4649	75	4729	4649	75
Star Union Dai-ichi	0	0	0	0	0	0	0	0	0
Tata AIA	0	0	0	0	0	0	0	0	0
Private Total	170	237080	844	1593676	1734242	9164	1593846	1971322	10008
LIC	0	0	0	133241	122091	1078	133241	122091	1078
Grand Total	170	237080	844	1726917	1856333	10242	1727087	2093413	11086

Table 45: Health Insurance business in respect of riders attached to Life Insurance Products offered by Life Insurance Companies Renewal Business - Gross Premium and Number of Persons Covered (2018-19) (Contd... 45)

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

Name of the Insurance Company	Group Insurance business excl. Govt Sponsored Schemes			Individual Business			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Aegon	0	0	0	78821	78366	248	78821	78366	248
Aviva	2	1660	8	4124	4124	101	4126	5784	109
Bajaj Allianz	0	0	0	82834	82068	669	82834	82068	669
Bharti Axa	0	0	0	14490	14357	361	14490	14357	361
Birla Sunlife	0	0	0	34157	33786	536	34157	33786	536
Canara HSBC	0	0	0	0	0	0	0	0	0
DHFL Pramerica	0	0	0	3986	3986	14	3986	3986	14
Edelweiss Tokio	13	8936	31	18180	17774	148	18193	26710	179
Exide Life	97	307311	378	145970	141710	811	146067	449021	1188
Future Generali	81	103506	603	1375	1360	13	1456	104866	616
HDFC	80	66213	353	97062	97062	1354	97142	163275	1707
ICICI Prudential	0	0	0	22171	22730	213	22171	22730	213
IDBI Federal	0	0	0	1670	1670	4	1670	1670	4
India First	0	0	0	0	0	0	0	0	0
Kotak Mahindra	0	0	0	0	0	0	0	0	0
Max Life	122	200390	421	262059	260366	2247	262181	460756	2667
PNB Metlife	13	2049	40	10636	10613	188	10649	12662	227
Reliance	0	0	0	88953	88953	684	88953	88953	684
Sahara	0	0	0	0	0	0	0	0	0
SBILife	13	3391	76	21973	21973	139	21986	25364	215
Shriram Life	0	0	0	6079	4994	77	6079	4994	77
Star Union Dai-ichi	0	0	0	0	0	0	0	0	0
Tata AIA	0	0	0	0	0	0	0	0	0
Private Total	421	693456	1910	894540	885892	7806	894961	1579348	9716
LIC	0	0	0	91495	84073	928	91495	84073	928
Grand Total	421	693456	1910	986035	969965	8734	986456	1663421	10644

Table 45: Health Insurance business in respect of riders attached to Life Insurance Products offered by Life Insurance Companies Renewal Business - Gross Premium and Number of Persons Covered (2019-20) (Contd... 45)
(No. of Policies in Actuals) (No. of Persons in actuals) (Gross premium in ₹ Lakh)

Name of the Insurance Company	Group Insurance business excl. Govt Sponsored Schemes			Individual Business			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Aegon	3	3257	1	80219	79911	242	80222	83168	243
Aviva	1	753	8	3917	3917	100	3918	4670	108
Bajaj Allianz	0	0	0	249427	243734	1785	249427	243734	1785
Bharti Axa	0	0	0	17938	17769	466	17938	17769	466
Birla Sunlife	0	0	0	43425	43067	535	43425	43067	535
Canara HSBC	0	0	0	0	0	0	0	0	0
Edelweiss Tokio	19	12268	53	25138	24674	231	25157	36942	284
Exide Life	169	350679	506	139023	135502	869	139192	486181	1374
Future Generali	85	99885	744	1312	1283	12	1397	101168	756
HDFC	64	28851	169	142151	142151	2336	142215	171002	2505
ICICI Prudential	0	0	0	24626	27524	194	24626	27524	194
IDBI Federal	0	0	0	1090	1090	3	1090	1090	3
India First	0	0	0	0	0	0	0	0	0
Kotak Mahindra	0	0	0	0	0	0	0	0	0
Max Life	173	179447	371	368122	365879	3207	368295	545326	3578
PNB Metlife	50	110457	914	15176	15116	359	15226	125573	1273
Pramerica	0	0	0	1619	1619	9	1619	1619	9
Reliance	0	0	0	123946	119870	613	123946	119870	613
Sahara	0	0	0	0	0	0	0	0	0
SBILife	29	3599	37	64632	64632	1001	64661	68231	1038
Shriram Life	0	0	0	6738	5202	81	6738	5202	81
Star Union Dai-ichi	0	0	0	0	0	0	0	0	0
Tata AIA	0	0	0	24050	22500	536	24050	22500	536
Private Total	593	789196	2804	1332549	1315440	12579	1333142	2104636	15383
LIC	0	0	0	64673	60207	1114	64673	60207	1114
Grand Total	593	789196	2804	1397222	1375647	13693	1397815	2164843	16497

TABLE 46: STATUS OF GRIEVANCES WITH LIFE INSURERS
(2013-14 TO 2019-20)

Insurer	2013-14			2014-15			2015-16		
	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
Aditya Birla Sun Life	132	30825	30917	40	23629	23658	11	12402	12412
Aegon Religare	25	6826	6775	76	6897	6602	371	8595	8822
Aviva	0	6606	6606	0	4185	4185	0	3259	3259
Bajaj Allianz	4	52314	52308	10	19795	19530	275	14295	14556
Bharti AXA	53	7365	7402	16	5642	5307	351	4728	5079
Canara HSBC	2	4351	4353	0	4559	4500	59	3179	3225
Edelweiss Tokio	1	232	233	0	514	481	33	627	654
Exide Life	13	6459	6459	13	9488	8867	634	9375	9968
Future Generali	57	11676	11632	101	5390	5110	381	7162	7491
HDFC	146	52402	51882	666	32214	30582	2298	11513	13726
ICICI Prudential	13	19697	19677	33	11801	11775	59	8865	8912
IDBI Federal	3	864	865	2	771	773	0	853	853
IndiaFirst	8	1500	1461	47	1287	1216	118	1912	2006
Kotak Mahindra	12	6165	6169	8	4616	4496	128	3444	3326
Max Life	6	19389	19395	0	16553	16549	4	14157	14161
PNB Met Life	7	4362	4365	4	4820	4817	7	4411	4398
Pramerica	33	1392	1383	42	1593	982	653	1372	2018
Reliance	134	30659	30748	45	24763	24318	490	14024	14345
Sahara	1	24	25	0	27	27	0	35	34
SBI Life	11	16061	16067	5	12273	12263	15	9391	9403
Shriram	0	287	279	8	240	234	14	259	264
Star Union Dai-ichi	4	1319	1314	9	2301	2215	95	1825	1832
TATA AIA	15	8561	8521	55	4690	4632	113	4268	4381
Private Total	680	289336	288836	1180	198048	193119	6109	139951	145125
LIC	544	85284	85828	0	80944	80944	0	64750	64750
Total	1224	374620	374664	1180	278992	274063	6109	204701	209875

TABLE 46: STATUS OF GRIEVANCES WITH LIFE INSURERS
(2013-14 TO 2019-20)

Insurer	2016-17			2017-18			2018-19			2019-20		
	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
Aditya Birla Sun Life	1	6356	6347	10	6793	6786	17	2963	2978	2	3030	3030
Aegon Religare	144	4261	4405	0	1764	1764	0	1049	1049	0	807	807
Aviva	0	2492	2492	0	2282	2282	0	2076	2076	0	1779	1779
Bajaj Allianz	14	3993	4007	0	3439	3421	18	2269	2285	2	1572	1574
Bharti AXA	0	4556	4548	8	4148	4156	0	6360	6360	0	9859	9858
Canara HSBC	13	974	987	0	665	663	2	717	716	3	899	902
Edelweiss Tokio	6	1013	1019	0	329	329	0	441	441	0	592	592
Exide Life	41	6406	6447	0	4201	4201	0	3470	3470	0	2596	2596
Future Generali	52	4998	5035	15	4447	4462	0	4132	4132	0	2924	2924
HDFC	85	8647	8722	10	7257	7256	11	6026	6035	2	4232	4234
ICICI Prudential	12	6680	6689	3	7700	7701	2	6393	6393	2	3684	3686
IDBI Federal	0	667	667	0	742	742	0	788	788	0	689	689
IndiaFirst	24	1990	1995	19	3219	3201	37	3080	3097	20	2488	2507
Kotak Mahindra	246	3741	3882	105	3400	3480	25	926	940	11	1134	1145
Max Life	0	8791	8791	0	5544	5544	0	4038	4038	0	3052	3052
PNB Met Life	20	4383	4333	70	4228	4226	72	3558	3591	39	2134	2172
Pramerica	7	1475	1481	1	1592	1589	4	972	976	0	502	502
Reliance	169	4958	5127	0	1615	1614	1	2052	2053	0	2171	2171
Sahara	1	32	30	3	82	74	11	110	120	1	84	67
SBI Life	3	8165	8166	2	7640	7642	0	4649	4649	0	4312	4311
Shriram	9	379	387	1	406	406	1	577	576	2	523	525
Star Union Dai-Ichi	88	1798	1886	0	2556	2556	0	2045	2045	0	1766	1766
TATA AIA	0	3308	3308	0	3134	3134	0	2446	2446	0	2383	2383
Private Total	935	90063	90751	247	77183	77229	201	61137	61254	84	53212	53272
LIC	0	30784	30784	0	77184	77184	0	102127	102127	0	112005	109153
Total	935	120847	121535	247	154367	154413	201	163264	163381	84	165217	162425

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

Name of the centre	Total No. of Complaints			No. of Complaints disposed by way of					Durationwise disposal of Complaints				Durationwise Outstanding complaints				
	Os at the beginning of the year	Received upto March	Total	Recommendations	Awards fug. complainant	Awards fug. Ins. Co.	With drawal	Non-Entertained	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Outstanding
Ahmedabad	718	602	1320	0	49	54	169	364	636	365	19	252	636	71	160	453	684
Bengaluru	126	688	814	6	275	185	25	294	785	603	182	0	785	29	0	0	29
Bhopal	106	627	733	90	20	193	36	364	703	560	143	0	703	30	0	0	30
Bubaneswar	175	575	750	9	168	101	20	380	678	388	214	76	678	72	0	0	72
Chandigarh	932	1912	2844	0	1011	621	0	916	2548	1068	1054	426	2548	221	75	0	296
Chennai	42	697	739	5	100	93	34	485	717	570	147	0	717	22	0	0	22
Delhi	235	991	1226	0	469	275	84	344	1172	617	552	3	1172	54	0	0	54
Guwahati	0	365	365	0	53	57	14	225	349	349	0	0	349	16	0	0	16
Hyderabad	71	983	1054	0	246	89	55	591	981	777	202	2	981	72	0	1	73
Jaipur	0	376	376	17	45	45	43	210	360	355	5	0	360	16	0	0	16
Kochi	208	484	692	0	157	280	40	185	662	259	336	67	662	29	0	1	30
Kolkata	911	1413	2324	3	501	207	177	556	1444	579	137	728	1444	275	521	84	880
Lucknow	508	659	1167	196	100	232	96	383	1007	394	158	455	1007	73	76	11	160
Mumbai	142	974	1116	9	130	72	77	710	998	779	202	17	998	84	34	0	118
Noida	164	787	951	131	202	72	110	289	804	384	420	0	804	124	23	0	147
Patna	67	337	404	12	59	57	75	185	388	262	123	3	388	15	1	0	16
Pune	671	815	1486	4	147	32	77	275	535	289	23	223	535	113	407	431	951
Total	5076	13285	18361	482	3732	2665	1132	6756	14767	8598	3917	2252	14767	1316	1297	981	3594

**PART-II
GENERAL AND
HEALTH INSURANCE**

TABLE 48: GENERAL AND HEALTH INSURANCE COMPANIES OPERATING IN INDIA

S.No.	Insurers	Foreign Partners/Investors	Regn. No.	Date of Registration	Year of Operation
1	PUBLIC SECTOR National Insurance Co. Ltd.	...	58	1906	1906-07
2	The New India Assurance Co. Ltd.	...	190	1919	1919-20
3	The Oriental Insurance Co. Ltd.	...	556	1947	1947-48
4	United India Insurance Co. Ltd.	...	545	1919	1919-20
5	PRIVATE SECTOR Acko General Insurance Ltd.	...	157	18.09.2017	2017-18
6	Bajaj Allianz General Insurance Co. Ltd.	Allianz, SE Germany	113	02.05.2001	2001-02
7	Bharti AXA General Insurance Co. Ltd.	M/s. Societe Beauljon, France	139	27.06.2008	2008-09
8	Cholamandalam MS General Insurance Co. Ltd.	Mitsui Sumitomo, Japan	123	15.07.2002	2002-03
9	Edelweiss General Insurance Co. Ltd.	...	159	18.12.2017	2017-18
10	Future Generali India Insurance Co. Ltd.	Participatie Maatschapij Graafsschap Holland NV, Netherlands ("Generali")	132	04.09.2007	2007-08
11	Go Digit General Insurance Ltd.	...	158	20.09.2017	2017-18
12	HDFC ERGO General Insurance Co. Ltd.	ERGO International AG, Germany	146	09.07.2010	2010-11
13	ICICI Lombard General Insurance Co. Ltd.	FAL Corporation, Canada	115	03.08.2001	2001-02
14	IFFCO Tokio General Insurance Co. Ltd.	Tokio Marine Asia Pte. Ltd. Japan	106	04.12.2000	2000-01
15	Kotak Mahindra General Insurance Co. Ltd.	...	152	18.11.2015	2015-16
16	Liberty General Insurance Ltd.	Liberty City State Holdings Pte Ltd., USA	150	22.05.2012	2012-13
17	Magnum HDI General Insurance Co. Ltd.	HDI-Geirling Industrie Versicherung AG, Germany	149	22.05.2012	2012-13
18	NAVI General Insurance Ltd.	...	155	22.05.2017	2017-18
19	Raheja QBE General Insurance Co. Ltd.	QBE Holdings (AAP) Pty.Ltd. Australia	141	11.12.2008	2008-09
20	Reliance General Insurance Co. Ltd.	...	103	23.10.2000	2000-01
21	Royal Sundaram General Insurance Co. Ltd.	...	102	23.10.2000	2000-01
22	SBI General Insurance Co. Ltd.	IAG International Pty Ltd. Australia	144	15.12.2009	2009-10
23	Shriram General Insurance Co. Ltd.	Sanlam, South Africa	137	08.05.2008	2008-09
24	TATA AIG General Insurance Co. Ltd.	AIG MEA Investments and Services Inc., USA	108	22.01.2001	2000-01
25	Universal Sampo General Insurance Co. Ltd.	Sompo, Japan. Insurance Inc.	134	16.11.2007	2007-08
26	SPECIALISED INSURERS (PUBLIC SECTOR) Agriculture Insurance Company of India Ltd.	...	126	2003	2003-04
27	EGGC Ltd.	...	124	1957	1957-58
28	STAND-ALONE HEALTH INSURER (PRIVATE SECTOR) Aditya Birla Health Insurance Co. Ltd.	MMI Strategic Investment (Pty) Limited, South Africa	153	11.07.2016	2016-17
29	HDFC ERGO Health Insurance Co. Ltd.	Munich Health Holding AG, Germany	131	03.08.2007	2007-08
30	ManipalCigna Health Insurance Co. Ltd.	Cigna Holdings Overseas Inc. USA	151	13.11.2013	2013-14
31	Max Bupa Health Insurance Co. Ltd.	BUPA Singapore Holdings Pte Ltd. UK	145	15.02.2010	2009-10
32	Religare Health Insurance Co. Ltd.	...	148	26.04.2012	2012-13
33	Star Health & Allied Insurance Co. Ltd.	Oman Insurance PSC, UAE, Alpha FDI Holding Pte Ltd & Alpha TC Holdings Pte Ltd. and NRIs	129	16.03.2006	2006-07
34	Reliance Health Insurance Ltd.*	...	160	03.10.2018	2018-19

Note: List as on March 31, 2020

*Takeover of Reliance Health Insurance portfolio by Reliance General Insurance

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

(₹ Crore)

S.No.	Insurer	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Public Sector Insurers								
1	National Insurance Co. Ltd.	10,260.96	11,282.62	12,018.98	14,282.36	16,243.68	15,179.94	15,312.88
2	The New India Assurance Co. Ltd.	13,727.60	15,480.35	17,763.31	21,597.92	25,159.31	26,607.99	29,715.07
3	The Oriental Insurance Co. Ltd.	7,282.53	7,561.92	8,611.59	11,117.02	11,736.84	13,484.75	13,996.01
4	United India Insurance Co. Ltd.	9,708.93	10,691.73	12,250.36	16,062.81	17,429.95	16,420.47	17,515.09
	Public Sector Insurers Total	40,980.06 (10.54)	45,016.62 (9.85)	50,644.24 (12.50)	63,060.11 (24.52)	70,569.78 (11.91)	71,693.15 (1.59)	76,539.05 (6.76)
Private Sector Insurers								
5	Acko General Insurance Ltd.	--	--	--	--	0.92	141.89	373.07
6	Bajaj Allianz General Insurance Co. Ltd.	4,516.44	5,229.84	5,832.15	7,633.28	9,445.22	11,059.41	12,779.77
7	Bharti AXA General Insurance Co. Ltd.	1,423.15	1,457.06	1,274.41	1,314.09	1,753.58	2,258.05	3,134.24
8	Cholamandalam MS General Insurance Co. Ltd.	1,855.11	1,890.43	2,452.00	3,133.28	4,102.57	4,428.16	4,398.49
9	Edelweiss General Insurance Co. Ltd.	--	--	--	--	1.30	92.55	146.36
10	Future Generali India Insurance Co. Ltd.	1,262.55	1,438.24	1,555.26	1,815.50	1,906.37	2,553.94	3,417.49
11	Go Digit General Insurance Ltd.	--	--	--	--	93.74	894.82	1,767.86
12	HDFC ERGO General Insurance Co. Ltd. [^]	2,906.98	3,182.20	3,379.55	3,964.45	--	--	--
	HDFC ERGO General Insurance Co. Ltd. ^{^^}	253.78	331.71	473.39	2,224.17	7,289.97	8,612.85	9,308.40
13	ICICI Lombard General Insurance Co. Ltd.	6,856.16	6,677.79	8,090.71	10,725.20	12,356.85	14,488.23	13,312.84
14	IFFCO Tokio General Insurance Co. Ltd.	2,930.92	3,329.96	3,691.33	5,563.70	5,631.89	7,001.84	7,961.04
15	Kotak Mahindra General Insurance Co. Ltd.	--	--	3.71	82.05	185.39	301.11	433.39
16	Liberty General Insurance Ltd.	129.81	283.85	408.72	584.59	816.53	1,125.16	1,531.37
17	Magma HDI General Insurance Co. Ltd.	424.93	473.59	403.94	419.49	526.69	970.11	1,224.77
18	Navi General Insurance Limited*	--	--	--	--	141.07	243.07	157.99
19	Raheja OBE General Insurance Co. Ltd.	23.23	21.62	28.76	58.92	83.45	115.96	158.12
20	Reliance General Insurance Co. Ltd.	2,388.82	2,715.83	2,791.56	3,935.35	5,069.08	6,191.03	7,465.04

Note:

1. Figure in percentage indicate growth in per cent over previous year.

2. -- represents business not started.

3. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

4. [^]Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017.5. [^]L&T General Insurance Co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.

6. * Erstwhile DHFL General Insurance Co. Ltd.

7. ** Erstwhile Apollo Munich Health Insurance Ltd.

8. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDAI/F&A/ORD/SOLP/200/1/2019 dated November 06, 2019.

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

(₹ Crore)

S.No.	Insurer	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
21	Royal Sundaram General Insurance Co. Ltd.	1,437.04	1,569.20	1,694.12	2,188.78	2,623.44	3,172.57	3,666.96
22	SBI General Insurance Co. Ltd.	1,187.57	1,576.90	2,039.85	2,604.49	3,544.20	4,706.55	6,796.97
23	Shriram General Insurance Co. Ltd.	1,510.59	1,496.51	1,712.27	2,102.42	2,100.76	2,356.34	2,466.19
24	Tata AIG General Insurance Co. Ltd.	2,362.71	2,714.13	2,958.56	4,167.97	5,435.92	7,742.66	7,394.53
25	Universal Sompo General Insurance Co. Ltd.	540.44	701.10	903.79	1,287.23	2,310.86	2,830.87	2,859.05
	Private Sector Insurers Total	32,010.30 (14.52)	35,089.96 (9.59)	39,694.07 (13.12)	53,804.96 (35.55)	65,419.82 (21.59)	81,287.16 (24.25)	90,743.94 (11.63)
	Specialized Insurers							
26	Agriculture Insurance Company of India Ltd.	3,395.00	2,739.69	3,521.22	6,979.56	7,893.39	6,900.88	9,361.24
27	ECGC Ltd.	1,303.72	1,362.39	1,320.73	1,267.62	1,240.42	1,247.54	1,075.47
	Specialized Insurers Total	4,698.72 (5.48)	4,102.08 (-12.7)	4,841.95 (18.04)	8,247.18 (70.33)	9,133.81 (10.75)	8,148.42 (-10.79)	10,436.71 (28.08)
	Stand-alone Health Insurers							
28	Aditya Birla Health Insurance Co. Ltd.	--	--	--	54.04	243.17	496.80	872.04
29	HDFC ERGO Health Insurance Co. Ltd.**	692.47	803.12	1,022.18	1,301.93	1,717.51	2,194.44	2,521.66
30	ManipalCigna Health Insurance Co. Ltd.	0.33	21.82	143.82	221.80	346.40	484.82	576.19
31	Max Bupa Health Insurance Co. Ltd.	308.85	372.65	476.01	593.93	754.47	947.02	1,242.89
32	Reliance Health Insurance Ltd.#	--	--	--	--	--	4.09	5.99
33	Religare Health Insurance Ltd.	152.30	275.80	503.32	726.07	1,091.61	1,825.57	2,388.99
34	Star Health & Allied Insurance Co. Ltd.	1,091.07	1,469.19	2,007.34	2,960.05	4,161.11	5,401.29	6,865.14
	Stand-alone Health Insurers Total	2,245.02 (30.05)	2,942.58 31.07	4,152.67 (41.12)	5,857.83 (41.06)	8,314.28 (41.93)	11,354.04 (36.56)	14,472.89 (27.47)
	Grand Total	79,934.14 (12.26)	87,151.24 (9.03)	99,332.93 (13.98)	130,970.09 (31.85)	153,437.68 (17.15)	172,482.77 (12.41)	192,192.59 (11.43)

Note:

- Figure in percentage indicate growth in per cent over previous year.
- represents business not started.
- Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
- ^Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017.
- ^L&T General Insurance Co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.
- * Erstwhile DHFL General Insurance Co. Ltd.
- ** Erstwhile Apollo Munich Health Insurance Ltd.
- # Upto November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDAI/F&A/ORD/SOLP/200/1/2019 dated November 06, 2019.

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

S.No.	Insurer	FIRE							
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
Public Sector Insurers									
1	National Insurance Co. Ltd.	878.16	921.33	896.55	912.26	901.79	867.99	1,026.36	
2	The New India Assurance Co. Ltd.	1,411.77	1,644.89	1,691.84	1,824.28	2,082.57	2,224.75	3,063.16	
3	The Oriental Insurance Co. Ltd.	984.47	961.61	984.03	966.36	922.95	990.60	1,333.09	
4	United India Insurance Co. Ltd.	1,189.74	1,251.49	1,311.39	1,364.65	1,278.57	1,172.91	1,569.32	
	Public Sector Insurers Total	4,464.13	4,779.32	4,883.81	5,067.55	5,185.88	5,256.25	6,991.94	
Private Sector Insurers									
5	Acko General Insurance Ltd.	-	-	-	-	-	-	-	
6	Bajaj Allianz General Insurance Co. Ltd.	388.33	430.98	476.27	538.73	821.04	946.14	1,225.66	
7	Bharti AXA General Insurance Co. Ltd.	80.51	77.93	62.36	49.80	61.05	123.26	221.55	
8	Cholamandalam MS General Insurance Co. Ltd.	109.90	124.34	204.68	234.55	325.41	264.61	339.96	
9	Edelweiss General Insurance Co. Ltd.	-	-	-	-	-	1.71	3.61	
10	Future Generali India Insurance Co. Ltd.	117.38	133.12	162.00	189.22	241.88	255.57	344.25	
11	Go Digit General Insurance Ltd.	-	-	-	-	13.75	11.25	42.35	
12	HDFC ERGO General Insurance Co. Ltd. [^]	320.73	374.69	421.71	393.91	NA	NA	NA	
	HDFC ERGO General Insurance Co. Ltd. ^{^^}	33.75	41.81	60.09	160.15	620.03	719.65	979.45	
13	ICICI Lombard General Insurance Co. Ltd.	487.02	544.74	632.70	744.64	916.50	1,084.58	1,550.18	
14	IFFCO Tokio General Insurance Co. Ltd.	213.43	232.40	265.95	276.75	275.33	327.70	530.91	
15	Kotak Mahindra General Insurance Co. Ltd.	-	-	-	0.93	8.16	16.23	35.07	
16	Liberty General Insurance Ltd.	9.47	19.41	27.80	29.55	44.25	39.13	77.91	
17	Magma HDI General Insurance Co. Ltd.	15.57	29.78	29.13	30.66	43.47	72.57	78.42	
18	Navi General Insurance Limited*	-	-	-	-	60.85	94.63	24.13	
19	Raheja OBE General Insurance Co. Ltd.	0.46	0.62	0.77	1.82	2.73	2.42	3.65	

Note:

1. 'NA' indicates not applicable; - indicates business not started.
2. Health includes Personal Accident and Travel
3. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
4. ^Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017.
5. ^^L&T General Insurance Co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.
6. * Erstwhile DHFL General Insurance Co. Ltd.
7. ** Erstwhile Apollo Munich Health Insurance Ltd.
8. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

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

S.No.	Insurer	FIRE						
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
20	Reliance General Insurance Co. Ltd.	177.96	189.32	259.08	298.91	364.18	433.15	697.48
21	Royal Sundaram General Insurance Co. Ltd.	67.17	79.58	94.09	118.39	141.20	150.47	225.24
22	SBI General Insurance Co. Ltd.	446.13	514.69	615.35	719.05	790.45	947.84	1,196.16
23	Shriram General Insurance Co. Ltd.	11.06	15.95	19.71	30.89	35.22	30.78	34.77
24	Tata AIG General Insurance Co. Ltd.	312.46	348.63	384.94	521.31	687.29	742.92	946.31
25	Universal Sampo General Insurance Co. Ltd.	107.16	119.24	131.03	131.20	142.05	146.78	179.72
	Private Sector Insurers Total	2,898.50	3,277.22	3,847.66	4,470.45	5,594.82	6,411.39	8,736.76
	Specialized Insurers							
26	Agriculture Insurance Company of India Ltd.	NA	NA	NA	NA	NA	NA	NA
27	ECGC Ltd.	NA	NA	NA	NA	NA	NA	NA
	Specialized Insurers Total	NA	NA	NA	NA	NA	NA	NA
	Stand-alone Health Insurers							
28	Aditya Birla Health Insurance Co. Ltd.	NA	NA	NA	NA	NA	NA	NA
29	HDFC ERGO Health Insurance Co. Ltd.**	NA	NA	NA	NA	NA	NA	NA
30	ManipalCigna Health Insurance Co. Ltd.	NA	NA	NA	NA	NA	NA	NA
31	Max Bupa Health Insurance Co. Ltd.	NA	NA	NA	NA	NA	NA	NA
32	Reliance Health Insurance Ltd.#	NA	NA	NA	NA	NA	NA	NA
33	Religare Health Insurance Ltd.	NA	NA	NA	NA	NA	NA	NA
34	Star Health & Allied Insurance Co. Ltd.	NA	NA	NA	NA	NA	NA	NA
	Stand-alone Health Insurers Total	NA	NA	NA	NA	NA	NA	NA
	Grand Total	7,362.63	8,056.54	8,731.46	9,538.01	10,780.70	11,667.64	15,728.70

Note:

1. 'NA' indicates not applicable; - indicates business not started.
2. Health includes Personal Accident and Travel
3. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
4. ^Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017.
5. ^^L&T General Insurance Co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.
6. * Erstwhile DHFL General Insurance Co. Ltd.
7. ** Erstwhile Apollo Munich Health Insurance Ltd.
8. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

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

S.No.	Insurer	MARINE							
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
	Public Sector Insurers								
1	National Insurance Co. Ltd.	333.50	298.59	258.35	235.63	207.85	209.41	235.35	
2	The New India Assurance Co. Ltd.	711.46	665.28	617.53	610.03	600.01	708.89	741.06	
3	The Oriental Insurance Co. Ltd.	458.56	397.93	420.33	371.05	293.74	329.38	362.32	
4	United India Insurance Co. Ltd.	587.28	526.73	438.28	397.81	358.19	324.52	354.60	
	Public Sector Insurers Total	2,090.80	1,888.53	1,734.49	1,614.52	1,459.79	1,572.20	1,693.33	
	Private Sector Insurers								
5	Acko General Insurance Ltd.	-	-	-	-	-	-	-	
6	Bajaj Allianz General Insurance Co. Ltd.	122.10	123.08	141.54	134.73	137.56	160.97	176.65	
7	Bharti AXA General Insurance Co. Ltd.	33.52	32.06	25.92	24.42	31.39	52.08	81.88	
8	Cholamandalam MS General Insurance Co. Ltd.	64.94	64.13	75.71	68.37	71.17	74.99	89.65	
9	Edelweiss General Insurance Co. Ltd.	-	-	-	-	-	0.28	1.43	
10	Future Generali India Insurance Co. Ltd.	51.17	57.79	61.14	56.59	58.31	70.66	64.72	
11	Go Digit General Insurance Ltd.	-	-	-	-	1.73	1.01	1.86	
12	HDFC ERGO General Insurance Co. Ltd. [^]	87.45	106.69	104.40	92.17	NA	NA	NA	
	HDFC ERGO General Insurance Co. Ltd. ^{^^}	8.33	9.46	14.48	39.70	144.59	180.14	184.41	
13	ICICI Lombard General Insurance Co. Ltd.	251.76	246.43	299.80	341.05	366.19	443.68	484.59	
14	IFFCO Tokio General Insurance Co. Ltd.	117.41	113.94	116.73	128.82	145.52	160.16	176.79	
15	Kotak Mahindra General Insurance Co. Ltd.	-	-	-	-	-	-	-	
16	Liberty General Insurance Ltd.	1.12	3.67	7.97	12.97	20.29	24.34	27.24	
17	Magma HDI General Insurance Co. Ltd.	5.94	10.81	12.39	15.23	19.11	21.67	21.16	
18	Navi General Insurance Limited*	-	-	-	-	-	-	-	
19	Raheja OBE General Insurance Co. Ltd.	0.01	-	0.03	0.03	0.05	0.08	0.01	

Note:

1. 'NA' indicates not applicable; - indicates business not started.
2. Health includes Personal Accident and Travel
3. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
4. ^Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017.
5. ^^L&T General Insurance Co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.
6. * Erstwhile DHFL General Insurance Co. Ltd.
7. ** Erstwhile Apollo Munich Health Insurance Ltd.
8. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

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

S.No.	Insurer	MARINE							
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
20	Reliance General Insurance Co. Ltd.	40.44	45.99	50.79	49.99	67.30	71.75	113.74	
21	Royal Sundaram General Insurance Co. Ltd.	31.07	34.03	33.20	34.45	36.53	37.39	38.25	
22	SBI General Insurance Co. Ltd.	9.94	17.51	22.20	18.30	17.20	20.05	28.17	
23	Shriram General Insurance Co. Ltd.	0.94	0.76	1.28	1.62	2.08	1.88	1.46	
24	Tata AIG General Insurance Co. Ltd.	226.68	249.05	265.43	262.63	293.90	327.32	312.01	
25	Universal Sampo General Insurance Co. Ltd.	18.16	16.14	16.87	21.87	21.94	17.48	35.05	
	Private Sector Insurers Total	1,070.99	1,131.53	1,249.89	1,302.95	1,434.88	1,665.94	1,839.09	
	Specialized Insurers								
26	Agriculture Insurance Company of India Ltd.	NA	NA	NA	NA	NA	NA	NA	
27	ECGC Ltd.	NA	NA	NA	NA	NA	NA	NA	
	Specialized Insurers Total	NA	NA	NA	NA	NA	NA	NA	
	Stand-alone Health Insurers								
28	Aditya Birla Health Insurance Co. Ltd.	NA	NA	NA	NA	NA	NA	NA	
29	HDFC ERGO Health Insurance Co. Ltd.**	NA	NA	NA	NA	NA	NA	NA	
30	ManipalCigna Health Insurance Co. Ltd.	NA	NA	NA	NA	NA	NA	NA	
31	Max Bupa Health Insurance Co. Ltd.	NA	NA	NA	NA	NA	NA	NA	
32	Reliance Health Insurance Ltd.#	NA	NA	NA	NA	NA	NA	NA	
33	Religare Health Insurance Ltd.	NA	NA	NA	NA	NA	NA	NA	
34	Star Health & Allied Insurance Co. Ltd.	NA	NA	NA	NA	NA	NA	NA	
	Stand-alone Health Insurers Total	NA	NA	NA	NA	NA	NA	NA	
	Grand Total	3,161.79	3,020.06	2,984.38	2,917.47	2,894.66	3,238.14	3,532.42	

Note:

1. 'NA' indicates not applicable; - indicates business not started.
2. Health includes Personal Accident and Travel
3. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
4. ^Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017.
5. ^^L&T General Insurance Co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.
6. * Erstwhile DHFL General Insurance Co. Ltd.
7. ** Erstwhile Apollo Munich Health Insurance Ltd.
8. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

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

S.No.	Insurer	MOTOR							
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
	Public Sector Insurers								
1	National Insurance Co. Ltd.	4,838.97	5,177.48	5,664.60	6,321.67	7,024.02	6,164.28	5,743.23	
2	The New India Assurance Co. Ltd.	4,604.61	5,366.01	6,177.29	7,600.67	9,094.89	8,846.68	8,922.23	
3	The Oriental Insurance Co. Ltd.	2,638.63	2,861.70	3,150.64	3,743.64	4,357.48	4,535.20	4,202.02	
4	United India Insurance Co. Ltd.	3,709.85	4,169.17	4,728.54	6,062.60	7,081.69	6,741.33	6,540.70	
	Public Sector Insurers Total	15,792.06	17,574.36	19,721.07	23,728.58	27,558.08	26,287.49	25,408.18	
	Private Sector Insurers								
5	Acko General Insurance Ltd.	-	-	-	-	0.82	75.32	218.74	
6	Bajaj Allianz General Insurance Co. Ltd.	2,699.85	2,918.38	3,277.29	3,567.44	4,152.67	4,857.03	5,230.52	
7	Bharti AXA General Insurance Co. Ltd.	1,052.27	1,093.52	1,019.91	1,104.70	1,073.87	1,143.00	1,487.79	
8	Cholamandalam MS General Insurance Co. Ltd.	1,249.71	1,279.09	1,667.61	2,165.48	2,640.73	3,001.08	3,244.77	
9	Edelweiss General Insurance Co. Ltd.	-	-	-	-	-	26.90	76.44	
10	Future Generali India Insurance Co. Ltd.	706.35	828.10	927.85	903.00	1,037.34	1,143.47	1,355.45	
11	Go Digit General Insurance Ltd.	-	-	-	-	74.71	854.53	1,649.51	
12	HDFC ERGO General Insurance Co. Ltd. [^]	1004.06	1051.65	1174.30	1097.88	NA	NA	NA	
	HDFC ERGO General Insurance Co. Ltd. ^{^^}	137.53	204.86	301.94	725.22	2,306.60	3,059.97	3,388.07	
13	ICICI Lombard General Insurance Co. Ltd.	3,213.80	3,415.81	4,149.81	4,541.81	5,249.47	6,423.53	6,787.63	
14	IFFCO Tokio General Insurance Co. Ltd.	1,761.73	2,141.97	2,407.14	2,973.31	3,002.38	3,261.25	3,526.71	
15	Kotak Mahindra General Insurance Co. Ltd.	-	-	3.62	68.93	139.37	197.60	249.79	
16	Liberty General Insurance Ltd.	97.01	192.16	274.47	409.08	553.78	754.70	1,046.88	
17	Magma HDI General Insurance Co. Ltd.	388.49	401.19	334.48	340.31	413.42	746.55	1,029.13	
18	Navi General Insurance Limited*	-	-	-	-	-	21.11	88.03	
19	Raheja OBE General Insurance Co. Ltd.	0.65	0.42	5.43	28.92	51.83	76.96	103.75	

Note:

1. 'NA' indicates not applicable; - indicates business not started.
2. Health includes Personal Accident and Travel
3. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
4. ^Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017.
5. ^^L&T General Insurance Co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.
6. * Erstwhile DHFL General Insurance Co. Ltd.
7. ** Erstwhile Apollo Munich Health Insurance Ltd.
8. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

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

S.No.	Insurer	MOTOR							
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
20	Reliance General Insurance Co. Ltd.	1,444.65	1,642.54	1,660.53	1,962.65	2,484.49	2,856.74	3,109.23	
21	Royal Sundaram General Insurance Co. Ltd.	1,022.46	1,159.43	1,273.91	1,704.23	2,026.51	2,075.87	2,081.60	
22	SBI General Insurance Co. Ltd.	465.33	538.65	707.94	680.79	978.17	916.10	1,568.53	
23	Shriram General Insurance Co. Ltd.	1,481.04	1,461.31	1,666.41	1,835.56	2,040.59	2,252.45	2,381.56	
24	Tata AIG General Insurance Co. Ltd.	1,074.03	1,224.58	1,411.36	2,020.01	2,813.99	3,791.34	4,037.15	
25	Universal Sompo General Insurance Co. Ltd.	231.75	251.30	315.77	392.64	647.29	699.36	881.59	
	Private Sector Insurers Total	18,030.69	19,804.97	22,579.79	26,521.95	31,688.03	38,234.86	43,542.89	
	Specialized Insurers								
26	Agriculture Insurance Company of India Ltd.	NA	NA	NA	NA	NA	NA	NA	
27	ECGC Ltd.	NA	NA	NA	NA	NA	NA	NA	
	Specialized Insurers Total	NA	NA	NA	NA	NA	NA	NA	
	Stand-alone Health Insurers								
28	Aditya Birla Health Insurance Co. Ltd.	NA	NA	NA	NA	NA	NA	NA	
29	HDFC ERGO Health Insurance Co. Ltd.**	NA	NA	NA	NA	NA	NA	NA	
30	ManipalCigna Health Insurance Co. Ltd.	NA	NA	NA	NA	NA	NA	NA	
31	Max Bupa Health Insurance Co. Ltd.	NA	NA	NA	NA	NA	NA	NA	
32	Reliance Health Insurance Ltd.#	NA	NA	NA	NA	NA	NA	NA	
33	Religare Health Insurance Ltd.	NA	NA	NA	NA	NA	NA	NA	
34	Star Health & Allied Insurance Co. Ltd.	NA	NA	NA	NA	NA	NA	NA	
	Stand-alone Health Insurers Total	NA	NA	NA	NA	NA	NA	NA	
	Grand Total	33,822.75	37,379.33	42,300.86	50,250.53	59,246.11	64,522.35	68,951.07	

Note:

1. 'NA' indicates not applicable; - indicates business not started.
2. Health includes Personal Accident and Travel
3. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
4. ^Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017.
5. ^^L&T General Insurance Co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.
6. * Erstwhile DHFL General Insurance Co. Ltd.
7. ** Erstwhile Apollo Munich Health Insurance Ltd.
8. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

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

S.No.	Insurer	HEALTH							
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
	Public Sector Insurers								
1	National Insurance Co. Ltd.	3,176.91	3,895.97	4,284.10	5,053.92	5,646.33	6,060.43	5,472.93	
2	The New India Assurance Co. Ltd.	3,484.74	4,127.39	5,058.64	6,335.12	7,473.15	8,779.72	9,747.09	
3	The Oriental Insurance Co. Ltd.	2,038.50	2,200.22	2,778.15	3,846.36	4,138.82	4,677.39	4,876.56	
4	United India Insurance Co. Ltd.	2,868.47	3,408.87	4,378.28	5,504.14	5,853.10	5,801.77	5,889.58	
	Public Sector Insurers Total	11,568.61	13,632.45	16,499.17	20,739.54	23,111.40	25,319.32	25,966.16	
	Private Sector Insurers								
5	Acko General Insurance Ltd.	-	-	-	-	0.10	31.68	96.59	
6	Bajaj Allianz General Insurance Co. Ltd.	797.83	797.51	942.25	1,241.33	1,693.11	2,597.03	2,474.80	
7	Bharti AXA General Insurance Co. Ltd.	188.25	176.23	99.37	80.84	148.66	333.70	410.31	
8	Cholamandalam MS General Insurance Co. Ltd.	253.61	237.97	311.36	328.41	470.08	558.66	621.44	
9	Edelweiss General Insurance Co. Ltd.	-	-	-	-	1.18	63.59	64.72	
10	Future Generali India Insurance Co. Ltd.	182.55	189.30	204.05	264.77	337.67	360.07	472.92	
11	Go Digit General Insurance Ltd.	-	-	-	-	2.93	15.36	47.52	
12	HDFC ERGO General Insurance Co. Ltd. [^]	916.22	942.85	1092.88	921.53	NA	NA	NA	
	HDFC ERGO General Insurance Co. Ltd. ^{^^}	48.69	48.56	68.37	375.22	1,585.69	1,973.17	1,939.78	
13	ICICI Lombard General Insurance Co. Ltd.	1,683.79	1,550.49	1,662.84	2,025.40	2,301.87	2,796.32	3,332.00	
14	IFFCO Tokio General Insurance Co. Ltd.	315.82	390.39	481.78	569.92	750.09	928.71	1,409.75	
15	Kotak Mahindra General Insurance Co. Ltd.	-	-	0.09	12.19	32.38	75.74	133.51	
16	Liberty General Insurance Ltd.	14.14	54.05	69.85	95.79	136.13	217.27	274.03	
17	Magma HDI General Insurance Co. Ltd.	0.15	1.34	1.77	2.91	19.92	85.14	52.02	
18	Navi General Insurance Limited*	-	-	-	-	80.23	126.01	38.74	
19	Raheja OBE General Insurance Co. Ltd.	0.47	0.32	0.15	0.38	0.22	0.42	0.90	

Note:

1. 'NA' indicates not applicable; - indicates business not started.
2. Health includes Personal Accident and Travel
3. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
4. ^Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017.
5. ^^L&T General Insurance Co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.
6. * Erstwhile DHFL General Insurance Co. Ltd.
7. ** Erstwhile Apollo Munich Health Insurance Ltd.
8. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

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

S.No.	Insurer	HEALTH						
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
20	Reliance General Insurance Co. Ltd.	499.62	519.70	564.57	380.89	811.02	1,126.79	1,537.08
21	Royal Sundaram General Insurance Co. Ltd.	255.25	242.05	235.95	264.52	343.66	416.07	455.16
22	SBI General Insurance Co. Ltd.	202.66	386.94	516.78	792.52	939.59	1,123.51	1,575.42
23	Shriram General Insurance Co. Ltd.	4.62	5.62	6.57	10.88	16.41	38.48	16.08
24	Tata AIG General Insurance Co. Ltd.	363.38	379.28	398.40	450.19	724.42	1,119.41	1,154.05
25	Universal Sompo General Insurance Co. Ltd.	93.59	138.91	148.45	111.54	159.54	173.08	319.24
	Private Sector Insurers Total	5,820.64	6,061.51	6,805.47	7,929.23	10,554.88	14,160.20	16,426.08
	Specialized Insurers							
26	Agriculture Insurance Company of India Ltd.	NA	NA	NA	NA	NA	NA	NA
27	ECGC Ltd.	NA	NA	NA	NA	NA	NA	NA
	Specialized Insurers Total	NA	NA	NA	NA	NA	NA	NA
	Stand-alone Health Insurers							
28	Aditya Birla Health Insurance Co. Ltd.	-	-	-	54.04	243.17	496.80	872.04
29	HDFC ERGO Health Insurance Co. Ltd.**	692.47	803.13	1,022.18	1,301.93	1,717.51	2,194.44	2,521.66
30	ManipalCigna Health Insurance Co. Ltd.	0.34	21.83	143.82	221.80	346.40	484.82	576.19
31	Max Bupa Health Insurance Co. Ltd.	308.85	372.66	476.01	593.93	754.47	947.02	1,242.89
32	Reliance Health Insurance Ltd.#	NA	NA	NA	NA	NA	4.09	5.99
33	Religare Health Insurance Ltd.	152.31	275.80	503.32	726.07	1,091.61	1,825.57	2,388.99
34	Star Health & Allied Insurance Co. Ltd.	1,091.08	1,469.19	2,007.34	2,960.05	4,161.11	5,401.29	6,865.14
	Stand-alone Health Insurers Total	2,245.05	2,942.61	4,152.66	5,857.83	8,314.28	11,354.03	14,472.89
	Grand Total	19,634.30	22,636.57	27,457.30	34,526.61	41,980.56	50,833.55	56,865.13

Note:

1. 'NA' indicates not applicable; - indicates business not started.
2. Health includes Personal Accident and Travel
3. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
4. ^Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017.
5. ^^L&T General Insurance Co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.
6. * Erstwhile DHFL General Insurance Co. Ltd.
7. ** Erstwhile Apollo Munich Health Insurance Ltd.
8. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

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

S.No.	Insurer	OTHERS							
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
	Public Sector Insurers								
1	National Insurance Co. Ltd.	995.34	948.52	872.47	1,714.05	2,413.55	1,826.79	2,784.34	
2	The New India Assurance Co. Ltd.	1,327.48	1,405.82	1,604.22	2,744.59	3,468.15	3,350.12	4,339.59	
3	The Oriental Insurance Co. Ltd.	1,007.69	986.48	981.59	1,875.93	1,738.98	2,666.76	2,898.66	
4	United India Insurance Co. Ltd.	1,353.61	1,335.47	1,393.87	2,733.60	2,858.40	2,379.94	3,180.88	
	Public Sector Insurers Total	4,684.11	4,676.29	4,852.15	9,068.17	10,479.08	10,223.61	13,203.47	
	Private Sector Insurers								
5	Acko General Insurance Ltd.	-	-	-	-	-	34.89	57.73	
6	Bajaj Allianz General Insurance Co. Ltd.	508.33	959.91	994.81	2,151.06	2,640.83	2,498.24	3,672.14	
7	Bharti AXA General Insurance Co. Ltd.	68.61	77.32	66.86	54.33	438.61	606.02	932.70	
8	Cholamandalam MS General Insurance Co. Ltd.	176.95	184.90	192.64	336.47	595.17	528.82	102.68	
9	Edelweiss General Insurance Co. Ltd.	-	-	-	-	0.12	0.08	0.16	
10	Future Generali India Insurance Co. Ltd.	205.10	229.94	200.23	401.92	231.19	724.17	1,180.14	
11	Go Digit General Insurance Ltd.	-	-	-	-	0.63	12.67	26.61	
12	HDFC ERGO General Insurance Co. Ltd. [^]	578.52	706.33	586.25	1458.96	NA	NA	NA	
	HDFC ERGO General Insurance Co. Ltd. ^{^^}	25.48	27.02	28.51	923.87	2,633.06	2,679.92	2,816.69	
13	ICICI Lombard General Insurance Co. Ltd.	1,219.80	920.33	1,345.55	3,072.29	3,522.82	3,740.11	1,158.45	
14	IFFCO Tokio General Insurance Co. Ltd.	522.54	451.27	419.73	1,614.91	1,458.58	2,324.02	2,316.88	
15	Kotak Mahindra General Insurance Co. Ltd.	-	-	-	0.01	5.48	11.54	15.02	
16	Liberty General Insurance Ltd.	8.09	14.57	28.63	37.20	62.09	89.72	105.30	
17	Magma HDI General Insurance Co. Ltd.	14.78	30.48	26.18	30.38	30.77	44.19	44.04	
18	Navi General Insurance Limited*	-	-	-	-	-	1.31	7.10	
19	Raheja OBE General Insurance Co. Ltd.	21.65	20.27	22.38	27.76	28.62	36.08	49.81	

Note:

1. 'NA' indicates not applicable; - indicates business not started.
2. Health includes Personal Accident and Travel
3. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
4. ^Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017.
5. ^^L&T General Insurance Co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.
6. * Erstwhile DHFL General Insurance Co. Ltd.
7. ** Erstwhile Apollo Munich Health Insurance Ltd.
8. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

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

S.No.	Insurer	OTHERS							
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
20	Reliance General Insurance Co. Ltd.	226.15	318.29	256.60	1,242.90	1,342.10	1,702.59	2,007.52	
21	Royal Sundaram General Insurance Co. Ltd.	61.10	54.11	56.96	67.19	75.53	492.76	866.70	
22	SBI General Insurance Co. Ltd.	63.52	119.11	177.57	393.83	818.79	1,699.04	2,428.68	
23	Shriram General Insurance Co. Ltd.	12.93	12.88	18.29	223.48	6.47	32.76	32.31	
24	Tata AIG General Insurance Co. Ltd.	386.16	512.60	498.42	913.83	916.31	1,761.67	935.01	
25	Universal Sompo General Insurance Co. Ltd.	89.78	175.51	291.67	629.98	1,340.04	1,794.16	1,443.46	
	Private Sector Insurers Total	4,189.49	4,814.83	5,211.28	13,580.37	16,147.21	20,814.76	20,199.13	
	Specialized Insurers								
26	Agriculture Insurance Company of India Ltd.	3,395.01	2,739.70	3,521.22	6,979.56	7,893.39	6,900.88	9,361.24	
27	ECCG Ltd.	1,303.73	1,362.40	1,320.73	1,267.62	1,240.42	1,247.54	1,075.47	
	Specialized Insurers Total	4,698.74	4,102.10	4,841.95	8,247.18	9,133.81	8,148.42	10,436.71	
	Stand-alone Health Insurers								
28	Aditya Birla Health Insurance Co. Ltd.	NA	NA	NA	NA	NA	NA	NA	
29	HDFC ERGO Health Insurance Co. Ltd.**	NA	NA	NA	NA	NA	NA	NA	
30	ManipalCigna Health Insurance Co. Ltd.	NA	NA	NA	NA	NA	NA	NA	
31	Max Bupa Health Insurance Co. Ltd.	NA	NA	NA	NA	NA	NA	NA	
32	Reliance Health Insurance Ltd.#	NA	NA	NA	NA	NA	NA	NA	
33	Religare Health Insurance Ltd.	NA	NA	NA	NA	NA	NA	NA	
34	Star Health & Allied Insurance Co. Ltd.	NA	NA	NA	NA	NA	NA	NA	
	Stand-alone Health Insurers Total	NA	NA	NA	NA	NA	NA	NA	
	Grand Total	13,572.34	13,593.23	14,905.37	30,895.72	35,760.09	50,833.55	56,865.13	

Note:

1. 'NA' indicates not applicable; - indicates business not started.
2. Health includes Personal Accident and Travel
3. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
4. ^Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017.
5. ^^L&T General Insurance Co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.
6. * Erstwhile DHFL General Insurance Co. Ltd.
7. ** Erstwhile Apollo Munich Health Insurance Ltd.
8. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

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

S.No.	Insurer	TOTAL							
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
	Public Sector Insurers								
1	National Insurance Co. Ltd.	10,222.88	11,241.89	11,976.07	14,237.53	16,193.55	15,128.90	15,262.22	
2	The New India Assurance Co. Ltd.	11,540.06	13,209.39	15,149.51	19,114.69	22,718.76	23,910.16	26,813.13	
3	The Oriental Insurance Co. Ltd.	7,127.85	7,407.94	8,314.74	10,803.34	11,451.97	13,199.32	13,672.65	
4	United India Insurance Co. Ltd.	9,708.93	10,691.73	12,250.36	16,062.80	17,429.95	16,420.47	17,515.09	
	Public Sector Insurers Total	38,599.72	42,550.96	47,690.68	60,218.36	67,794.23	68,658.85	73,263.08	
	Private Sector Insurers								
5	Acko General Insurance Ltd.	-	-	-	-	0.92	141.89	373.07	
6	Bajaj Allianz General Insurance Co. Ltd.	4,516.45	5,229.85	5,832.15	7,633.28	9,445.22	11,059.41	12,779.77	
7	Bharti AXA General Insurance Co. Ltd.	1,423.16	1,457.07	1,274.42	1,314.09	1,753.58	2,258.05	3,134.24	
8	Cholamandalam MS General Insurance Co. Ltd.	1,855.11	1,890.43	2,452.01	3,133.28	4,102.57	4,428.16	4,398.49	
9	Edelweiss General Insurance Co. Ltd.	-	-	-	-	1.30	92.55	146.36	
10	Future Generali India Insurance Co. Ltd.	1,262.56	1,438.25	1,555.26	1,815.50	1,906.37	2,553.94	3,417.49	
11	Go Digit General Insurance Ltd.	-	-	-	-	93.74	894.82	1,767.86	
12	HDFC ERGO General Insurance Co. Ltd. [^]	2906.99	3182.21	3379.55	3984.45	NA	NA	NA	
	HDFC ERGO General Insurance Co. Ltd. ^{^^}	253.78	331.71	473.39	2,224.16	7,289.97	8,612.85	9,308.40	
13	ICICI Lombard General Insurance Co. Ltd.	6,856.16	6,677.80	8,090.71	10,725.20	12,356.85	14,488.22	13,312.84	
14	IFFCO Tokio General Insurance Co. Ltd.	2,930.92	3,329.97	3,691.33	5,563.70	5,631.89	7,001.84	7,961.04	
15	Kotak Mahindra General Insurance Co. Ltd.	-	-	3.71	82.05	185.39	301.11	433.39	
16	Liberty General Insurance Ltd.	129.82	283.86	408.72	584.59	816.53	1,125.16	1,531.37	
17	Magma HDI General Insurance Co. Ltd.	424.93	473.60	403.94	419.49	526.69	970.11	1,224.77	
18	Navi General Insurance Limited*	-	-	-	-	141.07	243.07	157.99	
19	Raheja OBE General Insurance Co. Ltd.	23.24	21.63	28.76	58.92	83.45	115.96	158.12	

Note:

1. 'NA' indicates not applicable; '-' indicates business not started.
2. Health includes Personal Accident and Travel
3. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
4. ^Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017.
5. ^^L&T General Insurance Co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.
6. * Erstwhile DHFL General Insurance Co. Ltd.
7. ** Erstwhile Apollo Munich Health Insurance Ltd.
8. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

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

S.No.	Insurer	TOTAL							
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
20	Reliance General Insurance Co. Ltd.	2,388.82	2,715.84	2,791.56	3,935.35	5,069.08	6,191.03	7,465.04	
21	Royal Sundaram General Insurance Co. Ltd.	1,437.04	1,569.20	1,694.12	2,188.78	2,623.44	3,172.57	3,666.96	
22	SBI General Insurance Co. Ltd.	1,187.57	1,576.90	2,039.85	2,604.49	3,544.20	4,706.55	6,796.97	
23	Shriram General Insurance Co. Ltd.	1,510.59	1,496.52	1,712.27	2,102.42	2,100.76	2,356.34	2,466.19	
24	Tata AIG General Insurance Co. Ltd.	2,362.71	2,714.14	2,958.56	4,167.98	5,435.92	7,742.66	7,394.53	
25	Universal Sampo General Insurance Co. Ltd.	540.45	701.11	903.79	1,287.23	2,310.86	2,830.87	2,859.05	
	Private Sector Insurers Total	32,010.30	35,090.06	39,694.08	53,804.96	65,419.82	81,287.15	90,743.94	
	Specialized Insurers								
26	Agriculture Insurance Company of India Ltd.	3,395.01	2,739.70	3,521.22	6,979.56	7,893.39	6,900.88	9,361.24	
27	ECGC Ltd.	1,303.73	1,362.40	1,320.73	1,267.62	1,240.42	1,247.54	1,075.47	
	Specialized Insurers Total	4,698.74	4,102.10	4,841.95	8,247.18	9,133.81	8,148.42	10,436.71	
	Stand-alone Health Insurers								
28	Aditya Birla Health Insurance Co. Ltd.	-	-	-	54.04	243.17	496.80	872.04	
29	HDFC ERGO Health Insurance Co. Ltd.**	692.47	903.13	1,022.18	1,301.93	1,717.51	2,194.44	2,521.66	
30	ManipalCigna Health Insurance Co. Ltd.	0.34	21.83	143.82	221.80	346.40	484.82	576.19	
31	Max Bupa Health Insurance Co. Ltd.	308.85	372.66	476.01	593.93	754.47	947.02	1,242.89	
32	Reliance Health Insurance Ltd.#	NA	NA	NA	NA	NA	4.09	5.99	
33	Religare Health Insurance Ltd.	152.31	275.80	503.32	726.07	1,091.61	1,825.57	2,388.99	
34	Star Health & Allied Insurance Co. Ltd.	1,091.08	1,469.19	2,007.34	2,960.05	4,161.11	5,401.29	6,865.14	
	Stand-alone Health Insurers Total	2,245.05	2,942.61	4,152.66	5,857.83	8,314.28	11,354.03	14,472.89	
	Grand Total	77,553.82	84,685.73	96,379.38	128,128.34	150,662.13	169,448.46	188,916.62	

Note:

1. 'NA' indicates not applicable; '-' indicates business not started.
2. Health includes Personal Accident and Travel
3. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
4. ^Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017.
5. ^^L&T General Insurance Co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.
6. * Erstwhile DHFL General Insurance Co. Ltd.
7. ** Erstwhile Apollo Munich Health Insurance Ltd.
8. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

TABLE 51: CHANNEL-WISE GROSS DIRECT PREMIUM INCOME - GENERAL INSURANCE

(₹ Crore)

Segment	Individual Agents		Corporate Agents - Banks		Corporate Agents - Others		Brokers		Referral Arrangements		Direct Business		Micro Insurance Agents		Others		Total	
	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20
Fire	2053.27	2575.18	1993.69	2126.73	262.78	238.86	4245.39	6126.11	6.20	5.34	2951.29	4552.73	0.07	0.01	153.91	103.12	11666.60	15728.07
Marine (Cargo)	736.11	701.24	11.78	45.95	11.91	17.92	1072.21	1143.15	0.00	0.00	573.97	739.66	0.00	0.00	16.29	9.43	2422.27	2657.34
Marine (Hull)	87.44	37.59	2.12	0.54	1.45	1.72	256.93	226.85	0.00	0.00	448.75	572.10	0.00	0.00	19.18	36.27	815.87	875.08
Aviation	3.25	2.89	0.15	0.07	0.00	0.00	132.99	206.17	0.00	0.00	398.05	468.85	0.00	0.00	21.66	13.68	556.09	691.66
Engineering	620.58	606.43	27.04	31.51	13.13	13.43	1025.83	1104.56	0.02	0.01	709.24	797.41	0.00	0.00	72.22	75.35	2468.07	2628.70
Motor Own Damage	7853.79	7353.98	946.66	900.87	2084.16	1887.38	11684.51	11434.49	0.88	0.40	1382.98	1494.81	0.02	0.01	2534.69	3452.02	26487.50	26523.95
Motor Third Party	19442.08	20433.64	1456.23	1473.65	3464.71	3247.36	8393.39	10231.29	3.10	2.95	2276.02	3082.99	0.07	0.01	2999.22	3955.25	38034.82	42427.13
Liability Insurance	608.83	570.56	14.19	13.38	8.34	8.01	1232.98	1370.33	0.01	0.00	509.41	614.26	0.00	0.00	8.47	7.68	2382.22	2594.22
Crop Insurance	19.45	0.04	77.39	-1.49	2.05	68.43	613.57	1206.37	0.04	0.00	19410.74	20456.21	4.29	96.76	7486.39	10446.32	27613.93	32272.65
Credit Insurance	10.58	10.71	0.96	0.43	0.38	0.00	251.07	194.14	0.00	0.00	1262.22	107.03	0.00	0.00	0.00	0.00	1525.21	312.31
Miscellaneous	1125.39	1181.03	851.13	883.16	103.37	95.42	1451.38	1271.94	4.82	3.82	946.63	1890.78	0.09	0.20	65.50	22.22	4548.32	5348.57
Grand Total	32560.76	33473.29	5381.33	5474.81	5952.29	5578.54	30360.27	34515.37	14.89	12.52	30869.29	34776.83	4.54	96.98	13377.53	18121.35	118520.91	132049.69

(₹ Crore)

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

S.No.	States/Union Territory	FIRE							
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
1	Andhra Pradesh	498.39	393.19	392.59	324.17	423.72	455.93	543.81	
2	Arunachal Pradesh	2.01	2.60	2.77	2.09	3.60	2.80	6.73	
3	Assam	61.05	67.31	81.23	86.34	121.40	136.64	164.91	
4	Bihar	39.23	52.42	55.88	62.86	86.81	117.98	137.03	
5	Chhattisgarh	55.05	72.50	62.71	65.03	103.34	116.47	178.95	
6	Goa	24.59	29.67	51.99	23.47	31.14	31.90	47.80	
7	Gujarat	1001.59	1006.96	942.33	902.76	1639.18	1674.59	2036.96	
8	Haryana	351.70	346.96	409.55	331.86	497.12	496.51	762.70	
9	Himachal Pradesh	88.70	135.63	118.56	79.54	114.71	98.47	122.21	
10	Jharkhand	54.23	67.42	86.89	100.10	118.65	123.06	113.30	
11	Karnataka	433.81	487.32	571.08	643.23	764.48	838.29	1084.92	
12	Kerala	167.02	179.25	159.95	157.16	189.85	232.23	284.41	
13	Madhya Pradesh	138.00	170.24	267.09	190.94	276.99	302.37	393.69	
14	Maharashtra	2006.36	2049.05	2135.20	3373.72	2262.66	2526.12	3742.05	
15	Manipur	1.09	1.38	1.94	3.43	2.63	3.46	4.19	
16	Meghalaya	8.43	10.49	9.93	11.13	13.38	22.94	20.06	
17	Mizoram	1.96	4.37	3.20	4.21	5.31	5.53	8.57	
18	Nagaland	1.49	3.00	6.25	1.37	2.00	2.15	2.71	
19	Odisha	118.90	147.04	198.24	161.17	200.16	234.32	317.22	
20	Punjab	140.27	236.68	225.10	170.11	212.22	266.88	357.53	
21	Rajasthan	171.34	188.55	198.52	207.81	275.13	337.60	456.79	
22	Sikkim	3.03	3.88	24.57	12.81	16.28	15.90	18.84	
23	Tamil Nadu	554.84	646.68	753.91	738.93	1002.68	994.48	1398.12	
24	Telangana	-	142.83	247.38	256.90	352.20	383.69	623.22	
25	Tripura	7.82	12.38	135.73	4.98	7.90	7.70	15.70	
26	Uttar Pradesh	407.65	519.21	462.78	503.99	637.86	687.15	816.47	
27	Uttarakhand	65.47	93.89	86.74	65.54	92.66	113.36	133.84	
28	West Bengal	293.11	314.26	290.41	355.56	482.26	441.32	631.88	
29	Andaman & Nicobar Is.	2.03	2.98	12.52	3.52	3.91	4.02	3.78	
30	Chandigarh	23.18	15.40	18.18	14.59	32.78	34.57	49.38	
31	Dadra & Nagara Haveli and Daman & Diu	18.60	20.07	26.53	18.75	19.90	35.81	72.62	
32	Delhi	584.31	553.68	546.61	569.75	700.01	795.65	1034.52	
33	Jammu & Kashmir	68.72	63.15	96.08	78.39	73.31	111.92	123.54	
34	Ladakh	-	-	-	-	-	-	0.00	
35	Lakshadweep	0.01	0.01	49.72	0.01	0.01	0.02	0.05	
36	Puducherry	13.12	14.24	11.66	11.20	13.47	14.76	19.59	
	ALL INDIA	7407.11	8054.69	8743.78	9537.43	10779.70	11666.60	15728.07	

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

S.No.	States/Union Territory	MARINE CARGO							
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
1	Andhra Pradesh	101.44	74.06	57.00	35.90	50.00	60.78	48.13	
2	Arunachal Pradesh	0.22	0.29	0.29	0.16	0.30	0.17	0.23	
3	Assam	11.38	12.45	11.06	8.16	10.04	11.78	12.21	
4	Bihar	6.08	6.27	7.70	7.32	6.40	4.70	4.74	
5	Chhattisgarh	9.24	8.23	8.23	5.75	11.18	12.35	11.71	
6	Goa	6.10	6.64	15.15	6.32	5.71	7.78	5.25	
7	Gujarat	179.51	178.87	173.67	161.91	205.88	248.46	295.38	
8	Haryana	130.32	140.57	123.99	108.98	128.78	156.76	180.73	
9	Himachal Pradesh	6.35	7.69	7.87	6.24	7.84	9.14	8.38	
10	Jharkhand	5.31	6.15	13.09	4.50	5.71	6.68	5.82	
11	Karnataka	105.31	119.85	128.13	144.48	161.98	174.92	187.69	
12	Kerala	15.33	15.87	17.23	12.66	14.83	16.71	19.13	
13	Madhya Pradesh	55.06	54.93	70.37	37.35	48.41	54.25	53.67	
14	Maharashtra	577.87	572.85	592.33	790.18	592.60	694.26	819.66	
15	Manipur	0.07	0.09	0.10	0.35	0.14	0.14	0.15	
16	Meghalaya	0.43	0.49	0.81	0.57	0.89	1.23	1.20	
17	Mizoram	0.04	0.87	0.04	0.03	0.05	0.05	0.06	
18	Nagaland	0.25	0.14	0.81	0.05	0.10	0.12	0.12	
19	Odisha	12.18	13.95	19.40	12.69	12.17	13.84	17.70	
20	Punjab	41.31	40.14	37.72	34.59	44.87	48.17	54.56	
21	Rajasthan	45.86	49.17	41.75	40.56	48.69	54.66	60.74	
22	Sikkim	0.33	0.40	11.47	0.31	0.47	0.45	0.37	
23	Tamil Nadu	202.06	189.05	181.79	167.18	220.51	205.51	207.69	
24	Telangana	-	33.31	64.60	54.33	69.03	73.39	68.55	
25	Tripura	0.41	0.73	7.81	0.37	0.33	0.64	1.43	
26	Uttar Pradesh	89.93	99.54	94.51	82.56	119.73	124.56	113.65	
27	Uttarakhand	8.71	13.53	16.07	6.58	16.89	15.83	13.40	
28	West Bengal	106.54	113.64	110.05	102.77	117.37	123.83	124.65	
29	Andaman & Nicobar Is.	0.08	0.06	0.50	0.30	0.33	0.42	0.27	
30	Chandigarh	8.45	8.43	5.94	6.78	5.15	7.91	7.20	
31	Dadra & Nagar Haveli and Daman & Diu	5.02	5.24	3.75	3.06	4.38	5.22	4.48	
32	Delhi	288.95	283.62	297.08	273.24	302.03	280.08	322.03	
33	Jammu & Kashmir	4.83	5.49	5.53	3.80	5.56	5.97	4.91	
34	Ladakh	-	-	-	-	-	-	0.00	
35	Lakshadweep	0.01	0.00	0.00	0.00	0.00	0.00	0.01	
36	Puducherry	2.50	0.80	0.97	5.22	1.25	1.50	1.46	
	ALL INDIA	2027.50	2063.41	2126.84	2125.25	2219.59	2422.27	2657.34	

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

S.No.	States/Union Territory	MARINE HULL							
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
1	Andhra Pradesh	30.52	29.62	50.28	7.81	37.40	47.80	58.85	
2	Arunachal Pradesh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	Assam	1.64	1.54	1.45	0.52	1.12	1.64	3.36	
4	Bihar	0.02	0.04	0.03	0.04	0.01	0.06	0.05	
5	Chhattisgarh	0.00	0.00	2.07	0.00	0.00	0.00	0.02	
6	Goa	12.29	14.15	17.43	14.07	12.63	10.17	11.04	
7	Gujarat	116.35	54.18	50.74	27.14	72.50	85.91	75.69	
8	Haryana	35.49	15.01	6.08	3.84	5.26	12.51	8.10	
9	Himachal Pradesh	0.01	0.01	0.00	0.01	0.02	0.00	0.01	
10	Jharkhand	0.00	0.21	1.91	0.00	0.03	0.05	6.02	
11	Karnataka	13.49	12.39	16.41	16.27	24.06	24.08	26.09	
12	Kerala	19.89	21.15	6.79	5.38	6.77	9.14	13.09	
13	Madhya Pradesh	0.55	0.44	61.94	0.31	0.37	1.28	5.17	
14	Maharashtra	809.56	699.81	547.30	667.37	419.37	497.32	498.65	
15	Manipur	0.01	0.02	0.02	0.00	0.00	0.00	0.00	
16	Meghalaya	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	Mizoram	0.00	0.21	0.00	0.00	0.00	0.00	0.89	
18	Nagaland	0.00	0.00	0.01	0.00	0.00	0.00	0.46	
19	Odisha	0.66	3.18	0.97	2.84	5.48	8.47	13.84	
20	Punjab	0.32	13.95	14.74	0.02	0.00	0.00	0.00	
21	Rajasthan	0.20	23.46	15.18	0.22	9.04	13.30	15.97	
22	Sikkim	0.00	0.41	0.71	0.00	0.00	0.00	0.00	
23	Tamil Nadu	58.29	30.03	32.81	14.87	31.65	50.91	54.91	
24	Telangana	-	1.11	4.71	6.13	10.66	10.18	24.41	
25	Tripura	0.13	0.00	0.00	0.00	0.00	0.12	0.46	
26	Uttar Pradesh	4.56	3.53	2.51	7.15	14.73	13.85	1.20	
27	Uttarakhand	0.05	0.40	0.46	0.02	0.06	0.08	0.05	
28	West Bengal	9.90	10.89	9.12	6.23	7.48	9.05	33.48	
29	Andaman & Nicobar Is.	0.66	0.72	0.72	0.76	1.37	1.63	1.77	
30	Chandigarh	0.00	0.00	0.00	0.00	0.01	0.00	0.00	
31	Dadra & Nagar Haveli and Daman & Diu	0.00	0.00	0.00	0.00	0.00	0.01	0.01	
32	Delhi	11.33	18.13	17.02	11.07	14.67	17.46	20.74	
33	Jammu & Kashmir	0.00	0.01	0.00	0.00	0.00	0.00	0.00	
34	Ladakh								
35	Lakshadweep	0.59	1.17	0.76	0.01	0.01	0.02	0.03	
36	Puducherry	0.59	0.55	0.39	0.13	0.35	0.85	0.71	
	ALL INDIA	1127.11	956.30	862.55	792.23	675.05	815.87	875.08	

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

S.No.	States/Union Territory	AVIATION							
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
1	Andhra Pradesh	8.75	7.28	8.96	7.53	1.59	1.41	1.40	
2	Arunachal Pradesh	0.00	0.00	0.00	0.00	0.00	0.06	0.71	
3	Assam	0.00	0.00	0.00	0.00	0.03	0.18	0.11	
4	Bihar	0.10	0.16	0.06	0.07	0.05	0.02	0.13	
5	Chhattisgarh	0.11	0.12	1.19	4.01	0.21	0.17	0.14	
6	Goa	0.02	0.21	0.37	0.38	0.39	0.24	0.30	
7	Gujarat	3.95	2.03	4.31	1.18	1.45	1.67	2.19	
8	Haryana	54.60	48.90	40.04	21.69	37.15	57.60	118.25	
9	Himachal Pradesh	0.00	0.09	0.06	0.00	2.41	0.00	0.01	
10	Jharkhand	0.29	0.20	0.73	0.06	0.31	0.28	0.22	
11	Karnataka	45.53	19.64	35.73	6.86	38.75	72.45	62.21	
12	Kerala	0.72	1.69	0.98	1.06	1.33	1.89	2.37	
13	Madhya Pradesh	0.20	0.16	42.94	0.15	0.29	0.31	0.36	
14	Maharashtra	215.55	235.94	183.86	276.94	211.18	265.74	290.59	
15	Manipur	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	Meghalaya	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	Mizoram	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	Nagaland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	Odisha	0.56	0.58	0.55	0.37	0.74	0.67	1.36	
20	Punjab	0.65	0.38	0.21	0.24	0.40	0.66	0.53	
21	Rajasthan	0.12	0.10	0.10	0.07	0.12	0.20	0.15	
22	Sikkim	0.00	0.00	0.04	0.00	0.00	0.00	0.00	
23	Tamil Nadu	54.83	43.67	59.10	39.92	22.03	39.56	57.46	
24	Telangana	-	0.14	1.26	1.90	4.26	5.31	13.37	
25	Tripura	0.00	0.00	0.02	0.02	0.00	0.00	0.00	
26	Uttar Pradesh	17.26	8.54	11.26	7.13	27.13	25.48	37.24	
27	Uttarakhand	0.00	0.01	0.12	0.14	0.14	0.22	0.18	
28	West Bengal	1.87	1.89	2.07	1.61	0.70	0.60	0.74	
29	Andaman & Nicobar Is.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
30	Chandigarh	0.35	0.34	0.47	0.34	0.14	0.27	0.14	
31	Dadra & Nagar Haveli and Daman & Diu	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
32	Delhi	42.14	46.75	52.49	56.73	56.30	80.87	101.29	
33	Jammu & Kashmir	0.05	0.17	0.15	0.14	0.24	0.17	0.17	
34	Ladakh								
35	Lakshadweep	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
36	Puducherry	0.00	0.00	0.23	0.00	0.07	0.08	0.07	
	ALL INDIA	447.64	419.01	447.29	428.53	407.39	556.09	691.66	

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

S.No.	States/Union Territory	ENGINEERING							
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
1	Andhra Pradesh	284.91	178.57	120.09	64.47	89.20	105.96	102.85	
2	Arunachal Pradesh	3.48	4.84	3.46	2.24	7.27	15.43	11.20	
3	Assam	48.29	34.59	45.88	27.10	33.63	43.42	44.59	
4	Bihar	17.82	20.80	21.07	18.08	30.71	49.69	54.78	
5	Chhattisgarh	46.21	48.54	45.63	34.49	36.41	37.38	38.30	
6	Goa	4.49	4.80	17.72	3.63	4.02	5.84	5.35	
7	Gujarat	137.90	151.29	121.70	123.60	156.00	189.14	175.42	
8	Haryana	135.91	101.39	102.21	75.25	98.28	97.55	131.37	
9	Himachal Pradesh	22.28	22.07	25.62	16.83	18.41	23.53	20.41	
10	Jharkhand	31.58	33.41	29.93	20.45	31.02	37.10	51.09	
11	Karnataka	116.87	119.23	115.86	108.11	142.51	160.27	157.37	
12	Kerala	26.74	34.62	28.74	30.30	29.37	27.95	30.93	
13	Madhya Pradesh	49.21	43.90	71.29	33.70	53.74	60.26	67.64	
14	Maharashtra	563.72	494.19	620.40	849.01	490.46	578.74	644.19	
15	Manipur	0.95	0.98	1.88	0.29	1.57	2.15	2.17	
16	Meghalaya	5.86	7.16	3.10	9.84	5.47	7.61	10.46	
17	Mizoram	0.51	0.35	0.52	0.27	0.50	1.15	1.45	
18	Nagaland	0.20	0.29	7.82	0.89	0.39	2.62	4.76	
19	Odisha	81.97	98.61	90.52	66.74	58.96	60.86	59.20	
20	Punjab	44.36	32.52	39.99	29.67	36.55	47.08	46.04	
21	Rajasthan	47.52	56.27	44.08	45.45	70.56	59.49	87.28	
22	Sikkim	12.24	6.77	22.56	4.35	1.79	3.04	6.56	
23	Tamil Nadu	244.74	236.39	178.87	188.17	207.70	235.71	271.84	
24	Telangana	-	78.80	116.85	128.97	173.14	137.37	155.07	
25	Tripura	1.73	1.60	8.09	0.54	1.11	1.88	4.38	
26	Uttar Pradesh	123.78	106.12	110.11	84.20	103.90	137.39	119.36	
27	Uttarakhand	25.34	34.09	28.05	12.32	31.34	22.07	23.93	
28	West Bengal	134.68	133.99	118.04	113.13	114.71	141.84	139.39	
29	Andaman & Nicobar Is.	0.09	0.08	0.77	0.40	1.09	1.19	1.31	
30	Chandigarh	4.82	4.84	6.43	3.83	5.74	4.37	5.30	
31	Dadra & Nagar Haveli and Daman & Diu	4.07	2.13	2.59	1.77	2.78	1.63	1.62	
32	Delhi	247.56	224.59	199.50	177.87	171.59	138.75	126.68	
33	Jammu & Kashmir	22.61	19.87	21.11	17.30	22.36	27.98	24.54	
34	Ladakh	-	-	-	-	-	-	0.00	
35	Lakshadweep	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
36	Puducherry	3.20	1.58	1.94	1.10	1.32	1.62	1.86	
	ALL INDIA	2495.63	2339.27	2372.40	2294.38	2233.61	2468.07	2628.70	

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

S.No.	States/Union Territory	MOTOR OWN DAMAGE							
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
1	Andhra Pradesh	1150.70	773.51	674.97	649.95	826.50	798.56	760.44	
2	Arunachal Pradesh	10.96	13.70	26.19	12.95	18.57	24.50	22.79	
3	Assam	263.84	246.88	247.56	301.84	416.96	419.97	413.12	
4	Bihar	352.78	379.22	461.83	449.47	557.16	593.38	599.73	
5	Chhattisgarh	264.63	267.78	249.34	268.42	376.40	408.51	400.95	
6	Goa	108.03	120.10	165.56	133.26	153.55	165.76	147.50	
7	Gujarat	1424.02	1501.76	1687.66	1963.16	2213.25	2163.62	2182.14	
8	Haryana	666.60	695.32	714.75	866.99	1106.96	1153.16	1185.57	
9	Himachal Pradesh	104.40	115.43	110.09	155.41	203.77	219.69	224.76	
10	Jharkhand	218.93	254.99	303.46	299.48	393.34	409.79	406.63	
11	Karnataka	1385.96	1504.68	1735.63	1808.64	2049.40	2056.09	2048.10	
12	Kerala	961.73	980.54	997.41	1145.64	1488.93	1476.12	1449.04	
13	Madhya Pradesh	676.28	673.43	716.03	669.76	863.99	866.05	858.89	
14	Maharashtra	2868.66	2158.35	4148.06	5375.46	3870.88	3713.32	3931.07	
15	Manipur	7.92	6.75	12.34	10.46	10.98	12.37	17.44	
16	Meghalaya	21.43	19.40	37.73	21.15	27.80	44.23	35.71	
17	Mizoram	6.92	5.54	41.95	5.85	7.69	47.67	33.66	
18	Nagaland	9.85	13.03	36.22	13.05	17.99	20.11	18.42	
19	Odisha	324.83	328.04	358.47	365.98	478.34	479.04	531.51	
20	Punjab	635.91	674.67	810.84	666.67	795.61	811.55	770.33	
21	Rajasthan	853.81	908.86	916.44	997.89	1272.30	1309.43	1259.10	
22	Sikkim	8.65	9.32	50.66	32.90	13.32	14.13	15.85	
23	Tamil Nadu	1591.57	1566.10	1573.75	1665.44	2011.01	2000.43	1950.88	
24	Telangana	-	708.64	841.19	951.28	1194.46	1179.55	1168.15	
25	Tripura	26.94	64.44	187.35	35.50	26.98	30.68	56.00	
26	Uttar Pradesh	1285.17	1279.53	1249.94	1599.12	2240.13	2130.90	2212.40	
27	Uttarakhand	159.97	187.37	198.93	234.72	264.51	282.66	288.99	
28	West Bengal	672.60	709.58	710.00	756.12	862.69	848.04	823.58	
29	Andaman & Nicobar Is.	4.76	5.58	19.67	15.14	11.01	18.82	10.26	
30	Chandigarh	241.66	246.43	242.33	204.67	247.62	295.80	274.65	
31	Dadra & Nagar Haveli and Daman & Diu	8.64	11.33	33.50	8.56	13.12	60.29	25.29	
32	Delhi	1252.61	1373.35	1514.79	1781.24	1955.18	2066.10	2036.85	
33	Jammu & Kashmir	148.14	160.89	177.81	193.87	252.14	277.58	280.87	
34	Ladakh	-	-	-	-	-	-	0.00	
35	Lakshadweep	0.03	0.03	6.36	0.04	0.09	0.23	3.42	
36	Puducherry	47.79	54.54	66.54	67.99	84.71	89.35	79.88	
	ALL INDIA	17766.74	18019.14	21325.35	23728.09	26327.33	26487.50	26523.95	

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

S.No.	States/Union Territory	MOTOR THIRD PARTY								
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20		
1	Andhra Pradesh	1091.39	885.78	922.51	886.82	1307.98	1434.81	1527.22		
2	Arunachal Pradesh	8.27	10.27	50.31	11.43	16.99	32.60	26.47		
3	Assam	278.90	291.11	332.20	357.52	552.23	634.24	685.52		
4	Bihar	339.66	355.87	471.75	522.34	706.19	912.23	1035.93		
5	Chhattisgarh	253.56	307.92	353.64	358.28	591.95	722.61	785.67		
6	Goa	93.40	110.79	181.78	142.98	179.09	208.00	201.80		
7	Gujarat	1110.14	1321.99	1481.84	1595.47	2292.27	2608.27	2930.80		
8	Haryana	483.03	563.14	631.22	715.46	1139.69	1374.03	1485.42		
9	Himachal Pradesh	142.69	176.34	203.70	211.19	301.86	341.11	384.69		
10	Jharkhand	207.47	240.12	349.60	343.04	505.73	610.32	673.73		
11	Karnataka	1201.32	1438.53	1742.09	1948.52	2594.66	3110.46	3532.14		
12	Kerala	1059.20	1296.46	1326.59	1314.19	2193.27	2453.33	2636.67		
13	Madhya Pradesh	692.43	794.62	894.64	935.28	1394.78	1587.06	1713.89		
14	Maharashtra	2240.19	3280.77	1804.05	6791.26	4181.56	4814.52	6188.89		
15	Manipur	7.61	6.20	16.75	8.87	12.40	15.18	24.09		
16	Meghalaya	25.08	24.69	76.17	28.12	39.36	56.09	54.80		
17	Mizoram	12.18	10.43	129.94	8.19	14.20	36.05	34.62		
18	Nagaland	13.36	14.64	72.85	17.16	28.22	48.79	37.28		
19	Odisha	390.45	421.76	532.20	538.94	808.76	929.18	1177.45		
20	Punjab	512.19	607.26	880.81	641.97	913.99	1004.00	1004.63		
21	Rajasthan	892.73	1087.16	1171.77	1315.78	1994.31	2279.20	2451.02		
22	Sikkim	11.90	14.33	107.44	38.20	26.19	37.41	30.90		
23	Tamil Nadu	1716.26	2014.49	2023.85	2288.30	3371.48	3702.73	3976.49		
24	Telangana	-	663.81	689.13	826.51	1193.08	1360.92	1510.34		
25	Tripura	43.24	64.81	283.69	61.51	65.94	94.29	137.63		
26	Uttar Pradesh	1204.61	1362.47	1287.10	1748.97	2662.95	3112.99	3309.76		
27	Uttarakhand	164.90	211.43	301.06	239.42	332.12	394.10	429.91		
28	West Bengal	697.82	785.79	955.98	1011.78	1371.31	1587.88	1634.36		
29	Andaman & Nicobar Is.	7.10	9.17	36.07	13.81	17.48	24.86	20.21		
30	Chandigarh	116.25	143.62	247.63	172.31	219.91	267.21	296.74		
31	Dadra & Nagar Haveli and Daman & Diu	9.49	11.09	59.73	7.47	15.00	30.28	33.60		
32	Delhi	628.98	783.40	1015.67	1125.42	1454.88	1723.23	1929.06		
33	Jammu & Kashmir	175.28	187.12	257.00	228.79	326.98	371.05	406.57		
34	Ladakh	-	-	-	-	-	-	0.01		
35	Lakshadweep	0.15	0.19	17.46	0.12	0.36	0.55	3.83		
36	Puducherry	41.93	49.62	81.29	67.09	91.58	115.23	114.97		
	ALL INDIA	15873.15	19547.21	20989.50	26522.52	32918.76	38034.82	42427.13		

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

S.No.	States/Union Territory	LIABILITY INSURANCE							
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
1	Andhra Pradesh	61.53	46.73	42.50	37.16	41.08	42.50	34.00	
2	Arunachal Pradesh	0.13	0.15	0.20	0.10	0.40	0.51	0.44	
3	Assam	4.15	4.81	5.68	3.59	6.05	7.34	7.31	
4	Bihar	3.18	3.65	3.73	2.65	4.16	5.20	5.66	
5	Chhattisgarh	7.45	7.14	6.70	5.68	7.37	9.31	9.97	
6	Goa	2.65	3.10	10.03	2.44	3.56	5.58	5.45	
7	Gujarat	93.81	97.10	120.67	133.91	166.34	191.80	201.61	
8	Haryana	34.54	41.66	44.35	55.49	72.49	95.97	103.36	
9	Himachal Pradesh	2.29	3.59	2.73	2.61	3.42	3.04	3.50	
10	Jharkhand	3.96	5.48	11.40	6.26	8.47	9.35	10.12	
11	Karnataka	130.39	148.83	168.71	180.28	203.25	247.46	288.34	
12	Kerala	16.51	15.68	17.53	13.06	20.50	35.01	23.96	
13	Madhya Pradesh	12.90	15.06	31.34	15.01	20.02	22.35	23.62	
14	Maharashtra	516.62	547.55	610.53	946.62	794.27	967.20	1133.89	
15	Manipur	0.41	0.53	0.71	0.49	0.78	0.90	0.91	
16	Meghalaya	0.39	0.36	0.27	0.56	0.39	0.43	0.48	
17	Mizoram	0.16	0.15	0.13	0.03	0.15	0.18	0.20	
18	Nagaland	0.16	0.23	1.04	0.12	0.30	0.50	0.61	
19	Odisha	6.87	6.86	7.04	5.79	9.09	11.61	10.92	
20	Punjab	8.56	8.88	11.18	7.61	11.31	12.38	12.61	
21	Rajasthan	14.93	15.99	19.41	18.54	24.84	26.42	28.11	
22	Sikkim	0.16	0.11	4.27	0.06	0.20	0.19	0.30	
23	Tamil Nadu	97.59	103.36	117.91	140.63	189.94	214.86	214.91	
24	Telangana	-	23.79	37.42	42.05	62.80	80.29	82.36	
25	Tripura	0.31	0.60	3.70	0.44	0.58	0.60	0.62	
26	Uttar Pradesh	35.05	39.25	42.48	43.94	81.58	101.35	86.47	
27	Uttarakhand	3.03	4.34	5.31	2.86	5.98	5.58	5.71	
28	West Bengal	52.41	51.03	53.93	35.18	39.42	42.78	45.03	
29	Andaman & Nicobar Is.	0.05	0.05	0.46	0.06	0.08	0.18	0.18	
30	Chandigarh	4.00	2.82	3.04	3.30	3.72	3.28	2.95	
31	Dadra & Nagar Haveli and Daman & Diu	2.10	2.48	2.84	1.66	3.85	3.96	5.52	
32	Delhi	134.23	149.37	170.00	181.69	180.84	225.53	229.36	
33	Jammu & Kashmir	2.15	2.05	3.69	2.08	3.41	4.01	3.80	
34	Ladakh	-	-	-	-	-	-	0.00	
35	Lakshadweep	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
36	Puducherry	0.81	0.99	1.09	0.64	1.69	4.60	1.93	
	ALL INDIA	1253.47	1353.72	1562.05	1892.61	1972.34	2382.22	2584.22	

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

S.No.	States/Union Territory	CROP INSURANCE							
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
1	Andhra Pradesh	798.27	205.29	648.08	479.31	1283.72	1094.83	1113.44	
2	Arunachal Pradesh	0.05	0.03	0.03	0.00	0.00	0.00	0.00	
3	Assam	5.96	8.93	17.63	0.38	14.90	6.77	46.27	
4	Bihar	816.68	533.75	229.08	1077.94	1314.18	-15.22	-9.67	
5	Chhattisgarh	60.20	336.07	82.47	411.37	419.07	865.41	1103.16	
6	Goa	0.02	0.02	0.03	0.08	14.48	0.75	0.00	
7	Gujarat	276.22	191.27	217.89	1572.53	2937.44	3079.89	3302.57	
8	Haryana	59.71	5.60	0.49	82.26	452.83	658.86	1317.97	
9	Himachal Pradesh	2.37	49.08	29.08	43.27	33.55	85.91	63.16	
10	Jharkhand	32.25	11.83	24.67	290.88	206.52	398.66	354.12	
11	Karnataka	124.53	329.59	100.00	1367.74	1650.54	1744.21	2173.01	
12	Kerala	15.13	15.14	19.55	31.43	26.18	122.48	62.66	
13	Madhya Pradesh	391.32	477.50	553.58	3369.47	5318.15	5312.00	3226.47	
14	Maharashtra	226.77	2305.57	860.40	4681.54	4453.39	5414.19	5151.36	
15	Manipur	0.53	0.52	1.14	3.03	0.60	2.32	1.11	
16	Meghalaya	0.41	0.32	0.13	0.19	1.39	-0.53	0.01	
17	Mizoram	0.02	0.22	0.00	0.00	0.00	0.00	0.00	
18	Nagaland	0.12	0.08	0.04	0.00	0.00	0.00	0.00	
19	Odisha	122.09	234.87	191.80	387.87	979.68	954.49	2029.13	
20	Punjab	3.15	2.91	4.00	0.01	0.11	133.47	268.87	
21	Rajasthan	908.56	639.62	970.95	1906.03	2468.02	3290.70	4773.56	
22	Sikkim	0.02	0.00	0.02	0.02	0.06	0.00	184.96	
23	Tamil Nadu	161.86	85.23	149.54	953.59	1120.66	1293.06	1361.42	
24	Telangana	-	130.80	227.08	520.64	434.63	730.80	854.66	
25	Tripura	0.02	0.02	0.07	2.65	0.50	0.31	100.11	
26	Uttar Pradesh	274.60	385.06	906.74	1132.57	1194.68	1127.79	1436.70	
27	Uttarakhand	17.72	9.37	19.33	36.82	67.93	74.84	201.11	
28	West Bengal	299.35	269.73	294.27	1501.55	477.16	982.84	2545.82	
29	Andaman & Nicobar Is.	0.37	0.22	0.19	2.54	0.15	0.57	0.00	
30	Chandigarh	7.61	10.72	1.40	218.41	72.63	0.48	0.01	
31	Dadra & Nagar Haveli and Daman & Diu	0.11	0.18	0.06	0.00	0.00	0.00	0.00	
32	Delhi	3.25	7.15	0.30	20.11	348.28	196.10	160.75	
33	Jammu & Kashmir	1.18	0.66	0.37	0.22	30.97	54.06	20.98	
34	Ladakh	-	-	-	-	-	-	372.26	
35	Lakshadweep	0.00	0.00	0.00	0.00	0.00	0.00	0.38	
36	Puducherry	0.32	0.37	0.37	2.87	0.00	3.91	2.73	
	ALL INDIA	4610.75	6247.74	5550.76	20097.28	25322.42	27613.93	32272.65	

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

S.No.	States/Union Territory	CREDIT INSURANCE							
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
1	Andhra Pradesh	61.67	24.22	25.79	28.52	32.98	37.51	40.85	
2	Arunachal Pradesh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	Assam	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	Bihar	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	Chhattisgarh	0.00	0.00	1.08	0.56	2.22	7.12	5.40	
6	Goa	0.07	0.06	0.19	0.15	0.86	0.92	1.03	
7	Gujarat	75.69	89.45	86.11	85.82	95.46	98.73	104.79	
8	Haryana	54.39	58.84	54.97	60.08	63.76	69.87	68.24	
9	Himachal Pradesh	0.00	0.00	0.00	0.00	0.06	0.18	0.10	
10	Jharkhand	-0.01	0.04	0.04	0.05	0.08	0.00	0.00	
11	Karnataka	63.24	63.76	69.35	59.67	67.27	65.11	60.11	
12	Kerala	31.69	37.92	40.84	43.11	47.47	38.13	33.84	
13	Madhya Pradesh	18.84	25.47	20.94	17.49	17.62	15.63	14.80	
14	Maharashtra	518.08	529.30	581.25	569.46	570.48	543.74	465.74	
15	Manipur	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	Meghalaya	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	Mizoram	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	Nagaland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	Odisha	5.08	6.17	5.43	4.17	5.34	6.20	7.54	
20	Punjab	48.90	54.10	48.67	47.73	50.79	56.43	49.08	
21	Rajasthan	22.62	23.51	23.15	23.14	24.14	25.53	28.24	
22	Sikkim	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
23	Tamil Nadu	160.13	163.72	159.18	154.19	159.79	180.24	158.10	
24	Telangana	-	39.33	44.72	36.80	34.78	44.38	46.35	
25	Tripura	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
26	Uttar Pradesh	65.43	71.71	73.43	68.82	72.75	83.99	86.00	
27	Uttarakhand	0.00	0.00	0.00	0.00	0.00	0.34	0.60	
28	West Bengal	75.08	63.36	61.03	56.36	59.22	66.05	61.45	
29	Andaman & Nicobar Is.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
30	Chandigarh	15.85	16.33	13.63	12.71	9.87	9.42	8.46	
31	Dadra & Nagara Haveli and Daman & Diu	0.00	0.00	0.00	0.00	0.55	0.85	1.37	
32	Delhi	212.42	226.61	202.41	173.89	161.44	174.80	145.61	
33	Jammu & Kashmir	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
34	Ladakh								
35	Lakshadweep	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
36	Puducherry	0.15	0.19	0.08	0.00	0.04	0.03	0.04	
	ALL INDIA	1429.32	1494.10	1512.32	1442.73	1476.99	1525.21	1387.73	

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

S.No.	States/Union Territory	MISCELLANEOUS							
		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	
1	Andhra Pradesh	181.05	126.33	133.49	104.29	119.83	162.12	113.15	
2	Arunachal Pradesh	0.62	0.62	0.59	0.40	0.60	0.70	0.67	
3	Assam	26.15	25.57	25.70	26.92	24.87	32.83	34.00	
4	Bihar	184.72	48.38	49.51	48.09	109.40	60.56	51.41	
5	Chhattisgarh	25.25	50.74	18.80	21.38	27.56	29.01	23.08	
6	Goa	7.05	7.27	29.40	7.45	8.40	155.72	8.66	
7	Gujarat	231.49	250.10	246.75	510.19	959.66	321.53	280.29	
8	Haryana	123.06	107.24	95.99	84.84	129.87	164.96	157.35	
9	Himachal Pradesh	17.86	29.81	26.61	15.60	13.05	13.37	17.83	
10	Jharkhand	34.64	58.13	33.13	24.42	23.85	28.01	24.66	
11	Karnataka	194.20	201.55	217.54	200.35	198.66	383.89	318.43	
12	Kerala	111.21	125.12	126.37	107.98	132.95	159.41	136.49	
13	Madhya Pradesh	94.66	124.97	147.41	84.84	79.41	108.33	95.52	
14	Maharashtra	930.28	-782.93	960.76	2896.80	837.73	978.88	1147.55	
15	Manipur	0.91	0.79	0.95	0.73	0.72	1.18	2.46	
16	Meghalaya	1.88	1.98	1.91	1.79	1.97	3.86	2.46	
17	Mizoram	1.46	1.05	1.13	1.09	0.88	1.25	1.01	
18	Nagaland	1.05	1.02	6.39	0.60	1.05	1.36	1.23	
19	Odisha	44.63	40.32	48.15	39.62	43.07	48.78	52.83	
20	Punjab	72.12	70.46	72.11	64.92	69.98	88.22	74.95	
21	Rajasthan	246.25	269.53	115.86	80.64	126.73	157.52	110.63	
22	Sikkim	1.01	0.97	16.29	0.78	0.62	1.12	0.89	
23	Tamil Nadu	256.97	271.32	233.26	218.98	332.94	662.36	803.90	
24	Telangana	-	67.22	77.99	87.87	99.85	171.49	121.25	
25	Tripura	2.19	2.64	25.61	1.97	1.50	2.61	2.39	
26	Uttar Pradesh	224.95	220.63	206.11	233.08	329.39	485.41	257.04	
27	Uttarakhand	33.43	32.78	42.25	29.02	27.28	-121.88	26.95	
28	West Bengal	128.21	110.82	101.58	-470.59	247.94	156.42	118.02	
29	Andaman & Nicobar Is.	0.71	0.33	10.15	0.63	0.61	-28.86	0.77	
30	Chandigarh	18.89	13.03	12.29	17.37	15.17	17.00	13.76	
31	Dadra & Nagar Haveli and Daman & Diu	1.95	1.78	2.28	1.47	1.06	1.13	1.11	
32	Delhi	262.05	211.93	219.57	197.61	219.08	215.19	190.62	
33	Jammu & Kashmir	38.14	42.83	62.65	60.88	70.96	80.13	76.94	
34	Ladakh	-	-	-	-	-	-	0.00	
35	Lakshadweep	0.02	0.01	0.02	0.14	0.05	0.03	0.03	
36	Puducherry	2.60	2.61	2.83	2.85	3.46	4.70	4.82	
	ALL INDIA	3501.62	1736.92	3371.42	4704.99	4260.15	4548.32	4273.15	

**TABLE 53:
NUMBER OF POLICIES ISSUED BY GENERAL INSURERS**

(In Lakhs)

Insurer	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Public Sector	600.06 (-12.99)	677.82 (12.95)	671.32 (-0.96)	852.62 (27.00)	797.71 (-6.44)	733.02 (-8.1)	733.50 (-0.07)
Private Sector	424.47 (11.54)	504.97 (18.96)	549.44 (8.84)	624.45 (13.65)	787.13 (26.10)	1021.23 (29.70)	1263.91 (23.77)
TOTAL	1024.52 (-4.27)	1182.79 (15.44)	1220.76 (3.21)	1477.07 (21.00)	1584.84 (7.30)	1754.25 (10.68)	1997.41 (13.86)

Note:

1. Figures in brackets indicate the growth in per cent over the previous year.
2. Excluding stand-alone Health Insurers and Specialised Insurers

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 54: NET PREMIUM EARNED, INCURRED CLAIMS & INCURRED CLAIMS RATIO OF GENERAL AND HEALTH INSURERS

INSURER	FIRE INSURANCE						
	NET PREMIUM EARNED (₹ Crore)						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Acko	-	-	-	-	-	-	-
Bajaj Allianz	144.65	146.62	165.85	176.39	179.63	187.71	267.96
Bharti AXA	12.08	11.43	9.36	9.59	9.48	18.43	28.65
Cholamandalam	40.97	43.41	46.59	49.23	81.19	92.64	95.91
Navi General***	-	-	-	-	27.71	52.24	30.46
Edelweiss	-	-	-	-	-	0.62	1.51
Future Generali	30.46	33.47	43.15	45.72	53.56	64.93	91.78
GoDigit	-	-	-	-	(0.10)	3.56	15.06
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)*	6.65	8.48	7.61	25.23	97.36	99.14	145.94
HDFC ERGO*	52.82	68.40	73.30	61.67	NA	--	--
ICICI Lombard	153.49	108.85	99.50	123.71	144.09	157.88	273.58
IFFCO Tokio	37.23	39.20	44.93	40.33	48.14	47.13	59.23
Kotak Mahindra	NA	NA	NA	1.43	2.36	4.98	7.35
Liberty Videocon	1.64	3.63	4.54	3.48	2.99	3.75	8.76
Magma HDI	0.12	1.48	1.90	7.05	5.04	6.20	8.12
Raheja QBE	0.46	0.47	0.35	0.33	0.58	0.49	0.87
Reliance	41.09	48.39	56.04	63.27	76.84	103.84	167.56
Royal Sundaram	16.78	18.24	21.74	24.29	29.92	30.82	38.07
SBI General	111.48	139.42	152.78	171.92	138.34	153.62	199.04
Shriram	4.89	6.60	7.48	12.02	17.93	19.01	16.04
Tata AIG	26.82	24.23	26.76	33.74	66.07	106.44	158.02
Universal Sampo	44.85	58.34	55.18	58.55	58.95	58.24	58.83
PRIVATE-TOTAL	726.48	760.65	817.06	907.95	1040.08	1211.66	1672.73
National	721.23	753.31	756.46	763.76	674.88	697.31	652.31
New India	1784.63	1887.33	2073.26	1918.69	1962.34	1890.90	2443.36
Oriental	660.44	590.02	565.59	610.39	590.38	601.95	670.87
United	808.87	806.40	790.68	849.63	856.88	768.20	797.71
PUBLIC-TOTAL	3975.16	4037.06	4185.99	4142.47	4084.48	3958.36	4564.25
GRAND TOTAL	4701.64	4797.71	5003.05	5050.42	5124.56	5170.02	6236.99

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

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

*** Erstwhile DHFL General Insurance Co. Ltd.

Figures in brackets indicate negative values; '-' Not yet started business; NA- Not applicable

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 54: NET PREMIUM EARNED, INCURRED CLAIMS & INCURRED CLAIMS RATIO OF GENERAL AND HEALTH INSURERS (Contd... 54)

INSURER	FIRE INSURANCE						
	CLAIMS INCURRED (NET) (₹ Crore)						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Acko	-	-	-	-	-	-	-
Bajaj Allianz	45.06	93.66	111.25	55.03	88.64	139.69	182.23
Bharti AXA	16.58	9.16	22.21	8.29	6.06	12.16	21.54
Cholamandalam	27.94	27.69	17.02	15.32	12.59	36.95	40.55
Navi General***	-	-	-	-	0.49	6.47	(4.08)
Edelweiss	-	-	-	-	-	1.46	1.83
Future Generali	20.20	16.49	34.66	32.94	30.61	44.71	48.86
GoDigit	-	-	-	-	0.19	7.85	11.77
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)*	6.89	6.92	14.13	11.98	64.15	52.87	102.14
HDFC ERGO*	15.21	60.15	37.18	34.47	NA	-	-
ICICI Lombard	102.73	102.35	63.30	84.65	62.08	131.36	175.16
IFFCO Tokio	27.80	21.55	25.08	21.15	47.91	30.58	27.05
Kotak Mahindra	NA	NA	NA	-0.04	0.92	2.92	5.95
Liberty Videocon	0.79	3.71	8.06	11.55	1.85	7.95	0.18
Magma HDI	0.22	5.84	4.41	2.34	6.84	5.75	5.75
Raheja QBE	0.25	0.73	0.22	1.04	(0.42)	0.02	0.32
Reliance	36.55	36.50	36.27	67.70	47.15	56.42	62.58
Royal Sundaram	7.77	9.33	10.96	11.68	13.39	24.04	19.97
SBI General	55.82	57.03	99.00	69.27	58.37	113.69	110.19
Shriram	3.67	4.28	4.00	5.72	8.68	9.87	0.73
Tata AIG	16.73	20.32	25.55	27.16	24.18	79.76	97.21
Universal Sampo	18.64	27.79	28.50	15.23	17.10	20.74	24.90
PRIVATE-TOTAL	402.84	503.49	541.80	475.48	490.77	785.26	934.83
National	527.86	563.33	687.87	396.55	864.01	389.86	503.01
New India	1530.06	1441.52	1471.97	1959.37	1510.40	2138.08	1860.13
Oriental	555.25	425.06	435.33	555.43	509.57	677.16	533.68
United	582.43	606.51	587.54	874.75	845.48	687.41	1037.75
PUBLIC-TOTAL	3195.60	3036.42	3182.70	3786.10	3729.46	3892.52	3934.57
GRAND TOTAL	3598.44	3539.91	3724.50	4261.58	4220.22	4677.79	5612.62

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

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HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 54: NET PREMIUM EARNED, INCURRED CLAIMS & INCURRED CLAIMS RATIO OF GENERAL AND HEALTH INSURERS (Contd... 54)

INSURER	FIRE INSURANCE						
	INCURRED CLAIMS RATIO (Percent)						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Acko	-	-	-	-	-	-	-
Bajaj Allianz	31.15	63.88	67.08	31.20	49.35	74.42	68.00
Bharti AXA	137.24	80.12	237.29	86.44	63.87	65.95	75.20
Cholamandalam	68.19	63.78	36.53	31.12	15.51	39.89	42.30
Navi General***	-	-	-	-	1.78	12.39	(13.40)
Edelweiss	-	-	-	-	-	236.26	120.60
Future Generali	66.33	49.27	80.32	72.05	57.14	68.86	53.20
GoDigit	-	-	-	-	(184.37)	220.37	78.10
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)*	103.54	81.59	185.68	47.48	65.88	53.33	70.00
HDFC ERGO*	28.80	87.94	50.72	55.89	NA	-	-
ICICI Lombard	66.93	94.03	63.62	68.43	43.08	83.20	64.00
IFFCO Tokio	74.68	54.97	55.83	52.43	99.51	64.89	45.70
Kotak Mahindra	NA	NA	NA	(2.66)	39.15	58.61	81.00
Liberty Videocon	48.34	102.17	177.53	331.55	62.00	212.02	2.10
Magma HDI	175.32	394.77	232.11	33.13	135.52	92.83	70.90
Raheja QBE	53.66	154.91	62.86	320.81	(73.42)	4.60	37.00
Reliance	88.95	75.43	64.72	107.01	61.37	54.34	37.30
Royal Sundaram	46.32	51.15	50.41	48.10	44.75	78.01	52.50
SBI General	50.07	40.90	64.80	40.29	42.19	74.01	55.40
Shriram	75.00	64.83	53.48	47.59	48.42	51.91	4.60
Tata AIG	62.38	83.84	95.48	80.50	36.60	74.93	61.50
Universal Sampo	41.56	47.64	51.65	26.01	29.01	35.61	42.30
PRIVATE-TOTAL	55.45	66.19	66.31	52.37	47.19	64.81	55.89
National	73.19	74.78	90.93	51.92	128.02	55.91	77.11
New India	85.74	76.38	71.00	102.12	76.97	113.07	76.13
Oriental	84.07	72.04	76.97	91.00	86.31	112.49	79.55
United	72.01	75.21	74.31	102.96	98.67	89.48	130.09
PUBLIC-TOTAL	80.39	75.21	76.03	91.40	91.31	98.34	86.20
GRAND TOTAL	76.54	73.78	74.44	84.38	82.35	90.47	89.98

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

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Figures in brackets indicate negative values; '-' Not yet started business; NA- Not applicable

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 54: NET PREMIUM EARNED, INCURRED CLAIMS & INCURRED CLAIMS RATIO OF GENERAL AND HEALTH INSURERS (Contd... 54)

INSURER	MARINE INSURANCE						
	NET PREMIUM EARNED (₹ Crore)						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Acko	-	-	-	-	-	-	-
Bajaj Allianz	79.89	72.01	84.88	83.97	88.36	103.86	117.40
Bharti AXA	7.16	8.08	11.81	18.52	13.99	26.65	53.20
Cholamandalam	20.11	20.27	15.74	11.22	15.85	18.43	19.99
Navi General***	-	-	-	-	-	-	-
Edelweiss	-	-	-	-	-	(0.00)	(0.08)
Future Generali	21.24	39.99	48.66	47.00	43.89	48.27	52.34
GoDigit	-	-	-	-	-	0.00	0.04
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)*	4.33	4.36	5.88	19.73	48.61	60.33	72.13
HDFC ERGO*	52.28	71.69	74.78	44.10	NA	-	-
ICICI Lombard	156.61	160.11	184.93	192.08	195.76	236.73	256.32
IFFCO Tokio	42.92	49.09	39.61	53.43	57.61	68.31	73.68
Kotak Mahindra	NA	NA	NA	0.00	-	-	-
Liberty Videocon	(0.10)	1.05	3.31	6.30	10.42	16.33	23.36
Magma HDI	(0.45)	(1.21)	1.05	1.50	0.96	1.14	0.94
Raheja QBE	0.03	0.01	0.02	0.01	0.03	0.06	0.03
Reliance	19.31	21.87	26.83	17.72	5.41	5.79	6.40
Royal Sundaram	9.58	12.13	14.12	14.76	16.07	18.35	19.97
SBI General	4.14	7.63	15.88	14.08	10.79	12.06	17.74
Shriram	0.18	0.26	0.56	0.76	1.26	1.30	0.95
TATA AIG	218.56	210.88	225.82	231.93	247.71	280.38	298.77
Universal Sampo	4.26	6.72	7.26	6.62	5.69	5.55	6.26
PRIVATE-TOTAL	640.05	684.93	761.14	763.73	762.42	903.53	1,019.43
National	191.29	201.38	205.72	172.81	159.39	143.89	153.26
New India	461.02	611.04	473.00	462.03	377.87	419.31	429.31
Oriental	285.50	300.19	290.18	247.03	230.15	208.40	197.45
United	300.02	304.54	288.77	268.67	232.73	222.51	196.63
PUBLIC-TOTAL	1237.83	1417.14	1257.67	1150.54	1000.15	994.11	976.64
GRAND TOTAL	1877.88	2102.07	2018.81	1914.27	1762.57	1897.64	1996.08

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

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TABLE 54: NET PREMIUM EARNED, INCURRED CLAIMS & INCURRED CLAIMS RATIO OF GENERAL AND HEALTH INSURERS (Contd... 54)

INSURER	MARINE INSURANCE						
	CLAIMS INCURRED (NET) (₹ Crore)						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Acko	-	-	-	-	-	-	-
Bajaj Allianz	29.91	64.68	41.35	56.67	55.23	97.50	78.84
Bharti AXA	4.37	7.83	12.37	12.98	13.46	20.82	61.76
Cholamandalam	11.52	14.54	8.64	5.93	8.94	10.87	11.52
Navi General***	-	-	-	-	-	-	-
Edelweiss	-	-	-	-	-	0.00	0.07
Future Generali	18.46	26.39	36.73	30.60	24.48	35.30	30.69
GoDigit	-	-	-	-	-	0.00	0.02
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)**	2.32	5.39	5.09	14.47	39.85	56.23	58.95
HDFC ERGO*	59.57	81.52	76.15	51.46	NA	-	-
ICICI Lombard	152.63	157.99	180.33	161.24	106.08	198.86	167.27
IFFCO Tokio	40.13	37.78	40.03	38.41	31.47	41.31	47.11
Kotak Mahindra	NA	NA	NA	0.00	-	-	-
Liberty Videocon	0.15	2.09	3.01	5.93	8.89	19.42	13.87
Magma HDI	0.05	1.00	3.30	2.09	0.56	2.20	1.63
Raheja QBE	(0.01)	(0.01)	(0.00)	0.00	0.01	0.01	(0.01)
Reliance	17.98	18.61	31.42	18.40	6.28	13.02	7.00
Royal Sundaram	7.32	9.86	10.86	7.45	7.45	15.84	11.78
SBI General	2.78	10.75	15.55	13.79	8.88	13.77	12.81
Shriram	0.16	(0.24)	0.51	1.21	1.07	0.69	(0.20)
TATA AIG	104.33	154.58	182.48	149.36	191.80	240.18	220.84
Universal Sampo	4.32	5.72	6.03	2.90	5.87	5.00	3.51
PRIVATE-TOTAL	455.99	598.48	653.85	572.88	510.32	770.98	727.45
National	138.05	117.48	104.80	117.09	77.13	129.42	77.29
New India	214.32	321.67	272.44	349.34	226.16	345.44	292.11
Oriental	166.60	121.29	216.85	209.96	160.91	138.90	191.41
United	215.02	258.65	206.56	186.00	176.50	218.39	134.28
PUBLIC-TOTAL	733.99	819.08	800.64	862.39	640.70	832.14	695.09
GRAND TOTAL	1189.98	1417.57	1454.49	1435.27	1151.02	1603.12	1422.53

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

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HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 54: NET PREMIUM EARNED, INCURRED CLAIMS & INCURRED CLAIMS RATIO OF GENERAL AND HEALTH INSURERS (Contd... 54)

INSURER	MARINE INSURANCE						
	INCURRED CLAIMS RATIO (Percent)						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Acko	-	-	-	-	-	-	-
Bajaj Allianz	37.44	89.82	48.72	67.49	62.50	93.87	67.15
Bharti AXA	60.93	96.88	104.74	70.09	96.26	78.1	116.10
Cholamandalam	57.30	71.74	54.89	52.81	56.44	58.97	57.63
Navi General***	-	-	-	-	-	-	-
Edelweiss						-10.24	-81.99
Future Generali	86.92	65.98	75.48	65.11	55.76	73.12	58.63
GoDigit	-	-	-	-	-	91.67	50.34
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)*	53.69	123.86	86.56	73.34	81.97	93.2	81.73
HDFC ERGO*	113.95	113.71	101.83	116.69	NA	..	..
ICICI Lombard	97.46	98.68	97.51	83.94	54.19	84	65.26
IFFCO Tokio	93.51	76.96	101.06	71.89	54.63	60.48	63.93
Kotak Mahindra	NA	NA	NA	0.00		-	
Liberty Videocon	(155.11)	199.18	90.94	94.03	85.33	118.95	59.37
Magma HDI	(10.64)	(82.47)	314.29	139.91	58.39	192.82	174.31
Raheja QBE	(33.66)	(85.00)	0.0	(69.93)	25.60	14.1	-20.20
Reliance	93.10	85.07	117.11	103.86	115.96	224.79	109.41
Royal Sundaram	76.42	81.26	76.91	50.46	46.39	86.31	58.97
SBI General	67.07	140.91	97.92	97.96	82.33	114.17	72.18
Shriram	88.00	(92.08)	91.07	159.21	84.67	52.67	-21.37
TATA AIG	47.73	73.30	80.81	64.40	77.43	85.66	73.92
Universal Sampo	101.37	85.17	83.06	43.86	103.18	89.97	56.08
PRIVATE-TOTAL	71.24	87.38	85.90	75.01	66.93	85.33	71.36
National	72.17	58.34	50.94	67.76	48.39	89.94	50.43
New India	46.49	52.64	57.60	75.61	59.85	82.38	68.04
Oriental	58.35	40.40	74.73	84.99	69.91	66.65	96.94
United	71.67	84.93	71.53	69.23	75.84	98.15	68.29
PUBLIC-TOTAL	59.30	57.80	63.66	74.96	64.06	83.71	71.17
GRAND TOTAL	63.37	67.44	72.05	74.98	65.30	84.48	71.26

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

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

*** Erstwhile DHFL General Insurance Co. Ltd.

Figures in brackets indicate negative values; '-' Not yet started business; NA- Not applicable

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 54: NET PREMIUM EARNED, INCURRED CLAIMS & INCURRED CLAIMS RATIO OF GENERAL AND HEALTH INSURERS (Contd... 54)

INSURER	MOTOR INSURANCE						
	NET PREMIUM EARNED (₹ Crore)						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Acko	-	-	-	-	(0.44)	14.41	74.44
Bajaj Allianz	2356.27	2650.03	2885.64	3179.31	3662.67	4216.25	4888.52
Bharti AXA	872.20	966.69	1007.36	1003.90	1010.07	1015.12	1250.73
Cholamandalam	1080.09	1165.88	1346.87	1837.37	2266.41	2412.06	2766.83
Navi General***	-	-	-	-	-	8.88	45.05
Edelweiss	-	-	-	-	-	5.01	40.37
Future Generali	615.11	749.33	741.06	701.85	818.92	1013.73	1165.36
GoDigit	-	-	-	-	5.70	353.12	1149.57
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)**	109.03	145.90	223.46	536.00	1516.87	2021.22	2421.90
HDFC ERGO*	754.12	808.60	790.25	722.19	NA	..	
ICICI Lombard	2294.95	2496.73	2959.02	3539.80	4142.19	5035.65	6119.80
IFFCO Tokio	1520.15	1747.10	2160.92	2300.56	2328.56	2618.04	2847.14
Kotak Mahindra			0.06	27.67	98.27	153.52	207.27
Liberty Videocon	35.80	145.70	212.95	318.52	441.84	597.49	844.75
Magma HDI	227.94	388.07	356.81	310.11	320.49	318.43	661.82
Raheja QBE	0.46	0.39	1.14	12.98	33.12	59.03	74.76
Reliance	1258.28	1330.26	1296.25	1450.48	1735.52	2118.58	2163.16
Royal Sundaram	1023.10	1030.45	1120.87	1436.18	1619.78	1731.48	1691.41
SBI General	364.21	482.92	600.54	675.42	738.09	929.64	845.43
Shriram	1413.06	1377.21	1462.04	1639.73	1815.32	2015.82	2225.11
TATA AIG	998.82	1047.57	1272.88	1529.50	2310.44	2790.21	3199.74
Universal Sampo	241.95	225.84	253.09	357.88	454.75	584.64	732.31
PRIVATE-TOTAL	15165.55	16758.66	18691.21	21579.44	25318.57	30012.31	35415.47
National	4218.61	4774.16	5170.57	5066.75	5008.23	4953.86	4468.47
New India	4587.05	5692.19	6500.00	7390.07	9074.26	9834.42	9830.31
Oriental	2351.79	2632.44	2959.44	3450.38	4000.26	4343.52	4258.34
United	3230.50	3682.24	4172.81	5106.80	5748.32	6067.93	6301.64
PUBLIC-TOTAL	14387.94	16781.03	18802.82	21014.00	23831.08	25199.73	24858.77
TOTAL	29553.49	33539.69	37494.03	42593.44	49149.65	55212.03	60274.24

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

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

*** Erstwhile DHFL General Insurance Co. Ltd.

Figures in brackets indicate negative values; '-' Not yet started business; NA- Not applicable

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 54: NET PREMIUM EARNED, INCURRED CLAIMS & INCURRED CLAIMS RATIO OF GENERAL AND HEALTH INSURERS (Contd... 54)

INSURER	MOTOR INSURANCE						
	CLAIMS INCURRED (NET) (₹ Crore)						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Acko	-	-	-	-	0.05	18.63	72.64
Bajaj Allianz	1781.5	1897.64	2079.64	2199.75	2278.06	2629.29	3218.18
Bharti AXA	685.70	810.00	921.62	894.39	825.60	766.14	1024.49
Cholamandalam	931.36	923.74	1056.28	1466.63	1805.23	2031.97	2294.99
Navi General***	-	-	-	-	-	2.59	67.89
Edelweiss	-	-	-	-	-	7.26	46.96
Future Generali	483.46	602.76	586.82	573.93	626.50	702.82	672.11
GoDigit	-	-	-	-	5.70	267.99	860.12
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)*	95.15	106.13	170.31	487.07	1279.81	1653.04	1918.33
HDFC ERGO*	691.11	730.58	678.02	645.89		..	
ICICI Lombard	1800.51	2000.60	2375.46	2793.43	3207.89	3715.48	4683.58
IFFCO Tokio	1127.13	1283.87	1644.15	1941.03	1843.92	2278.36	2498.88
Kotak Mahindra	0.00	0.00	0.21	22.22	74.68	113.18	156.82
Liberty Videocon	38.14	133.45	181.69	246.20	307.61	417.91	599.31
Magma HDI	190.92	316.69	292.70	243.40	261.86	207.55	563.44
Raheja QBE	1.43	(0.46)	1.23	15.77	37.94	60.47	77.67
Reliance	1148.29	1212.89	1131.56	1325.64	1413.87	1799.59	1830.67
Royal Sundaram	851.92	874.38	927.85	1179.81	1376.58	1540.25	1559.94
SBI General	305.67	498.67	648.13	689.43	677.21	809.12	778.24
Shriram	1277.11	1356.90	1484.82	1691.88	1716.56	1383.11	1455.87
TATA AIG	746.46	792.33	1065.74	1213.09	1585.43	1957.09	2569.13
Universal Sampo	188.21	186.69	183.16	282.34	366.81	513.86	655.72
PRIVATE-TOTAL	12344.06	13726.85	15429.39	17911.91	19691.31	22875.71	27604.97
National	2925.74	2620.74	4648.99	4264.01	6093.76	6316.30	5203.03
New India	3982.86	4961.70	5314.31	6425.64	7230.58	8609.21	8389.83
Oriental	1854.17	2038.50	2032.58	4370.33	2727.85	4891.64	4327.85
United	2389.18	2525.24	3013.72	4584.47	5272.11	7329.40	6077.65
PUBLIC-TOTAL	11151.96	12146.18	15009.60	19644.45	21324.30	27146.56	23998.36
TOTAL	23496.01	25873.03	30438.99	37556.36	41015.61	50022.27	51603.33

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

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*** Erstwhile DHFL General Insurance Co. Ltd.

Figures in brackets indicate negative values; '-' Not yet started business; NA- Not applicable

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 54: NET PREMIUM EARNED, INCURRED CLAIMS & INCURRED CLAIMS RATIO OF GENERAL AND HEALTH INSURERS (Contd... 54)

INSURER	MOTOR INSURANCE						
	INCURRED CLAIMS RATIO (Percent)						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Acko	-	-	-	-	(11.20)	129.34	97.58
Bajaj Allianz	75.61	71.61	72.07	69.19	62.20	62.36	65.83
Bharti AXA	78.62	83.79	91.49	89.09	81.74	75.47	81.91
Cholamandalam	86.23	79.23	78.42	79.82	79.65	84.24	82.95
Navi General***	-	-	-	-	-	29.15	150.69
Edelweiss	-	-	-	-	-	144.76	116.31
Future Generali	78.60	80.44	79.19	81.77	76.50	69.33	57.67
GoDigit	-	-	-	-	100.00	75.89	74.82
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)*	87.27	72.74	76.21	90.87	84.37	81.78	79.21
HDFC ERGO*	91.64	90.35	85.80	89.43	NA	--	--
ICICI Lombard	78.46	80.13	80.28	78.91	77.44	73.78	76.53
IFFCO Tokio	74.15	73.49	76.09	84.37	79.19	87.03	87.77
Kotak Mahindra			350.00	80.29	75.99	73.73	75.66
Liberty Videocon	106.56	91.59	85.32	77.29	69.62	69.94	70.95
Magma HDI	83.76	81.61	82.03	78.49	81.71	65.18	85.13
Raheja QBE	313.06	(116.92)	107.89	121.43	114.53	102.44	103.90
Reliance	91.26	91.18	87.29	91.39	81.47	84.94	84.63
Royal Sundaram	83.27	84.85	82.78	82.15	84.99	88.96	92.23
SBI General	83.92	103.26	107.92	102.07	91.75	87.04	92.05
Shriram	90.38	98.53	101.56	103.18	94.56	68.61	65.43
TATA AIG	74.73	75.63	83.73	79.31	68.62	70.14	80.29
Universal Sampo	77.79	82.67	72.37	78.89	80.66	87.89	89.54
PRIVATE-TOTAL	81.40	81.91	82.55	83.00	77.77	76.22	77.95
National	69.35	54.89	89.91	84.16	121.67	127.5	116.44
New India	86.83	87.17	81.76	86.95	79.68	87.54	85.35
Oriental	78.84	77.44	68.68	126.66	68.19	112.62	101.63
United	73.96	68.58	72.22	89.77	91.72	120.79	96.45
PUBLIC-TOTAL	77.51	72.38	79.83	93.48	89.48	107.73	96.54
TOTAL	79.50	77.14	81.18	88.17	83.45	90.60	85.61

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

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HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 54: NET PREMIUM EARNED, INCURRED CLAIMS & INCURRED CLAIMS RATIO OF GENERAL AND HEALTH INSURERS (Contd... 54)

INSURER	HEALTH INSURANCE						
	NET PREMIUM EARNED (₹ Crore)						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Acko	-	-	-	-	0.08	29.53	75.48
Bajaj Allianz	655.13	695.12	793.32	1015.03	1331.60	1865.88	1978.06
Bharti AXA	164.53	191.17	99.87	81.62	99.79	222.60	318.34
Cholamandalam	210.02	196.35	225.51	271.95	339.16	428.50	480.54
Navi General***	-	-	-	-	16.87	46.96	44.02
Edelweiss	-	-	-	-	0.00	22.77	50.37
Future Generali	144.01	141.92	150.62	174.31	256.26	238.11	317.77
GoDigit	-	-	-	-	1.76	14.53	28.29
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)**	44.04	35.02	49.40	222.53	805.11	1,053.17	1,122.68
HDFC ERGO*	406.06	581.45	638.09	517.36	NA	--	
ICICI Lombard	1148.32	1061.10	1074.60	1335.34	1349.32	1826.99	2262.19
IFFCO Tokio	197.41	300.20	415.31	513.26	499.08	838.65	1074.82
Kotak Mahindra	NA	NA	NA	3.52	15.10	37.70	72.95
Liberty Videocon	0.41	37.47	66.77	73.40	101.25	151.04	241.22
Magma HDI	0.00	0.66	1.25	1.63	3.38	54.80	32.95
Raheja QBE	0.02	0.35	0.19	0.09	0.13	0.13	0.28
Reliance	376.63	449.27	549.48	333.31	671.16	893.79	1248.42
Royal Sundaram	206.03	225.77	215.65	226.22	251.76	306.50	348.44
SBI General	9.12	242.52	388.93	548.34	806.21	978.67	1290.63
Shriram	1.43	2.14	2.19	2.23	2.27	3.57	5.64
TATA AIG	179.06	355.91	374.06	343.94	418.28	665.72	809.81
Universal Sampo	64.81	99.55	137.31	98.07	133.06	133.40	203.67
PRIVATE-TOTAL	3807.03	4615.95	5182.55	5762.14	7101.62	9812.99	12006.55
National	2592.16	3329.65	3887.09	4021.04	4047.41	3621.74	3240.69
New India	2841.20	3687.85	4450.45	6129.59	6479.06	7448.10	8574.78
Oriental	1629.88	2004.10	2359.60	3109.63	3750.52	4187.33	4603.49
United	2075.02	2992.46	3751.21	4575.93	4638.13	4796.40	5331.52
PUBLIC - TOTAL	9138.27	12014.06	14448.35	17836.19	18915.13	20053.58	21750.48
Aditya Birla	NA	NA	NA	13.48	151.98	348.23	585.41
HDFC ERGO Health#	543.40	655.88	774.90	1101.31	1264.34	1672.90	1908.34
CignaTTK	0.01	6.67	70.96	181.77	266.14	392.52	503.44
Max Bupa	237.66	315.24	393.11	544.28	575.85	659.48	841.07
Reliance Health						1.36	3.41
Religare	81.64	153.72	287.73	484.00	679.67	1091.20	1508.45
Star Health and Allied	675.40	1017.93	1513.87	1911.45	2739.60	3662.37	4684.09
Standalone Health Insurers Total	1538.11	2149.45	3040.57	4236.30	5677.59	7828.06	10034.20
GRAND TOTAL	14483.41	18779.46	22671.87	27834.63	31694.34	37694.63	43791.24

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

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HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 54: NET PREMIUM EARNED, INCURRED CLAIMS & INCURRED CLAIMS RATIO OF GENERAL AND HEALTH INSURERS (Contd... 54)

INSURER	HEALTH INSURANCE						
	CLAIMS INCURRED (NET) (₹ Crore)						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Acko	-	-	-	-	0.05	7.00	15.91
Bajaj Allianz	567.33	511.52	594.5	796.76	1033.47	1591.48	1621.28
Bharti AXA	142.01	186.36	85.31	62.75	98.29	197.12	246.72
Cholamandalam	129.60	102.95	100.49	108.97	135.53	151.26	195.41
Navi General***	-	-	-	-	1.33	21.63	15.27
Edelweiss	-	-	-	-	0.00	26.26	56.94
Future Generali	122.18	113.45	122.81	137.59	224.03	174.57	198.68
GoDigit	-	-	-	-	1.05	1.56	14.66
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)*	39.92	18.19	25.84	92.29	423.30	656.00	774.73
HDFC ERGO*	377.25	328.43	325.42	262.61	NA	-	-
ICICI Lombard	1068.16	927.20	882.12	1204.70	921.00	1,396.80	1,581.18
IFFCO Tokio	172.09	277.14	432.96	535.34	452.62	854.71	1,028.17
Kotak Mahindra	NA	NA	NA	1.81	7.28	17.80	35.91
Liberty Videocon	0.36	38.43	70.79	54.58	75.51	123.30	211.73
Magma HDI	-	0.61	2.42	2.95	1.18	49.57	24.01
Raheja QBE	0.01	0.41	0.18	0.11	0.02	0.04	0.24
Reliance	368.27	482.91	526.79	328.29	715.08	836.10	1,115.58
Royal Sundaram	117.61	119.42	126.31	140.46	154.60	185.50	221.43
SBI General	4.43	194.92	211.61	293.00	426.76	509.21	652.32
Shriram	1.29	1.52	1.41	0.86	1.15	1.87	5.45
TATA AIG	154.49	248.92	245.30	196.74	253.82	518.53	539.44
Universal Sampo	70.60	101.76	116.81	84.47	138.60	122.99	156.17
PRIVATE-TOTAL	3335.61	3654.12	3871.07	4304.30	5064.67	7443.32	8711.24
National	2703.31	3663.44	4291.35	5105.82	4676.88	3898.62	3347.54
New India	2751.79	3643.02	5101.80	6309.68	6685.82	7726.84	8646.26
Oriental	1878.04	2345.17	2701.32	3676.40	4270.53	4555.79	4832.19
United	2370.98	3560.57	4585.96	6338.24	5146.18	5300.55	5557.84
PUBLIC - TOTAL	9704.12	13212.20	16680.42	21430.14	20779.41	21481.80	22383.83
Aditya Birla	NA	NA	NA	14.92	135.35	204.11	287.33
HDFC ERGO Health#	356.44	413.43	500.65	605.59	789.88	1,047.09	1,406.23
CignaTTK	0.01	4.29	55.81	87.50	123.20	243.14	310.32
Max Bupa	140.40	173.88	234.02	282.81	289.02	355.64	450.07
Reliance Health	-	-	-	-	-	0.18	2.12
Religare	65.25	93.97	164.72	244.50	353.21	602.67	891.94
Star Health and Allied	453.95	651.06	814.55	1156.71	1692.02	2297.59	3087.43
Standalone Health Insurers Total	1016.03	1336.62	1769.75	2392.04	3382.67	4750.43	6435.43
GRAND TOTAL	14055.76	18202.94	22321.24	28126.48	29226.75	33675.55	37530.50

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

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Figures in brackets indicate negative values; '-' Not yet started business; NA- Not applicable

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 54: NET PREMIUM EARNED, INCURRED CLAIMS & INCURRED CLAIMS RATIO OF GENERAL AND HEALTH INSURERS (Contd... 54)

INSURER	HEALTH INSURANCE						
	INCURRED CLAIMS RATIO (Percent)						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Acko	-	-	-	-	65.02	23.69	21.08
Bajaj Allianz	86.6	73.59	74.94	78.50	77.61	85.29	81.96
Bharti AXA	86.32	97.48	85.42	76.88	98.50	88.55	77.50
Cholamandalam	61.71	52.43	44.56	40.07	39.96	35.30	40.67
Navi General***	-	-	-	-	7.89	46.07	34.69
Edelweiss	-	-	-	-	70.01	115.35	113.05
Future Generali	84.85	79.94	81.54	78.93	87.42	73.31	62.52
GoDigit	-	-	-	-	59.65	10.76	51.83
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)**	90.64	51.93	52.31	41.47	52.58	62.29	69.01
HDFC ERGO*	92.91	56.48	51.00	50.76	NA	--	--
ICICI Lombard	93.02	87.38	82.09	90.22	68.26	76.45	69.90
IFFCO Tokio	87.17	92.41	104.25	104.30	90.69	101.92	95.66
Kotak Mahindra	NA	NA	NA	51.55	48.21	47.20	49.22
Liberty Videocon	88.29	102.56	106.02	74.37	74.58	81.64	87.78
Magma HDI	-	92.67	193.60	181.20	34.93	90.46	72.87
Raheja QBE	96.45	116.54	94.74	126.70	18.19	32.87	85.07
Reliance	97.78	107.49	95.87	98.49	106.54	93.55	89.36
Royal Sundaram	57.09	52.89	58.57	62.09	61.41	60.52	63.55
SBI General	48.63	80.37	54.41	53.43	52.93	52.03	50.54
Shriram	90.00	70.91	64.38	38.57	50.83	52.51	96.64
TATA AIG	86.28	69.94	65.58	57.20	60.68	77.89	66.61
Universal Sampo	108.94	102.22	85.07	86.14	104.17	92.19	76.68
PRIVATE-TOTAL	87.62	79.17	74.69	74.70	71.32	75.85	72.55
National	104.29	110.02	110.40	126.98	115.55	107.64	103.30
New India	96.85	98.78	114.64	102.94	103.19	103.74	100.83
Oriental	115.23	117.02	114.48	118.23	113.86	108.80	104.97
United	114.26	118.98	122.25	138.51	110.95	110.51	104.24
PUBLIC - TOTAL	106.19	109.97	115.45	120.15	109.86	107.12	102.91
Aditya Birla	NA	NA	NA	110.68	89.05	58.61	49.08
HDFC ERGO Health#	65.59	63.03	64.61	54.99	62.47	62.59	73.69
CignaTTK	59.68	64.33	78.65	48.14	46.29	61.94	61.64
Max Bupa	59.07	55.16	59.53	51.96	50.19	53.93	53.51
Reliance Health						13.57	62.17
Religare	79.92	61.13	57.25	50.52	51.97	55.23	59.13
Star Health and Allied	67.21	63.96	53.81	60.51	61.76	62.73	65.91
Standalone Health Insurers Total	66.06	62.18	58.20	56.47	59.58	60.68	64.13
GRAND TOTAL	97.05	96.93	98.45	101.05	92.21	89.34	85.7

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

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

*** Erstwhile DHFL General Insurance Co. Ltd.

Figures in brackets indicate negative values; '-' Not yet started business; NA- Not applicable

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 54: NET PREMIUM EARNED, INCURRED CLAIMS & INCURRED CLAIMS RATIO OF GENERAL AND HEALTH INSURERS (Contd... 54)

INSURER	OTHER SEGMENTS						
	NET PREMIUM EARNED (₹ Crore)						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Acko	-	-	-	-	-	4.87	14.77
Bajaj Allianz	257.12	268.13	293.95	482.35	796.31	636.08	954.17
Bharti AXA	36.92	26.48	29.81	25.16	80.09	116.18	178.75
Cholamandalam	80.18	56.19	56.09	78.30	121.24	98.27	73.74
Navi General***	-	-	-	-	-	0.25	2.90
Edelweiss	-	-	-	-	0.00	0.42	0.37
Future Generali	78.09	114.41	97.95	119.02	107.55	209.67	354.33
GoDigit	-	-	-	-	0.11	128.77	48.39
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)**	13.98	12.39	11.48	185.61	526.55	576.16	620.85
HDFC ERGO*	319.66	143.95	132.12	306.26	NA	--	
ICICI Lombard	599.54	408.54	503.57	972.68	1,080.38	1,118.10	491.63
IFFCO Tokio	155.39	131.86	144.18	603.42	302.93	458.19	570.45
Kotak Mahindra	NA	NA	NA	0.25	0.15	1.16	3.32
Liberty Videocon	3.03	4.15	8.72	15.26	22.64	36.84	42.62
Magma HDI	0.57	17.18	12.21	6.81	4.71	4.38	4.47
Raheja QBE	17.51	18.31	19.79	24.06	26.33	29.87	38.36
Reliance	44.44	68.68	70.80	224.17	366.73	410.26	493.07
Royal Sundaram	60.24	16.86	17.64	19.54	22.91	99.04	182.22
SBI General	141.77	38.84	48.76	66.66	148.44	314.40	677.85
Shriram	6.07	8.03	8.80	27.59	18.11	19.73	22.30
TATA AIG	249.53	163.65	167.64	268.34	284.47	735.47	386.46
Universal Sampo	56.08	65.79	77.72	141.33	544.84	467.23	311.50
PRIVATE-TOTAL	2120.13	1563.43	1701.23	3566.81	4,454.46	5,465.31	5,472.51
National	959.37	839.65	771.55	779.26	1376.63	983.43	1167.98
New India	1522.98	1436.88	1463.13	1914.41	1831.07	1894.86	2251.09
Oriental	1026.36	898.41	849.08	965.83	1056.69	1260.32	1194.29
United	1188.90	1030.59	1019.39	1231.28	1384.92	1249.46	1117.04
PUBLIC-TOTAL	4697.61	4205.54	4103.14	4890.78	5649.30	5388.07	5730.40
AIC	1647.86	1598.38	1862.23	2002.98	1779.52	1651.66	1846.31
ECGC	907.35	1019.27	978.94	871.57	839.24	854.42	831.16
SPECIALIZED INSURERS - TOTAL	2555.21	2617.65	2841.17	2874.55	2618.76	2506.08	2677.46
GRAND TOTAL	9372.95	8386.62	8645.54	11332.14	12722.52	13359.47	13880.37

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

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*** Erstwhile DHFL General Insurance Co. Ltd.

Figures in brackets indicate negative values; '-' Not yet started business; NA- Not applicable

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 54: NET PREMIUM EARNED, INCURRED CLAIMS & INCURRED CLAIMS RATIO OF GENERAL AND HEALTH INSURERS (Contd... 54)

INSURER	OTHER SEGMENTS						
	CLAIMS INCURRED (NET) (₹ Crore)						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Acko	-	-	-	-	-	2.98	10.81
Bajaj Allianz	101.48	188.5	227.12	368.08	587.18	352.45	704.26
Bharti AXA	23.68	17.57	30.09	10.51	63.33	80.45	78.58
Cholamandalam	36.98	37.20	41.35	42.12	86.06	104.45	34.80
Navi General***	-	-	-	-	-	0.08	2.35
Edelweiss	-	-	-	-	0.00	0.34	0.37
Future Generali	39.54	75.19	97.88	66.02	63.74	125.65	231.79
GoDigit	-	-	-	-	0.06	116.71	44.41
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)**	8.21	11.03	7.30	163.99	419.58	491.04	529.99
HDFC ERGO*	131.88	117.20	127.38	275.64	NA	--	
ICICI Lombard	494.87	255.29	427.01	710.31	1,017.68	865.62	244.39
IFFCO Tokio	114.58	61.20	77.44	341.79	306.79	353.26	497.17
Kotak Mahindra	NA	NA	NA	0.02	0.15	0.43	1.46
Liberty Videocon	3.93	3.80	8.38	11.74	9.22	22.47	15.49
Magma HDI	2.46	16.39	15.99	7.95	6.98	6.61	2.59
Raheja QBE	9.78	4.74	3.73	8.92	8.48	14.24	7.71
Reliance	32.54	53.40	61.47	186.68	236.75	326.16	396.09
Royal Sundaram	19.57	3.66	4.20	5.27	8.35	89.22	125.76
SBI General	166.19	20.36	26.98	42.04	145.24	274.78	601.74
Shriram	7.79	3.35	3.41	25.82	11.53	10.78	14.54
TATA AIG	118.49	60.01	74.86	154.77	310.85	790.81	331.60
Universal Sampo	23.67	18.63	41.11	84.80	145.64	217.10	123.24
PRIVATE-TOTAL	1335.62	947.52	1275.70	2506.46	3,427.63	4,245.61	3,999.13
National	753.65	710.19	549.39	623.21	1158.89	699.83	1119.08
New India	901.92	820.12	980.67	1212.89	1243.50	1677.13	2324.29
Oriental	656.96	331.49	493.51	585.97	552.37	984.59	1294.49
United	719.78	492.05	407.32	898.04	697.55	800.34	1137.79
PUBLIC-TOTAL	3032.30	2353.86	2430.90	3320.11	3652.30	4161.88	5875.65
AIC	1724.45	1733.71	1855.94	2399.22	1819.23	1523.64	2131.09
ECGC	746.07	1163.50	1000.63	1056.65	1138.59	1141.16	958.62
SPECIALIZED INSURERS - TOTAL	2470.52	2897.21	2856.57	3455.87	2957.82	2664.80	3089.71
GRAND TOTAL	6838.44	6198.58	6563.17	9282.44	10037.75	11072.29	12964.49

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

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

*** Erstwhile DHFL General Insurance Co. Ltd.

Figures in brackets indicate negative values; '-' Not yet started business; NA- Not applicable

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 54: NET PREMIUM EARNED, INCURRED CLAIMS & INCURRED CLAIMS RATIO OF GENERAL AND HEALTH INSURERS (Contd... 54)

INSURER	OTHER SEGMENTS						
	INCURRED CLAIMS RATIO (Percent)						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Acko	-	-	-	-	-	61.17	73.19
Bajaj Allianz	39.47	70.3	77.26	76.31	73.74	55.41	73.81
Bharti AXA	64.12	66.35	100.94	41.77	79.07	69.24	43.96
Cholamandalam	46.12	66.21	73.72	53.79	70.99	106.29	47.20
Navi General***	-	-	-	-	-	31.51	81.18
Edelweiss	-	-	-	-	79.91	79.53	98.66
Future Generali	50.63	65.72	99.93	55.47	59.26	59.93	65.42
GoDigit	-	-	-	-	60.17	90.63	91.77
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)**	58.77	89.02	63.59	88.35	79.69	85.23	85.37
HDFC ERGO*	41.26	81.42	96.41	90.00	NA	--	--
ICICI Lombard	82.54	62.49	84.80	73.03	94.20	77.42	49.71
IFFCO Tokio	73.74	46.41	53.71	56.64	101.28	77.1	87.15
Kotak Mahindra	NA	NA	NA	9.78	103.14	36.78	43.82
Liberty Videocon	129.85	91.56	96.10	76.89	40.73	60.99	36.36
Magma HDI	435.01	95.39	130.96	116.83	148.34	151.06	57.94
Raheja QBE	55.83	25.91	18.85	37.08	32.20	47.69	20.10
Reliance	73.20	77.76	86.82	83.27	64.56	79.5	80.33
Royal Sundaram	32.48	21.72	23.81	26.97	36.45	90.08	69.01
SBI General	117.22	52.41	55.33	63.06	97.84	87.4	88.77
Shriram	128.31	41.67	38.75	93.58	63.68	54.64	65.21
TATA AIG	47.48	36.67	44.66	57.68	109.27	107.52	85.80
Universal Sampo	42.20	28.32	52.90	60.00	26.73	46.47	39.56
PRIVATE-TOTAL	63.00	60.61	74.99	70.27	76.95	77.68	73.08
National	78.56	84.58	71.21	79.97	84.18	71.16	95.81
New India	59.22	57.08	67.03	63.36	67.91	88.51	103.25
Oriental	64.01	36.90	58.12	60.67	52.27	78.12	108.39
United	60.54	47.74	39.96	72.94	50.37	64.05	101.86
PUBLIC-TOTAL	64.55	55.97	59.24	67.89	64.65	77.24	102.53
AIC	104.65	108.47	99.66	119.78	102.23	92.25	115.42
ECGC	82.23	114.15	102.22	121.24	135.67	133.56	115.34
SPECIALIZED INSURERS - TOTAL	96.69	110.68	100.54	120.22	112.95	106.33	115.40
GRAND TOTAL	72.96	73.91	75.91	81.91	78.90	83.00	93.40

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

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HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 54: NET PREMIUM EARNED, INCURRED CLAIMS & INCURRED CLAIMS RATIO OF GENERAL AND HEALTH INSURERS (Contd... 54)

INSURER	ALL SEGMENTS						
	NET PREMIUM EARNED (₹ Crore)						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Acko					(0.35)	48.81	164.70
Bajaj Allianz	3493.06	3831.90	4223.64	4937.05	6058.57	7009.78	8206.10
Bharti AXA	1092.90	1203.84	1158.21	1138.79	1213.43	1398.98	1829.66
Cholamandalam	1431.36	1482.10	1690.80	2248.07	2823.84	3049.90	3437.00
Navi General***					44.58	108.31	122.43
Edelweiss					0.00	28.81	92.55
Future Generali	888.92	1079.12	1081.44	1087.90	1280.18	1574.71	1981.58
GoDigit					7.47	499.98	1241.35
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)*	178.03	206.14	297.83	989.10	2994.50	3810.01	4383.49
HDFC ERGO*	1584.93	1674.09	1708.54	1651.58		--	
ICICI Lombard	4352.91	4235.33	4821.62	6163.60	6911.73	8375.35	9403.52
IFFCO Tokio	1953.10	2267.45	2804.95	3511.00	3236.31	4030.32	4625.32
Kotak Mahindra	NA	NA	0.06	32.86	115.87	197.35	290.89
Liberty Videocon	40.77	191.99	296.29	416.97	579.13	805.44	1,160.71
Magma HDI	228.19	406.17	373.22	327.09	334.58	384.95	708.30
Raheja QBE	18.47	19.52	21.49	37.46	60.19	89.57	114.30
Reliance	1739.76	1918.46	1999.40	2088.95	2855.66	3532.25	4078.61
Royal Sundaram	1315.72	1303.46	1390.02	1720.99	1940.44	2186.19	2280.12
SBI General	630.73	911.32	1206.89	1476.42	1841.87	2388.38	3030.69
Shriram	1425.63	1394.23	1481.07	1682.33	1854.89	2059.43	2270.04
TATA AIG	1672.78	1802.24	2067.16	2407.45	3326.97	4578.21	4852.80
Universal Sampo	411.94	456.23	530.56	662.45	1197.29	1249.06	1312.57
PRIVATE-TOTAL	22459.20	24383.61	27153.19	32580.06	38677.15	47405.80	55586.70
National	8682.67	9898.16	10791.38	10803.62	11266.55	10400.23	9682.71
New India	11196.87	13315.29	14959.83	17814.79	19724.60	21487.59	23528.84
Oriental	5953.97	6425.17	7023.90	8383.26	9628.01	10601.53	10924.44
United	7603.30	8816.23	10022.87	12032.31	12860.98	13104.51	13744.54
PUBLIC-TOTAL	33436.81	38454.84	42797.98	49033.98	53480.14	55593.85	57880.54
AIC	1647.86	1598.38	1862.23	2002.98	1779.52	1651.66	1846.31
ECGC	907.35	1019.27	978.94	871.57	839.24	854.42	831.16
SPECIALIZED INSURERS - TOTAL	2555.21	2617.65	2841.17	2874.55	2618.76	2506.08	2677.46
Aditya Birla	0.00	0.00	0.00	13.48	151.98	348.23	585.41
HDFC ERGO Health#	543.40	655.88	774.90	1101.31	1264.34	1672.90	1908.34
CignaTTK	0.01	6.67	70.96	181.77	266.14	392.52	503.44
Max Bupa	237.66	315.24	393.11	544.28	575.85	659.48	841.07
Reliance Health						1.36	3.41
Religare	81.64	153.72	287.73	484.00	679.67	1091.20	1508.45
Star Health and Allied	675.40	1017.93	1513.87	1911.45	2739.60	3662.37	4684.09
Standalone Health Insurers Total	1538.11	2149.45	3040.57	4236.30	5677.59	7828.06	10034.20
GRAND TOTAL	59989.33	67605.55	75832.90	88724.89	100453.65	113333.79	126178.91

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

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*** Erstwhile DHFL General Insurance Co. Ltd.

Figures in brackets indicate negative values; '-' Not yet started business; NA- Not applicable

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 54: NET PREMIUM EARNED, INCURRED CLAIMS & INCURRED CLAIMS RATIO OF GENERAL AND HEALTH INSURERS (Contd... 54)

INSURER	ALL SEGMENTS						
	CLAIMS INCURRED (NET) (₹ Crore)						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Acko					0.10	28.61	99.36
Bajaj Allianz	2525.28	2755.99	3053.86	3476.29	4042.57	4810.41	5804.79
Bharti AXA	872.33	1030.91	1071.60	988.92	1006.73	1076.68	1433.10
Cholamandalam	1137.40	1106.12	1223.78	1638.96	2048.36	2335.50	2577.28
Navi General***					1.82	30.77	81.43
Edelweiss					0.00	35.31	106.15
Future Generali	683.85	834.28	878.90	841.09	969.35	1083.05	1182.12
GoDigit					7.01	394.11	930.97
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)*	152.50	147.65	222.67	769.80	2226.68	2909.18	3384.15
HDFC ERGO*	1275.02	1317.88	1244.15	1270.07	-	-	-
ICICI Lombard	3618.91	3443.44	3928.22	4954.33	5314.72	6308.11	6851.58
IFFCO Tokio	1481.73	1681.53	2219.66	2877.72	2682.71	3558.22	4098.37
Kotak Mahindra	NA	NA	0.21	24.01	83.03	134.32	200.13
Liberty Videocon	43.37	181.48	271.93	329.99	403.09	591.05	840.59
Magma HDI	193.64	340.53	318.82	258.74	277.42	271.69	597.42
Raheja QBE	11.46	5.42	5.36	25.84	46.02	74.78	85.94
Reliance	1603.62	1804.30	1787.51	1926.72	2419.14	3031.30	3411.92
Royal Sundaram	1004.19	1016.65	1080.18	1344.67	1560.37	1854.85	1938.87
SBI General	534.88	781.73	1001.27	1107.52	1316.45	1720.57	2155.29
Shriram	1290.00	1365.80	1494.15	1725.49	1739.00	1406.32	1476.39
TATA AIG	1140.49	1276.16	1593.93	1741.12	2366.07	3586.37	3758.21
Universal Sampo	305.43	340.60	375.61	469.75	674.03	879.67	963.54
PRIVATE-TOTAL	17874.11	19430.46	21771.81	25771.04	29184.70	36120.88	41977.62
National	7048.61	7675.18	10282.40	10506.68	12870.68	11434.03	10249.95
New India	9380.95	11188.04	13141.19	16256.92	16896.47	20496.70	21512.62
Oriental	5111.02	5261.50	5879.59	9398.09	8221.21	11248.08	11179.62
United	6277.38	7443.03	8801.09	12881.50	12137.81	14336.09	13945.31
PUBLIC-TOTAL	27817.96	31567.75	38104.27	49043.19	50126.17	57514.91	56887.50
AIC	1724.45	1733.71	1855.94	2399.22	1819.23	1523.64	2131.09
ECGC	746.07	1163.50	1000.63	1056.65	1138.59	1141.16	958.62
SPECIALIZED INSURERS - TOTAL	2470.52	2897.21	2856.57	3455.87	2957.82	2664.80	3089.71
Aditya Birla	-	-	-	14.92	135.35	204.11	287.33
HDFC ERGO Health#	356.44	413.43	500.65	605.59	789.88	1047.09	1406.23
CignaTTK	0.01	4.29	55.81	87.50	123.20	243.14	310.32
Max Bupa	140.40	173.88	234.02	282.81	289.02	355.64	450.07
Reliance Health						0.18	2.12
Religare	65.25	93.97	164.72	244.50	353.21	602.67	891.94
Star Health and Allied	453.95	651.06	814.55	1156.71	1692.02	2297.59	3087.43
Standalone Health Insurers Total	1016.03	1336.62	1769.75	2392.04	3382.67	4750.43	6435.43
GRAND TOTAL	49178.62	55232.03	64502.40	80662.14	85651.36	101051.02	108390.26

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

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*** Erstwhile DHFL General Insurance Co. Ltd.

Figures in brackets indicate negative values; '-' Not yet started business; NA- Not applicable

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 54: NET PREMIUM EARNED, INCURRED CLAIMS & INCURRED CLAIMS RATIO OF GENERAL AND HEALTH INSURERS (Contd... 54)

INSURER	ALL SEGMENTS						
	INCURRED CLAIMS RATIO (Percent)						
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Acko					(28.69)	58.61	60.33
Bajaj Allianz	72.29	71.92	72.3	70.41	66.72	68.62	70.74
Bharti AXA	79.82	85.64	92.52	86.84	82.97	76.96	78.33
Cholamandalam	79.46	74.63	72.38	72.91	72.54	76.58	74.99
Navi General***					4.09	28.41	66.52
Edelweiss					70.09	122.54	114.70
Future Generali	76.93	77.31	81.27	77.31	75.72	68.78	59.66
GoDigit					93.95	78.83	75.00
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)**	85.66	71.63	73.52	77.83	74.36	76.36	77.20
HDFC ERGO*	80.45	78.72	72.82	76.90	NA	--	--
ICICI Lombard	83.14	81.30	81.47	80.38	76.89	75.32	72.86
IFFCO Tokio	75.87	74.17	79.13	81.96	82.89	88.29	88.61
Kotak Mahindra	NA	NA	347.60	73.09	71.66	68.06	68.80
Liberty Videocon	106.39	94.52	91.78	79.14	69.60	73.38	72.42
Magma HDI	84.86	83.84	85.43	79.10	82.92	70.58	84.35
Raheja QBE	62.05	27.73	24.90	68.97	76.46	83.50	75.19
Reliance	92.17	94.05	89.40	92.23	84.71	85.82	83.65
Royal Sundaram	76.32	78.00	77.71	78.13	80.41	84.84	85.03
SBI General	84.80	85.78	82.96	75.01	71.47	72.04	71.12
Shriram	90.49	97.96	100.88	102.57	93.75	68.29	65.04
TATA AIG	68.18	70.81	77.09	72.32	71.12	78.34	77.44
Universal Sampo	74.14	74.65	70.80	70.91	56.30	70.43	73.41
PRIVATE-TOTAL	79.58	79.69	80.17	79.10	75.46	76.20	75.52
National	81.18	77.54	95.28	97.25	114.24	109.94	105.86
New India	83.78	84.02	87.84	91.26	85.66	95.39	91.43
Oriental	85.84	81.89	83.71	112.11	85.39	106.10	102.34
United	82.56	84.42	87.81	107.06	94.38	109.40	101.46
PUBLIC-TOTAL	83.20	82.09	89.03	100.02	93.73	103.46	98.28
AIC	104.65	108.47	99.66	119.78	102.23	92.25	115.42
ECGC	82.23	114.15	102.22	121.24	135.67	133.56	115.34
SPECIALIZED INSURERS - TOTAL	96.69	110.68	100.54	120.22	112.95	106.33	115.40
Aditya Birla	-	-	-	110.68	89.05	58.61	49.08
HDFC ERGO Health#	65.59	63.03	64.61	54.99	62.47	62.59	73.69
CignaTTK	59.68	64.33	78.65	48.14	46.29	61.94	61.64
Max Bupa	59.07	55.16	59.53	51.96	50.19	53.93	53.51
Reliance Health						13.57	62.17
Religare	79.92	61.13	57.25	50.52	51.97	55.23	59.13
Star Health and Allied	67.21	63.96	53.81	60.51	61.76	62.73	65.91
Standalone Health Insurers Total	66.06	62.18	58.20	56.47	59.58	60.68	64.13
GRAND TOTAL	81.98	81.70	85.06	90.91	85.26	89.00	85.90

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

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

*** Erstwhile DHFL General Insurance Co. Ltd.

Figures in brackets indicate negative values; '-' Not yet started business; NA- Not applicable

TABLE 55C: UNDERWRITING EXPERIENCE AND PROFITS OF PUBLIC SECTOR GENERAL AND SPECIALIZED INSURERS (2018-19 & 2019-20)

(₹ Crore)

Particulars	National		New India		Oriental		United India	
	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20
	NET Earned Premium	10,400.22	9,682.71	21,487.59	23,528.84	10,601.53	10,924.44	13,104.51	13,744.54
CLAIMS INCURRED (NET)	11,434.02	10,249.95	20,496.70	21,512.62	11,248.08	11,179.62	14,336.09	13,945.31
COMMISSION, EXPENSES OF MANAGEMENT##	3,422.61	5,192.18	6,237.02	6,120.99	3,124.06	4,259.65	3,792.11	4,197.68
Premium Deficiency	-	-	-	-	36.10	(36.10)	-	-
UNDERWRITING PROFIT/LOSS	(4,456.41)	(5,759.41)	(5,246.13)	(4,104.76)	(3,806.72)	(4,478.72)	(5,023.69)	(4,398.45)

Particulars	Total - PSU General Insurers		AIC		ECGC		Total - Specialised Insurers	
	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20
	NET Earned Premium	55,593.85	57,880.54	1,651.66	1,846.31	854.42	831.16	2,506.08	2,677.46
CLAIMS INCURRED (NET)	57,514.90	56,887.50	1,523.64	2,131.09	1,141.16	958.62	2,664.80	3,089.71
COMMISSION, EXPENSES OF MANAGEMENT##	16,575.80	19,770.50	(50.08)	18.43	191.49	230.48	141.40	248.91
Premium Deficiency	36.10	(36.10)	-	-	28.33	18.92	28.33	18.92
UNDERWRITING PROFIT/LOSS	(18,532.95)	(18,741.35)	178.10	(303.21)	(506.56)	(376.86)	(328.45)	(680.07)

Note:

1. Underwriting Profit/(Loss)= Net Earned Premium-Claims Incurred (Net)-Expenses of Management-Premium Deficiency
2. Previous years figures has been changed only to the extent of expenses of management in excess of allowable limits. Regrouping/Reclassification, if any, in previous years figures by the insurer has not been considered.
3. ## Includes Management of Expenses in excess of allowable limits, charged to shareholders.

TABLE 56C: UNDERWRITING EXPERIENCE AND PROFITS OF PRIVATE SECTOR GENERAL INSURERS AND STAND-ALONE HEALTH INSURERS (2018-19 & 2019-20)

(₹ Crore)

Particulars	Acko General		Bajaj Allianz		Bharti AXA		Cholamandalam	
	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20
NET Earned Premium	48.81	164.70	7,009.78	8,206.18	1,398.98	1,829.66	3,049.89	3,437.00
CLAIMS INCURRED (NET)	28.61	99.36	4,810.41	5,804.79	1,076.68	1,433.10	2,335.50	2,577.28
COMMISSION, EXPENSES OF MANAGEMENT##	161.02	283.39	2,181.82	2,411.93	575.59	844.17	939.61	1,107.24
Premium Deficiency	3.45	(3.45)	(4.41)	-	0.65	(1.42)	-	-
UNDERWRITING PROFIT/LOSS	(144.27)	(214.60)	21.95	(10.54)	(253.94)	(446.19)	(225.21)	(247.52)

Particulars	NAVI*		Edleweiss		Future Generali		Go Digit	
	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20
NET Earned Premium	108.31	122.43	28.81	92.55	1,574.71	1,981.58	499.98	1,241.35
CLAIMS INCURRED (NET)	30.77	81.43	35.31	106.15	1,083.05	1,182.12	394.11	930.97
COMMISSION, EXPENSES OF MANAGEMENT##	89.90	114.50	51.98	92.83	656.01	944.87	430.63	661.91
Premium Deficiency	29.56	(8.00)	7.28	(3.30)	-	-	1.10	(1.10)
UNDERWRITING PROFIT/LOSS	(41.91)	(65.50)	(65.76)	(103.14)	(164.35)	(145.41)	(325.86)	(350.44)

Note:

1. Underwriting Profit/(Loss)= Net Earned Premium-Claims Incurred (Net)-Expenses of Management-Premium Deficiency
2. Previous years figures has been changed only to the extent of expenses of management in excess of allowable limits. Regrouping/Reclassification, if any, in previous years figures by the insurer has not been considered.
3. ## Includes Management of Expenses in excess of allowable limits, charged to shareholders.
4. * Erstwhile DHFL General Insurance Co. Ltd.
5. ** Erstwhile Apollo Munich Health Insurance Ltd.
6. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

**TABLE 56C: UNDERWRITING EXPERIENCE AND PROFITS OF PRIVATE SECTOR GENERAL INSURERS
AND STAND-ALONE HEALTH INSURERS (2018-19 & 2019-20) (Contd... 56C)**

(₹ Crore)

Particulars	HDFC ERGO		ICICI Lombard		IFFCO Tokio		Kotak Mahindra	
	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20
NET Earned Premium	3,810.01	4,383.49	8,375.35	9,403.52	4,030.32	4,625.32	197.35	290.89
CLAIMS INCURRED (NET)	2,909.18	3,384.15	6,308.12	6,851.58	3,558.22	4,098.38	134.32	200.13
COMMISSION, EXPENSES OF MANAGEMENT##	978.74	1,177.14	2,212.68	2,657.10	770.62	909.57	124.46	164.64
Premium Deficiency	-	-	-	-	-	-	-	-
UNDERWRITING PROFIT/LOSS	(77.91)	(177.80)	(145.45)	(105.16)	(298.52)	(382.63)	(61.42)	(73.89)

Particulars	Liberty General		Magma HDI		Raheja QBE		Reliance	
	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20
NET Earned Premium	805.44	1,160.71	384.95	708.30	89.57	114.30	3,532.25	4,078.61
CLAIMS INCURRED (NET)	591.05	840.59	271.69	597.42	74.78	85.94	3,031.30	3,411.92
COMMISSION, EXPENSES OF MANAGEMENT##	460.56	606.34	215.64	287.63	56.95	105.88	962.89	1,039.35
Premium Deficiency	-	-	(0.24)	0.03	0.04	(0.09)	-	-
UNDERWRITING PROFIT/LOSS	(246.16)	(286.22)	(102.15)	(176.79)	(42.20)	(77.43)	(461.95)	(372.66)

Note:

1. Underwriting Profit/(Loss)= Net Earned Premium-Claims Incurred (Net)-Expenses of Management-Premium Deficiency
2. Previous years figures has been changed only to the extent of expenses of management in excess of allowable limits. Regrouping/Reclassification, if any, in previous years figures by the insurer has not been considered.
3. ## Includes Management of Expenses in excess of allowable limits, charged to shareholders.
4. * Erstwhile DHFL General Insurance Co. Ltd.
5. ** Erstwhile Apollo Munich Health Insurance Ltd.
6. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

TABLE 56C: UNDERWRITING EXPERIENCE AND PROFITS OF PRIVATE SECTOR GENERAL INSURERS AND STAND-ALONE HEALTH INSURERS (2018-19 & 2019-20) (Contd... 56C)

(₹ Crore)

Particulars	Royal Sundaram		SBI General		Shriram		Tata AIG	
	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20
NET Earned Premium	2,186.19	2,280.12	2,388.38	3,030.69	2,059.43	2,270.04	4,578.21	4,852.79
CLAIMS INCURRED (NET)	1,854.85	1,938.87	1,720.57	2,155.29	1,406.32	1,476.39	3,586.37	3,758.21
COMMISSION, EXPENSES OF MANAGEMENT##	515.15	613.98	585.59	800.56	363.97	596.71	1,477.16	1,517.77
Premium Deficiency	-	-	-	-	-	-	-	-
UNDERWRITING PROFIT/LOSS	(183.81)	(272.74)	82.23	74.84	289.14	196.94	(485.31)	(423.19)

Particulars	Universal Sompo		Total - Private Gen. Insr.		Aditya Birla		HDFC Ergo Health**	
	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20
NET Earned Premium	1,249.06	1,312.57	47,405.79	55,586.78	348.23	585.41	1,672.90	1,908.34
CLAIMS INCURRED (NET)	879.67	963.54	36,120.88	41,977.62	204.11	287.33	1,047.09	1,406.23
COMMISSION, EXPENSES OF MANAGEMENT##	326.38	336.21	14,137.36	17,273.72	418.98	581.09	691.61	749.60
Premium Deficiency	-	-	37.42	(17.32)	-	-	-	-
UNDERWRITING PROFIT/LOSS	43.00	12.82	(2,889.87)	(3,647.23)	(274.87)	(283.00)	(65.80)	(247.50)

Note:

1. Underwriting Profit/(Loss)= Net Earned Premium-Claims Incurred (Net)-Expenses of Management-Premium Deficiency
2. Previous years figures has been changed only to the extent of expenses of management in excess of allowable limits. Regrouping/Reclassification, if any, in previous years figures by the insurer has not been considered.
3. ## Includes Management of Expenses in excess of allowable limits, charged to shareholders.
4. * Erstwhile DHFL General Insurance Co. Ltd.
5. ** Erstwhile Apollo Munich Health Insurance Ltd.
6. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

TABLE 56C: UNDERWRITING EXPERIENCE AND PROFITS OF PRIVATE SECTOR GENERAL INSURERS AND STAND-ALONE HEALTH INSURERS (2018-19 & 2019-20) (Contd... 56C)

(₹ Crore)

Particulars	CignaTTK		Max Bupa		Reliance Health#		Religare Health	
	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20
NET Earned Premium	392.52	503.44	659.48	841.07	1.36	3.41	1,091.20	1,508.45
CLAIMS INCURRED (NET)	243.14	310.32	355.64	450.07	0.18	2.12	602.67	891.94
COMMISSION, EXPENSES OF MANAGEMENT##	343.28	351.14	388.32	462.33	56.79	1.40	500.81	638.47
Premium Deficiency	-	-	-	-	0.24	(0.24)	-	24.46
UNDERWRITING PROFIT/LOSS	(193.90)	(158.02)	(84.49)	(71.33)	(55.86)	0.14	(12.28)	(46.42)

Particulars	Star Health		Total - Standalone Health Insurers	
	2018-19	2019-20	2018-19	2019-20
NET Earned Premium	3,662.37	4,684.09	7,828.06	10,034.20
CLAIMS INCURRED (NET)	2,297.59	3,087.43	4,750.43	6,435.43
COMMISSION, EXPENSES OF MANAGEMENT##	1,245.82	1,441.74	3,645.61	4,225.76
Premium Deficiency	-	-	0.24	24.22
UNDERWRITING PROFIT/LOSS	118.97	154.93	(568.22)	(651.20)

Note:

1. Underwriting Profit/(Loss)= Net Earned Premium-Claims Incurred (Net)-Expenses of Management-Premium Deficiency
2. Previous years figures has been changed only to the extent of expenses of management in excess of allowable limits. Regrouping/Reclassification, if any, in previous years figures by the insurer has not been considered.
3. ## Includes Management of Expenses in excess of allowable limits, charged to shareholders.
4. * Erstwhile DHFL General Insurance Co. Ltd.
5. ** Erstwhile Apollo Munich Health Insurance Ltd.
6. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

**TABLE 57 : INVESTMENTS (ASSETS UNDER MANAGEMENT) OF GENERAL INSURERS
AND REINSURERS (As on March 31)**

(₹ Crore)

Category	2014	2015	2016	2017	2018	2019	2020
Central Govt. Securities	38072.92 (17.03)	45416.55 (19.29)	49993.53 (10.08)	54753.74 (9.52)	69314.94 (26.59)	81755.44 (17.95)	94199.14 (15.22)
State Govt & Other Approved Securities	15647.05 (10.32)	18613.30 (18.96)	22160.01 (19.05)	28238.65 (27.43)	36548.74 (29.42)	48948.16 (33.93)	62104.72 (26.88)
Housing & Loans to State Govt. for Housing and Fire Fighting Equipments	13717.32 (24.02)	16088.12 (17.28)	19503.48 (21.23)	23480.10 (20.39)	27554.19 (17.35)	31769.63 (15.30)	33175.85 (4.43)
Infrastructure Investments	25849.96 (29.20)	29017.84 (12.25)	31945.70 (10.09)	38171.55 (19.49)	42321.99 (10.87)	50069.53 (18.31)	54930.66 (9.71)
Approved Investments	53044.60 (11.47)	58129.81 (9.59)	58311.40 (0.31)	67903.34 (16.45)	85387.63 (25.74)	90162.25 (5.59)	102536.44 (13.72)
Other Investments	3204.20 (-48.05)	4878.74 (52.26)	6211.60 (27.32)	9796.27 (57.71)	7801.30 (-20.36)	11626.32 (49.03)	15708.85 (35.11)
TOTAL	149536.05 (13.67)	172144.36 (15.12)	188125.72 (9.28)	222343.65 (18.19)	268928.79 (20.95)	314331.33 (16.88)	362655.66 (15.37)

Note:

1. Figures in the brackets indicate the growth over the previous year in percent.
2. General Insurers included Specialised Insurers and Stand-alone Health Insurers

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

(In percent)

Category	2014	2015	2016	2017	2018	2019	2020
Category	2014	2015	2016	2017	2018	2019	2020
Central Govt. Securities	25.46	26.38	26.57	24.63	25.77	26.01	25.97
State Govt & Other Approved Securities	10.46	10.81	11.78	12.70	13.59	15.57	17.12
Housing & Loans to State Govt. for Housing and Fire Fighting Equipments	9.17	9.35	10.37	10.56	10.25	10.11	9.15
Infrastructure Investments	17.29	16.86	16.98	17.17	15.74	15.93	15.15
Approved Investments	35.47	33.77	31.00	30.54	31.75	28.68	28.27
Other Investments	2.14	2.83	3.30	4.41	2.90	3.70	4.33
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 58: EQUITY SHARE CAPITAL OF GENERAL AND HEALTH INSURERS
(As on 31st March)**

(₹ Crore)

S.No.	Insurer	2014	2015	2016	2017	2018	2019	2020
Public Sector Insurers								
1	National Insurance Co. Ltd.	100.00	100.00	100.00	100.00	100.00	100.00	2,500.00
2	The New India Assurance Co. Ltd.	200.00	200.00	200.00	200.00	412.00	824.00	824.00
3	The Oriental Insurance Co. Ltd.	150.00	200.00	200.00	200.00	200.00	200.00	250.00
4	United India Insurance Co. Ltd.	150.00	150.00	150.00	150.00	150.00	150.00	200.00
	Public Sector Insurers Total	600.00	650.00	650.00	650.00	862.00	1,274.00	3,774.00
Private Sector Insurers								
5	Acko General Insurance Ltd.	-	-	-	-	136.00	236.00	546.00
6	Bajaj Allianz General Insurance Co. Ltd.	110.22	110.22	110.23	110.23	110.23	110.23	110.23
7	Bharti AXA General Insurance Co. Ltd.	976.55	1,238.66	1,571.45	1,621.45	1,621.45	1,621.45	2,005.98
8	Cholamandalam MS General Insurance Co. Ltd.	298.80	298.80	298.81	298.81	298.81	298.81	298.81
9	Edelweiss General Insurance Co. Ltd.	-	-	-	-	170.00	208.00	308.00
10	Future Generali India Insurance Co. Ltd.	710.00	710.00	710.00	809.80	809.80	809.80	904.80
11	Go Digit General Insurance Ltd.	-	-	-	-	350.00	674.57	816.84
12	HDFC ERGO General Insurance Co. Ltd. [^]	529.28	538.62	538.62	-	-	-	-
	HDFC ERGO General Insurance Co. Ltd. ^{^^}	495.00	620.00	705.00	600.47	605.07	605.42	605.84
13	ICICI Lombard General Insurance Co. Ltd.	445.05	446.59	447.54	451.15	453.95	454.31	454.47
14	IFFCO Tokio General Insurance Co. Ltd.	269.32	269.32	269.32	269.32	269.32	274.22	274.22
15	Kotak Mahindra General Insurance Co. Ltd.	-	-	135.00	135.00	175.00	220.00	305.00
16	Liberty General Insurance Ltd.	100.00	100.00	112.50	984.35	1,084.60	1,085.23	1,085.98
17	Magma HDI General Insurance Co. Ltd.	359.35	679.35	679.35	112.50	112.50	125.00	143.75
18	Navi General Insurance Limited*	-	-	-	-	190.05	190.05	310.05
19	Raheja QBE General Insurance Co. Ltd.	207.00	207.00	207.00	207.00	207.00	207.00	207.00
20	Reliance General Insurance Co. Ltd.	122.77	122.77	122.78	125.77	251.55	251.55	251.55
21	Royal Sundaram General Insurance Co. Ltd.	315.00	315.00	315.00	331.00	449.00	449.00	449.00
22	SBI General Insurance Co. Ltd.	175.00	203.00	203.00	215.50	215.50	215.50	215.50
23	Shriram General Insurance Co. Ltd.	258.00	258.09	258.29	258.63	258.74	259.08	259.16
24	Tata AIG General Insurance Co. Ltd.	505.00	505.00	632.50	632.50	732.50	907.50	994.46
25	Universal Sampo General Insurance Co. Ltd.	350.00	350.00	350.00	350.00	368.18	368.18	368.18
	Private Sector Insurers Total	6,226.37	6,972.45	7,666.39	7,513.48	8,869.24	9,570.88	10,914.81

Note:

1. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
2. Infusion during the year includes cancellation, reduction and fresh issue of shares
3. [^]Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017.
4. ^{^^}L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.
5. * Erstwhile DHFL General Insurance Co. Ltd.
6. ** Erstwhile Apollo Munich Health Insurance Ltd.
7. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.
8. *** Certificate of Registration of Private Reinsurer ITI was cancelled in May 2019.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 58: EQUITY SHARE CAPITAL OF GENERAL, HEALTH AND REINSURERS
(As on 31st March) (Contd... 58)**

(₹ Crore)

S.No.	Insurer	2014	2015	2016	2017	2018	2019	2020
Specialized Insurers								
26	Agriculture Insurance Company of India Ltd.	200.00	200.00	200.00	200.00	200.00	200.00	250.00
27	ECGC Ltd.	1,100.00	1,200.00	1,300.00	1,450.00	1,500.00	2,000.00	2,500.00
	Specialized Insurers Total	1,300.00	1,400.00	1,500.00	1,650.00	1,700.00	2,200.00	2,700.00
Stand-alone Health Insurers								
28	Aditya Birla Health insurance Co. Ltd.	-	-	-	100.44	132.88	212.03	298.86
29	HDFC ERGO Health Insurance Co. Ltd.**	330.98	349.22	356.92	357.27	357.89	358.41	405.67
30	ManipalCigna Health Insurance Co. Ltd.	100.00	200.00	240.03	251.37	364.73	590.86	728.90
31	Max Bupa Health Insurance Co. Ltd.	669.00	790.50	898.00	926.00	926.00	981.00	1,126.00
32	Reliance Health Insurance Ltd.#	-	-	-	-	-	186.55	193.90
33	Religare Health Insurance Ltd.	250.00	350.00	475.07	524.75	594.83	688.55	727.95
34	Star Health & Allied Insurance Co. Ltd.	333.86	362.14	386.99	455.57	455.58	455.58	490.64
	Stand-alone Health Insurers Total	1,683.84	2,051.86	2,357.01	2,615.40	2,831.90	3,472.97	3,971.92
	Grand Total	9,810.21	11,074.31	12,173.40	12,428.88	14,263.15	16,517.86	21,360.73

Note:

1. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
2. Infusion during the year includes cancellation, reduction and fresh issue of shares
3. ^Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017.
4. ^^L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.
5. * Erstwhile DHFL General Insurance Co. Ltd.
6. ** Erstwhile Apollo Munich Health Insurance Ltd.
7. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.
8. *** Certificate of Registration of Private Reinsurer ITI was cancelled in May 2019.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 59: SOLVENCY RATIO OF GENERAL AND HEALTH INSURERS

S. No.	Insurer	June 2013	Sept 2013	Dec 2013	March 2014	June 2014	Sept 2014	Dec 2014	March 2015
Public Sector Insurers									
1	National Insurance Co. Ltd.@	1.59	1.72	1.57	1.55	1.57	1.55	1.52	1.52
2	The New India Assurance Co. Ltd.	2.52	2.42	2.48	2.61	2.53	2.67	2.60	2.44
3	The Oriental Insurance Co. Ltd.@	1.60	1.60	1.59	1.64	1.64	1.65	1.62	1.68
4	United India Insurance Co. Ltd.@	2.44	2.43	2.54	2.54	2.60	2.63	2.53	2.36
PRIVATE INSURERS									
5	Acko General Insurance Ltd.								
6	Bajaj Allianz General Insurance Co. Ltd.	1.86	1.94	2.01	1.96	2.17	2.08	1.82	1.82
7	Bharti AXA General Insurance Co. Ltd.	1.62	1.58	1.62	1.56	1.62	1.55	1.58	1.57
8	Cholamandalam MS General Insurance Co. Ltd.	1.42	1.45	1.39	1.61	1.60	1.55	1.57	1.59
9	Edelweiss General Insurance Co. Ltd.								
10	Future Generali India Insurance Co. Ltd.	1.95	1.90	1.82	1.62	1.66	1.68	1.63	1.66
11	Go Digit General Insurance Ltd.								
12	HDFC ERGO General Insurance Co. Ltd.^	1.53	1.53	1.64	1.60	1.63	1.55	1.59	1.65
	HDFC ERGO General Insurance Co. Ltd.^	1.60	1.56	1.34	1.57	1.59	1.55	1.67	1.97
13	ICICI Lombard General Insurance Co. Ltd.	1.55	1.58	1.54	1.72	1.74	1.81	1.96	1.95
14	IFFCO Tokio General Insurance Co. Ltd.	1.47	1.56	1.61	1.67	1.62	1.67	1.60	1.65
15	Kotak Mahindra General Insurance Co. Ltd.	--	--	--	--	--	--	--	--
16	Liberty General Insurance Ltd.	5.98	5.57	5.01	4.22	3.35	2.53	7.90	6.71
17	Magma HDI General Insurance Co. Ltd.	3.59	3.34	2.49	1.97	1.62	1.53	1.54	1.24
18	Navi General Insurance Limited*								
19	Raheja QBE General Insurance Co. Ltd.	3.98	3.92	3.95	4.07	4.08	4.09	4.26	4.26
20	Reliance General Insurance Co. Ltd.	1.42	1.45	1.43	1.51	1.52	1.53	1.51	1.53
21	Royal Sundaram General Insurance Co. Ltd.	1.43	1.46	1.46	1.61	1.59	1.63	1.71	1.64
22	SBI General Insurance Co. Ltd.	2.11	3.40	2.90	2.51	2.09	3.65	3.27	2.80
23	Shriram General Insurance Co. Ltd.	1.52	1.44	1.49	1.51	1.59	1.71	1.81	1.79
24	Tata AIG General Insurance Co. Ltd.	1.58	1.60	1.64	1.59	1.68	1.69	1.60	1.55
25	Universal Sompo General Insurance Co. Ltd.	2.08	2.00	1.93	1.91	2.09	2.12	1.93	1.86
Specialized Insurers									
26	Agriculture Insurance Company of India Ltd.	2.36	2.12	1.99	2.60	2.52	3.21	3.30	3.18
27	ECGC Ltd.	11.51	12.09	5.82	11.02	11.50	11.44	10.38	6.61
Stand-alone Health Insurers									
28	Aditya Birla Health insurance Co. Ltd.								
29	HDFC ERGO Health Insurance Co. Ltd.**	1.74	1.92	1.81	1.84	1.71	1.73	1.68	1.72
30	ManipalCigna Health Insurance Co. Ltd.	--	--	2.21	1.70	2.34	2.73	2.10	2.10
31	Max Bupa Health Insurance Co. Ltd.	2.04	2.01	2.34	2.13	1.85	1.98	2.13	2.10
32	Reliance Health Insurance Ltd.#								
33	Religare Health Insurance Ltd.	2.04	2.26	2.30	2.10	1.56	1.55	2.04	2.04
34	Star Health & Allied Insurance Co. Ltd.	1.67	1.52	1.55	1.50	1.18	1.01	1.00	2.40
REINSURERS									
35	GIC Re	2.61	2.28	1.79	2.73	2.91	3.06	3.15	3.04

Note:

- ' indicates the company has not started its operations
- NA indicates that insurer's business was not in operation during the corresponding period
- Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
- @ after considering the forbearance granted for solvency computation.
- ^Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017, solvency ratios have been taken upto 3rd quarter ending on December 31, 2016.
- ^^L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.
- * Erstwhile DHFL General Insurance Co. Ltd.
- ** Erstwhile Apollo Munich Health Insurance Ltd.
- # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 59: SOLVENCY RATIO OF GENERAL AND HEALTH INSURERS (Contd... 59)

S. No.	Insurer	June 2013	Sept 2013	Dec 2013	March 2014	June 2014	Sept 2014	Dec 2014	March 2015
Public Sector Insurers									
1	National Insurance Co. Ltd.@	1.51	1.51	1.51	1.26	1.26	1.26	1.31	1.90
2	The New India Assurance Co. Ltd.	2.47	2.40	2.31	2.30	2.11	2.04	2.17	2.19
3	The Oriental Insurance Co. Ltd.@	1.77	1.78	1.74	1.59	1.51	1.14	1.22	1.11
4	United India Insurance Co. Ltd.@	2.4	2.43	2.02	1.91	1.77	1.56	1.55	1.15
PRIVATE INSURERS									
5	Acko General Insurance Ltd.								
6	Bajaj Allianz General Insurance Co. Ltd.	2.46	2.54	2.54	2.51	2.54	2.53	2.58	2.61
7	Bharti AXA General Insurance Co. Ltd.	1.72	1.61	1.30	1.59	1.73	1.78	1.77	1.65
8	Cholamandalam MS General Insurance Co. Ltd.	1.72	1.55	1.61	1.61	1.60	1.64	1.60	1.64
9	Edelweiss General Insurance Co. Ltd.								
10	Future Generali India Insurance Co. Ltd.	1.54	1.59	1.53	1.54	1.45	1.51	1.83	1.72
11	Go Digit General Insurance Ltd.								
12	HDFC ERGO General Insurance Co. Ltd.^	1.54	1.66	1.78	1.67	1.87	1.51	1.65	--
	HDFC ERGO General Insurance Co. Ltd.^	1.69	1.60	1.40	1.52	1.36	1.58	1.55	1.67
13	ICICI Lombard General Insurance Co. Ltd.	1.93	1.94	1.93	1.82	1.78	2.03	2.01	2.10
14	IFFCO Tokio General Insurance Co. Ltd.	1.63	1.65	1.62	1.60	1.54	1.64	1.62	1.60
15	Kotak Mahindra General Insurance Co. Ltd.	--	--	2.58	2.45	2.31	2.18	2.02	1.80
16	Liberty General Insurance Ltd.	4.91	3.87	2.87	2.24	1.51	4.09	3.54	2.87
17	Magma HDI General Insurance Co. Ltd.	1.69	1.51	1.53	1.78	1.84	1.99	2.02	2.07
18	Navi General Insurance Limited*								
19	Raheja QBE General Insurance Co. Ltd.	4.28	4.37	4.44	4.43	4.41	4.44	4.47	4.45
20	Reliance General Insurance Co. Ltd.	1.50	1.54	1.64	1.55	1.65	1.81	1.58	1.68
21	Royal Sundaram General Insurance Co. Ltd.	1.6	1.66	1.60	1.55	1.56	1.66	1.63	1.69
22	SBI General Insurance Co. Ltd.	2.62	2.40	2.19	1.81	1.65	2.00	1.85	2.19
23	Shriram General Insurance Co. Ltd.	1.91	2.01	2.09	1.98	2.02	2.07	2.12	1.94
24	Tata AIG General Insurance Co. Ltd.	1.57	1.53	1.58	1.66	1.69	1.64	1.54	1.80
25	Universal Sompo General Insurance Co. Ltd.	1.84	1.67	1.75	1.69	1.64	1.56	1.56	1.57
Specialized Insurers									
26	Agriculture Insurance Company of India Ltd.	3.2	3.09	3.13	3.26	3.14	1.56	1.82	1.84
27	ECGC Ltd.	6.53	6.23	8.93	9.79	9.38	8.42	7.62	8.69
Stand-alone Health Insurers									
28	Aditya Birla Health insurance Co. Ltd.					--	--	3.95	2.88
29	HDFC ERGO Health Insurance Co. Ltd.**	1.55	1.51	1.60	1.51	1.55	1.62	1.69	1.90
30	ManipalCigna Health Insurance Co. Ltd.	1.83	1.81	1.68	1.54	1.68	1.68	1.68	2.65
31	Max Bupa Health Insurance Co. Ltd.	1.66	1.84	2.17	2.16	2.05	2.44	2.25	2.01
32	Reliance Health Insurance Ltd.#								
33	Religare Health Insurance Ltd.	1.84	1.67	1.68	1.85	2.44	2.21	1.82	1.91
34	Star Health & Allied Insurance Co. Ltd.	1.04	1.36	2.1	5.99	5.27	1.59	1.52	1.61
REINSURERS									
35	GIC Re	3.33	3.22	3.52	3.48	3.56	2.92	2.21	2.40

Note:

1. --' indicates the company has not started its operations
2. NA indicates that insurer's business was not in operation during the corresponding period
3. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
4. @ after considering the forbearance granted for solvency computation.
5. ^Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017, solvency ratios have been taken upto 3rd quarter ending on December 31, 2016.
6. ^^L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.
7. * Erstwhile DHFL General Insurance Co. Ltd.
8. ** Erstwhile Apollo Munich Health Insurance Ltd.
9. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 59: SOLVENCY RATIO OF GENERAL AND HEALTH INSURERS (Contd... 59)

S. No.	Insurer	June 2013	Sept 2013	Dec 2013	March 2014	June 2014	Sept 2014	Dec 2014	March 2015
Public Sector Insurers									
1	National Insurance Co. Ltd.@	1.69	1.62	1.53	1.55	1.43	1.21	1.01	1.04
2	The New India Assurance Co. Ltd.	2.24	2.24	2.39	2.58	2.66	2.52	2.25	2.13
3	The Oriental Insurance Co. Ltd.@	1.18	1.52	1.43	1.66	1.65	1.54	1.21	1.57
4	United India Insurance Co. Ltd.@	1.10	1.08	1.08	1.54	1.21	1.53	1.51	1.52
PRIVATE INSURERS									
5	Acko General Insurance Ltd.	NA	NA	2.50	2.48	2.45	1.80	2.11	1.78
6	Bajaj Allianz General Insurance Co. Ltd.	2.77	2.88	3.13	2.76	2.88	2.86	2.81	2.55
7	Bharti AXA General Insurance Co. Ltd.	1.68	1.98	1.95	1.86	1.82	1.76	1.77	1.76
8	Cholamandalam MS General Insurance Co. Ltd.	1.68	1.55	1.57	1.61	1.62	1.61	1.64	1.55
9	Edelweiss General Insurance Co. Ltd.	NA	NA	NA	2.81	2.60	2.37	2.02	2.40
10	Future Generali India Insurance Co. Ltd.	1.85	1.81	1.73	1.69	1.66	1.64	1.71	1.54
11	Go Digit General Insurance Ltd.	NA	NA	6.26	5.48	4.47	6.57	3.38	2.27
12	HDFC ERGO General Insurance Co. Ltd.^	--	--	--	--	--	--	--	--
	HDFC ERGO General Insurance Co. Ltd.^	2.04	1.88	2.05	2.06	2.10	2.03	1.92	1.75
13	ICICI Lombard General Insurance Co. Ltd.	2.13	2.18	2.21	2.05	2.04	2.10	2.12	2.24
14	IFFCO Tokio General Insurance Co. Ltd.	1.64	1.79	1.63	1.62	1.75	1.57	1.60	1.66
15	Kotak Mahindra General Insurance Co. Ltd.	2.41	2.28	2.09	1.88	2.57	2.36	2.15	1.86
16	Liberty General Insurance Ltd.	2.22	1.85	2.23	2.40	1.95	3.25	2.57	2.15
17	Magma HDI General Insurance Co. Ltd.	2.06	2.06	2.07	2.01	2.12	1.67	1.77	1.58
18	Navi General Insurance Limited*	NA	NA	3.40	3.34	3.29	2.76	2.59	2.60
19	Raheja QBE General Insurance Co. Ltd.	4.43	4.42	4.42	4.32	4.10	4.19	4.04	3.83
20	Reliance General Insurance Co. Ltd.	1.70	1.73	1.72	1.68	1.61	1.71	1.64	1.60
21	Royal Sundaram General Insurance Co. Ltd.	1.69	2.25	2.25	2.21	2.11	1.96	1.94	1.93
22	SBI General Insurance Co. Ltd.	2.30	2.67	2.72	2.54	2.38	2.46	2.33	2.34
23	Shriram General Insurance Co. Ltd.	1.86	2.09	2.27	2.35	2.52	2.74	2.85	3.47
24	Tata AIG General Insurance Co. Ltd.	1.72	1.95	1.78	1.69	1.89	2.00	1.75	1.63
25	Universal Sompo General Insurance Co. Ltd.	1.64	1.68	1.55	2.30	2.41	2.29	1.76	2.24
Specialized Insurers									
26	Agriculture Insurance Company of India Ltd.	2.13	2.59	2.39	2.04	2.52	2.26	2.37	2.14
27	ECGC Ltd.	8.6	7.62	10.33	9.86	6.70	9.95	11.52	10.40
Stand-alone Health Insurers									
28	Aditya Birla Health insurance Co. Ltd.	2.22	3.46	2.34	1.67	2.21	2.98	1.77	1.62
29	HDFC ERGO Health Insurance Co. Ltd.**	1.54	1.57	1.60	1.74	1.56	1.60	1.55	1.64
30	ManipalCigna Health Insurance Co. Ltd.	2.13	3.83	2.82	2.06	1.11	2.43	1.91	2.23
31	Max Bupa Health Insurance Co. Ltd.	1.99	1.96	1.92	2.11	1.95	1.76	1.76	1.77
32	Reliance Health Insurance Ltd.#					--	--	1.88	1.53
33	Religare Health Insurance Ltd.	1.58	1.54	1.32	1.56	1.53	1.54	1.53	1.56
34	Star Health & Allied Insurance Co. Ltd.	1.53	1.52	1.51	1.77	1.51	1.28	1.65	2.01
REINSURERS									
35	GIC Re	1.76	1.72	1.87	1.72	1.77	1.73	1.84	2.06

Note:

- ' indicates the company has not started its operations
- NA indicates that insurer's business was not in operation during the corresponding period
- Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
- @ after considering the forbearance granted for solvency computation.
- ^Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017, solvency ratios have been taken upto 3rd quarter ending on December 31, 2016.
- ^^L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.
- * Erstwhile DHFL General Insurance Co. Ltd.
- ** Erstwhile Apollo Munich Health Insurance Ltd.
- # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 59: SOLVENCY RATIO OF GENERAL AND HEALTH INSURERS (Contd... 59)

S. No.	Insurer	June 2013	Sept 2013	Dec 2013	March 2014
Public Sector Insurers					
1	National Insurance Co. Ltd.@	0.95	0.42	0.12	0.02
2	The New India Assurance Co. Ltd.	2.13	2.08	2.10	2.11
3	The Oriental Insurance Co. Ltd.@	1.56	1.52	1.54	0.92
4	United India Insurance Co. Ltd.@	1.40	1.05	0.94	0.30
PRIVATE INSURERS					
5	Acko General Insurance Ltd.	3.72	2.68	2.94	4.24
6	Bajaj Allianz General Insurance Co. Ltd.	2.49	2.43	2.36	2.54
7	Bharti AXA General Insurance Co. Ltd.	1.60	1.52	1.67	1.63
8	Cholamandalam MS General Insurance Co. Ltd.	1.53	1.56	1.57	1.58
9	Edelweiss General Insurance Co. Ltd.	1.95	2.15	2.43	2.36
10	Future Generali India Insurance Co. Ltd.	1.64	1.58	1.56	1.51
11	Go Digit General Insurance Ltd.	2.21	1.86	1.57	3.24
12	HDFC ERGO General Insurance Co. Ltd.^	--	--	--	--
	HDFC ERGO General Insurance Co. Ltd.^	1.70	1.70	1.81	1.89
13	ICICI Lombard General Insurance Co. Ltd.	2.20	2.26	2.18	2.17
14	IFFCO Tokio General Insurance Co. Ltd.	1.62	1.59	1.63	1.58
15	Kotak Mahindra General Insurance Co. Ltd.	2.38	2.73	2.44	2.13
16	Liberty General Insurance Ltd.	1.81	2.63	2.25	2.18
17	Magma HDI General Insurance Co. Ltd.	1.76	1.66	1.58	1.71
18	Navi General Insurance Limited*	2.46	2.30	1.84	3.35
19	Raheja QBE General Insurance Co. Ltd.	3.60	3.22	3.00	2.46
20	Reliance General Insurance Co. Ltd.	1.60	1.53	1.53	1.52
21	Royal Sundaram General Insurance Co. Ltd.	1.91	1.88	1.84	1.69
22	SBI General Insurance Co. Ltd.	2.34	2.12	2.12	2.27
23	Shriram General Insurance Co. Ltd.	3.11	3.37	3.47	3.67
24	Tata AIG General Insurance Co. Ltd.	1.70	1.72	2.10	1.84
25	Universal Sampo General Insurance Co. Ltd.	2.24	2.01	2.07	2.28
Specialized Insurers					
26	Agriculture Insurance Company of India Ltd.	2.99	1.91	1.84	2.83
27	ECGC Ltd.	12.24	12.1	15.11	15.02
Stand-alone Health Insurers					
28	Aditya Birla Health insurance Co. Ltd.	1.59	2.19	2.40	1.81
29	HDFC ERGO Health Insurance Co. Ltd.**	1.51	1.62	1.52	1.74
30	ManipalCigna Health Insurance Co. Ltd.	1.86	1.67	1.86	1.90
31	Max Bupa Health Insurance Co. Ltd.	1.52	1.63	1.66	1.77
32	Reliance Health Insurance Ltd.#	1.06	0.63	0.48	0.49
33	Religare Health Insurance Ltd.	1.52	1.52	1.54	1.55
34	Star Health & Allied Insurance Co. Ltd.	1.81	1.54	1.56	1.88
REINSURERS					
35	GIC Re	1.89	1.6	1.51	1.53

Note:

- ' indicates the company has not started its operations
- NA indicates that insurer's business was not in operation during the corresponding period
- Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
- @ after considering the forbearance granted for solvency computation.
- ^Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017, solvency ratios have been taken upto 3rd quarter ending on December 31, 2016.
- ^^L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.
- * Erstwhile DHFL General Insurance Co. Ltd.
- ** Erstwhile Apollo Munich Health Insurance Ltd.
- # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDAI/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

TABLE 60: PUBLIC SECTOR GENERAL INSURERS: POLICYHOLDERS ACCOUNT
(2015-16 to 2019-20)

(₹ Crore)

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

Note:

1. Figures in brackets indicate negative amounts
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

TABLE 60: PUBLIC SECTOR GENERAL INSURERS: POLICYHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 60)

(₹ Crore)

PARTICULARS	NATIONAL							
	2017-18				2018-19			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	674.88	159.39	10,432.28	11,266.55	697.31	143.89	9,559.02	10,400.22
Profit/ Loss on sale/redemption of Investments	149.02	29.30	1,377.58	1,555.90	136.66	19.03	1,243.85	1,399.54
Other Income (Net of Other Expenses)	0.02	0.01	(0.24)	(0.22)	(4.31)	(0.60)	(60.86)	(65.77)
Interest, Dividend & Rent – Gross	116.16	22.84	1,073.79	1,212.78	125.34	17.45	1,140.81	1,283.60
TOTAL (A)	940.07	211.54	12,883.40	14,035.02	829.66	162.32	10,742.01	11,733.99
Claims Incurred (Net)	864.01	77.13	11,929.53	12,870.68	389.86	129.42	10,914.74	11,434.02
Commission	91.14	18.77	990.45	1,100.37	69.73	15.98	731.51	817.22
Operating Expenses related to Insurance Business	175.37	21.03	2,699.50	2,895.90	159.45	25.65	2,413.81	2,598.91
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	1,130.52	116.94	15,619.48	16,866.94	619.04	171.05	14,060.06	14,850.15
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	(190.45)	94.60	(2,736.08)	(2,831.93)	210.62	(8.73)	(3,318.05)	(3,116.16)
Transfer to Shareholders' Account	(190.45)	94.60	(2,736.08)	(2,831.93)	210.62	8.72	(2,177.24)	(1,832.56)

Note:

1. Figures in brackets indicate negative amounts
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

TABLE 60: PUBLIC SECTOR GENERAL INSURERS: POLICYHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 60)

(₹ Crore)

PARTICULARS	NATIONAL				Total
	2019-20				
	Fire	Marine	Misc.		
Premiums earned (Net)	652.31	153.26	8,877.14		9,682.71
Profit/ Loss on sale/redemption of Investments	52.57	8.20	530.39		591.15
Other Income (Net of Other Expenses)	87.78	3.11	950.85		1,041.74
Interest, Dividend & Rent – Gross	119.08	18.57	1,201.45		1,339.10
TOTAL (A)	792.66	164.57	10,358.38		11,315.61
Claims Incurred (Net)	503.01	77.29	9,669.65		10,249.95
Commission	91.14	8.65	704.37		804.16
Operating Expenses related to Insurance Business	332.70	47.32	4,007.99		4,388.01
Premium Deficiency	-	-	-		-
TOTAL (B)	926.85	133.26	14,382.01		15,442.12
Operating Profit/(Loss) from Fire/Marine/					
Miscellaneous Business C= (A - B)	(134.19)	31.31	(4,023.63)		(4,126.52)
Transfer to Shareholders' Account	(134.19)	31.31	(4,023.63)		(4,126.52)

Note:

1. Figures in brackets indicate negative amounts
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

TABLE 60: PUBLIC SECTOR GENERAL INSURERS: POLICYHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 60)

(₹ Crore)

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

Note:

1. Figures in brackets indicate negative amounts
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

TABLE 60: PUBLIC SECTOR GENERAL INSURERS: POLICYHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 60)

(₹ Crore)

PARTICULARS	NEW INDIA							
	2017-18				2018-19			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	1,962.34	377.87	17,384.39	19,724.60	1,890.90	419.31	19,177.38	21,487.59
Profit/ Loss on sale/redemption of Investments	228.72	38.53	1,296.37	1,563.62	239.62	38.55	1,545.98	1,824.15
Other Income (Net of Other Expenses)	(0.59)	(0.03)	(1.28)	(1.91)	269.41	43.34	1,738.18	2,050.93
Interest, Dividend & Rent – Gross	368.04	46.02	1,551.92	1,965.98	(11.86)	(1.91)	(76.52)	(90.29)
TOTAL (A)	2,558.51	462.38	20,231.40	23,252.29	2,388.07	499.29	22,385.02	25,272.38
Claims Incurred (Net)	1,510.40	226.16	15,159.90	16,896.47	2,138.08	345.44	18,013.18	20,496.70
Commission	288.74	56.62	1,478.65	1,824.01	448.61	61.34	1,689.03	2,198.98
Operating Expenses related to Insurance Business	330.00	68.95	3,129.48	3,528.43	386.47	81.06	3,570.51	4,038.04
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	2,129.14	351.73	19,768.03	22,248.90	2,973.16	487.83	23,272.72	26,733.72
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	429.37	110.65	463.37	1,003.38	(585.09)	11.45	(887.70)	(1,461.34)
Transfer to Shareholders' Account	429.37	110.65	463.37	1,003.38	(585.09)	11.45	(887.70)	(1,461.34)

Note:

1. Figures in brackets indicate negative amounts
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

TABLE 60: PUBLIC SECTOR GENERAL INSURERS: POLICYHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 60)

(₹ Crore)

PARTICULARS	NEW INDIA			
	2019-20			
	Fire	Marine	Misc.	Total
Premiums earned (Net)	2,443.36	429.31	20,656.18	23,528.84
Profit/ Loss on sale/redemption of Investments	325.68	46.67	1,994.13	2,366.48
Other Income (Net of Other Expenses)	(21.02)	(3.01)	(128.70)	(152.73)
Interest, Dividend & Rent – Gross	317.08	45.44	1,941.46	2,303.97
TOTAL (A)	2,748.02	472.97	22,521.61	25,742.59
Claims Incurred (Net)	1,860.13	292.11	19,360.38	21,512.62
Commission	432.18	72.71	1,788.87	2,293.76
Operating Expenses related to Insurance Business	431.08	67.75	3,328.40	3,827.23
Premium Deficiency	-	-	-	-
TOTAL (B)	2,723.39	432.56	24,477.65	27,633.60
Operating Profit/(Loss) from "Fire/Marine/				
Miscellaneous Business C= (A - B)	24.63	40.40	(1,956.05)	(1,891.01)
Transfer to Shareholders' Account	341.71	85.84	(14.59)	412.96

Note:

1. Figures in brackets indicate negative amounts
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

TABLE 60: PUBLIC SECTOR GENERAL INSURERS: POLICYHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 60)

(₹ Crore)

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

Note:

1. Figures in brackets indicate negative amounts
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

TABLE 60: PUBLIC SECTOR GENERAL INSURERS: POLICYHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 60)

(₹ Crore)

PARTICULARS	ORIENTAL							
	2017-18				2018-19			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	590.38	230.15	8,807.47	9,628.01	601.95	208.40	9,791.18	10,601.53
Profit/ Loss on sale/redemption of Investments	139.99	54.74	1,622.63	1,817.36	146.70	50.24	1,422.29	1,619.23
Other Income (Net of Other Expenses)	(1.94)	(0.69)	(22.29)	(24.92)	96.50	33.05	935.58	1,065.13
Interest, Dividend & Rent – Gross	91.72	35.86	1,063.07	1,190.65	(9.92)	13.13	(98.26)	(95.04)
TOTAL (A)	820.16	320.06	11,470.89	12,611.10	835.23	304.82	12,050.79	13,190.84
Claims Incurred (Net)	509.57	160.91	7,550.74	8,221.21	677.16	138.90	10,432.02	11,248.08
Commission	96.07	21.51	519.62	637.20	85.68	20.15	552.71	658.54
Operating Expenses related to Insurance Business	204.02	29.53	2,375.88	2,609.43	221.76	49.02	2,194.73	2,465.52
Premium Deficiency	-	(4.39)	-	(4.39)	36.10	-	-	36.10
TOTAL (B)	809.65	207.56	10,446.24	11,463.45	1,020.71	208.07	13,179.47	14,408.25
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous "Business C= (A - B)	10.50	112.50	1,024.64	1,147.65	(185.48)	96.75	(1,128.68)	(1,217.40)
Transfer to Shareholders' Account	10.50	112.50	1,024.64	1,147.65	(185.48)	96.75	(1,128.68)	(1,217.40)

Note:

1. Figures in brackets indicate negative amounts
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

TABLE 60: PUBLIC SECTOR GENERAL INSURERS: POLICYHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 60)

(₹ Crore)

PARTICULARS	ORIENTAL			
	2019-20			
	Fire	Marine	Misc.	Total
Premiums earned (Net)	670.87	197.45	10,056.12	10,924.44
Profit/ Loss on sale/redemption of Investments	136.85	31.38	1,554.43	1,722.66
Other Income (Net of Other Expenses)	65.72	32.09	(147.64)	(49.83)
Interest, Dividend & Rent – Gross	113.06	25.92	1,284.16	1,423.14
TOTAL (A)	873.45	260.92	11,462.91	12,597.28
Claims Incurred (Net)	533.68	191.41	10,454.53	11,179.62
Commission	115.41	21.28	680.43	817.12
Operating Expenses related to Insurance Business	373.28	72.78	2,996.47	3,442.54
Premium Deficiency	(36.10)	-	-	(36.10)
TOTAL (B)	986.26	285.47	14,131.43	15,403.17
Operating Profit/(Loss) from Fire/Marine/				
Miscellaneous Business C= (A - B)	(112.82)	(24.56)	(2,668.52)	(2,805.89)
Transfer to Shareholders' Account	(112.82)	(24.56)	(2,668.52)	(2,805.89)

Note:

1. Figures in brackets indicate negative amounts
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

TABLE 60: PUBLIC SECTOR GENERAL INSURERS: POLICYHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 60)

(₹ Crore)

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

Note:

1. Figures in brackets indicate negative amounts
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

TABLE 60: PUBLIC SECTOR GENERAL INSURERS: POLICYHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 60)

(₹ Crore)

PARTICULARS	UNITED INDIA							
	2017-18				2018-19			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	856.88	232.73	11,771.37	12,860.98	768.20	222.51	12,113.79	13,104.51
Profit/ Loss on sale/redemption of Investments	149.22	42.66	1,389.08	1,580.95	91.94	27.57	1,154.33	1,273.84
Other Income (Net of Other Expenses)	2.38	0.61	21.57	24.57	(7.13)	(2.09)	(85.79)	(95.00)
Interest, Dividend & Rent – Gross	191.34	38.38	1,249.54	1,479.25	178.35	35.55	1,493.58	1,707.47
TOTAL (A)	1,199.81	314.39	14,431.56	15,945.76	853.01	247.99	13,182.34	14,283.34
Claims Incurred (Net)	845.48	176.50	11,115.84	12,137.81	687.41	218.39	13,430.29	14,336.09
Commission	90.29	23.45	553.85	667.59	90.45	26.89	615.36	732.70
Operating Expenses related to Insurance Business	209.49	41.24	2,347.07	2,597.80	233.14	46.59	2,779.68	3,059.41
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	1,145.26	241.19	14,016.76	15,403.21	1,011.00	291.88	16,825.32	18,128.20
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	54.55	73.20	414.80	542.55	(157.99)	(43.88)	(3,642.99)	(3,844.86)
Transfer to Shareholders' Account	54.55	73.20	414.80	542.55	20.36	(8.34)	(2,149.41)	(2,137.38)

Note:

1. Figures in brackets indicate negative amounts
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

TABLE 60: PUBLIC SECTOR GENERAL INSURERS: POLICYHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 60)

(₹ Crore)

PARTICULARS	UNITED INDIA				Total
	2019-20				
	Fire	Marine	Misc.		
Premiums earned (Net)	797.71	196.63	12,750.20		13,744.54
Profit/ Loss on sale/redemption of Investments	101.13	22.89	1,008.40		1,132.42
Other Income (Net of Other Expenses)	(16.14)	(3.08)	(158.62)		(177.84)
Interest, Dividend & Rent – Gross	204.49	36.23	1,600.18		1,840.90
TOTAL (A)	882.70	216.44	13,599.98		14,699.12
Claims Incurred (Net)	1,037.75	134.28	12,773.28		13,945.31
Commission	104.96	22.09	637.66		764.71
Operating Expenses related to Insurance Business	335.21	58.94	3,038.83		3,432.98
Premium Deficiency	-	-	-		-
TOTAL (B)	1,477.92	215.31	16,449.77		18,142.99
Operating Profit/(Loss) from Fire/Marine/					
Miscellaneous Business C= (A - B)	(595.22)	1.13	(2,849.78)		(3,443.87)
Transfer to Shareholders' Account	(595.22)	1.13	(2,849.78)		(3,443.87)

Note:

1. Figures in brackets indicate negative amounts
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

TABLE 60: PUBLIC SECTOR GENERAL INSURERS: POLICYHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 60)

(₹ Crore)

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

Note:

1. Figures in brackets indicate negative amounts
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

TABLE 60: PUBLIC SECTOR GENERAL INSURERS: POLICYHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 60)

(₹ Crore)

PARTICULARS	TOTAL							
	2017-18				2018-19			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	4,084.48	1,000.15	48,395.51	53,480.14	3,958.36	994.11	50,641.37	55,593.85
Profit/ Loss on sale redemption of Investments	666.95	165.22	5,685.66	6,517.83	614.92	135.39	5,366.45	6,116.76
Other Income (Net of Other Expenses)	(0.13)	(0.10)	(2.25)	(2.48)	(33.22)	8.54	(321.42)	(346.11)
Interest, Dividend & Rent – Gross	767.25	143.09	4,938.33	5,848.67	669.60	129.39	5,308.15	6,107.13
TOTAL (A)	5,518.55	1,308.37	59,017.25	65,844.16	4,540.06	1,138.03	55,686.40	61,364.50
Claims Incurred (Net)	3,729.46	640.70	45,756.02	50,126.17	3,892.52	832.14	52,790.23	57,514.90
Commission	566.24	120.36	3,542.57	4,229.16	694.47	124.36	3,588.61	4,407.44
Operating Expenses related to Insurance Business	918.87	160.76	10,551.93	11,631.57	1,000.82	202.32	10,958.73	12,161.88
Premium Deficiency	-	(4.39)	-	(4.39)	36.10	-	-	36.10
TOTAL (B)	5,214.57	917.42	59,850.52	65,982.51	5,623.92	1,158.83	67,337.58	74,120.32
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	303.97	390.95	(833.27)	(138.34)	(1,083.85)	(20.79)	(11,651.18)	(12,755.82)
Transfer to Shareholders' Account	303.97	390.95	(833.27)	(138.34)	(414.25)	108.59	(6,343.03)	(6,648.69)

Note:

1. Figures in brackets indicate negative amounts
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

TABLE 60: PUBLIC SECTOR GENERAL INSURERS: POLICYHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 60)

(₹ Crore)

PARTICULARS	TOTAL			
	2019-20			
	Fire	Marine	Misc.	Total
Premiums earned (Net)	4,564.25	976.64	52,339.64	57,880.54
Profit/ Loss on sale/redemption of Investments	616.23	109.14	5,087.35	5,812.72
Other Income (Net of Other Expenses)	116.34	29.11	515.89	661.34
Interest, Dividend & Rent – Gross	753.70	126.16	6,027.25	6,907.11
TOTAL (A)	5,296.82	1,114.89	57,942.89	64,354.60
Claims Incurred (Net)	3,934.57	695.09	52,257.84	56,887.50
Commission	743.69	124.73	3,811.33	4,679.74
Operating Expenses related to Insurance Business	1,472.27	246.79	13,371.70	15,090.75
Premium Deficiency	(36.10)	-	-	(36.10)
TOTAL (B)	6,114.42	1,066.61	69,440.86	76,621.89
Operating Profit/(Loss) from Fire/Marine/				
Miscellaneous Business C= (A - B)	(817.60)	48.28	(11,497.98)	(12,267.29)
Transfer to Shareholders' Account	(500.52)	93.72	(9,556.52)	(9,963.32)

Note:

1. Figures in brackets indicate negative amounts
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 61: PUBLIC SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20)**

(₹ Crore)

PARTICULARS	NATIONAL				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	(712.46)	(362.78)	(2,831.93)	(1,832.56)	(2,787.41)
(a) Fire Insurance	72.06	376.23	(190.45)	335.96	(15.11)
(b) Marine Insurance	126.26	71.23	94.60	8.72	49.88
(c) Miscellaneous Insurance	(910.79)	(810.23)	(2,736.08)	(2,177.24)	(2,822.18)
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	310.36	278.06	315.33	123.23	15.47
(b) Profit on sale of investments	523.54	489.78	401.53	128.56	4.63
Less: Loss on sale of investments	0.00	-	-	-	-
OTHER INCOME	24.87	6.43	36.32	74.64	15.60
TOTAL (A)	146.30	411.48	(2,078.75)	(1,506.13)	(2,751.71)
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	2.33	2.23	0.14	2.41	1.57
(b) For doubtful debts	(14.06)	(11.78)	-	70.23	17.52
(c) Others	-	-	-	27.04	-
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	1.85	1.37	1.53	1.12	0.99
(b) Bad debts written off	-	-	-	-	-
(c) Others	5.69	370.47	102.09	89.34	1,336.54
TOTAL (B)	(4.20)	362.28	103.76	190.14	1,356.62
Profit Before Tax	150.50	49.20	(2,182.50)	(1,696.28)	(4,108.34)
Prior Period Adjustments			-		-
Provision for Taxation	1.27	3.37	(11.74)	(0.16)	-
Profit after Tax	149.23	45.84	(2,170.77)	(1,696.12)	(4,108.34)
APPROPRIATIONS					
(a) Interim dividends paid during the year	-	-	-	-	-
(b) Proposed final dividend	45.15	-	-	-	-
(c) Dividend distribution tax	9.03	-	-	-	-
(d) Transfer to any Reserves or Other Accounts	95.05	45.84	(2,170.77)	(1,696.12)	(49.25)
(e) Others	-	-	-	-	-
Balance of profit/ loss brought forward from last year	-	-	-	-	-
Balance carried forward to Balance Sheet	-	-	-	-	(4,059.09)

Note:

1. Figures in brackets indicate negative values.

2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 61: PUBLIC SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 61)**

(₹ Crore)

PARTICULARS	NEW INDIA				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	(435.08)	(556.95)	1,003.38	(1,461.34)	412.96
(a) Fire Insurance	9.69	(346.61)	429.37	(585.09)	341.71
(b) Marine Insurance	147.71	87.28	110.65	11.45	85.84
(c) Miscellaneous Insurance	(592.47)	(297.63)	463.37	(887.70)	(14.59)
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	826.81	879.73	891.15	1,138.52	1,146.39
(b) Profit on sale of investments	461.79	642.09	746.07	1,012.63	1,177.49
Less: Loss on sale of investments	-	-	-	-	-
OTHER INCOME	72.64	218.55	103.68	42.80	60.57
TOTAL (A)	926.17	1,183.41	2,744.27	732.61	2,797.41
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	3.20	1.16	2.83	4.67	4.85
(b) For doubtful debts	(1.61)	(0.88)	(5.44)	45.45	71.14
(c) Others	19.50	15.44	3.24	-	-
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	-	-	0.62	2.74	1,057.20
(b) Bad debts written off	-	-	-	-	-
(c) Others	(0.47)	3.84	17.97	34.88	25.38
TOTAL (B)	20.61	19.55	19.21	87.74	1,158.58
Profit Before Tax	905.56	1,163.86	2,725.06	644.87	1,638.83
Prior Period Adjustments			-	-	-
Provision for Taxation	76.87	155.93	524.14	65.08	221.07
Profit after Tax	828.69	1,007.93	2,200.92	579.79	1,417.75
APPROPRIATIONS					
(a) Interim dividends paid during the year	-	-	-	-	-
(b) Proposed final dividend	250.00	-	309.00	-	-
(c) Dividend distribution tax	50.89	1.09	62.91	-	-
(d) Transfer to any Reserves or Other Accounts	552.63	1,019.79	1,829.01	579.79	1,417.75
(e) Others				-	-
Balance of profit/ loss brought forward from last year			-	-	-
Balance carried forward to Balance Sheet			-	-	-

Note:

1. Figures in brackets indicate negative values.

2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 61: PUBLIC SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 61)**

(₹ Crore)

PARTICULARS	ORIENTAL				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	(511.88)	(2,400.14)	1,147.65	(1,217.40)	(1,382.75)
(a) Fire Insurance	(136.54)	(111.85)	10.50	(185.48)	0.24
(b) Marine Insurance	0.32	33.38	112.50	96.75	1.36
(c) Miscellaneous Insurance	(375.66)	(2,321.66)	1,024.64	(1,128.68)	(1,384.36)
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	275.35	230.49	124.62	252.01	14.91
(b) Profit on sale of investments	148.54	224.71	190.21	385.50	18.05
Less: Loss on sale of investments	-	-	-	2.40	-
OTHER INCOME	320.08	87.23	101.85	168.42	139.76
TOTAL (A)	232.09	(1,857.71)	1,564.32	(413.87)	(1,210.03)
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	0.27	0.01	(0.18)	1.13	(0.09)
(b) For doubtful debts	1.88	56.34	4.70	12.20	(43.86)
(c) Others	2.84	2.93	2.61	6.28	0.39
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	-	-	-	-	-
(b) Bad debts written off	0.04	0.01	0.21	0.02	-
(c) Others	37.15	70.43	92.37	(4.50)	332.23
TOTAL (B)	42.18	129.72	99.71	15.12	288.67
Profit Before Tax	189.91	(1,987.43)	1,464.61	(428.99)	(1,498.70)
Prior Period Adjustments			82.32		-
Provision for Taxation	(110.58)	(296.33)	(127.61)	(135.33)	25.41
Profit after Tax	300.49	(1,691.10)	1,509.89	(293.66)	(1,524.11)
APPROPRIATIONS					
(a) Interim dividends paid during the year	-	-	-	-	-
(b) Proposed final dividend	120.00	-	-	-	-
(c) Dividend distribution tax	24.43	-	-	-	-
(d) Transfer to any Reserves or Other Accounts	156.06	(1,691.10)	-	(293.66)	(1,524.11)
(e) Others	-	-	-	-	-
Balance of profit/ loss brought forward from last year	-	-	-	-	-
Balance carried forward to Balance Sheet	-	-	1,509.89	-	-

Note:

1. Figures in brackets indicate negative values.

2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 61: PUBLIC SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 61)**

(₹ Crore)

PARTICULARS	UNITED INDIA				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	(518.75)	(2,335.08)	542.55	(2,137.38)	(1,602.97)
(a) Fire Insurance	(47.23)	(149.45)	54.55	20.36	(390.73)
(b) Marine Insurance	41.09	55.06	73.20	(8.34)	37.36
(c) Miscellaneous Insurance	(512.61)	(2,240.68)	414.80	(2,149.41)	(1,249.60)
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	336.21	254.89	314.43	189.96	124.88
(b) Profit on sale of investments	453.12	167.91	350.02	147.22	78.72
Less: Loss on sale of investments	-	-	-	-	-
OTHER INCOME	42.91	21.76	34.78	12.00	8.90
TOTAL (A)	313.49	(1,890.52)	1,241.78	(1,788.20)	(1,390.47)
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	30.68	2.11	(4.95)	2.17	(0.45)
(b) For doubtful debts“ "	12.51	0.50	(0.07)	3.05	6.32
(c) Others	0.60	1.56	-	78.57	82.75
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	0.82	0.46	0.63	0.32	0.27
(b) Bad debts written off	-	-	-	-	-
(c) Others	13.00	17.49	18.22	5.60	6.37
TOTAL (B)	57.61	22.13	13.83	89.72	95.25
Profit Before Tax	255.88	(1,912.65)	1,227.96	(1,877.91)	(1,485.72)
Prior Period Adjustments			-	-	-
Provision for Taxation	35.29	0.88	225.30	-	0.14
Profit after Tax	220.59	(1,913.53)	1,002.66	(1,877.91)	(1,485.85)
APPROPRIATIONS					
(a) Interim dividends paid during the year	-	-	-	-	-
(b) Proposed final dividend	67.00	-	-	-	-
(c) Dividend distribution tax	13.62	-	-	-	-
(d) Transfer to any Reserves or Other Accounts	139.98	(1,913.53)	1,002.66	(1,877.91)	(1,485.85)
(e) Others	-	-	-	-	-
Balance of profit/ loss brought forward from last year			-	-	-
Balance carried forward to Balance Sheet	-	-	-	-	-

Note:

1. Figures in brackets indicate negative values.

2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 61: PUBLIC SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 61)**

(₹ Crore)

PARTICULARS	TOTAL				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	(2,178.17)	(5,654.95)	(138.34)	(6,648.69)	(5,360.18)
(a) Fire Insurance	(102.02)	(231.69)	303.97	(414.25)	(63.90)
(b) Marine Insurance	315.38	246.95	390.95	108.59	174.44
(c) Miscellaneous Insurance	(2,391.53)	(5,670.21)	(833.27)	(6343.03)	(5,470.73)
INCOME FROM INVESTMENTS			-		
(a) Interest, Dividend & Rent – Gross	1,748.73	1,643.17	1,645.52	1703.73	1,301.65
(b) Profit on sale of investments	1,586.99	1,524.48	1,687.82	1673.91	1,278.89
Less: Loss on sale of investments	0.00	-	-	2.40	-
OTHER INCOME	460.51	333.96	276.62	297.86	224.83
TOTAL (A)	1,618.05	(2,153.33)	3,471.63	(2975.59)	(2,554.81)
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	36.49	5.51	(2.16)	10.39	5.88
(b) For doubtful debts	(1.28)	44.18	(0.81)	130.93	51.12
(c) Others	22.93	19.94	5.85	111.89	83.13
OTHER EXPENSES			-		
(a) Expenses other than those related to Insurance Business	2.66	1.83	2.78	4.18	1,058.46
(b) Bad debts written off	0.04	0.01	0.21	0.02	-
(c) Others	55.37	462.22	230.64	125.32	1,700.53
TOTAL (B)	116.20	533.69	236.51	382.72	2,899.12
Profit Before Tax	1,501.85	(2,687.02)	3,235.12	(3358.31)	(5,453.92)
Prior Period Adjustments			82.32		-
Provision for Taxation	2.84	(136.15)	610.09	(70.41)	246.62
Profit after Tax	1,499.01	(2,550.86)	2,542.70	(3287.90)	(5,700.55)
APPROPRIATIONS					
(a) Interim dividends paid during the year	-	-	-	-	-
(b) Proposed final dividend	482.15	-	309.00	-	-
(c) Dividend distribution tax	97.97	1.09	62.91	-	-
(d) Transfer to any Reserves or Other Accounts	943.72	(2,539.01)	660.91	(3287.90)	(1,641.46)
(e) Others	-	-	-	-	-
Balance of profit/ loss brought forward from last year	-	-	-	-	-
Balance carried forward to Balance Sheet	-	-	1,509.89	-	(4,059.09)

Note:

1. Figures in brackets indicate negative values.

2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

**TABLE 62: PUBLIC SECTOR GENERAL INSURERS - BALANCE SHEET
(AS AT 31ST MARCH)**

(₹ Crore)

PARTICULARS	NATIONAL				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	100.00	100.00	100.00	100.00	2500.00
SHARE APPLICATION MONEY					
RESERVES AND SURPLUS	3886.70	3932.24	1761.61	72.69	14.66
CREDIT/[DEBIT] FAIR VALUE					
CHANGE ACCOUNT	5182.50	5764.86	3852.45	2606.94	-1657.22
BORROWINGS		895.00	895.00	895.00	895.00
TOTAL	9169.20	10692.10	6609.06	3674.63	1752.44
APPLICATION OF FUNDS					
INVESTMENTS	21759.77	24513.48	25344.84	23692.19	22052.13
LOANS	204.85	187.08	190.58	39.14	36.86
FIXED ASSETS	182.19	283.54	312.64	374.22	372.06
DEFERRED TAX ASSET/(LIABILITY)					
CURRENT ASSETS					
Cash and Bank Balances	1380.57	1587.54	930.65	1308.33	698.46
Advances and Other Assets	5012.35	5673.51	8003.89	7020.20	7731.08
Sub-Total (A)	6392.92	7261.04	8934.54	8328.53	8429.54
CURRENT LIABILITIES	13846.06	16179.47	22448.61	23650.61	28731.94
PROVISIONS	5828.87	5525.79	5724.93	5108.83	5096.34
Sub-Total (B)	19674.93	21705.26	28173.54	28759.45	33828.28
NET CURRENT ASSETS (C) = (A - B)	(13282.01)	(14444.21)	(19239.00)	(20430.92)	(25398.74)
MISCELLANEOUS EXPENDITURE					
(to the extent not written off or adjusted)	304.41	152.20			631.05
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT					4059.09
TOTAL	9169.20	10692.10	6609.06	3674.63	1752.44

Note:

1. Figures in brackets indicate negative values.

2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

**TABLE 62: PUBLIC SECTOR GENERAL INSURERS - BALANCE SHEET
(AS AT 31ST MARCH)**

(₹ Crore)

PARTICULARS	NEW INDIA				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	200.00	200.00	412.00	824.00	824.00
SHARE APPLICATION MONEY					
RESERVES AND SURPLUS	11173.72	11970.16	15277.22	15121.13	16632.38
CREDIT/[DEBIT] FAIR VALUE					
CHANGE ACCOUNT	19073.28	23692.89	22888.26	22260.58	10245.76
BORROWINGS					
TOTAL	30446.99	35863.05	38577.48	38205.71	27702.14
APPLICATION OF FUNDS					
INVESTMENTS	44545.72	51430.20	55538.21	59190.20	51378.79
LOANS	328.85	308.94	260.14	278.71	313.09
FIXED ASSETS	260.81	364.11	511.96	518.90	491.54
DEFERRED TAX ASSET/(LIABILITY)	218.93	224.58	215.34	216.57	238.07
CURRENT ASSETS					
Cash and Bank Balances	7082.74	8019.18	9021.07	9604.88	11171.71
Advances and Other Assets	10443.02	8825.80	11080.07	9698.71	11016.13
Sub-Total (A)	17525.76	16844.97	20101.13	19303.59	22187.85
CURRENT LIABILITIES					
PROVISIONS	9304.05	9797.58	10970.97	11697.98	13002.22
Sub-Total (B)	32868.85	33531.10	38326.25	41485.73	48637.76
NET CURRENT ASSETS (C) = (A - B)	(15343.08)	(16686.13)	(18225.11)	(22182.14)	(26449.92)
MISCELLANEOUS EXPENDITURE					
(to the extent not written off or adjusted)	435.78	221.34	276.93	183.47	1730.57
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT					
TOTAL	30446.99	35863.05	38577.48	38205.71	27702.14

Note:

1. Figures in brackets indicate negative values.

2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

**TABLE 62: PUBLIC SECTOR GENERAL INSURERS - BALANCE SHEET
(AS AT 31ST MARCH)**

(₹ Crore)

PARTICULARS	ORIENTAL				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	200.00	200.00	200.00	200.00	250.00
SHARE APPLICATION MONEY					
RESERVES AND SURPLUS	3137.90	1446.80	2956.69	2663.03	1138.92
CREDIT/[DEBIT] FAIR VALUE					
CHANGE ACCOUNT	8424.42	10329.81	8657.37	7585.66	2261.00
BORROWINGS				750.00	750.00
TOTAL	11762.32	11976.60	11814.06	11198.68	4399.92
APPLICATION OF FUNDS					
INVESTMENTS	19599.28	22802.20	22803.67	24625.81	20673.30
LOANS	174.09	149.70	145.40	141.72	144.77
FIXED ASSETS	308.67	429.83	506.45	590.14	597.89
DEFERRED TAX ASSET/(LIABILITY)					
CURRENT ASSETS					
Cash and Bank Balances	2109.00	2356.59	2264.18	2612.85	3122.68
Advances and Other Assets	3353.12	3623.95	4264.39	5820.21	11673.59
Sub-Total (A)	5462.12	5980.54	6528.58	8433.06	14796.27
CURRENT LIABILITIES					
PROVISIONS	9510.96	12009.12	12081.13	16082.28	26245.60
Sub-Total (B)	14406.48	17697.98	18170.03	22592.05	33000.86
NET CURRENT ASSETS (C) = (A - B)	(8944.36)	(11717.44)	(11641.45)	(14158.99)	(18204.59)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	624.64	312.32			1188.56
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT					
TOTAL	11762.32	11976.60	11814.06	11198.68	4399.92

Note:

1. Figures in brackets indicate negative values.

2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

**TABLE 62: PUBLIC SECTOR GENERAL INSURERS - BALANCE SHEET
(AS AT 31ST MARCH)**

(₹ Crore)

PARTICULARS	UNITED				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	150.00	150.00	150.00	150.00	200.00
SHARE APPLICATION MONEY					
RESERVES AND SURPLUS	5581.20	3666.88	4669.84	2794.13	1310.51
CREDIT/[DEBIT] FAIR VALUE					
CHANGE ACCOUNT	4135.86	5695.36	4198.67	3454.20	-617.64
BORROWINGS			900.00	900.00	900.00
TOTAL	9867.06	9512.24	9918.51	7298.33	1792.87
APPLICATION OF FUNDS					
INVESTMENTS	23238.24	27125.28	29815.10	31656.67	27930.75
LOANS	289.44	258.82	265.00	137.66	175.75
FIXED ASSETS	144.37	152.07	184.38	247.71	271.99
DEFERRED TAX ASSET/(LIABILITY)					
CURRENT ASSETS					
Cash and Bank Balances	1193.79	1916.43	2020.76	1761.76	1735.02
Advances and Other Assets	3142.20	4365.23	3899.16	3901.36	5889.28
Sub-Total (A)	4335.99	6281.66	5919.92	5663.11	7624.31
CURRENT LIABILITIES	12053.71	16917.04	19068.67	22785.04	26506.63
PROVISIONS	6087.27	7388.55	7197.22	7621.79	7703.29
Sub-Total (B)	18140.98	24305.58	26265.89	30406.84	34209.92
NET CURRENT ASSETS (C) = (A - B)	(13804.99)	(18023.92)	(20345.97)	(24743.72)	(26585.61)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)					
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT					
TOTAL	9867.06	9512.24	9918.51	7298.33	1792.87

Note:

1. Figures in brackets indicate negative values.

2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

**TABLE 62: PUBLIC SECTOR GENERAL INSURERS - BALANCE SHEET
(AS AT 31ST MARCH)**

(₹ Crore)

PARTICULARS	TOTAL				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	650.00	650.00	862.00	1274.00	3774.00
SHARE APPLICATION MONEY					
RESERVES AND SURPLUS	23779.51	21,016.08	24,665.36	20650.99	19096.47
CREDIT/[DEBIT] FAIR VALUE					
CHANGE ACCOUNT	36816.06	45,482.91	39,596.75	35907.37	10231.90
BORROWINGS		895.00	1,795.00	2545.00	2545.00
TOTAL	61245.58	68,043.99	66,919.11	60377.36	35647.37
APPLICATION OF FUNDS					
INVESTMENTS	109143.01	125,871.16	133,501.82	139164.87	122034.96
LOANS	997.22	904.54	861.12	597.24	670.46
FIXED ASSETS	896.04	1,229.55	1,515.43	1730.97	1733.48
DEFERRED TAX ASSET/(LIABILITY)	218.93	224.58	215.34	216.57	238.07
CURRENT ASSETS					
Cash and Bank Balances	11766.10	13,879.73	14,236.66	15287.81	16727.88
Advances and Other Assets	21950.70	22,488.48	27,247.51	26440.48	36310.09
Sub-Total (A)	33716.80	36,368.22	41,484.17	41728.30	53037.97
CURRENT LIABILITIES					
PROVISIONS	58975.52	68,839.14	80,953.69	92305.69	117119.72
Sub-Total (B)	85091.24	97,239.92	110,935.70	123244.07	149676.82
NET CURRENT ASSETS (C) = (A - B)	(51374.44)	(60,871.71)	(69,451.53)	(81,515.77)	(96,638.86)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	1364.82	685.86	276.93	183.47	3550.17
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-	0.00	4059.09
TOTAL	61245.58	68,043.99	66,919.11	60,377.36	35,647.37

Note:

1. Figures in brackets indicate negative values.

2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20)

(₹ Crore)

PARTICULARS	ACKO GENERAL											
	2017-18				2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	-	-	(0.35)	(0.35)	-	-	48.81	48.81	-	-	164.70	164.70
Profit/Loss on sale/redemption ¹ of Investments	-	-	0.03	0.03	-	-	0.46	0.46	-	-	3.76	3.76
Interest, Dividend & Rent – Gross	-	-	0.03	0.03	-	-	3.18	3.18	-	-	12.87	12.87
Other Income (Net of Other Expenses)	-	-	-	-	-	-	(0.02)	(0.02)	-	-	(0.03)	(0.03)
TOTAL (A)	-	-	(0.29)	(0.29)	-	-	52.43	52.43	-	-	181.29	181.29
Claims Incurred (Net)	-	-	0.10	0.10	-	-	28.61	28.61	-	-	99.36	99.36
Commission	-	-	(0.01)	(0.01)	-	-	(2.47)	(2.47)	-	-	(13.03)	(13.03)
"Operating Expenses related to"Insurance Business" ²	-	-	13.95	13.95	-	-	163.49	163.49	-	-	296.41	296.41
Premium Deficiency	-	-	-	-	-	-	3.45	3.45	-	-	(3.45)	(3.45)
TOTAL (B)	-	-	14.05	14.05	-	-	193.08	193.08	-	-	379.29	379.29
Operating Profit/(Loss) from Fire/Marine/												
Miscellaneous Business C= (A - B)	-	-	(14.34)	(14.34)	-	-	(140.65)	(140.65)	-	-	(198.01)	(198.01)
Transfer to Shareholders' Account	-	-	(14.34)	(14.34)	-	-	(140.65)	(140.65)	-	-	(198.01)	(198.01)

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	BAJAJ ALLIANZ							
	2016-17				2017-18			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	176.39	83.97	4,676.68	4,937.05	179.63	88.36	5,790.58	6,058.57
Profit/ Loss on sale/redemption of Investments	6.50	2.69	155.04	164.23	5.81	2.14	145.26	153.21
Interest, Dividend & Rent – Gross	22.74	9.41	542.10	574.24	28.31	10.41	707.96	746.68
Other Income (Net of Other Expenses)	11.43	0.14	0.75	12.32	12.84	(0.03)	(13.77)	(0.96)
TOTAL (A)	217.06	96.21	5,374.58	5,687.85	226.59	100.87	6,630.02	6,957.49
Claims Incurred (Net)	55.03	56.67	3,364.59	3,476.29	88.64	55.23	3,898.70	4,042.57
Commission	(10.22)	6.74	39.11	35.63	11.89	13.50	292.68	318.07
Operating Expenses related to Insurance Business	55.04	21.17	1,285.24	1,361.45	57.32	18.23	1,329.58	1,405.13
Premium Deficiency	-	-	-	-	-	-	4.41	4.41
TOTAL (B)	99.85	84.58	4,688.94	4,873.37	157.86	86.96	5,525.37	5,770.18
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	117.21	11.63	685.64	814.48	68.74	13.91	1,104.66	1,187.31
Transfer to Shareholders' Account	117.21	11.63	685.64	814.48	68.74	13.91	1,104.66	1,187.31

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	BAJAJ ALLIANZ							
	2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	187.64	103.86	6,718.27	7,009.78	267.96	117.40	7,820.83	8,206.18
Profit/ Loss on sale/redemption of Investments	2.62	0.97	66.51	70.10	6.76	2.44	169.63	178.82
Interest, Dividend & Rent – Gross	31.98	11.91	813.19	857.08	38.45	13.87	965.35	1,017.68
Other Income (Net of Other Expenses)	14.32	0.27	3.96	18.55	0.28	5.43	51.42	57.13
TOTAL (A)	236.56	117.02	7,601.94	7,955.51	313.44	139.14	9,007.23	9,459.81
Claims Incurred (Net)	139.69	97.50	4,573.23	4,810.41	182.23	78.84	5,543.72	5,804.79
Commission	(18.36)	14.64	378.43	374.72	(144.24)	15.11	220.76	91.63
Operating Expenses related to Insurance Business	69.56	22.89	1,714.65	1,807.11	241.76	31.67	2,046.87	2,320.30
Premium Deficiency	-	-	(4.41)	(4.41)	-	-	-	-
TOTAL (B)	190.90	135.03	6,661.90	6,987.83	279.76	125.61	7,811.35	8,216.72
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	45.66	(18.02)	940.04	967.68	33.69	13.53	1,195.87	1,243.09
Transfer to Shareholders' Account	45.66	(18.02)	940.04	967.68	33.69	13.53	1,195.87	1,243.09

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	BHARTI AXA							
	2016-17				2017-18			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	9.59	18.52	1,110.68	1,138.80	9.48	13.99	1,189.96	1,213.43
Profit/ Loss on sale/redemption of Investments	0.03	0.06	4.32	4.40	0.28	0.20	15.99	16.47
Interest, Dividend & Rent – Gross	1.47	3.15	239.86	244.48	3.45	2.55	200.77	206.77
Other Income (Net of Other Expenses)	1.11	0.03	2.23	3.36	1.37	0.02	1.53	2.92
TOTAL (A)	12.20	21.75	1,357.08	1,391.04	14.58	16.76	1,408.24	1,439.58
Claims Incurred (Net)	8.29	12.98	967.65	988.92	6.06	13.46	987.21	1,006.73
Commission	(2.44)	1.44	39.13	38.13	(2.61)	1.23	62.83	61.44
Operating Expenses related to Insurance Business	17.21	5.03	372.51	394.75	6.65	5.73	350.95	363.34
Premium Deficiency	(1.54)	-	(3.04)	(4.58)	1.03	-	-	1.03
TOTAL (B)	21.52	19.46	1,376.25	1,417.22	11.13	20.43	1,401.00	1,432.55
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	(9.32)	2.30	(19.17)	(26.19)	3.45	(3.67)	7.25	7.03
Transfer to Shareholders' Account	(9.32)	2.30	(19.17)	(26.19)	3.45	(3.67)	7.25	7.03

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	BHARTI AXA							
	2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	18.43	26.65	1,353.90	1,398.98	28.65	53.20	1,747.81	1,829.66
Profit/ Loss on sale/redemption of Investments	0.30	0.15	14.64	15.09	1.23	0.76	50.22	52.21
Interest, Dividend & Rent – Gross	4.71	2.28	227.88	234.86	6.70	4.12	273.47	284.29
Other Income (Net of Other Expenses)	1.41	2.44	132.00	135.85	0.85	3.88	209.80	214.53
TOTAL (A)	24.85	31.52	1,728.41	1,784.78	37.43	61.96	2,281.30	2,380.69
Claims Incurred (Net)	12.16	20.82	1,043.71	1,076.68	21.54	61.76	1,349.79	1,433.10
Commission	(5.46)	4.42	54.49	53.45	(12.94)	5.73	115.21	107.99
Operating Expenses related to Insurance Business	11.44	11.12	499.58	522.14	19.92	18.81	697.46	736.18
Premium Deficiency	0.65	-	-	0.65	(2.89)	1.48	-	(1.42)
TOTAL (B)	18.79	36.36	1,597.77	1,652.92	25.62	87.77	2,162.45	2,275.85
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	6.06	(4.84)	130.64	131.86	11.80	(25.81)	118.85	104.84
Transfer to Shareholders' Account	6.06	(4.84)	130.64	131.86	11.80	(25.81)	118.85	104.84

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	CHOLAMANDALAM							
	2016-17				2017-18			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	49.23	11.22	2,187.62	2,248.07	81.19	15.85	2,726.80	2,823.84
Profit/ Loss on sale/redemption of Investments	2.33	0.13	54.72	57.18	2.66	0.11	44.01	46.79
Interest, Dividend & Rent – Gross	11.26	0.61	279.99	291.86	21.33	0.91	359.87	382.11
Other Income (Net of Other Expenses)	5.74	0.07	0.99	6.79	5.73	0.06	1.61	7.40
TOTAL (A)	68.55	12.03	2,523.32	2,603.90	110.91	16.93	3,132.29	3,260.13
Claims Incurred (Net)	15.32	5.93	1,617.71	1,638.96	12.60	8.94	2,026.82	2,048.36
Commission	3.06	(6.27)	18.51	15.31	0.76	(4.62)	46.19	42.33
Operating Expenses related to Insurance Business	22.95	2.74	687.57	713.26	46.95	6.02	806.19	859.16
Premium Deficiency	-	-	(0.30)	(0.30)	-	-	-	-
TOTAL (B)	41.33	2.40	2,323.50	2,367.23	60.31	10.34	2,879.20	2,949.85
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	27.22	9.63	199.82	236.67	50.60	6.59	253.09	310.28
Transfer to Shareholders' Account	27.22	9.63	199.82	236.67	50.60	6.59	253.09	310.28

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	CHOLAMANDALAM							
	2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	92.64	18.43	2,938.82	3,049.89	95.91	19.99	3,321.11	3,437.00
Profit/ Loss on sale/redemption of Investments	0.75	0.05	19.92	20.71	6.23	0.41	157.02	163.67
Interest, Dividend & Rent – Gross	16.29	1.03	437.20	454.53	20.24	1.34	509.85	531.26
Other Income (Net of Other Expenses)	6.29	0.06	1.73	8.08	3.35	0.08	88.02	91.61
TOTAL (A)	115.98	19.57	3,397.67	3,533.21	125.72	21.81	4,076.00	4,223.54
Claims Incurred (Net)	36.95	10.87	2,287.68	2,335.50	40.55	11.52	2,525.21	2,577.28
Commission	(51.76)	(5.01)	69.49	12.72	(9.91)	(4.54)	66.40	51.96
Operating Expenses related to Insurance Business	20.00	8.10	898.78	926.88	24.08	8.50	1,022.70	1,055.28
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	5.19	13.96	3,255.95	3,275.10	54.72	15.48	3,614.32	3,684.52
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	110.79	5.61	141.72	258.11	71.01	6.33	461.69	539.02
Transfer to Shareholders' Account	110.79	5.61	141.72	258.11	71.01	6.33	461.69	539.02

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	NAVI*											
	2017-18				2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	27.71	-	16.87	44.58	52.24	-	56.08	108.31	30.46	-	91.97	122.43
Profit/Loss on sale/redemption of Investments	0.14	-	0.09	0.23	0.56	-	0.77	1.33	0.33	-	1.11	1.44
Interest, Dividend & Rent – Gross	0.73	-	0.51	1.24	3.73	-	5.08	8.82	3.13	-	10.65	13.78
Other Income (Net of Other Expenses)	-	-	-	-	-	-	-	-	0.92	-	1.17	2.09
TOTAL (A)	28.58	-	17.47	46.05	56.53	-	61.93	118.46	34.84	-	104.90	139.74
Claims Incurred (Net)	0.49	-	1.33	1.82	6.47	-	24.30	30.77	(4.08)	-	85.51	81.43
Commission	9.44	-	(19.74)	(10.30)	(12.96)	-	(27.10)	(40.05)	(4.60)	-	1.15	(3.45)
Operating Expenses related to Insurance Business	27.65	-	36.85	64.50	46.35	-	83.60	129.95	16.25	-	101.70	117.95
Premium Deficiency	5.50	-	5.94	11.45	6.74	-	22.82	29.56	3.13	-	(11.13)	(8.00)
TOTAL (B)	43.09	-	24.38	67.47	46.60	-	103.62	150.22	10.70	-	177.23	187.93
Operating Profit/(Loss) from Fire/Marine/												
Miscellaneous Business C= (A - B)	(14.52)	-	(6.91)	(21.42)	9.93	-	(41.69)	(31.76)	24.13	-	(72.33)	(48.19)
Transfer to Shareholders' Account	(14.52)	-	(6.91)	(21.42)	9.93	-	(41.69)	(31.76)	24.13	-	(72.33)	(48.19)

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	EDLEWEISS											
	2017-18				2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	-	-	0.00	0.00	0.62	(0.00)	28.20	28.81	1.51	(0.08)	91.11	92.55
Profit/Loss on sale/redemption of Investments	-	-	-	-	0.01	-	0.23	0.24	0.08	0.00	2.31	2.39
Interest, Dividend & Rent – Gross	-	-	0.01	0.01	0.03	-	1.02	1.06	0.14	0.00	3.98	4.12
Other Income (Net of Other Expenses)	-	-	0.00	0.00	0.07	-	0.07	0.15	0.12	(0.00)	(1.20)	(1.08)
TOTAL (A)	-	-	0.01	0.01	0.73	(0.00)	29.53	30.26	1.85	(0.08)	96.20	97.97
Claims Incurred (Net)	-	-	0.00	0.00	1.46	0.00	33.85	35.31	1.83	0.07	104.26	106.15
Commission	-	-	(0.59)	(0.59)	(0.25)	(0.00)	(10.13)	(10.38)	(0.20)	(0.02)	5.41	5.19
Operating Expenses related to Insurance Business	-	-	18.83	18.83	1.36	0.00	61.00	62.37	1.64	0.03	85.97	87.64
Premium Deficiency	-	-	-	-	-	-	7.28	7.28	-	-	(3.30)	(3.30)
TOTAL (B)	-	-	18.24	18.24	2.57	0.00	92.00	94.57	3.26	0.08	192.34	195.69
Operating Profit/(Loss) from Fire/Marine/												
Miscellaneous Business C= (A - B)	-	-	(18.24)	(18.24)	(1.84)	(0.00)	(62.47)	(64.31)	(1.42)	(0.16)	(96.14)	(97.72)
Transfer to Shareholders' Account	-	-	(18.24)	(18.24)	(1.84)	(0.00)	(62.47)	(64.31)	(1.42)	(0.16)	(96.14)	(97.72)

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	FUTURE GENERALI							
	2016-17				2017-18			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	45.72	47.00	995.18	1,087.90	53.56	43.89	1,182.73	1,280.18
Profit/ Loss on sale/redemption of Investments	4.35	1.14	31.26	36.74	1.66	0.35	9.54	11.56
Interest, Dividend & Rent – Gross	19.29	4.61	127.27	151.17	28.18	5.39	147.61	181.18
Other Income (Net of Other Expenses)	0.09	0.08	1.89	2.06	0.10	0.06	1.87	2.02
TOTAL (A)	69.46	52.82	1,155.60	1,277.87	83.50	49.69	1,341.75	1,474.94
Claims Incurred (Net)	32.94	30.60	777.55	841.09	30.61	24.48	914.27	969.35
Commission	(1.77)	6.19	(36.94)	(32.52)	(2.50)	6.28	1.04	4.82
Operating Expenses related to Insurance Business	29.21	8.42	413.90	451.52	40.71	8.43	415.53	464.67
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	60.38	45.21	1,154.50	1,260.09	68.82	39.19	1,330.84	1,438.84
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	9.08	7.61	1.09	17.78	14.69	10.50	10.91	36.10
Transfer to Shareholders' Account	9.08	7.61	1.09	17.78	14.69	10.50	10.91	36.10

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	FUTURE GENERALI							
	2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	64.93	48.27	1,461.51	1,574.71	91.78	52.34	1,837.46	1,981.58
Profit/ Loss on sale/redemption of Investments	0.73	0.17	5.44	6.35	3.49	0.57	25.77	29.83
Interest, Dividend & Rent – Gross	27.54	6.02	188.00	221.57	32.02	4.99	224.40	261.41
Other Income (Net of Other Expenses)	0.07	0.04	1.42	1.54	0.00	5.94	168.05	173.99
TOTAL (A)	93.28	54.51	1,656.37	1,804.17	127.28	63.84	2,255.68	2,446.81
Claims Incurred (Net)	44.71	35.30	1,003.04	1,083.05	48.86	30.69	1,102.58	1,182.12
Commission	1.53	8.04	63.91	73.48	6.96	7.25	74.57	88.78
Operating Expenses related to Insurance Business	73.38	8.97	500.18	582.53	62.02	15.71	778.35	856.08
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	119.62	52.31	1,567.13	1,739.06	117.84	53.65	1,955.49	2,126.99
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	(26.34)	2.20	89.24	65.10	9.44	10.19	300.19	319.82
Transfer to Shareholders' Account	(26.34)	2.20	89.24	65.10	9.44	10.19	300.19	319.82

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	GO DIGIT											
	2017-18				2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	(0.10)	-	7.57	7.47	3.56	0.00	496.41	499.98	15.06	0.04	1,226.24	1,241.35
Profit/Loss on sale/redemption of Investments	-	-	-	-	0.04	0.00	2.10	2.14	0.10	0.00	5.69	5.79
Interest, Dividend & Rent – Gross	-	-	-	-	0.49	0.00	23.24	23.74	2.29	0.00	115.41	117.70
Other Income (Net of Other Expenses)	-	-	-	-	0.00	0.00	0.00	0.00	-	-	-	-
TOTAL (A)	(0.10)	-	7.57	7.47	4.09	0.01	521.76	525.86	17.46	0.05	1,347.34	1,364.84
Claims Incurred (Net)	0.19	0.00	6.82	7.01	7.85	0.00	386.26	394.11	11.77	0.02	919.18	930.97
Commission	(1.05)	(0.01)	2.32	1.26	(4.33)	(0.02)	21.72	17.37	(11.46)	0.01	(8.08)	(19.53)
Operating Expenses related to Insurance Business	1.46	0.00	81.03	82.50	3.81	0.03	409.42	413.27	12.33	0.03	669.08	681.44
Premium Deficiency	-	-	-	-	1.10	-	-	1.10	(1.10)	-	-	(1.10)
TOTAL (B)	0.60	(0.00)	90.17	90.77	8.42	0.02	817.40	825.84	11.54	0.06	1,580.18	1,591.78
Operating Profit/(Loss) from Fire/Marine/												
Miscellaneous Business C= (A - B)	(0.70)	0.00	(82.61)	(83.31)	(4.33)	(0.01)	(295.64)	(299.98)	5.91	(0.01)	(232.85)	(226.94)
Transfer to Shareholders' Account	(0.70)	0.00	(82.61)	(83.31)	(4.33)	(0.01)	(295.64)	(299.98)	5.91	(0.01)	(232.85)	(226.94)

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	HDFC ERGO							
	2016-17				2017-18			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	25.24	19.73	944.14	989.10	97.36	48.61	2,848.52	2,994.50
Profit/ Loss on sale/redemption of Investments	2.70	0.74	43.47	46.90	6.89	0.70	46.53	54.12
Interest, Dividend & Rent – Gross	7.37	2.02	118.85	128.25	24.30	6.02	401.08	431.40
Other Income (Net of Other Expenses)	1.28	(0.02)	(1.04)	0.22	0.11	0.06	3.67	3.85
TOTAL (A)	36.59	22.47	1,105.42	1,164.47	128.67	55.39	3,299.80	3,483.87
Claims Incurred (Net)	11.98	14.47	743.35	769.80	64.15	39.85	2,122.69	2,226.68
Commission	(5.93)	0.63	(147.11)	(152.41)	(18.34)	3.32	(253.40)	(268.42)
Operating Expenses related to Insurance Business	38.31	8.62	418.22	465.15	96.32	22.05	936.10	1,054.47
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	44.36	23.72	1,014.46	1,082.53	142.12	65.22	2,805.39	3,012.73
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	(7.77)	(1.24)	90.96	81.94	(13.45)	(9.83)	494.42	471.14
Transfer to Shareholders' Account	(7.77)	(1.24)	90.96	81.94	(13.45)	(9.83)	494.42	471.14

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	HDFC ERGO							
	2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	99.14	60.33	3,650.55	3,810.01	145.94	72.13	4,165.42	4,383.49
Profit/ Loss on sale/redemption of Investments	2.92	0.68	54.30	57.90	3.19	0.63	59.38	63.19
Interest, Dividend & Rent – Gross	26.07	6.04	484.30	516.41	33.32	6.55	620.69	660.56
Other Income (Net of Other Expenses)	3.99	(0.06)	(6.44)	(2.50)	3.17	0.08	4.41	7.65
TOTAL (A)	132.13	66.99	4,182.70	4,381.82	185.62	79.38	4,849.90	5,114.90
Claims Incurred (Net)	52.87	56.23	2,800.08	2,909.18	102.14	58.95	3,223.06	3,384.15
Commission	(54.98)	9.19	(106.80)	(152.59)	(29.21)	9.53	(213.74)	(233.42)
Operating Expenses related to Insurance Business	100.90	24.62	1,005.80	1,131.33	157.19	28.75	1,224.62	1,410.56
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	98.79	90.04	3,699.08	3,887.92	230.12	97.23	4,233.94	4,561.28
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	33.34	(23.05)	483.62	493.90	(44.50)	(17.85)	615.96	553.61
Transfer to Shareholders' Account	33.34	(23.05)	483.62	493.90	(44.50)	(17.85)	615.96	553.61

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	ICICI LOMBARD							
	2016-17				2017-18			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	123.71	192.08	5,847.82	6,163.60	144.09	195.76	6,571.89	6,911.73
Profit/ Loss on sale/redemption of Investments	7.73	6.80	284.03	298.55	7.32	5.98	315.86	329.16
Interest, Dividend & Rent – Gross	18.18	16.01	668.48	702.68	17.73	14.48	765.39	797.59
Other Income (Net of Other Expenses)	20.62	0.15	23.89	44.66	23.13	(0.18)	4.92	27.86
TOTAL (A)	170.24	215.04	6,824.21	7,209.49	192.26	216.03	7,658.05	8,066.35
Claims Incurred (Net)	84.65	161.24	4,708.44	4,954.33	62.08	106.08	5,146.57	5,314.72
Commission	(49.51)	18.01	(402.64)	(434.13)	(48.21)	24.77	(260.52)	(283.95)
Operating Expenses related to Insurance Business	35.42	45.46	1,901.15	1,982.04	45.58	38.25	2,028.04	2,111.87
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	70.56	224.72	6,206.96	6,502.24	59.45	169.09	6,914.09	7,142.64
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	99.68	(9.67)	617.25	707.26	132.81	46.94	743.96	923.71
Transfer to Shareholders' Account	99.68	(9.67)	617.25	707.26	132.81	46.94	743.96	923.71

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	ICICI LOMBARD							
	2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	157.88	236.73	7,980.73	8,375.35	273.58	256.32	8,873.62	9,403.52
Profit/ Loss on sale/redemption of Investments	6.60	4.94	307.49	319.04	6.17	3.49	234.90	244.56
Interest, Dividend & Rent – Gross	21.04	15.74	979.70	1,016.48	32.76	18.53	1,246.66	1,297.95
Other Income (Net of Other Expenses)	17.79	1.22	22.35	41.35	17.79	0.17	88.78	106.73
TOTAL (A)	203.32	258.63	9,290.27	9,752.22	330.30	278.51	10,443.95	11,052.76
Claims Incurred (Net)	131.36	198.86	5,977.90	6,308.12	175.16	167.27	6,509.15	6,851.58
Commission	(25.91)	31.79	217.03	222.91	(28.57)	32.59	359.98	363.99
Operating Expenses related to Insurance Business	41.16	64.25	1,884.37	1,989.78	88.57	43.18	2,161.35	2,293.10
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	146.61	294.89	8,079.30	8,520.80	235.15	243.04	9,030.48	9,508.67
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	56.71	(36.26)	1,210.97	1,231.42	95.14	35.47	1,413.48	1,544.09
Transfer to Shareholders' Account	56.71	(36.26)	1,210.97	1,231.42	95.14	35.47	1,413.48	1,544.09

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	IFFCO TOKIO							
	2016-17				2017-18			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	40.33	53.43	3,417.24	3,511.00	48.14	57.61	3,130.56	3,236.31
Profit/ Loss on sale/redemption of Investments	4.07	3.79	191.49	199.35	0.50	0.43	25.53	26.46
Interest, Dividend & Rent – Gross	7.09	6.60	333.68	347.38	7.01	6.08	357.60	370.69
Other Income (Net of Other Expenses)	(0.87)	(0.04)	1.37	0.45	(0.57)	(0.02)	1.59	1.01
TOTAL (A)	50.62	63.78	3,943.79	4,058.18	55.09	64.10	3,515.29	3,634.47
Claims Incurred (Net)	21.15	38.41	2,818.16	2,877.72	47.91	31.47	2,603.33	2,682.71
Commission	(37.79)	(4.26)	(144.16)	(186.21)	(4.86)	(1.61)	119.54	113.08
Operating Expenses related to Insurance Business	12.19	15.00	884.86	912.05	9.15	11.59	692.98	713.72
Premium Deficiency	-	(0.49)	-	(0.49)	-	-	-	-
TOTAL (B)	(4.45)	48.66	3,558.86	3,603.07	52.20	41.45	3,415.86	3,509.50
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	55.08	15.11	384.92	455.11	2.89	22.65	99.43	124.97
Transfer to Shareholders' Account	55.08	15.11	384.92	455.11	2.89	22.65	99.43	124.97

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20)

(₹ Crore)

PARTICULARS	IFFCO TOKIO							
	2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	47.13	68.31	3,914.88	4,030.32	59.23	73.68	4,492.41	4,625.32
Profit/ Loss on sale/redemption of Investments	0.23	0.16	11.21	11.60	0.57	0.40	29.68	30.65
Interest, Dividend & Rent – Gross	8.54	5.82	412.87	427.23	9.46	6.64	491.79	507.89
Other Income (Net of Other Expenses)	(0.42)	(0.02)	0.03	(0.42)	(0.90)	(0.10)	(0.34)	(1.34)
TOTAL (A)	55.48	74.26	4,338.98	4,468.72	68.36	80.63	5,013.53	5,162.52
Claims Incurred (Net)	30.58	41.31	3,486.33	3,558.22	27.05	47.11	4,024.22	4,098.38
Commission	(15.73)	(2.13)	231.55	213.69	(53.71)	(1.61)	220.69	165.37
Operating Expenses related to Insurance Business	7.35	9.14	540.43	556.93	11.84	12.36	720.01	744.21
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	22.20	48.33	4,258.31	4,328.84	(14.82)	57.85	4,964.91	5,007.95
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	33.28	25.94	80.67	139.88	83.18	22.78	48.61	154.57
Transfer to Shareholders' Account	33.28	25.94	80.67	139.88	83.18	22.78	48.61	154.57

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	KOTAK MAHINDRA							
	2016-17				2017-18			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	1.43	-	31.43	32.86	2.36	-	113.52	115.87
Profit/ Loss on sale/redemption of Investments	0.00	-	1.03	1.03	0.02	-	1.26	1.28
Interest, Dividend & Rent – Gross	0.04	-	2.48	2.52	0.27	-	8.63	8.90
Other Income (Net of Other Expenses)	0.00	-	(0.02)	(0.02)	0.00	-	(0.05)	(0.05)
TOTAL (A)	1.47	-	34.92	36.39	2.64	-	123.35	126.00
Claims Incurred (Net)	(0.04)	-	24.05	24.01	0.92	-	82.11	83.03
Commission	(0.07)	-	3.75	3.69	(0.01)	-	13.42	13.41
Operating Expenses related to Insurance Business	0.02	-	52.70	52.72	1.34	-	67.49	68.83
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	(0.09)	-	80.51	80.42	2.25	-	163.02	165.27
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	1.56	-	(45.59)	(44.03)	0.39	-	(39.66)	(39.27)
Transfer to Shareholders' Account	1.56	-	(45.59)	(44.03)	0.39	-	(39.66)	(39.27)

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	KOTAK MAHINDRA							
	2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	4.98	-	192.38	197.35	7.35	-	283.54	290.89
Profit/ Loss on sale/redemption of Investments	0.03	-	1.16	1.19	0.27	-	5.49	5.76
Interest, Dividend & Rent – Gross	0.72	-	17.76	18.48	1.66	-	28.41	30.07
Other Income (Net of Other Expenses)	0.00	-	(0.09)	(0.09)	0.00	-	(0.05)	(0.05)
TOTAL (A)	5.73	-	211.22	216.94	9.28	-	317.39	326.67
Claims Incurred (Net)	2.92	-	131.40	134.32	5.95	-	194.18	200.13
Commission	0.43	-	19.50	19.92	2.72	-	25.34	28.05
Operating Expenses related to Insurance Business	3.77	-	100.77	104.53	8.29	-	128.30	136.59
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	7.11	-	251.67	258.78	16.96	-	347.82	364.78
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	(1.39)	-	(40.45)	(41.84)	(7.68)	-	(30.43)	(38.11)
Transfer to Shareholders' Account	(1.39)	-	(40.45)	(41.84)	(7.68)	-	(30.43)	(38.11)

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	LIBERTY VIDEOCON							
	2016-17				2017-18			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	3.48	6.30	407.18	416.97	2.99	10.42	565.72	579.13
Profit/ Loss on sale/redemption of Investments	0.13	0.06	2.33	2.51	0.11	0.05	1.88	2.04
Interest, Dividend & Rent – Gross	2.45	0.81	33.95	37.21	4.09	1.21	44.84	50.13
Other Income (Net of Other Expenses)	0.22	-	-	0.22	0.18	-	0.05	0.23
TOTAL (A)	6.28	7.17	443.46	456.91	7.37	11.68	612.49	631.54
Claims Incurred (Net)	11.55	5.93	312.52	329.99	1.85	8.89	392.35	403.09
Commission	0.82	0.89	20.09	21.81	0.87	1.48	52.15	54.49
Operating Expenses related to Insurance Business	6.53	4.03	306.01	316.56	9.55	5.37	324.61	339.53
Premium Deficiency	(1.09)	-	-	(1.09)	-	-	-	-
TOTAL (B)	17.80	10.85	638.62	667.27	12.28	15.73	769.11	797.12
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	(11.52)	(3.68)	(195.16)	(210.36)	(4.90)	(4.06)	(156.62)	(165.58)
Transfer to Shareholders' Account	(11.52)	(3.68)	(195.16)	(210.36)	(4.90)	(4.06)	(156.62)	(165.58)

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	LIBERTY VIDEOCON							
	2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	3.75	16.33	785.37	805.44	8.76	23.36	1,128.59	1,160.71
Profit/ Loss on sale/redemption of Investments	0.08	0.05	2.10	2.22	0.16	0.06	2.91	3.13
Interest, Dividend & Rent – Gross	4.04	1.85	80.78	86.66	5.73	2.46	128.69	136.88
Other Income (Net of Other Expenses)	-	-	-	-	-	3.60	109.56	113.15
TOTAL (A)	7.87	18.22	868.24	894.33	14.65	29.47	1,369.75	1,413.87
Claims Incurred (Net)	7.95	19.42	563.68	591.05	0.18	13.87	826.54	840.59
Commission	3.65	3.67	103.95	111.27	(3.22)	4.26	141.92	142.96
Operating Expenses related to Insurance Business	10.73	2.59	264.72	278.03	10.93	6.64	445.82	463.38
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	22.33	25.67	932.35	980.35	7.88	24.76	1,414.28	1,446.93
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	(14.46)	(7.45)	(64.11)	(86.02)	6.77	4.71	(44.53)	(33.06)
Transfer to Shareholders' Account	(14.46)	(7.45)	(64.11)	(86.02)	6.77	4.71	(44.53)	(33.06)

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	MAGMA HDI							
	2016-17				2017-18			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	7.05	1.50	318.54	327.09	5.04	0.96	328.57	334.58
Profit/ Loss on sale/redemption of Investments	0.11	0.03	6.49	6.63	0.09	0.01	4.96	5.06
Interest, Dividend & Rent – Gross	0.99	0.23	56.40	57.62	1.19	0.14	64.86	66.19
Other Income (Net of Other Expenses)	0.30	-	0.32	0.62	0.49	0.00	(0.11)	0.38
TOTAL (A)	8.45	1.76	381.74	391.95	6.82	1.11	398.28	406.21
Claims Incurred (Net)	2.34	2.09	254.30	258.74	6.84	0.56	270.03	277.42
Commission	(0.38)	(0.87)	5.08	3.83	(4.53)	(1.10)	(6.23)	(11.85)
Operating Expenses related to Insurance Business	11.20	5.10	125.28	141.57	20.39	5.48	125.91	151.78
Premium Deficiency	(1.14)	(0.20)	-	(1.34)	0.31	(0.14)	-	0.18
TOTAL (B)	12.01	6.12	384.66	402.80	23.01	4.81	389.70	417.52
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	(3.56)	(4.37)	(2.92)	(10.84)	(16.19)	(3.70)	8.57	(11.32)
Transfer to Shareholders' Account	(3.56)	(4.37)	(2.92)	(10.84)	(16.19)	(3.70)	8.57	(11.32)

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	MAGMA HDI							
	2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	6.20	1.14	377.61	384.95	8.12	0.94	699.25	708.30
Profit/ Loss on sale/redemption of Investments	0.09	0.01	7.69	7.79	0.82	0.07	50.02	50.91
Interest, Dividend & Rent – Gross	0.97	0.16	83.06	84.18	2.02	0.16	122.84	125.02
Other Income (Net of Other Expenses)	0.83	0.00	(0.31)	0.52	0.38	1.98	6.30	8.65
TOTAL (A)	8.08	1.31	468.05	477.44	11.34	3.14	878.40	892.88
Claims Incurred (Net)	5.75	2.20	263.74	271.69	5.75	1.63	590.04	597.42
Commission	(4.17)	(1.33)	(23.45)	(28.94)	(5.51)	(0.93)	(56.47)	(62.90)
Operating Expenses related to Insurance Business	26.68	5.51	211.50	243.69	38.82	6.51	305.21	350.54
Premium Deficiency	(0.31)	0.08	-	(0.24)	-	0.03	-	0.03
TOTAL (B)	27.95	6.45	451.79	486.19	39.06	7.25	838.78	885.09
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	(19.87)	(5.14)	16.26	(8.75)	(27.72)	(4.10)	39.61	7.79
Transfer to Shareholders' Account	(19.87)	(5.14)	16.26	(8.75)	(27.72)	(4.10)	39.61	7.79

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	RAHEJA QBE							
	2016-17				2017-18			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	0.33	0.01	37.13	37.46	0.58	0.03	59.58	60.19
Profit/ Loss on sale/redemption of Investments	0.01	0.00	0.26	0.27	0.01	0.00	0.27	0.28
Interest, Dividend & Rent – Gross	0.24	0.00	7.01	7.26	0.39	0.01	10.62	11.02
Other Income (Net of Other Expenses)	0.15	-	0.02	0.18	0.15	-	0.01	0.16
TOTAL (A)	0.73	0.01	44.43	45.17	1.13	0.04	70.48	71.65
Claims Incurred (Net)	1.04	(0.00)	24.80	25.84	(0.42)	0.01	46.44	46.02
Commission	(0.04)	(0.00)	5.25	5.21	(0.16)	0.00	5.34	5.19
Operating Expenses related to Insurance Business	0.12	0.00	17.23	17.35	0.16	0.01	25.84	26.01
Premium Deficiency	0.34	-	0.03	0.37	(0.34)	-	0.02	(0.32)
TOTAL (B)	1.46	(0.00)	47.32	48.78	(0.76)	0.02	77.64	76.90
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	(0.73)	0.01	(2.89)	(3.61)	1.89	0.02	(7.16)	(5.25)
Transfer to Shareholders' Account	(0.73)	0.01	(2.89)	(3.61)	1.89	0.02	(7.16)	(5.25)

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	RAHEJA QBE							
	2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	0.49	0.06	89.02	89.57	0.87	0.03	113.41	114.30
Profit/ Loss on sale/redemption of Investments	0.01	0.00	0.50	0.52	0.03	0.00	1.18	1.21
Interest, Dividend & Rent – Gross	0.32	0.01	14.49	14.83	0.55	0.00	20.89	21.45
Other Income (Net of Other Expenses)	0.16	-	0.03	0.20	0.27	0.00	43.71	43.98
TOTAL (A)	0.98	0.07	104.05	105.10	1.73	0.03	179.18	180.94
Claims Incurred (Net)	0.02	0.01	74.75	74.78	0.32	(0.01)	85.63	85.94
Commission	(0.05)	0.00	7.51	7.46	0.04	(0.00)	11.03	11.07
Operating Expenses related to Insurance Business	0.23	0.02	36.50	36.75	0.80	0.01	94.00	94.81
Premium Deficiency	-	-	0.04	0.04	-	-	(0.09)	(0.09)
TOTAL (B)	0.20	0.03	118.80	119.03	1.16	0.00	190.57	191.73
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	0.79	0.04	(14.75)	(13.93)	0.56	0.03	(11.38)	(10.79)
Transfer to Shareholders' Account	0.79	0.04	(14.75)	(13.93)	0.56	0.03	(11.38)	(10.79)

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	RELIANCE							
	2016-17				2017-18			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	63.27	17.72	2,007.96	2,088.95	76.84	5.41	2,773.41	2,855.66
Profit/ Loss on sale/redemption of Investments	3.19	0.85	110.46	114.49	1.41	0.18	41.91	43.51
Interest, Dividend & Rent – Gross	11.03	2.93	382.65	396.61	15.38	1.97	455.68	473.04
Other Income (Net of Other Expenses)	(0.01)	0.03	0.54	0.55	0.01	(0.00)	0.69	0.69
TOTAL (A)	77.47	21.52	2,501.61	2,600.60	93.64	7.57	3,271.69	3,372.89
Claims Incurred (Net)	67.70	18.40	1,840.61	1,926.72	47.15	6.28	2,365.71	2,419.14
Commission	(25.60)	(3.34)	(140.14)	(169.08)	(4.17)	(4.06)	(49.35)	(57.57)
Operating Expenses related to Insurance Business	31.02	1.83	761.26	794.10	34.69	1.64	853.07	889.39
Premium Deficiency	-	(2.58)	-	(2.58)	-	-	-	-
TOTAL (B)	73.12	14.31	2,461.73	2,549.16	77.67	3.86	3,169.42	3,250.96
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	4.35	7.21	39.88	51.44	15.96	3.71	102.27	121.94
Transfer to Shareholders' Account	4.35	7.21	39.88	51.44	15.96	3.71	102.27	121.94

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	RELIANCE							
	2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	103.84	5.79	3,422.62	3,532.25	167.56	6.40	3,904.65	4,078.61
Profit/ Loss on sale/redemption of Investments	1.14	0.11	30.72	31.97	4.68	0.40	130.39	135.47
Interest, Dividend & Rent – Gross	21.06	1.95	565.92	588.93	23.06	1.99	642.43	667.47
Other Income (Net of Other Expenses)	-	-	2.97	2.97	-	0.00	0.78	0.78
TOTAL (A)	126.04	7.84	4,022.23	4,156.12	195.29	8.79	4,678.25	4,882.33
Claims Incurred (Net)	56.42	13.02	2,961.86	3,031.30	62.58	7.00	3,342.34	3,411.92
Commission	(0.84)	(3.16)	(7.81)	(11.81)	(60.95)	(3.11)	(156.37)	(220.44)
Operating Expenses related to Insurance Business	48.52	2.12	924.06	974.70	64.96	3.40	1,191.42	1,259.79
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	104.10	11.98	3,878.12	3,994.20	66.59	7.30	4,377.38	4,451.27
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	21.94	(4.13)	144.12	161.92	128.70	1.49	300.87	431.06
Transfer to Shareholders' Account	21.94	(4.13)	144.12	161.92	128.70	1.49	300.87	431.06

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	ROYAL SUNDARAM							
	2016-17				2017-18			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	24.29	14.76	1,681.94	1,720.99	29.92	16.07	1,894.45	1,940.44
Profit/ Loss on sale/redemption of Investments	1.76	0.40	47.40	49.56	1.20	0.23	33.84	35.27
Interest, Dividend & Rent – Gross	10.02	1.44	193.64	205.10	10.98	1.39	220.09	232.46
Other Income (Net of Other Expenses)	(0.14)	(0.03)	(3.78)	(3.95)	-	-	0.47	0.47
TOTAL (A)	35.93	16.56	1,919.21	1,971.70	42.10	17.69	2,148.86	2,208.65
Claims Incurred (Net)	11.68	7.45	1,325.55	1,344.68	13.39	7.45	1,539.53	1,560.37
Commission	(2.06)	0.72	61.25	59.91	(0.30)	1.05	51.39	52.14
Operating Expenses related to Insurance Business	11.86	4.67	541.92	558.46	17.12	4.77	505.83	527.72
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	21.49	12.84	1,928.72	1,963.04	30.21	13.27	2,096.75	2,140.23
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	14.45	3.72	(9.51)	8.66	11.89	4.42	52.11	68.41
Transfer to Shareholders' Account	14.45	3.72	(9.51)	8.66	11.89	4.42	52.11	68.41

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	ROYAL SUNDARAM							
	2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	30.82	18.35	2,137.02	2,186.19	38.07	19.97	2,222.07	2,280.12
Profit/ Loss on sale/redemption of Investments	0.57	0.11	16.68	17.36	0.91	0.19	27.68	28.78
Interest, Dividend & Rent – Gross	12.89	1.72	269.96	284.57	12.12	1.90	294.60	308.61
Other Income (Net of Other Expenses)	-	-	0.39	0.39	0.24	0.02	0.32	0.59
TOTAL (A)	44.28	20.19	2,424.04	2,488.51	51.35	22.08	2,544.67	2,618.09
Claims Incurred (Net)	24.04	15.84	1,814.97	1,854.85	19.97	11.78	1,907.12	1,938.87
Commission	0.02	0.16	84.36	84.55	2.42	2.69	146.57	151.68
Operating Expenses related to Insurance Business	15.45	5.51	409.65	430.60	16.91	4.37	441.02	462.30
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	39.51	21.51	2,308.98	2,370.00	39.30	18.84	2,494.71	2,552.86
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	4.77	(1.32)	115.06	118.51	12.05	3.24	49.95	65.24
Transfer to Shareholders' Account	4.77	(1.32)	115.06	118.51	12.05	3.24	49.95	65.24

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	SBI GENERAL							
	2016-17				2017-18			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	171.92	14.08	1,290.42	1,476.42	138.34	10.79	1,692.74	1,841.87
Profit/ Loss on sale/redemption of Investments	7.08	0.14	15.72	22.94	5.35	0.13	19.11	24.58
Interest, Dividend & Rent – Gross	73.35	1.43	162.80	237.59	55.98	1.34	199.93	257.25
Other Income (Net of Other Expenses)	0.73	-	-	0.73	0.82	0.00	0.29	1.12
TOTAL (A)	253.09	15.65	1,468.95	1,737.69	200.50	12.25	1,912.07	2,124.82
Claims Incurred (Net)	69.27	13.79	1,024.46	1,107.52	58.37	8.88	1,249.20	1,316.45
Commission	(55.61)	2.12	74.62	21.13	(253.15)	1.91	110.48	(140.76)
Operating Expenses related to Insurance Business	64.65	2.77	431.49	498.92	64.17	2.57	505.11	571.85
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	78.30	18.69	1,530.58	1,627.57	(130.62)	13.37	1,864.79	1,747.53
Operating Profit/(Loss) from Fire/								
Marine/Miscellaneous Business C= (A - B)	174.79	(3.04)	(61.63)	110.12	331.12	(1.11)	47.28	377.29
Transfer to Shareholders' Account	174.79	(3.04)	(61.63)	110.12	331.12	(1.11)	47.28	377.29

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	SBI GENERAL							
	2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	153.62	12.06	2,222.71	2,388.38	199.04	17.74	2,813.91	3,030.69
Profit/ Loss on sale/redemption of Investments	4.31	0.15	23.43	27.89	6.12	0.20	33.17	39.48
Interest, Dividend & Rent – Gross	48.23	1.63	261.95	311.82	59.02	1.93	320.06	381.01
Other Income (Net of Other Expenses)	(8.33)	(0.33)	(51.26)	(59.91)	(2.86)	(0.11)	(17.44)	(20.41)
TOTAL (A)	197.84	13.51	2,456.83	2,668.18	261.33	19.76	3,149.70	3,430.78
Claims Incurred (Net)	113.69	13.77	1,593.11	1,720.57	110.19	12.81	2,032.30	2,155.29
Commission	(163.01)	2.31	152.05	(8.65)	(225.70)	3.40	114.14	(108.16)
Operating Expenses related to Insurance Business	56.26	2.73	535.24	594.24	62.88	4.02	841.82	908.72
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	6.95	18.80	2,280.40	2,306.16	(52.63)	20.22	2,988.26	2,955.85
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	190.89	(5.29)	176.42	362.02	313.96	(0.47)	161.44	474.93
Transfer to Shareholders' Account	190.89	(5.29)	176.42	362.02	313.96	(0.47)	161.44	474.93

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	SHRIRAM							
	2016-17				2017-18			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	12.02	0.76	1,669.55	1,682.34	17.93	1.26	1,835.70	1,854.89
Profit/ Loss on sale/redemption of Investments	0.39	0.02	26.38	26.80	2.30	0.14	134.61	137.04
Interest, Dividend & Rent – Gross	7.40	0.39	496.18	503.97	8.91	0.53	521.78	531.21
Other Income (Net of Other Expenses)	1.45	(0.00)	1.29	2.75	1.52	-	0.67	2.19
TOTAL (A)	21.27	1.17	2,193.40	2,215.85	30.65	1.93	2,492.76	2,525.34
Claims Incurred (Net)	5.72	1.21	1,718.56	1,725.49	8.68	1.07	1,729.25	1,739.00
Commission	(0.46)	(0.01)	18.55	18.08	(0.58)	0.15	57.04	56.61
Operating Expenses related to Insurance Business	3.41	0.12	207.59	211.12	3.99	0.18	224.57	228.74
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	8.67	1.32	1,944.70	1,954.69	12.10	1.40	2,010.85	2,024.35
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	12.60	(0.15)	248.71	261.16	18.56	0.53	481.91	500.99
Transfer to Shareholders' Account	12.60	(0.15)	248.71	261.16	18.56	0.53	481.91	500.99

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	SHRIRAM							
	2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	19.01	1.30	2,039.12	2,059.43	16.04	0.95	2,253.05	2,270.04
Profit/ Loss on sale/redemption of Investments	0.66	0.05	45.15	45.86	1.31	0.06	91.32	92.68
Interest, Dividend & Rent – Gross	8.02	0.49	605.46	613.97	8.67	0.36	605.72	614.76
Other Income (Net of Other Expenses)	1.32	(0.00)	4.14	5.46	1.43	(0.00)	2.19	3.62
TOTAL (A)	29.01	1.84	2,693.87	2,724.72	27.45	1.37	2,952.29	2,981.10
Claims Incurred (Net)	9.87	0.69	1,395.77	1,406.32	0.73	(0.20)	1,475.86	1,476.39
Commission	3.27	0.17	77.63	81.07	1.89	0.13	121.49	123.51
Operating Expenses related to Insurance Business	4.30	0.16	278.43	282.89	4.93	0.18	468.09	473.20
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	17.44	1.01	1,751.83	1,770.29	7.55	0.10	2,065.45	2,073.11
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	11.57	0.83	942.04	954.44	19.89	1.26	886.84	908.00
Transfer to Shareholders' Account	11.57	0.83	942.04	954.44	19.89	1.26	886.84	908.00

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	TATA AIG							
	2016-17				2017-18			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	33.74	231.93	2,141.77	2,407.44	66.07	247.71	3,013.19	3,326.97
Profit/ Loss on sale/redemption of Investments	3.77	3.70	51.03	58.50	8.97	3.63	63.06	75.65
Interest, Dividend & Rent – Gross	15.71	15.42	212.65	243.78	16.95	16.81	283.43	317.19
Other Income (Net of Other Expenses)	4.08	(0.44)	(6.76)	(3.12)	0.03	0.03	0.44	0.50
TOTAL (A)	57.30	250.61	2,398.69	2,706.60	92.01	268.18	3,360.11	3,720.30
Claims Incurred (Net)	27.16	149.36	1,564.60	1,741.12	24.18	191.80	2,150.10	2,366.07
Commission	(60.52)	28.49	84.92	52.88	(44.17)	41.20	157.48	154.51
Operating Expenses related to Insurance Business	108.19	29.76	740.08	878.03	159.72	25.12	903.61	1,088.45
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	74.83	207.61	2,389.59	2,672.03	139.73	258.11	3,211.19	3,609.03
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	(17.53)	43.00	9.10	34.57	(47.71)	10.06	148.92	111.27
Transfer to Shareholders' Account	(17.53)	43.00	9.10	34.57	(47.71)	10.06	148.92	111.27

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	TATA AIG							
	2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	106.44	280.38	4,191.40	4,578.21	158.02	298.77	4,396.01	4,852.79
Profit/ Loss on sale/redemption of Investments	2.59	1.90	35.05	39.54	2.91	2.27	57.77	62.95
Interest, Dividend & Rent – Gross	30.83	22.70	417.76	471.29	30.88	24.11	613.13	668.12
Other Income (Net of Other Expenses)	6.13	0.00	1.21	7.34	4.78	0.09	2.81	7.69
TOTAL (A)	145.98	304.98	4,645.41	5,096.38	196.60	325.24	5,069.72	5,591.56
Claims Incurred (Net)	79.76	240.18	3,266.43	3,586.37	97.21	220.84	3,440.16	3,758.21
Commission	(11.93)	48.01	(8.03)	28.06	(141.45)	44.90	66.34	(30.20)
Operating Expenses related to Insurance Business	169.95	26.88	1,252.27	1,449.10	206.76	31.28	1,309.92	1,547.97
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	237.78	315.06	4,510.68	5,063.53	162.52	297.03	4,816.43	5,275.98
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	(91.80)	(10.08)	134.73	32.85	34.07	28.20	253.30	315.57
Transfer to Shareholders' Account	(91.80)	(10.08)	134.73	32.85	34.07	28.20	253.30	315.57

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	UNIVERSAL SOMPO							
	2016-17				2017-18			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	58.55	6.62	597.28	662.45	58.95	5.69	1,132.65	1,197.29
Profit/ Loss on sale/redemption of Investments	1.86	0.10	13.31	15.27	0.84	0.03	8.81	9.68
Interest, Dividend & Rent – Gross	9.25	0.50	66.12	75.87	8.23	0.30	86.20	94.73
Other Income (Net of Other Expenses)	0.78	(0.01)	(1.69)	(0.92)	0.52	(0.01)	(3.40)	(2.89)
TOTAL (A)	70.45	7.21	675.02	752.67	68.54	6.01	1,224.26	1,298.81
Claims Incurred (Net)	15.23	2.90	451.61	469.75	17.10	5.87	651.06	674.03
Commission	3.16	(2.22)	(2.40)	(1.46)	7.58	(1.05)	(60.46)	(53.94)
Operating Expenses related to Insurance Business	19.65	1.44	209.87	230.96	9.69	0.99	276.54	287.22
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	38.04	2.12	659.08	699.24	34.37	5.81	867.13	907.31
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	32.41	5.08	15.94	53.43	34.16	0.20	357.13	391.50
Transfer to Shareholders' Account	32.41	5.08	15.94	53.43	34.16	0.20	357.13	391.50

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	UNIVERSAL SOMPO							
	2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	58.24	5.55	1,185.26	1,249.06	58.83	6.26	1,247.48	1,312.57
Profit/ Loss on sale/redemption of Investments	(0.20)	(0.01)	(2.10)	(2.30)	(0.08)	(0.00)	(1.02)	(1.10)
Interest, Dividend & Rent – Gross	12.76	0.49	134.42	147.68	11.21	0.38	136.20	147.79
Other Income (Net of Other Expenses)	0.95	(0.01)	(3.33)	(2.40)	1.02	(0.02)	(6.22)	(5.22)
TOTAL (A)	71.75	6.03	1,314.26	1,392.03	70.97	6.62	1,376.45	1,454.04
Claims Incurred (Net)	20.74	5.00	853.94	879.67	24.90	3.51	935.13	963.54
Commission	9.38	(0.74)	57.79	66.42	4.68	(1.30)	47.05	50.43
Operating Expenses related to Insurance Business	9.34	0.79	249.84	259.96	9.29	0.92	275.57	285.77
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	39.45	5.04	1,161.57	1,206.06	38.87	3.13	1,257.74	1,299.75
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	32.30	0.99	152.69	185.98	32.10	3.49	118.70	154.29
Transfer to Shareholders' Account	32.30	0.99	152.69	185.98	32.10	3.49	118.70	154.29

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	TOTAL							
	2016-17				2017-18			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	907.96	763.74	30,908.38	32,580.07	1,040.08	762.42	36,874.65	38677.15
Profit/Loss on sale/redemption of Investments	49.90	22.00	1,093.37	1,165.28	45.55	14.31	912.56	972.41
Interest, Dividend & Rent – Gross	230.67	70.07	4,102.68	4,403.41	253.41	69.52	4,836.90	5159.82
Other Income (Net of Other Expenses)	48.13	(0.06)	20.02	68.09	46.44	(0.02)	0.47	46.88
TOTAL (A)	1,236.66	855.75	36,124.45	38,216.85	1,385.48	846.22	42,624.57	44856.27
Claims Incurred (Net)	475.48	572.90	24,722.66	25,771.03	490.77	510.32	28,183.61	29184.70
Commission	(264.29)	50.74	(711.54)	(925.09)	(354.08)	82.45	321.61	49.97
Operating Expenses related to Insurance Business	533.69	171.83	9,988.70	10,694.22	652.62	156.42	10,522.61	11331.64
Premium Deficiency	(3.43)	(3.27)	(3.31)	(10.01)	6.51	(0.14)	10.37	16.75
TOTAL (B)	741.45	792.20	33,996.51	35,530.15	795.81	749.05	39,038.20	40583.06
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	495.21	63.55	2,127.94	2,686.70	589.67	97.16	3,586.38	4273.21
Transfer to Shareholders' Account	495.21	63.55	2,127.93	2,686.70	589.67	97.16	3,586.38	4273.21

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

TABLE 63: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 63)

(₹ Crore)

PARTICULARS	TOTAL							
	2018-19				2019-20			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	1211.60	903.53	45290.67	47405.79	1672.74	1019.43	52894.62	55586.78
Profit/Loss on sale/redemption of Investments	24.05	9.50	643.44	676.99	45.27	11.94	1138.37	1195.58
Interest, Dividend & Rent – Gross	280.28	79.86	6027.23	6387.37	333.43	89.33	7388.08	7810.68
Other Income (Net of Other Expenses)	44.58	3.62	108.86	157.05	30.84	21.04	752.03	804.07
TOTAL (A)	1560.51	996.50	52070.20	54627.20	2082.28	1141.74	62173.10	65397.11
Claims Incurred (Net)	785.26	770.98	34564.64	36120.88	934.83	727.45	40315.34	41977.62
Commission	-351.45	110.02	1353.62	1112.19	-712.95	114.09	1290.36	691.50
Operating Expenses related to Insurance Business	720.54	195.43	12024.30	12940.27	1060.17	216.37	15305.68	16582.22
Premium Deficiency	8.17	0.08	29.18	37.42	-0.86	1.51	-17.97	-17.32
TOTAL (B)	1162.52	1076.51	47971.74	50210.77	1281.19	1059.42	56893.41	59234.02
Operating Profit/(Loss) from Fire/Marine/								
Miscellaneous Business C= (A - B)	397.98	-80.01	4098.46	4416.43	801.09	82.32	5279.69	6163.09
Transfer to Shareholders' Account	397.98	-80.01	4098.46	4416.43	801.09	82.32	5279.69	6163.09

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. * Erstwhile DHFL General Insurance Co. Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20)**

(₹ Crore)

PARTICULARS	ACKO		
	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	(14.34)	(140.65)	(198.01)
(a) Fire Insurance	-	-	-
(b) Marine Insurance	-	-	-
(c) Miscellaneous Insurance	(14.34)	(140.65)	(198.01)
INCOME FROM INVESTMENTS			
(a) Interest, Dividend & Rent – Gross	3.07	6.73	11.07
(b) Profit on sale of investments	3.04	1.37	3.65
Less: Loss on sale of investments	0.14	0.40	0.42
OTHER INCOME	-	-	0.00
TOTAL (A)	(8.37)	(132.95)	(183.71)
PROVISIONS (Other than taxation)			
(a) For diminution in the value of investments	-	-	2.50
(b) For doubtful debts“ "	-	-	-
(c) Others	-	-	-
OTHER EXPENSES			
(a) Expenses other than those related to Insurance Business	3.43	1.42	1.58
(b) Bad debts written off	-	-	-
(c) Others	-	-	-
TOTAL (B)	3.43	1.42	4.08
Profit Before Tax	(11.80)	(134.37)	(187.78)
Prior Period Adjustments	-	-	-
Provision for Taxation	-	-	-
Profit after Tax	(11.80)	(134.37)	(187.78)
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) Others	-	-	-
Balance of profit/ loss brought forward from last year	(0.17)	(11.97)	(146.34)
Balance carried forward to Balance Sheet	(11.97)	(146.34)	(334.12)

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.
4. **Erstwhile DHFL General Insurance Co. Ltd.

TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 64)

(₹ Crore)

PARTICULARS	BAJAJ ALLIANZ				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	569.67	814.48	1,187.31	967.68	1,243.09
(a) Fire Insurance	87.57	117.21	68.74	45.66	33.69
(b) Marine Insurance	30.34	11.63	13.91	(18.02)	13.53
(c) Miscellaneous Insurance	451.75	685.64	1,104.66	940.04	1,195.87
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	186.17	230.07	171.60	254.05	255.41
(b) Profit on sale of investments	30.82	51.41	29.42	35.44	118.83
Less: Loss on sale of investments	2.00	5.89	9.38	11.01	20.10
OTHER INCOME	2.74	7.98	1.47	(6.29)	(5.17)
TOTAL (A)	787.40	1,098.05	1,380.42	1,239.87	1,592.06
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	-	-	-	56.39	128.66
(b) For doubtful debts	0.32	0.23	1.02	1.38	0.99
(c) Others	-	-	-	-	-
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	15.61	19.71	25.15	30.58	17.77
(b) Bad debts written off	-	-	-	-	-
(c) Others	-	-	1.33	-	68.69
TOTAL (B)	15.93	19.94	27.50	88.35	216.11
Profit Before Tax	771.47	1,078.12	1,352.91	1,151.52	1,375.95
Prior Period Adjustments			-	-	-
Provision for Taxation	207.24	350.28	431.67	371.66	377.17
Profit after Tax	564.22	727.84	921.24	779.86	998.78
APPROPRIATIONS					
(a) Interim dividends paid during the year	-	-	-	110.23	110.23
(b) Proposed final dividend	-	-	-	-	-
(c) Dividend distribution tax	-	-	-	22.66	22.66
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-
(e) Others	-	-	-	-	-
Balance of profit/ loss brought forward from last year	1,948.64	2,512.86	3,240.70	4,161.94	4,808.91
Balance carried forward to Balance Sheet	2,512.86	3,240.70	4,161.94	4,808.91	5,674.81

Note:

1. Figures in brackets indicate negative values.

2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 64)**

(₹ Crore)

PARTICULARS	BHARTI AXA				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	(201.97)	(26.19)	7.03	131.86	104.84
(a) Fire Insurance	(16.38)	(9.32)	3.45	6.06	11.80
(b) Marine Insurance	(5.73)	2.30	(3.67)	(4.84)	(25.81)
(c) Miscellaneous Insurance	(179.86)	(19.17)	7.25	130.64	118.85
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	0.44	0.25	41.26	38.77	46.66
(b) Profit on sale of investments	0.12	0.13	3.65	3.12	8.57
Less: Loss on sale of investments	-	-	-	-	-
OTHER INCOME	-	-	-	0.12	(0.61)
TOTAL (A)	(201.40)	(25.80)	51.94	173.88	159.47
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	-	-	-	13.50	157.00
(b) For doubtful debts	-	-	17.45	3.86	3.15
(c) Others	-	-	-	-	-
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	0.03	0.46	1.67	0.16	0.15
(b) Bad debts written off	-	-	-	-	-
(c) Others	2.81	102.37	125.45	153.31	242.80
TOTAL (B)	2.83	102.83	144.57	170.83	403.09
Profit Before Tax	(204.24)	(128.63)	(92.63)	3.04	(243.63)
Prior Period Adjustments			-	-	-
Provision for Taxation	0.12	-	-	-	-
Profit after Tax	(204.36)	(128.63)	(92.63)	3.04	(243.63)
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) Others	-	-	-	-	-
Balance of profit/ loss brought forward from last year	(850.07)	(1,054.43)	(1,183.06)	(1,275.69)	(1,272.65)
Balance carried forward to Balance Sheet	(1,054.42)	(1,183.06)	(1,275.69)	(1,272.65)	(1,516.28)

Note:

1. Figures in brackets indicate negative values.

2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 64)**

(₹ Crore)

PARTICULARS	CHOLAMANDALAM				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	175.16	236.67	310.28	258.11	539.02
(a) Fire Insurance	19.85	27.22	50.60	110.79	71.01
(b) Marine Insurance	10.20	9.63	6.59	5.61	6.33
(c) Miscellaneous Insurance	145.11	199.82	253.09	141.72	461.69
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	37.03	54.12	47.16	52.04	46.35
(b) Profit on sale of investments	5.21	11.18	5.89	2.39	14.28
Less: Loss on sale of investments	0.00	-	-	-	-
OTHER INCOME	-	-	-	-	-
TOTAL (A)	217.40	301.97	363.32	312.53	599.65
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	-	-	2.09	21.60	(2.89)
(b) For doubtful debts“ ”	-	-	-	22.00	157.32
(c) Others	-	-	-	-	0.12
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	0.26	-	-	-	7.81
(b) Bad debts written off	-	-	-	-	77.73
(c) Others	4.04	4.90	14.62	18.35	104.94
TOTAL (B)	4.30	4.90	16.71	61.95	345.05
Profit Before Tax	213.10	297.07	346.62	250.59	254.60
Prior Period Adjustments			-	-	-
Provision for Taxation	65.15	88.92	104.01	71.65	105.16
Profit after Tax	147.95	208.15	242.61	178.94	149.44
APPROPRIATIONS					
(a) Interim dividends paid during the year	-	-	-	-	-
(b) Proposed final dividend	-	-	17.93	17.93	-
(c) Dividend distribution tax	-	-	3.65	3.69	-
(d) Transfer to any Reserves or Other Accounts	100.00	-	160.00	110.00	100.00
(e) Others				-	
Balance of profit/ loss brought forward from last year	92.18	140.13	348.28	409.30	456.63
Balance carried forward to Balance Sheet	140.13	348.28	409.30	456.63	506.07

Note:

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HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 64)**

(₹ Crore)

PARTICULARS	Edleweiss		
	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	(18.24)	(64.31)	(97.72)
(a) Fire Insurance	-	(1.84)	(1.42)
(b) Marine Insurance	-	(0.00)	(0.16)
(c) Miscellaneous Insurance	(18.24)	(62.47)	(96.14)
INCOME FROM INVESTMENTS			
(a) Interest, Dividend & Rent – Gross	3.15	10.18	10.43
(b) Profit on sale of investments	0.41	1.39	5.33
Less: Loss on sale of investments	1.22	1.72	3.62
OTHER INCOME	0.57	0.19	0.00
TOTAL (A)	(15.34)	(54.27)	(85.57)
PROVISIONS (Other than taxation)			
(a) For diminution in the value of investments	-	0.20	10.12
(b) For doubtful debts“ "	-	-	-
(c) Others	-	-	-
OTHER EXPENSES			
(a) Expenses other than those related to Insurance Business	11.95	0.49	-
(b) Bad debts written off	-	-	-
(c) Others	-	2.69	0.59
TOTAL (B)	11.95	3.37	10.70
Profit Before Tax	(27.29)	(57.64)	(96.27)
Prior Period Adjustments	-	-	-
Provision for Taxation	-	-	0.01
Profit after Tax	(27.29)	(57.64)	(96.29)
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) Others	-	-	-
Balance of profit/ loss brought forward from last year	(2.26)	(29.55)	(87.19)
Balance carried forward to Balance Sheet	(29.55)	(87.19)	(183.48)

Note:

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

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 64)**

(₹ Crore)

PARTICULARS	FUTURE GENERALI				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	(61.88)	17.78	36.10	65.10	319.82
(a) Fire Insurance	11.65	9.08	14.69	(26.34)	9.44
(b) Marine Insurance	(7.79)	7.61	10.50	2.20	10.19
(c) Miscellaneous Insurance	(65.73)	1.09	10.91	89.24	300.19
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	47.91	31.72	42.95	43.79	55.72
(b) Profit on sale of investments	10.42	8.09	2.90	1.57	6.81
Less: Loss on sale of investments	0.48	0.15	0.16	0.32	0.35
OTHER INCOME	1.22	0.66	0.15	0.61	0.37
TOTAL (A)	(2.81)	58.10	81.94	110.76	382.35
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	-	-	-	3.63	27.38
(b) For doubtful debts“ ”	0.08	0.31	-	-	-
(c) Others	-	-	-	-	-
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	2.31	14.53	3.08	3.57	7.05
(b) Bad debts written off	0.06	0.35	0.02	0.00	0.00
(c) Others	-	0.11	0.21	0.99	174.92
TOTAL (B)	2.45	15.30	3.31	8.18	209.36
Profit Before Tax	(5.25)	42.80	78.63	102.58	173.00
Prior Period Adjustments			-	-	-
Provision for Taxation	-	-	-	(15.23)	73.40
Profit after Tax	(5.25)	42.80	78.63	117.82	99.60
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) Others	-	-	-	-	-
Balance of profit/ loss brought forward from last year	(255.12)	(260.37)	(217.58)	(138.95)	(21.13)
Balance carried forward to Balance Sheet	(260.37)	(217.58)	(138.95)	(21.13)	78.46

Note:

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

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 64)**

(₹ Crore)

PARTICULARS	GO DIGIT		
	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	(83.31)	(299.98)	(226.95)
(a) Fire Insurance	(0.70)	(4.33)	5.91
(b) Marine Insurance	0.00	(0.01)	(0.01)
(c) Miscellaneous Insurance	(82.61)	(295.64)	(232.85)
INCOME FROM INVESTMENTS			
(a) Interest, Dividend & Rent – Gross	14.68	34.69	52.26
(b) Profit on sale of investments	3.74	0.98	2.24
Less: Loss on sale of investments	0.30	3.52	0.14
OTHER INCOME	0.00	-	0.00
TOTAL (A)	(65.19)	(267.83)	(172.58)
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	4.74	3.05	2.66
(b) Bad debts written off	-	-	-
(c) Others	-	-	-
TOTAL (B)	4.74	3.05	2.66
Profit Before Tax	(69.92)	(270.87)	(175.25)
Prior Period Adjustments	-	-	-
Provision for Taxation	0.21	(0.23)	-
Profit after Tax	(70.13)	(270.64)	(175.25)
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) Others	-	-	-
Balance of profit/ loss brought forward from last year	(6.23)	(76.35)	(347.00)
Balance carried forward to Balance Sheet	(76.35)	(347.00)	(522.24)

Note:

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4. **Erstwhile DHFL General Insurance Co. Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 64)**

(₹ Crore)

PARTICULARS	HDFC ERGO*				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	(114.08)	81.94	471.14	493.91	553.61
(a) Fire Insurance	(5.77)	(7.77)	(13.45)	33.34	(44.50)
(b) Marine Insurance	(4.15)	(1.24)	(9.83)	(23.05)	(17.85)
(c) Miscellaneous Insurance	(104.16)	90.96	494.42	483.62	615.96
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	12.10	44.36	137.06	141.49	128.42
(b) Profit on sale of investments	1.30	16.22	15.90	15.86	12.28
Less: Loss on sale of investments	-	-	-	3.56	-
OTHER INCOME	0.04	(0.66)	-	17.50	-
TOTAL (A)	(100.65)	141.86	624.10	665.20	694.31
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	-	-	-	157.82	11.66
(b) For doubtful debts“ ”	0.81	9.45	(8.72)	0.70	(3.01)
(c) Others	-	-	-	-	-
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	0.06	1.20	6.24	39.45	9.04
(b) Bad debts written off	-	-	67.04	-	4.37
(c) Others	0.50	9.80	46.28	-	60.47
TOTAL (B)	1.37	20.45	110.83	197.97	82.52
Profit Before Tax	(102.02)	121.40	513.27	467.23	611.79
Prior Period Adjustments	-	-	-	-	-
Provision for Taxation	-	(3.01)	109.56	84.24	164.08
Profit after Tax	(102.02)	124.41	403.71	382.99	447.71
APPROPRIATIONS					
(a) Interim dividends paid during the year	-	-	121.01	136.22	-
(b) Proposed final dividend	-	-	-	-	-
(c) Dividend distribution tax	-	-	24.64	28.00	-
(d) Transfer to any Reserves or Other Accounts	-	9.72	9.72	9.72	2.43
(e) Others	-	-	-	-	-
Balance of profit/ loss brought forward from last year	(461.00)	(563.01)	50.10	298.44	507.49
Balance carried forward to Balance Sheet	(563.01)	(448.32)	298.44	507.49	952.76

Note:

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- **Erstwhile DHFL General Insurance Co. Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 64)**

(₹ Crore)

PARTICULARS	ICICI LOMBARD				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	480.22	707.26	923.71	1,231.42	1,544.09
(a) Fire Insurance	111.41	99.68	132.81	56.71	95.14
(b) Marine Insurance	(33.61)	(9.67)	46.94	(36.26)	35.47
(c) Miscellaneous Insurance	402.41	617.25	743.96	1,210.97	1,413.48
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	160.26	216.67	287.90	353.47	389.47
(b) Profit on sale of investments	69.46	102.50	171.51	121.11	111.35
Less: Loss on sale of investments	2.26	9.95	53.52	14.57	36.38
OTHER INCOME	14.41	2.01	8.15	14.30	15.57
TOTAL (A)	722.09	1,018.49	1,337.75	1,705.72	2,024.10
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	-	-	10.41	0.77	120.15
(b) For doubtful debts“ ”	(0.68)	13.39	59.38	(38.29)	47.45
(c) Others	(3.54)	(3.94)	(1.88)	(3.01)	-
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	1.55	2.25	4.17	3.22	156.86
(b) Bad debts written off	0.20	0.53	-	46.68	0.74
(c) Others	16.87	96.15	69.43	97.92	2.00
TOTAL (B)	14.40	108.39	141.52	107.31	327.21
Profit Before Tax	707.69	910.10	1,196.23	1,598.42	1,696.89
Prior Period Adjustments			-	-	-
Provision for Taxation	200.25	208.22	334.46	549.15	503.13
Profit after Tax	507.45	701.88	861.78	1,049.26	1,193.76
APPROPRIATIONS					
(a) Interim dividends paid during the year	134.17	157.10	68.00	113.52	159.05
(b) Proposed final dividend	-	-	-	113.49	159.05
(c) Dividend distribution tax	27.31	31.98	13.84	46.66	65.39
(d) Transfer to any Reserves or Other Accounts	-	-	10.39	13.86	3.46
(e) Others				-	
Balance of profit/ loss brought forward from last year	848.46	1,194.43	1,707.23	2,476.77	3,238.50
Balance carried forward to Balance Sheet	1,194.43	1,707.23	2,476.77	3,238.50	4,045.31

Note:

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- **Erstwhile DHFL General Insurance Co. Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 64)**

(₹ Crore)

PARTICULARS	IFFCO TOKIO				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	170.58	455.11	124.97	139.88	154.57
(a) Fire Insurance	42.03	55.08	2.89	33.28	83.18
(b) Marine Insurance	4.79	15.11	22.65	25.94	22.78
(c) Miscellaneous Insurance	123.75	384.92	99.43	80.67	48.61
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	66.08	105.71	128.57	134.88	164.11
(b) Profit on sale of investments	3.41	60.67	9.18	3.66	9.90
Less: Loss on sale of investments	-	-	-	-	-
OTHER INCOME	3.60	5.50	1.75	3.59	6.47
TOTAL (A)	243.67	626.99	264.46	282.00	335.05
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	-	-	-	40.00	45.00
(b) For doubtful debts	-	4.16	-	0.71	-
(c) Others	-	-	-	-	-
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	0.91	-	-	-	9.26
(b) Bad debts written off	-	-	-	-	13.04
(c) Others	2.82	3.28	6.68	6.06	-
TOTAL (B)	3.74	7.44	6.68	46.77	67.30
Profit Before Tax	239.93	619.55	257.78	235.24	267.75
Prior Period Adjustments			-	-	
Provision for Taxation	72.85	192.73	68.49	56.62	63.06
Profit after Tax	167.09	426.82	189.29	178.62	204.70
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) Others	-	-	-	-	-
Balance of profit/ loss brought forward from last year	565.42	732.51	1,159.33	1,348.62	1,527.24
Balance carried forward to Balance Sheet	732.51	1,159.33	1,348.62	1,527.24	1,731.94

Note:

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4. **Erstwhile DHFL General Insurance Co. Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 64)**

(₹ Crore)

PARTICULARS	KOTAK MAHINDRA				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	(16.05)	(44.03)	(39.27)	(41.84)	(38.11)
(a) Fire Insurance	-	1.56	0.39	(1.39)	(7.68)
(b) Marine Insurance	-	-	-	-	-
(c) Miscellaneous Insurance	(16.05)	(45.59)	(39.66)	(40.45)	(30.43)
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	2.98	7.20	6.72	7.56	9.61
(b) Profit on sale of investments	3.10	3.14	1.26	0.90	2.66
Less: Loss on sale of investments	0.00	0.13	0.27	0.41	0.80
OTHER INCOME	0.25	0.00	0.02	0.17	(0.05)
TOTAL (A)	(9.73)	(33.82)	(31.54)	(33.61)	(26.69)
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	-	-	-	-	-
(b) For doubtful debts“ ”	-	-	-	-	0.00
(c) Others	-	-	-	-	-
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	-	0.90	1.01	1.29	1.43
(b) Bad debts written off	-	-	-	-	-
(c) Others	-	-	-	-	0.00
TOTAL (B)	-	0.90	1.01	1.29	1.43
Profit Before Tax	(9.73)	(34.72)	(32.55)	(34.90)	(28.12)
Prior Period Adjustments	-	-	-	-	-
Provision for Taxation	-	-	-	-	-
Profit after Tax	(9.73)	(34.72)	(32.55)	(34.90)	(28.12)
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) Others	-	-	-	-	-
Balance of profit/ loss brought forward from last year	(0.27)	(10.00)	(44.72)	(77.27)	(112.17)
Balance carried forward to Balance Sheet	(10.00)	(44.72)	(77.27)	(112.17)	(140.02)

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- **Erstwhile DHFL General Insurance Co. Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 64)**

(₹ Crore)

PARTICULARS	LIBERTY GENERAL				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	(189.02)	(210.36)	(165.58)	(86.02)	(33.06)
(a) Fire Insurance	(7.33)	(11.52)	(4.90)	(14.46)	6.77
(b) Marine Insurance	(2.01)	(3.68)	(4.06)	(7.45)	4.71
(c) Miscellaneous Insurance	(179.67)	(195.16)	(156.62)	(64.11)	(44.53)
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	21.86	18.85	20.15	29.60	41.47
(b) Profit on sale of investments	0.31	1.30	0.85	0.77	0.94
Less: Loss on sale of investments	-	-	-	-	-
OTHER INCOME	-	-	-	-	-
TOTAL (A)	(166.85)	(190.22)	(144.58)	(55.66)	9.35
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	-	-	-	-	-
(b) For doubtful debts	-	-	2.86	5.24	-
(c) Others	-	-	-	-	-
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	4.35	-	-	-	-
(b) Bad debts written off	-	-	-	-	-
(c) Others	-	4.50	6.21	77.57	118.96
TOTAL (B)	4.35	4.50	9.07	82.81	118.96
Profit Before Tax	(171.20)	(194.72)	(153.65)	(138.47)	(109.60)
Prior Period Adjustments	-	-	-	-	-
Provision for Taxation	-	-	-	-	-
Profit after Tax	(171.20)	(194.72)	(153.65)	(138.47)	(109.60)
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) Others	-	-	-	-	-
Balance of profit/ loss brought forward from last year	(293.88)	(465.08)	(659.80)	(813.45)	(951.91)
Balance carried forward to Balance Sheet	(465.08)	(659.80)	(813.45)	(951.91)	(1,061.51)

Note:

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- **Erstwhile DHFL General Insurance Co. Ltd.

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**TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 64)**

(₹ Crore)

PARTICULARS	MAGMA HDI				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	(24.60)	(10.84)	(11.32)	(8.75)	7.79
(a) Fire Insurance	(2.76)	(3.56)	(16.19)	(19.87)	(27.72)
(b) Marine Insurance	(2.14)	(4.37)	(3.70)	(5.14)	(4.10)
(c) Miscellaneous Insurance	(19.70)	(2.92)	8.57	16.26	39.61
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	16.68	17.60	17.65	13.07	17.22
(b) Profit on sale of investments	1.49	2.02	1.35	1.21	7.08
Less: Loss on sale of investments	-	-	-	-	0.07
OTHER INCOME	-	-	-	-	0.16
TOTAL (A)	(6.43)	8.78	7.69	5.53	32.18
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	-	-	-	-	18.69
(b) For doubtful debts	-	-	-	0.09	0.07
(c) Others	-	-	-	0.02	(0.01)
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	-	1.34	-	0.74	2.16
(b) Bad debts written off	-	0.13	-	-	-
(c) Others	0.15	0.14	1.62	12.88	9.52
TOTAL (B)	0.15	1.61	1.62	13.74	30.44
Profit Before Tax	(6.58)	7.17	6.06	(8.20)	1.74
Prior Period Adjustments			-	-	-
Provision for Taxation	5.27	0.87	1.16	(9.64)	7.75
Profit after Tax	(11.85)	6.30	4.91	1.43	(6.01)
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) Others	-	-	-	-	-
Balance of profit/ loss brought forward from last year	(26.90)	(38.75)	(32.45)	(27.54)	(26.10)
Balance carried forward to Balance Sheet	(38.75)	(32.45)	(27.54)	(26.10)	(32.12)

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- **Erstwhile DHFL General Insurance Co. Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 64)**

(₹ Crore)

PARTICULARS	NAVI**		
	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	(21.42)	(31.76)	(48.19)
(a) Fire Insurance	(14.52)	9.93	24.13
(b) Marine Insurance	-	-	-
(c) Miscellaneous Insurance	(6.91)	(41.69)	(72.33)
INCOME FROM INVESTMENTS			
(a) Interest, Dividend & Rent – Gross	9.13	7.76	2.53
(b) Profit on sale of investments	1.65	0.49	0.13
Less: Loss on sale of investments	-	-	-
OTHER INCOME	-	0.05	0.01
TOTAL (A)	(10.64)	(23.46)	(45.52)
PROVISIONS (Other than taxation)			
(a) For diminution in the value of investments	-	3.73	15.01
(b) For doubtful debts	-	-	-
(c) Others	-	-	-
OTHER EXPENSES			
(a) Expenses other than those related to Insurance Business	0.47	-	-
(b) Bad debts written off	-	-	-
(c) Others	3.04	1.64	10.52
TOTAL (B)	3.51	5.37	25.53
Profit Before Tax	(14.15)	(28.83)	(71.05)
Prior Period Adjustments	-	-	-
Provision for Taxation	-	-	-
Profit after Tax	(14.15)	(28.83)	(71.05)
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) Others	-	-	-
Balance of profit/ loss brought forward from last year	(9.02)	(23.17)	(52.00)
Balance carried forward to Balance Sheet	(23.17)	(52.00)	(123.05)

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4. **Erstwhile DHFL General Insurance Co. Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 64)**

(₹ Crore)

PARTICULARS	RAHEJA QBE				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	(2.17)	(3.61)	(5.25)	(13.93)	(10.79)
(a) Fire Insurance	0.16	(0.73)	1.89	0.79	0.56
(b) Marine Insurance	0.00	0.01	0.02	0.04	0.03
(c) Miscellaneous Insurance	(2.33)	(2.89)	(7.16)	(14.75)	(11.38)
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	17.44	14.28	13.18	11.73	8.42
(b) Profit on sale of investments	0.69	0.52	0.45	0.41	0.47
Less: Loss on sale of investments	-	-	0.12	-	-
OTHER INCOME	0.05	0.01	0.09	0.16	(0.06)
TOTAL (A)	16.00	11.20	8.36	(1.62)	(1.96)
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	-	-	-	5.00	15.00
(b) For doubtful debts“ ”	-	-	-	-	-
(c) Others	-	-	-	-	-
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	1.26	1.31	1.56	2.18	4.73
(b) Bad debts written off	-	-	0.05	0.36	(0.00)
(c) Others	0.23	5.96	5.04	12.74	43.80
TOTAL (B)	1.48	7.27	6.66	20.28	63.52
Profit Before Tax	14.52	3.93	1.71	(21.90)	(65.47)
Prior Period Adjustments			-	-	-
Provision for Taxation	4.13	1.25	0.60	(1.55)	(3.36)
Profit after Tax	10.39	2.68	1.11	(20.35)	(62.11)
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) Others	-	-	-	-	-
Balance of profit/ loss brought forward from last year	9.78	20.17	22.85	23.95	3.60
Balance carried forward to Balance Sheet	20.17	22.85	23.95	3.60	(58.51)

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- **Erstwhile DHFL General Insurance Co. Ltd.

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**TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 64)**

(₹ Crore)

PARTICULARS	RELIANCE				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	0.18	51.44	121.94	161.92	431.06
(a) Fire Insurance	23.61	4.35	15.96	21.94	128.70
(b) Marine Insurance	(15.91)	7.21	3.71	(4.13)	1.49
(c) Miscellaneous Insurance	(7.52)	39.88	102.27	144.12	300.87
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	86.70	77.02	80.16	101.97	103.94
(b) Profit on sale of investments	18.09	23.99	8.71	6.45	22.40
Less: Loss on sale of investments	0.09	1.75	1.34	0.92	1.30
OTHER INCOME	0.66	0.96	2.10	6.10	3.01
TOTAL (A)	105.54	151.65	211.57	275.53	559.11
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	-	-	-	24.50	21.23
(b) For doubtful debts	1.91	1.64	12.28	1.68	25.73
(c) Others	-	-	-	-	1.24
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	3.66	4.66	8.18	-	31.98
(b) Bad debts written off	0.03	0.24	2.72	-	-
(c) Others	0.86	14.77	23.38	37.32	179.56
TOTAL (B)	6.46	21.31	46.56	63.50	259.73
Profit Before Tax	99.08	130.34	165.00	212.02	299.38
Prior Period Adjustments	-	-	-	-	-
Provision for Taxation	-	-	-	-	40.02
Profit after Tax	99.08	130.34	165.00	212.02	259.36
APPROPRIATIONS					
(a) Interim dividends paid during the year	-	-	-	-	-
(b) Proposed final dividend	-	-	6.29	12.58	12.58
(c) Dividend distribution tax	-	-	1.28	2.59	2.59
(d) Transfer to any Reserves or Other Accounts	-	-	12.78	6.39	1.60
(e) Others	-	-	-	-	-
Balance of profit/ loss brought forward from last year	(818.81)	99.08	229.43	374.08	564.55
Balance carried forward to Balance Sheet	99.08	229.43	374.08	564.55	807.15

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- **Erstwhile DHFL General Insurance Co. Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 64)**

(₹ Crore)

PARTICULARS	ROYAL SUNDARAM				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	(9.90)	8.66	68.41	118.51	65.24
(a) Fire Insurance	14.70	14.45	11.89	4.77	12.05
(b) Marine Insurance	0.96	3.72	4.42	(1.32)	3.24
(c) Miscellaneous Insurance	(25.46)	(9.51)	52.11	115.06	49.95
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	44.01	47.01	60.82	77.38	74.22
(b) Profit on sale of investments	5.60	13.11	10.79	6.83	8.91
Less: Loss on sale of investments	2.29	0.11	0.66	1.68	1.46
OTHER INCOME	(0.29)	(0.89)	0.36	0.11	0.10
TOTAL (A)	37.23	67.78	139.73	201.14	147.00
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	-	-	-	-	-
(b) For doubtful debts“ ”	-	-	-	3.04	2.58
(c) Others	-	-	-	1.97	22.55
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	-	-	-	-	-
(b) Bad debts written off	-	-	-	-	65.33
(c) Others	1.11	4.99	13.70	14.12	15.24
TOTAL (B)	1.11	4.99	13.70	19.13	105.71
Profit Before Tax	36.12	62.79	126.02	182.01	41.30
Prior Period Adjustments			-	-	-
Provision for Taxation	9.45	19.74	42.73	60.81	16.75
Profit after Tax	26.66	43.05	83.30	121.20	24.55
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) Others	-	-	-	-	-
Balance of profit/ loss brought forward from last year	167.52	194.18	237.23	320.53	441.73
Balance carried forward to Balance Sheet	194.18	237.23	320.53	441.73	466.28

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- **Erstwhile DHFL General Insurance Co. Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 64)**

(₹ Crore)

PARTICULARS	SBI GENERAL				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	(186.99)	110.12	377.29	362.02	474.93
(a) Fire Insurance	(36.07)	174.79	331.12	190.89	313.96
(b) Marine Insurance	(5.90)	(3.04)	(1.11)	(5.29)	(0.47)
(c) Miscellaneous Insurance	(145.02)	(61.63)	47.28	176.42	161.44
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	61.91	74.32	100.18	107.29	117.84
(b) Profit on sale of investments	5.12	7.22	9.69	19.12	38.46
Less: Loss on sale of investments	-	0.04	0.12	3.26	40.20
OTHER INCOME	0.12	2.41	0.71	1.14	0.24
TOTAL (A)	(119.84)	194.03	487.75	486.31	591.27
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	-	0.38	2.88	13.11	(12.41)
(b) For doubtful debts“ ”	-	-	-	-	6.56
(c) Others	-	-	-	-	-
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	-	-	-	-	-
(b) Bad debts written off	-	-	-	-	0.23
(c) Others	0.25	41.00	62.48	3.41	32.49
TOTAL (B)	0.25	41.38	65.36	16.52	26.87
Profit Before Tax	(120.10)	152.66	422.39	469.79	564.40
Prior Period Adjustments			-	-	-
Provision for Taxation	-	-	26.69	135.80	152.64
Profit after Tax	(120.10)	152.66	395.69	333.99	411.76
APPROPRIATIONS					
(a) Interim dividends paid during the year	-	-	-	-	21.55
(b) Proposed final dividend	-	-	-	-	-
(c) Dividend distribution tax	-	-	-	4.43	-
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-
(e) Others	-	-	-	-	-
Balance of profit/ loss brought forward from last year	(482.04)	(602.14)	(449.48)	(53.78)	275.78
Balance carried forward to Balance Sheet	(602.14)	(449.48)	(53.78)	275.78	665.99

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- **Erstwhile DHFL General Insurance Co. Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 64)**

(₹ Crore)

PARTICULARS	SHRIRAM				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	267.19	261.16	500.99	954.44	908.00
(a) Fire Insurance	7.55	12.60	18.56	11.57	19.89
(b) Marine Insurance	0.28	(0.15)	0.53	0.83	1.26
(c) Miscellaneous Insurance	259.36	248.71	481.91	942.04	886.84
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	54.63	48.97	47.97	49.70	104.92
(b) Profit on sale of investments	-	0.00	25.24	0.47	30.66
Less: Loss on sale of investments	-	-	-	-	-
OTHER INCOME	0.22	(1.08)	-	(1.00)	(2.30)
TOTAL (A)	322.04	309.05	574.20	1,003.60	1,041.27
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	-	-	-	-	-
(b) For doubtful debts	-	0.33	0.15	0.20	0.19
(c) Others	-	-	-	-	-
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	0.52	0.78	0.76	0.84	1.53
(b) Bad debts written off	-	-	-	-	-
(c) Others	-	-	-	2.50	38.50
TOTAL (B)	0.52	1.12	0.91	3.54	40.22
Profit Before Tax	321.52	307.94	573.29	1,000.06	1,001.05
Prior Period Adjustments			-	-	-
Provision for Taxation	101.62	87.74	173.28	337.26	259.78
Profit after Tax	219.89	220.19	400.01	662.80	741.28
APPROPRIATIONS					
(a) Interim dividends paid during the year	25.83	25.85	82.80	97.13	283.21
(b) Proposed final dividend	19.89	-	19.91	16.82	287.58
(c) Dividend distribution tax	9.31	5.26	20.91	23.42	117.33
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-
(e) Others	-	-	-	-	-
Balance of profit/ loss brought forward from last year	527.70	692.57	881.65	1,158.05	1,683.47
Balance carried forward to Balance Sheet	692.57	881.65	1,158.05	1,683.47	1,736.63

Note:

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4. **Erstwhile DHFL General Insurance Co. Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 64)**

(₹ Crore)

PARTICULARS	TATA AIG				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	(58.29)	34.57	111.27	32.85	315.58
(a) Fire Insurance	18.84	(17.53)	(47.71)	(91.80)	34.07
(b) Marine Insurance	(7.64)	43.00	10.06	(10.08)	28.21
(c) Miscellaneous Insurance	(69.48)	9.10	148.92	134.73	253.30
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	72.77	81.14	92.89	122.16	166.61
(b) Profit on sale of investments	21.78	22.82	25.39	20.92	39.47
Less: Loss on sale of investments	2.43	3.34	5.33	10.67	23.77
OTHER INCOME	4.05	(2.71)	4.75	0.66	0.35
TOTAL (A)	37.89	132.48	228.96	165.92	498.23
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	-	-	-	-	-
(b) For doubtful debts	1.03	4.99	2.35	5.23	(11.72)
(c) Others	-	-	-	-	-
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	8.40	7.47	7.07	11.06	11.24
(b) Bad debts written off	(0.17)	-	-	-	21.63
(c) Others	0.20	1.59	15.17	15.52	20.87
TOTAL (B)	9.46	14.05	24.59	31.81	42.02
Profit Before Tax	28.43	118.43	204.37	134.11	456.21
Prior Period Adjustments			-	-	-
Provision for Taxation	8.45	-	47.66	22.03	121.61
Profit after Tax	19.98	118.43	156.71	112.08	334.61
APPROPRIATIONS					
(a) Interim dividends paid during the year	-	-	-	-	-
(b) Proposed final dividend	-	-	-	-	-
(c) Dividend distribution tax	-	-	-	-	-
(d) Transfer to any Reserves or Other Accounts	-	44.50	-	-	-
(e) Others	-	-	-	-	-
Balance of profit/ loss brought forward from last year	314.67	334.65	408.58	565.28	677.37
Balance carried forward to Balance Sheet	334.65	408.58	565.28	677.37	1,011.97

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.
4. **Erstwhile DHFL General Insurance Co. Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 64)**

(₹ Crore)

PARTICULARS	UNIVERSAL SOMPO				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	18.18	53.43	391.50	185.98	154.29
(a) Fire Insurance	5.24	32.41	34.16	32.30	32.10
(b) Marine Insurance	0.84	5.08	0.20	0.99	3.49
(c) Miscellaneous Insurance	12.10	15.94	357.13	152.69	118.70
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	23.74	27.65	37.76	29.95	53.18
(b) Profit on sale of investments	1.77	5.60	3.92	1.82	3.74
Less: Loss on sale of investments	0.40	0.03	0.06	2.29	4.14
OTHER INCOME	(0.47)	(0.71)	(1.43)	(0.72)	(2.34)
TOTAL (A)	42.82	85.93	431.69	214.74	204.73
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	-	-	-	-	-
(b) For doubtful debts	-	-	-	-	-
(c) Others	-	-	2.11	-	5.66
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	-	-	-	-	-
(b) Bad debts written off	-	-	-	-	-
(c) Others	0.79	35.49	-	8.03	-
TOTAL (B)	0.79	35.49	2.11	8.03	5.66
Profit Before Tax	42.03	50.44	429.57	206.71	199.07
Prior Period Adjustments			-	-	-
Provision for Taxation	(1.63)	1.46	133.02	71.17	48.06
Profit after Tax	43.66	48.98	296.56	135.54	151.01
APPROPRIATIONS					
(a) Interim dividends paid during the year	-	-	-	-	-
(b) Proposed final dividend	-	-	-	-	25.77
(c) Dividend distribution tax	-	-	-	-	5.30
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-
(e) Others	-	-	-	-	-
Balance of profit/ loss brought forward from last year	(174.89)	(131.23)	(82.24)	214.31	349.85
Balance carried forward to Balance Sheet	(131.23)	(82.24)	214.31	349.85	469.79

Note:

- Figures in brackets indicates negative values
- Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
- *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.
- **Erstwhile DHFL General Insurance Co. Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 64: PRIVATE SECTOR GENERAL INSURERS - SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20) (Contd... 64)**

(₹ Crore)

PARTICULARS	TOTAL				
	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	816.24	2,537.58	4,273.21	4,416.43	6,163.10
(a) Fire Insurance	274.31	497.99	589.67	397.98	801.09
(b) Marine Insurance	(37.47)	83.16	97.16	(80.01)	82.33
(c) Miscellaneous Insurance	579.49	1,956.43	3,586.38	4,098.46	5,279.68
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	912.72	1,096.95	1,364.01	1,628.26	1,859.85
(b) Profit on sale of investments	178.68	329.91	334.94	246.29	448.18
Less: Loss on sale of investments	9.95	21.40	72.63	54.33	132.75
OTHER INCOME	26.59	13.49	18.68	36.69	15.74
TOTAL (A)	1,924.37	3,956.54	5,918.22	6,273.36	8,354.12
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	-	0.38	15.37	340.25	557.09
(b) For doubtful debts	3.46	34.50	86.78	5.85	229.32
(c) Others	(3.54)	(3.94)	0.23	(1.01)	29.57
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	38.92	54.63	79.49	98.04	265.24
(b) Bad debts written off	0.12	1.25	69.84	47.05	183.08
(c) Others	30.64	325.06	394.64	465.05	1,123.87
TOTAL (B)	69.60	411.88	646.36	955.22	2,388.17
Profit Before Tax	1,854.77	3,544.66	5,271.87	5,318.13	5,965.96
Prior Period Adjustments	-	-	-	-	-
Provision for Taxation	672.90	948.21	1,473.54	1,733.73	1,929.27
Profit after Tax	1,181.87	2,596.45	3,798.33	3,584.40	4,036.69
APPROPRIATIONS					
(a) Interim dividends paid during the year	160.00	182.95	271.81	457.10	574.04
(b) Proposed final dividend	19.89	-	44.13	160.82	484.97
(c) Dividend distribution tax	36.62	37.24	64.32	131.44	213.25
(d) Transfer to any Reserves or Other Accounts	100.00	54.22	192.89	139.97	107.49
(e) Others	-	-	-	-	-
Balance of profit/ loss brought forward from last year	1,111.41	2,795.58	5,598.37	8,823.55	11,518.63
Balance carried forward to Balance Sheet	2,795.58	5,117.61	8,823.55	11,518.63	14,175.82

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.
4. **Erstwhile DHFL General Insurance Co. Ltd.

TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020)

(₹ Crore)

PARTICULARS	ACKO GENERAL		
	2018	2019	2020
SOURCES OF FUNDS			
SHARE CAPITAL	136.00	236.00	546.00
SHARE APPLICATION MONEY	-	-	-
RESERVES AND SURPLUS	-	-	-
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT	0.01	0.01	0.00
BORROWINGS	-	-	-
TOTAL	136.01	236.01	546.00
APPLICATION OF FUNDS			
INVESTMENTS	118.11	210.81	420.54
LOANS	-	-	-
FIXED ASSETS	0.94	1.67	7.34
DEFERRED TAX ASSET/(LIABILITY)	-	-	-
CURRENT ASSETS			
Cash and Bank Balances	2.14	7.80	13.47
Advances and Other Assets	7.12	23.66	92.53
Sub-Total (A)	9.25	31.46	106.00
CURRENT LIABILITIES	3.48	100.38	244.39
PROVISIONS	0.78	53.89	77.61
Sub-Total (B)	4.27	154.27	322.00
NET CURRENT ASSETS (C) = (A - B)	4.99	(122.81)	(216.00)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	11.97	146.34	334.12
TOTAL	136.01	236.01	546.00

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the balance sheet of erstwhile HDFC Ergo is as on 31.12.2016.
4. **Erstwhile DHFL General Insurance Co. Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020) (Contd... 65)**

(₹ Crore)

PARTICULARS	BAJAJ ALLIANZ				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	110.23	110.23	110.23	110.23	110.23
SHARE APPLICATION MONEY	-	-	-	-	-
RESERVES AND SURPLUS	2,679.48	3,407.32	4,328.56	4,975.53	5,841
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT	-	17.08	27.57	78.25	(309.55)
BORROWINGS	-	-	-	-	-
TOTAL	2,789.71	3,534.63	4,466.36	5,164.01	5,642.11
APPLICATION OF FUNDS					
INVESTMENTS	8,934.64	10,272.75	13,990.69	16,786.44	18,304.56
LOANS	-	-	-	-	-
FIXED ASSETS	273.07	296.56	312.27	344.39	429.56
DEFERRED TAX ASSET/(LIABILITY)	63.36	64.28	53.14	154.31	63.80
CURRENT ASSETS					
Cash and Bank Balances	276.53	556.36	832.22	455.76	575.97
Advances and Other Assets	961.19	1,538.89	1,749.31	1,983.86	2,491.83
Sub-Total (A)	1,237.72	2,095.25	2,581.53	2,439.62	3,067.80
CURRENT LIABILITIES	5,119.83	6,232.58	8,817.55	10,076.52	11,973.22
PROVISIONS	2,599.24	2,961.63	3,653.71	4,484.23	4,250.38
Sub-Total (B)	7,719.07	9,194.21	12,471.26	14,560.75	16,223.60
NET CURRENT ASSETS (C) = (A - B)	(6,481.35)	(7,098.96)	(9,889.73)	(12,121.13)	(13,155.81)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	-	-	-	-	-
TOTAL	2,789.71	3,534.63	4,466.36	5,164.01	5,642.11

Note:

1. *Figures in brackets indicates negative values*
2. *Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.*
3. **Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.*
4. ***Erstwhile DHFL General Insurance Co. Ltd.*

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020) (Contd... 65)**

(₹ Crore)

PARTICULARS	BHARTI AXA				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	1,571.45	1,621.45	1,621.45	1,621.45	2,005.98
SHARE APPLICATION MONEY	-	-	-	-	-
RESERVES AND SURPLUS	172.02	172.02	172.02	172.02	172.02
CREDIT/[DEBIT] FAIR VALUE					
CHANGE ACCOUNT	0.92	1.63	5.76	(3.40)	(0.47)
BORROWINGS	-	-	220.00	220.00	255.00
TOTAL	1,744.38	1,795.10	2,019.23	2,010.06	2,432.53
APPLICATION OF FUNDS					
INVESTMENTS	2,841.20	2,872.19	3,211.45	3,884.25	4,765.26
LOANS	-	-	-	-	-
FIXED ASSETS	14.66	11.29	20.54	19.97	18.53
DEFERRED TAX ASSET/(LIABILITY)	-	-	-	-	-
CURRENT ASSETS					
Cash and Bank Balances	42.50	56.47	118.43	114.95	244.88
Advances and Other Assets	265.07	245.31	521.83	614.43	774.64
Sub-Total (A)	307.57	301.78	640.26	729.38	1,019.52
CURRENT LIABILITIES	1,909.05	1,982.77	2,488.86	3,133.76	3,949.29
PROVISIONS	564.43	590.44	639.84	762.43	937.76
Sub-Total (B)	2,473.47	2,573.22	3,128.71	3,896.19	4,887.06
NET CURRENT ASSETS "(C) = (A - B)	(2,165.91)	(2,271.44)	(2,488.45)	(3,166.81)	(3,867.54)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	1,054.42	1,183.06	1,275.69	1,272.65	1,516.28
TOTAL	1,744.38	1,795.10	2,019.23	2,010.06	2,432.53

Note:

1. *Figures in brackets indicates negative values*
2. *Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.*
3. **Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.*
4. ***Erstwhile DHFL General Insurance Co. Ltd.*

TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020) (Contd... 65)

(₹ Crore)

PARTICULARS	CHOLAMANDALAM				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	298.81	298.81	298.81	298.81	298.81
SHARE APPLICATION MONEY	-	-	-	-	-
RESERVES AND SURPLUS	568.15	776.30	997.32	1,154.65	1,304.09
CREDIT/[DEBIT] FAIR VALUE					
CHANGE ACCOUNT	(14.10)	20.34	14.20	14.45	(28.81)
BORROWINGS	-	-	100.00	100.00	100.00
TOTAL	852.86	1,095.45	1,410.33	1,567.90	1,674.08
APPLICATION OF FUNDS					
INVESTMENTS	3,860.72	4,904.84	6,362.68	7,596.10	9,078.46
LOANS	-	-	-	-	-
FIXED ASSETS	61.52	69.14	70.31	68.70	72.36
DEFERRED TAX ASSET/(LIABILITY)	50.74	69.32	77.30	162.34	160.18
CURRENT ASSETS					
Cash and Bank Balances	28.97	40.03	62.72	63.83	41.53
Advances and Other Assets	423.89	722.14	1,198.48	1,203.35	1,189.40
Sub-Total (A)	452.86	762.17	1,261.21	1,267.18	1,230.92
CURRENT LIABILITIES	2,309.99	3,123.37	4,398.68	5,259.26	6,619.44
PROVISIONS	1,263.00	1,586.65	1,962.48	2,267.15	2,248.40
Sub-Total (B)	3,572.99	4,710.02	6,361.17	7,526.41	8,867.84
NET CURRENT ASSETS "(C) = (A - B)	(3,120.14)	(3,947.85)	(5,099.96)	(6,259.23)	(7,636.92)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) "	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	-	-	-	-	-
TOTAL	852.86	1,095.45	1,410.33	1,567.90	1,674.08

Note:

- Figures in brackets indicates negative values
- Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
- *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.
- **Erstwhile DHFL General Insurance Co. Ltd.

TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020) (Contd... 65)

(₹ Crore)

PARTICULARS	EDLEWEISS		
	2018	2019	2020
SOURCES OF FUNDS			
SHARE CAPITAL	170.00	208.00	308.00
SHARE APPLICATION MONEY	-	-	-
RESERVES AND SURPLUS	-	-	-
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT	(0.21)	(0.73)	(2.28)
BORROWINGS	-	-	-
TOTAL	169.79	207.27	305.72
APPLICATION OF FUNDS			
INVESTMENTS	136.63	202.59	303.07
LOANS	-	-	-
FIXED ASSETS	7.88	11.18	12.13
DEFERRED TAX ASSET/(LIABILITY)	-	-	-
CURRENT ASSETS			
Cash and Bank Balances	2.06	4.90	4.55
Advances and Other Assets	13.07	40.68	44.81
Sub-Total (A)	15.13	45.58	49.36
CURRENT LIABILITIES			
PROVISIONS	0.60	52.97	99.21
Sub-Total (B)	19.40	139.27	242.32
NET CURRENT ASSETS C) = (A - B) (4.27)	(93.69)	(192.96)	
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) "	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	29.55	87.19	183.48
TOTAL	169.79	207.27	305.72

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the balance sheet of erstwhile HDFC Ergo is as on 31.12.2016.
4. **Erstwhile DHFL General Insurance Co. Ltd.

**TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020) (Contd... 65)**

(₹ Crore)

PARTICULARS	FUTURE GENERALI				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	710.00	809.80	809.80	809.80	904.80
SHARE APPLICATION MONEY	-	-	-	-	12.75
RESERVES AND SURPLUS	-	-	-	0.82	86.54
CREDIT/[DEBIT] FAIR VALUE					
CHANGE ACCOUNT	(2.05)	4.89	(6.01)	(7.30)	(23.16)
BORROWINGS	-	-	-	-	-
TOTAL	707.95	814.70	803.79	803.32	980.93
APPLICATION OF FUNDS					
INVESTMENTS	2,021.95	2,483.55	2,992.03	3,628.53	4,325.95
LOANS	-	-	-	-	-
FIXED ASSETS	17.42	16.27	16.58	16.89	19.80
DEFERRED TAX ASSET/(LIABILITY)	-	-	-	48.59	33.84
CURRENT ASSETS					
Cash and Bank Balances	62.24	88.26	114.34	64.08	213.57
Advances and Other Assets	312.78	427.33	412.94	708.46	870.60
Sub-Total (A)	375.02	515.59	527.29	772.54	1,084.17
CURRENT LIABILITIES	1,421.35	1,818.81	2,037.34	2,698.46	3,295.00
PROVISIONS	545.47	599.48	833.71	985.91	1,187.83
Sub-Total (B)	1,966.82	2,418.29	2,871.05	3,684.37	4,482.83
NET CURRENT ASSETS "(C) = (A - B) "	(1,591.80)	(1,902.70)	(2,343.76)	(2,911.83)	(3,398.66)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) "	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	260.37	217.58	138.95	21.13	-
TOTAL	707.95	814.70	803.79	803.32	980.93

Note:

- Figures in brackets indicates negative values
- Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
- *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.
- **Erstwhile DHFL General Insurance Co. Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020) (Contd... 65)**

(₹ Crore)

PARTICULARS	GO DIGIT		
	2018	2019	2020
SOURCES OF FUNDS			
SHARE CAPITAL	350.00	674.57	816.84
SHARE APPLICATION MONEY	-	-	-
RESERVES AND SURPLUS	-	151.80	836.25
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT	0.03	(0.18)	(17.69)
BORROWINGS	-	-	-
TOTAL	350.03	826.19	1,635.41
APPLICATION OF FUNDS			
INVESTMENTS	333.44	1,452.41	3,475.56
LOANS	-	-	-
FIXED ASSETS	5.09	14.66	87.44
DEFERRED TAX ASSET/(LIABILITY)	(0.23)	-	-
CURRENT ASSETS			
Cash and Bank Balances	34.15	112.96	74.25
Advances and Other Assets	32.34	177.32	255.82
Sub-Total (A)	66.49	290.28	330.08
CURRENT LIABILITIES	62.32	750.22	1,930.41
PROVISIONS	68.80	527.94	849.51
Sub-Total (B)	131.12	1,278.16	2,779.92
NET CURRENT ASSETS (C) = (A - B)	(64.63)	(987.87)	(2,449.84)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	76.35	347.00	522.24
TOTAL	350.03	826.19	1,635.41

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the balance sheet of erstwhile HDFC Ergo is as on 31.12.2016.
4. **Erstwhile DHFL General Insurance Co. Ltd.

**TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020) (Contd... 65)**

(₹ Crore)

PARTICULARS	HDFC ERGO*				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	705.00	600.47	605.07	605.42	605.84
SHARE APPLICATION MONEY	-	-	-	-	-
RESERVES AND SURPLUS	-	884.37	1,156.04	1,376.97	1,828.40
CREDIT/[DEBIT] FAIR VALUE					
CHANGE ACCOUNT	0.31	50.93	19.41	(27.48)	(75.60)
BORROWINGS	-	350.00	350.00	350.00	350.00
TOTAL	705.31	1,885.77	2,130.52	2,304.91	2,708.64
APPLICATION OF FUNDS "					
INVESTMENTS	595.11	6,932.32	8,158.76	9,104.01	11,501.79
LOANS	-	-	-	-	-
FIXED ASSETS	14.41	148.84	209.50	213.51	243.01
DEFERRED TAX ASSET/(LIABILITY)	-	-	(3.63)	51.76	44.98
CURRENT ASSETS					
Cash and Bank Balances	24.13	202.00	437.04	388.33	732.35
Advances and Other Assets	89.01	1,500.45	1,549.22	1,771.34	2,244.37
Sub-Total (A)	113.15	1,702.45	1,986.27	2,159.67	2,976.72
CURRENT LIABILITIES	352.95	5,070.31	5,933.96	6,375.15	8,916.16
PROVISIONS	227.43	1,827.54	2,286.42	2,848.88	3,141.71
Sub-Total (B)	580.38	6,897.85	8,220.38	9,224.03	12,057.86
NET CURRENT ASSETS (C) = (A - B)	(467.23)	(5,195.40)	(6,234.11)	(7,064.37)	(9,081.14)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) "	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	563.01	-	-	-	-
TOTAL	705.31	1,885.77	2,130.52	2,304.91	2,708.64

Note:

- Figures in brackets indicates negative values
- Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
- *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.
- **Erstwhile DHFL General Insurance Co. Ltd.

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**TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020) (Contd... 65)**

(₹ Crore)

PARTICULARS	ICICI LOMBARD				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	447.54	451.15	453.95	454.31	454.47
SHARE APPLICATION MONEY	-	1.28	-	-	0.21
RESERVES AND SURPLUS	2,728.11	3,274.14	4,087.21	4,866.15	5,679.57
CREDIT/[DEBIT] FAIR VALUE					
CHANGE ACCOUNT	309.01	677.24	733.87	338.42	(428.63)
BORROWINGS	-	485.00	485.00	485.00	485.00
TOTAL	3,484.66	4,888.81	5,760.03	6,143.88	6,190.62
APPLICATION OF FUNDS					
INVESTMENTS	11,562.52	15,078.90	18,192.67	22,230.82	26,326.73
LOANS	-	-	-	-	-
FIXED ASSETS	383.14	382.67	405.99	465.23	676.58
DEFERRED TAX ASSET/(LIABILITY)	134.19	87.23	211.41	301.26	306.31
CURRENT ASSETS					
Cash and Bank Balances	194.80	194.04	591.82	401.65	32.64
Advances and Other Assets	3,401.15	7,608.04	10,347.78	10,003.66	9,699.84
Sub-Total (A)	3,595.96	7,802.08	10,939.59	10,405.31	9,732.47
CURRENT LIABILITIES	9,075.37	14,913.58	19,511.23	21,622.84	24,979.80
PROVISIONS	3,115.78	3,548.49	4,478.39	5,635.90	5,871.66
Sub-Total (B)	12,191.15	18,462.06	23,989.62	27,258.74	30,851.47
NET CURRENT ASSETS (C) = (A - B)	(8,595.19)	(10,659.98)	(13,050.03)	(16,853.43)	(21,119.00)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	-	-	-	-	-
TOTAL	3,484.66	4,888.81	5,760.03	6,143.88	6,190.62

Note:

1. *Figures in brackets indicates negative values*
2. *Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.*
3. **Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.*
4. ***Erstwhile DHFL General Insurance Co. Ltd.*

TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020) (Contd... 65)

(₹ Crore)

PARTICULARS	IFFCO TOKIO				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	269.32	269.32	269.32	274.22	274.22
SHARE APPLICATION MONEY	-	-	-	-	-
RESERVES AND SURPLUS	989.51	1,416.33	1,605.61	1,979.34	2,184.04
CREDIT/[DEBIT] FAIR VALUE					
CHANGE ACCOUNT	(0.65)	(0.19)	(0.58)	(0.84)	(2.60)
BORROWINGS	-	-	-	-	-
TOTAL	1,258.18	1,685.46	1,874.36	2,252.71	2,455.65
APPLICATION OF FUNDS					
INVESTMENTS	4,111.08	6,561.69	7,148.48	8,909.58	9,677.52
LOANS	-	-	-	-	-
FIXED ASSETS	22.07	30.15	33.07	58.51	66.05
DEFERRED TAX ASSET/(LIABILITY)	16.33	24.57	16.85	38.46	43.38
CURRENT ASSETS					
Cash and Bank Balances	813.94	129.28	189.36	72.93	369.96
Advances and Other Assets	568.66	451.23	1,169.96	990.40	2,304.79
Sub-Total (A)	1,382.60	580.51	1,359.32	1,063.33	2,674.75
CURRENT LIABILITIES	2,765.18	4,048.18	4,802.99	5,778.77	7,856.60
PROVISIONS	1,508.72	1,463.28	1,880.37	2,038.39	2,149.44
Sub-Total (B)	4,273.90	5,511.46	6,683.36	7,817.16	10,006.04
NET CURRENT ASSETS (C) = (A - B)	(2,891.29)	(4,930.95)	(5,324.05)	(6,753.83)	(7,331.30)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	-	-	-	-	-
TOTAL	1,258.18	1,685.46	1,874.36	2,252.71	2,455.65

Note:

- Figures in brackets indicates negative values
- Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
- *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.
- **Erstwhile DHFL General Insurance Co. Ltd.

TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020) (Contd... 65)

(₹ Crore)

PARTICULARS	KOTAK MAHINDRA				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	135.00	135.00	175.00	220.00	305.00
SHARE APPLICATION MONEY	-	-	-	-	-
RESERVES AND SURPLUS	-	-	-	-	-
CREDIT/[DEBIT] FAIR VALUE	-	-	-	-	-
CHANGE ACCOUNT	-	-	-	0.53	(5.17)
BORROWINGS	-	-	-	-	-
TOTAL	135.00	135.00	175.00	220.53	299.83
APPLICATION OF FUNDS					
INVESTMENTS	114.43	147.16	248.86	414.82	676.59
LOANS	-	-	-	-	-
FIXED ASSETS	13.63	13.67	10.30	7.13	7.67
DEFERRED TAX ASSET/(LIABILITY)	-	-	-	-	-
CURRENT ASSETS					
Cash and Bank Balances	0.41	3.27	9.53	12.59	7.72
Advances and Other Assets	10.08	9.65	21.65	33.40	46.30
Sub-Total (A)	10.49	12.92	31.18	45.99	54.02
CURRENT LIABILITIES	9.83	35.34	96.89	192.42	318.66
PROVISIONS	3.70	48.14	95.73	167.16	260.08
Sub-Total (B)	13.53	83.47	192.62	359.58	578.74
NET CURRENT ASSETS (C) = (A - B)	(3.04)	(70.56)	(161.43)	(313.59)	(524.72)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) "	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	9.99	44.72	77.27	112.17	140.29
TOTAL	135.00	135.00	175.00	220.53	299.83

Note:

- Figures in brackets indicates negative values
- Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
- *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.
- **Erstwhile DHFL General Insurance Co. Ltd.

**TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020) (Contd... 65)**

(₹ Crore)

PARTICULARS	LIBERTY GENERAL				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	679.35	984.35	1,084.60	1,085.23	1,085.98
SHARE APPLICATION MONEY	-	-	-	-	-
RESERVES AND SURPLUS	-	-	99.75	349.13	648.37
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT	0.04	0.04	0.10	0.17	0.06
BORROWINGS	-	-	-	-	-
TOTAL	679.39	984.39	1,184.45	1,434.52	1,734.41
APPLICATION OF FUNDS					
INVESTMENTS	503.35	813.03	1,133.31	1,817.07	2,695.03
LOANS	-	-	-	-	-
FIXED ASSETS	24.37	25.18	25.47	26.08	24.65
DEFERRED TAX ASSET/(LIABILITY)	-	-	-	-	-
CURRENT ASSETS					
Cash and Bank Balances	31.16	40.23	48.87	41.91	27.07
Advances and Other Assets	51.14	85.25	130.76	162.61	251.88
Sub-Total (A)	82.30	125.47	179.64	204.52	278.95
CURRENT LIABILITIES	215.89	374.11	573.92	984.42	1,571.44
PROVISIONS	179.81	264.98	393.49	580.65	754.29
Sub-Total (B)	395.70	639.09	967.41	1,565.07	2,325.73
NET CURRENT ASSETS "(C) = (A - B) "	(313.40)	(513.62)	(787.77)	(1,360.55)	(2,046.78)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	465.08	659.80	813.45	951.91	1,061.51
TOTAL	679.39	984.39	1,184.45	1,434.52	1,734.41

Note:

- Figures in brackets indicates negative values
- Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
- *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.
- **Erstwhile DHFL General Insurance Co. Ltd.

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**TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020) (Contd... 65)**

(₹ Crore)

PARTICULARS	MAGMA HDI				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	112.50	112.50	112.50	125.00	143.75
SHARE APPLICATION MONEY	-	-	-	75.00	53.19
RESERVES AND SURPLUS	145.50	145.50	145.50	183.00	240.39
CREDIT/[DEBIT] FAIR VALUE					
CHANGE ACCOUNT	0.04	0.04	0.17	0.01	0.12
BORROWINGS	0.09	0.36	0.30	0.62	0.84
TOTAL	258.14	258.40	258.47	383.63	438.30
APPLICATION OF FUNDS					
INVESTMENTS	866.38	900.41	1,137.12	1,462.29	2,284.81
LOANS	-	-	-	5.98	4.50
FIXED ASSETS	6.20	14.97	17.04	26.99	26.96
DEFERRED TAX ASSET/(LIABILITY)	9.95	9.95	9.95	28.29	20.42
CURRENT ASSETS					
Cash and Bank Balances	11.54	16.81	26.18	114.22	13.68
Advances and Other Assets	63.81	107.55	81.46	184.64	163.81
Sub-Total (A)	75.34	124.36	107.64	298.86	177.50
CURRENT LIABILITIES	561.38	646.93	822.45	1,112.01	1,645.65
PROVISIONS	177.10	176.81	218.37	352.86	462.35
Sub-Total (B)	738.48	823.73	1,040.82	1,464.88	2,108.00
NET CURRENT ASSETS "(C) = (A - B) "	(663.14)	(699.37)	(933.18)	(1,166.02)	(1,930.50)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) "	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	38.75	32.45	27.54	26.10	32.12
TOTAL	258.14	258.40	258.47	383.63	438.30

Note:

1. *Figures in brackets indicates negative values*
2. *Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.*
3. **Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.*
4. ***Erstwhile DHFL General Insurance Co. Ltd.*

TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020) (Contd... 65)

(₹ Crore)

PARTICULARS	NAVI**		
	2018	2019	2020
SOURCES OF FUNDS			
SHARE CAPITAL	190.05	190.05	310.05
SHARE APPLICATION MONEY	-	-	-
RESERVES AND SURPLUS	-	-	-
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT	0.01	0.01	0.01
BORROWINGS	-	-	-
TOTAL	190.06	190.06	310.06
APPLICATION OF FUNDS			
INVESTMENTS	225.06	204.87	316.88
LOANS	-	-	-
FIXED ASSETS	83.77	53.80	53.84
DEFERRED TAX ASSET/(LIABILITY)	-	-	-
CURRENT ASSETS			
Cash and Bank Balances	3.47	8.52	5.22
Advances and Other Assets	13.09	58.94	26.58
Sub-Total (A)	16.56	67.46	31.80
CURRENT LIABILITIES	100.55	75.80	114.75
PROVISIONS	57.95	112.27	100.76
Sub-Total (B)	158.49	188.06	215.50
NET CURRENT ASSETS (C) = (A - B)	(141.94)	(120.60)	(183.71)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	23.17	52.00	123.05
TOTAL	190.06	190.06	310.06

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the balance sheet of erstwhile HDFC Ergo is as on 31.12.2016.
4. **Erstwhile DHFL General Insurance Co. Ltd.

TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020) (Contd... 65)

(₹ Crore)

PARTICULARS	RAHEJA QBE				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	207.00	207.00	207.00	207.00	207.00
SHARE APPLICATION MONEY	-	-	-	-	-
RESERVES AND SURPLUS	20.17	22.85	23.95	3.60	-
CREDIT/[DEBIT] FAIR VALUE					
CHANGE ACCOUNT	0.22	0.21	0.10	0.28	0.29
BORROWINGS	-	-	-	-	-
TOTAL	227.39	230.05	231.05	210.88	207.29
APPLICATION OF FUNDS "					
INVESTMENTS	255.67	292.86	346.35	411.78	465.30
LOANS	-	-	-	-	-
FIXED ASSETS	0.45	1.06	2.44	1.97	4.26
DEFERRED TAX ASSET/(LIABILITY)	1.26	1.21	1.24	2.79	6.15
CURRENT ASSETS					
Cash and Bank Balances	1.54	3.36	4.96	7.56	17.64
Advances and Other Assets	15.72	23.04	28.13	30.67	30.12
Sub-Total (A)	17.26	26.39	33.09	38.23	47.77
CURRENT LIABILITIES	23.95	54.60	99.14	174.12	271.22
PROVISIONS	23.30	36.86	52.93	69.78	103.49
Sub-Total (B)	47.25	91.46	152.06	243.90	374.70
NET CURRENT ASSETS (C) = (A - B) "	(30.00)	(65.07)	(118.97)	(205.67)	(326.94)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) "	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	-	-	-	-	58.51
TOTAL	227.39	230.05	231.05	210.88	207.29

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.
4. **Erstwhile DHFL General Insurance Co. Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020) (Contd... 65)**

(₹ Crore)

PARTICULARS	RELIANCE				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	122.77	125.77	251.55	251.55	251.55
SHARE APPLICATION MONEY	90.00	-	-	-	-
RESERVES AND SURPLUS	904.56	1,121.91	1,153.56	1,350.42	1,594.62
CREDIT/[DEBIT] FAIR VALUE					
CHANGE ACCOUNT	(13.95)	9.23	(7.82)	(35.73)	(98.51)
BORROWINGS	-	230.00	230.00	230.00	230.00
TOTAL	1,103.38	1,486.91	1,627.29	1,796.25	1,977.66
APPLICATION OF FUNDS					
INVESTMENTS	5,381.37	6,724.27	7,998.86	9,401.72	10,821.60
LOANS	-	-	-	-	-
FIXED ASSETS	33.92	32.17	36.13	33.49	41.19
DEFERRED TAX ASSET/(LIABILITY)	37.27	37.27	37.27	37.27	37.27
CURRENT ASSETS					
Cash and Bank Balances	101.30	173.86	337.32	162.41	92.07
Advances and Other Assets	739.18	707.44	937.68	1,149.86	1,794.35
Sub-Total (A)	840.48	881.29	1,275.00	1,312.27	1,886.41
CURRENT LIABILITIES	4,264.86	5,118.44	6,343.61	7,453.08	9,406.11
PROVISIONS	924.81	1,069.66	1,376.36	1,535.43	1,402.71
Sub-Total (B)	5,189.67	6,188.09	7,719.97	8,988.51	10,808.82
NET CURRENT ASSETS "(C) = (A - B) "	(4,349.18)	(5,306.80)	(6,444.97)	(7,676.24)	(8,922.40)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) "	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	-	-	-	-	-
TOTAL	1,103.38	1,486.91	1,627.29	1,796.25	1,977.66

Note:

- Figures in brackets indicates negative values
- Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
- *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.
- **Erstwhile DHFL General Insurance Co. Ltd.

TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020) (Contd... 65)

(₹ Crore)

PARTICULARS	ROYAL SUNDARAM				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	315.00	331.00	449.00	449.00	449.00
SHARE APPLICATION MONEY	-	-	-	-	-
RESERVES AND SURPLUS	258.18	315.23	575.53	696.73	721.28
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT	(2.24)	10.46	(0.77)	(11.68)	(107.47)
BORROWINGS	-	100.00	100.00	100.00	100.00
TOTAL	570.94	756.68	1,123.76	1,234.05	1,162.81
APPLICATION OF FUNDS					
INVESTMENTS	2,715.60	3,364.59	4,292.20	5,075.50	5,745.05
LOANS	-	-	-	-	-
FIXED ASSETS	32.69	28.60	28.06	30.89	31.43
DEFERRED TAX ASSET/(LIABILITY)	34.39	24.00	34.63	29.02	28.47
CURRENT ASSETS					
Cash and Bank Balances	58.18	77.44	65.53	73.49	59.48
Advances and Other Assets	203.10	231.07	350.94	571.33	906.55
Sub-Total (A)	261.28	308.51	416.47	644.83	966.03
CURRENT LIABILITIES	1,628.61	1,942.06	2,530.03	3,405.00	4,391.78
PROVISIONS	844.41	1,026.95	1,117.57	1,141.18	1,216.38
Sub-Total (B)	2,473.02	2,969.01	3,647.60	4,546.18	5,608.16
NET CURRENT ASSETS “(C) = (A - B)	(2,211.74)	(2,660.51)	(3,231.13)	(3,901.35)	(4,642.13)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	-	-	-	-	-
TOTAL	570.94	756.68	1,123.76	1,234.05	1,162.81

Note:

- Figures in brackets indicates negative values
- Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
- *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.
- **Erstwhile DHFL General Insurance Co. Ltd.

TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020) (Contd... 65)

(₹ Crore)

PARTICULARS	SBI GENERAL				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	203.00	215.50	215.50	215.50	215.50
SHARE APPLICATION MONEY	-	-	-	-	-
RESERVES AND SURPLUS	1,120.10	1,332.60	1,332.60	1,608.38	1,998.59
CREDIT/[DEBIT] FAIR VALUE					
CHANGE ACCOUNT	(4.01)	(0.83)	(7.49)	(3.40)	(83.31)
BORROWINGS	-	-	-	-	-
TOTAL	1,319.09	1,547.27	1,540.61	1,820.48	2,130.78
APPLICATION OF FUNDS					
INVESTMENTS	3,300.61	4,365.60	5,292.19	6,356.57	7,426.97
LOANS	-	-	-	-	-
FIXED ASSETS	53.09	37.34	56.21	90.98	111.67
DEFERRED TAX ASSET/(LIABILITY)	-	-	36.58	42.22	16.60
CURRENT ASSETS					
Cash and Bank Balances	57.38	34.03	39.02	183.11	212.11
Advances and Other Assets	212.28	309.84	501.47	704.34	1,527.43
Sub-Total (A)	269.67	343.87	540.49	887.44	1,739.54
CURRENT LIABILITIES	1,388.87	1,975.67	2,879.74	3,825.94	4,773.64
PROVISIONS	1,517.53	1,673.35	1,558.91	1,730.79	2,390.36
Sub-Total (B)	2,906.40	3,649.02	4,438.65	5,556.73	7,164.00
NET CURRENT ASSETS (C) = (A - B)	(2,636.74)	(3,305.15)	(3,898.16)	(4,669.28)	(5,424.46)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) "	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	602.14	449.48	53.78	-	-
TOTAL	1,319.09	1,547.27	1,540.61	1,820.48	2,130.78

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.
4. **Erstwhile DHFL General Insurance Co. Ltd.

**TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020) (Contd... 65)**

(₹ Crore)

PARTICULARS	SHRIRAM				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	258.29	258.63	258.74	259.08	259.16
SHARE APPLICATION MONEY	-	-	-	-	-
RESERVES AND SURPLUS	692.70	881.81	1,158.22	1,683.66	1,736.83
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT	(0.03)	2.18	(7.35)	(3.38)	(32.51)
BORROWINGS	-	-	-	-	-
TOTAL	950.97	1,142.62	1,409.61	1,939.36	1,963.48
APPLICATION OF FUNDS“ "					
INVESTMENTS	6,019.71	6,715.88	7,876.48	8,938.28	9,509.99
LOANS	-	-	-	-	-
FIXED ASSETS	48.52	49.07	49.18	50.24	49.22
DEFERRED TAX ASSET/(LIABILITY)	24.77	30.40	41.55	49.23	29.18
CURRENT ASSETS					
Cash and Bank Balances	20.87	33.16	110.09	56.02	33.44
Advances and Other Assets	281.82	390.85	335.05	380.68	526.76
Sub-Total (A)	302.69	424.01	445.14	436.70	560.21
CURRENT LIABILITIES	4,538.80	5,085.69	5,860.37	6,297.67	6,919.44
PROVISIONS	905.93	991.05	1,142.38	1,237.42	1,265.68
Sub-Total (B)	5,444.73	6,076.74	7,002.75	7,535.09	8,185.11
NET CURRENT ASSETS (C) = (A - B)	(5,142.04)	(5,652.73)	(6,557.60)	(7,098.39)	(7,624.91)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) "	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	-	-	-	-	-
TOTAL	950.97	1,142.62	1,409.61	1,939.36	1,963.48

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.
4. **Erstwhile DHFL General Insurance Co. Ltd.

TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020) (Contd... 65)

(₹ Crore)

PARTICULARS	TATA AIG				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	632.50	632.50	732.50	907.50	994.46
SHARE APPLICATION MONEY	-	-	-	-	-
RESERVES AND SURPLUS	432.27	550.70	807.41	1,094.49	1,542.14
CREDIT/[DEBIT] FAIR VALUE					
CHANGE ACCOUNT	(17.45)	57.88	49.87	35.82	(326.79)
BORROWINGS	-	178.00	178.00	178.00	363.00
TOTAL	1,047.32	1,419.08	1,767.78	2,215.81	2,572.80
APPLICATION OF FUNDS					
INVESTMENTS	3,684.40	4,851.14	6,621.18	10,050.48	11,893.08
LOANS	-	-	-	-	-
FIXED ASSETS	98.08	109.21	156.74	193.13	207.08
DEFERRED TAX ASSET/(LIABILITY)	-	22.44	32.98	34.64	(3.79)
CURRENT ASSETS					
Cash and Bank Balances	116.26	234.14	511.66	292.04	349.46
Advances and Other Assets	445.91	669.66	708.80	1,842.20	1,067.90
Sub-Total (A)	562.17	903.79	1,220.46	2,134.23	1,417.36
CURRENT LIABILITIES	2,160.92	2,823.53	3,999.09	7,467.56	8,307.56
PROVISIONS	1,136.42	1,643.97	2,264.48	2,729.11	2,633.36
Sub-Total (B)	3,297.34	4,467.50	6,263.57	10,196.67	10,940.92
NET CURRENT ASSETS (C) = (A - B)	(2,735.17)	(3,563.71)	(5,043.11)	(8,062.44)	(9,523.56)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) "	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	-	-	-	-	-
TOTAL	1,047.32	1,419.08	1,767.78	2,215.81	2,572.80

Note:

- Figures in brackets indicates negative values
- Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
- *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.
- **Erstwhile DHFL General Insurance Co. Ltd.

**TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020) (Contd... 65)**

(₹ Crore)

PARTICULARS	UNIVERSAL SOMPO				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	350.00	350.00	368.18	368.18	368.18
SHARE APPLICATION MONEY	-	-	-	-	-
RESERVES AND SURPLUS	85.80	85.80	381.93	517.47	637.41
CREDIT/[DEBIT] FAIR VALUE					
CHANGE ACCOUNT	(2.51)	(0.30)	(1.99)	1.03	(7.10)
BORROWINGS	-	-	-	-	-
TOTAL	433.29	435.50	748.12	886.68	998.49
APPLICATION OF FUNDS					
INVESTMENTS	1,086.37	1,625.93	2,150.18	2,343.99	3,020.07
LOANS	-	-	-	-	-
FIXED ASSETS	25.31	27.74	44.71	39.86	40.40
DEFERRED TAX ASSET/(LIABILITY)	3.14	1.68	1.05	(0.68)	1.16
CURRENT ASSETS					
Cash and Bank Balances	84.08	86.33	137.42	59.99	83.84
Advances and Other Assets	465.56	690.25	803.85	1,012.17	582.21
Sub-Total (A)	549.64	776.58	941.27	1,072.16	666.05
CURRENT LIABILITIES	1,012.76	1,726.80	1,799.02	1,938.81	1,939.71
PROVISIONS	349.64	351.88	590.08	629.84	789.49
Sub-Total (B)	1,362.40	2,078.68	2,389.10	2,568.65	2,729.20
NET CURRENT ASSETS (C) = (A - B)	(812.77)	(1,302.10)	(1,447.83)	(1,496.50)	(2,063.15)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) "	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	131.23	82.24	-	-	-
TOTAL	433.29	435.50	748.12	886.68	998.49

Note:

- Figures in brackets indicates negative values
- Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
- *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.
- **Erstwhile DHFL General Insurance Co. Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 65: PRIVATE SECTOR GENERAL INSURERS - BALANCE SHEET
(As at 31st March) (2016 to 2020) (Contd... 65)**

(₹ Crore)

PARTICULARS	TOTAL				
	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	7,666.38	8,113.94	8,869.24	9,570.88	10,914.81
SHARE APPLICATION MONEY	90.00	1.28	-	75.00	66.16
RESERVES AND SURPLUS	11,327.85	15,488.46	18,025.22	22,164.16	27,051.95
CREDIT/[DEBIT] FAIR VALUE					
CHANGE ACCOUNT	235.40	861.15	818.88	374.86	(1,549.19)
BORROWINGS	0.09	1,693.36	1,663.30	1,663.62	1,883.84
TOTAL	19,319.73	26,158.19	29,376.64	33,848.52	38,367.58
APPLICATION OF FUNDS					
INVESTMENTS	61,968.25	85,066.37	97,966.73	120,482.91	143,034.79
LOANS	-	-	-	5.98	4.50
FIXED ASSETS	1,257.08	1,428.35	1,592.21	1,769.25	2,231.17
DEFERRED TAX ASSET/(LIABILITY)	365.77	367.68	550.09	979.50	787.94
CURRENT ASSETS					
Cash and Bank Balances	2,064.72	2,123.50	3,678.34	2,699.04	3,204.89
Advances and Other Assets	9,015.44	17,024.23	20,914.94	23,648.00	26,892.52
Sub-Total (A)	11,080.16	19,147.74	24,593.28	26,347.04	30,097.41
CURRENT LIABILITIES	41,172.99	61,059.91	73,180.04	88,808.48	109,567.37
PROVISIONS	17,303.53	21,461.36	24,673.35	29,944.17	32,192.46
Sub-Total (B)	58,476.52	82,521.27	97,853.39	118,752.65	141,759.83
NET CURRENT ASSETS (C) = (A - B)	(47,396.36)	(63,373.53)	(73,260.11)	(92,405.62)	(111,662.42)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	3,124.99	2,669.32	2,527.72	3,016.49	3,971.61
TOTAL	19,319.73	26,158.19	29,376.64	33,848.52	38,367.58

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. *Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HDFC Ergo is for 9 months i.e. up to 31.12.2016.
4. **Erstwhile DHFL General Insurance Co. Ltd.

TABLE 66:
ECGC LTD.: POLICYHOLDERS ACCOUNT (2015-16 to 2019-20)

(₹ Crore)

Particulars	2015-16	2016-17	2017-18	2018-19	2019-20
Premiums earned (Net)	978.94	871.57	839.24	854.42	831.16
Profit/ Loss on sale/redemption of Investments	1.05	9.98	29.70	26.42	25.90
Interest, Dividend & Rent – Gross	351.08	371.59	391.48	466.65	491.35
Others	4.33	2.48	3.85	(29.28)	(53.48)
TOTAL (A)	1335.41	1255.62	1264.27	1318.21	1294.93
Claims Incurred (Net)	1000.63	1056.65	1138.59	1141.16	958.62
Commission	(67.71)	(70.05)	(58.10)	(51.56)	(37.16)
Operating Expenses related to Insurance Business	185.57	199.12	192.78	243.05	267.63
Other Premium Deficiency	110.20	(68.20)	121.05	28.33	18.92
TOTAL (B)	1228.68	1117.52	1394.32	1360.98	1208.02
Operating Profit/(Loss) C= (A - B)	106.73	138.10	(130.05)	(42.77)	86.91
Transfer to Shareholders' Account	106.73	138.10	(130.05)	(42.77)	86.91

Note:

1. Figures in brackets indicate negative values

2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

TABLE 67: ECGC Ltd. - SHAREHOLDERS ACCOUNT (2015-16 to 2019-20)

(₹ Crore)

PARTICULARS	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	106.73	138.10	(130.05)	(42.77)	86.91
(a) Fire Insurance	-	-	-	-	-
(b) Marine Insurance	-	-	-	-	-
(c) Miscellaneous Insurance	106.73	138.10	(130.05)	(42.77)	86.91
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	243.97	247.72	239.94	274.06	341.45
(b) Profit on sale of investments	0.73	6.65	18.20	22.57	28.17
Less: Loss on sale of investments	-	0.00	-	7.05	10.17
OTHER INCOME	38.53	17.63	3.21	91.47	4.21
TOTAL (A)	389.96	410.11	131.31	338.29	450.57
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	0.02	(0.02)	-	-	-
(b) For doubtful debts	0.21	0.20	1.52	-	-
(c) Others	-	-	-	13.44	32.28
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	2.37	2.44	-	10.45	18.27
(b) Bad debts written off	-	-	-	-	-
(c) Others	-	-	-	-	-
TOTAL (B)	2.60	2.62	1.52	23.90	50.55
Profit Before Tax	387.36	407.49	129.79	314.39	400.02
Prior Period Adjustments			0.49	1.19	0.05
Provision for Taxation	111.13	125.35	55.01	68.81	76.13
Profit after Tax	276.23	282.14	74.29	244.38	323.84
APPROPRIATIONS					
(a) Interim dividends paid during the year	-	-	-	-	-
(b) Proposed final dividend	65.00	72.50	-	-	-
(c) Dividend distribution tax	13.23	14.76	-	-	-
(d) Transfer to any Reserves or Other Accounts	197.99	194.88	67.92	244.38	323.84
(e) Others	-	-	6.37	-	-
Balance of profit/ loss brought forward from last year	-	-	-	-	-
Balance carried forward to Balance Sheet	-	-	-	-	-

Note:

1. Figures in brackets indicate negative values

2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

TABLE 68:
ECGC LTD.- BALANCE SHEET (As on 31st March)

(₹ Crore)

PARTICULARS	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	1,300.00	1,450.00	1,500.00	2000.00	2500.00
SHARE APPLICATION MONEY	-	-	-	-	300.00
RESERVES AND SURPLUS	1,979.35	2,169.19	2,237.11	2463.41	2714.92
CREDIT/[DEBIT] FAIR VALUE					
CHANGE ACCOUNT	94.31	302.30	320.37	333.72	(98.05)
BORROWINGS	-	-	-	-	-
TOTAL	3,373.65	3,921.49	4,057.48	4797.13	5416.86
APPLICATION OF FUNDS					
INVESTMENTS	6713.37	7891.73	8306.94	10033.05	11044.63
LOANS	-	-	-	-	-
FIXED ASSETS	195.28	233.00	231.06	270.85	293.49
DEFERRED TAX ASSET/(LIABILITY)	56.45	19.36	21.93	30.70	41.29
CURRENT ASSETS					
Cash and Bank Balances	597.29	451.62	512.52	652.00	1100.83
Advances and Other Assets	1,336.71	1,179.45	1,369.62	853.90	942.73
Sub-Total (A)	1,934.00	1,631.06	1,882.14	1505.90	2043.57
CURRENT LIABILITIES	4,811.31	5,239.07	5,740.59	6296.49	7187.19
PROVISIONS	714.12	614.59	644.00	746.87	818.93
Sub-Total (B)	5,525.44	5,853.66	6,384.59	7043.36	8006.11
NET CURRENT ASSETS (C) = (A - B) "	(3,591.44)	(4,222.60)	(4,502.45)	(5537.47)	(5962.55)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	-	-	-	-	-
TOTAL	3,373.65	3,921.49	4,057.48	4797.13	5416.86

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 69: AGRICULTURE INSURANCE COMPANY OF INDIA LTD.:
POLICYHOLDERS ACCOUNT (2015-16 to 2019-20)**

(₹ Crore))

PARTICULARS	2015-16	2016-17	2017-18	2018-19	2019-20
Premiums earned (Net)	1,862.23	2,002.98	1,779.52	1,651.66	1,846.31
Profit/ Loss on sale/redemption of Investments	0.85	0.18	4.00	0.30	3.88
Interest, Dividend & Rent – Gross	235.76	268.19	317.93	317.20	372.17
Other Income (Net of Other Expenses)	1.89	(1.45)	44.07	11.74	51.07
TOTAL (A)	2,100.73	2,269.90	2,145.53	1,980.89	2,273.42
Claims Incurred (Net)	1,855.94	2,399.22	1,819.23	1,523.64	2,131.09
Commission	(149.60)	(594.49)	(540.51)	(263.33)	(265.85)
Operating Expenses related to Insurance Business	115.90	166.67	163.41	213.25	284.29
Premium Deficiency	(21.67)	-	-	-	-
TOTAL (B)	1,800.56	1,971.39	1,442.13	1,473.55	2,149.52
Operating Profit/(Loss) C= (A - B)	300.16	298.51	703.40	507.34	123.90
Transfer to Shareholders' Account	300.16	298.51	703.40	507.34	123.90

Note:

1. Figures in brackets indicate negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 70: AIC OF INDIA LTD.- SHAREHOLDERS ACCOUNT
(2015-16 to 2019-20)**

(₹ Crore)

PARTICULARS	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	300.16	298.51	703.40	507.34	123.90
(a) Fire Insurance	-	-	-	-	-
(b) Marine Insurance	-	-	-	-	-
(c) Miscellaneous Insurance	300.16	298.51	703.40	507.34	123.90
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	170.51	188.61	157.71	189.27	128.80
(b) Profit on sale of investments	0.61	1.15	1.82	0.18	1.34
Less: Loss on sale of investments	-	1.02	0.08	-	-
OTHER INCOME	3.70	19.89	9.54	27.83	15.20
TOTAL (A)	474.98	507.13	872.39	724.62	269.25
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	-	-	-	-	-
(b) For doubtful debts	-	-	2.12	-	-
(c) Others	2.28	4.16	(18.07)	55.00	-
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	0.75	1.48	-	3.27	-
(b) Bad debts written off	-	-	-	-	-
(c) Others	8.32	14.41	8.49	11.45	15.64
TOTAL (B)	11.35	20.05	(7.46)	69.72	15.64
Profit Before Tax	463.63	487.08	879.85	654.90	253.61
Prior Period Adjustments	-	-	-	-	-
Provision for Taxation	156.69	163.31	284.18	214.57	76.91
Profit after Tax	306.94	323.77	595.67	440.33	176.70
APPROPRIATIONS					
(a) Interim dividends paid during the year	-	-	-	-	-
(b) Proposed final dividend	-	-	-	30.00	-
(c) Dividend distribution tax	-	-	-	6.17	-
(d) Transfer to any Reserves or Other Accounts	306.94	323.77	595.67	404.17	176.70
(e) Others	-	-	-	-	-
Balance of profit/ loss brought forward from last year	-	-	-	-	-
Balance carried forward to Balance Sheet	-	-	-	-	-

Note:

- Figures in brackets indicate negative values
- Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

TABLE 71: AIC OF INDIA LTD.- BALANCE SHEET (As on 31st March)

(₹ Crore)

Particulars	2016	2017	2018	2019	2020
SOURCES OF FUNDS					
SHARE CAPITAL	200.00	200.00	200.00	200.00	200.00
SHARE APPLICATION MONEY	-	-	-	-	-
RESERVES AND SURPLUS	2443.49	2767.26	3362.93	3767.10	3943.80
CREDIT/[DEBIT] FAIR VALUE					
CHANGE ACCOUNT	(17.68)	9.65	18.38	11.63	(58.74)
BORROWINGS	-	-	-	-	-
TOTAL	2625.81	2976.91	3581.31	3978.72	4085.06
APPLICATION OF FUNDS					
INVESTMENTS	6105.22	7487.52	7608.07	6974.54	7440.75
LOANS	3.78	4.90	9.39	12.05	14.01
FIXED ASSETS	57.45	104.83	230.41	279.56	250.77
DEFERRED TAX ASSET/(LIABILITY)	(1.94)	0.01	7.57	4.90	6.34
CURRENT ASSETS					
CASH AND BANK BALANCES	361.49	1270.25	2649.13	2466.36	6896.02
ADVANCES AND OTHER ASSETS	1025.77	2865.38	2929.38	2519.33	3368.09
SUB-TOTAL (A)	1387.27	4135.63	5578.50	4985.68	10264.12
CURRENT LIABILITIES	3770.76	7830.67	8869.32	7404.10	12770.54
PROVISIONS	1155.20	925.30	983.33	873.90	1120.39
SUB-TOTAL (B)	4925.97	8755.97	9852.65	8278.01	13890.93
NET CURRENT ASSETS “(C) = (A - B)	(3538.70)	(4620.35)	(4274.14)	(3292.32)	(3626.81)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	-	-	-	-	-
TOTAL	2625.81	2976.91	3581.31	3978.72	4085.06

Note:

- Figures in brackets indicates negative values
- Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**Table 72: Health Insurance (excluding Travel -Domestic/Overseas and Personal Accident)
Number of Policies, Number of Persons Covered & Gross Premium (2013-14)**

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

Insurers	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes & RSBY		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz				1836	1121	40362
Bharti AXA				2641	653	18491
CHOLA MS	3	1562	8586	5483	665	7681
Future Generali	1	81	9	746	376	10628
HDFC ERGO	17	1368	2995	906	1609	24972
ICICI Lombard	49	12218	20866	3404	2635	74503
IFFCO Tokio	116	9887	11007	802	833	12810
Liberty Videocon				61	44	419
L&T General	7	1776	1376	102	106	1504
Magma HDI						
Raheja QBE						
Reliance	70	11194	22526	712	505	14682
Royal Sundaram	0	1260	4154	478	356	2877
SBI General	0	0	0	385	109	713
Shriram General	0	0	0			
Tata AIG	15	1905	4792	3970	93	1231
Universal Sampo				2106	447	4844
Private Total	278	41251	76312	23632	9551	215716
National	31655	55264	62988	9711	770	132559
New India	26	6786	10385	5665	6427	172472
Oriental	58	1579	17226	4457	4358	90187
United India	24	43004	35483	137008	10598	153313
Public Total	31763	106633	126082	156841	22152	548531
Apollo Munich	15	156	777	603	662	19511
Cigna TTK	0	0	0			
Max Bupa	3	1046	789	1022	264	5445
Religare	8	1725	445	579	581	7901
Star Health	20	4477	3788	5302	455	8640
Standalone Health						
Insurers Total	46	7403	5799	7506	1962	41498
Grand Total	32087	155287	208193	187979	33665	80574

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**Table 72: Health Insurance (excluding Travel -Domestic/Overseas and Personal Accident)
Number of Policies, Number of Persons Covered & Gross Premium (2013-14) (Contd.. 72)**

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

Insurers	Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz	395077	1101	24258	12791	18	1356
Bharti AXA	17995	28	915			
CHOLA MS	46870	119	1799	39692	56	1337
Future Generali	11906	40	804	13577	22	679
HDFC ERGO	146116	348	8777	269967	228	21864
ICICI Lombard	109309	295	14128	488918	502	43153
IFFCO Tokio	35788	128	2200	57650	85	2202
Liberty Videocon						
L&T General	9047	26	832	11904	17	863
Magma HDI						
Raheja QBE				66	0.07	2
Reliance	59141	174	4442	37537	53	1703
Royal Sundaram	66205	186	4309	230174	365	10013
SBI General	9603	25	524	34343	12	880
Shriram General						
Tata AIG	46638	155	2975	61582	75	2310
Universal Sampo	102244	580	3478	32694	35	348
Private Total	1055939	3205	69439	1290895	1467	86711
National	177729	489	14259	1388616	4332	91164
New India	95981	336	9257	1491673	4908	138030
Oriental	576597	1614	45182	626030	1096	35004
United India	328128	886	20515	747216	2890	56048
Public Total	1178435	3325	89214	4253535	13226	320246
Apollo Munich	206616	686	29124	222061	375	16408
Cigna TTK	224	665	21	325	343	13
Max Bupa	130794	387	19539	72790	73	4979
Religare	35936	115	3909	31720	43	2748
Star Health	803843	2713	62642	522921	657	30523
Standalone Health Insurers Total	1177413	4565	115235	849817	1490	54672
Grand Total	3411787	11096	273887	6394247	16183	461629

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**Table 72: Health Insurance (excluding Travel -Domestic/Overseas and Personal Accident)
Number of Policies, Number of Persons Covered & Gross Premium (2013-14) (Contd.. 72)**

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

Insurers	Total		
	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz	409704	2240	65975
Bharti AXA	20636	681	19406
CHOLA MS	92048	2402	19404
Future Generali	26230	518	12121
HDFC ERGO	417006	3552	58608
ICICI Lombard	601680	15650	152650
IFFCO Tokio	94356	10933	28219
Liberty Videocon	61	44	419
L&T General	21060	1924	4575
Magma HDI			
Raheja QBE	66	0.07	2
Reliance	97460	11927	43352
Royal Sundaram	296857	2167	21354
SBI General	44331	146	2116
Shriram General			
Tata AIG	112205	2228	11307
Universal Sampo	137044	1061	8669
Private Total	2370744	55474	448178
National	1607711	60855	300970
New India	1593345	18457	330144
Oriental	1207142	8647	187599
United India	1212376	57378	265359
Public Total	5620574	145336	1084072
Apollo Munich	429295	1878	65821
Cigna TTK	549	1008	34
Max Bupa	204609	1769	30753
Religare	68243	2463	15004
Star Health	1332086	8302	105593
Standalone Health Insurers Total	2034782	15421	217204
Grand Total	10026100	216231	1749454

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**Table 72: Health Insurance (excluding Travel -Domestic/Overseas and Personal Accident)
Number of Policies, Number of Persons Covered & Gross Premium (2014-15) (Contd.. 72)**

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

Insurers	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes & RSBY		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz				2056	705	33213
Bharti AXA				2107	1124	15301
CHOLA MS	9	1874	3180	8666	1012	10534
Future Generali	8	1373	979	925	307	10487
HDFC ERGO		2818	-100	813	381	8910
ICICI Lombard	88	8180	14475	3074	1717	50255
IFFCO Tokio	57	12259	7440	1000	1379	21578
Liberty Videocon				343	180	3679
L&T General	8	606	385	87	42	480
Magma HDI						
Raheja QBE						
Reliance	50	17668	27107	667	486	12921
Royal Sundaram	7	1757	2117	516	703	5356
SBI General				908	637	9768
Shriram General						
Tata AIG	38	1526	3401	573	331	1929
Universal Sampo				3801	900	7629
Private Total	265	48061	58984	25536	9903	192039
National	29501	73430	94323	10061	5051	154078
New India	82	23223	43893	11964	9405	188099
Oriental	35	15442	5289	166131	4854	113378
United India	41	46869	36358	84649	17261	196549
Public Total	29659	158964	179864	272805	36571	652103
Apollo Munich			-6	735	786	22785
Cigna TTK				1	0	232
Max Bupa	3	1046	124	267	204	2778
Religare	8	1869	811	1260	384	9912
Star Health	17	4426	2762	5392	454	9994
Standalone Health Insurers Total	28	7341	3691	7655	1828	45700
Grand Total	29952	214366	242539	305996	48301	889843

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**Table 72: Health Insurance (excluding Travel -Domestic/Overseas and Personal Accident)
Number of Policies, Number of Persons Covered & Gross Premium (2014-15) (Contd.. 72)**

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

Insurers	Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz	238117	465	16921	168693	472	12873
Bharti AXA	18152	34	821			
CHOLA MS	52811	147	2279	29937	46	1294
Future Generali	14829	49	1041	13604	23	810
HDFC ERGO	168157	413	15027	273341	236	26499
ICICI Lombard	106515	304	15633	551607	557	54498
IFFCO Tokio	55240	237	3709	59096	92	2405
Liberty Videocon	111	0	10	120	0	6
L&T General	24321	73	1932	24490	35	1940
Magma HDI				1	0.001	0.05
Raheja QBE				58	0.06	1
Reliance	56444	175	3335	27079	30	1345
Royal Sundaram	68010	190	4636	123972	236	8327
SBI General	1264	4	97	3851	4	74
Shriram General						
Tata AIG	143850	214	4064	141177	89	2371
Universal Sampo	158001	892	5387	20606	22	256
Private Total	1105822	3198	74891	1437632	1840	112700
National	220487	686	17502	1448917	4208	107728
New India	628937	2045	57962	989626	2321	103025
Oriental	687945	1935	55594	487493	825	30312
United India	330580	924	27623	767005	2973	56488
Public Total	1867949	5590	158680	3693041	10327	297554
Apollo Munich	261576	833	32918	221708	349	19319
Cigna TTK	9560	29	1210	8083	9	681
Max Bupa	159372	466	28459	72341	72	5844
Religare	65751	209	7884	61742	71	7225
Star Health	1048105	1698	91170	580575	675	38703
Standalone Health Insurers Total	1544364	3234	161642	944449	1176	71773
Grand Total	4518135	12022	395213	6075122	13343	482026

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**Table 72: Health Insurance (excluding Travel -Domestic/Overseas and Personal Accident)
Number of Policies, Number of Persons Covered & Gross Premium (2014-15) (Contd.. 72)**

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

Insurers	Total		
	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz	408866	1641	63007
Bharti AXA	20259	1158	16122
CHOLA MS	91423	3079	17286
Future Generali	29366	1752	13316
HDFC ERGO	442311	3848	50336
ICICI Lombard	661284	10758	134862
IFFCO Tokio	115393	13967	35133
Liberty Videocon	574	180	3695
L&T General	48906	755	4736
Magma HDI	1	0.00	0.05
Raheja QBE	58	0.06	1
Reliance	84240	18359	44708
Royal Sundaram	192505	2886	20436
SBI General	6023	645	9940
Shriram General			
Tata AIG	285638	2160	11765
Universal Sampo	182408	1814	13272
Private Total	2569255	63002	438615
National	1708966	83374	373631
New India	1630609	36994	392979
Oriental	1341604	23056	204573
United India	1182275	68027	317018
Public Total	5863454	211451	1288201
Apollo Munich	484019	1968	75016
Cigna TTK	17644	38	2124
Max Bupa	231983	1788	37206
Religare	128761	2533	25832
Star Health	1634089	7252	142629
Standalone Health Insurers Total	2496496	13579	282806
Grand Total	10929205	288032	2009622

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**Table 72: Health Insurance (excluding Travel -Domestic/Overseas and Personal Accident)
Number of Policies, Number of Persons Covered & Gross Premium (2015-16) (Contd.. 72)**

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

Insurers	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes & RSBY		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz				2211	1210	36882
Bharti AXA				1474	282	7394
CHOLA MS	9	1874	1141	11332	1447	15519
Future Generali		3976	594	868	297	11231
HDFC ERGO		71		1257	348	10333
ICICI Lombard	52	19200	3489	3497	2518	62437
IFFCO Tokio	28	5226	7536	982	1606	26639
Kotak General						
Liberty Videocon				424	223	5548
L&T General	8	606	702	84	89	961
Magma HDI						
Raheja QBE						
Reliance	34	17074	25813	898	1878	18321
Royal Sundaram				576	388	6700
SBI General				3860	2137	20611
Shriram General						
Tata AIG	10	1526	3567	1574	423	3543
Universal Sampo				3873	762	7184
Private Total	141	49552	42841	32910	13608	233304
National	21	75493	86903	10021	5262	182105
New India	106	62039	67200	14726	10508	245391
Oriental	8	2469	1435	223061	5410	160471
United India	142	79670	47041	99502	19706	270817
Public Total	277	219671	202578	347310	40886	858784
Apollo Munich				1036	1090	29800
Cigna TTK				5	9	5421
Max Bupa	3	1046	425	135	317	3852
Religare	0	86	26	1728	635	16760
Star Health	12	2917	1534	5444	496	14131
Standalone Health Insurers Total	15	4049	1985	8348	2546	69964
Grand Total	433	273272	247404	388568	57039	1162052

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**Table 72: Health Insurance (excluding Travel -Domestic/Overseas and Personal Accident)
Number of Policies, Number of Persons Covered & Gross Premium (2015-16) (Contd.. 72)**

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

Insurers	Individual Family Floater			Individual Other than Family Floater		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz	170740	500	14978	262597	457	20765
Bharti AXA				19528	36	924
CHOLA MS	40043	136	2099	26723	37	1477
Future Generali	16105	65	1389	14028	27	954
HDFC ERGO	172931	435	18179	282337	244	28630
ICICI Lombard	109928	315	17350	653053	664	58491
IFFCO Tokio	81819	317	5890	60868	85	2784
Kotak General	56	0.16	5	71	0.08	4
Liberty Videocon	1436	4	162	4088	4	186
L&T General	37294	113	2564	33148	45	2329
Magma HDI				1	0.001	0.05
Raheja QBE				84	0.08	2
Reliance	52724	162	4858	25581	27	1974
Royal Sundaram	71419	184	5199	109832	230	7757
SBI General	2649	16	238	20821	26	709
Shriram General						
Tata AIG	102745	224	4092	38762	56	4828
Universal Sampo	170328	369	6158	684	1	14
Private Total	1030217	2839	83162	1552206	1940	131827
National	584809	1620	32715	1154480	2727	101438
New India	480488	1613	42584	1210877	2965	128358
Oriental	756652	2046	65221	449703	910	33671
United India	304349	1440	31243	789670	2686	62473
Public Total	2126298	6719	171763	3604730	9288	325940
Apollo Munich	330059	1068	42469	244925	375	22236
Cigna TTK	33903	102	4842	32681	33	3319
Max Bupa	134069	372	16180	130861	306	27098
Religare	114297	360	14944	106582	116	12790
Star Health	1316551	4394	130364	669551	740	48363
Standalone Health Insurers Total	1928879	6297	208801	1184600	1570	113806
Grand Total	5085394	15855	463725	6341536	12797	571573

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**Table 72: Health Insurance (excluding Travel -Domestic/Overseas and Personal Accident)
Number of Policies, Number of Persons Covered & Gross Premium (2015-16) (Contd.. 72)**

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

Insurers	Total		
	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz	435548	2167	72625
Bharti AXA	21002	318	8319
CHOLA MS	78107	3494	20236
Future Generali	31001	4364	14167
HDFC ERGO	456525	1098	57142
ICICI Lombard	766530	22697	141767
IFFCO Tokio	143697	7234	42849
Kotak General	127	0.24	9
Liberty Videocon	5948	231	5897
L&T General	70534	852	6556
Magma HDI	1	0.001	0.05
Raheja QBE	84	0.08	2
Reliance	79237	19141	50966
Royal Sundaram	181827	802	19656
SBI General	27330	2179	21558
Shriram General			
Tata AIG	143091	2229	16030
Universal Sampo	174885	1132	13356
Private Total	2615474	67938	491134
National	1749331	85102	403161
New India	1706197	77124	483532
Oriental	1429424	10835	260798
United India	1193663	103502	411574
Public Total	6078615	276563	1559065
Apollo Munich	576020	2533	94505
Cigna TTK	66589	144	13582
Max Bupa	265068	2040	47555
Religare	222607	1198	44520
Star Health	1991558	8547	194392
Standalone Health Insurers Total	3121842	14461	394555
Grand Total	11815931	358962	2444754

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**Table 72: Health Insurance (excluding Travel -Domestic/Overseas and Personal Accident)
Number of Policies, Number of Persons Covered & Gross Premium (2016-17) (Contd.. 72)**

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

Insurers	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes & RSBY		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz	2	7164	5611	3370	1224	50589
Bharti AXA				1211	286	5801
CHOLA MS				16442	1378	16635
Future Generali	7	4759	1704	2737	664	14091
HDFC ERGO				8000	1247	12897
ICICI Lombard	19	17762	21954	4151	1898	54369
IFFCO Tokio	24	17873	8509	1125	718	32023
Kotak General						
Liberty Videocon				676	647	6853
L&T General	0	0	-1	119	26	243
Magma HDI						
Raheja QBE						
Reliance	46	6854	3076	1800	1819	20366
Royal Sundaram				628	477	8308
SBI General				1114	3893	31501
Shriram General						
Tata AIG	5	364	176	2330	295	3536
Universal Sampo				2346	229	3007
Private Total	103	54777	41028	46049	14802	260219
National	26	91200	95290	9937	7948	232610
New India	148	80099	88655	17688	10736	325173
Oriental	6	2172	4808	260421	13741	202688
United India	49	105722	75724	106525	19754	343032
Public Total	229	279193	264477	394571	52178	1103503
Aditya Birla				169	185	5013
Apollo Munich				1491	1178	37455
Cigna TTK				36	103	4642
Max Bupa	3	1046	425	92	427	6075
Religare	0	0	1018	1991	678	19843
Star Health	0	0	2100	6101	918	35016
Standalone Health Insurers Total	3	1046	3543	9880	3489	108043
Grand Total	335	335015	309048	450500	70469	1471766

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**Table 72: Health Insurance (excluding Travel -Domestic/Overseas and Personal Accident)
Number of Policies, Number of Persons Covered & Gross Premium (2016-17)**

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

Insurers	Individual Family Floater			Individual Other than Family Floater		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz	184328	554	18002	285646	526	23619
Bharti AXA	7370	24	501	13111	13	416
CHOLA MS	39602	124	2176	19145	29	1290
Future Generali	20001	68	1965	18565	78	1500
HDFC ERGO	303872	560	26853	160694	143	29208
ICICI Lombard	130338	371	20161	755875	774	70274
IFFCO Tokio	99585	321	7961	55384	72	2810
Kotak General	5007	15	539	8260	9	406
Liberty Videocon	4456	14	372	5786	7	655
L&T General	45787	287	3916	26025	26	1685
Magma HDI						
Raheja QBE	4	0	0	66	0	2
Reliance	51875	162	5202	26904	29	2193
Royal Sundaram	77420	197	5785	110614	175	7632
SBI General	15888	40	925	181874	190	4744
Shriram General						
Tata AIG	46311	141	4525	112144	141	10620
Universal Sampo	160231	684	6057			
Private Total	1192075	3563	104939	1780093	2213	157056
National	638797	1863	40219	1131270	2526	105245
New India	1314597	4299	153432	452869	453	27392
Oriental	711719	2014	87021	406627	675	36824
United India	307744	1224	34020	746114	2898	70578
Public Total	2972857	9400	314692	2736880	6552	240040
Aditya Birla	1301	4	180	952	1	115
Apollo Munich	414319	1342	55993	265504	388	25479
Cigna TTK	58226	181	7503	65659	82	8519
Max Bupa	123745	422	19453	183167	386	33141
Religare	174628	546	25676	143697	160	17161
Star Health	162092	514	162743	2411398	6218	85667
Standalone Health Insurers Total	934311	3009	271548	3070377	7235	170083
Grand Total	5099243	15972	691179	7587350	16000	567179

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**Table 72: Health Insurance (excluding Travel -Domestic/Overseas and Personal Accident)
Number of Policies, Number of Persons Covered & Gross Premium (2016-17) (Contd.. 72)**

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

Insurers	Total		
	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz	473346	9469	97821
Bharti AXA	21692	323	6717
CHOLA MS	75189	1531	20101
Future Generali	41310	5569	19260
HDFC ERGO	472566	1950	68958
ICICI Lombard	890383	20805	166758
IFFCO Tokio	156118	18985	51303
Kotak General	13267	24	945
Liberty Videocon	10918	669	7881
L&T General	71931	339	5843
Magma HDI	0	0	0
Raheja QBE	70	0	2
Reliance	80625	8864	30836
Royal Sundaram	188662	849	21725
SBI General	198876	4123	37170
Shriram General	0	0	0
Tata AIG	160790	942	18857
Universal Sampo	162577	913	9064
Private Total	3018320	75355	563242
National	1780030	103537	473364
New India	1785302	95586	594654
Oriental	1378773	18602	331341
United India	1160432	129598	523354
Public Total	6104537	347323	1922712
Aditya Birla	2422	190	5308
Apollo Munich	681314	2907	118927
Cigna TTK	123921	365	20664
Max Bupa	307007	2281	59094
Religare	320316	1384	63698
Star Health	2579591	7651	285527
Standalone Health			
Insurers Total	4014571	14778	553217
Grand Total	13137428	437455	3039171

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**Table 72: Health Insurance (excluding Travel -Domestic/Overseas and Personal Accident)
Number of Policies, Number of Persons Covered & Gross Premium (2017-18) (Contd.. 72)**

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

Insurers	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes & RSBY		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko	0	0	0	0	0	0
Bajaj Allianz	3	8132	5260	4497	2255	74371
Bharti AXA	0	0	0	1919	350	8582
Chola MS	0	0	0	34795	1701	22622
DHFL	0	0	0	48035	62	6737
Edelweiss	0	0	0	352	0.35	118
Future Generali	7	5426	580	959	754	18434
GoDigit	0	0	0	0	0	0
HDFC ERGO	0	0	0	25994	1310	19381
ICICI Lombard	0	6276	3787	5561	3006	81892
IFFCO Tokio	0	17873	8630	1603	2090	45754
Kotak General	0	0	0	98	21	521
Liberty Videocon	0	0	0	633	499	10091
Magma HDI	0	0	0	2	16	579
Raheja QBE	0	0	0	0	0	0
Reliance	14	21982	29079	5460	2346	35911
Royal Sundaram	0	0	0	675	795	14863
SBI General	0	0	0	1696	4699	37354
Shriram General	0	0	0	0	0	0
Tata AIG	0	0	0	45324	527	30857
Universal	0	0	0	1566	209	2386
Private Total	24	59689	47337	179169	20640	410453
National	53	129591	144694	8430	9459	233988
New India	161	64650	120930	37122	10992	374123
Oriental	11	4832	2982	260704	8182	226699
United India	11	99455	77312	147874	34724	376102
Public Total	236	298528	345918	454130	63357	1210912
Aditya Birla	0	0	0	1477	588	15346
Apollo Munich	0	0	0	2115	1350	48586
Cigna TTK	0	0	0	237	210	10663
Max Bupa	3	1046	425	188	621	10481
Religare	0	0	509	2476	1633	31016
Star Health	0	0	3931	6007	1050	38163
Stand Alone Health Total	3	1046	4865	12500	5451	154255
Grand Total	263	359262	398120	645799	89448	1775620

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**Table 72: Health Insurance (excluding Travel -Domestic/Overseas and Personal Accident)
Number of Policies, Number of Persons Covered & Gross Premium (2017-18) (Contd.. 72)**

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

Insurers	Individual Family Floater			Individual Other than Family Floater		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko	0	0	0	0	0	0
Bajaj Allianz	242303	660	24599	269375	467	23855
Bharti AXA	9496	24	566	9438	11	318
Chola MS	40114	129	2184	16644	25	1195
DHFL	0	0	0	0	0	0
Edelweiss	0	0	0	0	0	0
Future Generali	22269	64	2085	24878	40	2157
GoDigit	0	0	0	0	0	0
HDFC ERGO	396440	845	35542	231941	228	42498
ICICI Lombard	147050	422	23277	861867	882	84801
IFFCO Tokio	105119	352	9421	58276	75	2932
Kotak General	10303	32	1103	16802	18	904
Liberty Videocon	13118	41	957	10977	13	860
Magma HDI	961	2	53	33709	34	1043
Raheja QBE	21	0	3	123	0	4
Reliance	50434	159	5534	26226	29	1803
Royal Sundaram	89771	175	7602	61583	112	5841
SBI General	19333	62	1853	396371	428	8057
Shriram General	61	0.06	1.37	0	0	0
Tata AIG	50815	158	5069	114171	140	7350
Universal	213223	807	7675	0	0	0
Private Total	1410831	3930	127526	2132381	2502	183619
National	718541	1244	47108	1080837	1920	107101
New India	781566	2602	82874	928701	1867	121662
Oriental	706253	2473	92476	355512	670	35713
United India	322755	1222	37945	760125	2423	69239
Public Total	2529115	7542	260403	3125175	6881	333715
Aditya Birla	33505	105	4630	40632	46	3061
Apollo Munich	512990	1667	76926	294259	414	31106
Cigna TTK	94091	293	12324	82367	97	9667
Max Bupa	123577	329	25305	186141	495	38115
Religare	251091	781	38894	183988	203	22756
Star Health	2360706	6904	244195	722845	1086	116880
Stand Alone Health Total	3375960	10079	402274	1510232	2342	221587
Grand Total	7315906	21551	790203	6767788	11725	738921

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**Table 72: Health Insurance (excluding Travel -Domestic/Overseas and Personal Accident)
Number of Policies, Number of Persons Covered & Gross Premium (2017-18) (Contd.. 72)**

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

Insurers	Total		
	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko	0	0	0
Bajaj Allianz	516178	11515	128085
Bharti AXA	20853	385	9466
Chola MS	91553	1855	26002
DHFL	48035	62	6737
Edelweiss	352	0.35	118
Future Generali	48113	6284	23257
GoDigit	0	0	0
HDFC ERGO	654375	2383	97421
ICICI Lombard	1014478	10585	193758
IFFCO Tokio	164998	20390	66737
Kotak General	27203	71	2528
Liberty Videocon	24728	552	11909
Magma HDI	34672	52	1675
Raheja QBE	144	0	7
Reliance	82134	24516	72327
Royal Sundaram	152029	1081	28306
SBI General	417400	5188	47264
Shriram General	61	0.06	1.37
Tata AIG	210310	825	43277
Universal	214789	1015	10061
Private Total	3722405	86761	768935
National	1807861	142213	532891
New India	1747550	80112	699589
Oriental	1322480	16158	357870
United India	1230765	137824	560598
Public Total	6108656	376307	2150948
Aditya Birla	75614	739	23038
Apollo Munich	809364	3430	156618
Cigna TTK	176695	600	32654
Max Bupa	309909	2490	74327
Religare	437555	2618	93175
Star Health	3089558	9040	403170
Stand Alone Health Total	4898695	18918	782981
Grand Total	14729756	481986	3702864

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**Table 72: Health Insurance (excluding Travel -Domestic/Overseas and Personal Accident)
Number of Policies, Number of Persons Covered & Gross Premium (2018-19) (Contd.. 72)**

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

Insurers	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes & RSBY		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko	0	0	0	1	3	203
Bajaj Allianz	42	19425	36890	15146	3422	118279
Bharti AXA	0	0	0	4675	1708	21623
Chola MS	0	0	0	50887	1662	24123
DHFL	0	0	0	119732	200	10426
Edelweiss	0	0	0	9021	9	2724
Future Generali	6	3849	454	805	843	22083
GoDigit	0	0	0	865	1	74
HDFC ERGO	2	6100	10065	68770	1767	61480
ICICI Lombard	8	6071	753	7128	4190	129182
IFFCO Tokio	24	20010	5692	1731	1613	60491
Kotak General	0	0	0	313602	366	2647
Liberty	0	0	0	11190	786	23140
Magma HDI	0	0	0	270	65	7858
Raheja QBE	0	0	0	0	0	0
Reliance	15	24333	36663	5590	2928	55033
Royal Sundaram	0	0	0	717	1040	19642
SBI General	0	0	0	1693	1867	33761
Shriram General	0	0	0	0	0	0
Tata AIG	0	0	0	34949	1912	65378
Universal Sampo	0	0	0	274	299	4097
Private Total	97	79789	90516	647046	24682	662244
National	20	136541	217904	6662	7336	207020
New India	97	69670	126754	64239	13696	474637
Oriental	19	20958	18774	216014	6359	253174
United India	14	41268	86202	139798	10622	343787
Public Total	150	268437	449634	426713	38013	1278618
Aditya Birla	0	0	0	1421	1093	22512
Apollo Munich	1	700	1036	2439	1698	58516
Cigna TTK	0	0	0	1029	575	20233
Max Bupa	6	2091	354	601	1642	17427
Reliance Health	0	0	0	1	0	11
Religare	1	6100	25670	3739	3118	48552
Star Health	0	0	0	7017	2032	59487
SAHI Total	8	8891	27060	16247	10159	226739
Grand Total	255	357117	567210	1090006	72854	2167601

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**Table 72: Health Insurance (excluding Travel -Domestic/Overseas and Personal Accident)
Number of Policies, Number of Persons Covered & Gross Premium (2018-19) (Contd.. 72)**

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

Insurers	Individual Family Floater			Individual Other than Family Floater		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko	0	0	0	0	0	0
Bajaj Allianz	397068	914	51065	118790	924	14262
Bharti AXA	17154	32	1270	0	0	0
Chola MS	37531	121	2115	14814	23	1132
DHFL	0	0	0	1	0	0
Edelweiss	552	1	71	876	1	55
Future Generali	33829	102	3874	30030	43	1698
GoDigit	0	0	0	0	0	0
HDFC ERGO	535827	1265	41714	461796	473	12164
ICICI Lombard	168180	451	26023	4059444	4467	70759
IFFCO Tokio	99294	323	10635	54405	68	3173
Kotak General	15578	49	1895	20751	24	1534
Liberty	25464	77	1524	14038	17	1051
Magma HDI	3811	7	257	396	0	14
Raheja QBE	32	0	5	103	0	5
Reliance	52716	167	6288	33171	36	2289
Royal Sundaram	82282	219	8341	102451	147	7563
SBI General	48254	138	4636	706496	742	12947
Shriram General	0	0	0	564	1	11
Tata AIG	62426	192	7347	123208	144	7652
Universal Sampo	266947	839	9382	0	0	0
Private Total	1846945	4898	176441	5741334	7109	136308
National	633681	1560	50816	1084927	2291	113256
New India	805414	2655	100698	813756	1539	122030
Oriental	705243	2407	98210	329536	601	34614
United India	319276	1102	39728	722979	1476	66022
Public Total	2463614	7725	289452	2951198	5907	335922
Aditya Birla	93804	296	12843	91019	99	6988
Apollo Munich	689404	2226	101580	371208	492	37621
Cigna TTK	123667	390	16080	105121	136	10569
Max Bupa	509753	1514	59848	185747	186	13820
Reliance Health	1726	5	278	1418	1	120
Religare	370253	1145	55975	317746	349	30925
Star Health	2555050	8327	315508	1172298	1258	152187
SAHI Total	4343657	13903	562111	2244557	2522	252230
Grand Total	8654216	26526	1028004	10937089	15538	724461

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**Table 72: Health Insurance (excluding Travel -Domestic/Overseas and Personal Accident)
Number of Policies, Number of Persons Covered & Gross Premium (2018-19) (Contd.. 72)**

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

Insurers	Total		
	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko	1	3	203
Bajaj Allianz	531046	24685	220496
Bharti AXA	21829	1740	22893
Chola MS	103232	1806	27371
DHFL	119733	200	10426
Edelweiss	10449	11	2850
Future Generali	64670	4838	28109
GoDigit	865	1	74
HDFC ERGO	1066395	9605	125423
ICICI Lombard	4234760	15179	226716
IFFCO Tokio	155454	22015	79991
Kotak General	349931	439	6076
Liberty	50692	880	25715
Magma HDI	4477	72	8129
Raheja QBE	135	0	10
Reliance	91492	27464	100273
Royal Sundaram	185450	1406	35546
SBI General	756443	2748	51344
Shriram General	564	1	11
Tata AIG	220583	2248	80376
Universal Sampo	267221	1137	13479
Private Total	8235422	116478	1065509
National	1725290	147728	588996
New India	1683506	87561	824120
Oriental	1250812	30325	404771
United India	1182067	54468	535739
Public Total	5841675	320081	2353626
Aditya Birla	186244	1489	42343
Apollo Munich	1063052	5116	198753
Cigna TTK	229817	1101	46882
Max Bupa	696107	5433	91449
Reliance Health	3145	7	409
Religare	691739	10713	161122
Star Health	3734365	11617	527182
SAHI Total	6604469	35475	1068141
Grand Total	20681566	472035	4487276

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**Table 72: Health Insurance (excluding Travel -Domestic/Overseas and Personal Accident)
Number of Policies, Number of Persons Covered & Gross Premium (2019-20) (Contd.. 72)**

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

Insurers	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes & RSBY		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko	0	0	0	16	1041	2336
Bajaj Allianz	76	27682	29971	10456	3653	111811
Bharti AXA	0	0	0	5961	2456	24859
Chola MS	0	0	-560	76152	1979	28614
Navi General*	0	0	0	32	223	3330
Edelweiss	0	0	0	106	111	3902
Future Generali	0	0	4	927	1755	29654
GoDigit	0	0	0	271	32	1439
HDFC ERGO	1	6100	1677	212553	3720	62148
ICICI Lombard	8	3839	173	7861	10819	210822
IFFCO Tokio	1	22801	24534	2062	2515	91479
Kotak General	0	0	0	416	915	6894
Liberty Videocon	0	0	0	5464	751	21757
Magma HDI	0	0	0	125	89	3780
Raheja QBE	0	0	0	0	0	0
Reliance	2	10746	74122	4728	2303	51891
Royal Sundaram	0	0	0	697	1074	21210
SBI General	0	0	0	1934	1412	45453
Shriram General	0	0	0	39	1	5
Tata AIG	0	0	0	11446	3020	65956
Universal Sampo	0	0	0	232	726	5879
Private Total	88	71169	129921	341478	38594	793217
National	21	143864	156724	5287	5337	197247
New India	98	70021	65184	74829	15845	647543
Oriental	18	29178	35629	201660	6569	292559
United India	15	40670	63080	119962	9699	348179
Public Total	152	283733	320617	401738	37451	1485528
Aditya Birla	0	0	0	919	4474	40595
HDFC ERGO Health**	1	700	21	2326	1665	63935
Cigna TTK	0	0	0	1823	1369	25498
Max Bupa	0	0	0	1176	2547	30819
Reliance Health#	0	0	0	1	0	3
Religare	1	6100	41302	4744	4900	59515
Star Health	1	269	201	6621	2517	88972
Stand Alone Health Total	3	7069	41524	17610	17472	309338
Grand Total	243	361971	492062	760826	93517	2588083

#The Authority vide order ref. No. IRDA/F&A/ORD/SOLP/200/11/2019 dated 6th November 2019 issued directions to the Reliance Health to stop selling new policies

* Erstwhile DHFL General Insurance Co. Ltd.

** Erstwhile Apollo Munich Health Insurance Ltd.

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**Table 72: Health Insurance (excluding Travel -Domestic/Overseas and Personal Accident)
Number of Policies, Number of Persons Covered & Gross Premium (2019-20) (Contd.. 72)**

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

Insurers	Individual Family Floater			Individual Other than Family Floater		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko	0	0	0	0	0	0
Bajaj Allianz	440054	1142	58527	126929	458	13544
Bharti AXA	17464	36	1835	0	0	0
Chola MS	28816	87	2080	19268	46	1565
Navi General*	47	0	1	4524	5	4
Edelweiss	2717	8	323	4602	4	281
Future Generali	46937	149	5950	33208	40	2588
GoDigit	1396	4	176	4610	6	137
HDFC ERGO	526346	1559	48590	248690	374	14041
ICICI Lombard	295781	858	33056	870928	908	25463
IFFCO Tokio	86345	279	11927	137618	155	3641
Kotak General	15325	49	2233	15487	18	1441
Liberty Videocon	29818	94	1858	15666	19	747
Magma HDI	5428	17	653	5765	6	330
Raheja QBE	350	1	34	644	1	28
Reliance	55639	172	7051	39501	43	2930
Royal Sundaram	80213	230	9349	94767	143	8901
SBI General	85036	257	7961	477230	2370	20833
Shriram General	0	0	0	1279	2	101
Tata AIG	63555	185	9492	93793	105	8094
Universal Sampo	244739	660	10168	0	0	0
Private Total	2026006	5787	211265	2194509	4701	104668
National	398363	1233	48804	1151621	2560	124992
New India	815973	2669	106513	774537	1361	118937
Oriental	696460	2346	102023	306152	541	34052
United India	331133	1129	44018	629565	1242	77700
Public Total	2241929	7376	301358	2861875	5705	355682
Aditya Birla	159271	501	22179	149735	165	12776
HDFC ERGO Health**	804920	2592	125737	399202	512	46199
Cigna TTK	119584	387	16831	128757	193	14400
Max Bupa	587422	1766	69357	233502	236	17580
Reliance Health#	2892	9	390	2687	3	205
Religare	456781	1426	73174	346134	392	41134
Star Health	3710298	10687	530480	746043	788	52247
Stand Alone Health Total	5841168	17368	838149	2006060	2288	184540
Grand Total	10109103	30531	1350773	7062444	12694	644890

#The Authority vide order ref. No. IRDA/F&A/ORD/SOLP/200/11/2019 dated 6th November 2019 issued directions to the Reliance Health to stop selling new policies

* Erstwhile DHFL General Insurance Co. Ltd.

** Erstwhile Apollo Munich Health Insurance Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**Table 72: Health Insurance (excluding Travel -Domestic/Overseas and Personal Accident)
Number of Policies, Number of Persons Covered & Gross Premium (2019-20) (Contd.. 72)**

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

Insurers	Total		
	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko	16	1041	2336
Bajaj Allianz	577515	32935	213853
Bharti AXA	23425	2491	26694
Chola MS	124236	2112	31699
Navi General*	4603	227	3335
Edelweiss	7425	123	4506
Future Generali	81072	1943	38196
GoDigit	6277	43	1752
HDFC ERGO	987590	11753	126457
ICICI Lombard	1174578	16425	269515
IFFCO Tokio	226026	25749	131581
Kotak General	31228	982	10568
Liberty Videocon	50948	865	24362
Magma HDI	11318	112	4763
Raheja QBE	994	2	62
Reliance	99870	13264	135993
Royal Sundaram	175677	1447	39460
SBI General	564200	4039	74246
Shriram General	1318	3	105
Tata AIG	168794	3309	83542
Universal Sampo	244971	1386	16047
Private Total	4562081	120252	1239072
National	1555292	152994	527767
New India	1665437	89897	938178
Oriental	1204290	38634	464263
United India	1080675	52740	532977
Public Total	5505694	334265	2463185
Aditya Birla	309925	5140	75550
HDFC ERGO Health**	1206449	5469	235892
Cigna TTK	250164	1949	56729
Max Bupa	822100	4549	117756
Reliance Health#	5580	11	599
Religare	807660	12818	215125
Star Health	4462963	14260	671899
Stand Alone Health Total	7864841	44196	1373550
Grand Total	17932616	498713	5075807

#The Authority vide order ref. No. IRDA/F&A/ORD/SOLP/200/11/2019 dated 6th November 2019 issued directions to the Reliance Health to stop selling new policies

* Erstwhile DHFL General Insurance Co. Ltd.

** Erstwhile Apollo Munich Health Insurance Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 73: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2013-14)

(Amount in ₹ Lakh)

Insurers	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes & RSBY		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)
Bajaj Allianz				41097	43627	106.2%
Bharti AXA				16555	13890	83.9%
CHOLA MS	12255	7989	65.2%	5550	3186	57.4%
Future Generali	1	0	0.0%	7779	6918	88.9%
HDFC ERGO	1826	1425	78.0%	22437	28146	125.4%
ICICI Lombard	29632	25925	87.5%	62658	65388	104.4%
IFFCO Tokio	6735	4805	71.4%	9661	9752	100.9%
Liberty Videocon				41	16	39.8%
L&T General	431	64	14.9%	3248	3645	112.2%
Magma HDI						
Raheja QBE						
Reliance	13078	12041	92.1%	13326	14219	106.7%
Royal Sundaram	5234	3520	67.3%	2557	2047	80.0%
SBI General				583	409	70.1%
Shriram General						
Tata AIG	3852	2340	60.7%	1046	851	81.4%
Universal Sompo				4022	4468	111.1%
Private Total	73044	58110	79.6%	190559	196561	103.1%
National	44975	37655	83.7%	118280	139969	118.3%
New India	8905	9939	111.6%	147888	164664	111.3%
Oriental	16721	21737	130.0%	88266	96245	109.0%
United India	28127	34792	123.7%	117635	139086	118.0%
Public Total	98728	104123	105.5%	472069	539965	114.4%
Apollo Munich	1539	854	55.5%	16360	15234	93.1%
Cigna TTK						
Max Bupa	841	374	44.5%	4664	4617	99.0%
Religare	49	8	16.7%	5349	5200	97.2%
Star Health	3271	1937	59.2%	5118	3500	68.4%
Standalone Health						
Insurers Total	5700	3173	55.7%	31492	28551	90.7%
Grand Total	177472	165406	93.2%	694119	765077	110.2%

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 73: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2013-14) (Contd.. 73)

(Amount in ₹ Lakh)

Insurers	Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)
Bajaj Allianz	21236	12506	58.9%	1238	730	59.0%
Bharti AXA	814	312	38.3%			
CHOLA MS	2411	259	10.8%	787	1522	193.4%
Future Generali	628	550	87.5%	561	515	91.8%
HDFC ERGO	6098	2304	37.8%	7456	1665	22.3%
ICICI Lombard	10247	7872	76.8%	12335	8017	65.0%
IFFCO Tokio	1305	947	72.6%	1762	1354	76.8%
Liberty Videocon						
L&T General	92	141	153.5%	633	142	22.4%
Magma HDI						
Raheja QBE				2	0	0.0%
Reliance	4452	4875	109.5%	1660	2344	141.2%
Royal Sundaram	3470	1687	48.6%	9330	4510	48.3%
SBI General	142	17	11.9%	186	18	9.5%
Shriram General						
Tata AIG	2028	307	15.1%	1648	547	33.2%
Universal Sampo	2206	2206	100.0%	291	109	37.5%
Private Total	55129	33982	61.6%	37889	21471	56.7%
National	13161	13683	104.0%	90992	88523	97.3%
New India	7938	5209	65.6%	118355	99576	84.1%
Oriental	39843	38604	96.9%	31042	40500	130.5%
United India	15181	15359	101.0%	46081	47800	103.0%
Public Total	76124	72854	95.7%	286470	276399	96.5%
Apollo Munich	21784	11623	53.4%	12278	7474	60.9%
Cigna TTK	23	0	0.0%	14	0	0.0%
Max Bupa	14362	6796	47.3%	3859	2235	57.9%
Religare	1717	654	38.1%	941	319	33.9%
Star Health	37108	25374	68.4%	18081	12363	68.4%
Standalone Health Insurers Total	74994	44446	59.3%	35174	22392	63.7%
Grand Total	206247	151282	73.4%	359532	320262	89.1%

TABLE 73: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2013-14) (Contd.. 73)

(Amount in ₹ Lakh)

Insurers	Total		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)
Bajaj Allianz	63571	56863	89.4%
Bharti AXA	17369	14201	81.8%
CHOLA MS	21002	12956	61.7%
Future Generali	8968	7982	89.0%
HDFC ERGO	37817	33540	88.7%
ICICI Lombard	114872	107202	93.3%
IFFCO Tokio	19464	16858	86.6%
Liberty Videocon	41	16	39.8%
L&T General	4404	3992	90.6%
Magma HDI			
Raheja QBE	2	0	0.0%
Reliance	32516	33478	103.0%
Royal Sundaram	20591	11765	57.1%
SBI General	912	443	48.6%
Shriram General			
Tata AIG	8575	4045	47.2%
Universal Sampo	6519	6783	104.1%
Private Total	356621	310124	87.0%
National	267408	279830	104.6%
New India	283086	278083	98.2%
Oriental	175872	197086	112.1%
United India	207024	237037	114.5%
Public Total	933390	992036	106.3%
Apollo Munich	51961	35185	67.7%
Cigna TTK	38	0	0.0%
Max Bupa	23727	14023	59.1%
Religare	8055	6181	76.7%
Star Health	63579	43173	67.9%
Standalone Health Insurers Total	147359	98562	66.9%
Grand Total	1437370	1400722	97.5%

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TABLE 73: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2014-15) (Contd... 73)

(Amount in ₹ Lakh)

Insurers	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes & RSBY		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)
Bajaj Allianz				31490	30170	95.8%
Bharti AXA				16096	17158	106.6%
CHOLA MS	3818	2199	57.6%	8438	4464	52.9%
Future Generali	333	49	14.7%	7059	7288	103.2%
HDFC ERGO	1761	1795	101.9%	9648	9561	99.1%
ICICI Lombard	14728	13188	89.5%	53305	54572	102.4%
IFFCO Tokio	8146	6186	75.9%	13703	14948	109.1%
Liberty Videocon				2234	2472	110.7%
L&T General	260	3	1.2%	857	520	60.7%
Magma HDI						
Raheja QBE						
Reliance	20463	20880	102.0%	13864	15651	112.9%
Royal Sundaram	1906	1365	71.6%	4452	2790	62.7%
SBI General				5132	2850	55.5%
Shriram General						
Tata AIG	3231	2257	69.9%	3240	2450	75.6%
Universal Sampo				5891	7156	121.5%
Private Total	54645	47920	87.7%	175410	172050	98.1%
National	78655	74461	94.7%	164927	211107	128.0%
New India	28206	28811	102.1%	169805	200981	118.4%
Oriental	5289	22922	433.4%	107710	119271	110.7%
United India	38403	49228	128.2%	166501	218294	131.1%
Public Total	150553	175421	116.5%	608943	749653	123.1%
Apollo Munich	315	38	11.9%	19405	16594	85.5%
Cigna TTK				184	129	70.0%
Max Bupa	606	296	48.9%	4053	3435	84.8%
Religare	324	241	74.5%	6369	6037	94.8%
Star Health	2639	1316	49.9%	6933	5860	84.5%
Standalone Health Insurers Total	3884	1891	48.7%	36943	32054	86.8%
Grand Total	209082	225232	107.7%	821296	953758	116.1%

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 73: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2014-15) (Contd... 73)

(Amount in ₹ Lakh)

Insurers	Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)
Bajaj Allianz	15058	10242	68.0%	12002	6391	53.2%
Bharti AXA	1138	321	28.2%			
CHOLA MS	1826	1551	85.0%	1036	116	11.2%
Future Generali	890	777	87.3%	704	698	99.2%
HDFC ERGO	14255	4006	28.1%	2664	3539	132.8%
ICICI Lombard	12007	7670	63.9%	14693	8999	61.2%
IFFCO Tokio	2741	2031	74.1%	2184	1673	76.6%
Liberty Videocon	1	0	0.0%	0	1	245.8%
L&T General	1124	532	47.3%	1122	531	47.3%
Magma HDI				0.01	0	0.0%
Raheja QBE				2	0	0.0%
Reliance	2920	4997	118.8%	1390	2163	135.0%
Royal Sundaram	4330	2242	51.8%	8389	4729	56.4%
SBI General	67	17	25.0%	41	19	45.6%
Shriram General						
Tata AIG	3682	589	16.0%	1972	637	32.3%
Universal Sampo	3396	2425	71.4%	291	59	20.2%
Private Total	63435	37399	59.0%	46491	29555	63.6%
National	15880	16417	103.4%	99446	102424	103.0%
New India	52325	46562	89.0%	93005	69928	75.2%
Oriental	52792	49193	93.2%	28797	35385	122.9%
United India	22865	22106	96.7%	52905	55018	104.0%
Public Total	143862	134279	93.3%	274154	262755	95.8%
Apollo Munich	27266	14901	54.7%	14902	9048	60.7%
Cigna TTK	323	200	61.9%	159	100	62.9%
Max Bupa	10947	5556	50.8%	15822	8030	50.8%
Religare	5041	1956	38.8%	3183	838	26.3%
Star Health	63257	42015	66.4%	26850	14955	55.7%
Standalone Health						
Insurers Total	106834	64628	60.5%	60915	32971	54.1%
Grand Total	314131	236305	75.2%	381560	325280	85.3%

TABLE 73: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2014-15) (Contd... 73)

(Amount in ₹ Lakh)

Insurers	Total		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)
Bajaj Allianz	58551	46803	79.9%
Bharti AXA	17234	17479	101.4%
CHOLA MS	15119	8329	55.1%
Future Generali	8986	8815	98.1%
HDFC ERGO	28327	18901	66.7%
ICICI Lombard	94733	84428	89.1%
IFFCO Tokio	26774	24837	92.8%
Liberty Videocon	2235	2473	110.6%
L&T General	3363	1586	47.2%
Magma HDI	0.01	0	0.0%
Raheja QBE	2	0	0.0%
Reliance	38637	43691	108.9%
Royal Sundaram	19077	11126	58.3%
SBI General	5240	2886	55.1%
Shriram General			
Tata AIG	12125	5933	48.9%
Universal Sampo	9578	9639	100.6%
Private Total	339980	286927	84.4%
National	358909	404409	112.7%
New India	343341	346282	100.9%
Oriental	194589	226771	116.5%
United India	280674	344646	122.8%
Public Total	1177513	1322108	112.3%
Apollo Munich	61888	40580	65.6%
Cigna TTK	666	428	64.4%
Max Bupa	31427	17318	55.1%
Religare	14917	9072	60.8%
Star Health	99678	64146	64.4%
Standalone Health Insurers Total	208576	131544	63.1%
Grand Total	1726069	1740579	100.8%

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TABLE 73: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2015-16) (Contd... 73)

(Amount in ₹ Lakh)

Insurers	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes & RSBY		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)
Bajaj Allianz				32394	31848	98.3%
Bharti AXA				7413	7016	94.6%
CHOLA MS	1302	508	39.0%	11642	4731	40.6%
Future Generali	1477	711	48.1%	5908	6343	107.4%
HDFC ERGO	0			9159	9351	102.1%
ICICI Lombard	9185	8275	90.1%	51518	49749	96.6%
IFFCO Tokio	8904	7671	86.2%	21596	25641	118.7%
Kotak General						
Liberty Videocon				5242	5536	105.6%
L&T General	241	20	8.4%	544	182	33.5%
Magma HDI						
Raheja QBE						
Reliance	24931	21056	84.5%	16883	20024	118.6%
Royal Sundaram	0	-88		5981	4116	68.8%
SBI General				13599	5052	37.1%
Shriram General						
Tata AIG	3388	2400	70.8%	3072	2300	74.9%
Universal Sampo				8002	8289	103.6%
Private Total	49430	40554	82.0%	192952	180178	93.4%
National	90454	100768	111.4%	168097	214257	127.5%
New India	40158	55758	138.8%	220103	303413	137.9%
Oriental	2772	2436	87.9%	134795	160284	118.9%
United India	39942	44342	111.0%	240478	320104	133.1%
Public Total	173326	203304	117.3%	763473	998058	130.7%
Apollo Munich	0	18	0.0%	25107	20857	83.1%
Cigna TTK				3656	2527	69.1%
Max Bupa	403	376	93.1%	2831	898	31.7%
Religare	484	86	17.8%	12786	10494	82.1%
Star Health	883	847	95.9%	11092	5795	52.2%
Standalone Health Insurers Total	1771	1326	74.9%	55473	40571	73.1%
Grand Total	224527	245184	109.2%	1011898	1218807	120.4%

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TABLE 73: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2015-16) (Contd... 73)

(Amount in ₹ Lakh)

Insurers	Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)
Bajaj Allianz	12887	7877	61.1%	17078	11584	67.8%
Bharti AXA				868	674	77.6%
CHOLA MS	2277	1907	83.7%	1063	26	2.4%
Future Generali	1129	1008	89.3%	829	807	97.4%
HDFC ERGO	9713	5305	54.6%	9955	2936	29.5%
ICICI Lombard	14629	9631	65.8%	18205	10392	57.1%
IFFCO Tokio	4488	3897	86.8%	2445	1936	79.2%
Kotak General						
Liberty Videocon	49	24	48.1%	48	56	116.8%
L&T General	2083	987	47.4%	1892	885	46.8%
Magma HDI						
Raheja QBE				1	1	57.4%
Reliance	4605	6367	138.3%	1499	374	24.9%
Royal Sundaram	4319	2690	62.3%	7844	4915	62.7%
SBI General	125	46	36.7%	219	91	41.6%
Shriram General						
Tata AIG	3575	258	7.2%	2963	2216	74.8%
Universal Sampo	4814	2829	58.8%	14	4	26.7%
Private Total	64694	42826	66.2%	64923	36895	56.8%
National	25221	34183	135.5%	105573	86437	81.9%
New India	38196	19973	52.3%	115131	104277	90.6%
Oriental	55290	60977	110.3%	28283	35646	126.0%
United India	20238	20333	100.5%	53408	55280	103.5%
Public Total	138944	135466	97.5%	302395	281640	93.1%
Apollo Munich	25309	15570	61.5%	21050	12503	59.4%
Cigna TTK	2019	725	35.9%	1262	479	38.0%
Max Bupa	11565	7532	65.1%	24487	14588	59.6%
Religare	7135	2908	40.8%	5153	1594	30.9%
Star Health	102331	53466	52.2%	37964	19835	52.2%
Standalone Health Insurers Total	148360	80200	54.1%	89916	48999	54.5%
Grand Total	351998	258492	73.4%	457234	367535	80.4%

TABLE 73: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2015-16) (Contd... 73)

(Amount in ₹ Lakh)

Insurers	Total		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)
Bajaj Allianz	62358	51309	82.3%
Bharti AXA	8281	7690	92.9%
CHOLA MS	16285	7171	44.0%
Future Generali	9344	8870	94.9%
HDFC ERGO	28826	17592	61.0%
ICICI Lombard	93537	78047	83.4%
IFFCO Tokio	37432	39145	104.6%
Kotak General			
Liberty Videocon	5339	5616	105.2%
L&T General	4760	2074	43.6%
Magma HDI			
Raheja QBE	1	1	57.4%
Reliance	47919	47821	99.8%
Royal Sundaram	18144	11633	64.1%
SBI General	13943	5189	37.2%
Shriram General			
Tata AIG	12998	7174	55.2%
Universal Sompo	12830	11122	86.7%
Private Total	371999	300453	80.8%
National	389345	435646	111.9%
New India	413587	483420	116.9%
Oriental	221140	259343	117.3%
United India	354066	440059	124.3%
Public Total	1378138	1618468	117.4%
Apollo Munich	71467	48947	68.5%
Cigna TTK	6938	3730	53.8%
Max Bupa	39287	23393	59.5%
Religare	25559	15083	59.0%
Star Health	152270	79943	52.5%
Standalone Health Insurers Total	295521	171097	57.9%
Grand Total	2045657	2090018	102.2%

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TABLE 73: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2016-17) (Contd... 73)

(Amount in ₹ Lakh)

Insurers	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes & RSBY		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)
Bajaj Allianz	1666	1607	96%	42281	43961	104%
Bharti AXA				5920	4684	79%
CHOLA MS	0.00	-0.53	0%	15074	4627	31%
Future Generali	1022	437	43%	7698	7632	99%
HDFC ERGO				10761	10713	100%
ICICI Lombard	23939	32284	135%	54944	57044	104%
IFFCO Tokio	7939	6016	76%	29152	35493	122%
Kotak General						
Liberty Videocon				5550	4671	84%
L&T General	-0.5	0.0	0%	322	207	64%
Magma HDI						
Raheja QBE						
Reliance	3075	2666	87%	17054	17266	101%
Royal Sundaram				7125	4727	66%
SBI General				23671	10358	44%
Shriram General						
Tata AIG	167	418	250%	2226	2364	106%
Universal Sampo				3603	3185	88%
Private Total	37808	43428	115%	225379	206931	92%
National	80046	101305	127%	170240	254527	150%
New India	84626	110243	130%	312395	349379	112%
Oriental	3333	1820	55%	177127	232570	131%
United India	62761	72535	116%	273018	446141	163%
Public Total	230766	285903	124%	932780	1282617	138%
Aditya Birla				1313	1200	91%
Apollo Munich	0.00	1.90	0%	35551	26204	74%
Cigna TTK				3736	4114	110%
Max Bupa	213	445	210%	4818	1371	28%
Religare	483	873	181%	15070	14204	94%
Star Health	1773	35	2%	18344	12957	71%
Stand-alone Health Insurers Total	2469	1355	55%	78832	60050	76%
Grand Total	271043	330686	122%	1236991	1549598	125%

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 73: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2016-17) (Contd... 73)

(Amount in ₹ Lakh)

Insurers	Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)
Bajaj Allianz	15312	10581	69%	19716	13671	69%
Bharti AXA	494	361	73%	394	309	79%
CHOLA MS	2112	1245	59%	1252	931	74%
Future Generali	1461	1244	85%	1255	1006	80%
HDFC ERGO	16340	6395	39%	6112	3318	54%
ICICI Lombard	16104	10652	66%	20504	13031	64%
IFFCO Tokio	6650	5700	86%	2578	2060	80%
Kotak General	208	64	31%	157	104	66%
Liberty Videocon	201	144	72%	259	98	38%
L&T General	1383	634	46%	3140	1734	55%
Magma HDI						
Raheja QBE				2	0.0	0%
Reliance	5147	4848	94%	1289	1325	103%
Royal Sundaram	4254	3050	72%	7158	4745	66%
SBI General	421	373	89%	1527	167	11%
Shriram General						
Tata AIG	3462	2192	63%	3999	1727	43%
Universal Sampo	4889	3358	69%			
Private Total	78438	50840	65%	69342	44229	64%
National	36045	35538	99%	88342	86526	98%
New India	144459	113590	79%	26247	21945	84%
Oriental	70686	71222	101%	30079	37428	124%
United India	32296	26235	81%	67069	68991	103%
Public Total	283487	246586	87%	211738	214890	101%
Aditya Birla	16	166	1041%	11	111	1041%
Apollo Munich	40174	20519	51%	25458	12623	50%
Cigna TTK	6130	1989	32%	7005	2385	34%
Max Bupa	16992	9744	57%	32303	16642	52%
Religare	13802	5209	38%	12788	2025	16%
Star Health	107791	65628	61%	57468	34990	61%
Stand-alone Health Insurers Total	184904	103256	56%	135033	68775	51%
Grand Total	546829	400681	73%	416112	327894	79%

TABLE 73: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2016-17) (Contd... 73)

(Amount in ₹ Lakh)

Insurers	Total		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)
Bajaj Allianz	78975	69820	88.4%
Bharti AXA	6809	5355	78.7%
CHOLA MS	18438	6803	36.9%
Future Generali	11436	10319	90.2%
HDFC ERGO	33213	20426	61.5%
ICICI Lombard	115491	113011	97.9%
IFFCO Tokio	46319	49268	106.4%
Kotak General	365	168	46.0%
Liberty Videocon	6009	4913	81.8%
L&T General	4844	2575	53.2%
Magma HDI	0	0	0.0%
Raheja QBE	2	0.0	0.0%
Reliance	26565	26105	98.3%
Royal Sundaram	18538	12522	67.6%
SBI General	25618	10899	42.5%
Shriram General	0.00	0.00	0.0%
Tata AIG	9854	6701	68.0%
Universal Sampo	8491	6542	77.0%
Private Total	410967	345428	84.1%
National	374673	477896	127.6%
New India	567728	595158	104.8%
Oriental	281226	343041	122.0%
United India	435144	613901	141.1%
Public Total	1658771	2029996	122.4%
Aditya Birla	1340	1477	110.3%
Apollo Munich	101182	59347	58.7%
Cigna TTK	16871	8487	50.3%
Max Bupa	54325	28202	51.9%
Religare	42142	22311	52.9%
Star Health	185377	113610	61.3%
Stand-alone Health Insurers Total	401237	233435	58.2%
Grand Total	2470975	2608859	105.6%

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TABLE 73: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2017-18) (Contd... 73)

(Amount in ₹ Lakh)

Insurers	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes & RSBY		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)
Acko						
Bajaj Allianz	3179	4072	128%	61399	61156	100%
Bharti AXA				6126	6543	107%
CHOLA MS		24		18481	5524	30%
DHFL				1410	8	1%
Edelweiss				0.27	0.19	70%
Future Generali	232	408	176%	12342	13059	106%
GoDigit						
HDFC ERGO				14584	14537	100%
ICICI Lombard	3704	3990	108%	64789	57729	89%
IFFCO Tokio	9051	6059	67%	24480	23970	98%
Kotak General				66	60	91%
Liberty				7619	6174	81%
Magma HDI				12		0%
Raheja QBE						
Reliance	28763	34420	120%	23267	25668	110%
Royal Sundaram				10617	6663	63%
SBI General				33582	14997	45%
Shriram General						
Tata AIG		-24		7374	6364	86%
Universal Sampo				2286	3923	172%
Private Total	44929	48949	109%	288434	246376	85%
National	92276	105809	115%	169506	211337	125%
New India	71364	81528	114%	350108	397098	113%
Oriental	2982	3913	131%	216157	239950	111%
United India	59441	70810	119%	291816	344680	118%
Public Total	226062	262060	116%	1027587	1193064	116%
Aditya Birla				8900	11856	133%
Apollo Munich				40706	33784	83%
Cigna TTK				7242	4307	59%
Max Bupa	378	346	92%	8036	1780	22%
Religare	725	1025	141%	24131	20300	84%
Star Health	2469	2133	86%	27915	27749	99%
SAHI Total	3572	3504	98%	116929	99775	85%
Grand Total	274563	314513	115%	1432950	1539215	107%

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 73: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2017-18) (Contd... 73)

(Amount in ₹ Lakh)

Insurers	Individual Family Floater			Individual Other than Family Floater		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)
Acko						
Bajaj Allianz	20205	13191	65%	22134	14671	66%
Bharti AXA	526	332	63%	295	296	100%
CHOLA MS	1785	1608	90%	976	1087	111%
DHFL						
Edelweiss						
Future Generali	1244	1419	114%	2289	1522	66%
GoDigit						
HDFC ERGO	21107	12714	60%	9189	2756	30%
ICICI Lombard	19529	11752	60%	23436	13014	56%
IFFCO Tokio	8177	7090	87%	2746	2255	82%
Kotak General	694	220	32%	536	168	31%
Liberty	568	212	37%	466	118	25%
Magma HDI	9	0.16	2%	72	45	63%
Raheja QBE	2		0%	3		0%
Reliance	4891	5382	110%	1821	1719	94%
Royal Sundaram	5206	3654	70%	4511	3158	70%
SBI General	1279	509	40%	4931	784	16%
Shriram General	0.11		0%			
Tata AIG	4493	2836	63%	5126	2264	44%
Universal Sampo	6327	5915	93%			
Private Total	96040	66834	70%	78531	43858	56%
National	34388	48121	140%	78183	70995	91%
New India	62850	46085	73%	105375	88554	84%
Oriental	88174	71762	81%	34056	33784	99%
United India	32035	23772	74%	58689	52379	89%
Public Total	217447	189740	87%	276304	245711	89%
Aditya Birla	2410	366	15%	1676	159	10%
Apollo Munich	51760	30231	58%	21915	13267	61%
Cigna TTK	9379	4681	50%	8418	3132	37%
Max Bupa	19400	10280	53%	29221	16208	55%
Religare	19548	8204	42%	12646	2948	23%
Star Health	159144	91554	58%	76172	43821	58%
SAHI Total	261640	145315	56%	150048	79535	53%
Grand Total	575127	401889	70%	504883	369105	73%

TABLE 73: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2017-18) (Contd... 73)

(Amount in ₹ Lakh)

Insurers	Total		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)
Acko			
Bajaj Allianz	106917	93091	87%
Bharti AXA	6947	7170	103%
CHOLA MS	21242	8243	39%
DHFL	1410	8	1%
Edelweiss	0.27	0.19	70%
Future Generali	16107	16407	102%
GoDigit			
HDFC ERGO	44879	30007	67%
ICICI Lombard	111458	86485	78%
IFFCO Tokio	44454	39374	89%
Kotak General	1296	448	35%
Liberty	8653	6504	75%
Magma HDI	93	46	49%
Raheja QBE	4		0%
Reliance	58741	67190	114%
Royal Sundaram	20334	13475	66%
SBI General	39792	16291	41%
Shriram General	0.11		0%
Tata AIG	16993	11440	67%
Universal Sampo	8613	9838	114%
Private Total	507935	406017	80%
National	374353	436262	117%
New India	589698	613265	104%
Oriental	341368	349409	102%
United India	441981	491640	111%
Public Total	1747400	1890576	108%
Aditya Birla	12986	12381	95%
Apollo Munich	114381	77282	68%
Cigna TTK	25039	12119	48%
Max Bupa	57034	28613	50%
Religare	57050	32477	57%
Star Health	265699	165257	62%
SAHI Total	532189	328129	62%
Grand Total	2787524	2624722	94%

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TABLE 73: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2018-19) (Contd... 73)

(Amount in ₹ Lakh)

Insurers	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes & RSBY		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)
Acko	0	0		190	123	65%
Bajaj Allianz	5922	4459	75%	100879	103107	102%
Bharti AXA	0	0		12850	12339	96%
CHOLA MS	0	0		20421	6280	31%
DHFL	0	0		3961	1948	49%
Edelweiss	0	0		55	38	70%
Future Generali	163	122	75%	12876	11167	87%
GoDigit	0	0		70	14	21%
HDFC ERGO	5161	1734	34%	23500	28517	121%
ICICI Lombard	806	1775	220%	100522	94373	94%
IFFCO Tokio	6012	5195	86%	54111	57288	106%
Kotak General	0	0		1789	789	44%
Liberty	0	0		11791	10010	85%
Magma HDI	0	0		4667	3268	70%
Raheja QBE	0	0		0	0	
Reliance	28276	29632	105%	44659	41916	94%
Royal Sundaram	0	0		16753	10056	60%
SBI General	0	0		38003	23842	63%
Shriram General	0	0		0	0	
Tata AIG	0	2		22259	23467	105%
Universal Sampo	0	0		3014	2934	97%
Private Total	46339	42919	93%	472371	431477	91%
National	39100	22100	57%	170440	196100	115%
New India	49254	49305	100%	424781	471032	111%
Oriental	10102	4332	43%	234366	283400	121%
United India	64267	64637	101%	298333	344075	115%
Public Total	162722	140374	86%	1127920	1294607	115%
Aditya Birla	0	0		18059	14742	82%
Apollo Munich	492	526	107%	50996	41489	81%
Cigna TTK	0	0		14617	11574	79%
Max Bupa	381	267	70%	10978	3785	34%
Reliance Health	0	0		0	0	
Religare	3461	5341	154%	41747	32072	77%
Star Health	1366	4253	311%	37512	32817	87%
SAHI Total	5700	10386	182%	173910	136478	78%
Grand Total	214762	193680	90%	1774201	1862562	105%

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TABLE 73: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2018-19) (Contd... 73)

(Amount in ₹ Lakh)

Insurers	Individual Family Floater			Individual Other than Family Floater		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)
Acko	0	0		0	0	
Bajaj Allianz	45354	32048	71%	7145	3454	48%
Bharti AXA	880	771	88%	0	0	
CHOLA MS	1791	1866	104%	960	985	103%
DHFL	0	0		0	0	0%
Edelweiss	20	14	70%	14	10	70%
Future Generali	3234	2248	70%	1410	1609	114%
GoDigit	0	0		0	0	
HDFC ERGO	24522	17636	72%	11619	4943	43%
ICICI Lombard	22558	14133	63%	27179	18087	67%
IFFCO Tokio	9554	8857	93%	2852	2653	93%
Kotak General	2209	493	22%	1774	269	15%
Liberty	1072	420	39%	616	115	19%
Magma HDI	202	48	24%	41	30	73%
Raheja QBE	4	0	0%	4	0	0%
Reliance	5725	5727	100%	2051	1767	86%
Royal Sundaram	4038	3146	78%	4767	3171	67%
SBI General	2654	1323	50%	8598	1534	18%
Shriram General	0	0		2	0	0%
Tata AIG	5521	4306	78%	8349	3477	42%
Universal Sampo	7628	6308	83%	0	0	
Private Total	136963	99345	73%	77381	42103	54%
National	39830	55073	138%	89471	79640	89%
New India	87752	65169	74%	116491	86486	74%
Oriental	89301	78640	88%	31967	29265	92%
United India	33100	32029	97%	57325	66297	116%
Public Total	249983	230910	92%	295254	261687	89%
Aditya Birla	8289	1308	16%	4511	3114	69%
Apollo Munich	71096	43590	61%	27365	15651	57%
Cigna TTK	13458	8357	62%	9565	4063	42%
Max Bupa	43157	25622	59%	9714	5194	53%
Reliance Health	0	0		0	0	
Religare	29308	10767	37%	17659	6917	39%
Star Health	214810	126728	59%	103615	61128	59%
SAHI Total	380118	216372	57%	172428	96067	56%
Grand Total	767064	546627	71%	545063	399857	73%

TABLE 73: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2018-19) (Contd... 73)

(Amount in ₹ Lakh)

Insurers	Total		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)
Acko	190	123	65%
Bajaj Allianz	159300	143068	90%
Bharti AXA	13730	13111	95%
CHOLA MS	23173	9132	39%
DHFL	3961	1948	49%
Edelweiss	89	62	70%
Future Generali	17683	15146	86%
GoDigit	70	14	21%
HDFC ERGO	64802	52830	82%
ICICI Lombard	151064	128369	85%
IFFCO Tokio	72529	73993	102%
Kotak General	5773	1551	27%
Liberty	13479	10545	78%
Magma HDI	4909	3346	68%
Raheja QBE	8	0	0%
Reliance	80710	79042	98%
Royal Sundaram	25558	16373	64%
SBI General	49255	26699	54%
Shriram General	2	0	0%
Tata AIG	36130	31252	86%
Universal Sampo	10642	9242	87%
Private Total	733055	615844	84%
National	338841	352913	104%
New India	678278	671992	99%
Oriental	365736	395637	108%
United India	453025	507037	112%
Public Total	1835879	1927579	105%
Aditya Birla	30859	19163	62%
Apollo Munich	149949	101256	68%
Cigna TTK	37640	23994	64%
Max Bupa	64229	34867	54%
Reliance Health	0	0	
Religare	92175	55096	60%
Star Health	357303	224926	63%
SAHI Total	732155	459303	63%
Grand Total	3301089	3002726	91%

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TABLE 73: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2019-20) (Contd... 73)

(Amount in ₹ Lakh)

Insurers	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes & RSBY		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)
Acko	0	0		568	405	71%
Bajaj Allianz	4013	3292	82%	107580	102248	95%
Bharti AXA	0	0		17111	15695	92%
CHOLA MS	0	0		24103	9968	41%
Navi General*	0	0		3818	1340	35%
Edelweiss	0	0		1694	1794	106%
Future Generali	1	28	1957%	18081	12768	71%
GoDigit	0	0		510	531	104%
HDFC ERGO	5995	5620	94%	20906	20734	99%
ICICI Lombard	176	-367	-209%	118631	110643	93%
IFFCO Tokio	5217	6190	119%	80782	79988	99%
Kotak General	0	0		3356	1666	50%
Liberty	0	0		19030	16755	88%
L&T General						
Magma HDI	0	0		2304	2107	91%
Raheja QBE	0	0		0	0	
Reliance	61521	59654	97%	41468	37824	91%
Royal Sundaram	0	0		19471	11663	60%
SBI General	0	0		36642	27862	76%
Shriram General	0	0		0	0	0%
Tata AIG	0	-6		33949	26723	79%
Universal Sampo	0	0		5695	3788	67%
Private Total	5728	774	14%	555701	484501	87%
National	24521	24000	98%	149405	155211	104%
New India	24351	32562	134%	555118	605246	109%
Oriental	20262	22499	111%	271265	274414	101%
United India	67611	56931	84%	325587	346980	107%
Public Total	113642	109716	97%	1301375	1381852	106%
Aditya Birla	0	0		27185	17456	64%
HDFC ERGO Health**	502	342	68%	60257	59187	98%
Cigna TTK	0	0		21693	14607	67%
Max Bupa	147	-38	-26%	18996	6659	35%
Reliance Health#	0	0		10	1	12%
Religare	13534	11127	82%	51696	41528	80%
Star Health	-10	-320	3282%	57424	64186	112%
SAHI Total	42	-469	-1124%	237262	203623	86%
Grand Total	119412	110021	92%	2094338	2069976	99%

#The Authority vide order ref. No. IRDA/F&A/ORD/SOLP/200/11/2019 dated 6th November 2019 issued directions to the Reliance Health to stop selling new policies

* Erstwhile DHFL General Insurance Co. Ltd.

** Erstwhile Apollo Munich Health Insurance Ltd.

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TABLE 73: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2019-20) (Contd... 73)

(Amount in ₹ Lakh)

Insurers	Individual Family Floater			Individual Other than Family Floater		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)
Acko	0	0		0	0	
Bajaj Allianz	51589	38020	74%	8906	3202	36%
Bharti AXA	1269	847	67%	0	0	
CHOLA MS	1749	1715	98%	1317	906	69%
Navi General*	0.6	0.2	30%	2	3	142%
Edelweiss	105	74	70%	85	60	70%
Future Generali	4498	3464	77%	1948	1702	87%
GoDigit	30	19	65%	23	15	65%
HDFC ERGO	28741	24106	84%	12490	7601	61%
ICICI Lombard	27481	17312	63%	23900	14756	62%
IFFCO Tokio	10772	8645	80%	3244	2617	81%
Kotak General	1807	754	42%	1308	545	42%
Liberty	1461	878	60%	717	251	35%
L&T General						
Magma HDI	295	72	24%	270	51	19%
Raheja QBE	12	0	0%	10	16	159%
Reliance	6468	6121	95%	2384	1990	83%
Royal Sundaram	4898	4251	87%	5273	4163	79%
SBI General	6095	2156	35%	15514	3528	23%
Shriram General	0	0		13	0	0%
Tata AIG	7951	5354	67%	7504	3444	46%
Universal Sampo	8740	6943	79%	0	0	
Private Total	163962	120731	74%	84908	44850	53%
National	39251	45709	116%	93389	92127	99%
New India	100265	75888	76%	116820	84773	73%
Oriental	96167	91442	95%	32726	38893	119%
United India	39779	37478	94%	68268	71845	105%
Public Total	275463	250517	91%	311202	287638	92%
Aditya Birla	14277	6798	48%	8224	2489	30%
HDFC ERGO Health**	84646	58188	69%	31378	19935	64%
Cigna TTK	15638	9830	63%	11870	6440	54%
Max Bupa	48983	31689	65%	12048	6331	53%
Reliance Health#	251	136	54%	128	74	58%
Religare	40049	15890	40%	24605	13080	53%
Star Health	365653	218193	60%	36013	21490	60%
SAHI Total	569497	340724	60%	124265	69838	56%
Grand Total	1008921	711973	71%	520375	402326	77%

#The Authority vide order ref. No. IRDA/F&A/ORD/SOLP/200/11/2019 dated 6th November 2019 issued directions to the Reliance Health to stop selling new policies

* Erstwhile DHFL General Insurance Co. Ltd.

** Erstwhile Apollo Munich Health Insurance Ltd.

TABLE 73: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2019-20) (Contd... 73)

(Amount in ₹ Lakh)

Insurers	Total		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (Net)
Acko	568	405	71%
Bajaj Allianz	172088	146763	85%
Bharti AXA	18380	16542	90%
CHOLA MS	27169	12589	46%
Navi General*	3820	1343	35%
Edelweiss	1885	1928	102%
Future Generali	24528	17962	73%
GoDigit	562	565	100%
HDFC ERGO	68132	58061	85%
ICICI Lombard	170188	142345	84%
IFFCO Tokio	100014	97440	97%
Kotak General	6471	2965	46%
Liberty	21208	17883	84%
L&T General			
Magma HDI	2869	2230	78%
Raheja QBE	23	16	73%
Reliance	111841	105589	94%
Royal Sundaram	29642	20076	68%
SBI General	58251	33546	58%
Shriram General	14	0	0%
Tata AIG	49404	35516	72%
Universal Sampo	14435	10731	74%
Private Total	881494	724495	82%
National	306566	317047	103%
New India	796554	798469	100%
Oriental	420419	427249	102%
United India	501246	513235	102%
Public Total	2024785	2055999	102%
Aditya Birla	49686	26743	54%
HDFC ERGO Health**	176784	137651	78%
Cigna TTK	49201	30877	63%
Max Bupa	80173	44641	56%
Reliance Health#	389	212	54%
Religare	129884	81625	63%
Star Health	459080	303549	66%
SAHI Total	945197	625298	66%
Grand Total	3851475	3405792	88%

#The Authority vide order ref. No. IRDA/F&A/ORD/SOLP/200/11/2019 dated 6th November 2019 issued directions to the Reliance Health to stop selling new policies

* Erstwhile DHFL General Insurance Co. Ltd.

** Erstwhile Apollo Munich Health Insurance Ltd.

**TABLE 74: PERSONAL ACCIDENT INSURANCE :
NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2013-14)**

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz						
Bharti AXA				3600	2133	2700
CHOLA MS				17089	2366	5821
Future Generali				2242	8158	3418
HDFC ERGO				26907	5610	5170
ICICI Lombard	6	1407	189	222237	5300	14168
IFFCO Tokio				3484	3824	2536
Liberty Videocon				245	1293	994
L&T General				199	181	266
Magma HDI						
Raheja QBE				29	36	45
Reliance				47005	8092	2668
Royal Sundaram	94	6	5	9094	874	3048
SBI General				4261	15361	18149
Shriram General						
Tata AIG				22900	39832	6994
Universal Sampo						
Private Total	100	1412	195	359292	93060	65977
National				38669	48759	8209
New India	3	110	984	27069	1924	11434
Oriental	36	465	644	61090	2238	5967
United India				67824	4989	15173
Public Total	39	575	1628	194652	57910	40783
Apollo Munich				503	1107	1667
Cigna TTK						
Max Bupa				294	17	132
Religare				309	39	227
Star Health				11364	691	1301
Standalone Health Insurers Total	0	0	0	12470	1853	3327
Grand Total	139	1987	1823	566414	152823	110087

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TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2013-14) (Contd.. 74)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz	219716	230	1593	55955	56	485	275671	286	2078
Bharti AXA	9957	9	141				13557	2142	2840
CHOLA MS				12324	15	139	29413	2381	5960
Future Generali	1438	4	33	92521	93	1577	96201	8254	5028
HDFC ERGO	130688	312	2390	1241263	1197	22381	1398858	7120	29940
ICICI Lombard				269685	266	5691	491928	6972	20048
IFFCO Tokio				120367	140	574	123851	3964	3111
Liberty Videocon							245	1293	994
L&T General	284	0.05	4	3916	4	25	4399	185	294
Magma HDI									
Raheja QBE				8	0.01	0.25	37	36	45
Reliance	792	2	6	21013	21	115	68810	8115	2788
Royal Sundaram				97400	164	1125	106588	1044	4178
SBI General				29	0.03	0.27	4290	15361	18149
Shriram General									
Tata AIG	38136	103	957	160853	165	2571	221889	40100	10522
Universal Sampo									
Private Total	401011	660	5124	2075334	2121	34681	2835737	97254	105976
National				505201	13487	2980	543870	62245	11189
New India				502644	1311	5463	529716	3345	17881
Oriental				785376	1346	4889	846502	4049	11500
United India				586415	645	5680	654239	5634	20853
Public Total	0	0	0	2379636	16789	19012	2574327	75274	61424
Apollo Munich				43759	60	1113	44262	1167	2780
Cigna TTK									
Max Bupa							294	17	132
Religare							309	39	227
Star Health				138701	161	1037	150065	852	2338
Standalone Health Insurers Total	0	0	0	182460	221	2150	194930	2075	5477
Grand Total	401011	660	5124	4637430	19131	55843	5604994	174602	172877

TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM(2014-15)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz				4960	27	3069
Bharti AXA				3229	1786	1957
CHOLA MS				23290	2586	6282
Future Generali				4633	7293	2473
HDFC ERGO				18882	143743	3284
ICICI Lombard	3	319	23	253882	4624	16357
IFFCO Tokio				7445	6404	3178
Liberty Videocon	3	7195	784	499	5494	921
L&T General				271	91	145
Magma HDI				209	314	106
Raheja QBE				75	44	30
Reliance				1211	8400	3582
Royal Sundaram				1422	1823	2796
SBI General				896	17873	28700
Shriram General				332	368	444
Tata AIG	4	6381	1616	26300	20743	5119
Universal Sampo				7103	3963	593
Private Total	10	13894	2424	354639	225575	79036
National				39605	6606	11397
New India	12	680	1978	26869	2155	10750
Oriental				22932	22824	8929
United India				49906	24731	17079
Public Total	12	680	1978	139312	56316	48155
Apollo Munich				527	1575	2482
Cigna TTK						
Max Bupa				59	4	60
Religare				822	194	647
Star Health				12088	729	1517
Standalone Health Insurers Total	0	0	0	13496	2501	4707
Grand Total	22	14574	4401	507447	284392	131898

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TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2014-15) (Contd.. 74)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz	1208588	1259	3608				1213548	1286	6677
Bharti AXA	121747	62	219				124976	1848	2176
CHOLA MS				21970	26	229	45260	2611	6511
Future Generali				128891	133	1961	133524	7425	4434
HDFC ERGO	132869	330	2768	1646809	1486	32744	1798560	145559	38796
ICICI Lombard				266677	261	6927	520562	5204	23307
IFFCO Tokio	95605	113	413	19137	23	203	122187	6541	3794
Liberty Videocon				403	0.40	6	905	12689	1711
L&T General	62	0	1	5459	6.21	52	5792	98	197
Magma HDI				10021	10	28	10230	324	134
Raheja QBE				6	10	0.20	81	54	30
Reliance				45922	46	178	47133	8446	3761
Royal Sundaram				66281	128	951	67703	1950	3748
SBI General	405	1	4	20633	21	50	21934	17895	28755
Shriram General	32	0.10	0.36	78006	78	117	78370	446	562
Tata AIG	25824	67	632	152197	161	2621	204325	27352	9988
Universal Sampo				6643	7	26	13746	3970	619
Private Total	1585132	1832	7646	2469055	2396	46094	4408836	243698	135200
National				840856	9193	2996	880461	15798	14393
New India				498000	1314	5837	524881	4149	18565
Oriental				856287	7929	5722	879219	30754	14651
United India				839741	975	6131	889647	25706	23210
Public Total	0	0	0	3034884	19411	20686	3174208	76407	70819
Apollo Munich				70888	91	1938	71415	1666	4421
Cigna TTK				8139	8	59	8139	8	59
Max Bupa							59	4	60
Religare				13933	14	906	14755	208	1553
Star Health				188080	413	1751	200168	1142	3268
Standalone Health Insurers Total	0	0	0	281040	526	4654	294536	3028	9361
Grand Total	1585132	1832	7646	5784979	22334	71435	7877580	323132	215380

TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2015-16)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz				977007	3613	6291
Bharti AXA				2286	1456	1431
CHOLA MS	2	111	11	31044	3334	10670
Future Generali				4835	5402	2665
HDFC ERGO				131087	3111	3675
ICICI Lombard	8	404	32	295753	8656	19158
IFFCO Tokio				7355	8915	4269
Kotak General						
Liberty Videocon				490	593	976
L&T General				326	204	242
Magma HDI				202	216	145
Raheja QBE				8	7	13
Reliance				1112	2911	2512
Royal Sundaram				1819	1172	3136
SBI General				1495	18605	30064
Shriram General				488	865	590
Tata AIG	4	6705	246	13897	5316	5963
Universal Sampo	520	4708	565	2351	2299	757
Private Total	534	11928	854	1471555	66676	92558
National				35391	31132	19831
New India	42	3528	2127	29900	272532	12858
Oriental	1	4250	840	29278	15822	10814
United India				102454	27031	17715
Public Total	43	7778	2967	197023	346518	61219
Apollo Munich				726	2207	4205
Cigna TTK				23	10	8
Max Bupa				21	46	46
Religare				1280	242	1653
Star Health				11648	842	1672
Standalone Health Insurers Total				13698	3347	7584
Grand Total	577	19706	3821	1682276	416540	161361

TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2015-16) (Contd.. 74)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	Individual Family Floater			Individual Other than Family Floater			TOTAL		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz				349822	350	4112	1326829	3962	10403
Bharti AXA				73416	276	188	75702	1732	1619
CHOLA MS				20748	25	218	51794	3470	10900
Future Generali				206503	210	2364	211338	5612	5029
HDFC ERGO				1982497	2078	42324	2113584	5189	45999
ICICI Lombard				222135	222	8724	517896	9282	27914
IFFCO Tokio	105806	123	462	21603	26	292	134764	9065	5023
Kotak General									
Liberty Videocon	16	0.04	0.42	6959	7	112	7465	600	1089
L&T General	22	0.06	0.55	5262	6	38	5610	211	281
Magma HDI				8279	8	32	8481	224	177
Raheja QBE				5	0	0	13	7	14
Reliance				72527	74	236	73639	2985	2747
Royal Sundaram				53627	65	803	55446	1238	3939
SBI General				12858	15	56	14353	18620	30120
Shriram General				39637	40	67	40125	905	657
Tata AIG	106547	139	2023	7268	7	543	127716	12167	8776
Universal Sampo	5743	321	111	5793	6	25	14407	7334	1458
Private Total	218134	583	2598	3088939	3415	60132	4779162	82602	156142
National				1291651	1292	4831	1327042	32424	24662
New India				504141	1500	6089	534083	277560	21075
Oriental				752009	3106	4947	781288	23179	16601
United India				641388	702	7813	743842	27733	25528
Public Total	0	0	0	3189189	6600	23681	3386255	360896	87867
Apollo Munich				84803	109	2512	85529	2315	6718
Cigna TTK	970	2	126	17982	18	665	18975	30	799
Max Bupa							21	46	46
Religare				41657	41	2582	42937	284	4236
Star Health				276989	312	3546	288637	1154	5218
Standalone Health Insurers Total	970	2	126	421431	480	9306	436099	3829	17016
Grand Total	219104	585	2724	6699559	10496	93119	8601516	447327	261025

TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2016-17) (Contd.. 74)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	Pradhan Mantri Suraksha Bima Yojana (PMSBY)			Pradhan Mantri Jan Dhan Yojana (PMJDY)		
	(A)			(B)		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz	10	1453	174			
Bharti AXA						
CHOLA MS	1	56	7			
Future Generali	7	3	0.40			
HDFC ERGO						
ICICI Lombard	25	2929	351			
IFFCO Tokio						
Kotak General						
Liberty Videocon						
L&T General						
Magma HDI						
Raheja QBE						
Reliance	1	1058	127			
Royal Sundaram						
SBI General						
Shriram General						
Tata AIG	1	620	74			
Universal Sompo	574	4632	557			
Private Total	619	10752	1291	0	0	0
National	12	30343	3641			
New India	391	15120	1814	1	412232	1612
Oriental	173	10860	1303			
United India	3688	21698	2604			
Public Total	4264	78021	9362	1	412232	1612
Aditya Birla						
Apollo Munich						
Cigna TTK						
Max Bupa						
Religare						
Star Health						
Stand alone Health Insurers Total	0	0	0	0	0	0
Grand Total	4883	88773	10654	1	412232	1612

TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2016-17) (Contd.. 74)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	Government Sponsored Schemes excl PMSBY, PMJDY, IRCTC			Group Insurance Schemes excluding (A), (B) & (C)		
	(C)			(D)		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz				7336	8389	8999
Bharti AXA				1605	1147	1197
CHOLA MS				31036	3965	12526
Future Generali				4094	11443	3391
HDFC ERGO				1382805	6327	35411
ICICI Lombard				362115	5067	23436
IFFCO Tokio				5407	7720	4335
Kotak General				25892	26	274
Liberty Videocon				747	2473	1507
L&T General				380	88	171
Magma HDI				133	875	177
Raheja QBE				19	19	35
Reliance	0	2065	534	1765	1475	2669
Royal Sundaram				2109	1297	3599
SBI General				1536	28977	41850
Shriram General				597	1138	690
Tata AIG	2	1394	273	8234	5185	6568
Universal Sampo				1689	3489	1392
Private Total	2	3459	807	1837499	89100	148228
National	1	31400	10900	25138	3120	13596
New India				27592	3343	29337
Oriental	4	50507	36847	32577	12007	10909
United India				40294	28108	19121
Public Total	5	81907	47747	125601	46578	72963
Aditya Birla				76	18	96
Apollo Munich				1045	3193	6075
Cigna TTK				78	27	26
Max Bupa				18	119	300
Religare				1432	430	2181
Star Health				11766	1034	2239
Stand alone Health Insurers Total	0	0	0	14415	4820	10917
Grand Total	7	85366	48554	1977515	140499	232108

TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2016-17) (Contd.. 74)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	Individual Family Floater			Individual Other than Family Floater		
	(E)			(F)		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz				214993	538	6387
Bharti AXA	27	0.1	1	32780	33	169
CHOLA MS				19824	22	209
Future Generali	3059	8	85	261222	261	2572
HDFC ERGO	86726	228	2340	515254	448	11012
ICICI Lombard				309749	310	11994
IFFCO Tokio				159979	160	899
Kotak General				48	0.1	0.1
Liberty Videocon	8	0.02	0.21	11462	31	191
L&T General	5	0.01	0.23	1895	0	15
Magma HDI	3410	9	17	41786	42	97
Raheja QBE	21	0.1	0.2	2	0.002	0.06
Reliance				93867	95	326
Royal Sundaram				56053	67	817
SBI General	656	2	10	30006	35	148
Shriram General				38827	40	80
Tata AIG				135808	167	3013
Universal Sampo	14002	1006	124			
Private Total	107914	1252	2578	1923555	2250	37928
National				553780	700	3592
New India	511179	1172	5979			
Oriental				646690	820	3407
United India				690224	1718	4521
Public Total	511179	1172	5979	1890694	3237	11521
Aditya Birla						
Apollo Munich				139099	171	3937
Cigna TTK	631	1	20	25932	27	1470
Max Bupa						
Religare				63076	63	3260
Star Health	45554	52	1124	329313	378	5946
Stand alone Health						
Insurers Total	46185	53	1144	557420	639	14613
Grand Total	665278	2478	9702	4371669	6127	64062

TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2016-17) (Contd.. 74)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	Total			IRCTC Scheme		
	(G)= (A)+(B)+(C)+(D)+(E)+(F)			(H)		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz	222339	10381	15560			
Bharti AXA	34412	1180	1367			
CHOLA MS	50861	4044	12742			
Future Generali	268382	11715	6048			
HDFC ERGO	1984785	7003	48763			
ICICI Lombard	671889	8306	35781	1	38586	309
IFFCO Tokio	165386	7880	5234			
Kotak General	25940	26	275			
Liberty Videocon	12217	2505	1698			
L&T General	2280	88	186			
Magma HDI	45329	926	291			
Raheja QBE	42	19	36			
Reliance	95633	4694	3656			
Royal Sundaram	58162	1363	4416	1	39078	313
SBI General	32198	29014	42008			
Shriram General	39424	1178	770	1	39691	318
Tata AIG	144045	7365	9929			
Universal Sampo	16265	9127	2073			
Private Total	3869589	106814	190832	3	117355	939
National	578931	65562	31729			
New India	539163	431867	38743			
Oriental	679444	74194	52467			
United India	734206	51524	26246			
Public Total	2531744	623147	149185	0	0	0
Aditya Birla	76	18	96			
Apollo Munich	140144	3364	10012			
Cigna TTK	26641	55	1517			
Max Bupa	18	119	300			
Religare	64508	494	5440			
Star Health	386633	1464	9309			
Stand alone Health						
Insurers Total	618020	5513	26674	0	0	0
Grand Total	7019353	735474	366692	3	117355	939

TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2016-17) (Contd.. 74)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	Grand Total (incl. IRCTC)		
	(I)= (G)+(H)		
	No. of policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz	222339	10381	15560
Bharti AXA	34412	1180	1367
CHOLA MS	50861	4044	12742
Future Generali	268382	11715	6048
HDFC ERGO	1984785	7003	48763
ICICI Lombard	671890	46892	36090
IFFCO Tokio	165386	7880	5234
Kotak General	25940	26	275
Liberty Videocon	12217	2505	1698
L&T General	2280	88	186
Magma HDI	45329	926	291
Raheja QBE	42	19	36
Reliance	95633	4694	3656
Royal Sundaram	58163	40441	4728
SBI General	32198	29014	42008
Shriram General	39425	40869	1088
Tata AIG	144045	7365	9929
Universal Sompoo	16265	9127	2073
Private Total	3869592	224169	191771
National	578931	65562	31729
New India	539163	431867	38743
Oriental	679444	74194	52467
United India	734206	51524	26246
Public Total	2531744	623147	149185
Aditya Birla	76	18	96
Apollo Munich	140144	3364	10012
Cigna TTK	26641	55	1517
Max Bupa	18	119	300
Religare	64508	494	5440
Star Health	386633	1464	9309
Stand alone Health Insurers Total	618020	5513	26674
Grand Total	7019356	852829	367630

TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2017-18) (Contd.. 74)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	Pradhan Mantri Suraksha Bima Yojana (PMSBY)			Pradhan Mantri Jan Dhan Yojana (PMJDY)		
	(A)			(B)		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko						
Bajaj Allianz	11	2652	318			
Bharti AXA						
CHOLA MS	1	49	6			
DHFL						
Edelweiss						
Future Generali			0			
GoDigit						
HDFC ERGO						
ICICI Lombard	21	2710	325			
IFFCO Tokio						
Kotak General						
Liberty						
Magma HDI						
Raheja QBE						
Reliance	1	1106	133			
Royal Sundaram						
SBI General						
Shriram General						
Tata AIG	7	503	60			
Universal Sampo	554	5162	619			
Private Total	595	12182	1462			
National	10	30615	3674			
New India	880	15091	1811	1	488556	1349
Oriental	385	14710	1765			
United India	190	17858	2143			
Public Total	1465	78274	9393	1	488556	1349
Aditya Birla						
Apollo Munich						
Cigna TTK						
Max Bupa						
Religare						
Star Health						
SAHI Total						
Grand Total	2060	90456	10855	1	488556	1349

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

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TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2017-18) (Contd.. 74)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	Government Sponsored Schemes excluding PMSBY, PMJDY, IRCTC			Group Insurance Schemes excluding (A), (B) & (C)		
	(C)			(D)		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko						
Bajaj Allianz				6239	4240	9675
Bharti AXA				3435	5286	1184
CHOLA MS				49546	4380	20816
DHFL				32796	33	1285
Edelweiss						
Future Generali				1059	1559	6107
GoDigit						
HDFC ERGO				1717603	14722	45344
ICICI Lombard	3	65	25	3040514	8633	34246
IFFCO Tokio				6480	9056	6819
Kotak General				64381	91	710
Liberty				735	2309	1345
Magma HDI				123	193	173
Raheja QBE				36	14	15
Reliance				4244	1138	2394
Royal Sundaram				2421	2086	4807
SBI General				3446	29676	44774
Shriram General				687	1228	484
Tata AIG	2	58	40	7557	9085	7927
Universal Sampo				1280	4127	2429
Private Total	5	123	64	4942582	97857	190536
National		30833	12562	49411	2815	12772
New India	1	6172	16406	21	69	434
Oriental	9	25354	31407	32850	23009	20004
United India				35220	34772	17321
Public Total	10	62360	60375	117502	60666	50531
Aditya Birla				501	309	1072
Apollo Munich				3513	5038	8428
Cigna TTK				142	44	222
Max Bupa				55	227	518
Religare				1672	800	6926
Star Health				11236	1053	2575
SAHI Total				17119	7470	19741
Grand Total	15	62483	60439	5077203	165993	260808

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

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TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2017-18) (Contd.. 74)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	Individual Business (Both Family Floater and Other than Family Floater)			TOTAL Excluding IRCTC Scheme		
	(E)			(F)= (A)+(B)+(C)+(D)+(E)		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko						
Bajaj Allianz	868959	945	8223	875209	7837	18217
Bharti AXA	20981	28	153	24416	5314	1337
CHOLA MS	22050	24	185	71597	4453	21007
DHFL				32796	33	1285
Edelweiss						
Future Generali	313170	318	3068	314229	1877	9176
GoDigit						
HDFC ERGO	557507	594	13972	2275110	15316	59316
ICICI Lombard	256136	256	10796	3296674	11664	45392
IFFCO Tokio	195805	219	1099	202285	9276	7918
Kotak General	191	0	0	64572	91	710
Liberty	59392	61	359	60127	2371	1704
Magma HDI	54800	58	144	54923	251	316
Raheja QBE	7	0	0	43	14	16
Reliance	109128	111	367	113373	2355	2893
Royal Sundaram	39477	61	729	41898	2147	5536
SBI General	357349	408	1840	360795	30084	46615
Shriram General	47653	333	347	48340	1561	831
Tata AIG	147326	175	3812	154892	9821	11839
Universal Sampo	17661	8918	2829	19495	18206	5877
Private Total	3067592	12510	47923	8010774	122671	239985
National	399205	563	2235	448626	64826	31242
New India	497903	6256	42661	498806	516145	62661
Oriental	609851	827	3469	643095	63901	56645
United India	641561	836	6473	676971	53466	25937
Public Total	2148520	8482	54839	2267498	698338	176486
Aditya Birla	3323	5	207	3824	314	1279
Apollo Munich	154733	191	4698	158246	5229	13126
Cigna TTK	26635	28	1764	26777	72	1986
Max Bupa	20912	25	603	20967	252	1121
Religare	58003	58	3442	59675	859	10367
Star Health	446498	511	9070	457734	1564	11646
SAHI Total	710104	819	19784	727223	8289	39525
Grand Total	5926216	21811	122545	11005495	829299	455996

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2017-18) (Contd.. 74)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	IRCTC Scheme			Grand Total incl. IRCTC Scheme		
	(E)			(F)= (A)+(B)+(C)+(D)+(E)		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko						
Bajaj Allianz				875209	7837	18217
Bharti AXA				24416	5314	1337
CHOLA MS				71597	4453	21007
DHFL				32796	33	1285
Edelweiss						
Future Generali				314229	1877	9176
GoDigit						
HDFC ERGO				2275110	15316	59316
ICICI Lombard	50	120232	862	3296724	131896	46254
IFFCO Tokio				202285	9276	7918
Kotak General				64572	91	710
Liberty				60127	2371	1704
Magma HDI				54923	251	316
Raheja QBE				43	14	16
Reliance				113373	2355	2893
Royal Sundaram	1	109380	790	41899	111528	6325
SBI General				360795	30084	46615
Shriram General	3	109637	795	48343	111198	1626
Tata AIG				154892	9821	11839
Universal Sampo				19495	18206	5877
Private Total	54	339249	2446	8010828	461920	242432
National				448626	64826	31242
New India				498806	516145	62661
Oriental				643095	63901	56645
United India				676971	53466	25937
Public Total				2267498	698338	176486
Aditya Birla				3824	314	1279
Apollo Munich				158246	5229	13126
Cigna TTK				26777	72	1986
Max Bupa				20967	252	1121
Religare				59675	859	10367
Star Health				457734	1564	11646
SAHI Total				727223	8289	39525
Grand Total	54	339249	2446	11005549	1168548	458443

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

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TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2018-19) (Contd.. 74)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	Pradhan Mantri Suraksha Bima Yojana (PMSBY)			Pradhan Mantri Jan Dhan Yojana (PMJDY)		
	(A)			(B)		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko	0	0	0	0	0	0
Bajaj Allianz	16	8344	999	0	0	0
Bharti AXA	0	0	0	0	0	0
CHOLA MS	1	43	5	0	0	0
DHFL	0	0	0	0	0	0
Edelweiss	0	0	0	0	0	0
Future Generali	3	1	0	0	0	0
GoDigit	0	0	0	0	0	0
HDFC ERGO	0	0	0	0	0	0
ICICI Lombard	17	2417	290	0	0	0
IFFCO Tokio	0	0	0	0	0	0
Kotak General	0	0	0	0	0	0
Liberty	0	0	0	0	0	0
Magma HDI	0	0	0	0	0	0
Raheja QBE	0	0	0	0	0	0
Reliance	10920	1339	161	0	0	0
Royal Sundaram	0	0	0	0	0	0
SBI General	0	0	0	0	0	0
Shriram General	0	0	0	0	0	0
Tata AIG	4	557	68	0	0	0
Universal Sampo	554	6238	749	0	0	0
Private Total	11515	18939	2271	0	0	0
National	208	35989	4319	0	0	0
New India	338	45923	5511	1	503027	1505
Oriental	860	12472	1497	0	0	0
United India	190	20833	2505	0	0	0
Public Total	1596	115217	13831	1	503027	1505
Aditya Birla	0	0	0	0	0	0
Apollo Munich	0	0	0	0	0	0
Cigna TTK	0	0	0	0	0	0
Max Bupa	0	0	0	0	0	0
Reliance Health	0	0	0	0	0	0
Religare	0	0	0	0	0	0
Star Health	0	0	0	0	0	0
SAHI Total	0	0	0	0	0	0
Grand Total	13111	134156	16103	1	503027	1505

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

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TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2018-19) (Contd.. 74)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	Government Sponsored Schemes excl PMSBY, PMJDY, IRCTC			Group Insurance Schemes excluding (A), (B) & (C)		
	(C)			(D)		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko	0	0	0	6	14957	130
Bajaj Allianz	0	0	0	6893	9341	13646
Bharti AXA	0	0	0	26910	20868	2013
CHOLA MS	0	0	0	46194	3614	26368
DHFL	0	0	0	94261	94	2176
Edelweiss	0	0	0	0	0	0
Future Generali	0	0	0	1670	1341	2812
GoDigit	0	0	0	686	1	10
HDFC ERGO	0	0	0	3245375	27068	53068
ICICI Lombard	0	0	0	2758286	37430	41883
IFFCO Tokio	0	0	0	9202	7240	11345
Kotak General	0	0	0	107179	383	1497
Liberty	0	0	0	979	1209	1559
Magma HDI	0	0	0	149	98	187
Raheja QBE	0	0	0	40	38	32
Reliance	0	0	0	24287	3136	5190
Royal Sundaram	0	0	0	3353	2139	5368
SBI General	0	0	0	30780	9896	50923
Shriram General	0	0	0	3114	3403	3111
Tata AIG	0	0	0	9626	10207	10257
Universal Sampo	0	0	0	232	5425	2935
Private Total	0	0	0	6369222	157890	234511
National	0	0	0	14735	5656	10230
New India	1	15309	18926	14	1440	1317
Oriental	5	15085	35053	33363	9132	14404
United India	0	0	0	66335	27539	37291
Public Total	6	30394	53979	114447	43767	63242
Aditya Birla	0	0	0	1073	726	1424
Apollo Munich	0	0	0	4348	8062	12477
Cigna TTK	0	0	0	2127	97	937
Max Bupa	0	0	0	165	769	2339
Reliance Health	0	0	0	0	0	0
Religare	0	0	0	6745	2395	11003
Star Health	0	0	0	10952	980	2475
SAHI Total	0	0	0	25410	13028	30655
Grand Total	6	30394	53979	6509079	214685	328408

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2018-19) (Contd.. 74)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	Individual Business (Both Family Floater and Other than Family Floater)			TOTAL Excluding IRCTC Scheme		
	(E)			(G)= (A)+(B)+(C)+(D)+(E)+(F)		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko	0	0	0	6	14957	130
Bajaj Allianz	0	0	0	6893	9341	13646
Bharti AXA	0	0	0	26910	20868	2013
CHOLA MS	0	0	0	46194	3614	26368
DHFL	0	0	0	94261	94	2176
Edelweiss	0	0	0	0	0	0
Future Generali	0	0	0	1670	1341	2812
GoDigit	0	0	0	686	1	10
HDFC ERGO	0	0	0	3245375	27068	53068
ICICI Lombard	0	0	0	2758286	37430	41883
IFFCO Tokio	0	0	0	9202	7240	11345
Kotak General	0	0	0	107179	383	1497
Liberty	0	0	0	979	1209	1559
Magma HDI	0	0	0	149	98	187
Raheja QBE	0	0	0	40	38	32
Reliance	0	0	0	24287	3136	5190
Royal Sundaram	0	0	0	3353	2139	5368
SBI General	0	0	0	30780	9896	50923
Shriram General	0	0	0	3114	3403	3111
Tata AIG	0	0	0	9626	10207	10257
Universal Sampo	0	0	0	232	5425	2935
Private Total	0	0	0	6369222	157890	234511
National	0	0	0	14735	5656	10230
New India	1	15309	18926	14	1440	1317
Oriental	5	15085	35053	33363	9132	14404
United India	0	0	0	66335	27539	37291
Public Total	6	30394	53979	114447	43767	63242
Aditya Birla	0	0	0	1073	726	1424
Apollo Munich	0	0	0	4348	8062	12477
Cigna TTK	0	0	0	2127	97	937
Max Bupa	0	0	0	165	769	2339
Reliance Health	0	0	0	0	0	0
Religare	0	0	0	6745	2395	11003
Star Health	0	0	0	10952	980	2475
SAHI Total	0	0	0	25410	13028	30655
Grand Total	6	30394	53979	6509079	214685	328408

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

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TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2018-19) (Contd.. 74)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	IRCTC Scheme			Grand Total incl. IRCTC Scheme		
	(E)			(F)= (A)+(B)+(C)+(D)+(E)		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko	0	0	0	6	14957	130
Bajaj Allianz	1	39281	168	1152132	58189	26003
Bharti AXA	6	37412	154	36030	58289	2341
CHOLA MS	0	0	0	59867	3673	26496
DHFL	0	0	0	94261	94	2176
Edelweiss	0	0	0	0	0	0
Future Generali	0	0	0	423228	1756	6513
GoDigit	0	0	0	686	1	10
HDFC ERGO	0	0	0	4926263	28792	69446
ICICI Lombard	26	65441	346	3568630	106098	52915
IFFCO Tokio	0	0	0	203823	7456	12503
Kotak General	0	0	0	107306	383	1498
Liberty	0	0	0	131545	1340	2057
Magma HDI	0	0	0	80004	187	385
Raheja QBE	0	0	0	44	38	32
Reliance	0	0	0	162174	4604	5643
Royal Sundaram	1	66436	399	41757	68632	6305
SBI General	0	0	0	408609	11493	60920
Shriram General	3	101348	500	88871	104838	3769
Tata AIG	0	0	0	110619	10882	13016
Universal Sampo	0	0	0	12874	12679	3810
Private Total	37	309918	1566	11608729	494379	295970
National	0	0	0	386923	42242	16609
New India	0	0	0	706532	570201	54112
Oriental	0	0	0	688225	37434	54454
United India	0	0	0	744155	49134	43652
Public Total	0	0	0	2525835	699011	168828
Aditya Birla	0	0	0	94882	826	7337
Apollo Munich	0	0	0	161673	8255	17950
Cigna TTK	0	0	0	33094	129	1534
Max Bupa	0	0	0	49591	827	3252
Reliance Health	0	0	0	0	0	0
Religare	0	0	0	145601	2534	14425
Star Health	0	0	0	510940	1550	11620
SAHI Total	0	0	0	995781	14121	56119
Grand Total	37	309918	1566	15130345	1207512	520916

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2019-20) (Contd.. 74)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	Pradhan Mantri Suraksha Bima Yojana (PMSBY)			Pradhan Mantri Jan Dhan Yojana (PMJDY)		
	(A)			(B)		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko	0	0	0	0	0	0
Bajaj Allianz	19	11,252	1,349	0	0	0
Bharti AXA	0	0	0	0	0	0
CHOLA MS	1	38	5	0	0	0
DHFL	0	0	0	0	0	0
Edelweiss	0	0	0	0	0	0
Future Generali	2	174	20.90	0	0	0
GoDigit	0	0	0	0	0	0
HDFC ERGO	0	0	0	0	0	0
ICICI Lombard	19	1,694	203	0	0	0
IFFCO Tokio	0	0	0	0	0	0
Kotak General	0	0	0	0	0	0
Liberty	0	0	0	0	0	0
L&T General						
Magma HDI	0	0	0	0	0	0
Raheja QBE	0	0	0	0	0	0
Reliance	10,676	1,552	186	0	0	0
Royal Sundaram	0	0	0	0	0	0
SBI General	0	0	0	0	0	0
Shriram General	0	0	0	0	0	0
Tata AIG	1	621	75	0	0	0
Universal Sampo	3	6,706	805	0	0	0
Private Total	10,721	22,037	2,643	0	0	0
National	192	59,023	7,083	0	0	0
New India	345	24,480	2,938	2	542,000	2,700
Oriental	215	15,598	1,872	0	0	0
United India	129	41,619	4,994	0	0	0
Public Total	881	140,720	16,886	2	542,000	2,700
Aditya Birla	0	0	0	0	0	0
Apollo Munich	0	0	0	0	0	0
Cigna TTK	0	0	0	0	0	0
Max Bupa	0	0	0	0	0	0
Reliance Health #	0	0	0	0	0	0
Religare	0	0	0	0	0	0
Star Health	0	0	0	0	0	0
SAHI Total	0	0	0	0	0	0
Grand Total	11,602	162,756	19,530	2	542,000	2,700

#The Authority vide order ref. No. IRDA/F&A/ORD/SOLP/200/11/2019 dated 6th November 2019 issued directions to the Reliance Health to stop selling new policies

* Erstwhile DHFL General Insurance Co. Ltd.

** Erstwhile Apollo Munich Health Insurance Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2019-20) (Contd... 74)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	Government Sponsored Schemes excl PMSBY, PMJDY, IRCTC			Group Insurance Schemes excluding (A), (B) & (C)		
	(C)			(D)		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko	0	0	0	4	66,802	978
Bajaj Allianz	0	0	0	7,236	7,168	14,697
Bharti AXA	0	0	0	168,199	205,772	4,483
CHOLA MS	0	0	0	28,887	5,753	30,300
DHFL	0	0	0	10	120	538
Edelweiss	0	0	0	21	625	192
Future Generali	0	0	0	1,337	1,537	3,129
GoDigit	0	0	0	96	241	1,206
HDFC ERGO	0	0	0	1,797,388	59,813	46,695
ICICI Lombard	0	0	0	7,111	32,305	40,206
IFFCO Tokio	0	0	0	10,190	9,725	7,935
Kotak General	0	0	0	1,419	923	2,781
Liberty	0	0	0	978	770	1,621
L&T General						
Magma HDI	0	0	0	180	379	260
Raheja QBE	0	0	0	28	29	28
Reliance	0	0	0	66,951	2,912	5,409
Royal Sundaram	0	0	0	2,824	1,508	5,259
SBI General	0	0	0	123,686	10,959	60,507
Shriram General	0	0	0	2,182	2,623	920
Tata AIG	0	0	0	5,199	72,315	10,320
Universal Sampo	0	0	0	5,578	39,278	15,017
Private Total	0	0	0	2,229,504	521,556	252,482
National	0	0	0	13,064	3,843	9,799
New India	0	0	0	36,602	11,519	24,451
Oriental	0	0	0	30,439	9,760	17,007
United India	0	0	0	63,089	48,351	44,959
Public Total	0	0	0	143,194	73,473	96,216
Aditya Birla	0	0	0	635	6,461	4,345
Apollo Munich	0	0	0	3,585	4,982	7,920
Cigna TTK	0	0	0	7,140	605	432
Max Bupa	0	0	0	344	1,065	3,938
Reliance Health #	0	0	0	0	0	0
Religare	0	0	0	4,102	3,159	11,853
Star Health	0	0	0	10,874	1,005	2,707
SAHI Total	0	0	0	26,680	17,277	31,194
Grand Total	0	0	0	2,399,378	612,306	379,893

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2019-20) (Contd... 74)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	Individual Business (Both Family Floater and Other than Family Floater)			TOTAL Excluding IRCTC Scheme		
	(E)			(F)= (A)+(B)+(C)+(D)+(E)		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko	0	0	0	4	66,802	978
Bajaj Allianz	807,055	888	11,677	814,310	19,308	27,724
Bharti AXA	5,960	6	69	174,159	205,778	4,552
CHOLA MS	14,353	16	141	43,241	5,807	30,445
DHFL	0	0	0	10	120	538
Edelweiss	0	0	0	21	625	192
Future Generali	614,474	612	4,604	615,813	2,323	7,754
GoDigit	0	0	0	96	241	1,206
HDFC ERGO	2,042,052	2,133	17,980	3,839,440	61,947	64,675
ICICI Lombard	764,985	765	9,762	772,115	34,764	50,171
IFFCO Tokio	151,861	171	1,089	162,051	9,896	9,024
Kotak General	420	0.42	2.26	1,839	923	2,783
Liberty	104,894	107	465	105,872	877	2,086
L&T General						
Magma HDI	38,892	39	179	39,072	418	439
Raheja QBE	2	0.00	0.01	30	29	28
Reliance	98,617	99	170	176,244	4,563	5,765
Royal Sundaram	38,184	44	671	41,008	1,552	5,929
SBI General	1,118,838	5,978	22,667	1,242,524	16,936	83,175
Shriram General	35,110	36	181	37,292	2,659	1,101
Tata AIG	81,200	93	2,443	86,400	73,029	12,837
Universal Sampo	6,750	6	22	12,331	45,990	15,844
Private Total	5,923,647	10,994	72,123	8,163,872	554,587	327,248
National	329,239	524	2,257	342,495	63,390	19,139
New India	430,241	771	4,425	467,190	578,770	34,513
Oriental	577,343	750	4,770	607,997	26,107	23,649
United India	556,014	650	3,313	619,232	90,620	53,266
Public Total	1,892,837	2,694	14,764	2,036,914	758,887	130,567
Aditya Birla	128,645	136	7,308	129,280	6,597	11,653
Apollo Munich	146,349	181	5,855	149,934	5,163	13,775
Cigna TTK	35,483	37	373	42,623	642	805
Max Bupa	82,622	94	2,446	82,966	1,159	6,384
Reliance Health #	0	0	0	0	0	0
Religare	97,296	98	3,872	101,398	3,257	15,725
Star Health	541,842	618	10,666	552,716	1,623	13,373
SAHI Total	1,032,237	1,163	30,520	1,058,917	18,440	61,715
Grand Total	8,848,721	14,851	117,407	11,259,703	1,331,914	519,530

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

TABLE 74: PERSONAL ACCIDENT INSURANCE : NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2019-20) (Contd.. 74)

(No. of Policies in Actuals) (No. of Persons in '000) (Gross Direct Premium in ₹ Lakh)

Insurers	IRCTC Scheme			Grand Total incl. IRCTC Scheme		
	(G)			(H)= (F)+(G)		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko	0	0	0	4	66,802	978
Bajaj Allianz	1	76,080	329	814,311	95,388	28,053
Bharti AXA	10	62,848	323	174,169	268,626	4,876
CHOLA MS	0	0	0	43,241	5,807	30,445
DHFL	0	0	0	10	120	538
Edelweiss	0	0	0	21	625	192
Future Generali	0	0	0	615,813	2,323	7,754
GoDigit	0	0	0	96	241	1,206
HDFC ERGO	0	0	0	3,839,440	61,947	64,675
ICICI Lombard	0	0	0	772,115	34,764	50,171
IFFCO Tokio	0	0	0	162,051	9,896	9,024
Kotak General	0	0	0	1,839	923	2,783
Liberty	0	0	0	105,872	877	2,086
L&T General						
Magma HDI	0	0	0	39,072	418	439
Raheja QBE	0	0	0	30	29	28
Reliance	0	0	0	176,244	4,563	5,765
Royal Sundaram	0	593	2	41,008	2,145	5,931
SBI General	0	0	0	1,242,524	16,936	83,175
Shriram General	3	91,836	334	37,295	94,495	1,435
Tata AIG	0	0	0	86,400	73,029	12,837
Universal Sampo	0	0	0	12,331	45,990	15,844
Private Total	14	231,356	988	8,163,886	785,943	328,236
National	0	0	0	342,495	63,390	19,139
New India	0	0	0	467,190	578,770	34,513
Oriental	0	0	0	607,997	26,107	23,649
United India	0	0	0	619,232	90,620	53,266
Public Total	0	0	0	2,036,914	758,887	130,567
Aditya Birla	0	0	0	129,280	6,597	11,653
Apollo Munich	0	0	0	149,934	5,163	13,775
Cigna TTK	0	0	0	42,623	642	805
Max Bupa	0	0	0	82,966	1,159	6,384
Reliance Health #	0	0	0	0	0	0
Religare	0	0	0	101,398	3,257	15,725
Star Health	0	0	0	552,716	1,623	13,373
SAHI Total	0	0	0	1,058,917	18,440	61,715
Grand Total	14	231,356	988	11,259,717	1,563,270	520,518

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

TABLE 75: PERSONAL ACCIDENT INSURANCE
INCURRED CLAIMS RATIO (2013-14)

(Amount in ₹ Lakh)

Insurers	Government Sponsored Schemes			Group Insurance Schemes excl. Govt Sponsored Schemes		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz						
Bharti AXA				2416	1226	50.7%
CHOLA MS				2835	1219	43.0%
Future Generali				3316	2850	85.9%
HDFC ERGO				3820	3373	88.3%
ICICI Lombard	219	255	116.5%	7198	3650	50.7%
IFFCO Tokio				2495	1529	61.3%
Liberty Videocon				136	47	34.8%
L&T General				208	239	114.6%
Magma HDI						
Raheja QBE				41	15	36.6%
Reliance				1736	1503	86.6%
Royal Sundaram	62	94	151.8%	1595	619	38.8%
SBI General				11642	15744	135.2%
Shriram General						
Tata AIG				5412	2942	54.4%
Universal Sompco						
Private Total	281	349	124.2%	42849	34956	81.6%
National				4295	5280	122.9%
New India	970	372	38.4%	6590	6545	99.3%
Oriental	644	698	121.0%	5490	4679	78.4%
United India				11943	8350	69.9%
Public Total	1614	1070	66.3%	28317	24855	87.8%
Apollo Munich				1168	44	3.7%
Cigna TTK						
Max Bupa				39	10	26.3%
Religare				109	60	54.6%
Star Health				739	324	43.9%
Standalone Health Insurers Total	0	0	0.0%	2055	438	21.3%
Grand Total	1895	1419	74.9%	73222	60248	82.3%

TABLE 75: PERSONAL ACCIDENT INSURANCE
INCURRED CLAIMS RATIO (2013-14) (Contd.. 75)

(Amount in ₹ Lakh)

Insurers	Family/Floater Insurance excl. 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
Bajaj Allianz	1620	574	35.4%	538	218	40.5%	2159	792	36.7%
Bharti AXA	125	101	80.7%				2541	1327	52.2%
CHOLA MS				108	32	29.5%	2943	1251	42.5%
Future Generali	25	3	11.1%	1094	940	85.9%	4435	3792	85.5%
HDFC ERGO	1597	400	25.0%	14957	3692	24.7%	20375	7466	36.6%
ICICI Lombard				2478	677	27.3%	9894	4582	46.3%
IFFCO Tokio				1501	898	59.8%	3996	2427	60.7%
Liberty Videocon							136	47	34.8%
L&T General	2	9	411.3%	7	6	86.5%	217	254	116.7%
Magma HDI									
Raheja QBE				0.21	0.00	0.0%	41	15	36.4%
Reliance	23	5	19.3%	81	21	25.4%	1841	1528	83.0%
Royal Sundaram				2532	926	36.6%	4189	1638	39.1%
SBI General				0.007	0.001	19.4%	11642	15744	135.2%
Shriram General									
Tata AIG	587	48	8.1%	1518	970	63.9%	7517	3960	52.7%
Universal Sampo									
Private Total	3980	1139	28.6%	24815	8381	33.8%	71925	44824	62.3%
National				1210	1033	85.4%	5505	6314	114.7%
New India				2474	1885	76.2%	10034	8802	87.7%
Oriental				4424	3170	71.7%	10557	8547	81.0%
United India				3801	1568	41.3%	15744	9918	63.0%
Public Total	0	0	0.0%	11909	7656	64.3%	41840	33581	80.3%
Apollo Munich				630	177	28.2%	1798	221	12.3%
Cigna TTK									
Max Bupa							39	10	26.3%
Religare							109	60	54.6%
Star Health				589	258	43.9%	1328	583	43.9%
Standalone Health Insurers Total	0	0	0.0%	1219	436	35.8%	3274	874	26.7%
Grand Total	3980	1139	28.6%	37942	16473	43.4%	117039	79279	67.7%

TABLE 75: PERSONAL ACCIDENT INSURANCE
INCURRED CLAIMS RATIO (2014-15)

(Amount in ₹ Lakh)

Insurers	Government Sponsored Schemes			Group Insurance Schemes excl. Govt Sponsored Schemes		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz				2879	1415	49%
Bharti AXA				1867	1274	68%
CHOLA MS				4359	1877	43%
Future Generali				2510	1518	60%
HDFC ERGO				3714	1772	48%
ICICI Lombard	94	210	224%	7672	4284	56%
IFFCO Tokio				2461	1636	66%
Liberty Videocon	308	262	85%	1049	937	89%
L&T General				139	218	156%
Magma HDI				52	52	99%
Raheja QBE				33	40	121%
Reliance				2470	3039	123%
Royal Sundaram				2620	815	31%
SBI General				19894	16169	81%
Shriram General				119	93	78%
Tata AIG	1685	1654	98%	4365	3825	88%
Universal Sampo				450	324	72%
Private Total	2087	2126	102%	56655	39287	69%
National				11540	7896	68%
New India	1474	92	6%	10601	7905	75%
Oriental				8223	6185	75%
United India				124	57	46%
Public Total	1474	92	6%	30488	22044	72%
Apollo Munich				1894	97	5%
Cigna TTK						
Max Bupa				96	70	73%
Religare				232	145	63%
Star Health				838	453	54%
Standalone Health Insurers Total	0	0	0%	3060	765	25%
Grand Total	3561	2218	62%	90203	62096	69%

**TABLE 75: PERSONAL ACCIDENT INSURANCE
INCURRED CLAIMS RATIO (2014-15) (Contd.. 75)**

(Amount in ₹ Lakh)

Insurers	Family/Floater Insurance excl. 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
Bajaj Allianz	3884	1793	46%				6762	3208	47%
Bharti AXA	154	28	18%				2022	1302	64%
CHOLA MS				159	88	56%	4518	1966	44%
Future Generali				1587	681	43%	4098	2199	54%
HDFC ERGO	1667	665	40%	19715	5646	29%	25096	8083	32%
ICICI Lombard				3657	783	21%	11423	5277	46%
IFFCO Tokio	330	242	73%	172	110	64%	2963	1987	67%
Liberty Videocon				0			1357	1199	88%
L&T General	0.76	0.28	37%	42	16	37%	182	234	128%
Magma HDI				14	10	70%	66	61	93%
Raheja QBE				0	0	0%	33	40	121%
Reliance				135	54	40%	2606	3093	119%
Royal Sundaram		46		976	172	18%	3596	1032	29%
SBI General	1	0	0%	20	55	279%	19916	16224	81%
Shriram General	0.35	0	0%	95	59	62%	214	152	71%
Tata AIG	519	289	56%	2212	986	45%	8781	6753	77%
Universal Sampo				13	14	107%	463	339	73%
Private Total	6556	3062	47%	28797	8673	30%	94096	53149	56%
National				2473	919	37%	14013	8815	63%
New India				5650	3784	67%	17724	11781	66%
Oriental				5150	3370	65%	13374	9555	71%
United India				55	58	105%	179	115	64%
Public Total	0	0	0%	13328	8130	61%	45290	30266	67%
Apollo Munich				1075	423	39%	2968	520	18%
Cigna TTK				2	1	55%	2	1	55%
Max Bupa							96	70	73%
Religare				121	90	75%	353	235	67%
Star Health				952	350	37%	1790	803	45%
Standalone Health Insurers Total	0	0	0%	2150	864	40%	5209	1629	31%
Grand Total	6556	3062	47%	44275	17667	40%	144595	85044	59%

TABLE 75: PERSONAL ACCIDENT INSURANCE
INCURRED CLAIMS RATIO (2015-16)

(Amount in ₹ Lakh)

Insurers	Government Sponsored Schemes			Group Insurance Schemes excl. Govt Sponsored Schemes		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz				3813	2381	62%
Bharti AXA				190	129	68%
CHOLA MS	0.26	0.12	46%	6101	2815	46%
Future Generali				2612	2047	78%
HDFC ERGO				2963	1673	56%
ICICI Lombard	15	338	2224%	9000	4032	45%
IFFCO Tokio				3243	1916	59%
Kotak General						
Liberty Videocon	0	974	0%	1298	444	34%
L&T General				206	200	97%
Magma HDI				94	65	69%
Raheja QBE				18	20	115%
Reliance				3368	3352	100%
Royal Sundaram				2588	970	37%
SBI General				24894	15898	64%
Shriram General				139	88	63%
Tata AIG	720	1329	185%	5580	3457	62%
Universal Sampo	424	353	83%	360	190	53%
Private Total	1159	2994	258%	66468	39677	60%
National				15410	14214	92%
New India	2053	2525	123%	11804	10895	92%
Oriental	798	656	82%	9268	7083	76%
United India				14095	14575	103%
Public Total	2851	3180	112%	50577	46767	92%
Apollo Munich				3446	131	4%
Cigna TTK				1	0	0%
Max Bupa				24	9	39%
Religare				1273	417	33%
Star Health				1065	413	12%
Standalone Health Insurers Total	0	0	0%	5808	970	17%
Grand Total	4010	6174	154%	122853	87414	71%

TABLE 75: PERSONAL ACCIDENT INSURANCE
INCURRED CLAIMS RATIO (2015-16) (Contd.. 75)

(Amount in ₹ Lakh)

Insurers	Individual Family Floater.			Individual Other than Family Floater			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz				2640	1523	58%	6454	3904	60%
Bharti AXA				1516	712	47%	1706	841	49%
CHOLA MS				137	63	46%	6238	2879	46%
Future Generali				1985	777	39%	4597	2824	61%
HDFC ERGO	0	59	0%	26231	7154	27%	29195	8886	30%
ICICI Lombard				4956	996	20%	13972	5365	38%
IFFCO Tokio	360	245	68%	212	82	39%	3815	2243	59%
Kotak General									
Liberty Videocon				41	46	112%	1338	1464	109%
L&T General	0.41	0.34	83%	28	23	83%	235	224	95%
Magma HDI				21	24	116%	115	88	77%
Raheja QBE				0	-3	-1691%	18	17	97%
Reliance				191	167	87%	3559	3519	99%
Royal Sundaram				833	29	3%	3421	999	29%
SBI General				55	75	136%	24949	15973	64%
Shriram General				80	54	67%	219	141	65%
Tata AIG	1056	453	43%	1721	444	26%	9077	5683	63%
Universal Sampo	71	12	17%	15	0	1%	869	554	64%
Private Total	1487	769	52%	40662	12165	30%	109776	55604	51%
National				3179	1505	47%	18589	15719	85%
New India				5963	4353	73%	19820	17773	90%
Oriental				4356	2622	60%	14422	10360	72%
United India				6236	3669	59%	20331	18244	90%
Public Total				19734	12149	62%	73162	62096	85%
Apollo Munich				1687	507	30%	5133	638	12%
Cigna TTK	7	1	17%	150	23	15%	158	24	15%
Max Bupa							24	9	39%
Religare				717	403	56%	1990	820	41%
Star Health				2258	875	39%	3323	1288	39%
Standalone Health Insurers Total	7	1	17%	4812	1808	38%	10628	2779	26%
Grand Total	1494	770	52%	65208	26121	40%	193565	120479	62%

TABLE 75: PERSONAL ACCIDENT INSURANCE : INCURRED CLAIMS RATIO
(2016-17) (Contd.. 75)

(Amount in ₹ Lakh)

Insurers	Pradhan Mantri Suraksha Bima Yojana (PMSBY)			Pradhan Mantri Jan Dhan Yojana (PMJDY)		
	(A)			(B)		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz	88	335	379%			
Bharti AXA						
CHOLA MS	5	7	141%			
Future Generali						
HDFC ERGO						
ICICI Lombard	161	33	21%			
IFFCO Tokio						
Kotak General						
Liberty Videocon						
L&T General						
Magma HDI						
Raheja QBE						
Reliance	56	162	291%			
Royal Sundaram						
SBI General						
Shriram General						
Tata AIG	43	52	122%			
Universal Sampo	463	835	180%			
Private Total	816	1424	175%	0	0	0%
National	2831	7050	249%			
New India	1724	4565	265%	1612	962	60%
Oriental	705	812	115%			
United India	2229	4663	209%			
Public Total	7489	17089	228%	1612	962	60%
Aditya Birla						
Apollo Munich						
Cigna TTK						
Max Bupa						
Religare						
Star Health						
Standalone Health Insurers Total	0	0	0%	0	0	0%
Grand Total	8305	18513	215%	1612	962	60%

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

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**TABLE 75: PERSONAL ACCIDENT INSURANCE : INCURRED CLAIMS RATIO
(2016-17) (Contd.. 75)**

(Amount in ₹ Lakh)

Insurers	Government Sponsored Schemes excl PMSBY, PMJDY, IRCTC			Group Insurance Schemes excl. Govt. Sponsored Schemes		
	(C)			(D)		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz				7609	4559	60%
Bharti AXA				1184	802	68%
CHOLA MS				8609	3967	46%
Future Generali				2559	1959	77%
HDFC ERGO				6557	3579	55%
ICICI Lombard	1	20	2080%	10840	4130	38%
IFFCO Tokio				3850	3488	91%
Kotak General				-14	13	-97%
Liberty Videocon				1195	496	41%
L&T General				210	117	56%
Magma HDI				99	292	295%
Raheja QBE				7	10	141%
Reliance	503	2092	416%	2525	2982	118%
Royal Sundaram				2993	1109	37%
SBI General				29077	18313	63%
Shriram General				167	84	51%
Tata AIG	199	385	193%	5893	3901	66%
Universal Sampo				695	920	132%
Private Total	703	2497	355%	84056	50720	60%
National	5455	2850	52%	15363	18107	118%
New India				21238	13497	64%
Oriental	20163	12713	63%	5904	5392	91%
United India				14101	12361	88%
Public Total	25618	15563	61%	56606	49357	87%
Aditya Birla				8	15	180%
Apollo Munich				5092	175	3%
Cigna TTK				19	9	48%
Max Bupa				103	79	77%
Religare				1440	852	59%
Star Health				1371	683	50%
StandaloneHealth Insurers Total	0	0	0%	8033	1813	23%
Grand Total	26321	18060	69%	148695	101889	69%

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

**TABLE 75: PERSONAL ACCIDENT INSURANCE : INCURRED CLAIMS RATIO
(2016-17) (Contd.. 75)**

(Amount in ₹ Lakh)

Insurers	Individual Family Floater			Individual Other than Family Floater		
	(E)			(F)		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz				4804	2370	49%
Bharti AXA	1	0.00	0.0%	166	118	71%
CHOLA MS				144	120	84%
Future Generali	69	61	88%	2226	963	43%
HDFC ERGO	1204	31	3%	22516	4579	20%
ICICI Lombard				7040	3277	47%
IFFCO Tokio				721	393	54%
Kotak General						
Liberty Videocon	0.10	0.05	48%	135	49	36%
L&T General				26	-21	-82%
Magma HDI	10	-24	-249%	54	27	50%
Raheja QBE						
Reliance				253	239	94%
Royal Sundaram				810	350	43%
SBI General	9	2	20%	68	69	101%
Shriram General				53	-1	-3%
Tata AIG				2807	18	1%
Universal Sampo	148	136	92%			
Private Total	1441	206	14%	41824	12550	30%
National				3013	1288	43%
New India	5187	5993	116%			
Oriental				1844	5076	275%
United India				5374	2375	44%
Public Total	5187	5993	116%	10231	8739	85%
Aditya Birla						
Apollo Munich				2741	573	21%
Cigna TTK	23	1	6%	1264	252	20%
Max Bupa						
Religare				2248	252	11%
Star Health	640	197	31%	3384	1044	31%
Standalone Health Insurers Total	663	199	30%	9637	2121	22%
Grand Total	7291	6398	88%	61691	23409	38%

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

TABLE 75: PERSONAL ACCIDENT INSURANCE : INCURRED CLAIMS RATIO
(2016-17) (Contd.. 75)

(Amount in ₹ Lakh)

Insurers	Total excluding IRCTC			IRCTC Scheme		
	(G)= (A)+(B)+(C)+(D)+(E)+(F)			(H)		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz	12502	7264	58%			
Bharti AXA	1351	920	68%			
CHOLA MS	8757	4094	47%			
Future Generali	4855	2982	61%			
HDFC ERGO	30276	8189	27%			
ICICI Lombard	18042	7460	41%	246	207	84%
IFFCO Tokio	4571	3881	85%			
Kotak General	-14	13	-97%			
Liberty Videocon	1331	545	41%			
L&T General	236	95	41%			
Magma HDI	163	295	181%			
Raheja QBE	7	10	138%			
Reliance	3337	5475	164%			
Royal Sundaram	3803	1460	38%	282	64	23%
SBI General	29154	18384	63%			
Shriram General	220	83	38%	3	3	80%
Tata AIG	8943	4356	49%			
Universal Sampo	1306	1890	145%			
Private Total	128839	67396	52%	532	273	51%
National	26662	29295	110%			
New India	29762	25017	84%			
Oriental	28616	23993	84%			
United India	21704	19398	89%			
Public Total	106744	97703	92%	0	0	0%
Aditya Birla	8	15	180%			
Apollo Munich	7833	747	10%			
Cigna TTK	1306	263	20%			
Max Bupa	103	79	77%			
Religare	3688	1104	30%			
Star Health	5394	1924	36%			
Standalone Health Insurers Total	18332	4132	23%	0	0	0%
Grand Total	253915	169231	66%	532	273	51%

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

TABLE 75: PERSONAL ACCIDENT INSURANCE : INCURRED CLAIMS RATIO
(2016-17) (Contd.. 75)

(Amount in ₹ Lakh)

Insurers	Grand Total		
	(I)= (G)+(H)		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz	12502	7264	58.1%
Bharti AXA	1351	920	68.1%
CHOLA MS	8757	4094	46.7%
Future Generali	4855	2982	61.4%
HDFC ERGO	30276	8189	27.0%
ICICI Lombard	18289	7666	41.9%
IFFCO Tokio	4571	3881	84.9%
Kotak General	-14	13	-96.7%
Liberty Videocon	1331	545	41.0%
L&T General	236	95	40.5%
Magma HDI	163	295	181.2%
Raheja QBE	7	10	138.4%
Reliance	3337	5475	164.1%
Royal Sundaram	4085	1524	37.3%
SBI General	29154	18384	63.1%
Shriram General	223	86	38.3%
Tata AIG	8943	4356	48.7%
Universal Sampo	1306	1890	144.7%
Private Total	129371	67669	52.3%
National	26662	29295	109.9%
New India	29762	25017	84.0%
Oriental	28616	23993	83.8%
United India	21704	19398	89.4%
Public Total	106744	97703	91.5%
Aditya Birla	8	15	179.8%
Apollo Munich	7833	747	9.5%
Cigna TTK	1306	263	20.1%
Max Bupa	103	79	76.9%
Religare	3688	1104	29.9%
Star Health	5394	1924	35.7%
Standalone Health			
Insurers Total	18332	4132	22.5%
Grand Total	254447	169504	66.6%

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

**TABLE 75: PERSONAL ACCIDENT INSURANCE : INCURRED CLAIMS RATIO
(2017-18) (Contd.. 75)**

(Amount in ₹ Lakh)

Insurers	Pradhan Mantri Suraksha Bima Yojana (PMSBY)			Pradhan Mantri Jan Dhan Yojana (PMJDY)		
	(A)			(B)		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Acko						
Bajaj Allianz	271	729	269%			
Bharti AXA						
CHOLA MS	4	8	235%			
DHFL						
Edelweiss						
Future Generali	0.10	0	0%			
GoDigit						
HDFC ERGO						
ICICI Lombard	174	87	50%			
IFFCO Tokio						
Kotak General						
Liberty						
Magma HDI						
Raheja QBE						
Reliance	77	222	289%			
Royal Sundaram						
SBI General						
Shriram General						
Tata AIG	54	86	159%			
Universal Sampo	571	1012	177%			
Private Total	1150	2145	187%	0	0	0%
National	3490	6185	177%			
New India	1086	2745	253%	1349	1186	88%
Oriental	1420	2106	148%			
United India	2036	6298	309%			
Public Total	8033	17333	216%	1349	1186	88%
Aditya Birla						
Apollo Munich						
Cigna TTK						
Max Bupa						
Religare						
Star Health						
SAHI Total	0	0	0%	0	0	0%
Grand Total	9183	19478	212%	1349	1186	88%

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

TABLE 75: PERSONAL ACCIDENT INSURANCE : INCURRED CLAIMS RATIO
(2017-18) (Contd.. 75)

(Amount in ₹ Lakh)

Insurers	Government Sponsored Schemes excluding PMSBY, PMJDY, IRCTC			Group Insurance Schemes excluding (A), (B) & (C)		
	(C)			(D)		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Acko						
Bajaj Allianz				9081	4021	44%
Bharti AXA				1151	898	78%
CHOLA MS				12558	5040	40%
DHFL				277	2	1%
Edelweiss						
Future Generali				5745	4725	82%
GoDigit						
HDFC ERGO				14801	6598	45%
ICICI Lombard	29	308	1080%	13823	3649	26%
IFFCO Tokio				4262	4004	94%
Kotak General				214	48	22%
Liberty		117		1244	627	50%
Magma HDI				70	15	22%
Raheja QBE				9	3	37%
Reliance		-357		2634	2393	91%
Royal Sundaram				3711	1740	47%
SBI General				40220	25769	64%
Shriram General				115	46	40%
Tata AIG	98	189	193%	6700	4972	74%
Universal Sampo				1530	1666	109%
Private Total	126	257	203%	118144	66216	56%
National	9867	15596	158%	14308	8339	58%
New India	12305	9560	78%	412	58	14%
Oriental	24971	47604	191%	18246	18898	104%
United India				14508	13029	90%
Public Total	47142	72760	154%	47474	40324	85%
Aditya Birla				721	77	11%
Apollo Munich				6849	246	4%
Cigna TTK				110	31	28%
Max Bupa				255	152	60%
Religare				4103	734	18%
Star Health				1735	1216	70%
SAHI Total	0	0	0%	13772	2455	18%
Grand Total	47268	73017	154%	179390	108994	61%

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

**TABLE 75: PERSONAL ACCIDENT INSURANCE : INCURRED CLAIMS RATIO
(2017-18) (Contd.. 75)**

(Amount in ₹ Lakh)

Insurers	Individual Business (Both Family Floater and Other than Family Floater)			Total Excluding IRCTC Scheme		
	(E)			(F)= (A)+(B)+(C)+(D)+(E)		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Acko						
Bajaj Allianz	6291	1824	29%	15643	6575	42%
Bharti AXA	152	415	273%	1303	1314	101%
CHOLA MS	112	261	234%	12674	5309	42%
DHFL				277	2	1%
Edelweiss						
Future Generali	2592	1162	45%	8337	5887	71%
GoDigit						
HDFC ERGO	18865	5637	30%	33665	12235	36%
ICICI Lombard	9449	1544	16%	23475	5589	24%
IFFCO Tokio	882	543	62%	5144	4547	88%
Kotak General	0.07		0%	214	48	22%
Liberty	228	139	61%	1472	882	60%
Magma HDI	93	57	62%	163	72	44%
Raheja QBE	0.09		0%	9	3	36%
Reliance	299	464	155%	3009	2721	90%
Royal Sundaram	705	115	16%	4416	1855	42%
SBI General	531	233	44%	40750	26002	64%
Shriram General	86	16	19%	201	62	31%
Tata AIG	2916	808	28%	9768	6055	62%
Universal Sampo	2597	1321	51%	4698	3999	85%
Private Total	45797	14539	32%	165218	83158	50%
National	2123	803	38%	29788	30923	104%
New India	40528	31463	78%	55680	45011	81%
Oriental	3171	1946	61%	47808	70553	148%
United India	6730	8864	132%	23274	28190	121%
Public Total	52553	43075	82%	156550	174677	112%
Aditya Birla	230	2	1%	951	78	8%
Apollo Munich	3438	829	24%	10287	1075	10%
Cigna TTK	1465	170	12%	1575	201	13%
Max Bupa	296	137	46%	551	289	53%
Religare	1690	262	15%	5794	995	17%
Star Health	6120	2628	43%	7855	3844	49%
SAHI Total	13240	4028	30%	27012	6483	24%
Grand Total	111591	61642	55%	348781	264318	76%

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

**TABLE 75: PERSONAL ACCIDENT INSURANCE : INCURRED CLAIMS RATIO
(2017-18) (Contd.. 75)**

(Amount in ₹ Lakh)

Insurers	IRCTC Scheme			Grand Total		
	(G)			(H)= (F)+(G)		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Acko						
Bajaj Allianz				15643	6575	42%
Bharti AXA				1303	1314	101%
CHOLA MS				12674	5309	42%
DHFL				277	2	1%
Edelweiss						
Future Generali				8337	5887	71%
GoDigit						
HDFC ERGO				33665	12235	36%
ICICI Lombard	819	235	29%	24293	5825	24%
IFFCO Tokio				5144	4547	88%
Kotak General				214	48	22%
Liberty				1472	882	60%
Magma HDI				163	72	44%
Raheja QBE				9	3	36%
Reliance				3009	2721	90%
Royal Sundaram	403	88	22%	4819	1943	40%
SBI General				40750	26002	64%
Shriram General	20	3	17%	221	65	30%
Tata AIG				9768	6055	62%
Universal Sampo				4698	3999	85%
Private Total	1241	327	26%	166459	83484	50%
National				29788	30923	104%
New India				55680	45011	81%
Oriental				47808	70553	148%
United India				23274	28190	121%
Public Total	0	0	0%	156550	174677	112%
Aditya Birla				951	78	8%
Apollo Munich				10287	1075	10%
Cigna TTK				1575	201	13%
Max Bupa				551	289	53%
Religare				5794	995	17%
Star Health				7855	3844	49%
SAHI Total	0	0	0%	27012	6483	24%
Grand Total	1241	327	26%	350022	264644	76%

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

TABLE 75: PERSONAL ACCIDENT INSURANCE : INCURRED CLAIMS RATIO
(2018-19) (Contd.. 75)

(Amount in ₹ Lakh)

Insurers	Pradhan Mantri Suraksha Bima Yojana (PMSBY)			Pradhan Mantri Jan Dhan Yojana (PMJDY)		
	(A)			(B)		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Acko	0	0		0	0	
Bajaj Allianz	410	754	184%	0	0	
Bharti AXA	0	0		0	0	
CHOLA MS	4	2	42%	0	0	
DHFL	0	0		0	0	
Edelweiss	0	0		0	0	
Future Generali	0.04	0.00	0%	0	0	
GoDigit	0	0		0	0	
HDFC ERGO	0	0		0	0	
ICICI Lombard	143	202	142%	0	0	
IFFCO Tokio	0	0		0	0	
Kotak General	0	0		0	0	
Liberty	0	0		0	0	
Magma HDI	0	0		0	0	
Raheja QBE	0	0		0	0	
Reliance	135	368	273%	0	0	
Royal Sundaram	0	0		0	0	
SBI General	0	0		0	0	
Shriram General	0	0		0	0	
Tata AIG	63	73	116%	0	0	
Universal Sompco	691	630	91%	0	0	
Private Total	1446	2030	140%	0	0	
National	3819	7448	195%	0	0	
New India	5235	23458	448%	1429	1728	121%
Oriental	1405	2855	203%	0	0	
United India	2190	5600	256%	0	0	
Public Total	12649	39362	311%	1429	1728	121%
Aditya Birla	0	0		0	0	
Apollo Munich	0	0		0	0	
Cigna TTK	0	0		0	0	
Max Bupa	0	0		0	0	
Reliance Health	0	0		0	0	
Religare	0	0		0	0	
Star Health	0	0		0	0	
SAHI Total	0	0		0	0	
Grand Total	14096	41391	294%	1429	1728	121%

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 75: PERSONAL ACCIDENT INSURANCE : INCURRED CLAIMS RATIO
(2018-19) (Contd.. 75)**

(Amount in ₹ Lakh)

Insurers	Government Sponsored Schemes excl PMSBY, PMJDY, IRCTC			Group Insurance Schemes excluding (A), (B) & (C)		
	(C)			(D)		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Acko	0	0		115	108	95%
Bajaj Allianz	0	0		10817	4985	46%
Bharti AXA	0	0		1568	1284	82%
CHOLA MS	0	0		19582	4870	25%
DHFL	0	0		735	144	20%
Edelweiss	0	0		0	0	
Future Generali	0	0		1814	933	51%
GoDigit	0	0		10	0.28	3%
HDFC ERGO	0	0		23253	9172	39%
ICICI Lombard	0	44		19755	8045	41%
IFFCO Tokio	0	0		10053	10612	106%
Kotak General	0	0		539	52	10%
Liberty	0	0		1132	660	58%
Magma HDI	0	0		102	61	60%
Raheja QBE	0	0		4	0.0	0%
Reliance	0	0		2836	1453	51%
Royal Sundaram	0	0		4129	1851	45%
SBI General	0	0		45045	23299	52%
Shriram General	0	0		138	142	103%
Tata AIG	3	43	1522%	8178	8404	103%
Universal Sampo	0	0		1952	2233	114%
Private Total	3	87	3104%	151755	78309	52%
National	6000	14950	249%	11305	13544	120%
New India	19409	11556	60%	1251	4	0%
Oriental	30291	37753	125%	11153	6912	62%
United India	0	0		20150	12858	64%
Public Total	55700	64259	115%	43859	33318	76%
Aditya Birla	0	0		3087	309	10%
Apollo Munich	0	0		10842	414	4%
Cigna TTK	0	0		501	104	21%
Max Bupa	0	0		1248	596	48%
Reliance Health	0	0		0	0	
Religare	0	0		8375	1749	21%
Star Health	0	0		1633	1539	94%
SAHI Total	0	0		25686	4711	18%
Grand Total	55703	64346	116%	221300	116338	53%

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 75: PERSONAL ACCIDENT INSURANCE : INCURRED CLAIMS RATIO
(2018-19) (Contd.. 75)**

(Amount in ₹ Lakh)

Insurers	Individual Business (Both Family Floater and Other than Family Floater)			Total Excluding IRCTC Scheme		
	(E)			(F)= (A)+(B)+(C)+(D)+(E)		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Acko	0	0		115	108	95%
Bajaj Allianz	8938	2842	32%	20166	8581	43%
Bharti AXA	135	168	125%	1703	1451	85%
CHOLA MS	91	122	133%	19677	4993	25%
DHFL	0	0		735	144	20%
Edelweiss	0	0		0	0	
Future Generali	3011	829	28%	4825	1762	37%
GoDigit	0	0		10	0	3%
HDFC ERGO	14960	2747	18%	38213	11919	31%
ICICI Lombard	11409	2757	24%	31307	11049	35%
IFFCO Tokio	952	691	73%	11004	11303	103%
Kotak General	1	0	22%	539	52	10%
Liberty	393	121	31%	1526	781	51%
Magma HDI	74	16	22%	177	78	44%
Raheja QBE	0	0	0%	4	0	0%
Reliance	302	-128	-42%	3272	1693	52%
Royal Sundaram	581	171	29%	4709	2021	43%
SBI General	3489	908	26%	48534	24207	50%
Shriram General	98	30	30%	236	171	73%
Tata AIG	2982	1435	48%	11226	9955	89%
Universal Sampo	50	208	417%	2693	3072	114%
Private Total	47466	12917	27%	200670	93342	47%
National	1605	590	37%	22729	36532	161%
New India	25511	32583	128%	51406	67600	132%
Oriental	3187	2472	78%	46036	49992	109%
United India	3600	2465	68%	25941	20923	81%
Public Total	33904	38109	112%	146112	175048	120%
Aditya Birla	877	937	107%	3964	1246	31%
Apollo Munich	4074	1588	39%	14916	2003	13%
Cigna TTK	1079	192	18%	1580	296	19%
Max Bupa	471	101	21%	1719	697	41%
Reliance Health	0	0		0	0	
Religare	1781	308	17%	10155	2056	20%
Star Health	6869	2959	43%	8503	4497	53%
SAHI Total	15150	6084	40%	40836	10795	26%
Grand Total	96520	57111	59%	387619	279185	72%

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

TABLE 75: PERSONAL ACCIDENT INSURANCE : INCURRED CLAIMS RATIO
(2018-19) (Contd.. 75)

(Amount in ₹ Lakh)

Insurers	IRCTC Scheme			Grand Total incl. IRCTC		
	(G)			(H)= (G)+(F)		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Acko	0	0		115	108	95%
Bajaj Allianz	39	0	0%	20205	8581	42%
Bharti AXA	124	14	12%	1827	1466	80%
CHOLA MS	0	0		19677	4993	25%
DHFL	0	0		735	144	20%
Edelweiss	0	0		0	0	
Future Generali	0	0		4825	1762	37%
GoDigit	0	0		10	0	3%
HDFC ERGO	0	0		38213	11919	31%
ICICI Lombard	328	-83	-25%	31635	10966	35%
IFFCO Tokio	0	0		11004	11303	103%
Kotak General	0	0		539	52	10%
Liberty	0	0		1526	781	51%
Magma HDI	0	0		177	78	44%
Raheja QBE	0	0		4	0	0%
Reliance	0	0		3272	1693	52%
Royal Sundaram	201	96	48%	4910	2117	43%
SBI General	0	0		48534	24207	50%
Shriram General	81	19	24%	317	191	60%
Tata AIG	0	0		11226	9955	89%
Universal Sampo	0	0		2693	3072	114%
Private Total	772	46	6%	201442	93389	46%
National	0	0		22729	36532	161%
New India	0	0		51406	67600	132%
Oriental	0	0		46036	49992	109%
United India	0	0		25941	20923	81%
Public Total	0	0		146112	175048	120%
Aditya Birla	0	0		3964	1246	31%
Apollo Munich	0	0		14916	2003	13%
Cigna TTK	0	0		1580	296	19%
Max Bupa	0	0		1719	697	41%
Reliance Health	0	0		0	0	
Religare	0	0		10155	2056	20%
Star Health	0	0		8503	4497	53%
SAHI Total	0	0		40836	10795	26%
Grand Total	772	46	6%	388391	279232	72%

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 75: PERSONAL ACCIDENT INSURANCE : INCURRED CLAIMS RATIO
(2019-20) (Contd.. 75)**

(Amount in ₹ Lakh)

Insurers	Pradhan Mantri Suraksha Bima Yojana (PMSBY)			Pradhan Mantri Jan Dhan Yojana (PMJDY)		
	(A)			(B)		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Acko	0	0		0	0	
Bajaj Allianz	1125	1397	124%	0	0	
Bharti AXA	0	0		0	0	
CHOLA MS	3	4	122%	0	0	
Navi General*	0	0		0	0	
Edelweiss	0	0		0	0	
Future Generali	6	0	5%	0	0	
GoDigit	0	0		0	0	
HDFC ERGO	0	0		0	0	
ICICI Lombard	112	89	80%	0	0	
IFFCO Tokio	0	0		0	0	
Kotak General	0	0		0	0	
Liberty	0	0		0	0	
Magma HDI	0	0		0	0	
Raheja QBE	0	0		0	0	
Reliance	140	485	346%	0	0	
Royal Sundaram	0	0		0	0	
SBI General	0	0		0	0	
Shriram General	0	0		0	0	
Tata AIG	21	54	258%	0	0	
Universal Sampo	655	759	116%	0	0	
Private Total	2061	2788	135%	0	0	
National	5416	9976	184%	0	0	
New India	2791	11637	417%	2565	2021	79%
Oriental	1778	2545	143%	0	0	
United India	3562	9879	277%	0	0	
Public Total	13547	34037	251%	2565	2021	79%
Aditya Birla	0	0		0	0	
HDFC ERGO Health**	0	0		0	0	
Cigna TTK	0	0		0	0	
Max Bupa	0	0		0	0	
Reliance Health #	0	0		0	0	
Religare	0	0		0	0	
Star Health	0	0		0	0	
SAHI Total	0	0		0	0	
Grand Total	15608	36825	236%	2565	2021	79%

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 75: PERSONAL ACCIDENT INSURANCE : INCURRED CLAIMS RATIO
(2019-20) (Contd.. 75)**

(Amount in ₹ Lakh)

Insurers	Government Sponsored Schemes excl PMSBY, PMJDY, IRCTC			Group Insurance Schemes excluding (A), (B) & (C)		
	(C)			(D)		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Acko	0	0		932	755	81%
Bajaj Allianz	0	0		12854	6229	48%
Bharti AXA	0	0		2513	1647	66%
CHOLA MS	0	0		20785	5679	27%
Navi General*	0	0		582	184	32%
Edelweiss	0	0		2	2	100%
Future Generali	0	0		2248	452	20%
GoDigit	0	0		543	333	61%
HDFC ERGO	0	0		28295	14696	52%
ICICI Lombard	0	119		30725	9680	32%
IFFCO Tokio	0	0		6093	4595	75%
Kotak General	0	0		823	208	25%
Liberty	0	11		1563	762	49%
Magma HDI	0	0		208	134	64%
Raheja QBE	0	0		6	8	133%
Reliance	0	0		3378	1666	49%
Royal Sundaram	0	0		4373	1791	41%
SBI General	0	0		52668	23761	45%
Shriram General	0	0		220	308	140%
Tata AIG	0	74		10569	6646	63%
Universal Sampo	0	0		5241	4051	77%
Private Total	0	204		184618	83587	45%
National	0	-4318		9398	8265	88%
New India	0	16567		25793	41321	160%
Oriental	0	36993		30647	10518	34%
United India	0	0		24226	29633	122%
Public Total	0	49242		90064	89737	100%
Aditya Birla	0	0		2566	872	34%
HDFC ERGO Health**	0	0		7054	383	5%
Cigna TTK	0	0		621	120	19%
Max Bupa	0	0		2761	402	15%
Reliance Health #	0	0		0	0	
Religare	0	0		10553	2712	26%
Star Health	0	0		1708	906	53%
SAHI Total	0	0		25262	5393	21%
Grand Total	0	49446		299944	178717	60%

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 75: PERSONAL ACCIDENT INSURANCE : INCURRED CLAIMS RATIO
(2019-20) (Contd.. 75)**

(Amount in ₹ Lakh)

Insurers	Individual Business			TOTAL		
	(E)			(F)= (A)+(B)+(C)+(D)+(E)		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Acko	0	0		932	755	81%
Bajaj Allianz	10439	2589	25%	24418	10214	42%
Bharti AXA	39	-111	-286%	2552	1536	60%
CHOLA MS	96	-87	-90%	20884	5596	27%
Navi General*	0	0		582	184	32%
Edelweiss	0	0		2	2	100%
Future Generali	3729	1009	27%	5982	1461	24%
GoDigit	0	0		543	333	61%
HDFC ERGO	13143	3512	27%	41438	18208	44%
ICICI Lombard	12376	932	8%	43213	10759	25%
IFFCO Tokio	979	632	65%	7072	5227	74%
Kotak General	1	0	0%	823	208	25%
Liberty	405	125	31%	1968	897	46%
Magma HDI	132	-5	-4%	340	129	38%
Raheja QBE	0	0	0%	6	8	133%
Reliance	189	129	68%	3707	2280	61%
Royal Sundaram	532	151	28%	4904	1942	40%
SBI General	14559	3542	24%	67226	27303	41%
Shriram General	129	26	20%	349	334	96%
Tata AIG	2720	1173	43%	13310	7947	60%
Universal Sampo	16	65	401%	5913	4876	82%
Private Total	59485	13683	23%	246164	100262	41%
National	2166	3290	152%	16980	17213	101%
New India	4204	1743	41%	35352	73288	207%
Oriental	4524	2233	49%	36949	52289	142%
United India	3405	2484	73%	31193	41996	135%
Public Total	14298	9750	68%	120475	184786	153%
Aditya Birla	6289	1118	18%	8855	1989	22%
HDFC ERGO Health**	4692	1153	25%	11746	1535	13%
Cigna TTK	450	27	6%	1071	147	14%
Max Bupa	1103	-36	-3%	3864	366	9%
Reliance Health #	0	0		0	0	
Religare	2663	784	29%	13216	3497	26%
Star Health	7219	4137	57%	8927	5043	56%
SAHI Total	22418	7183	32%	47680	12577	26%
Grand Total	96201	30616	32%	414318	297625	72%

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 75: PERSONAL ACCIDENT INSURANCE : INCURRED CLAIMS RATIO
(2019-20) (Contd.. 75)**

(Amount in ₹ Lakh)

Insurers	IRCTC Scheme			Grand Total incl. IRCTC		
	(G)			(H)= (G)+(F)		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Acko	0	0		932	755	81%
Bajaj Allianz	330	183	55%	24748	10397	42%
Bharti AXA	403	134	33%	2954	1670	57%
CHOLA MS	0	0		20884	5596	27%
Navi General*	0	0		582	184	32%
Edelweiss	0	0		2	2	100%
Future Generali	0	0		5982	1461	24%
GoDigit	0	0		543	333	61%
HDFC ERGO	0	0		41438	18208	44%
ICICI Lombard	0	-62		43213	10697	25%
IFFCO Tokio	0	0		7072	5227	74%
Kotak General	0	0		823	208	25%
Liberty	0	0		1968	897	46%
Magma HDI	0	0		340	129	38%
Raheja QBE	0	0		6	8	133%
Reliance	0	0		3707	2280	61%
Royal Sundaram	1.0	-10	-996%	4905	1932	39%
SBI General	0	0		67226	27303	41%
Shriram General	159	53	33%	508	387	76%
Tata AIG	0	0		13310	7947	60%
Universal Sampo	0	0		5913	4876	82%
Private Total	892	297	33%	247056	100559	41%
National	0	0	0%	16980	17213	101%
New India	0	0		35352	73288	207%
Oriental	0	0		36949	52289	142%
United India	0	0		31193	41996	135%
Public Total	0	0		120475	184786	153%
Aditya Birla	0	0		8855	1989	22%
HDFC ERGO Health**	0	0		11746	1535	13%
Cigna TTK	0	0		1071	147	14%
Max Bupa	0	0		3864	366	9%
Reliance Health #	0	0		0	0	0
Religare	0	0		13216	3497	26%
Star Health	0	0		8927	5043	56%
SAHI Total	0	0		47680	12577	26%
Grand Total	892	297	33%	415210	297922	72%

Note: It is to be noted that under IRCTC Scheme, PA cover is offered to railway passengers only for a specified journey undertaken by the passenger and one person may undertake multiple journeys during the reported period. In respect of lives covered in any of PA policy/scheme, one person may have been covered multiple times.

**TABLE 76: OVERSEAS TRAVEL INSURANCE
NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2013-14)**
(No. of Policies in Actuals) (No. of Persons in '000) (Premium in ₹ Lakh)

INSURER	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	No. of Policies	No. of Persons Covered	Gross Premium	No. of Policies	No. of Persons Covered	Gross Premium	No. of Policies	No. of Persons Covered	Gross Premium	No. of Policies	No. of Persons Covered	Gross Premium
Bajaj Allianz	100006	100	1605				302959	303	6804	402965	403	8409
Bharti AXA							19183	19	534	19322	19	580
CHOLA MS	139	0.31	46				52933	53	1067	53479	76	1106
Future Generali	449	23	38	97	0.35	1	20978	20	361	22523	1487	3074
HDFC ERGO	405	1464	2667	1140	3	46	130445	130	6189	430260	430	8034
ICICI Lombard	298377	298	1718	1438	1	127	50956	51	366	50956	51	366
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	26619	28	117	4525	12	85	693439	693	3220	724583	733	3422
Royal Sundaram							13576	14	187	13576	14	187
SBI General												
Shriram General												
Tata AIG	194911	237	4785	5614	15	553	314531	420	8749	515056	672	14087
Universal Sompo				1592	1963	24	49	49	2	1641	2012	27
Private Total	620906	2150	10976	14406	1995	836	1599049	1752	27479	2234361	5897	39291
National							15930	17	2082	15930	17	2082
New India							40190	42	1206	40190	42	1206
Oriental							19942	20	676	19942	20	676
United India	312	3	7	21333	21	627	97395	101	4590	21645	25	634
Public Total	312	3	7	7	3	7	97395	101	4590	97707	104	4597
Apollo Munich	63	21	130	442	0.49	13	29630	32	514	30135	53	657
Cigna TTK												
Max Bupa												
Religare												
Star Health	3	1	1	447	1	9	33140	32	1146	33590	33	1156
Standalone Health Insurers Total	66	21	132	889	1	22	62770	64	1660	63725	86	1813
Grand Total	621284	2174	11115	15295	1996	858	1759214	1917	33729	2395793	6087	45701

**TABLE 76: OVERSEAS TRAVEL INSURANCE
NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2014-15)**
(No. of Policies in Actuals) (No. of Persons in '000) (Premium in ₹ Lakh)

INSURER	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	No. of Policies	No. of Persons Covered	Gross Premium	No. of Policies	No. of Persons Covered	Gross Premium	No. of Policies	No. of Persons Covered	Gross Premium	No. of Policies	No. of Persons Covered	Gross Premium
Bajaj Allianz	104095	104	2367.94	348779	349	7781.41				452874	453	10149.35
Bharti AXA				86	101	1.08				86	101	1.08
CHOLA MS	134	19	57.43				15712	18	475.31	15846	37	532.74
Future Generali	545	25	47.11	104	0.33	1.51	59091	59	1163.03	59740	85	1211.65
HDFC ERGO												
ICICI Lombard	317850	318	2079.51	7271	15	428.10	119850	120	5388.17	444971	452	7895.78
IFFCO Tokio							4712	48	364.15	4712	48	364.15
Liberty Videocon												
L&T General												
Magma HDI												
Raheja QBE												
Reliance	126	33	204.07	8014	21	139.49	520996	522	3126.08	529136	576	3469.64
Royal Sundaram							1416	14	183.57	1416	14	183.57
SBI General	3	0	1.21	90	0.26	4.47	972	1	24.92	1065	1	30.60
Shriram General												
Tata AIG	222330	268	5571.00	5996	16	585.00	369082	462	10218.00	597408	746	16374.00
Universal Sompo				3392	4	47.38	65	0	2.25	3457	4	49.62
Private Total	645083	768	10328	373732	506	8988	1091896	1244	20945	2110711	2518	40262
National	6	0	16.84				16972	17760	1538.88	16978	17760	1555.72
New India							40107	10	1200.30	40107	10	1200.30
Oriental							18429	18	698.00	18429	18	698.00
United India							2654	26	668.00	2654	26	668.00
Public Total	6	0	17	0	0	0	78162	17814	4105	78168	17814	4122
Apollo Munich	134	20	119.11	308	0.31	10.13	40258	41	747.48	40700	61	876.72
Cigna TTK												
Max Bupa												
Religare							631	8	195.46	631	8	195.46
Star Health	3	0.02	0.75	430	1	9.44	31807	32	1012.17	32240	33	1022.36
Standalone Health Insurers Total	137	20	120	738	2	20	72696	81	1955	73571	102	2095
Grand Total	645226	788	10465	374470	508	9008	1242754	19139	27006	2262450	20434	46479

**TABLE 76: OVERSEAS TRAVEL INSURANCE
NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2015-16)**
(No. of Policies in Actuals) (No. of Persons in '000) (Premium in ₹ Lakh)

INSURER	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	No. of Policies	No. of Persons Covered	Gross Premium	No. of Policies	No. of Persons Covered	Gross Premium	No. of Policies	No. of Persons Covered	Gross Premium	No. of Policies	No. of Persons Covered	Gross Premium
Bajaj Allianz	112300	112	2315				386485	386	8968	498785	499	11283
Bharti AXA				2043	5	41	5790	6	71	7833	11	111
CHOLA MS	127	23	58				15196	15	419	15323	38	477
Future Generali	484	25	46	143	0	2	59733	60	1195	60360	85	1243
HDFC ERGO	391	1444	5056	5225	14	109	87205	86	982	92821	1544	6147
ICICI Lombard	385205	385	2272				142026	171	5986	527231	556	8258
IFFCO Tokio							60208	62	434	60208	62	434
Kotak General												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	130	62	307	11066	27	194	116034	116	2187	127230	205	2688
Royal Sundaram							12038	12	145	12038	12	145
SBI General	5	0.10	1	80	0.22	3	1765	2	62	1850	2	66
Shriram General												
Tata AIG	242416	266	4695	5349	14	437	354875	355	10640	602640	636	15771
Universal Sampo				1891	3	30	40	0.04	2	1931	3	32
Private Total	741058	2318	14749	25797	64	815	1241395	1271	31091	2008250	3653	46655
National							16077	16	586	16077	16	586
New India	9	0.07	4	43629	44	1249				43638	44	1253
Oriental							19479	19	670	19479	19	670
United India							23999	24	725	23999	24	725
Public Total	9	0.07	4	43629	44	1249	59555	60	1981	103193	103	3234
Apollo Munich	69	29	170				44105	44	825	44174	74	995
Cigna TTK												
Max Bupa												
Religare	10	0.01	2	457	1	11	49371	64	1574	49381	64	1576
Star Health							33902	34	1113	34359	35	1124
Standalone Health Insurers Total	79	29	172	457	1	11	127378	142	3513	127914	173	3695
Grand Total	741146	2347	14925	69883	109	2075	1428328	1473	36584	2239357	3929	53584

**TABLE 76: OVERSEAS TRAVEL INSURANCE
NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2016-17)**
(No. of Policies in Actuals) (No. of Persons in '000) (Premium in ₹ Lakh)

INSURER	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	No. of Policies	No. of Persons Covered	Gross Premium	No. of Policies	No. of Persons Covered	Gross Premium	No. of Policies	No. of Persons Covered	Gross Premium	No. of Policies	No. of Persons Covered	Gross Premium
Bajaj Allianz												
Bharti AXA				2988	8.06	71.16	375133	522.44	10752.04	375133	522.44	10752.04
CHOLA MS	113	7.18	36.34				7606	8.05	137.36	10594	16.11	208.52
Future Generali	425	22.50	36.05	142	0.48	2.08	14426	14.43	384.75	14539	21.61	421.09
HDFC ERGO	402	1462.26	4741.33	8406	22.81	185.14	58295	64.15	1143.41	58862	87.13	1181.54
ICICI Lombard	509817	509.82	4168.20				56972	55.61	997.78	65780	1540.69	5924.25
IFFCO Tokio							146703	178.28	5856.02	656520	688.10	10024.22
Kotak General							60341	60.34	454.20	60341	60.34	454.20
Liberty Videocon												
L&T General				5	0.01	0.67	7	0.01	0.48	12	0.02	1.16
Magma HDI												
Raheja OBE												
Reliance	100	101.32	527.77	11803	30.61	203.22	121761	121.76	2695.88	133664	253.69	3426.87
Royal Sundaram							14472	14.47	160.01	14472	14.47	160.01
SBI General	-1	0.00	-0.23	374	0.37	18.07	1836	1.84	55.60	2209	2.21	73.45
Shriram General				8	0.02	0.11	270	0.50	4.49	278	0.52	4.60
Tata AIG	223554	241.13	4246.86	914	1.21	17.30	369792	428.44	11729.75	593346	669.56	15976.61
Universal Sampo							0	0.00	0.00	914	1.21	17.30
Private sector total	734410	2344.21	13756.31	24640	63.57	497.76	1227614	1470.31	34371.78	1986664	3878.09	48625.85
National												
New India							17832	17.83	558.00	17832	17.83	558.00
Oriental							48464	48.50	1307.37	48464	48.50	1307.37
United India							35767	36.22	848.09	35767	36.22	848.09
Public sector total	0	0.00	0.00	0	0.00	0.00	126369	130.55	3497.24	126369	130.55	3497.24
Aditya Birla												
Apollo Munich	63	56.53	188.25				47565	48.99	1066.24	47628	105.52	1254.49
Cigna TTK												
Max Bupa												
Religare	35	4.55	63.74				109214	143.01	3404.00	109249	147.56	3467.74
Star Health				37200	371.77	1169.02				37200	371.77	1169.02
Stand alone												
Health Insurers Total	98	61.08	251.99	37200	371.77	1169.02	156779	192.00	4470.24	194077	624.85	5891.25
Grand Total	734508	2405.28	14008.31	61840	435.34	1666.77	1510762	1792.86	42339.26	2307110	4633.48	58014.34

**TABLE 76: OVERSEAS TRAVEL INSURANCE
NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2017-18)**
(No. of Policies in Actuals) (No. of Persons in '000) (Premium in ₹ Lakh)

Name of the Insurance Company	Group Business (A)			Individual Business (B)			TOTAL (C)= (A)+(B)		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko	343	45	206	508285	508	10930	508628	554	11137
Bajaj Allianz	1	516	2229	33359	39	496	33360	555	2725
Bharti AXA	118	6	39	12731	13	324	12849	19	363
CHOLA MS									
DHFL									
Edelweiss									
Future Generali									
GoDigit	6	7	80	57608	69	1334	57608	69	1334
HDFC ERGO	445	189	487	68756	87	1345	69201	7	80
ICICI Lombard	539555	550	7789	164647	208	5853	704202	276	1832
IFFCO Tokio				38665	39	354	38665	758	13642
Kotak General								39	354
Liberty Videocon									
Magma HDI									
Raheja QBE									
Reliance	99	135	747	166966	192	3729	167065	327	4476
Royal Sundaram				22672	23	193	22672	23	193
SBI General				2036	2	80	2036	2	80
Shriram General				873	1	13	873	1	13
Tata AIG	194520	242	4389	370180	436	11633	564700	677	16022
Universal Sampo				820	1	16	820	1	16
Private total	735087	1691	15968	1447598	1618	36299	2182685	3309	52267
National				14596	15	499	14596	15	499
New India	12	0.24	6	49030	49	1242	49042	49	1248
Oriental				17303	18	558	17303	18	558
United India				26333	30	805	26333	30	805
Public total	12	0.24	6	107262	112	3105	107274	112	3111
Acitya Birla									
Apollo Munich	73	142	741	49985	50	1266	50058	192	2007
Cigna TTK									
Max Bupa									
Religare	48	8	37	163879	217	5560	163927	225	5597
Star Health				46865	47	1296	46865	47	1296
SAHI Total	121	150	778	260729	314	8123	260850	464	8901
Grand Total	735220	1841	16751	1815589	2044	47526	2550809	3885	64278

**TABLE 76: OVERSEAS TRAVEL INSURANCE
NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2018-19)**
(No. of Policies in Actuals) (No. of Persons in '000) (Premium in ₹ Lakh)

Name of the Insurance Company	Group Business (A)			Individual Business (B)			TOTAL (C)= (A)+(B)		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko	0	0	0	0	0	0	0	0	0
Bajaj Allianz	3496	152	890	502997	503	12173	506493	655	13064
Bharti AXA	10	1241	6131	45681	46	1017	45691	1286	7148
CHOLA MS	106	6	33	8171	8	214	8277	14	246
DHFL	0	0	0	0	0	0	0	0	0
Edelweiss	0	0	0	0	0	0	0	0	0
Future Generali	0	0	0	60500	59	1384	60500	59	1384
GoDigit	31377	31	344	6006	6	49	37383	37	393
HDFC ERGO	454	178	578	117507	146	1871	117961	324	2449
ICICI Lombard	473907	474	8049	170783	222	5904	644690	696	13953
IFFCO Tokio	0	0	0	36019	36	377	36019	36	377
Kotak General	0	0	0	0	0	0	0	0	0
Liberty	0	0	0	0	0	0	0	0	0
Magma HDI	0	0	0	0	0	0	0	0	0
Raheja QBE	0	0	0	0	0	0	0	0	0
Reliance	693	173	1037	184697	219	4109	185390	391	5146
Royal Sundaram	0	0	0	11552	14	246	11552	14	246
SBI General	0	0	0	2629	4	87	2629	4	87
Shriram General	0	0	0	8595	9	68	8595	9	68
Tata AIG	106347	350	4330	403643	478	12636	509990	828	16966
Universal Sampo	0	0	0	827	1	20	827	1	20
Private total	616390	2605	21391	1559607	1750	40155	2175997	4355	61546
National	0	0	0	13172	15	437	13172	15	437
New India	14	0	10	49034	49	1237	49048	49	1247
Oriental	0	0	0	19077	20	593	19077	20	593
United India	0	0	0	25130	25	786	25130	25	786
Public total	14	0	10	106413	109	3053	106427	109	3063
Aditya Birla	0	0	0	0	0	0	0	0	0
Apollo Munich	58	198	1038	62441	64	1703	62499	262	2741
Cigna TTK	5	10	66	0	0	0	5	10	66
Max Bupa	0	0	0	0	0	0	0	0	0
Reliance Health	0	0	0	0	0	0	0	0	0
Religare	971	18	698	189364	249	6307	190335	268	7005
Star Health	0	0	0	50164	50	1327	50164	50	1327
SAHI Total	1034	226	1802	301969	364	9337	303003	589	11139
Grand Total	617438	2831	23203	1967989	2223	52545	2585427	5054	75749

**TABLE 76: OVERSEAS TRAVEL INSURANCE
NUMBER OF POLICIES, NUMBER OF PERSONS COVERED & GROSS PREMIUM (2019-20)**
(No. of Policies in Actuals) (No. of Persons in '000) (Premium in ₹ Lakh)

Name of the Insurance Company	Group Business (A)			Individual Business (B)			TOTAL (C)= (A)+(B)		
	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium	No. of policies	No. of Persons Covered	Gross Direct Premium
Acko	1	0	2	0	0	0	1	0	2
Bajaj Allianz	6805	192	1035	434	434	10208	440862	627	11243
Bharti AXA	8	1989	7641	70	70	1159	69529	2059	8801
CHOLA MS	95	4	33	4	4	141	4291	8	174
Navi General*	0	0	0	0	0	0	0	0	0
Edelweiss	0	0	0	0	0	0	0	0	0
Future Generali	0	0	0	62	62	1341	53760	62	1341
GoDigit	64	55	568	22	22	272	21685	77	841
HDFC ERGO	429	176	642	158	158	2204	115748	334	2846
ICICI Lombard	1293	374	5004	224	224	6120	168408	598	11124
IFFCO Tokio	0	0	0	56	56	370	55714	56	370
Kotak General	0	0	0	0	0	0	0	0	0
Liberty Videocon	0	0	0	0	0	0	0	0	0
Magma HDI	0	0	0	0	0	0	0	0	0
Raheja QBE	0	0	0	0	0	0	0	0	0
Reliance	1098	307	1407	198069	232	4356	199167	540	5762
Royal Sundaram	0	0	0	17779	21	345	17779	21	345
SBI General	0	0	0	3725	6	121	3725	6	121
Shriram General	0	0	0	8362	9	68	8362	9	68
Tata AIG	568	221	5508	372959	441	12324	373527	662	17831
Universal Sampo	0	0	0	15626	16	33	15626	16	33
Private total	10361	3320	21841	1537823	1754	39061	1548184	5074	60902
National	0	0	0	11455	12	387	11455	12	387
New India	0	0.00	0	43929	44	1181	43929	44	1181
Oriental	0	0	0	18255	19	579	18255	19	579
United India	0	0	0	22167	22	715	22167	22	715
Public total	0	0.00	0	95806	97	2863	95806	97	2863
Acitya Birla	0	0	0	0	0	0	0	0	0
HDFC ERGO Health**	72	149	749	56766	58	1751	56838	207	2500
Cigna TTK	9	9	86	0	0	0	9	9	86
Max Bupa	0	0	0	0	0	148	0	0	148
Reliance Health#	0	0	0	0	0	0	0	0	0
Religare	65	59	873	194934	270	7143	194999	329	8016
Star Health	2	0	0	42863	43	1242	42865	43	1242
SAHI Total	148	217	1708	294563	371	10284	294711	588	11992
Grand Total	10509	3537	23549	1928192	2221	52207	1938701	5758	75757

TABLE 77:
OVERSEAS TRAVEL INSURANCE : INCURRED CLAIMS RATIO (2013-14)
(Net Earned Premium and Net Incurred Claims in ₹ Lakh) (Net Incurred Claims Ratio in Percentage)

INSURER	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bejaj Allianz	1614	1759	109.0%				6615	2407	36.4%	8230	4166	50.6%
Bharti AXA	5	4	86.4%				52	45	86.4%	56	49	86.4%
CHOLA MS	36	2	6.7%	1	2	128.9%	961	439	45.7%	998	443	44.4%
Future Generali	2438	3455	141.7%	40	8	21.3%	311	278	89.6%	2788	3742	134.2%
HDFC ERGO	1540	725	47.0%	50	24	47.3%	5814	4227	72.7%	7404	4975	67.2%
ICICI Lombard							278	80	28.8%	278	80	28.8%
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	120	-15	-12.2%	85	62	72.4%	2879	1765	61.3%	3085	1812	58.7%
Royal Sundaram							178	55	30.9%	178	55	30.9%
SBI General												
Shriram General												
Tata AIG	4532	4573	100.9%	493	349	70.8%	8141	4020	49.4%	13166	8942	67.9%
Universal Sampo				18	3	14.7%	1	0	16.2%	20	3	14.8%
Private Total	10285	10504	102.1%	687	447	65.1%	25230	13316	52.8%	36203	24267	67.0%
National							1853	2118	114.3%	1853	2118	114.3%
New India							1034	348	33.7%	1034	348	33.7%
Oriental							579	377	65.2%	579	377	65.2%
United India	3	0	0.0%				475	61	12.8%	478	61	12.8%
Public Total	3	0	0.0%				3941	2904	73.7%	3944	2904	73.6%
Apollo Munich	142	69	48.7%	11	0	4.4%	428	168	39.2%	582	238	40.8%
Cigna TTK												
Max Bupa												
Religare												
Star Health	0	0	0.0%	3	0	0.0%	341	16	4.8%	344	16	4.8%
Standalone Health Insurers Total	143	69	48.5%	14	1	4.5%	769	184	23.9%	926	254	27.4%
Grand Total	10431	10573	101.4%	701	448	63.9%	29940	16405	54.8%	41072	27425	66.8%

TABLE 77:
OVERSEAS TRAVEL INSURANCE : INCURRED CLAIMS RATIO (2014-15)
(Net Earned Premium and Net Incurred Claims in ₹ Lakh) (Net Incurred Claims Ratio in Percentage)

INSURER	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net 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	2351	1177	50.1%	7589	2332	30.7%				9940	3509	35.3%
Bharti AXA				1	0	91.5%				1	0	91.5%
CHOLA MS	55	360	657.6%				453	25	5.6%	508	386	75.9%
Future Generali	43	16	37.8%	1	0	27.4%	1064	314	29.6%	1108	331	29.9%
HDFC ERGO												
ICICI Lombard	1849	556	3.6%	388	188	48.5%	5175	1685	32.6%	7412	2429	32.8%
IFFCO Tokio							390	163	41.9%	390	163	41.9%
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	197	94	47.5%	129	23	17.4%	3327	1400	42.1%	3653	1516	41.5%
Royal Sundaram							174	9	5.0%	174	9	5.0%
SBI General	1	1	50.8%	3	2	57.6%	19	16	84.1%	24	18	75.0%
Shriram General												
Tata AIG	5172	5496	16.3%	570	293	51.3%	9583	3684	38.4%	15325	9472	61.9%
Universal Sampo				43	2	5.1%	2	0	-0.4%	45	2	4.9%
Private Total	9668	7699	79.6%	8725	2840	32.6%	20187	7297	36.1%	38580	17836	46.2%
National	16	61	375.9%				1539	2388	155.2%	1555	2449	157.5%
New India							1084	678	62.5%	1084	678	62.5%
Oriental							662	117	17.7%	662	117	17.7%
United India							668	539	80.7%	668	539	80.7%
Public Total	16	61	375.9%	0	0	0.0%	3952	3722	94.2%	3968	3783	95.3%
Apollo Munich	101	23	22.3%	9	1	10.9%	622	219	35.3%	732	243	33.2%
Cigna TTK												
Max Bupa							13	89	689.3%	13	89	689.3%
Religare							283	140	49.4%	286	140	49.0%
Star Health	0	0	0.0%	3	0	13.6%						
Standalone Health Insurers Total	101	23	22.3%	11	1	11.4%	918	448	48.8%	1030	472	45.8%
Grand Total	9785	7783	79.5%	8736	2842	32.5%	25057	11467	45.8%	43578	22091	50.7%

TABLE 77:
OVERSEAS TRAVEL INSURANCE : INCURRED CLAIMS RATIO (2015-16)

(Net Earned Premium and Net Incurred Claims in ₹ Lakh) (Net Incurred Claims Ratio in Percentage)

INSURER	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bejaj Allianz	2181	1278	58.6%	32	4	12.5%	8321	2959	35.6%	10502	4237	40%
Bharti AXA	56	1	2.4%				56	10	18.5%	89	15	17%
CHOLA MS	42	4	10.1%	2	0.05	2.8%	400	233	58.3%	456	235	51%
Future Generali	4800	5328	111.0%	98	12	11.8%	1079	583	54.1%	1122	588	52%
HDFC ERGO	2004	700	34.9%				889	490	55.1%	5788	5830	101%
ICICI Lombard							5662	2071	36.6%	7666	2771	36%
IFFCO Tokio							399	146	36.6%	399	146	37%
Kotak General												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	287	58	20.3%	181	40	22.1%	2950	1222	41.4%	3418	1320	39%
Royal Sundaram	0.46	-0.07	-14.4%	3	-0.47	-14.2%	140	59	42.1%	140	59	42%
SBI General							51	49	95.8%	54	48	89%
Shriram General												
Tata AIG	4437	4617	104.1%	421	242	57.3%	10089	4267	42.3%	14947	9126	61%
Universal Sampo				29	5	15.9%	2	0	0.0%	31	5	15%
Private Total	13807	11987	86.8%	768	301	39.3%	30038	12089	40.2%	44612	24378	54.6%
National							1020	555	54.4%	1020	555	54%
New India	3	3	90.6%	1121	418	37.3%				1124	421	37%
Oriental							563	389	69.2%	563	389	69%
United India							725	291	40.1%	725	291	40%
Public Total	3	3	90.6%	1121	418	37.3%	2308	1235	53.5%	3432	1656	48%
Apollo Munich	152	39	26.0%				739	440	59.5%	890	479	54%
Cigna TTK												
Max Bupa												
Religare	0.24	0	0.0%	3	2	0.7%	1224	569	46.5%	1224	569	46%
Star Health							274	200	72.8%	277	202	73%
Standalone Health Insurers Total	152	39	25.9%	3	2	0.7%	2237	1208	54.0%	2391	1250	52%
Grand Total	13962	12029	86.2%	1891	721	38.2%	34583	14533	42.0%	50436	27284	54.1%

TABLE 77:
OVERSEAS TRAVEL INSURANCE : INCURRED CLAIMS RATIO (2016-17)

(Net Earned Premium and Net Incurred Claims in ₹ Lakh) (Net Incurred Claims Ratio in Percentage)

INSURER	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bejaj Allianz				10026	2592	26%	10026	2592	26%	10026	2592	25.9%
Bharti AXA				121	-6	-5%	121	-6	-5%	182	-9	-5.0%
CHOLA MS			121%	385	249	65%	385	249	65%	405	274	67.5%
Future Generali	21	25	62%	1104	436	40%	1104	436	40%	1141	458	40.2%
HDFC ERGO	35	22	96%	909	45	3%	909	45	5%	5420	4205	77.6%
ICICI Lombard	4338	4154	87%	5748	1769	31%	5748	1769	31%	9605	5105	53.2%
IFFCO Tokio	3856	3336		436	384	88%	436	384	88%	436	384	88.3%
Kotak General							0	0	0.0%	0	0	0.0%
Liberty Videocon							0	0	0.0%	0	0	0.0%
L&T General							0	0	0.0%	0	0	0.0%
Magma HDI							0	0	0.0%	0	0	0.0%
Raheja OBE							0	0	0.0%	0	0	0.0%
Reliance												
Royal Sundaram	492	135	27%	2594	882	86%	2594	882	34%	3271	1176	35.9%
SBI General				150	25	17%	150	25	17%	150	25	16.8%
Shriram General				47	11	24%	47	11	24%	61	17	27.9%
Tata AIG				1.4	1.2	83%	1.4	1.2	83%	1.5	1.2	79.9%
Universal Sampo	4069	3684	91%	11097	4932	44%	11097	4932	44%	15166	8616	56.8%
Private sector total	12811	11356	89%	32618	11321	35%	32618	11321	35%	45875	22859	49.8%
National				572	582	102%	572	582	102%	572	582	101.8%
New India				1148	696	61%	1148	696	61%	1148	696	60.6%
Oriental				759	406	54%	759	406	54%	759	406	53.5%
United India				745	525	70%	745	525	70%	745	525	70.5%
Public sector total	0	0	0%	3224	2209	69%	3224	2209	69%	3224	2209	68.5%
Aditya Birla				945	375	40%	945	375	40%	0	0	0.0%
Apollo Munich	171	89	52%							1115	464	41.6%
Cigna TTK										0	0	0.0%
Max Bupa										0	0	0.0%
Religare	18	0	3%	2551	1036	41%	2551	1036	41%	2570	1036	40.3%
Star Health				375	137	37%	375	137	37%	375	137	36.6%
Standalone Health Insurers Total	189	90	47%	3496	1411	40%	3496	1411	40%	4060	1638	40.3%
Grand Total	12999	11445	88%	39338	14941	38%	39338	14941	38%	53158	26706	50.2%

TABLE 77:
OVERSEAS TRAVEL INSURANCE : INCURRED CLAIMS RATIO (2017-18)
 (Net Earned Premium and Net Incurred Claims in ₹ Lakh) (Net Incurred Claims Ratio in Percentage)

Name of the Insurance Company	Group Business (A)			Individual Business (B)			TOTAL (C)= (A)+(B)		
	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
Acko									
Bajaj Allianz	185	22	12%	10366	3656	35%	10551	3678	35%
Bharti AXA	1281	489	38%	399	847	212%	1680	1335	79%
CHOLA MS	39	5	13%	320	220	69%	359	225	63%
DHFL									
Edelweiss									
Future Generali				1182	256	22%	1182	256	22%
GoDigit	18	18	99%				18	18	99%
HDFC ERGO	713	-295	-41%	1253	383	31%	1966	87	4%
ICICI Lombard	7029	3880	55%	5556	738	13%	12585	4617	37%
IFFCO Tokio				339	255	75%	339	255	75%
Kotak General									
Liberty									
Magima HDI									
Raheja QBE									
Reliance	693	143	21%	3425	821	24%	4118	964	23%
Royal Sundaram				182	65	36%	182	65	36%
SBI General				79	25	32%	79	25	32%
Shriram General				6	7	106%	6	7	106%
Tata AIG	3388	3612	107%	11134	4233	38%	14522	7845	54%
Universal Sompoo				-5	23	-461%	-5	23	-461%
Private total	13346	7874	59%	34236	11527	34%	47583	19400	41%
National				359	151	42%	359	151	42%
New India	5	1	11%	1140	391	34%	1144	392	34%
Oriental				532	315	59%	532	315	59%
United India				682	579	85%	682	579	85%
Public total	5	1	11%	2712	1435	53%	2717	1436	53%
Aditya Birla									
Apollo Munich	670	145	22%	1096	485	44%	1767	630	36%
Cigna TTK									
Max Bupa									
Religare	24	11	45%	4131	1493	36%	4155	1504	36%
Star Health				406	101	25%	406	101	25%
SAHI Total	694	156	22%	5634	2079	37%	6327	2235	35%
Grand Total	14045	8030	57%	42582	15041	35%	56627	23071	41%

TABLE 77:
OVERSEAS TRAVEL INSURANCE : INCURRED CLAIMS RATIO (2018-19)
 (Net Earned Premium and Net Incurred Claims in ₹ Lakh) (Net Incurred Claims Ratio in Percentage)

Name of the Insurance Company	Group Business (A)			Individual Business (B)			TOTAL (C)= (A)+(B)		
	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
Acko	0	0		0	0		0	0	
Bajaj Allianz	499	112	22%	7084	2060	29%	7583	2172	29%
Bharti AXA	5070	4677	92%	837	450	54%	5907	5127	87%
CHOLA MS	33	7	20%	213	270	127%	246	277	113%
DHFL	0	0		0	0		0	0	
Edelweiss	0	0		0	0		0	0	
Future Generali	0	0		1303	549	42%	1303	549	42%
GoDigit	326	160	49%	47	14	31%	373	174	47%
HDFC ERGO	584	45	8%	1718	806	47%	2302	851	37%
ICICI Lombard	6180	4527	73%	5576	1159	21%	11756	5686	48%
IFFCO Tokio	0	0		332	176	53%	332	176	53%
Kotak General	0	0		0	0		0	0	
Liberty	0	0		0	0		0	0	
Magima HDI	0	0		0	0		0	0	
Raheja QBE	0	0		0	0		0	0	
Reliance	974	193	20%	3954	1711	43%	4928	1905	39%
Royal Sundaram	0	0		183	54	29%	183	54	29%
SBI General	0	0		78	15	20%	78	15	20%
Shriram General	0	0		38	2	5%	38	2	5%
Tata AIG	5117	4754	93%	11916	5827	49%	17033	10582	62%
Universal Sampo	0	0		5	-15	-285%	5	-15	-285%
Private total	18782	14475	77%	33286	13080	39%	52068	27555	53%
National	0	0		350	178	51%	350	178	51%
New India	8	0	0%	1185	788	66%	1193	788	66%
Oriental	0	0		532	257	48%	532	257	48%
United India	0	0		675	2119	314%	675	2119	314%
Public total	8	0	0%	2742	3342	122%	2750	3342	122%
Aditya Birla	0	0		0	0		0	0	
Apollo Munich	944	117	12%	1481	1334	90%	2425	1451	60%
Cigna TTK	31	25	80%	0	0		31	25	80%
Max Bupa	0	0		0	0		0	0	
Reliance Health	0	0		0	0		0	0	
Religare	393	258	66%	4540	785	17%	4933	1043	21%
Star Health	0	0		432	336	78%	432	336	78%
SAHI Total	1369	400	29%	6452	2454	38%	7821	2854	36%
Grand Total	20159	14875	74%	42480	18876	44%	62639	33751	54%

TABLE 77:
OVERSEAS TRAVEL INSURANCE : INCURRED CLAIMS RATIO (2019-20)
 (Net Earned Premium and Net Incurred Claims in ₹ Lakh) (Net Incurred Claims Ratio in Percentage)

Name of the Insurance Company	Group Business (A)			Individual Business (B)			TOTAL (C)= (A)+(B)		
	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
Acko	1	0	17%	0	0		1	0	17%
Bajaj Allianz	650	740	114%	5067	-146	-3%	5717	594	10%
Bharti AXA	8476	4361	51%	1200	2069	173%	9675	6431	66%
CHOLA MS	34	3	8%	143	98	69%	177	101	57%
Navi General*	0	0		0	0		0	0	
Edelweiss	0	0		0	0		0	0	
Future Generali	0	0		1266	445	35%	1266	445	35%
GoDigit	559	140	25%	257	88	34%	816	228	28%
HDFC ERGO	599	460	77%	2098	745	36%	2697	1205	45%
ICICI Lombard	5067	2680	53%	5790	2261	39%	10857	4941	46%
IFFCO Tokio	0	0		301	141	47%	301	141	47%
Kotak General	0	0		0	0		0	0	
Liberty	0	0		0	0		0	0	
Magama HDI	0	0		0	0		0	0	
Raheja QBE	0	0		0	0		0	0	
Reliance	1299	375	29%	4074	1774	44%	5373	2148	40%
Royal Sundaram	0	0		296	135	46%	296	135	46%
SBI General	0	0		112	20	18%	112	20	18%
Shriram General	0	0		43	10	24%	43	10	24%
Tata AIG	5175	5828	113%	11761	4636	39%	16935	10464	62%
Universal Sompoo	0	0		19	11	57%	19	11	57%
Private total	21860	14587	67%	32427	12288	38%	54287	26875	50%
National	0	0		290	184	63%	290	184	63%
New India	0	0		1125	298	26%	1125	298	26%
Oriental	0	0		557	191	34%	557	191	34%
United India	0	0		713	553	78%	713	553	78%
Public total	0	0		2685	1226	46%	2685	1226	46%
Aditya Birla	0	0		0	0		0	0	
HDFC ERGO Health**	669	117	17%	1634	1319	81%	2304	1436	62%
Cigna TTK	72	8	11%	0	0		72	8	11%
Max Bupa	0	0		70	0	0%	70	0	0%
Reliance Health#	0	0	86%	0	0	28%	0	0	36%
Religare	840	722	86%	4984	1392	28%	5824	2114	36%
Star Health	0	0	0%	401	151	38%	401	151	38%
SAHI Total	1582	847	54%	7090	2862	40%	8671	3709	43%
Grand Total	23441	15434	66%	42201	16377	39%	65642	31810	48%

**TABLE 78: DOMESTIC TRAVEL INSURANCE
NUMBER OF POLICES, NUMBER OF PERSONS COVERED AND GROSS PREMIUM (2013-14)**

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

INSURER	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	No. of Policies	No. of Persons Covered	Gross Direct Premium	No. of Policies	No. of Persons Covered	Gross Direct Premium	No. of Policies	No. of Persons Covered	Gross Direct Premium	No. of Policies	No. of Persons Covered	Gross Direct Premium
Bajaj Allianz							13663	14	14	13663	14	14
Bharti AXA							1383	1	1	1383	1	1
CHOLA MS												
Future Generali												
HDFC ERGO	525201	525	602									602
ICICI Lombard												
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	204719	205	235							204719	205	235
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG							1962	4	380	1962	4	380
Universal Sampo							17008	19	395	746928	749	1232
Private Total	729920	730	837	0	0	0	150	0	3	150	0	3
National												
New India												
Oriental												
United India												
Public Total	0	0	0	0	0	0	150	0	3	150	0	3
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Standalone Health Insurers Total	0	0	0	0	0	0	0	0	0	0	0	0
Grand Total	729920	730	837	0	0	0	17158	19	398	747078	749	1235

**TABLE 78: DOMESTIC TRAVEL INSURANCE
NUMBER OF POLICES, NUMBER OF PERSONS COVERED AND GROSS PREMIUM (2014-15) (contd.. 78)**
(No. of policies in Actuals) (No. of Persons in '000) (Amount in ₹ Lakh)

INSURER	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	No. of Policies	No. of Persons Covered	Gross Direct Premium	No. of Policies	No. of Persons Covered	Gross Direct Premium	No. of Policies	No. of Persons Covered	Gross Direct Premium	No. of Policies	No. of Persons Covered	Gross Direct Premium
Bejaj Allianz				15638	16	16				15638	16	16
Bharti AXA							1404	1	1		1	1
CHOLA MS										1404	1	1
Future Generali												
HDFC ERGO		1390	857									
ICICI Lombard	1389583									1389583		857
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	5	7	32							5	7	32
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG							2847	5	699	2847	5	699
Universal Sampo							1	0	0	1	0.001	0.001
Private Total	1389588	1397	888	15638	16	16	4252	6	700	1409478	1419	1605
National							64	1	1		1.0	1
New India												
Oriental												
United India												
Public Total	0	0	0	0	0	0	64	1	1	64	1	1
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Standalone Health Insurers Total	0	0	0	0	0	0	0	0	0	0	0	0
Grand Total	1389588	1397	888	15638	16	16	4316	7	701	1409542	1420	1605

**TABLE 78: DOMESTIC TRAVEL INSURANCE
NUMBER OF POLICES, NUMBER OF PERSONS COVERED AND GROSS PREMIUM (2015-16) (contd.. 78)**
(No. of policies in Actuals) (No. of Persons in '000) (Amount in ₹ Lakh)

INSURER	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	No. of Policies	No. of Persons Covered	Gross Direct Premium	No. of Policies	No. of Persons Covered	Gross Direct Premium	No. of Policies	No. of Persons Covered	Gross Direct Premium	No. of Policies	No. of Persons Covered	Gross Direct Premium
Bejaj Allianz							18412	18	19	18412	18	19
Bharti AXA												
CHOLA MS							1176	1	1	1176	1	1
Future Generali												
HDFC ERGO												
ICICI Lombard	1744124	1744	1378							1744124	1744	1378
IFFCO Tokio												
Kotak General												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	5	14	55							5	14	55
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG							342458	477	696	342458	477	696
Universal Sampo							40	0.04	2	1931	3	32
Private Total	1744129	1758	1433	1891	3	30	362086	497	718	2108106	2257	2180
National												
New India												
Oriental												
United India												
Public Total	0	0	0	0	0	0	11	0.01	0.20	11	0.01	0.20
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Standalone Health Insurers Total	0	0	0	0	0	0	0	0	0	0	0	0
Grand Total	1744129	1758	1433	1891	3	30	362097	497	718	2108117	2257	2180

**TABLE 78: DOMESTIC TRAVEL INSURANCE
NUMBER OF POLICES, NUMBER OF PERSONS COVERED AND GROSS PREMIUM (2016-17) (contd.. 78)**
(No. of policies in Actuals) (No. of Persons in '000) (Amount in ₹ Lakh)

INSURER	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	No. of Policies	No. of Persons Covered	Gross Direct Premium	No. of Policies	No. of Persons Covered	Gross Direct Premium	No. of Policies	No. of Persons Covered	Gross Direct Premium	No. of Policies	No. of Persons Covered	Gross Direct Premium
Bejaj Allianz							45	0	0	45	0.05	0.04
Bharti AXA							175	0	0	175	0.18	0.15
CHOLA MS												
Future Generali												
HDFC ERGO	3302566	3303	2032							3302566	3303	2032
ICICI Lombard												
IFFCO Tokio												
Kotak General												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	12	360	170							12	360	170
Royal Sundaram												
SBI General												
Shriram General							3603	5	256	3603	5	256
Tata AIG												
Universal Sompo							3823	5	257	3306401	3667	2459
Private Total	3302578	3662	2202	0	0	0	5	0.10	0.05	5	0.10	0.05
National												
New India												
Oriental												
United India												
Public Total	0	0	0	0	0	0	5	0.10	0.05	5	0.10	0.05
Aditya Birla												
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health	7	0.01	1							7	0.01	1
Stand alone Health Insurers Total	7	0	1	0	0	0	0	0	0	7	0.01	1
Grand Total	3302585	3662	2203	0	0	0	3828	5	257	3,306,413	3667	2459

**TABLE 78: DOMESTIC TRAVEL INSURANCE
NUMBER OF POLICES, NUMBER OF PERSONS COVERED AND GROSS PREMIUM (2017-18) (contd.. 78)**
(No. of policies in Actuals) (No. of Persons in '000) (Amount in ₹ Lakh)

Name of the Insurance Company	Group Business (A)			Individual Business (B)			TOTAL (C)= (A)+(B)		
	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
Acko	3	1002	10	67749	68	49	3	1002	10
Bajaj Allianz							67749	68	49
Bharti AXA	1	1091	324				1	1091	324
CHOLA MS									
DHFL					0	0		0	0
Edelweiss									
Future Generali									
GoDigit	2	83	212				2	83	212
HDFC ERGO									
ICICI Lombard							6129740	6130	2840
IFFCO Tokio									
Kotak General									
Liberty									
Magma HDI									
Raheja QBE									
Reliance	27	2485	1406				27	2485	1406
Royal Sundaram									
SBI General									
Shriram General									
Tata AIG				637883	638	1304		638	1304
Universal Sompo									
Private Total	6129773	10790	4792	705632	706	1354	6835405	11496	6146
National									
New India									
Oriental									
United India									
Public Total									
Aditya Birla									
Apollo Munich									
Cigna TTK									
Max Bupa									
Religare	18	13	21				18	13	21
Star Health									
SAHI Total	18	13	21				18	13	21
Grand Total	6129791	10803	4814	705632	706	1354	6835423	11509	6167

TABLE 78: DOMESTIC TRAVEL INSURANCE
NUMBER OF POLICES, NUMBER OF PERSONS COVERED AND GROSS PREMIUM (2018-19) (contd.. 78)
 (No. of policies in Actuals) (No. of Persons in '000) (Amount in ₹ Lakh)

Name of the Insurance Company	Group Business (A)		Individual Business (B)		TOTAL (C) = (A)+(B)	
	No. of Policies	No. of Persons Covered	Gross Premium	No. of Policies	No. of Persons Covered	Gross Premium
Acko	23	239562	2835	0	23	2835
Bajaj Allianz	0	0	0	92	91825	84
Bharti AXA	5	3068	989	0	5	989
CHOLA MS	0	0	0	0	20	0
DHFL	0	0	0	0	0	0
Edelweiss	0	0	0	0	0	0
Future Generali	0	0	0	0	0	0
GoDigit	519421	519	1059	0	519449	1059
HDFC ERGO	0	0	0	0	0	0
ICICI Lombard	9352438	9352	3311	0	9352438	3311
IFFCO Tokio	0	0	0	0	0	0
Kotak General	0	0	0	0	0	0
Liberty	88566	89	141	0	88566	141
Magma HDI	0	0	0	0	0	0
Raheja QBE	0	0	0	0	0	0
Reliance	264	4471	1618	0	264	1618
Royal Sundaram	0	0	0	0	0	0
SBI General	0	0	0	0	0	0
Shriram General	0	0	0	0	0	0
Tata AIG	0	0	0	1584	1384652	1582
Universal Sompo	0	0	0	0	0	0
Private Total	9960717	257061	9952	1676	11437242	11619
National	0	0	0	0	0	0
New India	0	0	0	0	0	0
Oriental	0	0	0	0	0	0
United India	0	0	0	0	0	0
Public Total	0	0	0	0	0	0
Aditya Birla	0	0	0	0	0	0
Apollo Munich	0	0	0	0	0	0
Cigna TTK	0	0	0	0	0	0
Max Bupa	0	0	0	0	0	0
Reliance Health	0	0	0	0	0	0
Religare	723	12	5	0	723	5
Star Health	0	0	0	0	0	0
SAHI Total	723	12	5	0	723	5
Grand Total	9961440	257073	9957	1676	11437965	11624

**TABLE 78: DOMESTIC TRAVEL INSURANCE
NUMBER OF POLICES, NUMBER OF PERSONS COVERED AND GROSS PREMIUM (2019-20) (contd.. 78)**
(No. of policies in Actuals) (No. of Persons in '000) (Amount in ₹ Lakh)

Name of the Insurance Company	Group Business (A)			Individual Business (B)			TOTAL (C)= (A)+(B)		
	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
Acko	25	359347	6343	0	0	0	25	359347	6343
Bajaj Allianz	0	0	0	127004	127	71	127004	127	71
Bharti AXA	5	20141	662	0	0	0	5	20141	662
CHOLA MS	0	0	0	269	0	0	269	0	0
Navi General*	0	0	0	0	0	0	0	0	0
Edelweiss	0	0	0	0	0	0	0	0	0
Future Generali	10	0	1	0	0	0	10	0	1
GoDigit	16	374	940	25448	25	14	25464	400	953
HDFC ERGO	0	0	0	0	0	0	0	0	0
ICICI Lombard	237	28084	2390	0	0	0	237	28084	2390
IFFCO Tokio	0	0	0	0	0	0	0	0	0
Kotak General	0	0	0	0	0	0	0	0	0
Liberty	786	844	955	0	0	0	786	844	955
Magma HDI	0	0	0	0	0	0	0	0	0
Raheja QBE	0	0	0	0	0	0	0	0	0
Reliance	207	3479	6187	0	0	0	207	3479	6187
Royal Sundaram	0	0	0	0	0	0	0	0	0
SBI General	0	0	0	0	0	0	0	0	0
Shriram General	0	0	0	0	0	0	0	0	0
Tata AIG	0	0	0	568030	568	1195	568030	568	1195
Universal Sampo	0	0	0	6	0	0	6	0	0
Private Total	1286	412269	17477	720757	721	1279	722043	412990	18757
National	0	0	0	0	0	0	0	0	0
New India	0	0	0	0	0	0	0	0	0
Oriental	0	0	0	0	0	0	0	0	0
United India	0	0	0	0	0	0	0	0	0
Public Total	0	0	0	0	0	0	0	0	0
Aditya Birla	0	0	0	0	0	0	0	0	0
HDFC ERGO Health**	0	0	0	0	0	0	0	0	0
Cigna TTK	0	0	0	0	0	0	0	0	0
Max Bupa	0	0	0	0	0	0	0	0	0
Reliance Health#	0	0	0	0	0	0	0	0	0
Religare	12	27	33	0	0	0	12	27	33
Star Health	0	0	0	0	0	0	0	0	0
SAHI Total	12	27	33	0	0	0	12	27	33
Grand Total	1298	412296	17510	720757	721	1279	722055	413016	18789

TABLE 79:
DOMESTIC TRAVEL INSURANCE : INCURRED CLAIMS RATIO (2013-14)
(Net Earned Premium and Net Incurred Claims in ₹ Lakh) (Net Incurred Claims Ratio in Percentage)

INSURER	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz							14	0	0.0%	14	0	0.0%
Bharti AXA							1	0	0.0%	1	0	0.0%
CHOLA MS												
Future Generali												
HDFC ERGO	569	4	-0.7%							569	4	-0.7%
ICICI Lombard												
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	221	10	4.3%							221	10	4.3%
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG							391	2	0.5%	391	2	0.5%
Universal Sampo							406	2	0.5%	1197	7	0.6%
Private Total	791	5	0.7%	0.00	0.00	0.00%	406	2	0.5%	1197	7	0.6%
National							3	0	0.0%	3	0	0.0%
New India												
Oriental												
United India							3	0	0.0%	3	0	0.0%
Public Total	0	0	0.0%	0.00	0.00	0.00%	3	0	0.0%	3	0	0.0%
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Standalone Health Insurers Total	0	0	0.0%	0.00	0.00	0.00%	0	0	0.0%	0	0	0.0%
Grand Total	791	5	0.7%	0.00	0.00	0.00%	409	2	0.5%	1200	7	0.6%

TABLE 79:
DOMESTIC TRAVEL INSURANCE : INCURRED CLAIMS RATIO (2014-15)

(Net Earned Premium and Net Incurred Claims in ₹ Lakh) (Net Incurred Claims Ratio in Percentage)

INSURER	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz				16	0	2.3%				16	0	2%
Bharti AXA							1			1	0	0%
CHOLA MS												
Future Generali												
HDFC ERGO	799	13	2%							799	13	2%
ICICI Lombard												
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	31	-10	-33%							31	-10	-33%
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG							548	13	2%	548	13	2%
Universal Sompo							0	0	0%	0	0	0%
Private Total	831	3	0%	16	0	2.3%	549	13	2%	1,395	16	1%
National							1	0	0%	1	0	0%
New India												
Oriental												
United India							1	0	0.0%	1	0	0%
Public Total	0	0	0%	0	0	0.0%	1	0	0%	1	0	0%
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Standalone Health Insurers Total	0	0	0%	0	0	0.0%	0	0	0%	0	0	0%
Grand Total	831	3	0%	16	0	2.3%	550	13	2%	1,396	16	1%

TABLE 79:
DOMESTIC TRAVEL INSURANCE : INCURRED CLAIMS RATIO (2015-16)

(Net Earned Premium and Net Incurred Claims in ₹ Lakh) (Net Incurred Claims Ratio in Percentage)

INSURER	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz							18	0.11	0.6%	17.84	0.11	0.6%
Bharti AXA							1	0.00	0.0%	0.81	0.00	0.0%
CHOLA MS												
Future Generali												
HDFC ERGO	1281	41	3.2%							1280.70	40.82	3.2%
ICICI Lombard												
IFFCO Tokio												
Kotak General												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE	52	1	1.1%							51.70	0.55	1.1%
Reliance												
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG							681	-1.90	-0.3%	681.38	-1.90	-0.3%
Universal Sampo							2	0.00	0.0%	30.93	4.67	15.1%
Private Total	1332	41	3.1%	29	5	15.9%	702	-1.79	-0.3%	2063.37	44.25	2.1%
National							0.20	0.00	0.0%	0.20	0.00	0.0%
New India												
Oriental												
United India												
Public Total	0	0	0.0%	0	0	0.0%	0.00	0.00	0.0%	0.20	0.00	0.0%
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Standalone Health Insurers Total	0	0	0.0%	0	0	0.0%	0.00	0.00	0.0%	0.00	0.00	0.0%
Grand Total	1332	41	3.1%	29	5	15.9%	702	-1.79	-0.3%	2063.57	44.25	2.1%

TABLE 79:
DOMESTIC TRAVEL INSURANCE : INCURRED CLAIMS RATIO (2016-17)

(Net Earned Premium and Net Incurred Claims in ₹ Lakh) (Net Incurred Claims Ratio in Percentage)

INSURER	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz							0.04	0.0	0%	0.04	0.00	0.0%
Bharti AXA							0.14	0.0	0%	0.14	0.00	0.0%
CHOLA MS												
Future Generali												
HDFC ERGO												
ICICI Lombard	1919	-38	-2%							1919.41	-37.81	-2.0%
IFFCO Tokio												
Kotak General												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	158	73	46%							158.38	73.23	46.2%
Royal Sundaram												
SBI General												
Shriram General							432	1.2	0.3%	431.56	1.19	0.3%
Tata AIG							0	0	0%	0	0	0%
Universal Sompo							432	1.2	0.3%	2510	36.61	1.5%
Private Total	2078	35	2%	0	0	0%	0	0	0%	0.00	0.00	#DIV/0!
National												
New India												
Oriental												
United India												
Public Total	0	0	0%	0	0	0%	0	0	0%	0.00	0.00	#DIV/0!
Aditya Birla												
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare	0.31	0	0%							0.31	0.00	0.0%
Star Health												
Standalone Health Insurers Total	0.31	0.00	0%	0	0	0%	0	0	0%	0.31	0.00	0.0%
Grand Total	2078	35	2%	0	0	0%	0	0	0%	2510	36.61	1.46%

TABLE 79:
DOMESTIC TRAVEL INSURANCE : INCURRED CLAIMS RATIO (2017-18)
(Net Earned Premium and Net Incurred Claims in ₹ Lakh) (Net Incurred Claims Ratio in Percentage)

Name of the Insurance Company	Group Business (A)			Individual Business (B)			TOTAL (C)= (A)+(B)		
	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
Acko	8		0%				8		0%
Bajaj Allianz				48	3	7%	48	3	7%
Bharti AXA	106	9	9%				106	9	9%
CHOLA MS				0.027	0.027	100%	0.027	0.027	100%
DHFL									
Edelweiss									
Future Generali	165	87	53%				165	87	53%
GoDigit									
HDFC ERGO	2690	97	4%				2690	97	4%
ICICI Lombard									
IFFCO Tokio									
Kotak General									
Liberty									
Magma HDI									
Raheja QBE									
Reliance	1247	634	51%				1247	634	51%
Royal Sundaram									
SBI General									
Shriram General				545	42	8%	545	42	8%
Tata AIG									
Universal Sampo				593	46	8%	593	46	8%
Private Total	4217	827	20%				4811	873	18%
National									
New India									
Oriental									
United India									
Public Total									
Aditya Birla									
Apollo Munich									
Cigna TTK									
Max Bupa									
Religare	10	1.4	13%				10	1.4	13%
Star Health									
SAHI Total	10	1.4	13%				10	1.4	13%
Grand Total	4227	828	20%	593	46	8%	4821	874	18%

TABLE 79:
DOMESTIC TRAVEL INSURANCE : INCURRED CLAIMS RATIO (2018-19)
(Net Earned Premium and Net Incurred Claims in ₹ Lakh) (Net Incurred Claims Ratio in Percentage)

Name of the Insurance Company	Group Business (A)			Individual Business (B)			TOTAL (C)= (A)+(B)		
	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
Acko	2649	473	18%				2649	473	18%
Bajaj Allianz				55	3	6%	55	3	6%
Bharti AXA	796	8	1%				796	8	1%
CHOLA MS				0.027	0	0%	0.027	0.000	0%
DHFL									
Edelweiss									
Future Generali	1005	-32	-3%	0.19	0	0%	1005	-32	-3%
GoDigit									
HDFC ERGO	3027	92	3%				3027	92	3%
ICICI Lombard									
IFFCO Tokio									
Kotak General	143	32	22%				143	32	22%
Liberty									
Magma HDI									
Raheja QBE	1558	971	62%				1558	971	62%
Reliance									
Royal Sundaram									
SBI General									
Shriram General				2183	64	3%	2183	64	3%
Tata AIG									
Universal Sampo									
Private Total	9180	1544	17%	2238	67	3%	11418	1611	14%
National									
New India									
Oriental									
United India									
Public Total									
Aditya Birla									
Apollo Munich									
Cigna TTK									
Max Bupa									
Reliance Health									
Religare	14	0	0%				14	0	0%
Star Health									
SAHI Total	14	0	0%	2238	67	3%	14	0	0%
Grand Total	9194	1544	17%				11432	1611	14%

TABLE 79:
DOMESTIC TRAVEL INSURANCE : INCURRED CLAIMS RATIO (2019-20)
(Net Earned Premium and Net Incurred Claims in ₹ Lakh) (Net Incurred Claims Ratio in Percentage)

Name of the Insurance Company	Group Business (A)			Individual Business (B)			TOTAL (C)= (A)+(B)		
	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
Acko	6046	430	7%	0	0		6046	430	7%
Bajaj Allianz	0	0		36	3	7%	36	3	7%
Bharti AXA	825	29	4%	0	0		825	29	4%
CHOLA MS	0	0		0.171	0.000	0%	0.171	0.000	0%
Navi General*	0	0		0	0		0	0	
Edelweiss	0	0		0	0		0	0	
Future Generali	1	0	0%	0	0		1	0	0%
GoDigit	894	333	37%	13	8	57%	907	341	38%
HDFC ERGO	0	0		0	0		0	0	
ICICI Lombard	1960	72	4%	0	0		1960	72	4%
IFFCO Tokio	0	0		0	0		0	0	
Kotak General	0	0		0	0		0	0	
Liberty	899	479	53%	0	0		899	479	53%
Magma HDI	0	0		0	0		0	0	
Raheja QBE	0	0		0	0		0	0	
Reliance	5681	1541	27%	0	0		5681	1541	27%
Royal Sundaram	0	0		0	0		0	0	
SBI General	0	0		0	0		0	0	
Shriram General	0	0		0	0		0	0	
Tata AIG	0	0		1172	17	1%	1172	17	1%
Universal Sampo	0	0		0	0	1%	0	0	1%
Private Total	16306	2885	18%	1221	27	2%	17527	2913	17%
National	0	0		0	0		0	0	
New India	0	0		0	0		0	0	
Oriental	0	0		0	0		0	0	
United India	0	0		0	0		0	0	
Public Total	0	0		0	0		0	0	
Aditya Birla	0	0		0	0		0	0	
HDFC ERGO Health**	0	0		0	0		0	0	
Cigna TTK	0	0		0	0		0	0	
Max Bupa	0	0		0	0		0	0	
Reliance Health#	0	0		0	0		0	0	
Religare	35	0	0%	0	0		35	0	0%
Star Health	0	0		0	0		0	0	
SAHI Total	35	0	0%	0	0	2%	35	0	0%
Grand Total	16341	2885	18%	1221	27	2%	17562	2913	17%

**TABLE 80: STATE-WISE HEALTH INSURANCE BUSINESS
(EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2014-15**

(No of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Group Business (other than RSBY & Govt Sponsored Schemes)					Group Business (only of RSBY & Other Govt Sponsored Schemes)				
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid
Andhra Pradesh	12210	851	25974	76764	32206	329	1	380	170538	517
Arunachal Pradesh	9	0	1446	4	482	4	1205	1458	2024	462
Assam	969	29	419	1134	355	835	513	3412	331756	2325
Bihar	2690	54	922	1789	813	83	1977	225	67976	748
Chhattisgarh	878	57	1242	4407	1268	89	21648	11453	383415	23881
Goa	967	173	1685	3656	1603	4	0	0	111	4
Gujarat	21722	936	12280	54098	13733	3571	5082	6851	83100	4978
Haryana	19259	1224	34528	119143	52296	42	921	578	20862	909
Himachal Pradesh	1624	7	150	1568	488	31	1119	1319	30000	945
Jharkhand	1542	58	825	95346	892	63	5767	7023	145872	4154
Karnataka	29174	6042	152123	425061	163002	5325	16517	9237	41756	1094
Kerala	13274	838	11456	58607	11079	4942	10048	21645	529771	21329
Madhya Pradesh	9096	279	3523	13556	2967	653	510	812	28537	426
Maharashtra	47770	16418	346819	1399564	415438	2430	63636	74971	10074	36839
Manipur	3	0	0	4	1	49	274	292	28853	420
Meghalaya	39	4	74	125	74	22	3	845	19475	994
Mizoram	33	1	1	1	0	8	186	1142	11	1416
Nagaland	7	3	0	2	0	0	0	20	3041	19
Orissa	3096	939	5022	6111	4567	473	23989	21312	394005	12590
Punjab	17289	275	3510	15023	3656	360	225	65	350	90
Rajasthan	11199	1454	4438	19930	4538	1268	1232	4220	3839	1444
Sikkim	22	1	19	33	8	0	0	0	3	0
Tamil Nadu	23560	10059	123717	337501	144410	3121	37303	48201	757762	53290
Telangana	3656	1277	23110	99371	26121	47	0	3	3302	78
Tripura	16	3	30	121	27	76	1757	2106	97805	1838
Uttar Pradesh	28068	1160	30115	105436	31879	748	5144	4381	315869	8286
Uttarakhand	1965	62	773	11740	715	7	0	52	5567	41
West Bengal	14909	1297	18280	89298	26347	5253	13935	17563	754121	30894
Andaman & Nicobar Is.	10	0	0	0	0	1	0	0	1	0
Chandigarh	3365	77	822	10517	2006	10	1222	2092	28926	2259
Dadra & Nagar Haveli and Daman & Diu	40	17	383	1829	583	1	139	174	495	61
Delhi	35817	4670	85316	183854	87109	54	14	688	2408	115
Jammu & Kashmir	1566	21	641	2188	537	0	0	18	8448	88
Lakshadweep	24	0	1	2	1	0	0	0	0	0
Puducherry	128	16	199	1654	215	53	0	1	27	2
Total	305996	48301	889844	3139435	1029416	29952	214366	242539	4270100	212536

**TABLE 80: STATE-WISE HEALTH INSURANCE BUSINESS
(EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2014-15 (Contd... 80)**

(No of policies and no of claims in actuals)(No. of persons in '000)(Premium and Amount of claims in ₹ Lakh)

State/ UT	Individual Business including family/ floater policies					Total Health Insurance Business (Individual + Group)				
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid
Andhra Pradesh	309283	762	23264	23754	10898	321822	1615	49618	271057	43622
Arunachal Pradesh	519	2	23	11	6	532	1207	2927	2039	950
Assam	57704	117	3455	4505	1564	59508	658	7286	337395	4244
Bihar	45244	112	2767	2508	971	48017	2143	3914	72273	2532
Chhattisgarh	33726	66	2293	2271	901	34693	21771	14989	390093	26050
Goa	30457	68	2328	3519	1269	31428	241	4013	7286	2876
Gujarat	1585541	3953	114004	392486	105720	1610834	9971	133135	529684	124431
Haryana	348589	888	37455	53672	19970	367890	3033	72561	193677	73174
Himachal Pradesh	9114	19	735	958	269	10769	1145	2204	32526	1702
Jharkhand	37739	80	2402	3028	1016	39344	5905	10250	244246	6063
Karnataka	629486	1340	50926	80358	25594	663985	23898	212286	547175	189690
Kerala	613289	1454	36011	141218	21135	631505	12341	69113	729596	53543
Madhya Pradesh	304609	634	19164	48062	12246	314358	1424	23499	90156	15640
Maharashtra	2545778	5675	235666	462005	166575	2595978	85728	657455	1871643	618851
Manipur	833	2	47	31	11	885	276	340	28888	432
Meghalaya	1541	2	97	155	35	1602	9	1016	19755	1104
Mizoram	123	0	9	2	1	164	187	1152	14	1417
Nagaland	1391	1	128	23	87	1398	4	148	3066	106
Orissa	77952	143	4638	4131	1582	81521	25071	30972	404247	18740
Punjab	195470	473	16899	22994	9499	213119	973	20474	38367	13245
Rajasthan	231721	1011	21301	24181	10149	244188	3697	29959	47949	16131
Sikkim	806	2	74	61	21	828	3	93	97	29
Tamil Nadu	910878	2151	76813	122865	42295	937559	49513	248731	1218128	239995
Telangana	226618	491	19239	28156	11092	230321	1768	42352	130829	37291
Tripura	6143	56	526	80	221	6235	1817	2662	98006	2086
Uttar Pradesh	429028	1313	38100	46334	18914	457844	7617	72596	467638	59079
Uttarakhand	60661	176	4587	2678	2035	62633	238	5413	19985	2791
West Bengal	920852	1996	66205	165228	46209	941014	17230	102048	1008647	103449
Andaman & Nicobar Is.	362	1	26	11	9	373	1	26	12	9
Chandigarh	36469	71	3411	3082	1488	39844	1370	6324	42525	5752
Dadra & Nagar Haveli and Daman & Diu	6010	11	416	988	215	6051	166	972	3311	859
Delhi	909030	2246	92257	185087	67546	944901	6930	178261	371348	154770
Jammu & Kashmir	13068	25	966	675	414	14634	46	1625	11311	1039
Lakshadweep	22	0	2	4	3	46	0	2	6	4
Puducherry	13201	23	1005	1123	379	13382	38	1206	2804	595
Total	10593257	25364	877239	1826245	580341	10929205	288033	2009622	9235780	1822293

TABLE 80: STATE-WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2015-16 (Contd... 80)

(No of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Group Business (other than RSBY & Govt Sponsored Schemes)				Group Business (only of RSBY & Other Govt Sponsored Schemes)					
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid
Andhra Pradesh	12385	743	25251	74854	28245	1	702	1623	30	2
Arunachal Pradesh	1	0.48	1353	6	3106	0			12561	1514
Assam	1284	72	1564	1544	538	0	0	3510	5606	1054
Bihar	4145	106	1880	3229	1366	36	21944	10862	21163	2557
Chhattisgarh	1270	112	1416	4262	1284	27	5833	12900	585205	31847
Goa	1289	196	1521	3360	1659				1	0.39
Gujarat	22388	1017	14932	67329	17538	16	3711	3522	58025	2819
Haryana	26657	1254	68051	131474	79570	17	1155	24	6507	403
Himachal Pradesh	2317	31	428	1124	359	12	1542	836	33176	2331
Jharkhand	2308	95	1296	64758	968	24	5515	1710	88462	952
Karnataka	40488	8167	206368	432094	214922	32	19298	4391	49935	3348
Kerala	18285	1099	16519	65755	15466	14	11853	23751	444071	15857
Madhya Pradesh	12634	534	6833	15937	4128				2	0.15
Maharashtra	65033	20760	425126	1224691	458615	14	68449	75637	215818	54302
Manipur	1353	7	439	2969	989	4	258	193	809	108
Meghalaya	42	6	667	90	43	44	2017	1615	33750	1920
Mizoram	5	1	22	5	1	0	0	1105	2680	599
Nagaland	9	7	31	2	0					
Orissa	3660	985	6183	6753	6516	69	18996	15379	254788	12461
Punjab	18789	793	6394	14305	3422	22	5578	1027	6392	444
Rajasthan	15656	1553	6684	21670	6611	9	33471	20296	34591	2266
Sikkim	945	8	149	54	19					
Tamil Nadu	28178	9416	169378	383210	207028	31	42394	55458	611336	47127
Telangana	5780	1743	34825	100942	33492	1	19	188		
Tripura	22	23	274	74	21	8	2042	1117	104145	2029
Uttar Pradesh	33936	1437	36121	122911	45545	9	6579	893	9071	1044
Uttarakhand	2577	142	1247	13754	815	26	5410	3300	29416	1535
West Bengal	17592	1864	30407	96815	35556	14	15124	7541	325139	25491
Andaman & Nicobar Is.	12	1	10	1	0.05					
Chandigarh	4054	129	1952	13724	1994		1346	491	0	0
Dadra & Nagar Haveli and Daman & Diu	314	107	351	1839	838	0	0	0	0	0
Delhi	42852	4328	91547	201035	86915	2	0	-33	11472	1349
Jammu & Kashmir	2143	148	2481	3595	1664	1	35	69	2979	10
Lakshadweep	25	0.007	1	1	1					
Puducherry	140	157	352	2099	313					
Total	388568	57039	1162052	3076265	1259550	433	273272	247404	2947130	213369

TABLE 80: STATE-WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2015-16 (Contd... 80)

(No of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Individual Business including family/ floater policies					Total Health Insurance Business (Individual + Group)				
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid
Andhra Pradesh	271711	676	22047	29213	13864	284096	1419	47298	104097	42111
Arunachal Pradesh	2452	8	34	20	10	2454	711	3009	12587	4630
Assam	63430	150	4459	4487	1818	64714	222	9533	11637	3411
Bihar	64433	130	3756	3234	1391	68614	22180	16498	27626	5313
Chhattisgarh	42515	91	3325	2759	1264	43812	6035	17640	592226	34395
Goa	34432	90	2678	3880	1563	35721	285	4198	7241	3222
Gujarat	1618194	4194	127627	411537	124884	1640598	8922	146081	536891	145241
Haryana	411968	1132	43972	69543	26969	438642	3541	112047	207524	106942
Himachal Pradesh	16304	37	1038	1027	355	18633	1610	2302	35327	3045
Jharkhand	54219	129	3945	3180	1196	56551	5738	6950	156400	3116
Karnataka	686703	1622	58723	110187	32265	727223	29087	269482	592216	250535
Kerala	640297	1936	44738	150782	27543	658596	14888	85007	680608	58866
Madhya Pradesh	315322	705	22826	51229	15223	327956	1239	29659	67168	19352
Maharashtra	2668414	6601	270778	486623	195990	2733461	95810	771540	1927132	708906
Manipur	19531	40	751	38	13	20888	306	1384	3816	1109
Meghalaya	21113	45	1043	200	40	21199	2067	3325	34040	2004
Mizoram	16080	37	5116	19	9	16085	38	6244	2704	609
Nagaland	2223	7	92	28	25	2232	13	123	30	25
Orissa	92397	195	6020	4644	2080	96126	20176	27582	266185	21057
Punjab	252559	645	21163	29079	11580	271370	7015	28584	49776	15445
Rajasthan	253827	647	23723	29623	12331	269492	35671	50703	85884	21208
Sikkim	1615	4	136	81	31	2560	12	285	135	50
Tamil Nadu	933122	2537	85895	135964	52499	961331	54347	310731	1130510	306654
Telangana	342827	805	33153	33769	14238	348608	2567	68165	134711	47730
Tripura	5835	70	452	125	254	5865	2136	1843	104344	2304
Uttar Pradesh	484754	1060	46009	59149	24617	518699	9076	83022	191131	71206
Uttarakhand	66390	248	5759	5796	2595	68993	5800	10307	48966	4945
West Bengal	983478	2117	75816	163846	52633	1001084	19105	113764	585800	113680
Andaman & Nicobar Is.	3764	6	867	10	8	3776	6	876	11	9
Chandigarh	40931	100	3817	3754	1706	44985	1576	6261	17478	3701
Dadra & Nagar Haveli and Daman & Diu	22030	46	1718	815	247	22344	153	2069	2654	1085
Delhi	950881	2447	106059	214482	82646	993735	6775	197573	426989	170910
Jammu & Kashmir	26878	61	6489	838	457	29022	244	9039	7412	2132
Lakshadweep	92	0.18	5	3	1	117	0	6	4	2
Puducherry	16209	34	1268	1174	628	16349	191	1620	3273	942
Total	11426930	28652	1035298	2011138	702972	11815931	358962	2444754	8034533	2175890

TABLE 80: STATE-WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2016-17 (Contd... 80)

(No of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Group Business (other than RSBY & Govt Sponsored Schemes)				Group Business (only of RSBY & Other Govt Sponsored Schemes)					
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid
Andhra Pradesh	14729	1672	26813	84598	29476	0	0	0	0	8
Arunachal Pradesh	20	4	1870	10	1161	2	607	2039	44	1239
Assam	1934	176	1854	4735	1421	0	3748	1242	29830	1203
Bihar	4579	182	2555	10191	3149	7	18250	7614	38280	3670
Chhattisgarh	1579	79	1446	6468	1786	55	39402	15994	160821	50716
Goa	1305	64	3673	9687	2727	2	750	3115	2776	128
Gujarat	30802	1908	20524	125782	35463	28	10176	5152	68674	4314
Haryana	25871	2984	72974	188672	69796	1	0	0	832	65
Himachal Pradesh	1555	49	1036	1812	455	12	1549	1021	9	1860
Jharkhand	3002	89	2170	46854	2006	0	0	0	18	4
Karnataka	47586	12011	249490	618464	235231	23	23373	8091	36416	8981
Kerala	25161	4727	23307	119698	38758	14	10957	18323	583767	25765
Madhya Pradesh	13269	983	7407	30592	7262	0	0	0	0	1
Maharashtra	76816	23005	559104	2263773	638694	11	74043	77311	413478	100974
Manipur	30	5	36	130	36	6	213	370	34	98
Meghalaya	101	9	113	221	4839	22	1292	119	48	5118
Mizoram	38	3	27	31	7	8	737	1557	20556	1072
Nagaland	8	11	88	30	6	0	0	0	0	0
Orissa	4695	337	6195	21255	7980	23	28703	14465	231618	13888
Punjab	21612	424	5722	71138	16703	1	0	673	14693	1241
Rajasthan	15996	521	7695	29194	7297	2	32866	35767	755739	36116
Sikkim	17	5	80	105	25	0	0	0	0	0
Tamil Nadu	36702	10178	221973	504883	215675	32	42076	65723	706499	54646
Telangana	6472	1534	44057	172643	57238	1	19	0	1345	481
Tripura	80	48	1018	20612	483	6	0	72	26290	671
Uttar Pradesh	35567	2930	51181	203079	48900	1	2884	6577	899	882
Uttarakhand	3123	126	1128	6536	1464	2	5502	5926	31909	2003
West Bengal	21598	1499	41409	148252	54066	51	29444	30199	610008	27294
Andaman & Nicobar Is.	22	0	12	15	3	0	0	0	0	0
Chandigarh	4387	234	5531	10202	2308	22	8128	6930	95401	5674
Dadra & Nagar Haveli and Daman & Diu	80	3	211	141	28	1	229	103	5874	340
Delhi	49193	4612	110356	324798	128650	1	0	-4	1985	371
Jammu & Kashmir	2377	25	450	2508	943	0	45	610	4644	1052
Lakshadweep	35	21	55	63	19	1	21	59	180	20
Puducherry	159	12	207	3652	83	0	0	0	0	0
Total	450500	70469	1471766	5030824	1614138	335	335015	309048	3842667	349894

TABLE 80: STATE-WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2016-17 (Contd... 80)

(No of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Individual Business including family/ floater policies					Total Health Insurance Business (Individual + Group)				
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid
Andhra Pradesh	309111	721	30206	25079	11990	323840	2393	57020	109677	41473
Arunachal Pradesh	272	1	33	18	11	294	611	3942	72	2410
Assam	70723	155	5728	4896	2049	72657	4080	8824	39461	4674
Bihar	70904	148	5262	3488	1665	75490	18580	15431	51959	8484
Chhattisgarh	102959	166	5531	3429	1255	104593	39647	22971	170718	53756
Goa	31835	71	3034	3618	1553	33142	885	9821	16081	4408
Gujarat	1812793	4906	155696	447445	143650	1843623	16990	181372	641901	183427
Haryana	464998	1303	52746	100026	34778	490870	4287	125720	289530	104639
Himachal Pradesh	14232	30	1313	1017	388	15799	1628	3370	2838	2703
Jharkhand	56515	134	4701	3991	1770	59517	223	6871	50863	3780
Karnataka	742914	1668	72322	109499	36070	790523	37051	329903	764379	280282
Kerala	728285	2005	54195	155063	34117	753460	17689	95825	858528	98640
Madhya Pradesh	401409	996	31554	51238	17625	414678	1978	38961	81830	24888
Maharashtra	3024929	7331	331089	509966	215826	3101757	109881	972378	3201855	956564
Manipur	1147	2	90	40	13	1183	221	496	204	147
Meghalaya	1530	3	167	143	46	1653	1304	398	412	10003
Mizoram	218	0	19	4	2	264	740	1603	20591	1081
Nagaland	531	1	58	28	11	539	12	146	58	17
Orissa	119594	246	8576	5872	2685	124312	29286	29236	258745	24553
Punjab	255517	668	26860	38551	14187	277130	1092	33255	124382	32131
Rajasthan	293388	816	30182	42880	13382	309386	34203	73644	827813	56795
Sikkim	1026	2	106	99	38	1043	7	187	204	62
Tamil Nadu	988554	2561	98468	138871	54450	1025288	54815	386165	1350253	324771
Telangana	359931	885	35744	50643	22141	366404	2438	79801	224631	79859
Tripura	2604	5	191	123	47	2690	53	1281	47025	1201
Uttar Pradesh	578320	1612	59798	79112	30570	613888	7426	117556	283090	80351
Uttarakhand	70803	177	7124	5572	2381	73927	303	9304	29379	4778
West Bengal	1075831	2414	100650	145984	55775	1097480	33357	172259	904244	137135
Andaman & Nicobar Is.	381	1	34	26	19	403	1	46	41	22
Chandigarh	38075	91	4686	12882	1931	42484	8452	17147	118485	9913
Dadra & Nagar Haveli and Daman & Diu	5337	14	516	770	234	5418	246	829	6785	602
Delhi	1025767	2760	128309	222903	88828	1074961	7372	238661	549686	217849
Jammu & Kashmir	20364	42	1792	1072	530	22741	111	2852	8224	2525
Lakshadweep	15	0	1	2	1	51	42	115	245	40
Puducherry	15781	37	1576	1237	548	15940	49	1782	4889	631
Total	12686593	31971	1258358	2165587	790567	13137428	437455	3039171	11039078	2754598

**TABLE 80: STATE-WISE HEALTH INSURANCE BUSINESS
(EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2017-18 (Contd... 80)**

(No of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Group Business (only of RSBY)						Group Business (Other Govt Sponsored Schemes)					
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid		
Andhra Pradesh						1	607		1920	401		
Arunachal Pradesh				4280	198							
Assam			-790	17228	1431				186	2		
Bihar	7	20081	35481	868542	36622							
Cihattisgarh	55		-125		655		750	5491	30996	5132		
Goa	33	16293	4206	55844	4814					2		
Gujarat				1	1				1	10		
Haryana				40474	2080							
Himachal Pradesh	12	1549	693		0							
Jharkhand				85404	5574		2		1	2		
Karnataka	23	23146	7207	697841	29511					9		
Kerala	14	11698	26744		12							
Madhya Pradesh				20	381		110822	125763	488920	106767		
Maharashtra	1	2630	1108	5048	29							
Manipur	6	213	181	267	557		744	3688	50187	2993		
Meghalaya				11725								
Mizoram	8		1404									
Nagaland												
Orissa	12	12615	9558	200033	8666		18683	3900	104244	5894		
Punjab			110		1365		8128	4079	58857	5013		
Rajasthan			-2070	1	1		32866	74052	1139160	62795		
Sikkim												
Tamil Nadu							58667	67558	954836	61215		
Telangana												
Tripura												
Uttar Pradesh					1466					0		
Uttarakhand				41	4				144	1770		
West Bengal	22	34194	17925	497902	26520		5402	11289	153160	13682		
Andaman & Nicobar Is.					1							
Chandigarh												
Dadra & Nagar Haveli and Daman & Diu												
Delhi			62				151	547	28787	1193		
Jammu & Kashmir							0		1	8		
Lakshadweep							0	2	1572	733		
Puducherry							21	57	295	113		
Total	193	122420	101694	2484653	119887	70	236843	296426	3013270	267735		

TABLE 80: STATE-WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2017-18 (Contd... 80)

(No of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Group Business (other than RSBY & Govt Sponsored Schemes)				Individual Business including floater/Non-floater policies					
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid
Andhra Pradesh	19883	2674	29571	83515	26433	358560	738	32883	30348	15159
Arunachal Pradesh	69	4	39	7	391	491	1	152	17	13
Assam	2357	209	2604	6009	1936	88220	188	7665	5182	2522
Bihar	5217	198	3497	7404	2233	95825	187	7696	4668	2109
Chhattisgarh	3170	214	8065	6128	1800	112577	191	7305	3454	1800
Goa	1674	1813	5844	36339	7150	27455	58	3115	3094	1358
Gujarat	52838	1955	29848	97258	27287	1770608	4763	179272	399983	139474
Haryana	34731	4415	87855	280213	80702	556093	1460	69271	114604	41898
Himachal Pradesh	1713	31	500	2297	731	17003	33	1643	873	342
Jharkhand	3483	219	2679	29777	2906	67692	156	6518	4299	1881
Karnataka	62950	13596	270679	1011746	288523	825845	1801	87536	111570	41789
Kerala	32514	3873	26640	138448	29207	779979	2032	68182	180948	40280
Madhya Pradesh	21572	673	9975	28839	7033	492579	1129	40366	59719	20037
Maharashtra	122560	29084	657674	3128703	686107	3273021	7475	396690	515382	245754
Manipur	40	2	24	54	16	2046	4	169	58	23
Meghalaya	92	8	2289	297	2949	1911	4	190	128	65
Mizoram	22	2	20	360	59	209	0	22	57	18
Nagaland	45	20	184	12	2	659	1	69	24	14
Orissa	6033	354	6161	40110	7503	137475	284	11729	6925	3354
Punjab	29557	498	9544	33518	9676	302637	760	34972	43875	16095
Rajasthan	22728	957	12331	28848	7983	331439	869	38275	43035	15355
Sikkim	62	5	108	109	39	1582	3	160	52	23
Tamil Nadu	58499	12913	287825	616643	247916	1070029	2550	111491	147392	55044
Telangana	15994	4402	64852	189288	52219	448655	1117	52375	52303	24032
Tripura	102	26	505	866	420	12810	35	1544	3007	1243
Uttar Pradesh	49667	2765	53866	229900	47764	733835	1919	77713	91470	36155
Uttarakhand	5536	183	2858	13045	2596	99730	244	11352	9348	3742
West Bengal	26725	2133	49831	192114	51571	1102679	2290	110786	142573	56417
Andaman & Nicobar Is.	38	1	23	3	1	930	2	117	182	58
Chandigarh	4231	139	5400	67945	6665	39493	96	5579	5009	2249
Dadra & Nagar Haveli and Daman & Diu	183	346	804	1053	1357	33848	100	5039	9503	3445
Delhi	57908	5676	142547	523077	139199	1251526	2684	154467	255167	122384
Jammu & Kashmir	3112	21	427	4176	406	28165	57	2720	1252	635
Lakshadweep	35	15	105	412	146	69	0	7	12	3
Puducherry	459	24	448	1111	292	18019	43	2052	1676	790
Total	645799	89448	1775620	6799624	1741220	14083694	33276	1529123	2247189	895561

**TABLE 80: STATE-WISE HEALTH INSURANCE BUSINESS
(EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2017-18 (Contd... 80)**

(No of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Grand Total				
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid
Andhra Pradesh	378443	3413	62454	113863	41591
Arunachal Pradesh	561	612	191	1944	806
Assam	90577	396	9480	15471	4656
Bihar	101049	386	11193	29486	5774
Chhattisgarh	115802	20486	50852	878124	40223
Goa	29129	2620	14325	70429	14296
Gujarat	1823479	23011	213325	553085	171577
Haryana	590824	5875	157126	394819	122611
Himachal Pradesh	18728	1613	2836	43644	3153
Jharkhand	71175	376	9197	34076	4787
Karnataka	888818	38546	365422	1208721	335888
Kerala	812507	17602	121566	1017237	99006
Madhya Pradesh	514151	1803	50341	88578	27083
Maharashtra	3395588	150012	1181235	4138053	1039009
Manipur	2092	219	374	379	67
Meghalaya	2025	755	6168	50612	6007
Mizoram	239	2	1445	12142	634
Nagaland	704	21	253	36	16
Orissa	143540	31936	31347	351312	25416
Punjab	332195	9386	48704	136250	32149
Rajasthan	354169	34691	122588	1211044	86134
Sikkim	1644	8	268	161	62
Tamil Nadu	1128535	74129	466874	1718871	364175
Telangana	464649	5519	117227	241591	76251
Tripura	12912	61	2048	3873	1663
Uttar Pradesh	783502	4684	131579	321370	85385
Uttarakhand	105266	426	14209	22578	8113
West Bengal	1129435	44019	189831	985749	148190
Andaman & Nicobar Is.	968	3	140	185	60
Chandigarh	43724	235	10979	72959	8917
Dadra & Nagar Haveli and Daman & Diu	34032	596	6390	39343	5994
Delhi	1309434	8361	297076	778245	261591
Jammu & Kashmir	31277	79	3149	7000	1774
Lakshadweep	105	36	169	719	262
Puducherry	18478	68	2500	2787	1082
Total	14729756	481987	3702863	14544736	3024404

**TABLE 80: STATE-WISE HEALTH INSURANCE BUSINESS
(EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2018-19 (Contd... 80)**

(No of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Group Business (only of RSBY Govt Sponsored Schemes)					Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PM-JAY) Only				
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid
Andhra Pradesh										
Arunachal Pradesh										
Assam			-117	8	1					
Bihar	7	5411	-668	1873	155					
Chhattisgarh			17687	581522	35346	3	12200	35735	263992	17246
Goa										
Gujarat	25	9977	1986	55360	4339	8	16126	16626	12368	1174
Haryana										
Himachal Pradesh	12	1549	810	4727	243					
Jharkhand		-421	-380	77	5	1	23982	34895	74578	7330
Karnataka	37	23244	2507	41857	3102					
Kerala	14	12087	28752	695808	29916					
Madhya Pradesh			-694							
Maharashtra	22	1691	826	10858	834	2	3420	7476	9535	853
Manipur	6	213	91	535	104					
Meghalaya										
Mizoram										
Nagaland										
Negaland										
Orissa	19	17166	6574	122948	5860	1	700	1036	200	24
Punjab										
Rajasthan										
Sikkim										
Tamil Nadu										
Telangana		-0.05	-0.34		0.06	9		4000		389
Tripura										
Uttar Pradesh										
Uttarakhand				120	16					
West Bengal	7	8605	2426	96480	5366	1	1242	5782	535	25
Andaman & Nicobar Is.										
Chandigarh			1033		0.1					
Dadra & Nagar Haveli and Daman & Diu										
Delhi										
Jammu & Kashmir										
Lakshadweep										
Puducherry										
Total	149	79522	60833	1615928	85849	25	57669	105550	361208	27041

**TABLE 80: STATE-WISE HEALTH INSURANCE BUSINESS
(EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2018-19 (Contd... 80)**

(No of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Group Business (Other Govt Sponsored Schemes)						Group Business (other than RSBY & Govt Sponsored Schemes)					
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid		
Andhra Pradesh						20250	1019	33581	157297	52867		
Arunachal Pradesh						94	3	55	28	5		
Assam	4	826	641	11106	504	4208	153	4113	14212	3918		
Bihar					1	9692	221	6043	18743	6311		
Chhattisgarh						5483	162	4352	815943	10262		
Goa	1	862	1657	13541	1987	1632	103	2289	20162	1990		
Gujarat						203040	1896	54279	177984	47584		
Haryana				14	2	39775	2853	106226	260436	78165		
Himachal Pradesh						1561	38	1980	2509	661		
Jharkhand					0	3742	141	3966	49076	5487		
Karnataka						67898	9967	356524	983067	301686		
Kerala						36372	1412	42811	154332	40039		
Madhya Pradesh						72507	649	14345	60173	14843		
Maharashtra	4	105127	179014	508493	112360	180461	24876	745664	2924246	744669		
Manipur						38	2	50	161	47		
Meghalaya						89	6	1267	589	5767		
Mizoram						17	2	29	1214	222		
Nagaland						35	13	160	52	10		
Orissa	20	23315	6996	124722	7513	18209	403	11379	59609	12148		
Punjab	1	568	9507	40317	6378	32178	469	17313	118641	21548		
Rajasthan	1	32866	118604	1587543	106211	102141	703	23959	48518	14904		
Sikkim						93	7	170	248	90		
Tamil Nadu	3	39829	55960	666606	39605	90095	12633	316815	679897	252999		
Telangana						20974	2831	98438	182819	61155		
Tripura						129	21	520	307	93		
Uttar Pradesh					0	62559	2111	50741	506375	82022		
Uttarakhand						9456	178	5667	18018	2686		
West Bengal	24	15635	26654	221423	21496	34816	2137	69377	249932	67756		
Andaman & Nicobar Is.						38	1	34	14	2		
Chandigarh				13	8	4873	570	6516	21744	8865		
Dadra & Nagar Haveli and Daman & Diu	1	155	61	4286	626	323	19	616	1747	1212		
Delhi					9	63279	6243	181234	514164	164495		
Jammu & Kashmir				12	6	3103	916	6003	5244	2190		
Lakshadweep						38	63	225	348	148		
Puducherry						808	33	859	3225	1499		
Total	81	219926	400827	3232114	302266	1090006	72854	2167601	8051074	2008345		

TABLE 80: STATE-WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2018-19 (Contd... 80)

(No of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Individual Business including floater/Non-floater policies						Grand Total			
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid
Andhra Pradesh	628511	1152	37928	37960	19819	648761	2171	71509	195257	72685
Arunachal Pradesh	1905	3	173	40	23	1999	6	228	68	29
Assam	163030	281	10221	6737	3465	167242	1259	14857	32063	7888
Bihar	233540	373	11419	7940	3766	243239	6006	16795	28556	10232
Chhattisgarh	178398	344	11362	5002	2524	183884	12705	69136	1666459	65379
Goa	41443	87	3533	4198	1899	43076	1053	7478	37901	5876
Gujarat	2249717	5053	197864	491677	178041	2452790	33052	270755	737389	231137
Haryana	793265	1929	81323	159206	53628	833040	4782	187549	419656	131794
Himachal Pradesh	32930	60	2321	1517	573	34503	1648	5111	8753	1477
Jharkhand	134005	249	9548	7354	2995	137748	23950	48030	131085	15816
Karnataka	1190649	2433	98576	145908	53145	1258584	35644	457607	1170832	357934
Kerala	913873	2118	79466	184041	50084	950259	15618	151030	1034181	120039
Madhya Pradesh	835791	1577	50482	84877	31122	908298	2226	64134	145050	45965
Maharashtra	4141144	9093	437865	585198	277247	4321633	144206	1370844	4038330	1135962
Manipur	3755	6	312	79	33	3799	222	453	775	184
Meghalaya	3745	6	285	131	72	3856	756	3285	54758	11400
Mizoram	449	1	37	235	69	466	2	66	5204	853
Nagaland	6748	8	171	39	16	6784	720	1367	291	51
Orissa	385771	660	23146	20150	8206	404019	41543	48095	327429	33728
Punjab	462248	1034	43247	58064	21537	494427	2070	70068	217022	49463
Rajasthan	537848	1204	46159	57739	20892	639990	34774	188723	1693800	142007
Sikkim	6040	16	679	1081	431	6133	23	849	1329	521
Tamil Nadu	1459573	3091	124124	155225	64417	1549680	55553	500900	1501728	357410
Telangana	710493	1612	66885	68694	32514	731467	4443	165322	251513	93669
Tripura	23342	38	1282	941	426	23471	59	1803	1248	518
Uttar Pradesh	1311074	2773	96561	130357	51286	1373633	4884	147301	636852	133324
Uttarakhand	144934	308	12688	12942	4836	154390	486	18355	30960	7523
West Bengal	1381408	2827	122665	150094	68802	1416256	30446	226905	718464	163445
Andaman & Nicobar Is.	16354	42	1883	3460	1266	16392	43	1917	3474	1269
Chandigarh	50062	109	5835	6365	2781	54935	679	13384	28122	11654
Dadra & Nagar Haveli and Daman & Diu	11301	24	802	1071	344	11625	198	1479	7104	2182
Delhi	1469676	3411	167464	260419	116781	1532955	9654	348698	774583	281285
Jammu & Kashmir	45164	86	3980	1850	919	48267	1002	9983	7106	3115
Lakshadweep	32	0	2			70	63	227	348	148
Puducherry	23087	55	2177	1645	823	23895	88	3036	4870	2322
Total	19591305	42064	1752464	2652236	1074782	20681566	472035	4487276	15912560	3498283

**TABLE 80: STATE-WISE HEALTH INSURANCE BUSINESS
(EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2019-20**

(No of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	RSBY Business						Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) Only					
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid		
Andhra Pradesh	0	0	0	0	0	0	0	0	0	0		
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0		
Assam	0	0	0	0	0	0	0	0	0	0		
Bihar	7	5659	-560	0	0	0	0	0	0	0		
Chhattisgarh	0	0	0	0	0	2	12200	42979	596089	47786		
Goa	0	0	0	0	0	0	0	0	0	0		
Gujarat	9	3611	-22	2700	32	2	17941	8092	81331	10364		
Haryana	0	0	0	0	0	0	0	0	0	0		
Himachal Pradesh	12	1549	0	14851	748	0	0	0	0	0		
Jharkhand	0	0	0	0	0	1	26284	39632	364659	34911		
Karnataka	17	13592	4	36	12	0	0	0	0	0		
Kerala	0	238	353	117056	5750	1	6954	69001	772141	41949		
Madhya Pradesh	0	0	0	0	0	0	0	0	0	0		
Maharashtra	0	0	0	6955	331	2	12166	5471	66984	3811		
Manipur	6	213	0	110	7	0	0	0	0	0		
Meghalaya	0	0	0	0	0	0	0	0	0	0		
Mizoram	0	0	0	1744	279	0	0	0	0	0		
Nagaland	0	0	0	0	0	2	943	1583	8936	1050		
Orissa	13	11603	647	3843	329	0	0	0	0	0		
Punjab	0	0	0	0	0	1	15081	23168	137952	17282		
Rajasthan	0	0	0	0	0	0	0	0	0	0		
Sikkim	0	0	0	0	0	0	0	0	0	0		
Tamil Nadu	0	0	0	0	0	3	0	5033	9961	2430		
Telangana	0	0	0	0	0	0	0	0	0	0		
Tripura	0	0	0	0	0	0	0	0	0	0		
Uttar Pradesh	0	0	0	0	42	0	0	0	0	0		
Uttarakhand	0	0	0	0	0	0	0	0	0	0		
West Bengal	7	6282	-46	68	36	1	924	4132	119662	8811		
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0		
Chandigarh	0	0	110	0	0	0	0	0	0	0		
Dadra & Nagar Haveli and Daman & Diu	0	0	0	0	0	6	415	2088	18365	1412		
Delhi	0	0	0	0	0	0	0	0	0	0		
Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0		
Lakshadweep	0	0	0	0	0	0	0	0	0	0		
Puducherry	0	0	0	0	0	1	269	201	1254	89		
Total	71	42746	486	147363	7566	22	93175	201380	2177334	169894		

**TABLE 80: STATE-WISE HEALTH INSURANCE BUSINESS
(EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2019-20**

(No of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Other Govt. Sponsored Schemes						Group Business (other than RSBY & Govt Sponsored Schemes)					
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid		
Andhra Pradesh	0	0	0	0	0	28232	1369	44253	82756	33734		
Arunachal Pradesh	0	0	0	0	0	29	4	94	11	7		
Assam	0	0	515	15708	762	5381	476	5451	8443	2009		
Bihar	0	0	0	0	0	5715	1234	9503	6148	2352		
Chhattisgarh	0	0	0	0	0	5872	875	25749	143723	3703		
Goa	0	0	0	129	71	1667	116	3186	23998	2989		
Gujarat	0	0	0	0	0	65931	2989	80841	189662	52830		
Haryana	0	0	0	0	0	37731	3714	133378	334181	116352		
Himachal Pradesh	0	0	0	0	0	1527	69	2895	1699	593		
Jharkhand	0	0	0	0	0	7280	572	6170	18368	3423		
Karnataka	0	0	0	0	0	63537	11460	403116	1146942	355961		
Kerala	0	0	0	0	0	40368	2268	53334	151498	41916		
Madhya Pradesh	0	0	0	0	0	26958	1452	20476	38524	12932		
Maharashtra	4	105127	108465	613460	132743	129124	31243	881711	3597461	865323		
Manipur	0	0	0	0	0	31	17	164	168	79		
Meghalaya	22	744	0	8430	548	327	8	157	115	617		
Mizoram	0	0	0	0	0	5	4	133	14	4		
Nagaland	0	0	0	0	0	10	4	76	10	3		
Orissa	20	9272	3884	68052	4232	8533	943	14924	44893	9294		
Punjab	2	351	1532	35324	4455	24894	749	16175	57543	12200		
Rajasthan	1	32866	62624	1452796	91203	34527	1288	21290	33782	19845		
Sikkim	0	0	0	0	0	174	12	272	798	296		
Tamil Nadu	3	39829	56480	765958	53262	75928	12939	345898	696063	284722		
Telangana	0	0	0	0	0	20640	3629	124146	284964	96433		
Tripura	0	0	0	0	0	129	28	413	622	177		
Uttar Pradesh	0	0	0	0	0	51555	3864	82532	229064	65292		
Uttarakhand	0	0	0	0	0	5638	265	5781	15740	3017		
West Bengal	97	37706	56697	343457	30558	38004	3222	82602	182207	60009		
Andaman & Nicobar Is.	0	0	0	0	0	18	2	55	15	12		
Chandigarh	0	0	0	7	9	10806	555	6380	10976	5392		
Dadra & Nagar Haveli and Daman & Diu	1	155	0	202	65	368	19	1138	916	426		
Delhi	0	0	0	0	0	66505	7964	212989	655668	194562		
Jammu & Kashmir	0	0	0	3	2	2567	47	1245	1485	835		
Lakshadweep	0	0	0	0	0	38	66	406	1185	659		
Puducherry	0	0	0	0	0	777	51	1151	1812	770		
Total	150	226050	290197	3303526	317911	760826	93517	2588083	7961454	2248769		

**TABLE 80: STATE-WISE HEALTH INSURANCE BUSINESS
(EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2019-20**

(No of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Individual Business including floater/ Non-floater policies						Grand Total				
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	
Andhra Pradesh	373257	2303	43481	45260	23142	401489	3672	87735	128016	56876	
Arunachal Pradesh	4418	7	315	106	23	4447	11	409	117	31	
Assam	133163	334	13475	8706	4286	138544	810	19441	32857	7058	
Bihar	128977	346	14443	10928	4407	134699	7238	23386	17076	6759	
Chhattisgarh	302250	668	37020	8807	3622	308124	13742	105748	748619	55110	
Goa	41652	89	4694	4667	2118	43319	205	7880	28794	5177	
Gujarat	2000146	5187	219314	541533	199312	2066088	29728	308225	815226	262537	
Haryana	764693	2015	94033	243457	73024	802424	5729	227411	577638	189376	
Himachal Pradesh	27000	57	2866	2003	603	28539	1675	5561	18553	1944	
Jharkhand	97581	351	12035	10113	3873	104862	27207	57837	393140	42208	
Karnataka	972225	2256	112003	146957	58618	1035779	27307	515123	1293935	414591	
Kerala	947733	2358	92445	214952	60020	988102	11817	215133	1255647	149635	
Madhya Pradesh	564204	1361	57064	86887	31574	591162	2813	77540	125411	44506	
Maharashtra	3816721	8855	482477	687032	321038	3945851	157391	1478124	4971892	1323246	
Manipur	5460	9	482	608	46	5497	240	646	886	132	
Meghalaya	3789	14	418	189	98	4138	766	575	8734	1264	
Mizoram	572	1	45	17	5	577	5	178	1775	288	
Nagaland	15418	21	417	48	29	15430	967	2076	8994	1082	
Orissa	225000	533	21220	14618	5862	233566	22351	40675	131406	19717	
Punjab	451234	1117	51130	77650	25297	476131	17298	92005	308469	59235	
Rajasthan	448608	1216	52274	70060	25826	483136	35370	136187	1556638	136875	
Sikkim	2292	6	261	117	71	2466	19	532	915	367	
Tamil Nadu	1272997	2941	138199	179979	75342	1348931	55709	545610	1651961	415755	
Telangana	668809	1711	80912	109628	47300	689449	5340	205058	394592	143733	
Tripura	17904	42	1465	427	182	18033	70	1878	1049	359	
Uttar Pradesh	998814	2526	112956	160005	61045	1050369	6390	195488	389069	126379	
Uttarakhand	115362	284	13054	16954	5537	121000	550	18834	32694	8554	
West Bengal	1283774	2975	140313	196747	84260	1321883	51108	283697	842141	183673	
Andaman & Nicobar Is.	1046	2	98	58	35	1064	4	153	73	47	
Chandigarh	48891	114	6358	8437	3022	59697	669	12848	19420	8423	
Dadra & Nagar Haveli and Daman & Diu	9741	23	848	1146	389	10116	611	4075	20629	2292	
Delhi	1358946	3358	182253	328031	136033	1425451	11323	395242	983699	330595	
Jammu & Kashmir	46535	95	5052	3434	1313	49102	142	6298	4922	2150	
Lakshadweep	44	0	3	1	0	82	66	409	1186	659	
Puducherry	22291	50	2437	2027	1066	23069	370	3789	5093	1925	
Total	17171547	43225	1995662	3181589	1258419	17932616	498713	5075807	16771266	4002559	

TABLE 81: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS FOR FY 2014-15

(No. of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Group Business (other than Govt Sponsored Schemes)					Group Business (Government Sponsored Schemes)				
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid
Andhra Pradesh	22021	15860	7195	2527	3734	8	257	683	6	23
Arunachal Pradesh	40	3	11	18	30	0	0	0	0	0
Assam	752	1335	398	130	175	0	0	0	0	0
Bihar	2177	1452	750	162	435	2	68	604	3	19
Chhattisgarh	21808	994	686	827	1069	0	0	0	1	3
Goa	4094	363	441	392	202	0	0	0	0	0
Gujarat	36700	7173	5520	6020	4588	0	0	0	65	87
Haryana	10646	6542	6262	3858	2259	0	0	0	0	0
Himachal Pradesh	1059	105	160	132	180	1	2	0	0	0
Jharkhand	9323	1050	1159	460	733	1	58	672	57	50
Karnataka	45382	12529	9388	3171	4144	1	69	227	70	88
Kerala	17981	3553	2759	2461	1821	0	0	0	1	1
Madhya Pradesh	17771	3402	1723	1364	1301	0	0	0	136	67
Maharashtra	95880	176092	52711	15047	18804	6	13508	2174	1725	1702
Manipur	42	2	7	8	8	0	0	0	0	0
Meghalaya	32	2	9	7	48	0	0	0	0	0
Mizoram	8	2	1	4	6	0	0	0	0	0
Nagaland	16	4	1	6	12	0	0	0	0	0
Orissa	11344	5520	1192	398	628	0	0	0	0	0
Punjab	11535	6560	1748	1032	1254	0	0	0	0	0
Rajasthan	23577	2436	2519	1406	3086	0	0	0	2	0
Sikkim	223	87	128	59	44	0	0	0	0	0
Tamil Nadu	89742	14360	14428	6970	6591	0	0	0	0	0
Telangana	5998	2553	4133	1751	2302	0	0	0	0	0
Tripura	122	30	106	26	43	0	0	0	0	0
Uttar Pradesh	29469	3927	3741	2488	3468	2	312	23	54	80
Uttarakhand	5677	605	504	449	546	0	0	0	0	0
West Bengal	14737	5014	2104	2072	2585	1	300	19	0	0
Andaman & Nicobar Is.	185	36	61	63	37	0	0	0	0	0
Chandigarh	832	1675	373	628	260	0	0	0	11	29
Dadra & Nagar Haveli	1287	273	435	182	231	0	0	0	0	0
Delhi	21909	8658	8880	5157	4973	0	0	0	222	793
Jammu & Kashmir	740	369	315	71	210	0	0	0	2	5
Lakshadweep	9	0	0	0	0	0	0	0	0	0
Puducherry	4328	1827	2047	1406	1255	0	0	0	0	0
Total	507447	284392	131898	60752	67065	22	14575	4402	2355	2949

**TABLE 81: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS
FOR FY 2014-15 (Contd... 81)**

(No. of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Individual Business including family/floater policies						Total Business (Individual+Group+Govt)			
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid
Andhra Pradesh	464809	64	6554	2945	1678	486838	16054	14431	5478	5435
Arunachal Pradesh	645	1	14	38	14	685	5	25	56	44
Assam	104414	205	1073	330	208	105166	1540	1471	460	382
Bihar	75971	257	807	294	180	78150	1777	2162	459	634
Chhattisgarh	52339	152	556	281	177	74147	1146	1243	1109	1250
Goa	44851	54	312	137	60	48945	417	753	529	262
Gujarat	927445	2241	9577	13834	3450	964145	9413	15097	19919	8126
Haryana	173616	483	2774	1524	1012	184262	7025	9037	5382	3272
Himachal Pradesh	39329	126	262	285	157	40389	234	422	417	337
Jharkhand	76724	149	645	325	157	86048	1258	2477	842	940
Karnataka	440756	590	5792	2228	1386	486139	13188	15407	5469	5619
Kerala	287169	1023	3006	3868	1031	305150	4576	5766	6330	2853
Madhya Pradesh	226393	820	1992	1641	651	244164	4222	3715	3141	2019
Maharashtra	1537563	4552	16148	9062	4585	1633449	194152	71033	25834	25091
Manipur	2490	7	38	5	2	2532	9	44	13	10
Meghalaya	1749	4	44	5	1	1781	6	53	12	48
Mizoram	1600	3	15	0	0	1608	5	17	4	6
Nagaland	765	4	16	3	0	781	8	18	9	12
Orissa	135919	707	1314	739	343	147263	6227	2507	1137	971
Punjab	263543	715	3042	1754	962	275078	7274	4790	2786	2216
Rajasthan	281718	1329	2954	3624	1361	305295	3765	5473	5032	4447
Sikkim	7942	19	44	6	3	8165	106	172	65	47
Tamil Nadu	875654	1050	7220	3111	2222	965396	15409	21648	10081	8813
Telangana	93338	303	1121	256	197	99336	2856	5254	2007	2499
Tripura	37773	74	52	12	6	37895	104	158	38	49
Uttar Pradesh	365161	1536	3852	3247	1843	394632	5775	7616	5789	5391
Uttarakhand	43175	94	512	161	136	48852	699	1017	610	682
West Bengal	256703	1087	2613	1030	759	271441	6402	4735	3102	3344
Andaman & Nicobar Is.	1423	1	12	6	3	1608	38	73	69	40
Chandigarh	29854	64	424	138	205	30686	1739	797	777	494
Dadra & Nagar Haveli	23872	18	516	53	15	25159	291	951	235	246
Delhi	338690	6383	5209	2867	1505	360599	15040	14089	8246	7271
Jammu & Kashmir	22700	82	194	767	301	23440	452	509	840	516
Lakshadweep	26	0	2	0	0	35	0	2	0	0
Puducherry	133992	95	371	112	96	138320	1922	2418	1518	1351
Total	7370111	24166	79080	54688	24705	7877580	323132	215380	117795	94718

**TABLE 81: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS
FOR FY 2015-16 (Contd... 81)**

(No. of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Group Business (other than Govt. Sponsored Schemes)*					Group Business (Government Sponsored Schemes)				
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid
Andhra Pradesh	32375	11866	8491	3645	6476	3	76	140	0	0
Arunachal Pradesh	32	175	12	4	34	0	0	0	0	0
Assam	8558	1046	1233	311	333	0	0	0	0	0
Bihar	17739	1930	2498	202	633	3	61	533	10	20
Chhattisgarh	13644	4096	2362	2008	1716	0	0	0	0	0
Goa	4440	222	403	313	183	0	0	0	0	0
Gujarat	41224	7723	8955	7009	5692	0	354	35	144	198
Haryana	12689	4230	10053	3668	3055	0	0	0	0	0
Himachal Pradesh	2798	439	563	195	376	0	0	0	0	0
Jharkhand	8767	785	1730	373	763	2	100	555	0	0
Karnataka	53572	7415	12993	4628	5992	12	344	353	197	329
Kerala	21540	3937	2972	3901	2235	0	0	0	0	0
Madhya Pradesh	94386	3910	3982	1421	2037	5	88	106	8	16
Maharashtra	847265	309015	41456	22564	21209	8	7646	376	2594	4400
Manipur	59	37	25	6	31	0	0	0	0	0
Meghalaya	64	45	66	5	12	0	0	0	0	0
Mizoram	15	15	18	4	10	0	0	0	0	0
Nagaland	19	16	16	3	8	0	0	0	0	0
Orissa	13791	1856	2321	628	930	254	194	23	0	0
Punjab	10576	3105	2357	1817	2526	0	0	0	0	0.04
Rajasthan	32926	2600	4678	2805	3896	0	0	0	0	0.01
Sikkim	18	12	84	3	14	0	0	0	0	0
Tamil Nadu	338777	17402	21013	8094	8800	59	3500	346	0	0
Telangana	17222	4574	6102	4970	2990	1	54	165	0	0
Tripura	58	182	99	12	27	0	0	0	0	0
Uttar Pradesh	45171	4567	7469	2214	3732	2	312	23	73	90
Uttarakhand	7136	736	852	424	577	0	0	0	0	0
West Bengal	26630	7160	6465	2892	3558	221	1841	220	1	0.09
Andaman & Nicobar Is.	218	8	8	0	0	0	0	0	0	0.00
Chandigarh	844	1236	546	558	327	0	0	0	0	0.04
Dadra & Nagar Haveli and Daman & Diu	436	23	55	18	18	0	0	0	0	0
Delhi	25229	15944	10550	6324	4931	6	5136	946	473	798
Jammu & Kashmir	2967	113	782	410	1096	1	0	0	2	5
Lakshadweep	9	0	0	0	0	0	0	0	0	0
Puducherry	1082	119	152	50	21	0	0	0	0	0
Total	1682276	416540	161361	81484	84237	577	19706	3821	3502	5856

**TABLE 81: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS
FOR FY 2015-16 (Contd... 81)**

(No. of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Individual Family Floater and other than family floater insurance						Total Business (Individual+ Group+ Govt)					
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid		
Andhra Pradesh	408808	969	6209	1645	2928	441186	12911	14840	5289	9404		
Arunachal Pradesh	564	1	16	12	8	596	176	28	16	42		
Assam	82111	106	1133	217	289	90669	1152	2366	529	622		
Bihar	94949	111	785	164	306	112691	2102	3816	377	958		
Chhattisgarh	61479	87	686	268	413	75123	4183	3048	2276	2128		
Goa	25963	28	317	60	71	30403	250	720	373	254		
Gujarat	963845	1274	11755	13805	4483	1005069	9352	20746	20959	10372		
Haryana	206465	305	3706	897	1140	219154	4535	13759	4565	4196		
Himachal Pradesh	42630	64	339	119	114	45428	503	902	314	490		
Jharkhand	58203	70	619	127	196	66972	955	2904	500	959		
Karnataka	472924	884	8255	1464	2038	526508	8642	21601	6289	8359		
Kerala	332241	674	3545	2411	1392	353781	4611	6517	6311	3627		
Madhya Pradesh	237433	376	2393	1379	840	331824	4374	6481	2807	2893		
Maharashtra	1136997	2105	19296	5266	4785	1984270	318766	61128	30425	30395		
Manipur	2769	3	55	7	1	2828	41	80	13	32		
Meghalaya	1420	2	25	10	3	1484	48	92	15	15		
Mizoram	977	3	17	5	10	992	18	35	9	20		
Nagaland	846	3	17	4	1	865	19	33	7	9		
Orissa	151179	213	1346	238	376	165224	2263	3690	866	1306		
Punjab	277877	364	3628	1459	1130	288453	3469	5985	3276	3656		
Rajasthan	306164	447	4220	2168	1233	339090	3047	8898	4973	5129		
Sikkim	2335	4	42	4	3	2353	16	127	7	17		
Tamil Nadu	646034	799	8240	1851	2458	984870	21700	29599	9945	11258		
Telangana	174512	327	3185	276	431	191735	4955	9452	5246	3421		
Tripura	12268	22	49	6	3	12326	203	148	18	30		
Uttar Pradesh	509025	984	5211	1988	2102	554198	5863	12703	4275	5924		
Uttarakhand	54397	70	645	136	209	61533	806	1496	560	786		
West Bengal	269775	313	2498	491	435	296626	9313	9183	3384	3993		
Andaman & Nicobar Is.	686	1	12	5	2	904	10	20	5	2		
Chandigarh	31881	44	542	137	281	32725	1280	1088	695	608		
Dadra & Nagar Haveli and Daman & Diu	7640	9	132	21	34	8076	33	186	40	52		
Delhi	301984	368	6430	1372	919	327219	21448	17926	8169	6648		
Jammu & Kashmir	28608	34	288	89	88	31576	147	1070	501	1189		
Lakshadweep	9	0.01	2	0.00	0.00	18	0	2	0	0		
Puducherry	13669	17	203	31	38	14751	135	355	82	60		
Total	6918663	11081	95843	38132	28761	8601516	447327	261025	123118	118853		

**TABLE 81: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS
FOR FY 2016-17 (Contd... 81)**

(No. of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Group Business (Only of PMSBY)						Group Business (Govt Sponsored Schemes) #					
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid		
Andhra Pradesh	399	2237	269	652	1265	1	20000	5891	1201	5134		
Arunachal Pradesh	2	5	1	0	0	0	0	0	0	0		
Assam	10	690	83	57	123	0	0	0	0	0		
Bihar	30	1560	187	98	191	0	0	0	0	0		
Chhattisgarh	18	1726	207	350	751	0	0	0	0	0		
Goa	4	80	10	28	54	0	0	0	0	0		
Gujarat	344	1583	190	407	826	0	0	0	2	-14		
Haryana	15	3832	460	549	1080	0	2065	534	142	722		
Himachal Pradesh	6	458	55	77	133	0	0	0	0	0		
Jharkhand	202	763	92	84	167	0	0	0	0	0		
Karnataka	972	9262	1111	738	1439	1	230	161	99	153		
Kerala	365	1669	200	220	468	1	1164	111	0	0		
Madhya Pradesh	77	1983	238	611	1267	0	0	0	83	49		
Maharashtra	505	29821	3579	2474	5956	1	13699	3104	582	643		
Manipur	1	4	0	4	4	0	0	0	0	0		
Meghalaya	1	27	3	0	0	0	0	0	0	0		
Mizoram	3	45	5	1	4	0	0	0	0	0		
Nagaland	2	6	1	0	0	0	0	0	0	0		
Orissa	74	828	99	115	231	0	0	0	0	0		
Punjab	14	1662	199	272	574	0	0	0	2	1		
Rajasthan	14	1366	164	288	787	0	0	0	0	0		
Sikkim	1	36	4	0	0	0	0	0	0	0		
Tamil Nadu	821	4330	520	476	918	0	0	0	0	0		
Telangana	301	7569	908	563	1282	0	0	0	0	0		
Tripura	3	34	4	10	24	0	0	0	0	0		
Uttar Pradesh	512	5248	630	499	1002	2	43456	37949	3320	5483		
Uttarakhand	6	547	66	35	89	0	0	0	0	0		
West Bengal	143	3896	467	337	681	0	0	0	0	0		
Andaman & Nicobar Is.	1	5	1	0	0	0	0	0	0	0		
Chandigarh	8	122	15	4	8	0	0	0	1	1		
Dadra & Nagar Haveli and Daman & Diu	2	11	1	0	0	0	0	0	0	0		
Delhi	20	7213	866	548	1048	1	4752	803	710	1317		
Jammu & Kashmir	4	87	10	5	10	0	10	1	0	0		
Lakshadweep	0	0	0	0	0	0	0	0	0	0		
Puducherry	3	57	7	14	24	0	0	0	0	0		
Total	4883	88763	10653	9516	20407	7	85376	48555	6142	13489		

**TABLE 81: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS
FOR FY 2016-17 (Contd... 81)**

(No. of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Group Business (other than PMSBY, PMSJDY & Govt Sponsored Schemes)						Individual Business					
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid		
Andhra Pradesh	12250	16452	9042	3134	6291	224674	365	3447	847	1402		
Arunachal Pradesh	428	5	20	7	24	362	1	9	0	0		
Assam	35829	235	1155	307	512	47104	72	472	195	260		
Bihar	36540	392	1287	273	994	58168	77	617	143	239		
Chhattisgarh	14898	764	1147	1310	1728	56419	73	663	196	153		
Goa	10435	112	446	258	233	12192	19	172	53	85		
Gujarat	139030	8053	10542	7194	6916	782422	1262	10990	11963	4310		
Haryana	79265	5517	12636	4645	3721	120158	159	2482	760	1256		
Himachal Pradesh	6973	85	381	184	408	25052	48	408	60	105		
Jharkhand	26972	337	1397	376	675	27783	40	347	96	127		
Karnataka	159301	10620	16697	3929	8356	340868	695	4325	1060	1573		
Kerala	75434	4243	5320	4307	2916	199439	317	1855	2090	799		
Madhya Pradesh	98077	1713	2765	1640	2508	155089	430	1987	1315	932		
Maharashtra	300089	51149	80774	17091	23609	989435	1536	18493	4414	4032		
Manipur	2672	6	57	8	16	2393	2	32	5	1		
Meghalaya	1201	18	64	10	32	850	1	23	6	22		
Mizoram	383	4	12	7	34	634	2	12	1	1		
Nagaland	404	9	16	4	38	459	1	8	1	0		
Orissa	69625	954	2155	713	1289	84067	348	833	185	338		
Punjab	66811	2483	3823	1637	1865	165456	243	2635	1332	1481		
Rajasthan	95013	2292	6747	2019	4341	215825	360	3139	1839	1373		
Sikkim	572	2	23	4	5	1461	2	21	5	37		
Tamil Nadu	256993	19002	25911	9113	9642	484836	760	6537	1799	2418		
Telangana	44151	2874	8191	2591	4869	166651	267	2504	332	882		
Tripura	2468	25	64	26	77	8183	9	34	6	3		
Uttar Pradesh	134733	3179	21398	3862	5882	352024	797	3718	1328	1725		
Uttarakhand	19200	345	768	289	589	57981	83	509	139	311		
West Bengal	79538	3460	5722	1910	3659	188691	263	2435	433	594		
Andaman & Nicobar Is.	296	3	16	0	0	654	2	15	1	8		
Chandigarh	5639	1690	471	337	374	25555	34	475	127	115		
Dadra & Nagar Haveli and Daman & Diu	3555	14	123	31	16	3913	7	95	21	14		
Delhi	76349	4371	12157	6010	6574	212518	298	4116	1184	922		
Jammu & Kashmir	6098	48	628	465	1813	15314	20	165	45	69		
Lakshadweep	1	0	0	0	0	11	0	2	0	0		
Puducherry	6292	45	151	40	79	10306	14	188	40	60		
Total	1977515	140499	232107	73731	100083	5036947	8605	73764	32021	25646		

**TABLE 81: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS
FOR FY 2016-17 (Contd... 81)**

(No. of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Grand Total				
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid
Andhra Pradesh	347324	39054	18648	5834	14092
Arunachal Pradesh	792	10	29	7	24
Assam	82943	997	1710	559	895
Bihar	94738	2029	2091	514	1424
Chhattisgarh	71335	2563	2017	1856	2632
Goa	22631	211	628	339	372
Gujarat	921796	10899	21722	19566	12038
Haryana	199438	11574	16112	6096	6779
Himachal Pradesh	32031	591	844	321	646
Jharkhand	54957	1140	1836	556	969
Karnataka	501142	20807	22295	5826	11521
Kerala	275239	7393	7486	6617	4183
Madhya Pradesh	253243	4126	4990	3649	4756
Maharashtra	1290030	96205	105950	24561	34240
Manipur	5066	12	89	17	21
Meghalaya	2052	46	90	16	54
Mizoram	1020	51	30	9	39
Nagaland	865	16	25	5	38
Orissa	153766	2130	3088	1013	1858
Punjab	232281	4388	6657	3243	3921
Rajasthan	310852	4019	10049	4146	6502
Sikkim	2034	40	48	9	41
Tamil Nadu	742650	24092	32969	11388	12978
Telangana	211103	10710	11604	3486	7032
Tripura	10654	69	101	42	104
Uttar Pradesh	487271	52679	63695	9009	14092
Uttarakhand	77187	974	1343	463	989
West Bengal	268372	7618	8625	2680	4934
Andaman & Nicobar Is.	951	9	33	1	8
Chandigarh	31202	1846	961	469	498
Dadra & Nagar Haveli and Daman & Diu	7470	33	220	52	29
Delhi	288888	16633	17941	8452	9861
Jammu & Kashmir	21416	164	804	515	1892
Lakshadweep	12	0.01	2	0	0
Puducherry	16601	115	346	94	162
Total	7019352	323243	365079	121410	159625

TABLE 81: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS FOR FY 2017-18
(Exclusive of business from IRCTC & PMJDY Schemes) (Contd... 81)

(No. of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Group Business (Only of PMSBY)						Government Sponsored Schemes other than PMSBY, PMJDY, IRCTC					
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid		
Andhra Pradesh	39	3137	376	920	1860	1	1354	377	3324	11916		
Arunachal Pradesh	3	4	0.42	2	4							
Assam	10	459	55	48	97							
Bihar	38	1215	146	86	180							
Chhattisgarh	17	1694	203	320	642							
Goa	14	13	2	3	6					10		
Gujarat	52	1648	198	134	270				15			
Haryana	22	3593	431	495	1027							
Himachal Pradesh	14	452	54	105	157							
Jharkhand	11	435	52	129	263							
Karnataka	54	2307	277	540	1097	2	58	40	78	134		
Kerala	36	965	116	119	241							
Madhya Pradesh	40	999	120	242	496				26	20		
Maharashtra	1126	40887	4907	4362	8677	3	65	25	1019	1089		
Manipur	4	21	2	2	3							
Meghalaya	4	214	26	17	34							
Mizoram	4	24	3	4	8							
Nagaland	5	2	0.22									
Orissa	72	1449	174	108	233							
Punjab	26	565	68	210	365							
Rajasthan	30	648	78	339	609				1	10		
Sikkim	4	1	0.14									
Tamil Nadu	123	8394	1007	633	1312							
Telangana	29	1931	232	535	1069							
Tripura	4	129	16	8	16							
Uttar Pradesh	105	2655	319	245	493	9	61005	59998	22595	73460		
Uttarakhand	8	179	21	48	95					0.07		
West Bengal	104	4094	491	332	659							
Andaman & Nicobar Is.	3	0.54	0.07									
Chandigarh	4	45	5	170	324				95	837		
Dadra & Nagar Haveli and Daman & Diu	7	157	19	16	32	0	0	0	0	0		
Delhi	39	11896	1428	511	1065	0	0		48	161		
Jammu & Kashmir	4	4	0.53	3	5					0.06		
Lakshadweep												
Puducherry	5	236	28	39	80							
Total	2060	90456	10855	10725	21420	15	62483	60439	27201	87638		

TABLE 81: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS FOR FY 2017-18
(Exclusive of business from IRCTC & PMJDY Schemes) (Contd... 81)

(No. of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Group Business (other than PMSBY, PMJDY & Govt Sponsored Schemes)				Individual Business including floater /Non-floater policies					
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid
Andhra Pradesh	196630	7021	14289	7195	11298	305301	432	4194	836	2350
Arunachal Pradesh	960	6	35		5	418	0.66	22		0.23
Assam	47317	872	2060	226	462	59855	81	730	159	356
Bihar	45930	1124	3405	207	836	52115	67	846	180	288
Chhattisgarh	19808	1020	2399	829	1275	92481	119	963	459	369
Goa	12720	193	580	119	184	13709	23	229	93	56
Gujarat	190782	7474	15387	6618	6070	836384	1411	11908	11919	5163
Haryana	110738	7128	12879	3193	3042	125992	280	3251	1030	1710
Himachal Pradesh	9655	245	712	126	505	23531	30	433	109	152
Jharkhand	32683	805	2502	287	464	21663	46	639	148	301
Karnataka	229059	12132	24400	3087	6412	468699	1176	7940	1547	3070
Kerala	100577	4561	5907	3074	2536	217595	320	2377	1961	1039
Madhya Pradesh	85789	1846	4917	912	2321	247119	469	2498	1016	825
Maharashtra	629636	61081	69352	12858	26835	1167903	11172	29698	8162	9575
Manipur	4693	92	158	7	7	2029	3	42	2	2
Meghalaya	2468	159	183	10	22	1278	2	38	1	0.50
Mizoram	753	65	110		0.07	507	2	22		
Nagaland	759	11	25	1	2	590	1	11	1	1
Orissa	138152	1855	3300	557	1169	70735	633	1167	178	404
Punjab	95695	4838	4705	1099	2003	203899	241	3060	1210	1258
Rajasthan	145428	3128	7640	2263	5531	260146	1795	5675	1641	1489
Sikkim	968	5	41	14	1	995	2	21	4	12
Tamil Nadu	340924	19960	30403	7947	12141	589690	1222	9268	2314	3089
Telangana	52280	5560	7029	1382	2125	185589	524	6400	1238	2523
Tripura	2786	193	255	6	8	5673	6	40	2	0.31
Uttar Pradesh	1933705	7830	17504	4599	7239	438557	785	21215	6602	17468
Uttarakhand	23642	780	1561	202	576	77367	95	651	130	297
West Bengal	100251	5091	8511	3128	4480	173145	255	2531	1335	927
Andaman & Nicobar Is.	366	54	82			920	0.84	33		
Chandigarh	5381	1746	1796	477	670	20798	29	417	167	107
Dadra & Nagar Haveli and Daman & Diu	2221	14	79	17	21	3817	116	94	34	19
Delhi	499967	8764	16707	4992	5382	227372	435	5656	1644	1873
Jammu & Kashmir	9361	141	1692	244	500	20823	26	282	35	69
Lakshadweep	1	0	0.05			9	0	6		
Puducherry	5118	200	203	38	89	9512	13	193	42	86
Total	5077203	165993	260808	65714	104210	5926216	21811	122545	44199	54879

TABLE 81: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS FOR FY 2017-18
(Exclusive of business from IRCTC & PMJDY Schemes) (Contd... 81)

(No. of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Grand Total				
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid
Andhra Pradesh	501971	11944	19236	12275	27423
Arunachal Pradesh	1381	10	57	2	9
Assam	107182	1412	2845	433	915
Bihar	98083	2407	4396	473	1303
Chhattisgarh	112306	2833	3565	1608	2286
Goa	26443	229	810	215	246
Gujarat	1027218	10534	27492	18686	11513
Haryana	236752	11002	16561	4718	5779
Himachal Pradesh	33200	727	1200	340	815
Jharkhand	54357	1287	3192	564	1028
Karnataka	697814	15672	32656	5252	10714
Kerala	318208	5847	8400	5154	3816
Madhya Pradesh	332948	3314	7536	2196	3661
Maharashtra	1798668	113205	103981	26401	46175
Manipur	6726	116	203	11	11
Meghalaya	3750	375	247	28	56
Mizoram	1264	91	135	4	8
Nagaland	1354	14	36	2	3
Orissa	208959	3937	4641	843	1806
Punjab	299620	5644	7833	2519	3626
Rajasthan	405604	5571	13393	4244	7639
Sikkim	1967	8	62	18	13
Tamil Nadu	930737	29576	40678	10894	16542
Telangana	237898	8015	13660	3155	5717
Tripura	8463	328	311	16	24
Uttar Pradesh	2372376	72275	99035	34041	98660
Uttarakhand	101017	1054	2233	380	969
West Bengal	273500	9440	11533	4795	6066
Andaman & Nicobar Is.	1289	55	115	0	0
Chandigarh	26183	1820	2218	909	1939
Dadra & Nagar Haveli and Daman & Diu	6045	288	192	67	72
Delhi	727378	21095	23791	7195	8481
Jammu & Kashmir	30188	171	1975	282	575
Lakshadweep	10	0	6	0	0
Puducherry	14635	449	424	119	255
Total	11005494	340742	454647	147839	268148

TABLE 81: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS FOR FY 2018-19
(Exclusive of business from IRCTC & PMJDY Schemes) (Contd... 81)

(No. of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Group Business (Only of PMSBY)						Government Sponsored Schemes other than PMSBY, PMJDY, IRCTC					
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid		
Andhra Pradesh	43	27643	3317	10327	20658	0	0	0	0	0		
Arunachal Pradesh	2	0	0	0	0	0	0	0	0	0		
Assam	19	500	60	31	64	0	0	0	0	0		
Bihar	75	2638	315	164	323	0	0	0	0	0		
Chhattisgarh	31	3594	431	397	758	0	0	0	0	0		
Goa	12	12	1	5	10	0	0	0	0	0		
Gujarat	151	1578	190	392	765	0	0	0	3	-1		
Haryana	67	1299	156	575	1151	0	0	0	0	0		
Himachal Pradesh	13	88	10	110	201	0	0	0	0	0		
Jharkhand	14	220	26	114	228	0	0	0	0	0		
Karnataka	79	7654	918	789	1541	0	0	0	14	18		
Kerala	84	1122	135	192	379	0	0	0	0	0		
Madhya Pradesh	74	2214	265	576	1165	0	0	0	0	0		
Maharashtra	605	54646	6561	5791	10912	0	0	0	124	146		
Manipur	6	24	3	2	4	0	0	0	0	0		
Meghalaya	6	21	2	0	0	0	0	0	0	0		
Mizoram	1	50	6	6	12	0	0	0	0	0		
Nagaland	3	2	0	0	0	0	0	0	0	0		
Orissa	83	899	108	98	200	0	0	0	0	0		
Punjab	51	264	32	123	231	0	0	0	0	0		
Rajasthan	55	1022	123	334	646	0	0	0	0	0		
Sikkim	5	0	0	1	2	0	0	0	0	0		
Tamil Nadu	124	4039	485	516	1048	0	0	0	0	0		
Telangana	48	5609	673	125	242	0	0	0	0	0		
Tripura	7	50	6	18	30	0	0	0	0	0		
Uttar Pradesh	211	4768	574	501	967	6	30394	53979	15613	59383		
Uttarakhand	18	176	21	53	103	0	0	0	0	0		
West Bengal	11090	5846	702	335	657	0	0	0	0	0		
Andaman & Nicobar Is.	4	24	3	2	4	0	0	0	0	0		
Chandigarh	4	5	1	5	9	0	0	0	0	0		
Dadra & Nagar Haveli and Daman & Diu	4	1	0	2	4	0	0	0	0	0		
Delhi	111	8054	967	971	2017	0	0	0	63	242		
Jammu & Kashmir	6	47	5	4	7	0	0	0	0	0		
Lakshadweep	0	0	0	0	0	0	0	0	0	0		
Puducherry	5	49	6	2	6	0	0	0	0	0		
Total	13111	134156	16103	22561	44346	6	30394	53979	15817	59788		

TABLE 81: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS FOR FY 2018-19
(Exclusive of business from IRCTC & PMJDY Schemes) (Contd... 81)

(No. of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Group Business (other than PMSBY, PMJDY, IRCTC & Govt Sponsored Schemes)						Individual Business including floater /Non-floater policies					
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid		
Andhra Pradesh	360234	6698	15400	4695	9422	492707	792	7169	1194	2726		
Arunachal Pradesh	2141	5	43	1	10	815	2	24	0	0		
Assam	101834	474	2545	271	513	83202	116	713	138	281		
Bihar	117822	866	4245	331	1122	86146	108	983	164	259		
Chhattisgarh	41454	643	3452	844	1667	83696	176	1219	460	544		
Goa	23901	114	585	139	200	19915	32	269	106	139		
Gujarat	433691	6847	17208	7528	7704	1037477	1704	13901	11702	7220		
Haryana	223287	24397	17702	2021	3712	204221	407	3797	958	2077		
Himachal Pradesh	21401	152	1072	192	605	44627	43	578	68	128		
Jharkhand	80116	715	3168	370	797	52046	65	757	110	462		
Karnataka	481799	13813	31480	4120	8356	633452	1371	7702	1717	2831		
Kerala	234478	6418	7554	4711	3348	359186	481	2620	1513	1260		
Madhya Pradesh	216526	1578	7379	1121	2557	324022	670	4020	919	1408		
Maharashtra	851480	77003	73210	15508	27783	1553494	3003	31759	9096	9425		
Manipur	10117	44	186	20	11	3371	4	60	2	1		
Meghalaya	4501	52	216	10	50	2353	3	33	4	11		
Mizoram	2046	26	130	3	5	767	1	12	1	1		
Nagaland	2056	13	33	0	0	986	7	30	0	0		
Orissa	355880	1679	4234	1704	1475	118610	847	1279	179	321		
Punjab	148897	1977	5879	1197	3430	286695	303	3478	1026	1355		
Rajasthan	298479	4082	13541	1777	4557	361105	797	7364	2241	5071		
Sikkim	2728	5	53	14	8	1972	2	24	5	0		
Tamil Nadu	571542	18702	38540	9007	12656	930336	1268	7661	1866	3411		
Telangana	134620	13244	13961	1427	2010	276233	549	4705	1700	3590		
Tripura	5346	107	318	18	30	5006	12	49	3	1		
Uttar Pradesh	1246945	19410	32344	3448	7883	689843	1279	9159	7460	16212		
Uttarakhand	43307	595	1972	243	723	73344	117	879	123	310		
West Bengal	210196	3606	9005	2198	5128	280512	359	2734	437	525		
Andaman & Nicobar Is.	569	16	97	1	20	1229	1	49	0	1		
Chandigarh	10725	1388	2071	506	660	27322	34	476	125	184		
Dadra & Nagar Haveli and Daman & Diu	4529	15	89	40	54	7192	14	127	68	46		
Delhi	237337	9576	17991	4875	5688	515219	691	5080	1102	1446		
Jammu & Kashmir	17895	96	2137	322	2488	23456	39	337	30	33		
Lakshadweep	658	177	312	102	59	11137	14	109	86	265		
Puducherry	10542	155	255	56	95	16417	22	198	45	39		
Total	6509079	214685	328408	68820	114827	8608111	15331	119356	44648	61583		

TABLE 81: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS FOR FY 2018-19
(Exclusive of business from IRCTC & PMJDY Schemes) (Contd... 81)

(No. of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Grand Total				
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid
Andhra Pradesh	852984	35133	25886	16216	32806
Arunachal Pradesh	2958	7	68	1	10
Assam	185055	1089	3317	440	858
Bihar	204043	3612	5543	659	1705
Chhattisgarh	125181	4412	5102	1701	2969
Goa	43828	158	856	250	348
Gujarat	1471319	10129	31299	19625	15689
Haryana	427575	26104	21655	3554	6940
Himachal Pradesh	66041	283	1661	370	933
Jharkhand	132176	1001	3952	594	1487
Karnataka	1115330	22838	40100	6640	12746
Kerala	593748	8021	10309	6416	4987
Madhya Pradesh	540622	4461	11665	2616	5131
Maharashtra	2405579	134652	111530	30519	48266
Manipur	13494	72	249	24	16
Meghalaya	6860	76	252	14	61
Mizoram	2814	76	148	10	18
Nagaland	3045	22	63	0	0
Orissa	474573	3425	5621	1981	1995
Punjab	435643	2544	9388	2346	5016
Rajasthan	659639	5900	21028	4352	10274
Sikkim	4705	7	78	20	10
Tamil Nadu	1502002	24009	46686	11389	17115
Telangana	410901	19401	19339	3252	5842
Tripura	10359	169	373	39	60
Uttar Pradesh	1937005	55850	96056	27022	84445
Uttarakhand	116669	889	2872	419	1136
West Bengal	501798	9811	12441	2970	6310
Andaman & Nicobar Is.	1802	41	149	3	25
Chandigarh	38051	1426	2548	636	854
Dadra & Nagar Haveli and Daman & Diu	11725	30	216	110	105
Delhi	752667	18320	24038	7011	9393
Jammu & Kashmir	41357	182	2480	356	2528
Lakshadweep	11795	191	421	188	324
Puducherry	26964	226	458	103	140
Total	15130307	394566	517846	151846	280544

TABLE 81: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS FOR FY 2019-20
(Exclusive of business from IRCTC & PMJDY Schemes) (Contd... 81)

(No. of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Group Business (Only of PMSBY)						Government Sponsored Schemes other than PMSBY, PMJDY, IRCTC					
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid		
Andhra Pradesh	13	27690	3323	3971	7791	0	0	0	0	0		
Arunachal Pradesh	1	1	0	0	0	0	0	0	0	0		
Assam	4	344	41	33	71	0	0	0	0	0		
Bihar	36	2436	291	149	291	0	0	0	0	0		
Chhattisgarh	14	2590	311	546	1100	0	0	0	0	0		
Goa	1	1	0	1	2	0	0	0	0	0		
Gujarat	113	1387	166	249	489	0	0	0	4	1		
Haryana	31	3858	463	539	979	0	0	0	0	0		
Himachal Pradesh	8	447	54	149	276	0	0	0	0	0		
Jharkhand	1	1	0	32	68	0	0	0	0	0		
Karnataka	55	14796	1776	1154	2278	0	0	0	0	0		
Kerala	71	948	114	149	292	0	0	0	0	0		
Madhya Pradesh	35	2053	246	418	849	0	0	0	7	5		
Maharashtra	261	65765	7892	5510	10696	0	0	0	114	131		
Manipur	3	30	4	1	2	0	0	0	0	0		
Meghalaya	2	32	4	1	2	0	0	0	0	0		
Mizoram	1	64	8	3	6	0	0	0	0	0		
Nagaland	1	3	0	0	0	0	0	0	0	0		
Orissa	21	890	107	46	122	0	0	0	0	0		
Punjab	32	501	60	79	157	0	0	0	1	1		
Rajasthan	35	3493	419	315	619	0	0	0	0	0		
Sikkim	1	0	0	0	0	0	0	0	0	0		
Tamil Nadu	21	5269	632	482	1020	0	0	0	0	0		
Telangana	29	5146	617	858	1685	0	0	0	0	0		
Tripura	2	450	54	13	26	0	0	0	0	0		
Uttar Pradesh	54	4534	544	490	967	0	0	0	22593	78115		
Uttarakhand	18	241	29	55	100	0	0	0	0	0		
West Bengal	10706	8577	1029	428	878	0	0	0	0	0		
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0		
Chandigarh	1	3	0	0	4	0	0	0	0	0		
Dadra & Nagar Haveli and Daman & Diu	0	0	0	0	0	0	0	0	0	0		
Delhi	25	10792	1295	1013	2135	0	0	0	11	38		
Jammu & Kashmir	4	395	47	44	88	0	0	0	0	0		
Lakshadweep	0	0	0	0	0	0	0	0	0	0		
Puducherry	2	21	2	9	18	0	0	0	0	0		
Total	11602	162757	19530	16737	33013	0	0	0	22730	78291		

TABLE 81: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS FOR FY 2019-20
(Exclusive of business from IRCTC & PMJDY Schemes) (Contd... 81)

(No. of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Group Business (other than PMSBY, PMJDY, IRCTC & Govt Sponsored Schemes)					Individual Business including floater /Non-floater policies				
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid
Andhra Pradesh	145973	7048	17069	4820	12633	769369	2861	9026	472	1437
Arunachal Pradesh	3054	6	54	3	10	755	5	64	0	0
Assam	51476	615	2793	714	610	72018	172	810	82	123
Bihar	60372	1777	6170	790	1458	73358	146	1093	98	187
Chhattisgarh	27705	1016	4338	1370	2324	128656	202	2418	132	232
Goa	18159	161	744	182	259	16416	19	233	38	34
Gujarat	164106	6875	18977	9437	9909	1067059	1578	14649	10049	5473
Haryana	83719	75554	15427	2253	3820	202293	227	3306	629	1399
Himachal Pradesh	15562	197	1199	179	575	39700	48	561	45	97
Jharkhand	43020	963	3718	568	1458	65141	187	565	63	107
Karnataka	180167	212674	38522	6699	10418	436374	492	4995	518	1237
Kerala	120090	4626	8773	4458	3962	318595	389	1935	927	494
Madhya Pradesh	62507	2673	8636	3356	3504	435662	611	6490	808	972
Maharashtra	344638	214874	107163	26815	63027	1657589	1968	25589	4029	6472
Manipur	10357	37	202	15	21	2295	5	52	1	0
Meghalaya	7288	34	197	32	142	3224	11	49	0	0
Mizoram	6009	55	289	5	48	467	1	11	0	0
Nagaland	2034	4	29	6	0	871	22	61	0	0
Orissa	132636	2032	4832	4416	1996	106640	246	1255	75	146
Punjab	62763	2123	5482	1609	2838	260794	306	3855	774	1478
Rajasthan	104296	3595	13101	4017	9630	378271	817	7522	1422	1770
Sikkim	3618	11	63	13	66	5997	10	66	54	42
Tamil Nadu	278575	30499	39642	10200	13546	728800	1655	7787	887	2403
Telangana	65334	12926	18017	3355	7008	485547	566	6178	301	1219
Tripura	5147	96	293	11	12	6528	37	80	13	12
Uttar Pradesh	169485	6799	21003	15091	47435	867213	1221	9112	780	1502
Uttarakhand	26101	1095	2139	266	913	66940	117	1116	117	167
West Bengal	83719	4545	11138	1828	4104	285947	486	2934	228	307
Andaman & Nicobar Is.	3174	19	143	4	32	3366	4	35	8	7
Chandigarh	14153	547	2442	431	1114	19223	23	379	94	109
Dadra & Nagar Haveli and Daman & Diu	4146	31	134	72	61	7378	9	130	19	25
Delhi	80199	18590	25181	5439	7783	299771	350	4506	795	1208
Jammu & Kashmir	11468	90	1710	184	1050	17457	33	318	17	64
Lakshadweep	13	0	2	0	0	5285	6	52	38	9
Puducherry	8315	120	274	101	120	13722	20	178	29	143
Total	2399378	612306	379892	108739	211889	8848721	14852	117407	23542	28874

TABLE 81: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS FOR FY 2019-20
(Exclusive of business from IRCTC & PMJDY Schemes) (Contd... 81)

(No. of policies and no of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

State/ UT	Grand Total				
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid	Amount of Claims Paid
Andhra Pradesh	915355	37599	29417	9263	21860
Arunachal Pradesh	3810	12	119	3	10
Assam	123498	1132	3644	829	804
Bihar	133766	4359	7553	1037	1936
Chhattisgarh	156375	3808	7066	2048	3657
Goa	34576	181	977	221	295
Gujarat	1231278	9839	33792	19739	15872
Haryana	286043	79639	19196	3421	6198
Himachal Pradesh	55270	692	1814	373	948
Jharkhand	108162	1150	4282	663	1633
Karnataka	616596	227962	45293	8371	13934
Kerala	438756	5963	10821	5534	4749
Madhya Pradesh	498204	5338	15372	4589	5330
Maharashtra	2002488	282607	140644	36468	80325
Manipur	12655	72	257	17	23
Meghalaya	10514	76	249	33	144
Mizoram	6477	120	308	8	54
Nagaland	2906	29	91	6	0
Orissa	239297	3168	6194	4537	2265
Punjab	323589	2929	9398	2463	4474
Rajasthan	482602	7905	21042	5754	12019
Sikkim	9616	21	129	67	109
Tamil Nadu	1007396	37423	48062	11569	16969
Telangana	550910	18637	24812	4514	9912
Tripura	11677	583	426	37	50
Uttar Pradesh	1036752	12553	30660	38954	128019
Uttarakhand	93059	1453	3284	438	1181
West Bengal	380372	13607	15101	2484	5289
Andaman & Nicobar Is.	6540	23	178	12	39
Chandigarh	33377	573	2821	525	1227
Dadra & Nagar Haveli and Daman & Diu	11524	40	263	91	86
Delhi	379995	29732	30982	7258	11164
Jammu & Kashmir	28929	519	2075	245	1202
Lakshadweep	5298	7	54	38	9
Puducherry	22039	160	455	139	281
Total	11259701	789914	516830	171748	352066

TABLE 82: CHANNEL WISE PERFORMANCE OF HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS (2014-15)

(No. of policies in Actuals) (No. of Persons in ₹000) (Premium in ₹ Lakh)

Name of the Channel	Individual Insurance including Family/Floater Policies			Group Business (including Government Sponsored Insurance Schemes & RSBY)			Total (Individual + Group)		
	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of policies Issued	No. of Persons Covered	Gross Premium
Brokers	288151	729	27203	24836	23145	490073	312987	23873	517276
Corporate Agent - Banks	1552686	3277	101075	173062	2703	39878	1725748	5981	140953
Corporate Agent - Other than Banks	246732	630	37594	35218	538	6804	281950	1169	44398
Direct Sale - Online	238162	487	22998	344	432	987	238506	918	23985
Direct Sale - Other than Online	971248	2434	74813	58017	228847	509299	1029265	231281	584112
Individual Agents	7295723	17805	613554	43653	6992	85253	7339376	24797	698807
Micro-insurance Agents	555	2	3	818	11	87	1373	13	90
Total of all channels	10593257	25364	877240	335948	262667	1132382	10929205	288032	2009622

SHARE OF DIFFERENT CHANNELS IN HEALTH INSURANCE BUSINESS (2014-15)

Name of the Channel	Individual Insurance including Family/Floater Policies			Group Business (including Government Sponsored Insurance Schemes & RSBY)			Total (Individual + Group)		
	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of policies Issued	No. of Persons Covered	Gross Premium
Brokers	3%	3%	3%	7%	9%	43%	3%	9%	26%
Corporate Agent - Banks	15%	13%	11%	52%	1%	3%	16%	2%	7%
Corporate Agent - Other than Banks	2%	2%	4%	11%	0%	1%	3%	0%	2%
Direct Sale - Online	2%	2%	3%	0%	0%	0%	2%	0%	1%
Direct Sale - Other than Online	9%	10%	9%	17%	87%	45%	9%	80%	29%
Individual Agents	69%	70%	70%	13%	3%	8%	67%	9%	35%
Micro-insurance Agents	0%	0%	0%	0%	0%	0%	0%	0%	0%
Total of all channels	100%	100%	100%	100%	100%	100%	100%	100%	100%

TABLE 82: CHANNEL WISE PERFORMANCE OF HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/ OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS (2015-16) (Contd... 82)

(No. of policies in Actuals) (No. of Persons in ₹000)(Premium in ₹ Lakh)

Name of the Channel	Individual Insurance including Family/Floater Policies			Group Business (including Government Sponsored Insurance Schemes & RSBY)			Total (Individual + Group)		
	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of policies Issued	No. of Persons Covered	Gross Premium
Brokers	408341	1411	46015	32222	24571	551503	440563	25982	597518
Corporate Agent - Banks	1433492	2972	110746	190837	5877	58572	1624329	8850	169318
Corporate Agent - Other than Banks	336755	772	47103	46692	649	13534	383447	1421	60637
Direct Sale - Online	215863	485	20781	7005	260	24047	222868	744	44828
Direct Sale - Other than Online	1089639	2772	85899	12736	225853	602345	1102375	228625	688244
Individual Agents	7874217	20269	722446	141503	7607	90474	8015720	27876	812920
Micro-insurance Agents	1913	8	18	176	2	24	2089	10	41
Web- aggregators	23838	56	2363	7	0.45	13	23845	57	2375
Others	578	2	1527	117	65395	67345	695	65397	68872
Total of all channels	11384636	28748	1036897	431295	330214	1407857	11815931	358962	2444754

SHARE OF DIFFERENT CHANNELS IN HEALTH INSURANCE BUSINESS (2015-16)

Name of the Channel	Individual Insurance including Family/Floater Policies			Group Business (including Government Sponsored Insurance Schemes & RSBY)			Total (Individual + Group)		
	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of policies Issued	No. of Persons Covered	Gross Premium
Brokers	4%	5%	4%	7%	7%	39%	4%	7%	24%
Corporate Agent - Banks	13%	10%	11%	44%	44%	4%	14%	2%	7%
Corporate Agent - Other than Banks	3%	3%	5%	11%	11%	1%	3%	0%	2%
Direct Sale - Online	2%	2%	2%	2%	2%	2%	2%	0%	2%
Direct Sale - Other than Online	10%	10%	8%	3%	3%	43%	9%	64%	28%
Individual Agents	69%	71%	70%	33%	33%	6%	68%	8%	33%
Micro-insurance Agents	0%	0%	0%	0%	0%	0%	0%	0%	0%
Web- aggregators	0%	0%	0%	0%	0%	0%	0%	0%	0%
Others	0%	0%	0%	0%	0%	5%	0%	18%	3%
Total of all channels	100%	100%	100%	100%	100%	100%	100%	100%	100%

TABLE 82: CHANNEL WISE PERFORMANCE OF HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/ OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS (2016-17) (Contd... 82)

(No. of policies in Actuals) (No. of Persons in ₹000)(Premium in ₹ Lakh)

Name of the Channel	Individual Insurance including Family /floater policies					Group Business (Including government sponsored Insurance schemes and RSBY)					Total (Individual + Group)				
	(A)					(B)					(C) = (A) + (B)				
	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of claims paid	Amount of Claims Paid
Brokers	471399	1148	50385	73014	28548	38398	44664	793618	2521773	928341	509797	45812	844003	2594787	956889
Corporate Agent - Banks	1676892	3544	135070	162491	59394	218548	5473	90249	124112	44260	1895440	9018	225319	286603	103655
Corporate Agent - Other than Banks	371263	752	47434	25030	9983	57477	965	21713	40444	14977	428740	1717	69147	65474	24960
Direct Sale - Online	292593	679	29376	34261	10387	8757	368	8047	17980	8156	301350	1048	37423	52241	18543
Direct Sale - Other than Online	1190661	2442	109944	140093	52907	14036	349630	773084	5920419	881948	1204697	352071	883028	6060512	934855
Individual Agents	8632386	23291	881025	1727030	628723	113414	4340	93884	249503	86312	8745800	27631	974908	1975533	715036
Micro-insurance Agents	470	1	2	83	5	138	38	86	209	21	608	39	89	292	26
Web- aggregators	50409	112	5048	3579	615	66	7	144	47	14	50475	118	5192	3626	629
Insurance Marketing Firms	520	1.4	62.6	6.0	2.2	1.0	0.1	0.7	4.0	0.7	521.0	1.5	63.3	10.0	2.9
Total of all channels	12686593	31971	1258347	2165567	790567	450635	405484	1780925	8873491	1964031	13137428	437455	3039172	11039078	2754598

Note: Number of policies sold and amount of premium collected through channels such as Point of Sales and Common Service Centers are nil

SHARE OF DIFFERENT CHANNELS IN HEALTH INSURANCE BUSINESS (2016-17)

Name of the Channel	Individual Insurance including Family /floater policies					Group Business (Including government sponsored Insurance schemes and RSBY)					Total (Individual + Group)				
	(A)					(B)					(C) = (A) + (B)				
	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of claims paid	Amount of Claims Paid
Brokers	4%	4%	4%	3%	4%	9%	11%	45%	28%	47%	4%	10%	28%	24%	35%
Corporate Agent - Banks	13%	11%	11%	8%	8%	48%	1%	5%	1%	2%	14%	2%	7%	3%	4%
Corporate Agent - Other than Banks	3%	2%	4%	1%	1%	13%	0%	1%	0%	1%	3%	0%	2%	1%	1%
Direct Sale - Online	2%	2%	2%	2%	1%	2%	0%	0%	0%	0%	2%	0%	1%	0%	1%
Direct Sale - Other than Online	9%	8%	9%	6%	7%	3%	86%	43%	67%	45%	9%	80%	29%	55%	34%
Individual Agents	68%	73%	70%	80%	80%	25%	1%	5%	3%	4%	67%	6%	32%	18%	26%
Micro-insurance Agents	0.004%	0.004%	0.000%	0.004%	0.001%	0.031%	0.009%	0.005%	0.002%	0.001%	0.005%	0.009%	0.003%	0.003%	0.001%
Web- aggregators	0.397%	0.350%	0.401%	0.165%	0.078%	0.015%	0.002%	0.008%	0.001%	0.001%	0.384%	0.027%	0.171%	0.033%	0.023%
Insurance Marketing Firms	0.004%	0.005%	0.005%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.004%	0.000%	0.002%	0.000%	0.000%
Total of all channels	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

TABLE 82: CHANNEL WISE PERFORMANCE OF HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/ OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS (2017-18) (Contd... 82)

(No. of policies and No. of claims in actuals)(No. of persons in ₹000)(Premium and Amount of claims in ₹ Lakh)

Name of the Channel	Government Business (Including RSBY & Other Government Sponsored Schemes)				Group Business (Excluding Government Business)					
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&
Brokers		-0.26	-3			44581	39317	873670	3421281	888244
Corporate Agent - Banks		2.45				318330	9920	140776	169215	64800
Corporate Agent - Other than Banks						125993	2213	43478	36657	14882
Direct Sale - Online		0.26	2147			10884	387	9565	2402	1551
Direct Sale - Other than Online		294610	275046	3721756	277476	27913	27851	613298	2910256	675275
Individual Agents	102			1961	197	117647	9120	93045	253973	95635
Micro-insurance Agents						276	547	568	1168	126
Web-aggregators						188	20	498	645	261
Insurance Marketing Firms						15	6	136	49	20
Point of Sales						3	0.44	11		
Common Service Centers										
Others	161	64650	120930	1774206	109950	18	65	576	3980	227
Total of all channels	263	359263	398120	5497923	387623	645048	89447	1775620	6799626	1741221

Note: && - For the policies procured through the respective channels.

SHARE OF DIFFERENT CHANNELS IN HEALTH INSURANCE BUSINESS (2017-18)

Name of the Channel	Government Business (Including RSBY & Other Government Sponsored Schemes)				Group Business (Excluding Government Business)					
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&
Brokers		0%	0%			7%	44%	49%	50%	51%
Corporate Agent - Banks		0%				49%	11%	8%	2%	4%
Corporate Agent - Other than Banks						20%	2%	2%	1%	1%
Direct Sale - Online		0%	1%			2%	0%	1%	0.0%	0.1%
Direct Sale - Other than Online		82%	69%	68%	72%	4%	31%	35%	43%	39%
Individual Agents	39%			0.04%	0.05%	18%	10%	5%	4%	6%
Micro-insurance Agents						0.04%	0.61%	0.03%	0.02%	0.01%
Web-aggregators						0.03%	0.02%	0.03%	0.01%	0.01%
Insurance Marketing Firms						0.00%	0.01%	0.01%	0.00%	0.00%
Point of Sales						0.00%	0.00%	0.00%		
Common Service Centers										
Others	61%	18%	30%	32%	28%	0.00%	0.07%	0.03%	0.06%	0.01%
Total of all channels	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

TABLE 82: CHANNEL WISE PERFORMANCE OF HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/ OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS (2017-18) (Contd... 82)

(No. of policies and No. of claims in actuals)(No. of persons in ₹000)(Premium and Amount of claims in ₹ Lakh)

Name of the Channel	Individual Business						Grand Total								
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&
Brokers	472799	1125	58519	92053	35402	517380	40442	932185	3513334	923646	517380	40442	932185	3513334	923646
Corporate Agent - Banks	2219115	3852	166210	180245	69938	2537445	13775	306986	349460	134738	2537445	13775	306986	349460	134738
Corporate Agent - Other than Banks	400191	556	61272	33608	18415	526184	2769	104750	70265	33297	526184	2769	104750	70265	33297
Direct Sale - Online	323217	738	35899	45477	15083	334101	1125	47611	47879	16634	334101	1125	47611	47879	16634
Direct Sale - Other than Online	1814263	4042	171210	298662	115763	1842278	326502	1059553	6930674	1068515	1842278	326502	1059553	6930674	1068515
Individual Agents	8698624	22612	1018713	1584303	638293	8816271	31731	1111758	1840237	734325	8816271	31731	1111758	1840237	734325
Micro-insurance Agents	39	2	7	83	7	315	549	575	1251	133	315	549	575	1251	133
Web-aggregators	151603	343	16892	11797	2533	151791	363	17390	12442	2794	151791	363	17390	12442	2794
Insurance Marketing Firms	2243	5	316	160	76	2258	11	451	209	96	2258	11	451	209	96
Point of Sales	1532	3	85	8	2	1535	3	96	8	2	1535	3	96	8	2
Common Service Centers	17	0.04	1			17	0.04	0.66			17	0.04	0.66		
Others	2	0.004	0.36	792	49	181	64716	121507	1778978	110226	181	64716	121507	1778978	110226
Total of all channels	14083645	33277	1529123	2247188	895560	14729756	481987	3702864	14544737	3024404	14729756	481987	3702864	14544737	3024404

Note: && - For the policies procured through the respective channels.

SHARE OF DIFFERENT CHANNELS IN HEALTH INSURANCE BUSINESS (2017-18)

Name of the Channel	Individual Business						Grand Total								
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&
Brokers	3%	3%	4%	4%	4%	4%	8%	25%	24%	31%	4%	8%	25%	24%	31%
Corporate Agent - Banks	16%	12%	11%	8%	8%	17%	3%	8%	2%	4%	17%	3%	8%	2%	4%
Corporate Agent - Other than Banks	3%	2%	4%	1%	2%	4%	1%	3%	0.5%	1%	4%	1%	3%	0.5%	1%
Direct Sale - Online	2%	2%	2%	2%	2%	2%	0.2%	1%	0.3%	1%	2%	0.2%	1%	0.3%	1%
Direct Sale - Other than Online	13%	12%	11%	13%	13%	13%	68%	29%	48%	35%	13%	68%	29%	48%	35%
Individual Agents	62%	68%	67%	71%	71%	60%	7%	30%	13%	24%	60%	7%	30%	13%	24%
Micro-insurance Agents	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.02%	0.01%	0.00%	0.00%	0.11%	0.02%	0.01%	0.00%
Web-aggregators	1.08%	1.03%	1.10%	0.52%	0.28%	1.03%	0.08%	0.47%	0.09%	0.09%	1.03%	0.08%	0.47%	0.09%	0.09%
Insurance Marketing Firms	0.02%	0.02%	0.02%	0.01%	0.01%	0.02%	0.00%	0.01%	0.00%	0.00%	0.02%	0.00%	0.01%	0.00%	0.00%
Point of Sales	0.01%	0.01%	0.01%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%
Common Service Centers	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Others	0.00%	0.00%	0.00%	0.04%	0.01%	0.00%	13%	3%	12%	4%	0.00%	13%	3%	12%	4%
Total of all channels	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

TABLE 82: CHANNEL WISE PERFORMANCE OF HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/ OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS (2018-19) (Contd... 82)

(No. of policies and No. of claims in actuals)(No. of persons in '000)(Premium and Amount of claims in ₹ Lakh)

Name of the Channel	Government Business (Including RSBY & Other Government Sponsored Schemes)					Group Business (Excluding Government Business)				
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&
Brokers	0	0	0	0	0	58349	31308	928426	3472272	1042241
Corporate Agent - Banks	0	0	0	0	0	416301	9047	217065	256069	97274
Corporate Agent - Other than Banks	0	0	0	0	0	257664	4364	85029	38377	13531
Direct Sale - Online	6	3849	454	0	0	13176	70	3076	19527	8060
Direct Sale - Other than Online	249	353268	566756	5176409	413563	277162	21751	821881	4035394	765260
Individual Agents	0	0	0	32841	1593	60416	4950	109664	224927	80808
Micro-insurance Agents	0	0	0	0	0	6319	1316	1496	2902	552
Web-aggregators	0	0	0	0	0	504	34	739	1533	589
Insurance Marketing Firms	0	0	0	0	0	18	3	102	59	23
Point of Sales	0	0	0	0	0	97	10	123	14	6
Common Service Centers	0	0	0	0	0	0	0	0	0	0
Others (please specify the name)	0	0	0	0	0	0	0	0	0	0
Total of all channels	255	357117	567210	5209250	415156	1090006	72854	2167601	8051074	2008345

Note: && - For the policies procured through the respective channels.

SHARE OF DIFFERENT CHANNELS IN HEALTH INSURANCE BUSINESS (2018-19)

Name of the Channel	Government Business (Including RSBY & Other Government Sponsored Schemes)					Group Business (Excluding Government Business)				
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&
Brokers	0%	0%	0%	0%	0%	5%	43%	43%	43%	52%
Corporate Agent - Banks	0%	0%	0%	0%	0%	38%	12%	10%	3%	5%
Corporate Agent - Other than Banks	0%	0%	0%	0%	0%	24%	6%	4%	0%	1%
Direct Sale - Online	2%	1%	0%	0%	0%	1%	0%	0%	0%	0%
Direct Sale - Other than Online	98%	99%	100%	99%	100%	25%	30%	38%	50%	38%
Individual Agents	0%	0%	0%	1%	0%	6%	7%	5%	3%	4%
Micro-insurance Agents	0%	0%	0%	0%	0%	1%	2%	0%	0%	0%
Web-aggregators	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Insurance Marketing Firms	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Point of Sales	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Common Service Centers	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Others (please specify the name)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Total of all channels	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

TABLE 82: CHANNEL WISE PERFORMANCE OF HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/ OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS (2018-19) (Contd... 82)

(No. of policies and No. of claims in actuals)(No. of persons in ₹000)(Premium and Amount of claims in ₹ Lakh)

Name of the Channel	Individual Business						Grand Total								
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&
Brokers	592111	1638	73828	116021	44930	650460	32946	1002254	3588293	1087172	650460	32946	1002254	3588293	1087172
Corporate Agent - Banks	902358	2211	46357	247873	101505	1318659	11258	263422	503942	198779	1318659	11258	263422	503942	198779
Corporate Agent - Other than Banks	2242691	3508	145856	25372	14191	2500355	7872	230885	63749	27723	2500355	7872	230885	63749	27723
Direct Sale - Online	375458	1246	40205	71690	22813	388640	5165	43735	91217	30873	375458	5165	43735	91217	30873
Direct Sale - Other than Online	4663101	6354	132031	160112	69194	4940512	381373	1520668	9371915	1248017	4663101	381373	1520668	9371915	1248017
Individual Agents	10517585	26440	1282575	2010390	816531	10578001	31390	1392240	2268158	898932	10517585	31390	1392240	2268158	898932
Micro-insurance Agents	85	0	11	33	5	6404	1316	1507	2935	557	85	1316	1507	2935	557
Web-aggregators	266938	599	28662	19535	5176	267442	633	29402	21068	5765	266938	633	29402	21068	5765
Insurance Marketing Firms	4336	10	602	414	199	4354	14	703	473	222	4336	14	703	473	222
Point of Sales	26577	56	2336	796	237	26674	67	2459	810	243	26577	67	2459	810	243
Common Service Centers	65	0	2	0	0	65	0	2	0	0	65	0	2	0	0
Others (please specify the name)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total of all channels	19591305	42064	1752464	2652236	1074782	20681566	472035	4487276	15912560	3498283	19591305	472035	4487276	15912560	3498283

Note: && - For the policies procured through the respective channels.

SHARE OF DIFFERENT CHANNELS IN HEALTH INSURANCE BUSINESS (2018-19)

Name of the Channel	Individual Business						Grand Total								
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&
Brokers	3%	4%	4%	4%	4%	3%	7%	22%	23%	31%	3%	7%	22%	23%	31%
Corporate Agent - Banks	5%	5%	3%	9%	9%	6%	2%	6%	3%	6%	5%	2%	6%	3%	6%
Corporate Agent - Other than Banks	11%	8%	8%	1%	1%	12%	2%	5%	0%	1%	12%	2%	5%	0%	1%
Direct Sale - Online	2%	3%	2%	3%	2%	2%	1%	1%	1%	1%	2%	1%	1%	1%	1%
Direct Sale - Other than Online	24%	15%	8%	6%	6%	24%	8.1%	34%	59%	36%	24%	8.1%	34%	59%	36%
Individual Agents	54%	63%	73%	76%	76%	51%	7%	31%	14%	26%	51%	7%	31%	14%	26%
Micro-insurance Agents	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Web-aggregators	1%	1%	2%	1%	0%	1%	0%	1%	0%	0%	1%	0%	1%	0%	0%
Insurance Marketing Firms	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Point of Sales	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Common Service Centers	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Others (please specify the name)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Total of all channels	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

TABLE 82: CHANNEL WISE PERFORMANCE OF HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/ OVERSEAS) AND PERSONAL ACCIDENT BUSINESS (2019-20) (Contd... 82)

(No. of policies and No. of claims in actuals)/(No. of persons in '000)/(Premium and Amount of claims in ₹ Lakh)

Name of the Channel	Government Business (Including RSBY & Other Government Sponsored Schemes)					Group Business (Excluding Government Business)				
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&
Brokers	0	0	0	0	0	37229	37189	1094899	3185093	1053698
Corporate Agent - Banks	0	0	0	0	0	478111	11482	320018	387580	152752
Corporate Agent - Other than Banks	0	0	0	0	0	73764	7930	105357	33060	13161
Direct Sale - Online	0	0	0	0	0	16124	1766	13596	42267	11923
Direct Sale - Other than Online	243	361971	492062	5627288	495351	135470	26834	841725	3811271	803011
Individual Agents	0	0	0	935	20	18990	5306	206687	494787	212149
Micro-insurance Agents	0	0	0	0	0	492	2953	4008	4698	875
Web- aggregators	0	0	0	0	0	599	54	1494	2479	1114
Insurance Marketing Firms	0	0	0	0	0	20	1	61	48	26
Point of Sales	0	0	0	0	0	27	1	239	171	60
Common Service Centers	0	0	0	0	0	0	0	0	0	0
Others (please specify the name)	0	0	0	0	0	0	0	0	0	0
Total of all channels	243	361971	492062	5628223	495371	760826	93517	2588083	7961454	2248769

Note: && - For the policies procured through the respective channels.

SHARE OF DIFFERENT CHANNELS IN HEALTH INSURANCE BUSINESS (2019-20)

Name of the Channel	Government Business (Including RSBY & Other Government Sponsored Schemes)					Group Business (Excluding Government Business)				
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&
Brokers	0%	0%	0%	0%	0%	5%	40%	42%	40%	47%
Corporate Agent - Banks	0%	0%	0%	0%	0%	63%	12%	12%	5%	7%
Corporate Agent - Other than Banks	0%	0%	0%	0%	0%	10%	8%	4%	0%	1%
Direct Sale - Online	0%	0%	0%	0%	0%	2%	2%	1%	1%	1%
Direct Sale - Other than Online	100%	100%	100%	100%	100%	18%	29%	33%	48%	36%
Individual Agents	0%	0%	0%	0%	0%	2%	6%	8%	6%	9%
Micro-insurance Agents	0%	0%	0%	0%	0%	0%	3%	0%	0%	0%
Web- aggregators	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Insurance Marketing Firms	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Point of Sales	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Common Service Centers	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Others (please specify the name)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Total of all channels	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

TABLE 82: CHANNEL WISE PERFORMANCE OF HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS (2019-20) (Contd... 82)

(No. of policies and No. of claims in actuals)(No. of persons in '000)(Premium and Amount of claims in ₹ Lakh)

Name of the Channel	Individual Business						Grand Total								
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&
Brokers	711710	1612	85822	146210	52008	748939	38801	1180721	3331303	1105706	748939	38801	1180721	3331303	1105706
Corporate Agent - Banks	2407894	6514	160904	162091	75489	2886005	17996	480922	549671	228241	2886005	17996	480922	549671	228241
Corporate Agent - Other than Banks	340101	599	16895	27638	11160	413865	8529	122251	60698	24321	413865	8529	122251	60698	24321
Direct Sale - Online	472865	1115	42368	83940	24363	488989	2881	55964	126207	36286	488989	2881	55964	126207	36286
Direct Sale - Other than Online	1109302	2469	132924	192813	79160	1245015	391274	1466710	9631372	1377521	1245015	391274	1466710	9631372	1377521
Individual Agents	11605507	29759	1500917	2491720	998686	11624497	35065	1707604	2987442	1210855	11624497	35065	1707604	2987442	1210855
Micro-insurance Agents	1	0	0	0	0	493	2953	4008	4698	875	493	2953	4008	4698	875
Web-aggregators	448136	995	48714	63635	12927	448735	1050	50208	66114	14041	448735	1050	50208	66114	14041
Insurance Marketing Firms	6973	16	892	621	220	6993	17	954	669	245	6993	17	954	669	245
Point of Sales	68253	145	6216	12919	4406	68280	146	6454	13090	4466	68280	146	6454	13090	4466
Common Service Centers	805	1	12	2	0	805	1	12	2	0	805	1	12	2	0
Others (please specify the name)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total of all channels	17171547	43225	1995663	3181589	1258419	17932616	498713	5075807	16771266	4002559	17932616	498713	5075807	16771266	4002559

Note: && - For the policies procured through the respective channels.

SHARE OF DIFFERENT CHANNELS IN HEALTH INSURANCE BUSINESS (2019-20)

Name of the Channel	Individual Business						Grand Total								
	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&	No. of policies Issued	No. of persons Covered	Gross Direct Premium	No. of claims paid &&	Amount of Claims Paid &&
Brokers	4%	4%	4%	5%	4%	4%	8%	23%	20%	28%	4%	8%	23%	20%	28%
Corporate Agent - Banks	14%	15%	8%	5%	6%	16%	4%	9%	3%	6%	16%	4%	9%	3%	6%
Corporate Agent - Other than Banks	2%	1%	1%	1%	1%	2%	2%	2%	0%	1%	2%	2%	2%	0%	1%
Direct Sale - Online	3%	3%	2%	3%	2%	3%	1%	1%	1%	1%	3%	1%	1%	1%	1%
Direct Sale - Other than Online	6%	6%	7%	6%	6%	7%	78%	29%	57%	34%	7%	78%	29%	57%	34%
Individual Agents	68%	69%	75%	78%	79%	65%	7%	34%	18%	30%	65%	7%	34%	18%	30%
Micro-insurance Agents	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%	0%
Web-aggregators	3%	2%	2%	2%	1%	3%	0%	1%	0%	0%	3%	0%	1%	0%	0%
Insurance Marketing Firms	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Point of Sales	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Common Service Centers	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Others (please specify the name)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Total of all channels	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

TABLE 83: DETAILS OF CLAIMS DEVELOPMENT & AGING - HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS (2014-15)
(Amount in ₹ Lakh)

Details of Claims Development	For Claims Handled through TPAs						For Claims handled directly					
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims pending at the beginning of the period	214691	25957	141908	37705	162	60	574592	19037	73570	82394	1873	4551
New claims registered during the period	2948225	893386	2743720	905460	1108	195	3093065	253136	940609	372422	19122	32057
Claims settled during the period	2681472	667282	2438734	634613	611	144	3361565	215294	739047	281385	14351	23575
Claims repudiated during the period	187695	76773	305101	108203	476	76	168769	36656	200771	103541	4382	6992
Claims pending at the end of the year	293749	175288	141793	200348	183	35	137323	20223	74361	69891	2262	6040
Penal Interest Paid	0	0	60	0	0	0	0	0	2516	4	0	0
Agging of pending claims*	For Claims Handled through TPAs						For Claims handled directly					
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims pending for less than 1 Month	168192	117192	97610	99896	107	13	100937	15518	44031	47554	734	1625
Claims pending for greater than 1 month and less than 3 months	46626	28951	27825	51958	41	4	23628	3077	19859	10454	391	2038
Claims pending for greater than 3 month and less than 6 months	23346	11428	7462	22912	17	2	861	261	4744	5440	286	938
Claims pending for greater than 6 month and less than 12 months	26170	6224	4530	14343	6	1	1572	283	2762	3407	332	536
Claims pending for greater than 1 year and less than 2 years	18451	10751	2722	7226	5	4	10099	1014	1307	1781	228	398
Claims pending for more than 2 years	10967	742	1644	4014	7	12	226	71	1659	1255	291	506
Total	293749	175289	141794	200349	183	35	137323	20223	74361	69891	2262	6040

* Reckoned from the date of first intimation

TABLE 83: DETAILS OF CLAIMS DEVELOPMENT & AGING - HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS (2014-15)
(Amount in ₹ Lakh)

Ageing of settled claims**	For Claims Handled through TPAs						For Claims handled directly					
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims settled for less than 1 month	2190358	495263	1831059	334443	350	54	2920013	193826	596635	231219	10512	10421
Claims settled for greater than 1 month and less than 3 months	407339	142313	410911	175762	179	39	375939	17735	101294	32540	2508	8193
Claims settled for greater than 3 month and less than 6 months	60796	22712	149255	94191	61	37	63262	2798	32830	11649	953	3621
Claims settled for greater than 6 month and less than 12 months	21095	5884	37537	25505	15	11	2210	883	6519	4572	306	1121
Claims settled for greater than 1 year and less than 2 years	1474	936	7203	3461	3	1	109	41	1096	506	54	201
Claims settled for more than 2 years	410	175	2769	1252	3	1	32	12	673	898	18	18
Total	2681472	667282	2438734	634614	611	144	3361565	215294	739047	281385	14351	23575

** Reckoned from date of receipt of last requirement

Ageing of repudiated claims***	For Claims Handled through TPAs						For Claims handled directly					
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims repudiated for less than 1 month	147062	62941	175867	66818	145	31	122959	32698	123813	41716	2555	3139
Claims repudiated for greater than 1 month and less than 3 months	22333	10038	79005	24249	191	22	20393	1745	58392	24714	1379	2131
Claims repudiated for greater than 3 month and less than 6 months	10533	2672	29909	9989	108	14	24062	1961	14409	14009	169	565
Claims repudiated for greater than 6 month and less than 12 months	7396	1011	13020	4799	23	3	1267	218	2585	14767	76	277
Claims repudiated for greater than 1 year and less than 2 years	301	87	5735	1918	6	3	80	10	1160	5941	43	149
Claims repudiated for more than 2 years	70	24	1565	430	3	2	8	24	412	2393	160	731
Total	187695	76773	305101	108203	476	76	168769	36655	200771	103541	4382	6992

TABLE 83: DETAILS OF CLAIMS DEVELOPMENT & AGING - HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS (2015-16)
(Amount in ₹ Lakh)

Details of Claims Development	For Claims Handled through TPAs						For Claims handled directly					
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims pending at the beginning of the period	226249	61678	134950	81439	197	38	136067	18256	67942	42290	2050	5058
New claims registered during the period	3531858	1046203	3076073	998477	1416	418	1662818	314607	910272	383734	32114	18275
Claims settled during the period	3229598	833360	2621230	774190	915	307	1454499	237721	707372	323698	24559	6615
Claims repudiated during the period	230002	113816	413060	177451	591	122	163951	53381	226321	79947	5389	9861
Claims pending at the end of the year	302147	88995	176733	84113	107	26	180435	25647	44521	43863	4216	6886
Penal Interest Paid	0	0	354	1	0	0	0	0	437	24562	0	0
Ageing of pending claims*	For Claims Handled through TPAs						For Claims handled directly					
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims pending for less than 1 Month	196679	64994	130736	55396	62	10	176463	23583	30489	34728	2341	3018
Claims pending for greater than 1 month and less than 3 months	64258	13634	30406	18218	26	4	2792	1289	9822	4422	333	1413
Claims pending for greater than 3 month and less than 6 months	14889	3494	8497	4610	6	3	743	517	2113	1243	253	947
Claims pending for greater than 6 month and less than 12 months	13434	3691	4524	4083	3	0	360	157	742	1145	572	635
Claims pending for greater than 1 year and less than 2 years	7040	1748	1668	1135	2	1	34	49	473	1121	450	520
Claims pending for more than 2 years	5947	1435	902	672	8	8	43	51	882	1204	267	353
Total	302147	88995	176733	84113	107	26	180435	25647	44521	43863	4216	6886

* Reckoned from the date of first intimation

TABLE 83: DETAILS OF CLAIMS DEVELOPMENT & AGING - HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS (2015-16)
(Amount in ₹ Lakh)

Ageing of settled claims**	For Claims Handled through TPAs						For Claims handled directly					
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims settled for less than 1 month	2705759	662435	2021775	519587	597	125	1414423	230873	596769	262387	23625	5236
Claims settled for greater than 1 month and less than 3 months	435985	149349	404534	177382	201	82	29142	5415	66504	31735	752	1131
Claims settled for greater than 3 month and less than 6 months	67117	16943	139397	49196	57	31	699	883	35206	17116	126	216
Claims settled for greater than 6 month and less than 12 months	14567	3255	46934	16445	38	40	10166	347	5587	6021	35	27
Claims settled for greater than 1 year and less than 2 years	2096	632	6734	10514	15	22	36	191	1867	5529	8	1
Claims settled for more than 2 years	434	746	1856	1066	7	7	33	11	1439	911	12	5
Total	3225958	833360	2621230	774190	915	307	1454499	237721	707372	323698	2455966	1523575

** Reckoned from date of receipt of last requirement

Ageing of repudiated claims***	For Claims Handled through TPAs						For Claims handled directly					
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims repudiated for less than 1 month	172633	72335	231954	74342	303	66	152011	49697	157723	46166	3231	5887
Claims repudiated for greater than 1 month and less than 3 months	34982	14146	118372	43630	162	20	9630	2953	58132	20865	1637	2360
Claims repudiated for greater than 3 month and less than 6 months	13155	4841	39008	18984	90	23	1895	568	6711	3334	218	721
Claims repudiated for greater than 6 month and less than 12 months	7681	1405	16124	14850	30	9	255	132	2278	5073	45	309
Claims repudiated for greater than 1 year and less than 2 years	1208	229	6433	4565	5	3	119	25	1145	2321	16	4
Claims repudiated for more than 2 years	343	20859	1169	21080	1	0	41	6	332	2189	242	579
Total	230002	113816	413060	177451	591	122	163951	53381	226321	79947	5389	9861

*** Reckoned from date of receipt of last requirement.

TABLE 83: DETAILS OF CLAIMS DEVELOPMENT & AGING - HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS (2016-17)

(Amount in ₹ Lakh)

Details of Claims Development	For Claims Handled through TPAs						For Claims handled directly									
	Only Cashless		Only Reimbursement		Both Cashless & Reimbursement		Benefit Based		Only Cashless		Only Reimbursement		Both Cashless & Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims outstanding at the beginning of the FY	279721	85195	160073	63338	24869	37672	314	111	194917	27272	42372	29595	0	262	2283	6080
New claims registered during the FY	3713152	1012830	4757612	1120972	1373618	402868	3585	986	1093030	398523	1783448	428937	53	7207	10324	16501
Claims settled during the FY	3174302	805531	4047549	919857	1183828	351650	2456	588	998098	296433	1626326	368065	52	3800	6459	6447
Claims repudiated during the FY	429919	110870	584104	127800	75938	46694	1259	414	129643	63658	143141	58303	1	3321	2977	7962
Claims outstanding at the end of the FY	388652	111767	286032	82670	138721	40916	184	88	160625	31193	56453	35719	0	348	3171	8204
Penal Interest Paid	0	0	167	0	0	0	1	0	0	0	197	0	0	0	0	0

Ageing of outstanding Claims*	For Claims Handled through TPAs						For Claims handled directly									
	Only Cashless		Only Reimbursement		Both Cashless & Reimbursement		Benefit Based		Only Cashless		Only Reimbursement		Both Cashless & Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
For less than 1 month	284435	90761	202140	64773	105792	26121	124	30	141512	27580	40033	26648	0	268	561	2309
For more than 1 month and less than 3 months	62495	11125	38275	9795	16334	8701	25	25	3139	1591	9507	4684	0	63	430	1755
For more than 3 months and less than 6 months	25774	5784	26971	5233	7601	3392	24	24	654	371	4203	2349	0	11	322	804
For more than 6 months and less than 12 months	11885	2983	16769	1886	6669	1634	1	3	409	214	1622	1062	0	1	603	980
For more than 1 year and less than 2 years	3537	801	1023	367	2325	1068	9	6	8782	926	385	427	0	4	747	1530
For more than 2 years	526	312	854	617	0	0	1	0	6129	511	703	549	0	1	508	825
Total	388652	111767	286032	82670	138721	40916	184	88	160625	31193	56453	35719	0	348	3171	8204

* Reckoned from the date of first intimation

TABLE 83: DETAILS OF CLAIMS DEVELOPMENT & AGING - HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS (2016-17)

(Amount in ₹ Lakh)

Ageing of settled claims**	For Claims Handled through TPAs						For Claims handled directly									
	Only Cashless		Only Reimbursement		Both Cashless & Reimbursement		Benefit Based		Only Cashless		Only Reimbursement		Both Cashless & Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Less than 1 month	2653089	633245	3305776	652609	865144	228346	2452	588	989646	279176	1467483	309779	52	3484	6179	5571
More than 1 month and less than 3 months	376349	134375	557570	173391	208749	75764	4	0	27319	15427	97336	45368	0	289	216	393
More than 3 months and less than 6 months	124899	26981	144730	65533	85037	38500	0	0	731	1137	24909	8486	0	24	52	475
More than 6 months and less than 12 months	18004	8567	35385	16418	22640	2571	0	0	240	530	35722	2971	0	2	11	6
More than 1 year and less than 2 years	1494	2119	3440	8723	2258	6468	0	0	135	141	623	958	0	0	1	2
More than 2 years	467	243	649	3183	0	0	0	0	26	21	252	505	0	0	0	0
Total	3174302	805531	4047549	919857	1183828	351650	2456	588	998098	296433	1626326	368065	52	3600	6459	6447

** Reckoned from date of receipt of last requirement

Ageing of repudiated claims***	For Claims Handled through TPAs						For Claims handled directly									
	Only Cashless		Only Reimbursement		Both Cashless & Reimbursement		Benefit Based		Only Cashless		Only Reimbursement		Both Cashless & Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Less than 1 month	356310	88619	293902	79157	47186	29049	1055	294	115776	57812	95913	43398	1	3208	2469	6049
More than 1 month and less than 3 months	45269	14718	173087	32885	16625	10066	151	54	12299	5231	38505	11321	0	74	325	1056
More than 3 months and less than 6 months	17376	5344	96068	11190	11558	7242	46	51	950	337	6159	2534	0	36	36	397
More than 6 months and less than 12 months	7150	1552	18856	3691	567	336	7	16	582	160	2164	899	0	4	41	225
More than 1 year and less than 2 years	2954	529	1835	632	1	0	0	0	25	12	228	104	0	0	8	11
After more than 2 years	860	108	357	246	1	1	0	0	11	6	172	47	0	0	98	216
Total	429919	110870	584104	127800	75938	46694	1259	414	129643	63558	143141	58303	1	3321	2977	7952

*** Reckoned from date of receipt of last requirement.

TABLE 83: DETAILS OF CLAIMS DEVELOPMENT & AGING - DURING 2017-18 (HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS

(Number in Actuals)(Amount in ₹ Lakh)

Details of Claims Development	For Claims Handled through TPAs											
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total			
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
Claims outstanding at the beginning of the FY	432660	67680	181314	63196	157703	22494	48	771841	153417			
New claims registered during the FY	4747370	1152832	5626008	1030145	1046656	214860	494	11422674	2398330			
Claims paid during the FY	4291202	1009986	4954844	897302	1084558	188368	354	10332583	2096011			
Claims repudiated during the FY	327566	98276	496017	130012	50812	7813	140	875149	236240			
Claims outstanding at the end of the FY	561262	107963	356461	61772	68989	41172	25	986783	210933			
Penal Interest Paid	34	(982)	129	865	0	0	0	0	0	0		

Ageing of outstanding claims*	For Claims Handled through TPAs											
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total			
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
Claims outstanding within 1 month	413268	82722	158587	32213	47452	32782	12	619359	147729			
Claims outstanding between 1-3 months	79444	14207	105662	15209	13379	6680	3	198489	36099			
Claims outstanding between 3-6 months	35969	5257	45635	5777	1923	72	1	83532	11106			
Claims outstanding between 6-12 months	23842	2513	21855	3129	3344	531	0	49044	6173			
Claims outstanding between 1-2 years	7888	2629	22346	3765	2891	1108	0	33125	7502			
claims outstanding beyond 2 years	851	635	2376	1680	0	0	10	3234	2325			
Total	561262	107963	356461	61772	68989	41172	25	986783	210933			

* Reckoned from the date of first intimation

TABLE 83: DETAILS OF CLAIMS DEVELOPMENT & AGING - DURING 2017-18 (HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS

(Number in Actuals)(Amount in ₹ Lakh)

Ageing of paid claims**	For Claims Handled through TPAs									
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims paid within 1 month	2843075	579384	3290336	531694	244951	47656	1160	267	6379522	1159001
Claims paid between 1-3 months	1192882	333247	1321603	281098	827484	132913	598	70	3342567	747327
Claims paid between 3-6 months	189617	68337	267876	63665	10288	4384	159	10	467940	136397
Claims paid between 6-12 months	54624	23240	55146	15467	1530	2546	42	4	111342	41257
Claims paid between 1-2 years	7661	4888	18333	3057	302	867	13	0	26309	8813
claims paid beyond 2 years	3343	890	1550	2321	3	1	7	3	4903	3215
Total	4291202	1009986	4954844	897302	1084558	188368	1979	354	10332583	2096011

** Reckoned from date of receipt of last requirement

Ageing of repudiated claims***	For Claims Handled through TPAs									
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims repudiated within 1 month	200957	63524	152771	45931	12325	2790	306	71	366359	112316
Claims repudiated between 1-3 months	83479	16271	125697	29721	38304	4952	311	51	247791	50996
Claims repudiated between 3-6 months	24007	9165	95968	26073	100	48	84	8	120159	35293
Claims repudiated between 6-12 months	14868	6128	97402	19147	63	13	34	2	112367	25290
Claims repudiated between 1-2 years	3647	2822	21319	7313	20	10	11	3	24997	10148
claims repudiated beyond 2 years	608	366	2860	1825	0	0	8	5	3476	2196
Total	327566	98275	496017	130011	50812	7813	754	140	875149	236239

*** Reckoned from date of receipt of last requirement.

Note: 1. Claims are settled only through Cashless Mode. No part of the claim is settled through Reimbursement mode. 2. Claims are settled only through Reimbursement mode. No part of the claim is settled through Cashless mode. 3. Claims which are paid through both cashless and reimbursement modes.

DETAILS OF CLAIMS DEVELOPMENT & AGING - DURING 2017-18 (HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS

(Number in Actuals)(Amount in ₹ Lakh)

Details of Claims Development	For Claims handled directly										Grand Total (Direct+ TPA)	
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total		Number	Amount
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
Claims outstanding at the beginning of the FY	163514	32771	74235	53477	262	389	3301	8303	241312	94941	1013153	248358
New claims registered during the FY	3234406	602908	1409266	620456	7017	6884	17253	21618	4667943	1251866	16090617	3650196
Claims paid during the FY	2904085	484997	1290718	429973	6537	5268	10812	8156	4212153	928393	14544736	3024404
Claims repudiated during the FY	194611	83848	138978	204224	522	1707	5356	10677	339467	300455	1214616	536695
Claims outstanding at the end of the FY	299224	44443	53806	53749	220	298	4386	11060	357636	109550	1344419	320483
Penal Interest Paid	18	0	1600	132	0	0	0	0	0	0	0	0

Ageing of Outstanding Claims*	For Claims handled directly										Grand Total (Direct+ TPA)	
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total		Number	Amount
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
Claims outstanding within 1 month	271410	38374	40938	39101	166	280	1563	6067	314077	83822	933436	231551
Claims outstanding between 1-3 months	7411	2871	7653	5749	45	16	449	1282	15558	9918	214047	46017
Claims outstanding between 3-6 months	1998	679	2911	3007	7	1	277	599	5193	4286	88725	15391
Claims outstanding between 6-12 months	3507	1397	867	2700	2	1	568	990	4944	5088	53988	11262
Claims outstanding between 1-2 years	37	60	333	416	0	0	898	1216	1268	1691	34393	9193
claims outstanding beyond 2 years	14861	1061	1104	2776	0	0	631	907	16596	4745	19830	7069
Total	299224	44443	53806	53749	220	298	4386	11060	357636	109550	1344419	320483

* Reckoned from the date of first intimation

DETAILS OF CLAIMS DEVELOPMENT & AGING - DURING 2017-18 (HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS

(Number in Actuals)(Amount in ₹ Lakh)

Ageing of paid claims**	For Claims handled directly										Grand Total (Direct+TPA)	
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total		Number	Amount
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
Claims paid within 1 month	2843850	444471	834392	245949	5289	4919	9931	7212	3693463	702551	10072985	1861552
Claims paid between 1-3 months	43885	35225	375206	111544	1153	326	680	607	420924	147701	3763491	895029
Claims paid between 3-6 months	4707	3236	66867	37005	86	21	155	247	71815	40509	539755	176906
Claims paid between 6-12 months	5497	1322	11482	25886	9	3	40	86	17028	27297	128370	68554
Claims paid between 1-2 years	6037	759	1994	9011	0	0	2	2	8033	9772	34342	18586
claims paid beyond 2 years	109	(17)	777	576	0	0	4	2	890	562	5793	3777
Total	2904085	484997	1290718	429973	6537	5268	10812	8156	4212153	928393	14544736	3024404

** Reckoned from date of receipt of last requirement

Ageing of Repudiated Claims***	For Claims handled directly										Grand Total (Direct+TPA)	
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total		Number	Amount
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
Claims repudiated within 1 month	160885	67116	86919	38597	230	1657	4305	9292	252339	116662	618698	228979
Claims repudiated between 1-3 months	30589	15153	33862	47103	67	30	438	766	64956	63051	312747	114047
Claims repudiated between 3-6 months	1959	800	9220	44933	215	20	398	262	11792	46015	131951	81308
Claims repudiated between 6-12 months	240	225	5626	69102	10	1	80	177	5956	69505	118323	94796
Claims repudiated between 1-2 years	908	345	2451	1597	0	0	45	113	3404	2054	28401	12202
claims repudiated beyond 2 years	30	209	900	2892	0	0	90	66	1020	3167	4496	5363
Total	194611	83848	138978	204224	522	1707	5356	10677	339467	300455	1214616	536694

*** Reckoned from date of receipt of last requirement.

Note: 1. Claims are settled only through Cashless Mode. No part of the claim is settled through reimbursement. 2. Claims are settled only through Reimbursement mode. No part of the claim is settled through Cashless mode. 3. Claims which are paid through both cashless and reimbursement modes.

TABLE 83: DETAILS OF CLAIMS DEVELOPMENT & AGING - DURING 2018-19 (HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS

(Number in Actuals)(Amount in ₹ Lakh)

Details of Claims Development	For Claims Handled through TPAs											
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total			
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
Claims outstanding at the beginning of the FY	548674	95641	324648	59800	68989	41172	24	10	942335	198623		
New claims registered during the FY	7317698	1539911	4701451	904377	767439	296775	1149	396	12787736	2741459		
Claims paid during the FY	6336363	1305049	4356366	847897	696294	265149	714	220	11389737	2418315		
Claims repudiated during the FY	784033	222268	468139	107831	75057	47403	435	166	1327664	377667		
Claims outstanding at the end of the FY	745976	127840	201594	63100	65077	25396	24	20	1012670	216356		
Penal Interest Paid	0	0	0	0	0	0	0	0	0	0		
Ageing of outstanding claims *	For Claims Handled through TPAs											
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total			
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
Claims outstanding within 1 month	629167	94201	116728	31243	18380	8104	24	8	764299	133555		
Claims outstanding between 1-3 months	67288	22623	46585	16030	30012	10085	0	0	143885	48737		
Claims outstanding between 3-6 months	18188	4966	16278	4016	14361	5930	0	0	48827	14913		
Claims outstanding between 6-12 months	8463	3395	7441	2564	793	885	0	0	16697	6844		
Claims outstanding between 1-2 years	19987	2892	7357	1866	1524	387	0	0	28868	5145		
claims outstanding beyond 2 years	2782	1574	7295	2388	7	6	0	0	10084	3968		
Total	745875	129650	201684	58107	65077	25397	24	8	1012660	213161		

* Reckoned from the date of first intimation

TABLE 83: DETAILS OF CLAIMS DEVELOPMENT & AGING - DURING 2018-19 (HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS

(Number in Actuals)/(Amount in ₹ Lakh)

Ageing of paid claims**	For Claims Handled through TPAs											
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total			
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
Claims paid within 1 month	5125194	834493	2722889	476183	590756	223985	689	211	8439528	1534871		
Claims paid between 1-3 months	878217	335022	1259765	271204	71563	28570	25	10	2209570	634806		
Claims paid between 3-6 months	268520	103356	328018	87261	25307	9345	0	0	621845	199962		
Claims paid between 6-12 months	53732	34647	36039	11767	5858	2244	0	0	95629	48658		
Claims paid between 1-2 years	8341	-2585	7642	1163	2808	1002	0	0	18791	-420		
claims paid beyond 2 years	2359	115	2013	319	2	3	0	0	4374	438		
Total	6336363	1305049	4356366	847897	696294	265149	714	220	11389737	2418315		

** Reckoned from date of receipt of last requirement

Ageing of repudiated claims***	For Claims Handled through TPAs											
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total			
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
Claims repudiated within 1 month	705669	178145	188318	57221	38985	23784	324	111	933296	259261		
Claims repudiated between 1-3 months	48038	18427	151569	28355	18840	12474	78	32	218525	59288		
Claims repudiated between 3-6 months	18958	12915	82564	12947	12558	8270	18	13	114098	34146		
Claims repudiated between 6-12 months	8066	9996	25372	5406	4674	2875	15	10	38127	18286		
Claims repudiated between 1-2 years	1730	1018	15613	1875	0	0	0	0	17343	2893		
claims repudiated beyond 2 years	1572	1767	4703	2027	0	0	0	0	6275	3794		
Total	784033	222267	468139	107831	75057	47403	435	166	1327664	377667		

** Reckoned from date of receipt of last requirement

DETAILS OF CLAIMS DEVELOPMENT & AGING - DURING 2018-19 (HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS

(Number in Actuals)(Amount in ₹ Lakh)

Details of Claims Development	For Claims handled directly										Grand Total (Direct+TPA)	
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total		Number	Amount
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
Claims outstanding at the beginning of the FY	299535	44628	83134	62458	220	298	4593	11157	387482	118542	1329817	315165
New claims registered during the FY	2610194	795301	2514213	713798	17159	26230	36911	28114	5178477	1563443	17966213	4304902
Claims paid during the FY	2190475	562437	2288164	477941	15413	22731	28771	16859	4522823	1079968	15912560	3498282
Claims repudiated during the FY	343382	112544	187128	82391	1611	805	6446	9960	538567	205701	1866231	583368
Claims outstanding at the end of the FY	375870	164948	122055	67412	355	2992	6287	12452	504567	247804	1517237	464160
Penal Interest Paid	0	0	0	0	0	0	0	0	0	0	0	0
Ageing of outstanding claims *	For Claims handled directly										Grand Total (Direct+TPA)	
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total		Number	Amount
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
Claims outstanding within 1 month	287598	46701	53382	40977	241	2926	302197	6890	643418	97494	1407717	231049
Claims outstanding between 1-3 months	28694	5253	20690	14174	99	56	750	1373	50233	20855	194118	69592
Claims outstanding between 3-6 months	28800	2728	21296	11785	12	3	401	701	50509	15217	99336	30130
Claims outstanding between 6-12 months	15574	1261	8848	3409	1	7	897	971	25320	5647	42017	12490
Claims outstanding between 1-2 years	389	229	14070	4353	2	1	1998	2885	16459	7469	45327	12614
claims outstanding beyond 2 years	14802	1049	3779	1700	0	0	43	66	18624	2815	28708	6783
Total	375857	57221	122065	76398	355	2992	306286	12885	804563	149497	1817223	362658

* Reckoned from the date of first intimation

DETAILS OF CLAIMS DEVELOPMENT & AGING - DURING 2018-19 (HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS

(Number in Actuals)(Amount in ₹ Lakh)

Ageing of paid claims**	For Claims handled directly										Grand Total (Direct+TPA)	
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total		Number	Amount
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
Claims paid within 1 month	2136250	518030	2032750	336404	14457	22226	25975	13986	4209432	890647	12648960	2425518
Claims paid between 1-3 months	37408	35593	164122	91538	904	484	2395	2080	204829	129694	2414399	764500
Claims paid between 3-6 months	10449	4437	78036	18547	46	17	265	548	88796	23549	710641	223511
Claims paid between 6-12 months	5233	1758	12258	30108	5	4	96	164	17592	32034	113221	80692
Claims paid between 1-2 years	971	1014	763	689	0	0	20	67	1754	1770	20545	1350
claims paid beyond 2 years	164	1606	235	654	1	0	20	13	420	2273	4794	2711
Total	2190475	562437	2288164	477941	15413	22731	28771	16859	4522823	1079967	15912560	3498282

** Reckoned from date of receipt of last requirement

Ageing of repudiated claims***	For Claims handled directly										Grand Total (Direct+TPA)	
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total		Number	Amount
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
Claims repudiated within 1 month	294091	89417	111444	70553	1104	753	4523	6705	411162	167427	1344458	426688
Claims repudiated between 1-3 months	33646	15018	42031	16392	150	13	1513	2082	77340	33506	2958665	92794
Claims repudiated between 3-6 months	8599	4306	17131	6541	350	38	206	890	26286	11775	140384	45920
Claims repudiated between 6-12 months	4839	2163	5154	3721	7	1	102	117	10102	6002	48229	24288
Claims repudiated between 1-2 years	2057	1574	8927	-16777	0	0	37	81	11021	-15121	28364	-12229
claims repudiated beyond 2 years	150	66	2441	1961	0	0	65	84	2656	2112	8931	5906
Total	343382	112544	187128	82392	1611	805	6446	9960	538567	205701	1866231	583368

** Reckoned from date of receipt of last requirement

TABLE 83: DETAILS OF CLAIMS DEVELOPMENT & AGING - DURING 2019-20 (HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS

(Number in Actuals)(Amount in ₹ Lakh)

Details of Claims Development	For Claims Handled through TPAs									
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims outstanding at the beginning of the FY	748236	129668	201624	58089	65077	25397	24	8	1014961	213161
New claims registered during the FY	6545732	1616723	5601820	1147850	646678	291769	1262	393	12795492	3056734
Claims paid during the FY	6159225	1495260	4992482	975340	625030	275323	626	158	11777363	2746081
Claims repudiated during the FY	380484	157030	565436	130147	30066	12562	634	235	976620	299973
Claims outstanding at the end of the FY	754101	143843	245686	90718	56659	29281	26	6	1056472	263849
Penal Interest Paid	50	9837	1408	172671	0	0	7	0	0	0

Ageing of Paid claims*	For Claims Handled through TPAs									
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims Paid within 1 month	4227981	878901	3848981	631636	94114	41738	599	150	8171675	1552425
Claims Paid between 1-3 months	1628094	519904	872882	271164	301636	127007	27	8	2802639	918083
Claims Paid between 3-6 months	218357	66572	205740	55723	160766	90997	0	0	584863	213291
Claims Paid between 6-12 months	73317	23605	47449	11752	56754	10389	0	0	177520	45746
Claims Paid between 1-2 years	10687	5533	16431	4651	11459	3894	0	0	38577	14077
claims Paid beyond 2 years	789	746	999	414	301	1298	0	0	2089	2458
Total	6159225	1495260	4992482	975340	625030	275323	626	158	11777363	2746081

* Reckoned from the date of first intimation

TABLE 83: DETAILS OF CLAIMS DEVELOPMENT & AGING - DURING 2019-20 (HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS

(Number in Actuals)(Amount in ₹ Lakh)

Ageing of repudiated claims**	For Claims Handled through TPAs									
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims repudiated within 1 month	231426	95444	185821	63050	12398	4123	567	209	430212	162826
Claims repudiated between 1-3 months	77938	29239	162372	35128	10791	4039	65	25	251166	68430
Claims repudiated between 3-6 months	38500	20836	119911	22705	5122	2967	2	1	163535	46509
Claims repudiated between 6-12 months	22477	7325	87177	6579	1532	1030	0	0	111186	14934
Claims repudiated between 1-2 years	9268	3728	6084	1858	220	402	0	0	15572	5989
claims repudiated beyond 2 years	875	452	4071	827	3	1	0	0	4949	1281
Total	380484	157025	565436	130147	30066	12562	634	235	976620	299968

Ageing of outstanding claims***	For Claims Handled through TPAs									
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims outstanding within 1 month	593923	97985	124612	50335	31025	15402	20	3	749580	163724
Claims outstanding between 1-3 months	115759	28841	62170	22397	12460	7596	6	3	190395	58838
Claims outstanding between 3-6 months	20578	7998	27967	8892	10425	5325	0	0	58970	22215
Claims outstanding between 6-12 months	13567	4858	16669	4000	1640	526	0	0	31876	9384
Claims outstanding between 1-2 years	7763	2511	7331	2629	526	149	0	0	15620	5289
claims outstanding beyond 2 years	2511	1650	6937	2464	583	284	0	0	10031	4399
Total	754101	143843	245686	90718	56659	29281	26	6	1056472	263848

** Reckoned from date of receipt of last requirement

*** Reckoned from date of receipt of last requirement.

TABLE 83: DETAILS OF CLAIMS DEVELOPMENT & AGING - DURING 2019-20 (HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS

(Number in Actuals)(Amount in ₹ Lakh)

Details of Claims Development	For Claims handled directly										Grand Total (Direct+TPA)	
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total		Number	Amount
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
Claims outstanding at the beginning of the FY	375774	57513	121952	76414	355	2992	6307	13001	504388	149920	1519349	363081
New claims registered during the FY	3577035	917021	1919336	538831	24673	23619	58015	42114	5579059	1521584	18374551	4578318
Claims paid during the FY	3165062	754896	1762460	456090	21333	22468	45048	23024	4993903	1256478	16771266	4002559
Claims repudiated during the FY	304956	123754	220852	108352	2822	850	11662	14058	540292	247014	1516912	546987
Claims outstanding at the end of the FY	482789	90177	57978	47291	873	3293	7612	17569	549252	158331	1605724	422179
Penal Interest Paid	0	0	3001	14	4	0	7	0	0	0	0	0

Ageing of Paid claims*	For Claims handled directly										Grand Total (Direct+TPA)	
	Only Cashless(1)		Only Reimbursement(2)		Both Cashless and Reimbursement(3)		Benefit Based		Total		Number	Amount
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
Claims Paid within 1 month	3132044	725510	1671041	369151	20236	21062	43668	19592	4866989	1135314	13038664	2887739
Claims Paid between 1-3 months	20724	21199	65335	52695	890	973	940	1546	87889	76413	2890528	994496
Claims Paid between 3-6 months	9975	6731	19956	23285	157	348	291	1232	30379	31596	615242	244887
Claims Paid between 6-12 months	2126	1028	4516	8340	39	85	117	541	6798	9995	184318	55741
Claims Paid between 1-2 years	158	195	1418	2465	9	1	24	62	1609	2723	40186	16800
claims Paid beyond 2 years	35	233	194	153	2	0	8	52	239	437	2328	2895
Total	3165062	754896	1762460	456089	21333	22468	45048	23024	4993903	1256477	16771266	4002558

* Reckoned from the date of first intimation

TABLE 83: DETAILS OF CLAIMS DEVELOPMENT & AGING - DURING 2019-20 (HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS

(Number in Actuals)(Amount in ₹ Lakh)

Ageing of repudiated claims**	For Claims handled directly												Grand Total (Direct+TPA)			
	Only Cashless(1)			Only Reimbursement(2)			Both Cashless and Reimbursement(3)			Benefit Based			Total		Number	Amount
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
															Number	Amount
Claims repudiated within 1 month	256459	97669	136618	72594	1190	113	8721	7664	402988	178040	833200	340865				
Claims repudiated between 1-3 months	28287	16248	49417	24136	1343	372	1898	4101	80945	44857	332111	113288				
Claims repudiated between 3-6 months	8253	4423	7941	5591	283	363	392	1241	16869	11618	180404	58127				
Claims repudiated between 6-12 months	9486	4389	2152	1177	5	1	250	610	11893	6177	123079	21110				
Claims repudiated between 1-2 years	2152	876	23757	4349	1	0	160	306	26070	5532	41642	11520				
claims repudiated beyond 2 years	319	148	967	504	0	0	241	138	1527	790	6476	2071				
Total	304956	123754	220852	108352	2822	850	11662	14058	540292	247014	1516912	546982				

** Reckoned from date of receipt of last requirement

Ageing of outstanding claims***	For Claims handled directly												Grand Total (Direct+TPA)			
	Only Cashless(1)			Only Reimbursement(2)			Both Cashless and Reimbursement(3)			Benefit Based			Total		Number	Amount
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
															Number	Amount
Claims outstanding within 1 month	451368	78287	30262	27808	539	2886	2459	8249	484628	117229	1234208	280953				
Claims outstanding between 1-3 months	9951	8159	11134	7262	249	178	903	2714	22237	18313	212632	77150				
Claims outstanding between 3-6 months	2669	1670	2858	2449	62	116	614	1370	6203	5605	65173	27820				
Claims outstanding between 6-12 months	3706	1201	1645	3921	17	36	979	1329	6347	6487	38223	15871				
Claims outstanding between 1-2 years	279	145	7661	3053	4	77	1565	2100	9509	5374	25129	10663				
claims outstanding beyond 2 years	14816	714	4418	2800	2	1	1092	1808	20328	5323	30359	9722				
Total	482789	90177	57978	47291	873	3293	7612	17569	549252	158331	1605724	422179				

*** Reckoned from date of receipt of last requirement.

TABLE 84:
STAND-ALONE HEALTH INSURERS: POLICYHOLDERS ACCOUNT (2015-16 to 2019-20)

(in ₹Crore)

Particulars	Aditya Birla				HDFC Ergo Health**				
	2016-17	2017-18	2018-19	2019-20	2015-16	2016-17	2017-18	2018-19	2019-20
Premiums earned (Net)	13.48	151.98	348.23	585.41	774.90	1101.31	1264.34	1672.90	1908.34
Profit/ Loss on sale/redemption of Investments	4.84	0.81	1.72	2.37	4.52	11.29	3.88	6.65	24.52
Interest, Dividend & Rent – Gross	1.10	9.31	17.41	33.24	38.11	53.59	66.55	78.47	101.19
Other Income (Net of Other Expenses)	-	0.01	(0.60)	(0.85)	1.84	2.40	2.93	4.32	120.53
TOTAL (A)	19.42	162.11	366.76	620.16	819.37	1168.59	1337.71	1762.34	2154.57
Claims Incurred (Net)	14.92	135.35	204.11	287.33	500.65	605.59	789.88	1047.09	1406.23
Commission	3.25	18.92	47.45	51.50	50.19	94.89	111.39	136.98	130.53
Operating Expenses related to Insurance Business	85.19	206.94	371.53	529.58	285.81	280.79	371.47	465.70	619.07
Premium Deficiency	3.78	(3.78)	-	-	-	-	-	-	-
TOTAL (B)	107.15	357.42	623.10	868.41	836.64	981.28	1272.73	1649.77	2155.83
Operating Profit/(Loss) C = (A - B)	(87.73)	(195.30)	(256.34)	(248.25)	(17.27)	187.31	64.97	112.57	(1.27)
Transfer to Shareholders' Account	(87.73)	(195.30)	(256.34)	(248.25)	(17.27)	187.31	64.97	112.57	(1.27)

Note:

1. Figures in brackets indicates negative values
2. Re-classification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. ** Erstwhile Apollo Munich Health Insurance Ltd.
4. # Up to November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDAI/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

TABLE 84:
STAND-ALONE HEALTH INSURERS: POLICYHOLDERS ACCOUNT (2015-16 to 2019-20)

(in ₹Crore)

Particulars	ManipalCigna				Max Bupa					
	2015-16	2016-17	2017-18	2018-19	2019-20	2015-16	2016-17	2017-18	2018-19	2019-20
Premiums earned (Net)	70.96	181.77	266.14	392.52	503.44	393.11	544.28	575.85	659.48	841.07
Profit/ Loss on sale/redemption of Investments	0.40	0.55	0.88	1.16	8.60	2.48	4.63	1.99	2.23	2.81
Interest, Dividend & Rent – Gross	4.68	12.25	14.30	23.68	24.72	22.99	29.06	27.96	27.09	36.25
Other Income (Net of Other Expenses)	-	-	-	-	148.32	-	-	-	140.90	149.43
TOTAL (A)	76.04	194.57	281.31	417.36	685.08	418.59	577.98	605.80	829.69	1029.56
Claims Incurred (Net)	55.81	87.50	123.20	243.14	310.32	234.02	282.81	289.02	355.64	450.07
Commission	12.00	24.59	37.60	49.62	63.03	44.80	58.97	22.67	30.85	42.88
Operating Expenses related to Insurance Business	179.63	222.37	228.25	293.66	288.11	221.23	151.12	183.94	357.47	419.46
Premium Deficiency	2.81	(2.81)	-	-	-	-	-	-	-	-
TOTAL (B)	250.24	331.66	389.05	586.42	661.46	500.05	492.90	495.64	743.97	912.40
Operating Profit/(Loss) C = (A - B)	(174.21)	(137.09)	(107.74)	(169.05)	23.63	(81.47)	85.07	110.17	85.73	117.16
Transfer to Shareholders' Account	(174.21)	(137.09)	(107.74)	(169.05)	23.63	(81.47)	85.07	110.17	85.73	117.16

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. ** Erstwhile Apollo Munich Health Insurance Ltd.
4. # Up to November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/1/2019 dated November 06, 2019.

TABLE 84:
STAND-ALONE HEALTH INSURERS: POLICYHOLDERS ACCOUNT (2015-16 to 2019-20)

(in ₹Crore)

Particulars	Reliance Health#		Religare Health				
	2018-19	2019-20	2015-16	2016-17	2017-18	2018-19	2019-20
Premiums earned (Net)	1.36	3.41	287.73	484.00	679.67	1091.20	1508.45
Profit/ Loss on sale/redemption of Investments	0.01	1.30	1.58	2.99	3.09	4.21	4.58
Interest, Dividend & Rent – Gross	0.04	0.70	23.13	30.18	40.66	69.77	92.16
Other Income (Net of Other Expenses)	-	-	-	-	-	179.48	205.89
TOTAL (A)	1.41	5.41	312.44	517.17	723.43	1344.67	1811.07
Claims Incurred (Net)	0.18	2.12	164.72	244.51	353.21	602.67	891.94
Commission	(0.35)	(0.46)	(24.58)	(43.03)	(41.32)	(31.42)	(22.17)
Operating Expenses related to Insurance Business	57.14	1.85	257.05	320.94	440.08	532.23	660.64
Premium Deficiency	0.24	(0.24)	-	-	-	-	24.46
TOTAL (B)	57.21	3.27	397.19	522.42	751.98	1103.48	1554.87
Operating Profit/(Loss) C = (A - B)	(55.80)	2.14	(84.75)	(5.25)	(28.55)	241.18	256.21
Transfer to Shareholders' Account	(55.80)	2.14	(84.75)	(5.25)	(28.55)	241.18	256.21

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. ** Erstwhile Apollo Munich Health Insurance Ltd.
4. # Up to November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDAI/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

TABLE 84:
STAND-ALONE HEALTH INSURERS: POLICYHOLDERS ACCOUNT (2015-16 to 2019-20)

(in ₹Crore)

Particulars	Star Health					Total				
	2015-16	2016-17	2017-18	2018-19	2019-20	2015-16	2016-17	2017-18	2018-19	2019-20
Premiums earned (Net)	1513.87	1911.45	2739.60	3662.37	4684.09	3040.56	4236.30	5677.59	7828.06	10034.20
Profit/ Loss on sale/redemption of Investments	7.01	4.01	7.02	0.49	3.75	15.99	28.32	17.67	16.47	47.93
Interest, Dividend & Rent – Gross	56.33	58.39	81.74	114.82	165.86	145.24	184.57	240.52	331.27	454.12
Other Income (Net of Other Expenses)	-	-	-	(5.75)	5.75	1.84	2.40	2.94	318.35	629.07
TOTAL (A)	1577.21	1973.85	2828.36	3771.93	4859.46	3203.64	4451.58	5938.72	8494.15	11165.32
Claims Incurred (Net)	814.55	1156.71	1692.02	2297.59	3087.43	1769.75	2392.05	3382.67	4750.43	6435.43
Commission	61.06	95.29	136.58	256.91	340.41	143.47	233.98	285.84	490.04	605.72
Operating Expenses related to Insurance Business	453.07	635.77	861.36	987.92	1101.32	1396.79	1696.18	2292.04	3065.65	3620.04
Premium Deficiency	-	-	-	-	-	2.81	0.98	(3.78)	0.24	24.22
TOTAL (B)	1328.68	1887.77	2689.95	3542.42	4529.16	3312.81	4323.18	5956.77	8306.36	10685.41
Operating Profit/(Loss) C = (A - B)	248.53	86.08	138.41	229.51	330.30	(109.17)	128.40	(18.05)	187.79	479.91
Transfer to Shareholders' Account	248.53	86.08	138.41	229.51	330.30	(109.18)	128.40	(18.05)	187.79	479.91

Note:

1. Figures in brackets indicates negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. ** Erstwhile Apollo Munich Health Insurance Ltd.
4. # Up to November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDAI/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

TABLE 85: STAND-ALONE HEALTH INSURERS - SHAREHOLDERS ACCOUNT (2015-16 to 2019-20)

(₹ crore)

PARTICULARS	Aditya Birla				HDFC Ergo Health**				
	2016-17	2017-18	2018-19	2019-20	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)									
(a) Fire Insurance	(87.73)	(195.30)	(256.34)	(248.25)	(17.27)	187.30	64.97	112.57	(1.27)
(b) Marine Insurance	-	-	-	-	-	-	-	-	-
(c) Miscellaneous Insurance	(87.73)	(195.30)	(256.34)	(248.25)	(17.27)	187.30	64.97	112.57	(1.27)
INCOME FROM INVESTMENTS									
(a) Interest, Dividend & Rent – Gross	1.34	7.28	8.97	15.62	23.93	14.65	11.05	18.05	26.54
(b) Profit on sale of investments	5.99	0.51	0.13	2.40	2.86	1.96	1.51	0.99	1.34
Less: Loss on sale of investments	0.08	0.31	0.01	-	-	-	-	-	-
OTHER INCOME									
(a) Interest, Dividend & Rent – Gross	-	-	(0.34)	(0.76)	1.21	0.75	0.08	0.51	0.95
(b) Profit on sale of investments	(80.48)	(187.83)	(247.59)	(230.99)	10.74	204.66	77.60	132.13	27.56
PROVISIONS (Other than taxation)									
(a) For diminution in the value of investments	-	-	1.00	4.00	-	-	-	10.33	57.60
(b) For doubtful debts	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-
OTHER EXPENSES									
(a) Expenses other than those related to Insurance Business	6.20	1.40	5.90	6.15	3.28	3.40	6.53	9.97	6.59
(b) Bad debts written off	-	-	-	-	-	-	-	-	-
(c) Others	-	-	0.01	0.02	-	68.97	55.84	100.63	131.54
TOTAL (B)	6.20	1.40	6.91	10.17	3.28	72.37	62.36	120.92	195.73
Profit Before Tax	(86.67)	(189.22)	(254.50)	(241.16)	7.46	132.29	15.24	11.20	(168.17)
Prior Period Adjustment	-	-	-	-	-	-	-	-	-
Provision for Taxation	-	-	-	-	-	-	-	-	-
Profit after Tax	(86.67)	(189.22)	(254.50)	(241.16)	7.46	132.29	15.24	11.20	(168.17)
APPROPRIATIONS									
(a) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-
(b) Proposed final dividend	-	-	-	-	-	-	-	-	-
(c) Dividend distribution tax	-	-	-	-	-	-	-	-	-
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-	-	1.07	2.99	-
(e) Others	-	-	-	-	-	-	-	-	-
Balance of profit/ loss brought forward from last year	15.20	(101.87)	(291.10)	(545.60)	(348.54)	(341.08)	(208.79)	(194.62)	(186.40)
Balance carried forward to Balance Sheet	(101.87)	(291.10)	(545.60)	(786.76)	(341.08)	(208.79)	(194.62)	(186.40)	(354.57)

Note:

1. Figures in brackets indicate negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. ** Erstwhile Apollo Munich Health Insurance Ltd.
4. # Upto November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

TABLE 85: STAND-ALONE HEALTH INSURERS - SHAREHOLDERS ACCOUNT (2015-16 to 2019-20)

(₹ crore)

PARTICULARS	ManipalCigna				Max Bupa					
	2015-16	2016-17	2017-18	2018-19	2019-20	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)										
(a) Fire Insurance	(174.21)	(137.09)	(107.74)	(169.05)	23.63	(81.47)	85.07	110.17	85.73	117.16
(b) Marine Insurance	-	-	-	-	-	-	-	-	-	-
(c) Miscellaneous Insurance	(174.21)	(137.09)	(107.74)	(169.05)	23.63	(81.47)	85.07	110.17	85.73	117.16
INCOME FROM INVESTMENTS										
(a) Interest, Dividend & Rent - Gross	7.87	6.88	10.32	13.43	12.66	15.85	15.72	19.50	19.24	26.35
(b) Profit on sale of investments	0.82	0.52	2.13	0.83	4.93	1.71	2.50	1.39	1.27	2.02
Less: Loss on sale of investments	-	-	-	-	-	-	-	-	-	-
OTHER INCOME										
TOTAL (A)	(165.53)	(129.69)	(95.29)	(154.80)	41.22	(63.74)	103.87	133.80	107.59	145.24
PROVISIONS (Other than taxation)										
(a) For diminution in the value of investments	-	-	-	-	18.97	-	-	-	7.50	15.00
(b) For doubtful debts "	-	-	-	-	0.43	3.40	-	0.55	8.47	35.00
(c) Others	-	-	-	-	-	0.19	-	-	-	-
OTHER EXPENSES										
(a) Expenses other than those related to Insurance Business	-	-	-	-	-	1.17	1.98	2.64	3.51	9.44
(b) Bad debts written off	-	-	-	-	-	-	-	-	-	-
(c) Others	8.10	5.37	9.66	10.60	155.53	-	105.57	107.77	136.50	147.36
TOTAL (B)	8.10	5.37	9.66	10.60	174.93	4.76	107.55	110.96	155.97	206.79
Profit Before Tax	(173.62)	(135.05)	(104.95)	(165.40)	(133.71)	(68.50)	(3.68)	22.84	(48.39)	(61.55)
Prior Period Adjustment	-	-	-	-	-	-	-	-	-	-
Provision for Taxation	-	-	-	-	-	-	-	-	-	-
Profit after Tax	(173.62)	(135.05)	(104.95)	(165.40)	(133.71)	(68.50)	(3.68)	22.84	(48.39)	(61.55)
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) Others	-	-	-	-	-	-	-	-	-	-
Balance of profit/ loss brought forward from last year	(175.00)	(348.62)	(483.68)	(588.62)	(754.03)	(620.82)	(689.32)	(693.00)	(670.16)	(718.54)
Balance carried forward to Balance Sheet	(348.62)	(483.68)	(588.62)	(754.03)	(887.74)	(689.32)	(693.00)	(670.16)	(718.54)	(780.10)

Note:

1. Figures in brackets indicate negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. ** Erstwhile Apollo Munich Health Insurance Ltd.
4. # Upto November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDAI/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

TABLE 85: STAND-ALONE HEALTH INSURERS - SHAREHOLDERS ACCOUNT (2015-16 to 2019-20)

(₹ crore)

PARTICULARS	Reliance Health#		Religare Health				
	2018-19	2019-20	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)							
(a) Fire Insurance	(55.80)	2.14	(84.75)	(5.25)	(28.55)	241.18	256.21
(b) Marine Insurance	-	-	-	-	-	-	-
(c) Miscellaneous Insurance	(55.80)	2.14	(84.75)	(5.25)	(28.55)	241.18	256.21
INCOME FROM INVESTMENTS							
(a) Interest, Dividend & Rent – Gross	0.25	0.23	8.66	11.53	16.18	21.28	21.91
(b) Profit on sale of investments	2.88	0.44	0.53	0.18	0.02	0.01	0.31
Less: Loss on sale of investments	-	-	-	-	-	-	-
OTHER INCOME	-	0.01	-	-	-	0.00	0.58
TOTAL (A)	(52.68)	2.82	(75.56)	6.46	(12.35)	262.48	279.00
PROVISIONS (Other than taxation)							
(a) For diminution in the value of investments	-	-	-	-	-	-	-
(b) For doubtful debts”	-	0.90	-	-	-	9.79	-
(c) Others	-	-	-	0.00	-	-	-
OTHER EXPENSES							
(a) Expenses other than those related to Insurance Business	28.56	57.36	3.28	4.31	3.92	16.74	5.65
(b) Bad debts written off	-	-	-	-	(0.02)	179.03	0.64
(c) Others	-	-	0.00	-	-	-	206.82
TOTAL (B)	28.56	58.25	3.28	4.31	3.90	205.56	213.11
Profit Before Tax	(81.23)	(55.44)	(78.84)	2.15	(16.25)	56.92	65.89
Prior Period Adjustment	-	-	-	-	-	-	-
Provision for Taxation	0.01	(0.00)	-	-	-	-	0.24
Profit after Tax	(81.25)	(55.44)	(78.84)	2.15	(16.25)	56.92	65.65
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) Others	-	-	-	-	-	-	-
Balance of profit/ loss brought forward from last year	(19.52)	(100.77)	(225.19)	(304.03)	(301.88)	(318.13)	(261.21)
Balance carried forward to Balance Sheet	(100.77)	(156.21)	(304.03)	(301.88)	(318.13)	(261.21)	(195.56)

Note:

1. Figures in brackets indicate negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. ** Erstwhile Apollo Munich Health Insurance Ltd.
4. # Upto November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

TABLE 85: STAND-ALONE HEALTH INSURERS - SHAREHOLDERS ACCOUNT (2015-16 to 2019-20)

(₹ crore)

PARTICULARS	Star Health					Total				
	2015-16	2016-17	2017-18	2018-19	2019-20	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	248.53	86.08	138.41	229.51	330.30	(109.18)	128.39	(18.05)	187.79	479.91
(a) Fire Insurance	-	-	-	-	-	-	-	-	-	-
(b) Marine Insurance	-	-	-	-	-	-	-	-	-	-
(c) Miscellaneous Insurance	248.53	86.08	138.41	229.51	330.30	(109.18)	128.39	(18.05)	187.79	479.91
INCOME FROM INVESTMENTS										
(a) Interest, Dividend & Rent - Gross	15.89	35.79	54.50	79.79	121.18	72.19	85.90	118.82	161.02	224.48
(b) Profit on sale of investments	1.98	2.46	4.68	0.34	2.74	7.90	13.61	10.23	6.44	14.18
Less: Loss on sale of investments	-	-	-	-	-	-	0.08	0.31	0.01	-
OTHER INCOME					0.16	1.38	1.33	2.82	1.52	0.64
TOTAL (A)	266.39	124.33	197.58	309.64	454.38	(27.70)	229.16	113.52	356.76	719.22
PROVISIONS (Other than taxation)										
(a) For diminution in the value of investments	-	-	-	-	-	-	-	-	-	-
(b) For doubtful debts "	-	-	-	-	0.51	3.40	-	0.55	18.83	95.57
(c) Others	-	-	-	4.00	(4.00)	0.19	0.00	-	18.26	36.84
OTHER EXPENSES										
(a) Expenses other than those related to Insurance Business	-	-	-	-	-	7.72	15.88	14.48	64.67	85.18
(b) Bad debts written off	83.03	-	-	-	19.52	83.03	-	-	-	20.16
(c) Others	46.78	6.38	26.38	38.55	32.14	54.88	186.29	199.63	465.33	673.40
TOTAL (B)	129.82	6.38	26.38	42.55	48.17	149.23	202.17	214.66	571.08	907.16
Profit Before Tax	136.58	117.94	171.20	267.09	406.21	(176.92)	26.99	(101.14)	(214.32)	(187.93)
Prior Period Adjustment	-	-	-	-	-	-	-	-	-	-
Provision for Taxation	-	-	1.05	83.67	142.90	-	-	1.05	83.68	143.14
Profit after Tax	136.58	117.94	170.15	183.42	263.30	(176.92)	26.99	(102.19)	(298.00)	(331.07)
APPROPRIATIONS										
(a) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-
(b) Proposed final dividend	-	-	-	-	-	-	-	-	-	-
(c) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-
(d) Transfer to any Reserves or Other Accounts	-	-	-	12.50	2.50	-	-	1.07	15.49	2.50
(e) Others	-	-	-	-	-	-	-	-	-	-
Balance of profit/ loss brought forward from last year	(495.22)	(358.64)	(240.70)	(70.54)	100.37	(1,864.77)	(2,026.50)	(2,029.91)	(2,152.69)	(2,466.18)
Balance carried forward to Balance Sheet	(358.64)	(240.70)	(70.54)	100.37	361.18	(2,041.70)	(2,029.91)	(2,133.17)	(2,466.18)	(2,799.75)

Note:

1. Figures in brackets indicate negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. ** Erstwhile Apollo Munich Health Insurance Ltd.
4. # Upto November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDAI/F&A/ORD/SOLP/200/11/2019 dated November 06, 2019.

TABLE 86: STAND-ALONE HEALTH INSURERS - BALANCE SHEET (As on 31st March)

(₹ crore)

PARTICULARS	Aditya Birla			HDFC Ergo Health**					
	2017	2018	2019	2020	2016	2017	2018	2019	2020
SOURCES OF FUNDS									
SHARE CAPITAL	100.44	132.88	212.03	298.86	356.92	357.27	357.89	358.41	405.67
SHARE APPLICATION MONEY	-	-	-	-	0.00	0.00	-	0.25	-
RESERVES AND SURPLUS	147.06	247.62	492.97	762.14	258.78	258.78	260.43	263.85	555.84
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	0.03	0.01	0.03	0.22	0.25	0.08	0.16	0.16	0.09
BORROWINGS	-	-	-	-	-	-	80.00	154.00	154.00
TOTAL	247.53	380.51	705.03	1,061.22	615.95	616.13	698.48	776.67	1,115.60
APPLICATION OF FUNDS									
INVESTMENTS	228.92	210.07	487.65	836.05	705.06	915.46	1,168.64	1,467.01	1,890.21
LOANS	-	-	-	-	-	-	-	-	-
FIXED ASSETS	28.60	49.98	61.74	74.64	24.68	28.90	32.71	42.76	40.14
DEFERRED TAX ASSET/(LIABILITY)	-	-	-	-	14.98	14.98	14.98	14.98	14.98
CURRENT ASSETS									
Cash and Bank Balances	36.37	30.16	22.34	35.17	204.21	158.58	230.73	302.50	248.59
Advances and Other Assets	19.34	44.30	62.32	94.64	91.68	108.61	123.72	143.62	155.10
Sub-Total (A)	55.71	74.46	84.67	129.80	295.88	267.19	354.45	446.12	403.69
CURRENT LIABILITIES									
PROVISIONS	122.23	128.48	209.67	385.83	230.46	316.70	384.32	511.94	674.44
Sub-Total (B)	167.57	245.11	474.63	766.03	765.73	819.19	1,066.92	1,380.60	1,588.00
NET CURRENT ASSETS (C) = (A - B)	(111.86)	(170.65)	(389.96)	(636.23)	(469.85)	(552.00)	(712.47)	(934.49)	(1,184.31)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	101.87	291.10	545.60	786.76	341.08	208.79	194.62	186.40	354.57
TOTAL	247.53	380.51	705.03	1,061.22	615.95	616.13	698.48	776.67	1,115.60

Note:

1. Figures in brackets indicate negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. ** Erstwhile Apollo Munich Health Insurance Ltd.
4. # Upto November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/1/2019 dated November 06, 2019.

TABLE 86: STAND-ALONE HEALTH INSURERS - BALANCE SHEET (As on 31st March)

(₹ crore)

PARTICULARS	ManipalCigna					Max Bupa				
	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020
SOURCES OF FUNDS										
SHARE CAPITAL	240.03	251.37	364.73	590.86	728.90	898.00	926.00	926.00	981.00	1,126.00
SHARE APPLICATION MONEY	-	0.00	0.00	327.10	-	-	-	-	-	-
RESERVES AND SURPLUS	195.12	322.58	322.58	327.10	329.86	-	-	-	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	0.02	0.02	0.02	0.03	0.07	0.31	0.26	0.11	0.04	0.02
BORROWINGS	-	43.00	43.00	43.00	43.00	-	-	-	-	-
TOTAL	435.17	616.96	730.32	961.00	1,101.83	898.31	926.26	926.11	981.04	1,126.02
APPLICATION OF FUNDS										
INVESTMENTS	191.13	276.01	335.55	536.01	605.31	566.45	627.64	665.79	815.57	1,067.21
LOANS	-	-	-	-	-	-	-	-	-	-
FIXED ASSETS	0.03	1.66	6.81	8.65	24.80	23.40	32.80	36.88	32.10	41.18
DEFERRED TAX ASSET/(LIABILITY)	-	-	-	-	-	-	-	-	-	-
CURRENT ASSETS										
Cash and Bank Balances	25.85	23.19	40.73	29.22	16.43	13.26	17.65	28.49	29.86	18.93
Advances and Other Assets	30.77	28.46	44.73	35.95	39.81	42.01	47.87	89.67	121.96	109.99
Sub-Total (A)	56.62	51.66	85.46	65.17	56.25	55.27	65.52	118.17	151.82	128.92
CURRENT LIABILITIES										
PROVISIONS	77.93	89.92	120.20	166.23	188.27	170.15	207.16	267.36	365.91	389.22
Sub-Total (B)	83.31	106.12	165.92	236.63	284.00	265.99	285.53	297.52	371.09	502.17
NET CURRENT ASSETS (C) = (A - B)	(104.62)	(144.38)	(200.66)	(337.68)	(416.02)	(380.87)	(427.17)	(446.72)	(585.18)	(762.47)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	348.62	483.68	588.62	754.03	887.74	689.32	693.00	670.16	718.54	780.10
TOTAL	435.17	616.96	730.32	961.00	1,101.83	898.31	926.26	926.11	981.04	1,126.02

Note:

1. Figures in brackets indicate negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. ** Erstwhile Apollo Munich Health Insurance Ltd.
4. # Upto November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDAI/F&A/ORD/SOLP/200/1/2019 dated November 06, 2019.

TABLE 86: STAND-ALONE HEALTH INSURERS - BALANCE SHEET (As on 31st March)

(₹ crore)

PARTICULARS	Reliance Health#		Religare Health				
	2019	2020	2016	2017	2018	2019	2020
SOURCES OF FUNDS							
SHARE CAPITAL	186.55	193.90	475.07	524.75	594.83	688.55	727.95
SHARE APPLICATION MONEY	-	-	-	-	-	13.99	0.23
RESERVES AND SURPLUS	-	0.10	-	-	(0.65)	(1.66)	55.49
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	-	-	-	-	-	-	(2.68)
BORROWINGS	-	-	-	-	-	-	-
TOTAL	186.55	194.00	475.07	524.75	594.18	700.88	780.98
APPLICATION OF FUNDS							
INVESTMENTS	40.00	-	453.29	606.81	927.92	1,301.66	1,775.73
LOANS	-	-	-	-	-	-	-
FIXED ASSETS	46.46	34.64	38.74	45.68	45.91	56.41	54.52
DEFERRED TAX ASSET/(LIABILITY)	-	-	-	-	-	-	-
CURRENT ASSETS							
Cash and Bank Balances	11.42	0.43	23.65	35.86	24.65	40.24	55.86
Advances and Other Assets	13.94	23.50	58.21	61.05	100.87	173.07	114.13
Sub-Total (A)	25.36	23.93	81.86	96.90	125.51	213.31	169.99
CURRENT LIABILITIES							
PROVISIONS	24.24	18.85	188.88	267.98	420.81	543.66	681.19
Sub-Total (B)	26.04	20.78	402.85	526.52	823.29	1,131.70	1,414.81
NET CURRENT ASSETS (C) = (A - B)	(0.67)	3.15	(321.00)	(429.62)	(697.78)	(918.39)	(1,244.83)
MISCELLANEOUS EXPENDITURE							
(to the extent not written off or adjusted)	-	-	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	100.77	156.21	304.03	301.88	318.13	261.21	195.56
TOTAL	186.55	194.00	475.07	524.75	594.18	700.88	780.98

Note:

1. Figures in brackets indicate negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. ** Erstwhile Apollo Munich Health Insurance Ltd.
4. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDA/F&A/ORD/SOLP/200/1/2019 dated November 06, 2019.

TABLE 86: STAND-ALONE HEALTH INSURERS - BALANCE SHEET (As on 31st March)

(₹ crore)

PARTICULARS	Star Health					Total				
	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020
SOURCES OF FUNDS										
SHARE CAPITAL	386.99	455.58	455.58	455.58	490.64	2,357.01	2,615.40	2,831.90	3,472.97	3,971.92
SHARE APPLICATION MONEY	-	-	-	350.00	0.00	0.00	0.00	0.00	350.25	0.23
RESERVES AND SURPLUS	331.75	574.56	574.56	687.43	1,413.16	785.65	1,302.98	1,405.19	1,785.35	3,116.49
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	-	-	-	-	3.09	0.58	0.39	(0.36)	(1.39)	0.89
BORROWINGS	-	-	250.00	250.00	250.00	-	43.00	373.00	447.00	447.00
TOTAL	718.74	1,030.14	1,280.14	1,743.01	2,156.89	3,143.24	3,961.77	4,609.73	6,054.18	7,536.53
APPLICATION OF FUNDS										
INVESTMENTS	806.71	1,428.48	2,164.72	3,030.10	4,289.95	2,722.65	4,083.31	5,472.69	7,678.00	10,464.46
LOANS	-	-	-	-	-	-	-	-	-	-
FIXED ASSETS	65.41	83.81	96.96	98.06	101.86	152.27	221.44	269.26	346.18	371.79
DEFERRED TAX ASSET/(LIABILITY)	-	-	-	(0.24)	7.00	14.98	14.98	14.98	14.74	21.98
CURRENT ASSETS										
Cash and Bank Balances	271.94	331.11	502.00	893.02	611.44	538.91	602.76	856.76	1,328.60	986.84
Advances and Other Assets	228.04	369.22	583.50	711.63	983.25	450.71	634.56	986.78	1,262.50	1,520.43
Sub-Total (A)	499.98	700.33	1,085.49	1,604.65	1,594.69	989.61	1,237.32	1,843.54	2,591.11	2,507.27
CURRENT LIABILITIES										
PROVISIONS	238.13	278.16	537.49	913.48	1,216.37	905.55	1,282.16	1,858.67	2,735.12	3,554.17
Sub-Total (B)	773.88	1,145.02	1,600.09	2,076.09	2,620.25	1,872.42	2,343.03	3,265.24	4,407.27	5,435.73
NET CURRENT ASSETS (C) = (A - B)	(512.03)	(722.85)	(1,052.09)	(1,384.91)	(2,241.93)	(1,798.35)	(2,387.88)	(3,280.37)	(4,551.28)	(6,482.63)
MISCELLANEOUS EXPENDITURE										
(to the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	358.64	240.70	70.54	-	-	2,041.70	2,029.91	2,133.17	2,566.55	3,160.93
TOTAL	718.74	1,030.14	1,280.14	1,743.01	2,156.89	3,143.24	3,961.77	4,609.73	6,054.18	7,536.53

Note:

1. Figures in brackets indicate negative values
2. Reclassification/Regrouping in the previous year's figures, if any, by the insurer has not been considered.
3. ** Erstwhile Apollo Munich Health Insurance Ltd.
4. # Upto November 15, 2019. With effect from November 15, 2019, the business portfolio of Reliance Health Insurance Ltd. was transferred to Reliance General Insurance Co. Ltd vide IRDAI Order IRDAI/F&A/ORD/SOLP/200/1/2019 dated November 06, 2019.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 87: STATE-WISE NUMBER OF OFFICES OF GENERAL AND HEALTH INSURERS
(2014 to 2020)**

(As on March 31)

S.No.	State/U.T.	PRIVATE SECTOR																
		Acko			AckoBajaj Allianz						Bharti AXA							
		2018	2019	2020	2014	2015	2016	2017	2018	2019	2020	2014	2015	2016	2017	2018	2019	2020
1	Andhra Pradesh	0	0	0	21	13	12	12	12	12	11	4	3	4	3	4	4	7
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	0	0	0	3	4	5	4	4	4	3	1	1	1	1	1	1	3
4	Bihar	0	0	0	4	7	7	7	7	7	7	1	1	1	1	1	1	8
5	Chhattisgarh	0	0	0	4	4	4	4	3	3	3	1	2	2	2	2	2	2
6	Goa	0	0	0	3	4	4	4	4	4	3	1	1	1	1	1	1	1
7	Gujarat	0	0	0	21	22	21	22	22	23	20	4	5	6	6	7	7	12
8	Haryana	0	0	0	5	6	6	5	5	5	4	2	2	3	3	6	6	7
9	Himachal Pradesh	0	0	0	1	1	1	1	1	1	1	0	0	0	0	0	0	1
10	Jharkhand	0	0	0	4	4	4	5	5	5	5	1	1	2	2	2	2	5
11	Karnataka	0	2	2	12	15	16	15	15	15	10	5	7	10	10	11	12	12
12	Kerala	0	0	0	9	9	9	9	10	10	8	2	3	6	5	5	5	6
13	Madhya Pradesh	0	0	0	5	5	4	4	3	3	3	2	3	3	3	4	4	5
14	Maharashtra	1	1	1	28	32	34	36	41	41	32	12	12	16	11	17	17	18
15	Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Meghalaya	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	1
17	Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Odisha	0	0	0	6	6	6	6	6	6	5	1	1	2	2	2	2	2
20	Punjab	0	0	0	8	8	8	8	8	8	6	3	3	3	3	4	4	6
21	Rajasthan	0	0	0	3	4	4	5	5	5	3	2	2	2	2	3	3	9
22	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Tamil Nadu	0	0	0	16	17	18	18	18	18	13	4	6	7	7	9	9	11
24	Telangana	0	0	0	0	9	9	9	8	8	7	0	3	4	4	4	4	5
25	Tripura	0	0	0	0	0	0	0	1	1	1	0	0	0	0	0	0	1
26	Uttar Pradesh	0	0	0	8	9	9	11	11	11	9	5	5	6	6	10	9	11
27	Uttrakhand	0	0	0	1	1	1	1	2	2	2	1	1	1	1	2	2	3
28	West Bengal	0	0	0	16	19	20	20	20	20	18	3	3	3	2	2	2	7
29	Andaman & Nicobar Is.	0	0	0	1	1	1	1	1	1	1	0	0	0	0	0	0	0
30	Chandigarh	0	0	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1
31	Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Delhi	0	0	0	4	7	8	8	8	8	4	2	2	2	2	5	5	5
34	Jammu & Kashmir	0	0	0	2	2	2	2	3	3	3	1	1	1	1	1	1	2
35	Ladakh			0							0							0
36	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	Puducherry	0	0	0	1	1	1	1	1	1	1	0	0	0	0	0	0	1
	Total	1	3	3	186	210	214	219	225	227	185	59	69	87	79	104	104	152

The Authority vide Order Ref. No. IRDA/F&A/ORD/SOLP/200/11/2019 dt. 6th Nov. 2019 issued directions to the Reliance Health to stop selling new policies

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 87: STATE-WISE NUMBER OF OFFICES OF GENERAL AND HEALTH INSURERS
(2014 to 2020)**

(As on March 31)

S.No.	State/U.T.	PRIVATE SECTOR																
		Cholamandalam							Edelweiss			Future Generali						
		2014	2015	2016	2017	2018	2019	2020	2018	2019	2020	2014	2015	2016	2017	2018	2019	2020
1	Andhra Pradesh	6	5	6	6	5	5	5	0	0	0	7	4	5	5	5	5	5
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	2	2	2	2	2	2	2	0	0	0	2	2	2	2	2	2	2
4	Bihar	2	2	2	2	2	2	2	0	0	0	2	3	4	4	4	4	4
5	Chhattisgarh	3	3	3	3	3	3	3	0	0	0	2	3	3	3	3	2	2
6	Goa	2	2	2	2	2	2	1	0	1	1	1	1	1	1	1	1	1
7	Gujarat	8	8	8	8	7	7	7	0	1	1	13	17	17	18	17	17	17
8	Haryana	3	3	3	2	1	1	1	0	0	0	5	5	5	2	2	2	2
9	Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	1	1	1	0	0	0	0
10	Jharkhand	2	2	3	3	3	3	3	0	0	0	4	4	4	4	4	4	4
11	Karnataka	6	6	8	7	7	7	23	1	1	1	6	7	8	8	8	8	8
12	Kerala	6	6	6	6	1	1	1	0	0	0	6	6	6	6	6	6	6
13	Madhya Pradesh	4	4	4	4	1	3	3	0	0	0	5	6	6	3	3	4	4
14	Maharashtra	19	19	20	19	19	19	49	0	3	4	19	24	24	22	22	22	21
15	Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Odisha	2	2	2	2	2	2	2	0	0	0	4	4	4	4	4	4	4
20	Punjab	2	2	2	2	0	0	1	0	0	0	5	5	5	3	3	3	3
21	Rajasthan	5	5	5	5	4	1	1	0	0	0	4	8	7	7	7	6	6
22	Sikkim	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0
23	Tamil Nadu	20	21	21	20	17	17	17	0	1	1	6	7	8	8	8	8	8
24	Telangana	0	3	3	3	4	4	4	0	0	1	0	4	8	9	8	8	8
25	Tripura	1	1	1	1	1	1	1	0	0	0	1	1	1	1	1	1	1
26	Uttar Pradesh	6	6	6	3	2	2	2	0	0	0	5	5	4	4	4	4	4
27	Uttrakhand	1	1	1	1	0	0	0	0	0	0	2	2	2	2	2	2	2
28	West Bengal	3	3	3	3	3	3	3	0	1	1	5	4	7	7	7	7	7
29	Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1
30	Chandigarh	1	1	1	1	1	1	1	0	0	0	1	1	1	1	1	1	1
31	Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Delhi	1	1	2	2	2	2	1	1	1	1	2	2	2	2	2	2	2
34	Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	1	1	1	0	1	1	1
35	Ladakh							0										0
36	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	Puducherry	1	1	1	1	1	1	1	0	0	0	1	1	1	1	1	1	1
	Total	107	110	116	109	91	90	135	2	9	11	111	129	138	128	127	126	125

The Authority vide Order Ref. No. IRDA/F&A/ORD/SOLP/200/11/2019 dt. 6th Nov. 2019 issued directions to the Reliance Health to stop selling new policies

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 87: STATE-WISE NUMBER OF OFFICES OF GENERAL AND HEALTH INSURERS
(2014 to 2020)**

(As on March 31)

S.No.	State/U.T.	PRIVATE SECTOR																
		Godigit			HDFC Ergo									ICICI Lombard				
		2018	2019	2020	2014	2015	2016	2017	2018	2019	2020	2014	2015	2016	2017	2018	2019	2020
1	Andhra Pradesh	1	2	2	8	5	5	5	5	6	7	25	16	17	15	14	13	12
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	0	1	1	2	2	2	2	2	2	2	2	3	3	4	4	4	5
4	Bihar	0	1	1	2	2	2	2	2	2	2	4	8	9	9	9	11	11
5	Chhattisgarh	0	0	0	2	2	2	2	2	2	2	5	6	6	6	7	6	6
6	Goa	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2
7	Gujarat	1	4	9	9	9	9	9	10	14	14	22	22	22	22	22	26	27
8	Haryana	1	1	1	3	3	3	3	3	3	3	9	7	7	7	7	7	7
9	Himachal Pradesh	0	0	0	0	1	1	1	1	1	1	2	2	3	4	4	4	4
10	Jharkhand	1	1	2	2	2	2	2	2	3	4	4	4	4	4	4	5	6
11	Karnataka	1	1	2	5	5	5	5	5	7	9	19	18	18	14	14	14	14
12	Kerala	0	0	1	8	8	8	8	8	8	8	14	12	12	12	12	12	12
13	Madhya Pradesh	0	0	0	3	3	3	3	3	3	3	11	9	9	10	12	13	13
14	Maharashtra	2	3	4	21	19	19	19	18	20	21	32	30	30	38	39	42	44
15	Manipur	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0
16	Meghalaya	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1
17	Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Odisha	0	1	1	4	4	4	4	4	5	6	13	13	13	10	10	13	13
20	Punjab	1	1	2	4	4	4	4	4	4	4	15	15	15	13	12	12	12
21	Rajasthan	0	1	1	5	5	5	5	5	5	5	12	8	8	8	9	8	8
22	Sikkim	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1
23	Tamil Nadu	1	2	2	8	8	8	8	7	9	10	21	17	17	14	13	14	13
24	Telangana	1	1	1	0	3	3	3	3	4	4	0	7	7	7	7	7	8
25	Tripura	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	0	0
26	Uttar Pradesh	1	2	2	8	8	8	8	8	8	9	27	22	22	19	17	17	19
27	Uttrakhand	0	1	1	1	1	1	1	1	1	1	6	4	4	3	3	3	3
28	West Bengal	1	1	1	4	4	4	4	4	5	5	14	14	15	15	16	17	19
29	Andaman & Nicobar Is.	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	1	1
30	Chandigarh	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
31	Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1
32	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Delhi	1	1	1	5	5	5	5	5	5	3	7	7	7	6	6	6	6
34	Jammu & Kashmir	1	1	2	1	2	2	2	2	2	2	2	2	2	2	3	3	3
35	Ladakh			0														0
36	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	Puducherry	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Total	15	27	40	108	108	108	108	107	122	129	273	253	257	249	253	265	273

The Authority vide Order Ref. No. IRDA/F&A/ORD/SOLP/200/11/2019 dt. 6th Nov. 2019 issued directions to the Reliance Health to stop selling new policies

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 87: STATE-WISE NUMBER OF OFFICES OF GENERAL AND HEALTH INSURERS
(2014 to 2020)**

(As on March 31)

S.No.	State/U.T.	PRIVATE SECTOR																		
		IFFCO Tokio						Kotak General					Liberty							
		2014	2015	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020	2014	2015	2016	2017	2018	2019	2020
1	Andhra Pradesh	3	1	1	2	2	14	16	1	1	2	2	1	2	2	2	2	5	5	7
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	1
3	Assam	0	0	0	0	1	2	2	0	0	0	0	0	0	0	1	1	2	2	2
4	Bihar	1	1	1	1	1	2	2	0	0	0	0	0	0	0	0	1	1	2	5
5	Chhattisgarh	1	1	1	1	1	11	11	0	0	0	0	0	0	1	1	2	2	2	2
6	Goa	1	1	1	1	1	3	3	0	0	0	0	0	0	1	1	1	1	1	1
7	Gujarat	9	10	10	12	14	38	42	1	1	1	1	1	2	3	3	6	5	5	6
8	Haryana	5	5	6	7	7	11	13	0	0	0	1	1	1	1	1	1	1	1	2
9	Himachal Pradesh	0	0	0	0	0	3	3	0	0	0	0	0	0	0	0	0	0	2	3
10	Jharkhand	0	1	1	1	1	4	4	0	0	0	0	0	0	0	1	3	3	3	4
11	Karnataka	5	6	6	6	8	27	29	1	1	1	1	1	2	3	3	4	4	5	11
12	Kerala	1	1	2	2	2	6	6	0	0	0	0	1	0	1	1	2	3	3	5
13	Madhya Pradesh	3	4	4	4	4	27	28	0	1	1	1	1	0	0	0	2	2	2	2
14	Maharashtra	13	14	14	14	14	43	46	3	3	5	5	5	5	5	7	13	10	10	15
15	Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
16	Meghalaya	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	1
17	Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Odisha	1	1	2	2	2	15	15	0	0	0	0	0	1	1	1	2	4	5	9
20	Punjab	2	2	2	2	2	10	11	0	0	0	0	0	1	1	1	2	2	3	3
21	Rajasthan	3	3	2	3	3	16	17	0	0	0	1	1	1	2	2	3	2	2	2
22	Sikkim	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0
23	Tamil Nadu	6	6	6	6	6	25	25	1	1	1	1	1	2	3	3	3	3	7	7
24	Telangana	0	2	2	3	3	9	10	0	0	0	0	1	0	1	1	1	1	2	4
25	Tripura	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	1
26	Uttar Pradesh	3	4	4	4	4	16	17	0	1	1	1	1	0	0	0	1	2	3	4
27	Uttrakhand	1	1	1	1	1	3	3	0	0	0	0	0	0	0	1	1	1	1	1
28	West Bengal	3	3	3	3	2	10	13	1	1	1	1	1	1	1	2	4	3	3	7
29	Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Chandigarh	1	1	1	1	2	2	2	0	1	1	1	1	1	1	1	1	1	1	1
31	Dadra & Nagra Haveli	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0
32	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Delhi	10	10	10	10	10	12	11	1	1	1	1	1	2	2	2	2	2	2	2
34	Jammu & Kashmir	1	1	1	1	1	2	4	0	0	0	0	0	0	0	0	1	1	1	2
35	Ladakh							0					0							0
36	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	Puducherry	0	0	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	1	1
	Total	73	79	82	88	93	316	338	9	12	15	17	18	21	29	35	60	61	75	112

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**TABLE 87: STATE-WISE NUMBER OF OFFICES OF GENERAL AND HEALTH INSURERS
(2014 to 2020)**

(As on March 31)

S.No.	State/U.T.	PRIVATE SECTOR																
		Magma HDI						NAVI			Raheja QBE							
		2014	2015	2016	2017	2018	2019	2020	2018	2019	2020	2014	2015	2016	2017	2018	2019	2020
1	Andhra Pradesh	3	3	3	3	10	13	13	0	0	0	1	1	1	1	0	1	1
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0
4	Bihar	1	1	1	1	6	8	8	0	0	0	0	0	0	0	0	0	0
5	Chhattisgarh	6	6	6	6	7	9	9	0	0	0	0	0	0	0	0	0	0
6	Goa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Gujarat	5	5	5	5	8	11	11	0	0	0	1	1	1	1	1	1	1
8	Haryana	4	4	4	4	4	5	5	0	0	0	0	0	0	0	0	0	0
9	Himachal Pradesh	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
10	Jharkhand	3	3	3	3	4	6	6	0	0	0	0	0	0	0	0	0	0
11	Karnataka	2	3	3	3	6	12	12	0	0	0	1	1	1	1	1	1	1
12	Kerala	2	2	2	2	6	10	10	0	0	0	0	0	0	0	0	0	0
13	Madhya Pradesh	7	7	7	7	9	11	11	0	0	0	0	0	0	0	0	0	0
14	Maharashtra	6	8	9	9	13	21	22	1	1	1	2	2	2	2	2	2	2
15	Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Odisha	5	6	6	6	8	7	7	0	0	0	0	0	0	0	0	0	0
20	Punjab	2	3	3	3	3	4	4	0	0	0	0	0	0	0	0	0	0
21	Rajasthan	3	3	3	3	5	8	8	0	0	0	0	0	0	0	1	1	1
22	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Tamil Nadu	5	5	5	5	5	7	8	0	0	0	1	1	1	1	1	1	1
24	Telangana	0	0	0	0	6	8	7	0	0	0	0	0	0	0	1	0	0
25	Tripura	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	Uttar Pradesh	4	4	4	4	6	8	8	0	0	0	0	0	0	0	0	0	1
27	Uttrakhand	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0
28	West Bengal	9	10	10	10	13	14	14	0	0	0	0	0	0	0	0	0	0
29	Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Chandigarh	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0
31	Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Delhi	3	3	3	3	3	3	2	0	1	1	1	1	1	1	1	1	0
34	Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Ladakh							0			0							0
36	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	Puducherry	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0
	Total	73	79	80	80	125	169	170	1	2	2	7	7	7	7	8	8	8

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**TABLE 87: STATE-WISE NUMBER OF OFFICES OF GENERAL AND HEALTH INSURERS
(2014 to 2020)**

(As on March 31)

S.No.	State/U.T.	PRIVATE SECTOR																				
		Reliance General							Royal Sundaram							SBI General						
		2014	2015	2016	2017	2018	2019	2020	2014	2015	2016	2017	2018	2019	2020	2014	2015	2016	2017	2018	2019	2020
1	Andhra Pradesh	12	6	6	6	6	6	6	12	7	7	8	8	8	9	4	4	5	5	5	5	5
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	1	1	1	1	1	1	1	1	1	1	1	2	2	2	1	3	3	3	3	3	3
4	Bihar	1	1	1	2	2	2	4	1	1	2	3	3	3	3	1	1	2	3	3	4	5
5	Chhattisgarh	2	2	2	2	1	1	1	1	1	1	1	2	1	1	2	2	2	2	2	2	2
6	Goa	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
7	Gujarat	13	13	13	14	14	15	16	12	12	12	12	12	13	16	3	3	9	9	9	9	10
8	Haryana	4	4	4	4	4	4	4	2	2	2	2	2	2	2	1	2	3	3	3	4	4
9	Himachal Pradesh	2	2	2	2	2	2	2	0	0	0	0	0	1	1	0	1	2	2	2	2	2
10	Jharkhand	4	4	4	4	4	4	4	2	2	2	3	3	3	3	2	2	3	3	3	3	3
11	Karnataka	12	12	12	14	14	14	14	13	12	12	12	14	16	16	3	5	5	5	5	5	5
12	Kerala	12	12	12	12	12	12	12	8	8	8	8	8	8	8	3	4	4	4	4	4	4
13	Madhya Pradesh	5	5	5	3	3	3	3	3	4	4	4	4	4	4	4	4	5	5	5	5	7
14	Maharashtra	19	19	19	19	19	20	21	10	12	13	16	19	20	23	6	8	12	12	13	14	15
15	Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1
16	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1
17	Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1
18	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Odisha	2	2	2	2	2	3	3	4	4	4	4	4	4	4	3	3	5	5	5	5	5
20	Punjab	5	5	5	5	5	5	5	1	1	1	2	2	3	3	1	3	5	6	6	6	6
21	Rajasthan	6	6	6	6	6	6	6	1	2	2	3	3	3	3	4	5	5	5	5	5	6
22	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Tamil Nadu	11	11	11	11	11	11	11	22	19	20	20	23	23	25	4	6	7	7	7	7	7
24	Telangana	0	6	6	6	6	6	6	0	5	5	5	6	6	7	0	1	2	2	2	2	4
25	Tripura	0	0	0	0	0	1	1	1	1	1	1	1	1	1	0	0	1	1	1	1	1
26	Uttar Pradesh	8	8	8	8	8	8	8	4	5	5	6	7	6	7	5	8	9	10	10	10	10
27	Uttrakhand	1	1	1	1	1	1	1	0	1	1	1	1	1	1	1	2	2	2	2	2	2
28	West Bengal	9	9	8	8	8	7	7	5	7	7	7	7	9	10	3	3	4	5	5	5	6
29	Andaman & Nicobar Is.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	1	1	1
30	Chandigarh	2	2	2	2	2	2	2	1	1	1	1	1	1	2	1	1	1	1	1	1	1
31	Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Delhi	5	5	5	5	5	5	5	2	2	3	3	2	3	3	1	2	2	2	2	2	3
34	Jammu & Kashmir	1	1	1	2	2	2	2	0	0	0	0	0	0	0	0	1	2	2	2	2	2
35	Ladakh							0							0							0
36	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	Puducherry	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Total	139	139	138	141	140	143	148	108	112	116	125	136	143	156	55	76	105	110	111	114	124

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**TABLE 87: STATE-WISE NUMBER OF OFFICES OF GENERAL AND HEALTH INSURERS
(2014 to 2020)**

(As on March 31)

S.No.	State/U.T.	PRIVATE SECTOR																				
		Shriram General							Tata AIG							Universal Sampo						
		2014	2015	2016	2017	2018	2019	2020	2014	2015	2016	2017	2018	2019	2020	2014	2015	2016	2017	2018	2019	2020
1	Andhra Pradesh	14	10	10	10	15	15	17	4	2	4	8	8	13	13	5	2	2	2	2	2	2
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	0	2	3	3	3	3	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1
4	Bihar	0	2	3	4	5	5	11	1	1	1	6	6	8	9	1	4	5	5	5	5	5
5	Chhattisgarh	1	1	2	2	2	2	2	1	1	1	3	3	3	3	1	1	1	1	1	1	1
6	Goa	1	1	0	0	0	0	0	1	1	1	2	2	2	2	1	1	1	1	1	1	1
7	Gujarat	4	5	6	6	7	7	11	11	11	11	17	17	23	22	5	5	5	5	5	5	5
8	Haryana	3	3	3	3	3	3	3	1	1	1	4	4	5	5	5	5	4	4	4	4	4
9	Himachal Pradesh	1	2	2	2	2	2	3	0	1	1	3	3	3	3	0	0	0	0	0	0	0
10	Jharkhand	1	3	3	3	3	4	5	2	2	2	4	4	5	6	2	2	2	2	2	2	2
11	Karnataka	3	8	9	9	10	14	19	4	8	9	10	9	14	13	7	7	7	7	7	7	7
12	Kerala	4	5	5	4	4	4	4	3	4	4	5	5	7	6	2	2	3	3	3	3	3
13	Madhya Pradesh	3	4	4	4	4	4	4	2	2	2	5	5	5	5	4	4	5	5	5	5	5
14	Maharashtra	10	10	13	14	17	17	21	19	23	23	25	27	35	33	13	15	16	16	16	16	17
15	Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	1	1	1	0	0	0	0	0	0	0
17	Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Odisha	0	1	3	4	4	4	9	1	2	2	6	6	8	7	2	4	3	3	3	3	3
20	Punjab	3	3	3	3	3	3	3	3	3	3	3	3	7	7	3	3	3	3	3	3	3
21	Rajasthan	13	13	14	13	13	13	13	2	3	3	6	6	9	8	5	5	5	5	5	5	5
22	Sikkim	0	0	0	0	0	0	0	0	0	0	1	1	1	1	0	0	0	0	0	0	0
23	Tamil Nadu	10	14	16	16	20	23	24	9	13	14	13	13	14	13	7	7	7	8	8	8	8
24	Telangana	0	6	6	6	8	9	10	0	2	2	4	4	8	7	0	3	3	3	3	3	3
25	Tripura	0	0	0	0	0	1	1	0	0	0	1	1	1	1	0	0	0	0	0	0	0
26	Uttar Pradesh	16	17	17	17	23	23	23	4	6	6	11	11	16	16	17	19	23	22	22	22	22
27	Uttrakhand	2	2	2	2	2	4	4	1	1	1	1	1	3	3	2	2	2	2	2	2	2
28	West Bengal	2	3	3	3	3	7	11	2	3	3	8	8	12	11	7	7	7	7	7	7	7
29	Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Chandigarh	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	2	2	2	2
31	Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Delhi	5	5	5	5	5	5	5	4	5	5	5	5	5	5	2	2	3	3	3	3	3
34	Jammu & Kashmir	1	1	1	1	1	1	1	0	0	1	2	2	2	2	1	1	1	1	1	1	1
35	Ladakh							0														0
36	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	Puducherry	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	2	0	0	0	0
	Total	99	123	135	136	159	175	209	78	98	103	156	158	213	205	94	103	111	111	111	111	112

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**TABLE 87: STATE-WISE NUMBER OF OFFICES OF GENERAL AND HEALTH INSURERS
(2014 to 2020)**

(As on March 31)

S. No.	State/U.T.	PUBLIC SECTOR													
		National							New India						
		2014	2015	2016	2017	2018	2019	2020	2014	2015	2016	2017	2018	2019	2020
1	Andhra Pradesh	132	84	84	84	72	84	82	144	92	104	115	117	119	119
2	Arunachal Pradesh	4	5	5	5	3	4	3	3	3	3	3	3	2	1
3	Assam	49	52	52	52	47	50	46	44	45	48	51	52	51	46
4	Bihar	63	63	63	63	60	59	49	43	43	42	46	46	42	36
5	Chhattisgarh	24	24	24	25	22	19	12	32	32	41	42	43	44	43
6	Goa	11	11	11	11	8	11	9	10	10	11	11	11	11	10
7	Gujarat	91	92	92	91	70	76	69	141	145	152	177	185	168	160
8	Haryana	61	61	61	61	55	57	56	44	56	58	65	67	69	70
9	Himachal Pradesh	24	24	24	24	25	24	22	19	24	25	27	29	29	29
10	Jharkhand	46	46	46	47	35	36	34	40	40	43	45	45	40	34
11	Karnataka	100	104	104	104	101	94	87	99	99	99	107	112	112	112
12	Kerala	83	85	85	85	85	85	83	124	130	134	137	137	141	143
13	Madhya Pradesh	99	99	99	101	75	59	44	113	124	125	126	109	99	92
14	Maharashtra	179	179	180	180	152	160	147	268	296	321	341	350	351	347
15	Manipur	5	5	5	5	5	5	3	4	4	3	3	1	1	1
16	Meghalaya	6	8	8	8	8	7	6	6	6	7	7	6	6	6
17	Mizoram	3	6	6	6	6	6	5	3	3	3	4	3	3	3
18	Nagaland	4	6	6	6	5	5	4	4	4	5	6	4	4	4
19	Odisha	69	69	69	69	60	64	48	67	69	75	79	78	73	70
20	Punjab	107	107	107	103	96	95	82	87	97	103	104	105	97	91
21	Rajasthan	106	106	106	107	97	108	99	77	87	93	101	101	101	99
22	Sikkim	1	1	1	1	1	1	1	2	2	1	2	2	2	2
23	Tamil Nadu	208	208	208	208	177	159	128	257	269	278	282	291	270	261
24	Telangana	0	50	51	51	50	50	46	0	65	71	77	78	80	79
25	Tripura	13	13	13	13	9	13	13	4	4	4	7	8	8	6
26	Uttar Pradesh	214	214	215	214	170	153	108	239	244	241	245	237	224	216
27	Uttarakhand	16	16	16	16	16	13	11	31	32	36	36	36	31	30
28	West Bengal	147	147	147	147	126	130	117	101	101	100	98	98	98	69
29	Andaman & Nicobar Is.	0	0	0	0	1	0	0	1	1	4	5	5	5	5
30	Chandigarh	10	10	10	10	10	10	10	11	11	11	11	11	11	11
31	Dadra & Nagra Haveli	1	1	1	1	0	1	1	1	1	1	1	1	1	1
32	Daman & Diu	0	0	0	0	0	0	0	1	1	1	1	1	1	1
33	Delhi	67	67	67	67	68	67	67	52	53	55	63	67	68	63
34	Jammu & Kashmir	23	23	23	23	20	22	22	18	19	22	23	23	23	22
35	Ladakh							0							0
36	Lakshadweep	0	0	0	0	0	0	0	1	1	1	1	1	2	2
37	Puducherry	6	6	6	6	7	7	9	6	8	8	8	9	8	8
	Total	1972	1992	1995	1994	1742	1734	1523	2097	2221	2329	2457	2472	2395	2292

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**TABLE 87: STATE-WISE NUMBER OF OFFICES OF GENERAL AND HEALTH INSURERS
(2014 to 2020)**

(As on March 31)

S. No.	State/U.T.	PUBLIC SECTOR													
		Oriental							United						
		2014	2015	2016	2017	2018	2019	2020	2014	2015	2016	2017	2018	2019	2020
1	Andhra Pradesh	141	87	86	86	86	86	85	165	99	105	105	106	105	103
2	Arunachal Pradesh	4	4	4	4	4	4	3	2	2	2	2	2	1	1
3	Assam	44	44	44	44	44	44	42	57	58	59	59	59	59	59
4	Bihar	62	62	62	62	62	62	57	35	42	48	49	49	46	44
5	Chhattisgarh	33	34	34	34	34	34	31	17	20	24	26	26	26	26
6	Goa	8	8	8	8	8	8	6	11	11	11	10	10	10	10
7	Gujarat	92	96	96	96	96	94	88	96	98	101	105	105	102	94
8	Haryana	56	57	57	58	58	58	55	60	61	62	63	63	65	65
9	Himachal Pradesh	21	21	24	25	25	26	26	14	14	15	17	17	17	17
10	Jharkhand	41	41	41	41	41	41	37	19	19	28	28	28	27	27
11	Karnataka	131	131	130	130	130	128	116	131	147	154	164	164	163	160
12	Kerala	96	98	98	98	98	98	93	111	115	120	126	126	127	127
13	Madhya Pradesh	107	109	111	111	111	111	82	69	80	87	90	91	84	83
14	Maharashtra	142	147	148	149	149	145	132	179	189	194	197	198	193	190
15	Manipur	4	4	4	4	4	4	2	2	2	2	2	2	1	1
16	Meghalaya	5	5	5	5	5	5	4	6	6	6	8	8	8	8
17	Mizoram	2	2	2	2	2	2	1	1	1	1	1	1	1	1
18	Nagaland	3	3	3	3	3	3	3	1	1	1	1	1	1	1
19	Odisha	60	61	61	61	61	60	55	40	49	53	54	56	54	53
20	Punjab	90	90	90	92	92	92	92	94	96	97	97	98	98	98
21	Rajasthan	95	101	102	105	114	113	94	98	121	133	136	136	137	133
22	Sikkim	2	2	2	2	2	2	1	1	1	1	1	1	1	1
23	Tamil Nadu	220	220	220	220	220	220	170	268	297	308	311	311	305	301
24	Telangana	0	56	56	56	56	56	56	0	70	71	71	71	70	70
25	Tripura	10	10	10	10	10	10	10	5	5	5	5	5	5	5
26	Uttar Pradesh	218	222	225	225	225	225	175	146	155	167	173	198	161	158
27	Uttrakhand	25	26	26	26	26	26	25	23	27	26	26	1	26	26
28	West Bengal	85	86	86	86	86	86	48	80	99	91	96	96	88	86
29	Andaman & Nicobar Is.	0	0	0	0	0	0	0	1	1	1	1	1	1	1
30	Chandigarh	9	9	9	9	9	9	6	8	10	8	8	8	8	8
31	Dadra & Nagra Haveli	0	0	0	0	0	0	0	1	1	1	1	1	1	1
32	Daman & Diu	2	2	2	2	2	2	2	0	0	0	0	0	0	0
33	Delhi	54	54	55	56	56	56	56	65	68	71	70	70	70	70
34	Jammu & Kashmir	22	22	23	24	24	24	24	20	20	22	22	22	18	18
35	Ladakh							0							0
36	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	Puducherry	1	1	1	1	1	1	1	6	7	7	7	7	7	7
	Total	1885	1915	1925	1935	1944	1935	1678	1832	1992	2082	2132	2138	2086	2053

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**TABLE 87: STATE-WISE NUMBER OF OFFICES OF GENERAL AND HEALTH INSURERS
(2014 to 2020)**

(As on March 31)

S. No.	State/U.T. National	SPECIALIZED													
		AIC							ECGC						
		2014	2015	2016	2017	2018	2019	2020	2014	2015	2016	2017	2018	2019	2020
1	Andhra Pradesh	1	1	1	0	1	1	1	4	4	4	4	2	2	2
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	1	1	1	1	1	1	1	1	1	1	1	1	1	1
4	Bihar	1	1	1	1	1	1	1	0	0	0	0	0	0	0
5	Chhattisgarh	1	1	1	1	1	1	1	0	0	0	0	1	1	1
6	Goa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Gujarat	1	1	1	1	1	1	1	4	5	5	5	6	6	6
8	Haryana	0	0	0	0	0	0	1	3	3	3	3	3	3	3
9	Himachal Pradesh	0	1	1	1	1	1	1	0	0	0	0	0	0	0
10	Jharkhand	1	1	1	1	1	1	1	0	0	0	0	0	0	0
11	Karnataka	2	2	1	1	1	1	1	4	4	4	4	4	4	4
12	Kerala	1	1	1	1	1	1	1	1	2	2	2	2	2	2
13	Madhya Pradesh	1	1	1	1	1	1	1	1	1	1	1	1	1	1
14	Maharashtra	2	2	1	1	1	1	1	12	12	12	12	12	12	12
15	Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Odisha	1	1	1	1	1	1	1	1	1	1	1	1	1	1
20	Punjab	0	0	0	0	0	0	0	2	2	2	2	2	2	2
21	Rajasthan	2	2	1	1	1	1	1	2	2	2	2	2	2	2
22	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Tamil Nadu	2	2	1	1	1	1	1	11	12	12	12	12	12	12
24	Telangana	0	0	0	1	1	1	1	0	0	0	0	2	2	2
25	Tripura	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	Uttar Pradesh	1	1	1	1	1	1	1	5	5	5	5	5	5	5
27	Uttrakhand	1	1	1	1	1	1	1	0	0	0	0	0	0	0
28	West Bengal	1	1	1	1	1	1	1	3	3	3	3	3	3	3
29	Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Chandigarh	1	1	1	1	1	1	0	1	1	1	1	1	1	1
31	Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Delhi	1	1	1	1	1	1	1	5	5	5	5	5	5	5
34	Jammu & Kashmir	0	0	0	0	0	0	0	1	1	1	1	1	1	1
35	Ladakh							0							0
36	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	Puducherry	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	22	23	19	19	20	20	20	61	64	64	64	66	66	66

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**TABLE 87: STATE-WISE NUMBER OF OFFICES OF GENERAL AND HEALTH INSURERS
(2014 to 2020)**

(As on March 31)

S. No.	State/U.T.	GENERAL INSURERS TOTAL						
		2014	2015	2016	2017	2018	2019	2020
1	Andhra Pradesh	718	451	475	488	493	528	531
2	Arunachal Pradesh	13	14	14	15	12	12	9
3	Assam	213	224	231	234	233	238	229
4	Bihar	226	246	257	272	275	277	274
5	Chhattisgarh	139	147	161	168	168	175	164
6	Goa	57	59	59	59	57	63	56
7	Gujarat	567	588	606	648	642	674	666
8	Haryana	277	291	296	304	303	317	318
9	Himachal Pradesh	85	95	102	109	112	118	120
10	Jharkhand	180	183	199	208	198	202	199
11	Karnataka	572	610	625	641	653	685	689
12	Kerala	496	514	528	537	538	553	550
13	Madhya Pradesh	451	478	489	497	456	452	404
14	Maharashtra	1016	1077	1130	1168	1177	1234	1244
15	Manipur	15	15	15	15	13	12	10
16	Meghalaya	24	26	28	30	30	31	31
17	Mizoram	9	12	13	14	13	13	11
18	Nagaland	12	14	15	16	13	13	12
19	Odisha	287	304	319	327	323	340	323
20	Punjab	438	453	462	460	454	460	444
21	Rajasthan	449	493	510	531	533	560	531
22	Sikkim	8	8	7	9	9	10	9
23	Tamil Nadu	1118	1169	1197	1200	1183	1172	1078
24	Telangana	0	296	310	321	333	348	351
25	Tripura	36	36	37	41	39	45	45
26	Uttar Pradesh	943	967	985	998	983	935	836
27	Uttarakhand	117	123	127	126	102	126	123
28	West Bengal	503	530	528	538	520	537	472
29	Andaman & Nicobar Is.	4	4	7	9	11	10	12
30	Chandigarh	55	57	54	58	59	59	57
31	Dadra & Nagra Haveli	3	3	3	3	3	5	5
32	Daman & Diu	3	3	3	3	3	3	3
33	Delhi	300	309	320	327	336	340	326
34	Jammu & Kashmir	95	98	106	110	111	110	114
35	Ladakh	0	0	0	0	0	0	0
36	Lakshadweep	1	1	1	1	1	2	2
37	Puducherry	30	33	36	34	36	36	39
	Total	9460	9931	10255	10519	10425	10695	10287

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**TABLE 87: STATE-WISE NUMBER OF OFFICES OF GENERAL AND HEALTH INSURERS
(2014 to 2020)**

(As on March 31)

S.No.	State/U.T.	STAND-ALONE HEALTH																	
		Aditya Birla				HDFC Ergo Health (Formerly Apollo Munich)						Manipal Cigna (Formerly Cigna TTK)							
		2017	2018	2019	2020	2014	2015	2016	2017	2018	2019	2020	2014	2015	2016	2017	2018	2019	2020
1	Andhra Pradesh	0	2	2	2	3	3	3	3	8	8	8	1	1	1	0	0	0	2
2	Arunachal Pradesh	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0
3	Assam	0	1	1	3	0	1	2	2	3	3	3	0	0	0	0	0	0	1
4	Bihar	0	2	2	4	1	1	1	1	1	2	3	0	0	0	0	0	0	1
5	Chhattisgarh	0	1	1	1	0	1	1	2	4	4	5	0	0	0	0	0	0	0
6	Goa	0	1	1	1	0	0	1	1	1	1	1	0	0	0	0	0	0	0
7	Gujarat	0	6	6	9	4	7	7	7	13	14	17	0	1	1	1	1	1	3
8	Haryana	0	1	1	1	2	4	6	6	6	9	11	0	0	0	1	1	1	1
9	Himachal Pradesh	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0
10	Jharkhand	0	1	1	2	0	1	1	1	2	3	3	0	0	0	0	0	1	2
11	Karnataka	1	3	3	4	3	5	5	6	10	10	11	1	1	2	2	2	2	5
12	Kerala	0	0	0	1	2	2	3	6	7	7	7	0	1	1	1	1	1	3
13	Madhya Pradesh	0	2	2	3	2	2	4	4	6	8	9	0	0	0	0	0	0	2
14	Maharashtra	3	12	13	14	12	15	18	18	27	31	30	2	4	3	3	3	5	9
15	Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Nagaland	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0
19	Odisha	0	1	1	2	1	1	1	1	3	6	7	0	0	1	1	1	1	1
20	Punjab	0	1	1	1	2	3	4	4	6	6	7	0	0	1	2	1	1	2
21	Rajasthan	0	2	2	4	2	4	4	5	6	9	8	0	0	1	1	1	1	2
22	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Tamil Nadu	1	7	7	7	5	9	10	10	13	13	12	1	2	2	2	2	2	2
24	Telangana	1	3	3	3	0	5	5	5	6	7	7	0	0	0	1	1	2	2
25	Tripura	0	0	0	0	0	0	0	0	1	1	1	0	0	0	0	0	0	0
26	Uttar Pradesh	0	3	3	5	4	6	9	10	14	18	18	0	0	1	2	2	2	3
27	Uttrakhand	0	0	0	1	0	1	1	2	3	3	3	0	0	0	0	0	0	1
28	West Bengal	1	5	5	5	2	4	5	6	8	11	11	1	1	1	1	1	1	2
29	Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Chandigarh	0	1	1	1	1	2	2	2	2	2	2	0	1	0	0	1	1	1
31	Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Delhi	2	5	5	5	6	6	6	6	6	7	7	1	1	1	1	1	1	2
34	Jammu & Kashmir	0	0	0	1	0	0	1	1	1	1	1	0	0	0	0	0	0	0
35	Ladakh				0							0							0
36	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	Puducherry	0	0	0	0	0	0	1	1	1	1	1	0	0	0	0	0	0	0
	Total	9	60	61	80	52	83	101	110	158	186	194	7	13	16	19	19	23	47

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(2014 to 2020)**

(As on March 31)

S.No.	State/U.T.	STAND-ALONE HEALTH																					
		Max Bupa							Religare							RELIANCE HEALTH#	Star Health						
		2014	2015	2016	2017	2018	2019	2020	2014	2015	2016	2017	2018	2019	2020		2014	2015	2016	2017	2018	2019	2020
1	Andhra Pradesh	1	1	0	0	0	0	0	3	2	2	2	2	3	5	0	20	15	16	14	16	18	29
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	0	0	0	0	0	0	0	0	0	0	0	1	1	1	0	2	2	2	2	3	3	7
4	Bihar	1	1	1	1	1	1	1	0	0	0	0	0	2	3	0	1	2	3	3	3	4	5
5	Chhattisgarh	0	0	0	0	0	0	0	0	0	1	1	1	3	3	0	4	4	4	4	4	4	5
6	Goa	0	1	1	1	1	1	1	0	0	0	0	0	0	1	0	0	1	1	1	1	1	2
7	Gujarat	1	1	1	1	2	2	3	4	4	4	4	5	7	13	0	12	12	13	14	16	17	19
8	Haryana	0	1	2	2	2	2	4	1	1	2	3	4	6	10	0	9	9	11	17	18	19	20
9	Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2	1	2	2	4
10	Jharkhand	0	0	0	0	0	0	0	0	0	0	0	0	2	3	0	4	4	4	4	4	6	6
11	Karnataka	3	3	3	3	3	3	3	5	5	5	7	7	9	12	0	23	24	25	32	36	38	46
12	Kerala	1	1	1	1	1	1	1	1	1	1	1	1	1	3	0	36	42	50	58	63	63	63
13	Madhya Pradesh	0	0	0	0	0	0	4	1	1	2	2	3	6	7	0	15	15	15	15	20	20	21
14	Maharashtra	3	4	4	4	5	7	10	9	10	11	12	14	22	29	1	26	30	35	36	52	54	65
15	Manipur	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0
16	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1
17	Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Odisha	0	0	0	0	0	0	0	1	1	1	1	1	2	3	0	4	4	4	5	6	6	20
20	Punjab	1	1	1	1	1	1	3	2	2	3	3	3	3	8	0	8	8	9	14	15	15	23
21	Rajasthan	1	2	2	2	2	2	3	1	1	2	2	3	5	7	0	9	10	11	12	15	16	17
22	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Tamil Nadu	1	1	1	1	1	5	5	3	3	3	4	4	6	6	0	49	51	54	59	69	74	99
24	Telangana	0	0	1	1	1	1	1	0	2	2	2	3	5	7	1	0	7	8	16	19	22	26
25	Tripura	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1
26	Uttar Pradesh	1	0	1	2	2	5	7	4	4	6	6	7	8	13	0	16	17	18	19	22	26	32
27	Uttarakhand	0	1	0	0	0	0	0	1	1	1	1	1	1	2	0	4	4	4	4	5	5	7
28	West Bengal	1	0	1	1	1	1	1	2	2	2	2	4	6	6	0	14	14	16	20	26	27	34
29	Andaman & Nicobar Is.	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Chandigarh	1	0	1	1	1	1	1	1	1	1	1	1	1	1	0	3	3	3	3	2	3	3
31	Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	Daman & Diu	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Delhi	6	0	6	6	6	6	6	4	5	7	7	7	9	9	0	9	9	10	11	12	12	16
34	Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	1	1	2	0	1	1	1	2	2	2	2
35	Ladakh							0							0								0
36	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	Puducherry	0	0	0	0	0	1	1	0	0	0	0	1	1	1	0	1	1	1	1	1	1	2
	Total	22	26	27	28	30	40	55	43	46	56	61	74	111	156	2	271	290	320	367	434	460	575

The Authority vide Order Ref. No. IRDA/F&A/ORD/SOLP/200/11/2019 dt. 6th Nov. 2019 issued directions to the Reliance Health to stop selling new policies

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 87: STATE-WISE NUMBER OF OFFICES OF GENERAL AND HEALTH INSURERS
(2014 to 2020)**

(As on March 31)

S.No.	State/U.T.	Stand-alone Health Total							Grand Total						
		2014	2015	2016	2017	2018	2019	2020	2014	2015	2016	2017	2018	2019	2020
1	Andhra Pradesh	28	22	22	19	28	31	46	746	473	497	507	521	559	577
2	Arunachal Pradesh	0	0	0	0	0	0	0	13	14	14	15	12	12	9
3	Assam	2	3	4	4	8	8	15	215	227	235	238	241	246	244
4	Bihar	3	4	5	5	7	11	17	229	250	262	277	282	288	291
5	Chhattisgarh	4	5	6	7	10	12	14	143	152	167	175	178	187	178
6	Goa	0	2	3	3	4	4	6	57	61	62	62	61	67	62
7	Gujarat	21	25	26	27	43	47	64	588	613	632	675	685	721	730
8	Haryana	12	15	21	29	32	38	47	289	306	317	333	335	355	365
9	Himachal Pradesh	1	1	2	1	2	2	4	86	96	104	110	114	120	124
10	Jharkhand	4	5	5	5	7	13	16	184	188	204	213	205	215	215
11	Karnataka	35	38	40	51	61	65	81	607	648	665	692	714	750	770
12	Kerala	40	47	56	67	73	73	78	536	561	584	604	611	626	628
13	Madhya Pradesh	18	18	21	21	31	36	46	469	496	510	518	487	488	450
14	Maharashtra	52	63	71	76	113	133	157	1068	1140	1201	1244	1290	1367	1401
15	Manipur	0	0	0	0	0	1	1	15	15	15	15	13	13	11
16	Meghalaya	0	0	0	0	1	1	1	24	26	28	30	31	32	32
17	Mizoram	0	0	0	0	0	0	0	9	12	13	14	13	13	11
18	Nagaland	0	0	0	0	0	1	1	12	14	15	16	13	14	13
19	Odisha	6	6	7	8	12	16	33	293	310	326	335	335	356	356
20	Punjab	13	14	18	24	27	27	44	451	467	480	484	481	487	488
21	Rajasthan	13	17	20	22	29	35	41	462	510	530	553	562	595	572
22	Sikkim	0	0	0	0	0	0	0	8	8	7	9	9	10	9
23	Tamil Nadu	59	66	70	77	96	107	131	1177	1235	1267	1277	1279	1279	1209
24	Telangana	0	14	16	26	33	41	46	0	310	326	347	366	389	397
25	Tripura	0	1	0	0	2	2	2	36	37	37	41	41	47	47
26	Uttar Pradesh	25	27	35	39	50	62	78	968	994	1020	1037	1033	997	914
27	Uttarakhand	5	7	6	7	9	9	14	122	130	133	133	111	135	137
28	West Bengal	20	21	25	31	45	51	59	523	551	553	569	565	588	531
29	Andaman & Nicobar Is.	0	1	0	0	0	0	0	4	5	7	9	11	10	12
30	Chandigarh	6	7	7	7	8	9	9	61	64	61	65	67	68	66
31	Dadra & Nagra Haveli	0	0	0	0	0	0	0	3	3	3	3	3	5	5
32	Daman & Diu	0	6	0	0	0	0	0	3	9	3	3	3	3	3
33	Delhi	26	21	30	33	37	40	45	326	330	350	360	373	380	371
34	Jammu & Kashmir	1	1	2	3	4	4	6	96	99	108	113	115	114	120
35	Ladakh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	Lakshadweep	0	0	0	0	0	0	0	1	1	1	1	1	2	2
37	Puducherry	1	1	2	2	3	4	5	31	34	38	36	39	40	44
	Total	395	458	520	594	775	883	1107	9855	10389	10775	11113	11200	11578	11394

The Authority vide Order Ref. No. IRDA/F&A/ORD/SOLP/200/11/2019 dt. 6th Nov. 2019 issued directions to the Reliance Health to stop selling new policies

TABLE 88: STATE-WISE NUMBER OF REGISTERED BROKERS
(2014 to 2020)

(As on 31st March)

S.No.	State/UT	2014	2015	2016	2017*	2018*	2019*	2020*
1	Andhra Pradesh	27	29	3	0	1	1	1
2	Bihar	-	-	1	1	1	1	1
3	Chandigarh	4	4	3	6	6	6	6
4	Chhattisgarh	-	-	-	-	-	-	1
5	Gujarat	14	18	21	18	21	23	23
6	Haryana	3	3	7	1	5	11	14
7	Jammu and Kashmir	-	-	-	-	-	-	1
8	Jharkhand	-	-	-	1	1	1	1
9	Karnataka	15	17	15	12	17	19	20
10	Kerala	13	13	11	12	13	13	14
11	Madhya Pradesh	3	4	5	4	5	5	6
12	Maharashtra	125	132	139	121	129	129	134
13	New Delhi	74	85	87	69	74	79	84
14	Odisha	-	-	1	1	2	2	2
15	Punjab	12	12	13	10	10	11	11
16	Rajasthan	6	7	7	6	7	7	7
17	Tamil Nadu	33	36	42	35	39	39	41
18	Telangana	-	-	32	31	35	38	41
19	Uttar Pradesh	21	23	32	27	31	23	25
20	West Bengal	34	36	38	30	29	29	30
	Total	384	419	457	385	426	437	463

Note: *includes only valid licensed brokers as on 31st March.

TABLE 89:
STATE WISE NUMBER OF INSURANCE MARKETING FIRMS (IMF)

(As on 31st March)

S.No.	State	No. of IMFs				
		2016	2017	2018	2019	2020
1	Andhra Pradesh	-	3	6	7	8
2	Bihar	-	3	5	6	8
3	Chandigarh	-	1	5	6	7
4	Chattisgarh	-	-	2	2	3
5	Gujarat	-	9	20	26	32
6	Haryana	1	6	8	10	13
7	Himachal Pradesh	-	-	2	2	3
8	Jammu & Kashmir	-	-	2	4	5
9	Jarkhand	-	-	1	1	4
10	Karnataka	-	4	5	5	12
11	Kerala	-	3	5	10	11
12	Madhya Pradesh	-	2	2	3	3
13	Maharastra	5	24	38	48	61
14	New Delhi	4	18	31	36	45
15	Odhisra	-	-	1	3	4
16	Punjab	-	6	12	13	14
17	Rajasthan	-	1	3	7	7
18	Tamilnadu	1	5	5	7	9
19	Telangana	-	6	16	18	25
20	Uttar Pradesh	3	19	32	40	43
21	Uttarakhand	-	-	2	5	6
22	West Bengal	-	4	9	13	16
	Total	14	114	212	272	339

TABLE 90: STATUS OF GRIEVANCES WITH GENERAL AND HEALTH INSURERS
(2013-14 to 2019-20)

Insurer	2013-14				2014-15			
	Opening Balance	Reported during the year	Resolved during the year	Pending at the end of the year	Opening Balance	Reported during the year	Resolved during the year	Pending at the end of the year
Private Insurers								
Acko General								
Bajaj Allianz	2	6361	6358	5	5	4770	4571	204
Bharati AXA	0	5356	5356	0	0	4586	4481	105
Cholamandalam MS	5	2847	2842	10	10	2508	2415	103
Edelweiss General								
Future Generali	0	4229	4229	0	0	3727	3727	0
Go Digit								
HDFC Ergo	1	1173	1172	2	2	2086	2065	23
ICICI Lombard	25	6854	6855	24	24	5930	5582	372
IFFCO Tokio	4	3373	3368	9	9	2043	1889	163
Kotak Mahindra	-	-	-	-	-	-	-	-
L&T	1	148	148	1	1	431	427	5
Liberty	0	88	88	0	0	356	350	6
Magma HDI	0	43	43	0	0	101	92	9
Navi General*								
Raheja QBE	0	0	0	0	0	0	0	0
Reliance	60	2598	2618	40	40	1762	1735	67
Royal Sundaram	4	2915	2917	2	2	4976	4912	66
SBI General	10	881	849	42	42	1325	1050	317
Shriram	2	210	212	0	0	135	135	0
Tata AIG	1	4947	4948	0	0	3963	3926	37
Universal Sompoo	1	519	520	0	0	358	358	0
Private Total	116	42542	42523	135	135	39057	37715	1477
Public Insurers								
National	370	4954	5068	256	256	4740	4821	175
New India	102	3610	3613	99	99	3204	3201	102
Oriental	281	2789	3004	66	66	2165	2172	59
United India	342	6197	6321	218	218	5705	5868	55
Public Total	1095	17550	18006	639	639	15814	16062	391
Stand-alone Health Insurers								
Aditya Birla Health	-	-	-	-	-	-	-	-
HDFC Ergo Health**	2	1761	1760	3	3	2061	2051	13
Manipal Cigna@	0			0	0	75	71	4
Max Bupa	7	613	618	2	2	427	429	0
Reliance Health								
Religare Health	1	577	567	0	0	423	421	2
Star Health	2	184	185	12	12	2785	2631	166
Stand-alone Health Total	12	3135	3130	17	17	2986	2972	185
Specialised Insurers								
AIC	0			0	0	0	0	0
ECGC	12	108	77	43	43	46	43	46
Specialised Total	12	108	77	43	43	46	43	46
Grand Total	1235	63335	63736	834	834	60688	59423	2099

Note:

1. *Erstwhile DHFL General Insurance Co. Ltd.
2. **Erstwhile Apollo Munich Health Insurance Ltd.
3. @Erstwhile CignaTTK Health Insurance Co. Ltd.

TABLE 90: STATUS OF GRIEVANCES WITH GENERAL AND HEALTH INSURERS
(2013-14 to 2019-20)

Insurer	2015-16				2016-17			
	Opening Balance	Reported during the year	Resolved during the year	Pending at the end of the year	Opening Balance	Reported during the year	Resolved during the year	Pending at the end of the year
Private Insurers								
Acko General								
Bajaj Allianz	204	1756	1911	49	49	917	959	7
Bharati AXA	105	4198	4266	37	37	3579	3609	7
Cholamandalam MS	103	2163	2256	10	10	1670	1677	3
Edelweiss General								
Future Generali	0	4251	4250	1	1	2075	2073	3
Go Digit								
HDFC Ergo	23	2879	2886	16	16	2900	2916	0
ICICI Lombard	372	4974	5256	90	90	3587	3589	88
IFFCO Tokio	163	1355	1517	1	1	1781	1781	1
Kotak Mahindra	-	-	-	-	-	25	23	2
L&T	5	335	340	0	0	409	409	0
Liberty	6	524	527	3	3	315	315	3
Magma HDI	9	151	160	0	0	113	96	17
Navi General*								
Raheja QBE	0	0	0	0	0	0	0	0
Reliance	67	1500	1521	46	46	1287	1324	9
Royal Sundaram	66	2551	2595	22	22	808	824	6
SBI General	317	1136	1392	61	61	1117	1123	55
Shriram	0	120	120	0	0	214	214	0
Tata AIG	37	3422	3458	1	1	1473	1473	1
Universal Sompoo	0	373	373	0	0	528	528	0
Private Total	1477	31688	32828	337	337	22798	22933	202
Public Insurers								
National	175	4933	4928	180	180	4680	4671	189
New India	102	4087	4050	139	139	4208	4312	35
Oriental	59	2555	2485	129	129	2673	2672	130
United India	55	6221	6254	22	22	7484	7394	112
Public Total	391	17796	17717	470	470	19045	19049	466
Stand-alone Health Insurers								
Aditya Birla Health	-	-	-	-	-	5	4	1
HDFC Ergo Health**	13	978	987	4	4	1097	1081	20
Manipal Cigna@	4	334	332	6	6	1020	1018	8
Max Bupa	0	620	620	0	0	802	802	0
Reliance Health								
Religare Health	2	564	560	6	6	895	901	0
Star Health	166	7093	7166	93	93	6434	6490	37
Stand-alone Health Total	185	2496	2499	109	109	10253	10296	66
Specialised Insurers								
AIC	0	0	0	0	0	0	0	0
ECGC	46	10	1	55	55	8	11	52
Specialised Total	46	10	1	55	55	8	11	52
Grand Total	2099	59083	60211	971	971	52104	52289	786

Note:

1. *Erstwhile DHFL General Insurance Co. Ltd.
2. **Erstwhile Apollo Munich Health Insurance Ltd.
3. @Erstwhile CignaTTK Health Insurance Co. Ltd.

**TABLE 90: STATUS OF GRIEVANCES WITH GENERAL AND HEALTH INSURERS
(2013-14 to 2019-20)**

Insurer	2017-18				2018-19					
	Opening Balance	Reported during the year	Resolved during the year	Pending at the end of the year	Opening Balance	Reported during the year	Duplicate Complaints	Actual Complaints	Attended to during the year	Pending at the end of the year
Private Insurers										
Acko General					0	11	0	11	11	0
Bajaj Allianz	7	914	919	2	2	1113	61	1052	1052	2
Bharati AXA	7	1943	1944	6	6	1423	73	1350	1352	4
Cholamandalam MS	3	439	440	2	2	237	4	233	235	0
Edelweiss General					0	4	1	3	3	0
Future Generali	3	1113	1113	3	3	622	20	602	605	0
Go Digit					0	117	0	117	117	0
HDFC Ergo	0	1037	1037	0	0	1093	23	1070	1070	0
ICICI Lombard	88	3037	3091	34	34	2976	47	2929	2889	74
IFFCO Tokio	1	1044	1029	16	16	722	15	707	722	1
Kotak Mahindra	2	63	65	0	0	73	2	71	69	2
L&T	0	137	137	0	0	5	0	5	5	0
Liberty	3	257	260	0	0	291	0	291	291	0
Magma HDI	17	94	62	49	49	82	2	80	129	0
Navi General*					0	12	0	12	12	0
Raheja QBE	0	1	0	1	1	1	0	1	2	0
Reliance	9	454	456	7	7	600	0	600	607	0
Royal Sundaram	6	778	782	2	2	566	28	538	530	10
SBI General	55	671	697	29	29	481	10	471	489	11
Shriram	0	218	218	0	0	234	3	231	231	0
Tata AIG	1	1050	1050	1	1	1365	134	1231	1228	4
Universal Sampo	0	454	454	0	0	458	12	446	446	0
Private Total	202	13704	13754	152	152	12486	435	12051	12095	108
Public Insurers										
National	189	5571	5591	169	169	4739	0	4739	4891	17
New India	35	4820	4852	3	3	5178	14	5164	5137	30
Oriental	130	2743	2121	752	752	2733	99	2634	3359	27
United India	112	9425	9212	325	325	8404	0	8404	8464	265
Public Total	466	22559	21776	1249	1249	21054	113	20941	21851	339
Stand-alone Health Insurers										
Aditya Birla Health	1	251	145	107	107	599	4	595	702	0
HDFC Ergo Health**	20	929	918	31	31	1278	67	1211	1230	12
Manipal Cigna@	8	702	707	3	3	739	30	709	709	3
Max Bupa	0	772	772	0	0	921	29	892	892	0
Reliance Health					0	6	0	6	6	0
Religare Health	0	573	569	4	4	690	46	644	645	3
Star Health	37	4496	4486	47	47	5713	28	5685	5597	135
Stand-alone Health Total	66	7723	7597	192	192	9946	204	9742	9781	153
Specialised Insurers										
AIC	0	0	0	0	0	12	0	12	12	0
ECGC	52	9	8	53	53	15	0	15	68	0
Specialised Total	52	9	8	53	53	27	0	27	80	0
Grand Total	786	43995	43135	1646	1646	43513	752	42761	43807	600

Note:

1. *Erstwhile DHFL General Insurance Co. Ltd.
2. **Erstwhile Apollo Munich Health Insurance Ltd.
3. @Erstwhile CignaTTK Health Insurance Co. Ltd.

HANDBOOK ON INDIAN INSURANCE STATISTICS 2019-20

**TABLE 90: STATUS OF GRIEVANCES WITH GENERAL AND HEALTH INSURERS
(2013-14 to 2019-20)**

Insurer	2019-20					
	Opening Balance	Reported during the year	Duplicate Complaints	Actual Complaints	Attended to during the year	Pending at the end of the year
Private Insurers						
Acko General	0	622	2	620	620	0
Bajaj Allianz	2	1630	78	1552	1553	1
Bharati AXA	4	1019	52	967	971	0
Cholamandalam MS	0	272	4	268	268	0
Edelweiss General	0	23	0	23	23	0
Future Generali	0	549	35	514	514	0
Go Digit	0	134	0	134	133	1
HDFC Ergo	0	1227	25	1202	1202	0
ICICI Lombard	74	2916	43	2873	2946	1
IFFCO Tokio	1	969	1	968	962	7
Kotak Mahindra	2	104	6	98	100	0
L&T	0	4	0	4	4	0
Liberty	0	367	1	366	366	0
Magma HDI	0	95	5	90	85	5
Navi General*	0	59	2	57	57	0
Raheja QBE	0	4	0	4	0	4
Reliance	0	663	0	663	662	1
Royal Sundaram	10	581	19	562	572	0
SBI General	11	1094	30	1064	1075	0
Shriram	0	326	0	326	326	0
Tata AIG	4	1426	122	1304	1308	0
Universal Sampo	0	648	3	645	645	0
Private Total	108	14732	428	14304	14392	20
Public Insurers						
National	17	4752	0	4752	4662	107
New India	30	5587	103	5484	5497	17
Oriental	27	2965	71	2894	2872	49
United India	265	9820	0	9820	9624	461
Public Total	339	23124	174	22950	22655	634
Stand-alone Health Insurers						
Aditya Birla Health	0	899	53	846	846	0
HDFC Ergo Health**	12	1191	36	1155	1167	0
Manipal Cigna@	3	1010	88	922	925	0
Max Bupa	0	1029	14	1015	1015	0
Reliance Health	0	36	1	35	26	9
Religare Health	3	941	67	874	877	0
Star Health	135	7855	20	7835	7970	0
Stand-alone Health Total	153	12961	279	12682	12826	9
Specialised Insurers						
AIC	0	47	1	46	44	2
ECGC	0	6	0	6	0	6
Specialised Total	0	53	1	52	44	8
Grand Total	600	50870	882	49988	49917	671

Note:

1. *Erstwhile DHFL General Insurance Co. Ltd.
2. **Erstwhile Apollo Munich Health Insurance Ltd.
3. @Erstwhile CignaTTK Health Insurance Co. Ltd.

TABLE 91A: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES - GENERAL INSURANCE (2019-20)

Name of the	Total No. of Complaints			Complaints disposed by way of					Durationwise disposal of Complaints				Durationwise Outstanding complaints				
	OIs at the beginning of the year	Received upto March	Total	Recom-mentations	Awards fvg complai- nant	Awards fvg. Ins. Co.	with drawal	Non-Enterta- inable	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Out standing
Ahmedabad	1617	179	1796	.	187	101	198	108	594	124	21	449	594	12	47	1143	1202
Bengaluru	127	139	266	9	94	90	2	61	256	126	130	.	256	10	.	.	10
Bhopal	202	125	327	22	26	165	21	92	326	99	96	131	326	1	.	.	1
Bubaneswar	50	223	273	.	60	43	21	108	232	128	56	48	232	41	.	.	41
Chandigarh	382	347	729	.	268	221	.	173	662	187	408	67	662	42	25	.	67
Chennai	144	265	409	2	159	45	33	150	389	195	194	.	389	20	.	.	20
Delhi	305	251	556	1	212	176	30	131	550	176	371	3	550	6	.	.	6
Guwahati	.	102	102	.	23	17	7	55	102	102	.	.	102	.	.	.	.
Hyderabad	107	419	526	4	299	91	9	116	519	162	357	.	519	7	.	.	7
Jaipur	.	178	178	.	38	19	9	100	166	165	1	.	166	12	.	.	12
Kochi	443	326	769	.	314	294	37	111	756	159	433	164	756	11	1	1	13
Kolkata	853	96	949	2	272	136	33	42	485	48	19	418	485	6	40	418	464
Lucknow	191	131	322	22	37	125	34	82	300	93	36	171	300	9	11	2	22
Mumbai	823	195	1018	1	572	196	109	109	987	117	828	42	987	24	7	.	31
Noida	163	233	396	31	116	66	47	111	371	143	223	5	371	25	.	.	25
Patna	155	96	251	4	22	17	139	49	231	61	104	66	231	15	5	.	20
Pune	643	135	778	44	134	59	36	46	319	53	23	243	319	18	64	377	459
Total	6205	3440	9645	142	2633	1861	765	1644	7245	2138	3300	1807	7245	259	200	1941	2400

TABLE 91B: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES - HEALTH INSURANCE (2019-20)

Name of the	Total No. of Complaints		Complaints disposed by way of					Durationwise disposal of Complaints				Durationwise Outstanding complaints					
	O/s at the beginning of the year	Received upto March	Total	Recom- mendations	Awards fvg compla- inant	Awards fvg. Ins. Co.	with drawal	Non- Enterta- inable	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Out standing
Ahmedabad	.	1552	1552	.	.	.	47	807	854	830	24	.	854	152	546	.	698
Bengaluru	.	531	531	2	167	137	3	183	492	462	30	.	492	39	.	.	39
Bhopal	.	282	282	4	26	71	16	153	270	185	85	.	270	12	.	.	12
Bubaneswar	.	177	177	.	30	15	11	81	137	91	46	.	137	40	.	.	40
Chandigarh	.	769	769	.	166	93	.	325	584	340	244	.	584	112	73	.	185
Chennai	.	659	659	2	178	87	55	275	597	394	203	.	597	62	.	.	62
Delhi	.	562	562	.	135	196	29	185	545	299	246	.	545	17	.	.	17
Guwahati	.	150	150	.	42	19	12	72	145	145	.	.	145	5	.	.	5
Hyderabad	.	424	424	1	122	77	7	173	380	256	124	.	380	44	.	.	44
Jaipur	.	351	351	4	110	49	41	112	316	311	5	.	316	35	.	.	35
Kochi	.	744	744	.	239	191	30	250	710	385	325	.	710	31	3	.	34
Kolkata	.	584	584	.	18	6	24	106	154	125	29	.	154	90	340	.	430
Lucknow	.	198	198	9	19	18	14	107	167	123	44	.	167	20	11	.	31
Mumbai	.	2298	2298	4	917	187	94	661	1863	895	968	.	1863	343	92	.	435
Noida	.	348	348	13	88	24	40	122	287	171	116	.	287	58	3	.	61
Patna	.	132	132	.	27	14	16	60	117	69	48	.	117	11	4	.	15
Pune	.	771	771	17	.	.	9	160	186	175	11	.	186	161	424	.	585
Total	.	10532	10532	56	2284	1184	448	3832	7804	5256	2548	.	7804	1232	1496	.	2728

PART-III REINSURANCE

TABLE 92A: REINSURERS OPERATING IN INDIA
AS AT MARCH 31, 2020

S.No	Reinsurers	Home Country/ Regulator	Certificate of Registration (CoR) No.	Date of CoR	Date of Start of Business Operations
1	Public Sector General Insurance Corporation of India	---	112	2001	2001-02
1	Branches of Foreign Reinsurers Allianz Global Corporate & Speciality SE, India Branch	Germany	FRB/010	06.08.2018	14.09.2018
2	AXA France Vie - India Reinsurance Branch	France	FRB/009	28.07.2017	14.09.2017
3	General Reinsurance AG - India Branch	Germany	FRB/008	09.05.2017	01.08.2017
4	Hannover Rück SE – India Branch	Germany	FRB/004	21.12.2016	01.02.2017
5	Münchener Rückversicherungs -Gesellschaft Aktiengesellschaft - India Branch	Germany	FRB/001	22.12.2016	01.02.2017
6	RGA Life Reinsurance Company of Canada, India Branch	Canada	FRB/005	21.12.2016	01.04.2017
7	SCOR SE - India Branch	France	FRB/003	21.12.2016	01.02.2017
8	Swiss Reinsurance Company Ltd, India Branch	Switzerland	FRB/002	21.12.2016	01.02.2017
9	XL Insurance Company SE, India Reinsurance Branch	United Kingdom	FRB/007	01.02.2017	01.04.2017
10	Lloyd's Lloyd's India Reinsurance Branch	United Kingdom	LLOYD'S/001	17.01.2017	05.04.2017
	Service Companies of Lloyd's Markel Services India Private Limited	United Kingdom	LLOYD'S/SC/003	01.06.2018	21.09.2018

**TABLE 92B: LIST OF IFSC INSURANCE OFFICES (IIOS)
AS AT MARCH 31, 2020**

S. No	Name of IFSC Insurance Office in GIFT City, Ahmedabad, Gujrat.	Certificate of Registration (CoR) No.	Date of CoR
1	New India Assurance Co. Ltd.	SEZ/GIFT/IIO/001	6-Sep-16
2	General Insurance Corporation of India	SEZ/GIFT/IIO/002	30-Jan-17
3	Export Credit and Guarantee Corporation Ltd.	SEZ/GIFT/IIO/003	24-Jul-17

TABLE 93: PREMIUM SCHEDULE OF REINSURERS

(₹ Crore)

RE-INSURERS	2017-18			2018-19			2019-20		
	Premium on Reinsurance accepted	Premium on Reinsurance ceded	Net Written Premium	Premium on Reinsurance accepted	Premium on Reinsurance ceded	Net Written Premium	Premium on Reinsurance accepted	Premium on Reinsurance ceded	Net Written Premium
Indian Reinsurer									
General Insurance Corporation (GIC)	41,799.37	4,164.91	37,634.46	44,238.00	5,242.02	38,995.97	51,030.13	4,374.72	46,655.41
ITI Re*	-	-2.74	2.74	-	-	-	-	-	-
Indian Reinsurer Total	41,799.37	4,162.17	37,637.20	44,238.00	5,242.02	38,995.97	51,030.13	4,374.72	46,655.41
Branches of Foreign Reinsurers									
Allianz Global*				102.26	42.49	59.76	249.79	167.90	81.89
AXA France Vie	758.68	-	758.68	2,461.59	17.75	2,443.84	1,559.48	433.13	1,126.34
Gen Re	67.34	-	67.34	194.06	40.34	153.71	393.85	167.55	226.29
Hannover Re	568.32	267.38	300.94	933.10	394.94	538.15	1,248.30	556.15	692.15
Munich Re	1,306.80	506.86	799.94	2,285.08	891.13	1,393.95	3,822.75	1,618.40	2,204.34
RGA	70.52	31.99	38.53	267.02	120.87	146.14	453.36	205.49	247.86
SCOR SE	1,185.94	443.36	742.57	1,571.77	723.16	848.60	1,550.54	706.53	844.00
Swiss Re	2,046.67	948.73	1,097.94	2,275.41	1,047.04	1,228.37	2,908.89	1,118.09	1,790.80
XL SE	187.12	38.95	148.16	324.49	76.06	248.42	479.61	108.01	371.59
Lloyd's									
MS Amlin**	24.22	3.80	20.42	1.61	0.27	1.34	-	-	-
Markel Services P Ltd				1.19	-	1.19	15.58	-	15.58
Branches incl. Lloyd's Total	6,215.60	2,241.08	3,974.52	10,417.58	3,354.05	7,063.48	12,682.15	5,081.25	7,600.84
Grand Total	48,014.97	6,403.25	41,611.72	54,655.58	8,596.07	46,059.45	63,712.28	9,455.97	54,256.25

Note: 1. *Certificate of Registration of Private Reinsurer ITI Re was cancelled in May 2019.

2. **MS Amlin's CoR cancelled on 10.07.2019 on its request

TABLE 94: SEGMENT-WISE PREMIUM ON REINSURANCE / RETROCESSION ACCEPTED

(₹ Crore)

Re-Insurers	2017-18							Total
	Fire	Marine	Motor	Health	Life	Misc		
Indian Reinsurer								
General Insurance Corporation (GIC)	9,998.18	1,328.16	8,045.55	5,909.39	437.71	16,080.38		41,799.37
ITI Re*	-	-	-	-	-	-		-
Indian Reinsurer Total	9,998.18	1,328.16	8,045.55	5,909.39	437.71	16,080.38		41,799.37
Branches of Foreign Reinsurers								
Allianz Global	--	--	--	--	--	--		--
AXA France Vie	-	-	-	758.68	-	-		758.68
Gen Re	-	-	-	-	67.30	0.04		67.34
Hannover Re	114.71	27.03	6.01	58.25	11.51	350.81		568.32
Munich Re	281.97	2.21	141.46	198.29	170.15	512.72		1,306.79
RGA	-	-	-	-	70.52	-		70.52
SCOR SE	278.55	14.69	6.66	123.25	24.56	738.24		1,185.94
Swiss Re	272.75	5.51	29.37	176.45	73.63	1,488.96		2,046.66
XL SE	144.45	15.77	1.22	0.07	-	25.61		187.12
Lloyd's								
MS Amlin**	-	-	-	-	-	24.22		24.22
Markel Services P Ltd	--	--	--	--	--	--		--
Branches incl. Lloyd's Total	1,092.42	65.21	184.72	1,314.98	417.66	3,140.60		6,215.59
Grand Total	11,090.61	1,393.37	8,230.26	7,224.37	855.37	19,220.98		48,014.96

Note:

1. *Certificate of Registration of Private Reinsurer ITI Re was cancelled in May 2019.

2. **MS Amlin's CoR cancelled on 10.07.2019 on its request

TABLE 94: SEGMENT-WISE PREMIUM ON REINSURANCE / RETROCESSION ACCEPTED (Contd... 94)
(₹ Crore)

Re-Insurers	2018-19							Total
	Fire	Marine	Motor	Health	Life	Misc		
Indian Reinsurer								
General Insurance Corporation (GIC)	10,312.55	1,772.82	8,349.68	5,871.15	544.10	17,387.70	44,238.00	
ITI Re*	-	-	-	-	-	-	-	
Indian Reinsurer Total	10,312.55	1,772.82	8,349.68	5,871.15	544.10	17,387.70	44,238.00	
Branches of Foreign Reinsurers								
Allianz Global	67.05	0.76	-	-	-	34.45	102.26	
AXA France Vie	3.58	5.58	-	2,405.93	36.96	9.54	2,461.59	
Gen Re	18.47	0.38	-	1.00	174.10	0.11	194.06	
Hannover Re	161.11	40.61	5.48	29.70	24.88	671.32	933.10	
Munich Re	451.36	5.49	499.77	242.14	252.80	833.52	2,285.08	
RGA	-	-	-	-	267.02	-	267.02	
SCOR SE	411.53	13.09	42.88	196.50	67.98	839.79	1,571.77	
Swiss Re	204.65	21.73	57.43	193.38	190.17	1,608.05	2,275.41	
XL SE	163.45	12.23	1.58	0.39	-	146.84	324.49	
Lloyd's								
MS Amlin**	-	-	-	-	-	1.61	1.61	
Markel Services P Ltd	-	0.24	-	-	-	0.95	1.19	
Branches incl. Lloyd's Total	1,481.20	100.11	607.14	3,069.04	1,013.91	4,146.18	10,417.58	
Grand Total	11,793.75	1,872.92	8,956.82	8,940.19	1,558.01	21,533.89	54,655.57	

Note:

- *Certificate of Registration of Private Reinsurer ITI Re was cancelled in May 2019.
- **MS Amlin's CoR cancelled on 10.07.2019 on its request

TABLE 94: SEGMENT-WISE PREMIUM ON REINSURANCE / RETROCESSION ACCEPTED (Contd... 94)
(₹ Crore)

Re-Insurers	2019-20							Total
	Fire	Marine	Motor	Health	Life	Misc		
Indian Reinsurer								
General Insurance Corporation (GIC)	12,026.97	2,109.30	9,440.01	6,387.71	955.57	20,110.59	51,030.13	
ITI Re*	-	-	-	-	-	-	-	
Indian Reinsurer Total	12,026.97	2,109.30	9,440.01	6,387.71	955.57	20,110.59	51,030.13	
Branches of Foreign Reinsurers								
Allianz Global	124.05	24.24	-	-	-	101.50	249.79	
AXA France Vie	9.24	12.86	-	1,484.63	42.84	9.91	1,559.48	
Gen Re	24.48	0.54	-	26.85	335.92	6.06	393.85	
Hannover Re	203.90	33.76	135.30	33.26	42.02	800.06	1,248.30	
Munich Re	561.91	5.29	951.37	406.03	336.58	1,561.57	3,822.75	
RGA	-	-	-	-	453.36	-	453.36	
SCOR SE	527.71	9.60	7.99	136.50	85.05	783.69	1,550.54	
Swiss Re	135.98	22.59	541.91	296.25	301.28	1,610.88	2,908.89	
XL SE	160.80	21.53	61.10	0.46	-	235.72	479.61	
Lloyd's								
MS Amlin**	-	-	-	-	-	-	-	
Markel Services P Ltd	-	5.16	-	-	-	10.42	15.58	
Branches incl. Lloyd's Total	1,748.07	135.57	1,697.67	2,383.98	1,597.05	5,119.81	12,682.15	
Grand Total	13,775.04	2,244.87	11,137.68	8,771.69	2,552.62	25,230.39	63,712.28	

Note:

- *Certificate of Registration of Private Reinsurer ITI Re was cancelled in May 2019.
- **MS Amlin's CoR cancelled on 10.07.2019 on its request

TABLE 95: NET EARNED PREMIUM, INCURRED CLAIMS AND INCURRED CLAIMS RATIO OF REINSURERS INCL. BRANCHES OF FOREIGN REINSURERS (2017-18 to 2019-20)

Reinsurers	Net Earned Premium (₹ crore)											
	Fire			Marine			Motor					
	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20			
Indian Reinsurer												
General Insurance Corporation (GIC Re)	7,323.44	8,036.77	9,056.89	862.60	1,214.60	1,604.31	8,638.82	8,305.52	8,649.35			
ITI Re	(2.19)	-	-	-	-	-	-	-	-			
Indian Reinsurer Total	7,321.25	8,036.77	9,056.89	862.60	1,214.60	1,604.31	8,638.82	8,305.52	8,649.35			
Branches of Foreign Reinsurers												
Allianz Global		8.96	63.57		0.47	5.83		0.00	0.00			
AXA France Vie	0.00	0.06	0.31	0.00	0.09	0.64	0.00	0.00	0.00			
Gen Re	0.00	9.21	9.38	0.00	0.38	0.27	0.00	0.00	0.00			
Hannover Re	45.22	90.11	75.03	6.90	(1.07)	2.35	3.23	2.96	60.85			
Lloyd's India												
-Markel Services P Ltd		0.00	0.00		0.08	3.81		0.00	0.00			
-MS Amlin*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Munich Re	61.40	163.09	154.09	0.61	1.98	2.74	61.40	245.41	538.97			
RGA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
SCOR SE	125.31	208.89	292.06	6.44	8.93	8.26	4.66	16.41	19.20			
Swiss Re	116.03	102.64	70.20	1.41	9.04	11.09	12.08	33.20	282.59			
XL SE	87.33	101.10	91.73	8.15	11.09	11.88	0.97	1.04	21.08			
Branches incl. Lloyd's Total	435.30	684.06	756.37	23.50	30.99	46.87	82.33	299.02	922.69			
Grand Total	7756.55	8720.83	9813.26	886.11	1245.59	1651.18	8721.15	8604.54	9572.04			

Note: *MS Amlin's CoR cancelled on 10.07.2019 on its request

TABLE 95: NET EARNED PREMIUM, INCURRED CLAIMS AND INCURRED CLAIMS RATIO OF REINSURERS INCL. BRANCHES OF FOREIGN REINSURERS (2017-18 to 2019-20) (Contd... 95)

Reinsurers	Net Earned Premium (₹ crore)											
	Health			Life			Misc			Total		
	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
Indian Reinsurer	6,466.08	5,332.31	6,561.66	378.94	486.01	791.76	14,426.17	14,303.88	17,481.46	38,096.05	37,679.08	44,145.43
General Insurance Corporation (GIC Re)												
ITI Re							(0.55)			(2.74)		
Indian Reinsurer Total	6,466.08	5,332.31	6,561.66	378.94	486.01	791.76	14,425.63	14,303.88	17,481.46	38,093.32	37,679.08	44,145.43
Branches of Foreign Reinsurers												
Allianz Global		0.00	0.00		0.00	0.00		12.62	23.12		22.05	92.52
AXA France Vie	546.58	2148.07	1527.77	0.00	25.21	36.47	0.00	0.11	0.68	546.58	2173.54	1565.87
Gen Re	0.00	0.20	3.09	22.94	135.64	166.25	0.01	0.12	2.96	22.95	145.55	181.95
Hannover Re	15.82	18.97	32.87	8.61	19.54	18.98	93.39	344.08	452.75	173.16	474.59	642.83
Lloyd's India												
-Markel Services P Ltd		0.00	0.00		0.00	0.00		0.23	7.19		0.31	11.00
-MS Amlin*	0.00	0.00	0.00	0.00	0.00	0.00	18.38	3.38	0.00	18.38	3.38	0.00
Munich Re	98.51	218.15	311.16	56.83	102.68	139.61	133.01	346.86	599.88	411.76	1078.17	1746.45
RGA	0.00	0.00	0.00	19.92	112.24	-869.75	0.00	0.00	0.00	19.92	112.24	-869.75
SCOR SE	7.97	34.25	33.94	11.46	30.49	23.58	182.07	434.39	455.83	337.92	733.36	832.87
Swiss Re	135.41	162.33	108.84	30.70	77.41	85.72	556.95	857.12	799.43	852.58	1241.74	1357.87
XL SE	0.06	0.31	0.34	0.00	0.00	0.00	11.94	130.18	217.94	108.44	243.72	342.97
Branches incl. Lloyd's Total	804.34	2582.28	2018.01	150.46	503.21	-399.14	995.75	2129.09	2559.78	2491.68	6228.65	5904.58
Grand Total	7270.42	7914.59	8579.67	529.39	989.22	392.62	15421.38	16432.97	20041.25	40584.99	43907.73	50050.01

Note: *MS Amlin's CoR cancelled on 10.07.2019 on its request

TABLE 95: NET EARNED PREMIUM, INCURRED CLAIMS AND INCURRED CLAIMS RATIO OF REINSURERS INCL. BRANCHES OF FOREIGN REINSURERS (2017-18 to 2019-20) (Contd... 95)

Reinsurers	Net Incurred Claims (₹ crore)											
	Fire			Marine			Motor					
	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20			
Indian Reinsurer												
General Insurance Corporation (GIC Re)	6,390.32	8,294.28	8,111.16	266.37	819.71	1,143.20	6,321.83	7,066.39	7,561.63			
ITI Re	-	-	-	-	-	-	-	-	-			
Indian Reinsurer Total	6,390.32	8,294.28	8,111.16	266.37	819.71	1,143.20	6,321.83	7,066.39	7,561.63			
Branches of Foreign Reinsurers												
Allianz Global		5.91	55.29		0.88	4.37		0.00	0.00			
AXA France Vie	0.00	0.06	0.28	0.00	0.08	0.61	0.00	0.00	0.00			
Gen Re	0.00	5.86	7.96	0.00	0.32	0.02	0.00	0.00	0.00			
Hannover Re	41.95	82.97	80.81	7.83	-11.44	-0.26	2.73	1.78	43.50			
Lloyd's India												
-Markel Services P Ltd		0.00	0.00		0.05	2.63		0.00	0.00			
-MS Amlin*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Munich Re	61.40	140.72	157.43	0.56	1.17	2.27	22.87	171.42	407.14			
RGA	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00			
SCOR SE	174.72	236.13	207.64	6.34	5.81	10.86	3.63	12.59	15.00			
Swiss Re	38.65	90.43	12.87	2.44	7.96	8.12	11.45	22.80	197.49			
XL SE	70.30	73.76	79.67	6.05	7.65	2.67	2.05	0.61	18.95			
Branches incl. Lloyd's Total	387.02	635.84	601.95	23.22	12.49	31.29	42.74	209.20	682.08			
Grand Total	6777.34	8930.12	8713.11	289.60	832.19	1174.49	6364.57	7275.59	8243.71			

Note: *MS Amlin's CoR cancelled on 10.07.2019 on its request

TABLE 95: NET EARNED PREMIUM, INCURRED CLAIMS AND INCURRED CLAIMS RATIO OF REINSURERS INCL. BRANCHES OF FOREIGN REINSURERS (2017-18 to 2019-20) (Contd... 95)

Reinsurers	Net Earned Premium (₹ crore)											
	Health			Life			Misc			Total		
	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
Indian Reinsurer	4,515.70	4,614.98	6,045.05	412.37	594.13	794.23	15,046.97	12,350.47	19,380.59	32,953.55	33,739.95	43,035.86
General Insurance Corporation (GIC Re)												
ITI Re												
Indian Reinsurer Total	4,515.70	4,614.98	6,045.05	412.37	594.13	794.23	15,046.97	12,350.47	19,380.59	32,953.55	33,739.95	43,035.86
Branches of Foreign Reinsurers												
Allianz Global		0.00	0.00		0.00	0.00		8.19	19.88		14.98	79.54
AXA France Vie	479.92	1873.01	1482.85	0.00	30.26	43.70	0.00	0.10	0.61	479.92	1903.51	1528.05
Gen Re	0.00	0.16	2.36	20.31	145.22	184.63	0.01	0.09	1.63	20.32	151.65	196.60
Hannover Re	11.41	18.83	25.42	7.74	18.64	17.67	111.96	354.81	412.96	183.62	465.59	580.10
Lloyd's India												
-Markel Services P Ltd		0.00	0.00		0.00	0.00		0.12	2.76		0.17	5.39
-MS Amlin*	0.00	0.00	0.00	0.00	0.00	0.00	17.40	2.67	0.00	17.40	2.68	0.00
Munich Re	56.49	123.82	201.04	46.71	88.98	122.13	120.36	329.46	483.38	308.39	855.57	1373.39
RGA		0.00	0.00	22.41	133.52	323.33	0.00	0.00	0.00	22.41	133.53	323.33
SCOR SE	5.95	20.87	20.47	12.14	27.44	43.32	171.31	446.91	386.20	374.09	749.75	683.49
Swiss Re	72.83	91.33	72.23	19.75	55.17	110.70	522.27	819.52	810.47	667.39	1087.21	1211.88
XL SE	0.04	0.19	0.28	0.00	0.00	0.00	8.54	114.02	229.07	86.98	196.23	330.64
Branches incl. Lloyd's Total	626.63	2128.21	1804.65	129.05	499.23	845.48	951.85	2075.89	2346.96	2160.51	5560.87	6312.41
Grand Total	5142.33	6743.19	7849.70	541.41	1093.36	1639.71	15998.82	14426.36	21727.55	35114.06	39300.82	49348.27

Note: *MS Amlin's CoR cancelled on 10.07.2019 on its request

TABLE 95: NET EARNED PREMIUM, INCURRED CLAIMS AND INCURRED CLAIMS RATIO OF REINSURERS INCL. BRANCHES OF FOREIGN REINSURERS (2017-18 to 2019-20) (Contd... 95)

Reinsurers	Incurred Claim Ratio (%)											
	Fire			Marine			Motor					
	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20			
Indian Reinsurer												
General Insurance Corporation (GIC Re)	87.26	103.20	89.56	30.88	67.49	71.26	73.18	85.08	87.42			
ITI Re	0.00	--	--	--	--	--	--	--	--			
Indian Reinsurer Total	87.28	103.20		30.88	67.49		73.18	85.08				
Branches of Foreign Reinsurers												
Allianz Global		65.96	86.97		187.23	74.96		0.00	0.00			
AXA France Vie	--	89.95	90.32	--	94.96	95.31	--	--	0.00			
Gen Re	--	63.63	84.86	--	84.21	8.30	--	--	0.00			
Hannover Re	92.77	92.08	107.70	113.43	1069.16	-11.06	84.70	60.14	71.49			
Lloyd's India		--	0.00		--	0.00		--	0.00			
-Markel Services P Ltd		--	0.00		71.11	69.03		--	0.00			
-MS Amlin*	--	--	0.00	--	--	0.00	--	--	0.00			
Munich Re	100.00	86.28	102.17	91.97	59.09	82.85	37.25	69.85	75.54			
RGA	--	--	0.00	--	--	0.00	--	--	0.00			
SCOR SE	139.43	113.04	71.09	98.48	65.06	131.48	77.88	76.72	78.13			
Swiss Re	33.31	88.10	18.33	173.24	88.05	73.22	94.85	68.67	69.89			
XL SE	80.50	72.96	86.85	74.27	68.96	22.48	212.31	58.64	89.90			
Branches incl. Lloyd's Total	88.91	92.95	79.58	98.80	40.29	66.77	51.91	69.96	73.92			
Grand Total	87.38	102.40	88.79	32.68	66.81	71.13	72.98	84.56	86.12			

Note: *MS Amlin's CoR cancelled on 10.07.2019 on its request

TABLE 95: NET EARNED PREMIUM, INCURRED CLAIMS AND INCURRED CLAIMS RATIO OF REINSURERS INCL. BRANCHES OF FOREIGN REINSURERS (2017-18 to 2019-20) (Contd... 95)

Reinsurers	Net Earned Premium (₹ crore)											
	Health			Life			Misc			Total		
	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
Indian Reinsurer												
General Insurance Corporation (GIC Re)	69.84	86.55	92.13	108.82	122.25	100.31	104.30	86.34	110.86	86.50	89.55	97.49
ITI Re	--	--	--	--	--	--	0.00	--	--	0.00	0.00	--
Indian Reinsurer Total	69.84	86.55		108.82	122.25		104.31	86.34		86.51	89.55	
Branches of Foreign Reinsurers												
Allianz Global		0.00	0.00		0.00	0.00		64.90	85.99		67.94	85.97
AXA France Vie	87.80	87.20	97.06	--	120.03	119.82	--	91.61	89.71	87.80	87.58	97.58
Gen Re	--	80.00	76.38	88.53	107.06	111.06	90.91	75.00	54.99	88.53	104.19	108.05
Hannover Re	72.13	99.26	77.33	89.87	95.39	93.10	119.88	103.12	91.21	106.04	98.10	90.24
Lloyd's India		--	0.00	--	--	0.00	--	--	0.00	--	--	0.00
-Markel Services P Ltd		--	0.00	--	--	0.00	--	51.72	38.37	--	56.58	48.99
-MS Amlin*		--	0.00	--	--	0.00	94.68	78.93	0.00	94.68	79.12	0.00
Munich Re	57.34	56.76	64.61	82.19	86.66	87.48	90.49	94.98	80.58	74.90	79.35	78.64
RGA	--	--	0.00	112.49	118.96	-37.18	--	--	0.00	112.49	118.97	-37.18
SCOR SE	74.60	60.93	60.31	105.95	90.00	183.72	94.09	102.88	84.72	110.70	102.23	82.06
Swiss Re	53.78	56.26	66.36	64.31	71.27	129.14	93.77	95.61	101.38	78.28	87.56	89.25
XL SE	63.01	61.29	82.35	--	--	0.00	71.52	87.59	105.11	80.21	80.51	96.40
Branches incl. Lloyd's Total	77.91	82.42	89.43	85.77	99.21	-211.83	95.59	97.50	91.69	86.71	89.28	106.91
Grand Total	70.73	85.20	91.49	102.27	110.53	417.63	103.74	87.79	108.41	86.52	89.51	98.60

Note: *MS Amlin's CoR cancelled on 10.07.2019 on its request

**TABLE 96: NET RETENTION OF NON-LIFE INSURERS,
INDIAN REINSURERS AND FOREIGN REINSURERS' BRANCHES (INCL. LLOYD'S) IN INDIA**

(as a Percent of Gross Premium)

Segment	2015-16	2016-17	2017-18	2018-19	2019-20
Aviation	27.15	27.85	38.97	20.97	32.87
Engineering	67.23	68.25	74.72	56.81	49.70
Fire	63.01	57.03	57.14	47.80	43.40
Marine Cargo	81.01	85.19	82.15	65.20	65.99
Marine Hull	44.51	20.03	37.23	34.77	23.65
Motor	99.20	97.02	98.99	91.01	87.10
Miscellaneous	84.28	78.83	88.57	47.82	65.71
Industry	87.72	83.17	90.37	59.78	69.82

TABLE 97: SOLVENCY RATIO OF REINSURERS

REINSURERS	March 2014	March 2015	March 2016	March 2017	March 2018	March 2019	March 2020
GIC Re. (Public)	2.73	3.04	3.48	2.40	1.72	2.06	1.53
ITI (Private)*	--	--	--	4.10#	5.25		
Branches of Foreign Reinsurers							
Allianz Global	--	--	--	--	--	2.78	2.75
AXA France Vie	--	--	--	--	1.67	1.63	2.04
Gen Re	--	--	--	--	2.87	2.67	2.49
Hannover Re	--	--	--	--	1.56	1.97	1.92
Lloyd's**	--	--	--	--	1.83	2.03	2.05
Munich Re	--	--	--	--	1.74	1.94	1.92
RGA	--	--	--	--	1.2	1.98	2.46
SCOR SE	--	--	--	--	2.27	2.16	2.66
Swiss Re	--	--	--	--	2.45	1.71	1.81
XL SE	--	--	--	--	3.59	2.59	1.59

Note:

1. *Certificate of Registration of Private Reinsurer ITI Re was cancelled in May 2019.
2. # Business not commenced, therefore, ratio calculated by taking RSM fifty percent of required minimum capital
3. --' indicates the company has not started its operations
4. **Including the solvency of its Syndicates.

TABLE 98A: EQUITY SHARE CAPITAL OF REINSURERS/ASSIGNED CAPITAL OF BRANCHES OF FOREIGN REINSURERS (As on 31st March)

Re-insurers	2014	2015	2016	2017	2018	2019	2020
EQUITY SHARE CAPITAL OF REINSURERS							
GIC Re. (Public)	430.00	430.00	430.00	430.00	438.60	877.20	877.20
ITI (Private)	-	-	-	268.94	268.94	268.94	-
Reinsurers Total	430.00	430.00	430.00	698.94	707.54	1146.14	877.20
ASSIGNED CAPITAL OF BRANCHES OF FOREIGN REINSURERS INCL. LLOYD'S							
Allianz Global	--	--	--	--	--	200.24	200.24
AXA France Vie	--	--	--	--	246.94	908.93	908.93
Gen Re	--	--	--	--	337.32	482.77	482.77
Hannover Re	--	--	--	135.51	244.87	474.53	568.78
Lloyd's of India**	--	--	--	100.00	105.00	110.00	110.00
Munich Re	--	--	--	280.90	629.50	1080.90	1593.00
RGA	--	--	--	100.00	100.00	629.00	2332.84
SCOR SE	--	--	--	293.80	670.30	975.17	975.17
Swiss Re	--	--	--	100.00	100.00	626.96	1295.11
XL SE	--	--	--	107.60	136.41	168.76	200.66
Branches Total	--	--	--	1117.81	2570.35	5657.27	8667.49

Note:

1. *Certificate of Registration of Private Reinsurer ITI Re was cancelled in May 2019.
2. **includes assigned capital of syndicates

**TABLE 99A: UNDERWRITING EXPERIENCE OF REINSURERS
(2015-16 to 2017-18)**

(Rs. Crore)

PARTICULARS	PUBLIC REINSURER			PRIVATE REINSURER		TOTAL		
	GIC			ITI				
	2015-16	2016-17	2017-18	2016-17	2017-18	2015-16	2016-17	2017-18
NET PREMIUM WRITTEN	16,374.78	30,174.56	37,634.46	-	(2.74)	16,374.78	30,174.56	37,631.72
CLAIMS INCURRED (NET)	12,899.86	21,646.41	32,953.55	-	-	12,899.86	21,646.41	32,953.55
COMMISSION, EXPENSES OF MANAGEMENT	3,671.05	5,644.13	6,586.59	-	-	3,671.05	5,644.13	6,586.59
INCREASE IN RESERVE FOR UNEXPIRED RISK	1,201.95	3,459.66	(461.60)	-	-	1,201.95	3,459.66	(461.60)
PREMIUM DEFICIENCY	(58.46)	-	-	-	-	(58.46)	-	-
UNDERWRITING PROFIT/LOSS	(1,339.62)	(575.64)	(1,444.09)	-	(2.74)	(1,339.62)	(575.64)	(1,446.83)

Note:

1. Figures in brackets indicates negative values

2. Certificate of Registration of Private Reinsurer ITI was cancelled in May 2019.

**TABLE 99B: UNDERWRITING EXPERIENCE OF REINSURERS
(2018-19 & 2019-20)**

(Rs. Crore)

PARTICULARS	PUBLIC REINSURER GIC		TOTAL	
	2018-19	2019-20	2018-19	2019-20
NET EARNED PREMIUM	37,679.08	44,145.43	37,679.08	44,145.43
CLAIMS INCURRED (NET)	33,739.95	43,035.86	33,739.95	43,035.86
COMMISSION, EXPENSES OF MANAGEMENT	6,361.48	7,881.36	6,361.48	7,881.36
PREMIUM DEFICIENCY	5.29	19.42	5.29	19.42
UNDERWRITING PROFIT/LOSS	(2,427.64)	(6,791.21)	(2,427.64)	(6,791.21)

TABLE 100: REINSURERS - POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20)

PARTICULARS	GIC RE (PUBLIC REINSURER)									
	2016-17					2017-18				
	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total
Premiums earned (Net)	5616.97	1059.61	234.97	19803.34	26714.90	7323.44	862.60	378.94	29531.07	38096.05
Profit/ Loss on sale/redemption of Investments	388.16	94.24	3.66	665.36	1151.42	374.82	68.62	10.91	967.19	1421.54
Other Income (Net of Other Expenses)	(12.44)	(2.79)	(0.08)	(18.06)	(33.38)	(11.46)	(2.72)	(0.43)	(38.72)	(53.33)
Interest, Dividend & Rent – Gross	641.78	155.82	6.05	1100.12	1903.78	635.27	116.31	18.50	1639.26	2409.33
TOTAL (A)	6634.47	1306.87	244.61	21550.76	29736.72	8322.07	1044.81	407.91	32098.81	41873.60
Claims Incurred (Net)	4385.03	755.91	344.73	16160.74	21646.41	6390.32	266.37	412.37	25884.49	32953.55
Commission	1654.01	160.32	6.11	3583.96	5404.40	1762.99	213.25	2.86	4391.06	6370.15
Operating Expenses related to Insurance Business	62.59	6.34	2.37	168.43	239.73	56.02	5.62	2.00	152.80	216.44
Premium Deficiency	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL (B)	6101.63	922.57	353.22	19913.12	27290.54	8209.32	485.24	417.22	30428.35	39540.14
"Operating Profit/(Loss) from "Fire/Marine/										
Miscellaneous"Business C= (A - B)"	532.84	384.31	(108.61)	1637.64	2446.18	112.75	559.57	(9.31)	1670.45	2333.46
Transfer to Shareholders' Account	532.84	384.31	(108.61)	1637.64	2446.18	112.75	559.57	(9.31)	1670.45	2333.46

Note: Certificate of Registration of Private Reinsurer ITI was cancelled in May 2019.

TABLE 100: REINSURERS - POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 100)

PARTICULARS	GIC RE (PUBLIC REINSURER)									
	2018-19					2019-20				
	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total
Premiums earned (Net)	8036.77	1214.60	486.01	27941.71	37679.08	9056.89	1604.31	791.76	32692.47	44145.43
Profit/ Loss on sale/redemption of Investments	510.91	92.20	17.22	1245.61	1865.93	602.32	108.73	26.27	1603.47	2340.79
Other Income (Net of Other Expenses)	55.72	10.95	1.65	147.85	216.18	110.83	19.73	4.76	288.71	424.03
Interest, Dividend & Rent – Gross	757.57	136.71	25.53	1846.94	2766.74	827.99	149.46	36.11	2204.24	3217.81
TOTAL (A)	9360.97	1454.45	530.40	31182.11	42527.93	10598.03	1882.23	858.91	36788.90	50128.06
Claims Incurred (Net)	8294.28	819.71	594.13	24031.83	33739.95	8111.16	1143.20	794.23	32987.27	43035.86
Commission	2176.31	275.44	7.62	3646.06	6105.43	2935.01	326.23	9.82	4237.29	7508.35
Operating Expenses related to Insurance Business	61.19	8.35	2.89	183.62	256.06	91.28	12.40	6.75	262.59	373.01
Premium Deficiency	0.00	0.00	5.29	0.00	5.29	0.00	0.00	19.42	0.00	19.42
TOTAL (B)	10531.79	1103.49	609.93	27861.51	40106.72	11137.45	1481.83	830.21	37487.15	50936.64
Operating Profit/(Loss) from Fire/Marine/										
Miscellaneous Business C = (A - B)	(1170.82)	350.96	(79.53)	3320.59	2421.21	(539.42)	400.40	28.70	(698.25)	(808.57)
Transfer to Shareholders' Account	(1170.82)	350.96	(79.53)	3320.59	2421.21	(539.42)	400.40	28.70	(698.25)	(808.57)

Note: Certificate of Registration of Private Reinsurer ITI was cancelled in May 2019.

TABLE 100: REINSURERS - POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 100)

PARTICULARS	ITI (PRIVATE REINSURER)									
	2016-17					2017-18				
	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total
Premiums earned (Net)	0.00	0.00	0.00	0.00	0.00	(2.19)	0.00	0.00	(0.55)	(2.74)
Profit/ Loss on sale/redemption of Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Income (Net of Other Expenses)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest, Dividend & Rent – Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL (A)	0.00	0.00	0.00	0.00	0.00	(2.19)	0.00	0.00	(0.55)	(2.74)
Claims Incurred (Net)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Commission	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Operating Expenses related to Insurance Business	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Premium Deficiency	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL (B)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Operating Profit/(Loss) from Fire/Marine/										
Miscellaneous Business C = (A - B)	0.00	0.00	0.00	0.00	0.00	(2.19)	0.00	0.00	(0.55)	(2.74)
Transfer to Shareholders' Account	0.00	0.00	0.00	0.00	0.00	(2.19)	0.00	0.00	(0.55)	(2.74)

Note: Certificate of Registration of Private Reinsurer ITI was cancelled in May 2019.

TABLE 100: REINSURERS - POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 100)

PARTICULARS	TOTAL									
	2016-17					2017-18				
	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total
Premiums earned (Net)	5616.97	1059.61	234.97	19803.34	26714.90	7321.25	862.60	378.94	29530.52	38093.32
Profit/ Loss on sale/redemption of Investments	388.16	94.24	3.66	665.36	1151.42	374.82	68.62	10.91	967.19	1421.54
Other Income (Net of Other Expenses)	(12.44)	(2.79)	(0.08)	(18.06)	(33.38)	(11.46)	(2.72)	(0.43)	(38.72)	(53.33)
Interest, Dividend & Rent – Gross	641.78	155.82	6.05	1100.12	1903.78	635.27	116.31	18.50	1639.26	2409.33
TOTAL (A)	6634.47	1306.87	244.61	21550.76	29736.72	8319.88	1044.81	407.91	32098.26	41870.86
Claims Incurred (Net)	4385.03	755.91	344.73	16160.74	21646.41	6390.32	266.37	412.37	25884.49	32953.55
Commission	1654.01	160.32	6.11	3583.96	5404.40	1762.99	213.25	2.86	4391.06	6370.15
Operating Expenses related to Insurance Business	62.59	6.34	2.37	168.43	239.73	56.02	5.62	2.00	152.80	216.44
Premium Deficiency	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL (B)	6101.63	922.57	353.22	19913.12	27290.54	8209.32	485.24	417.22	30428.35	39540.14
Operating Profit/(Loss) from Fire/Marine/										
Miscellaneous Business C = (A - B)	532.84	384.31	(108.61)	1637.64	2446.18	110.56	559.57	(9.31)	1669.90	2330.72
Transfer to Shareholders' Account	532.84	384.31	(108.61)	1637.64	2446.18	110.56	559.57	(9.31)	1669.90	2330.72

Note: Certificate of Registration of Private Reinsurer ITI was cancelled in May 2019.

TABLE 100: REINSURERS - POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 100)

PARTICULARS	TOTAL									
	2018-19					2019-20				
	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total
Premiums earned (Net)	8036.77	1214.60	486.01	27941.71	37679.08	9056.89	1604.31	791.76	32692.47	44145.43
Profit/ Loss on sale/redemption of Investments	510.91	92.20	17.22	1245.61	1865.93	602.32	108.73	26.27	1603.47	2340.79
Other Income (Net of Other Expenses)	55.72	10.95	1.65	147.85	216.18	110.83	19.73	4.76	288.71	424.03
Interest, Dividend & Rent – Gross	757.57	136.71	25.53	1846.94	2766.74	827.99	149.46	36.11	2204.24	3217.81
TOTAL (A)	9360.97	1454.45	530.40	31182.11	42527.93	10598.03	1882.23	858.91	36788.90	50128.06
Claims Incurred (Net)	8294.28	819.71	594.13	24031.83	33739.95	8111.16	1143.20	794.23	32987.27	43035.86
Commission	2176.31	275.44	7.62	3646.06	6105.43	2935.01	326.23	9.82	4237.29	7508.35
Operating Expenses related to Insurance Business	61.19	8.35	2.89	183.62	256.06	91.28	12.40	6.75	262.59	373.01
Premium Deficiency	0.00	0.00	5.29	0.00	5.29	0.00	0.00	19.42	0.00	19.42
TOTAL (B)	10531.79	1103.49	609.93	27861.51	40106.72	11137.45	1481.83	830.21	37487.15	50936.64
Operating Profit/(Loss) from Fire/Marine/										
Miscellaneous Business C = (A - B)	(1170.82)	350.96	(79.53)	3320.59	2421.21	(539.42)	400.40	28.70	(698.25)	(808.57)
Transfer to Shareholders' Account	(1170.82)	350.96	(79.53)	3320.59	2421.21	(539.42)	400.40	28.70	(698.25)	(808.57)

Note: Certificate of Registration of Private Reinsurer ITI was cancelled in May 2019.

TABLE 101: REINSURERS - SHAREHOLDERS ACCOUNT (2015-16 to 2019-20)

(₹ Crore)

PARTICULARS	PUBLIC REINSURER					PRIVATE REINSURER			TOTAL				
	GIC					ITI							
	2015-16	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2015-16	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	1619.68	2446.18	2333.46	2421.21	(808.57)	0.00	(2.74)	2421.21	1619.68	2446.18	2330.72	2421.21	(808.57)
(a) Fire Insurance	709.40	532.84	112.75	(1170.82)	(539.42)	0.00	(2.19)	(1170.82)	709.40	532.84	110.56	(1170.82)	(539.42)
(b) Marine Insurance	457.93	384.31	559.57	350.96	400.40	0.00	0.00	350.96	457.93	384.31	559.57	350.96	400.40
(c) Life	71.12	(108.61)	(9.31)	(79.53)	28.70	0.00	0.00	(79.53)	71.12	(108.61)	(9.31)	(79.53)	28.70
(d) Miscellaneous Insurance	381.23	1637.64	1670.45	3320.59	(698.25)	0.00	(0.55)	3320.59	381.23	1637.64	1669.90	3320.59	(698.25)
INCOME FROM INVESTMENTS									0.00	0.00	0.00	0.00	
(a) Interest, Dividend & Rent – Gross	841.15	955.24	981.85	1056.29	907.05	0.00	9.31	1056.29	841.15	955.24	991.16	1056.29	907.05
(b) Profit on sale of investments	508.64	577.74	534.14	520.06	402.71	0.00	1.89	520.06	508.64	577.74	536.03	520.06	402.71
Less: Loss on sale of investments			0.00	0.00	0.00	0.00	5.27	0.00	0.00	0.00	5.27	0.00	0.00
OTHER INCOME	1.19	17.21	10.85	91.43	121.49	11.04	38.47	91.43	1.19	28.25	49.32	91.43	121.49
TOTAL (A)	2970.66	3996.37	3860.29	4088.99	622.67	11.04	41.67	4088.99	2970.66	4007.41	3901.96	4088.99	622.67
PROVISIONS (Other than taxation)													
(a) For diminution in the value of investments	42.01	29.40	40.20	479.70	858.94	0.00	0.00	479.70	42.01	29.40	40.20	479.70	858.94
(b) For doubtful debts	(157.85)	230.17	87.50	101.79	131.71	0.00	0.00	101.79	(157.85)	230.17	87.50	101.79	131.71
(c) Others	154.55	74.16	0.00	0.00	0.00	0.00	0.00	0.00	154.55	74.16	0.00	0.00	0.00
OTHER EXPENSES													
(a) Expenses other than those related to Insurance Business	0.00	0.00	1.24	0.02	0.35	2.63	18.03	0.02	0.00	2.63	19.27	0.02	0.35
(b) Bad debts written off	(24.56)	38.79	63.10	73.66	77.63	0.00	0.00	73.66	(24.56)	38.94	63.10	73.66	77.63
(c) Others	14.15	372.51	192.03	655.17	1068.64	0.15	0.00	655.17	14.15	375.29	210.07	655.17	1068.64
TOTAL (B)	2956.51	3623.86	3668.26	3433.82	(445.97)	8.26	23.63	3433.82	2956.51	3632.12	3691.89	3433.82	(445.97)
Profit Before Tax	108.12	496.19	434.67	1209.52	(86.88)	2.69	6.18	1209.52	108.12	498.88	440.85	1209.52	(86.88)
Provision for Taxation	2848.39	3127.67	3233.58	2224.31	(359.09)	5.56	17.46	2224.31	2848.39	3133.23	3251.04	2224.31	(359.09)
Profit after Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
APPROPRIATIONS													
(a) Interim dividends paid during the year	860.00	0.00	1002.00	1184.22	1184.22	0.00	0.00	1184.22	860.00	0.00	1002.00	1184.22	1184.22
(b) Proposed final dividend	175.08	0.00	203.99	243.43	243.43	0.00	0.00	243.43	175.08	0.00	203.99	243.43	243.43
(c) Dividend distribution tax	1813.30	0.00	1921.68	0.00	0.00	0.00	2.50	0.00	1813.30	0.00	1924.18	0.00	0.00
(d) Transfer to any Reserves or Other Accounts	0.08	0.09	3127.76	3233.68	4030.33	0.00	5.56	3233.68	0.08	0.09	3133.32	3233.68	4030.33
Balance of profit/ loss brought forward from last year	0.09	3127.76	3233.68	4030.33	2243.59	5.56	20.52	4030.33	0.09	3133.32	3254.20	4030.33	2243.59
Balance carried forward to Balance Sheet	0.09	3127.76	3233.68	4030.33	2243.59	5.56	20.52	4030.33	0.09	3133.32	3254.20	4030.33	2243.59

Note: 1. Figures in brackets indicate negative values 2. Certificate of Registration of Private Reinsurer ITI was cancelled in May 2019.

**TABLE 103: BRANCHES OF FOREIGN REINSURERS - UNDERWRITING EXPERIENCE
(2016-17 to 2019-20)**

PARTICULARS	Allianz Global			AXA France Vie			Gen Re		
	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
Net Premium Written	-	59.77	81.90	758.68	2,443.84	1,126.35	67.34	153.71	226.30
Claims Incurred (net)	-	14.98	79.54	479.92	1,903.51	1,528.06	20.32	151.65	196.60
Commissions, Expenses of Management	-	33.16	28.40	52.81	135.53	30.63	13.76	20.61	-1.83
Increase in Reserve For Unexpired Risk	-	37.72	-10.63	212.11	270.29	-439.52	44.39	8.16	44.34
Premium Deficiency	-	-	0.14	-	10.38	-6.76	-	0.32	0.26
Underwriting Profit/Loss	-	-26.09	-15.56	13.85	124.14	13.94	-11.13	-27.02	-13.08

PARTICULARS	Hannover Re			Lloyd's of India			Lloyd's of India-Syndicates			
	2016-17	2017-18	2018-19	2016-17	2017-18	2018-19	Market Services P Ltd.			
							2017-18	2018-19	2019-20	
Net Premium Written	2.01	300.94	538.15	-	-	-	1.19	15.58	20.42	1.34
Claims Incurred (net)	0.54	183.62	465.59	-	-	-	0.17	5.39	140.72	2.67
Commissions, Expenses of Management	3.68	64.20	75.09	-	-	-	3.02	7.19	62.42	7.95
Increase in Reserve For Unexpired Risk	1.41	127.78	63.56	-	-	-	0.89	4.57	2.04	-2.04
Premium Deficiency	-	16.86	-16.86	-	-	-	-	-	-	-
Underwriting Profit/Loss	-3.62	-91.51	-49.22	-	-	-	-2.89	-1.57	-184.77	-7.24

PARTICULARS	Munich Re			RGA			SCOR SE		
	2016-17	2017-18	2018-19	2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
Net Premium Written	32.03	799.94	1,393.95	-	38.53	146.15	1.38	742.57	848.60
Claims Incurred (net)	11.34	308.39	855.57	-	22.41	133.53	0.21	374.10	749.75
Commissions, Expenses of Management	7.73	241.89	344.23	-	15.69	21.18	5.31	159.66	174.05
Increase in Reserve For Unexpired Risk	14.13	388.17	315.78	-	18.61	33.91	1.20	404.65	115.24
Premium Deficiency	-	-0.08	-	-	0.60	5.98	-	-	-
Underwriting Profit/Loss	-1.17	-138.43	-121.63	-	-18.77	-48.45	-5.34	-195.83	-190.44

Note:

1. All the branches of foreign reinsurers got certificate of registration during the financial year 2016-17;
2. Figures in brackets indicate negative values.
3. *MS Amlin's CoR cancelled on 10.07.2019 on its request

TABLE 103: BRANCHES OF FOREIGN REINSURERS - UNDERWRITING EXPERIENCE
(2016-17 to 2019-20)

PARTICULARS	Swiss				X L S E				GRAND TOTAL			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Net Premium Written	13.78	1,097.94	1,228.38	1,790.81	-	148.16	248.42	371.60	49.20	3,974.52	7,063.52	7,600.89
Claims Incurred (net)	3.33	667.39	1,087.21	1,211.88	-	86.98	196.23	330.65	15.42	2,283.83	5,560.86	6,312.46
Commissions, Expenses of Management	6.63	116.94	83.85	315.60	-	42.01	47.79	63.15	23.36	769.37	946.46	1,307.68
Increase in Reserve For Unexpired Risk	9.62	245.36	-13.37	432.93	-	39.72	4.70	28.63	26.35	1,482.84	834.84	1,696.27
Premium Deficiency	-	7.18	-7.18	-	-	-	-	-	-	24.56	-7.37	-10.41
Underwriting Profit/Loss	-5.80	61.06	77.87	-169.61	-	-20.55	-0.30	-50.83	-15.94	-586.08	-271.27	-1,705.11

Note:

1. All the branches of foreign reinsurers got certificate of registration during the financial year 2016-17;
2. Figures in brackets indicate negative values.
3. *MS Amlin's CoR cancelled on 10.07.2019 on its request

TABLE 104: BRANCHES OF FOREIGN REINSURERS - POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20)

Particulars	Allianz Global									
	2018-19					2019-20				
	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total
Premiums earned (Net)	8.97	0.48	-	12.61	22.05	63.58	5.85	-	23.10	92.52
Profit/ Loss on sale/redemption of Investments	-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross	-	-	-	-	-	2.40	0.28	-	1.41	4.08
Other Income (Net of Other Expenses)	1.92	0.03	-	1.23	3.18	3.77	0.38	-	1.49	5.63
TOTAL (A)	10.89	0.51	-	13.84	25.24	69.75	6.50	-	25.99	102.24
Claims Incurred (Net)	5.91	0.89	-	8.19	14.98	55.29	4.38	-	19.87	79.54
Commission	2.88	0.22	-	7.03	10.14	3.22	0.83	-	0.62	4.68
Operating Expenses related to Insurance Business	13.92	0.21	-	8.90	23.03	16.08	1.52	-	6.11	23.72
Premium Deficiency	-	-	-	-	-	-	-	-	0.14	0.14
TOTAL (B)	22.71	1.32	-	24.12	48.15	74.60	6.74	-	26.75	108.08
Operating Profit/(Loss) from Fire/Marine/										
Miscellaneous Business C= (A - B)	(11.82)	(0.81)	-	(10.28)	(22.91)	(4.85)	(0.23)	-	(0.76)	(5.84)
Transfer to Shareholders' Account	(11.82)	(0.81)	-	(10.28)	(22.91)	(4.85)	(0.23)	-	(0.76)	(5.84)

Note:

1. All the branches of foreign reinsurers got certificate of registration in during the financial year 2016-17.
2. Figures in brackets indicate negative values.
3. *MS Amlin's CoR cancelled on 10.07.2019 on its request

**TABLE 104: BRANCHES OF FOREIGN REINSURERS - POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd.. 104)**

Particulars	AXA France Vie														
	2017-18				2018-19				2019-20						
	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total
Premiums earned (Net)	-	-	-	546.58	546.58	0.06	0.09	25.21	2148.17	2173.53	0.31	0.64	36.48	1528.44	1565.87
Profit/ Loss on sale/ redemption of Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross	-	-	-	-	-	0.01	0.01	0.06	3.86	3.93	0.08	0.11	12.73	13.28	
Other Income (Net of Other Expenses)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (A)	-	-	-	546.58	546.58	0.07	0.09	25.27	2152.03	2177.46	0.39	0.75	36.84	1541.17	1579.16
Claims Incurred (Net)	-	-	-	479.92	479.92	0.06	0.08	30.26	1873.11	1903.51	0.28	0.61	43.71	1483.46	1528.06
Commission	-	-	-	40.46	40.46	(0.05)	(0.08)	-	111.34	111.21	(0.14)	(0.21)	-	4.93	4.59
Operating Expenses related to Insurance Business	-	-	-	12.35	12.35	0.04	0.06	0.37	23.86	24.32	0.15	0.21	0.72	24.95	26.04
Premium Deficiency	-	-	-	-	-	-	-	2.35	8.03	10.38	-	-	1.27	(8.03)	(6.76)
TOTAL (B)	-	-	-	532.73	532.73	0.04	0.06	32.98	2016.34	2049.41	0.30	0.62	45.69	1505.32	1551.93
Operating Profit/(Loss) from Fire/Marine															
/Miscellaneous Business C= (A - B)	-	-	-	13.85	13.85	0.03	0.04	(7.71)	135.68	128.05	0.09	0.13	(8.85)	35.85	27.23
Transfer to Shareholders' Account	-	-	-	13.85	13.85	0.03	0.04	(7.71)	135.68	128.05	0.09	0.13	(8.85)	35.85	27.23

Note:

1. All the branches of foreign reinsurers got certificate of registration in during the financial year 2016-17.
2. Figures in brackets indicate negative values.
3. *MS Amlin's CoR cancelled on 10.07.2019 on its request

**TABLE 104: BRANCHES OF FOREIGN REINSURERS - POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd.. 104)**

Particulars	Gen Re														
	2017-18				2018-19				2019-20						
	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total
Premiums earned (Net)			22.94	0.01	22.95	9.21	0.39	135.65	0.30	145.55	9.38	0.27	166.26	6.04	181.96
Profit/ Loss on sale/redemption of Investments															
Interest, Dividend & Rent – Gross			0.70	0.00	0.70	0.55	0.01	5.21	0.03	5.81	0.43	0.01	5.96	0.58	6.99
Other Income (Net of Other Expenses)						0.06	0.00	0.52	0.00	0.58	0.04	0.00	0.49	0.05	0.57
TOTAL (A)			23.64	0.01	23.65	9.82	0.40	141.38	0.34	151.94	9.85	0.29	172.70	6.67	189.52
Claims Incurred (Net)			20.31	0.01	20.32	5.87	0.32	145.22	0.23	151.65	7.96	0.02	184.64	3.98	196.60
Commission						8.88		(4.03)		4.84	(3.92)	(0.01)	(14.75)	(0.09)	(18.76)
Operating Expenses related to Insurance Business			9.92	3.84	13.76	2.80	0.06	12.74	0.16	15.76	1.07	0.02	14.41	1.44	16.93
Premium Deficiency						0.32				0.32	0.26				0.26
TOTAL (B)			30.23	3.85	34.08	17.86	0.38	153.93	0.40	172.57	5.38	0.04	184.30	5.33	195.04
Operating Profit/(Loss) from Fire/Marine															
Miscellaneous Business C = (A - B)			(6.60)	(3.84)	(10.43)	(8.04)	0.02	(12.56)	(0.06)	(20.63)	4.48	0.25	(11.59)	1.35	(5.52)
Transfer to Shareholders' Account			(6.60)	(3.84)	(10.43)	(8.04)	0.02	(12.56)	(0.06)	(20.63)	4.48	0.25	(11.59)	1.35	(5.52)

Note:

1. All the branches of foreign reinsurers got certificate of registration in during the financial year 2016-17.
2. Figures in brackets indicate negative values.
3. *MS Amlin's CoR cancelled on 10.07.2019 on its request

**TABLE 104: BRANCHES OF FOREIGN REINSURERS - POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd.. 104)**

Particulars	Hannover RE																		
	2016-17				2017-18				2018-19				2019-20						
	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total				
Premiums earned (Net)	0.02	.	.	0.58	0.60	45.22	6.90	8.61	112.43	173.16	90.11	(1.08)	19.54	366.01	474.59	18.99	546.47	642.84	
Profit/Loss on sale/ redemption of Investments
Interest, Dividend & Rent – Gross	0.41	0.41	0.41
Other Income (Net of Other Expenses)	0.05	0.05	0.05
TOTAL (A)	0.02	.	.	0.58	0.60	45.22	6.90	8.61	112.43	173.16	90.11	(1.08)	19.54	366.01	474.59	18.99	546.93	643.29	
Claims Incurred (Net)	0.02	.	.	0.52	0.54	41.95	7.83	7.74	126.10	183.62	82.97	(11.45)	18.64	375.43	465.59	17.67	481.88	580.11	
Commission	0.14	.	.	0.05	0.19	6.67	(0.58)	0.00	30.35	36.43	11.08	(0.98)	.	22.62	32.71	(0.50)	52.75	71.05	
Operating Expenses related to Insurance Business	1.09	.	.	2.40	3.50	5.35	1.33	3.45	17.64	27.77	7.22	(0.11)	4.30	30.96	42.37	7.09	43.90	58.27	
Premium Deficiency	.	.	.	.	.	.	0.04	.	16.82	16.86	.	(0.04)	.	(16.82)	(16.86)	.	.	.
TOTAL (B)	1.25	.	.	2.97	4.22	53.97	8.61	11.19	190.91	264.67	101.27	(12.58)	22.94	412.18	523.81	24.26	578.54	709.43	
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business	(1.23)	.	.	(2.39)	(3.62)	(8.75)	(1.71)	(2.58)	(78.48)	(91.51)	(11.16)	11.50	(3.40)	(46.16)	(49.22)	(5.28)	(31.61)	(66.13)	
Transfer to Shareholders' Account	(1.23)	.	.	(2.39)	(3.62)	(8.75)	(1.71)	(2.58)	(78.48)	(91.51)	(11.16)	11.50	(3.40)	(46.16)	(49.22)	(5.28)	(31.61)	(66.13)	

Note:

1. All the branches of foreign reinsurers got certificate of registration in during the financial year 2016-17.
2. Figures in brackets indicate negative values.
3. *MS Amrin's CoR cancelled on 10.07.2019 on its request

TABLE 104: BRANCHES OF FOREIGN REINSURERS - POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd.. 104)

Particulars	Lloyd's															
	2016-17				2017-18				2018-19				2019-20			
	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total	
Premiums earned (Net)	
Profit/Loss on sale/redemption of investments	
Interest, Dividend & Rent – Gross	
Other Income (Net of Other Expenses)	
TOTAL (A)	
Claims Incurred (Net)	
Commission	
Operating Expenses related to Insurance Business	
Premium Deficiency	
TOTAL (B)	
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	
Transfer to Shareholders' Account	

Note:

1. All the branches of foreign reinsurers got certificate of registration in during the financial year 2016-17.
2. Figures in brackets indicate negative values.
3. *MS Amrin's CoR cancelled on 10.07.2019 on its request

**TABLE 104: BRANCHES OF FOREIGN REINSURERS - POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd.. 104)**

Particulars	Lloyd's of India- MS Amlin *														
	2017-18				2018-19				2019-20						
	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total
Premiums earned (Net)	.	.	.	18.38	18.38	.	.	.	3.38	3.38	.	.	.	.	.
Profit/ Loss on sale/redemption of Investments
Interest, Dividend & Rent – Gross
Other Income (Net of Other Expenses)
TOTAL (A)	.	.	.	18.38	18.38	.	.	.	3.38	3.38	.	.	.	.	.
Claims Incurred (Net)	.	.	.	17.40	17.40	.	.	.	2.67	2.67	.	.	.	.	.
Commission	.	.	.	2.51	2.51	.	.	.	0.09	0.09	.	.	.	.	.
Operating Expenses related to Insurance Business	.	.	.	4.74	4.74	.	.	.	7.86	7.86	.	.	.	.	.
Premium Deficiency
TOTAL (B)	.	.	.	24.65	24.65	.	.	.	10.62	10.62	.	.	.	.	.
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	.	.	.	(6.27)	(6.27)	.	.	.	(7.24)	(7.24)	.	.	.	.	.
Transfer to Shareholders' Account	.	.	.	(6.27)	(6.27)	.	.	.	(7.24)	(7.24)	.	.	.	.	.

Note:

1. All the branches of foreign reinsurers got certificate of registration in during the financial year 2016-17.
2. Figures in brackets indicate negative values.
3. *MS Amlin's CoR cancelled on 10.07.2019 on its request

**TABLE 104: BRANCHES OF FOREIGN REINSURERS - POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd.. 104)**

Particulars	Lloyd's of India- Market Services Private Limited									
	2018-19					2019-20				
	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total
Premiums earned (Net)		0.08		0.23	0.31		0.08		0.23	0.31
Profit/ Loss on sale/redemption of Investments		-		-	-		-		-	-
Interest, Dividend & Rent – Gross		-		-	-		-		-	-
Other Income (Net of Other Expenses)		-		-	-		-		-	-
TOTAL (A)		0.08		0.23	0.31		0.08		0.23	0.31
Claims Incurred (Net)		0.05		0.12	0.17		0.05		0.12	0.17
Commission				0.17	0.17				0.17	0.17
Operating Expenses related to Insurance Business"		0.56		2.28	2.85		0.56		2.28	2.85
Premium Deficiency					-					-
TOTAL (B)		0.62		2.57	3.19		0.62		2.57	3.19
Operating Profit/(Loss) from Fire/Marine/										
Miscellaneous Business C= (A - B)				(2.35)	(2.89)		(0.54)		(2.35)	(2.89)
Transfer to Shareholders' Account				(2.35)	(2.89)		(0.54)		(2.35)	(2.89)

Note:

1. All the branches of foreign reinsurers got certificate of registration in during the financial year 2016-17.
2. Figures in brackets indicate negative values.
3. *MS Amlin's CoR cancelled on 10.07.2019 on its request

**TABLE 104: BRANCHES OF FOREIGN REINSURERS - POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd.. 104)**

Particulars	Munich RE																	
	2016-17				2017-18				2018-19				2019-20					
	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total			
Premiums earned (Net)	0.05	.	3.48	14.38	17.90	61.40	0.61	56.83	292.93	411.76	163.09	1.98	102.68	810.41	1078.17	139.61	1450.00	1746.45
Profit/ Loss on sale/ redemption of Investments	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Interest, Dividend & Rent – Gross	0.03	.	1.19	0.98	2.20	4.73	0.05	2.17	18.34	25.28	12.23	0.13	3.34	42.75	58.45	3.48	61.19	76.37
Other Income (Net of Other Expenses)	.	.	1.63	.	1.63	.	4.42	4.42	.	4.42	0.01	0.00	4.91	0.04	4.96	6.70	(0.01)	6.68
TOTAL (A)	0.08	.	6.30	15.35	21.73	66.14	0.66	63.41	311.27	441.46	175.34	2.11	110.93	853.20	1141.58	149.79	1511.18	1829.50
Claims Incurred (Net)	0.07	.	4.07	7.19	11.34	61.40	0.56	46.71	199.72	308.39	140.72	1.17	88.98	624.69	855.57	122.14	1091.54	1373.39
Commission	0.02	.	(1.61)	0.86	(0.73)	22.21	(0.00)	(7.11)	184.40	199.50	55.06	0.16	(11.17)	232.17	276.22	0.14	387.33	450.21
Operating Expenses related to Insurance Business	0.05	.	3.84	4.57	8.47	5.26	0.04	21.19	15.89	42.39	7.36	0.08	29.25	31.32	68.01	4.58	51.43	98.38
Premium Deficiency	0.08	.	.	.	0.08	(0.08)	.	.	.	(0.08)	.	.	.	.	.	.	.	.
TOTAL (B)	0.22	.	6.30	12.63	19.15	88.79	0.60	60.79	400.02	550.20	203.14	1.42	107.06	888.18	1199.80	241.70	1530.30	1921.98
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business	(0.14)	.	0.00	2.72	2.58	(22.66)	0.06	2.61	(88.75)	(108.74)	(27.80)	0.69	3.88	(34.99)	(58.22)	0.39	(19.12)	(92.48)
Transfer to Shareholders' Account	(0.14)	.	0.00	2.72	2.58	(22.66)	0.06	2.61	(88.75)	(108.74)	(27.80)	0.69	3.88	(34.99)	(58.22)	0.39	(19.12)	(92.48)

Note:

1. All the branches of foreign reinsurers got certificate of registration in during the financial year 2016-17.
2. Figures in brackets indicate negative values.
3. *MS Amfin's CoR cancelled on 10.07.2019 on its request

TABLE 104: BRANCHES OF FOREIGN REINSURERS - POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd.. 104)

Particulars	RGA															
	2016-17				2017-18				2018-19				2019-20			
	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total	
Premiums earned (Net)	.	.	19.92	.	19.92	.	.	112.24	.	112.24	.	.	(869.76)	.	(869.76)	
Profit/ Loss on sale/redemption of Investments	
Interest, Dividend & Rent – Gross	.	.	1.63	.	1.63	.	.	3.73	.	3.73	.	.	46.66	.	46.66	
Other Income (Net of Other Expenses)	(0.21)	.	(0.21)	.	.	(3.22)	.	(3.22)	
TOTAL (A)	.	.	21.54	.	21.54	.	.	115.75	.	115.75	.	.	(826.32)	.	(826.32)	
Claims Incurred (Net)	.	.	22.41	.	22.41	.	.	133.53	.	133.53	.	.	323.34	.	323.34	
Commission	.	.	(1.88)	.	(1.88)	.	.	(6.71)	.	(6.71)	.	.	(11.85)	.	(11.85)	
Operating Expenses related to Insurance Business	.	.	17.56	.	17.56	.	.	27.89	.	27.89	.	.	43.58	.	43.58	
Premium Deficiency	.	.	0.60	.	0.60	.	.	5.98	.	5.98	.	.	(4.18)	.	(4.18)	
TOTAL (B)	.	.	38.69	.	38.69	.	.	160.69	.	160.69	.	.	350.88	.	350.88	
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	.	.	(17.15)	.	(17.15)	.	.	(44.93)	.	(44.93)	.	.	(1177.20)	.	(1177.20)	
Transfer to Shareholders' Account	.	.	(17.15)	.	(17.15)	.	.	(44.93)	.	(44.93)	.	.	(1177.20)	.	(1177.20)	

Note:

1. All the branches of foreign reinsurers got certificate of registration in during the financial year 2016-17.
2. Figures in brackets indicate negative values.
3. *MS Amrin's CoR cancelled on 10.07.2019 on its request

TABLE 104: BRANCHES OF FOREIGN REINSURERS - POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd.. 104)

Particulars	Score SE																		
	2016-17				2017-18				2018-19				2019-20						
	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total				
Premiums earned (Net)	-	-	0.18	-	0.18	125.31	6.44	11.46	194.71	337.92	208.90	8.95	30.50	485.02	733.36	826	23.58	508.97	832.88
Profit/ Loss on sale/redemption of investments	-	-	-	-	-	(0.01)	(0.00)	(0.02)	(0.02)	(0.03)	0.74	0.03	0.11	1.82	2.70	1.21	0.27	2.05	3.55
Interest, Dividend & Rent – Gross	-	-	0.00	0.00	0.00	2.06	0.14	0.29	8.29	10.78	12.13	0.48	2.83	32.08	47.51	16.62	5.54	30.14	52.67
Other Income (Net of Other Expenses)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.20	0.22	0.41
TOTAL (A)	-	-	0.18	0.00	0.18	127.36	6.58	11.75	202.97	348.67	221.77	9.45	33.43	518.91	783.57	309.89	29.59	541.37	889.51
Claims Incurred (Net)	-	-	0.21	-	0.21	174.72	6.34	12.14	180.89	374.10	236.14	5.81	27.44	480.36	749.75	207.64	43.32	421.66	683.50
Commission	-	-	-	-	-	26.28	1.63	(0.49)	65.09	92.51	30.37	1.39	(1.71)	48.76	78.82	43.71	(2.09)	19.94	62.37
Operating Expenses related to Insurance Business	1.36	1.36	1.23	1.36	5.31	11.42	0.79	2.99	51.94	67.15	22.61	0.89	7.35	64.39	95.24	28.56	10.49	52.84	92.52
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.12	-	-	0.12
TOTAL (B)	1.36	1.36	1.44	1.36	5.52	212.42	8.77	14.64	297.92	533.75	289.12	8.09	33.08	593.51	923.80	280.03	51.72	494.44	838.51
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(1.36)	(1.36)	(1.26)	(1.36)	(5.34)	(85.06)	(2.18)	(2.90)	(94.94)	(185.08)	(67.35)	1.36	0.35	(74.59)	(140.23)	29.86	(22.13)	46.93	51.00
Transfer to Shareholders' Account	(1.36)	(1.36)	(1.26)	(1.36)	(5.34)	(85.06)	(2.18)	(2.90)	(94.94)	(185.08)	(67.35)	1.36	0.35	(74.59)	(140.23)	29.86	(22.13)	46.93	51.00

Note:

1. All the branches of foreign reinsurers got certificate of registration in during the financial year 2016-17.
2. Figures in brackets indicate negative values.
3. *MS Amlin's CoR cancelled on 10.07.2019 on its request

**TABLE 104: BRANCHES OF FOREIGN REINSURERS - POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd.. 104)**

Particulars	Swiss RE																				
	2016-17				2017-18				2018-19				2019-20								
	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total						
Premiums earned (Net)	0.07	.	3.77	0.32	4.16	116.03	1.41	30.70	704.43	852.58	102.64	9.05	77.42	1052.63	1241.74	70.20	11.10	85.73	1190.85	1357.88	
Profit/ Loss on sale/redemption of investments	.	.	.	.	.	0.01	0.00	0.04	0.05	0.05	(0.05)	(0.01)	(0.04)	(0.11)	(0.22)	0.04	0.01	0.08	0.67	0.80
Interest, Dividend & Rent – Gross	.	.	.	.	.	2.97	0.03	16.17	20.38	20.38	10.79	0.22	9.03	24.72	44.76	2.31	(0.02)	5.12	42.01	49.42
Other Income
(Net of Other Expenses)
TOTAL (A)	0.07	.	3.77	0.32	4.16	119.01	1.44	31.93	720.64	873.01	113.38	9.26	86.40	1077.24	1286.28	72.55	11.08	90.33	1233.54	1408.10	
Claims Incurred (Net)	0.05	.	3.16	0.12	3.33	38.65	2.44	19.75	606.55	667.39	90.43	7.96	55.18	933.63	1087.21	12.87	8.13	110.70	1080.18	1211.88	
Commission	0.14	.	0.15	0.63	0.92	(4.23)	(0.07)	(4.18)	71.64	63.16	(2.89)	0.00	(5.92)	44.81	36.00	1.46	0.42	(16.68)	262.78	247.98	
Operating Expenses related to Insurance Business	0.42	0.09	3.12	2.08	5.71	6.28	0.65	12.26	34.60	53.78	4.37	0.77	12.95	29.76	47.85	3.06	0.09	7.88	56.59	67.63	
Premium Deficiency	.	.	.	.	.	.	.	.	7.18	7.18	.	.	.	(7.18)	(7.18)	.	.	.	.	.
TOTAL (B)	0.62	0.09	6.42	2.84	9.96	40.69	3.02	27.82	719.98	791.51	91.92	8.73	62.21	1001.02	1163.88	17.39	8.64	101.91	1399.56	1527.49	
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(0.55)	(0.09)	(2.65)	(2.52)	(5.80)	78.32	(1.59)	4.10	0.67	81.50	21.46	0.53	24.19	76.22	122.40	55.16	2.45	(10.98)	(166.02)	(119.39)	
Transfer to Shareholders' Account	(0.55)	(0.09)	(2.65)	(2.52)	(5.80)	78.32	(1.59)	4.10	0.67	81.50	21.46	0.53	24.19	76.22	122.40	55.16	2.45	(10.98)	(166.02)	(119.39)	

Note:

1. All the branches of foreign reinsurers got certificate of registration in during the financial year 2016-17.
2. Figures in brackets indicate negative values.
3. *MS Amlin's CoR cancelled on 10.07.2019 on its request

**TABLE 104: BRANCHES OF FOREIGN REINSURERS - POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd.. 104)**

Particulars	XL SE																			
	2016-17				2017-18				2018-19				2019-20							
	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total					
Premiums earned (Net)	87.33	8.15	.	12.96	108.44	101.10	11.09	.	131.52	243.72	91.74	11.88	.	239.35	342.97
Profit/ Loss on sale/redemption of Investments	(3.86)	(0.49)	.	0.88	(3.48)
Interest, Dividend & Rent – Gross	1.99	0.22	.	0.37	2.58	5.33	0.40	.	4.85	10.59	6.44	0.86	.	11.91	19.21
Other Income	(0.05)	.	.	.	(0.05)	0.30	0.27	.	0.60	1.17	.	.	.	(2.60)	(2.60)
(Net of Other Expenses)	89.27	8.36	.	13.34	110.97	106.74	11.76	.	136.97	255.48	94.32	12.25	.	249.54	356.11
TOTAL (A)	89.27	8.36	.	13.34	110.97	106.74	11.76	.	136.97	255.48	94.32	12.25	.	249.54	356.11
Claims Incurred (Net)	70.30	6.05	.	10.63	86.98	73.76	7.65	.	114.81	196.23	79.67	2.67	.	248.31	330.65
Commission	20.60	2.95	.	4.82	28.37	13.56	2.23	.	11.32	27.11	15.26	3.26	.	27.98	46.50
Operating Expenses related to Insurance Business	10.53	1.15	.	1.96	13.64	10.41	0.78	.	9.48	20.67	5.58	0.75	.	10.32	16.65
Premium Deficiency
TOTAL (B)	101.43	10.15	.	17.41	128.99	97.74	10.67	.	135.62	244.02	100.51	6.68	.	286.61	393.80
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(12.16)	(1.79)	.	(4.07)	(18.02)	9.01	1.09	.	1.36	11.46	(6.19)	5.57	.	(37.07)	(37.69)
Transfer to Shareholders' Account	(12.16)	(1.79)	.	(4.07)	(18.02)	9.01	1.09	.	1.36	11.46	(6.19)	5.57	.	(37.07)	(37.69)

Note:

1. All the branches of foreign reinsurers got certificate of registration in during the financial year 2016-17.
2. Figures in brackets indicate negative values.
3. *MS Amlin's CoR cancelled on 10.07.2019 on its request

**TABLE 104: BRANCHES OF FOREIGN REINSURERS - POLICYHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd.. 104)**

Particulars	Total																			
	2016-17				2017-18				2018-19				2019-20							
	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total					
Premiums earned (Net)	0.14	.	7.43	15.28	22.84	435.30	23.50	150.48	1882.42	2491.88	694.09	31.03	503.24	5010.30	6228.66	756.39	48.92	(399.12)	5500.43	5904.62
Profit/ Loss on sale/redemption of Investments	.	.	.	.	.	.	.	0.02	0.02	0.02	0.69	0.02	0.06	1.71	2.47	(2.61)	(0.46)	0.36	3.59	0.87
Interest, Dividend & Rent - Gross	0.03	.	1.19	0.98	2.21	11.76	0.43	5.99	43.17	61.35	41.05	1.25	24.19	108.28	174.77	39.85	1.75	67.12	160.38	289.09
Other Income	0.00	.	1.63	.	1.63	(0.05)	.	4.42	.	4.37	2.29	0.30	5.22	1.87	9.68	3.80	0.38	4.16	(0.82)	7.52
(Net of Other Expenses)	0.17	.	10.25	16.26	26.68	447.00	23.94	160.87	1925.61	2557.42	728.12	32.60	532.71	5122.15	6415.58	797.42	48.59	(327.48)	5663.58	6182.11
Claims Incurred (Net)	0.15	.	7.44	7.84	15.42	387.02	23.22	129.05	1621.22	2160.51	635.87	12.50	499.26	4413.24	5560.86	601.98	31.33	845.52	4833.62	6312.46
Commission	0.30	.	(1.47)	1.54	0.38	71.53	3.92	(13.65)	399.26	461.06	118.89	2.95	(29.55)	478.31	570.61	160.11	4.12	(62.81)	757.90	899.32
Operating Expenses related to Insurance Business	2.93	1.45	8.19	10.42	22.99	38.84	3.96	67.38	142.97	253.15	68.73	3.30	94.84	208.97	375.85	66.19	5.01	126.47	250.70	448.37
Premium Deficiency	0.08	.	.	.	0.08	(0.08)	0.04	0.60	24.01	24.56	0.32	(0.04)	8.33	(15.98)	(7.37)	0.39	0.00	(2.92)	(7.88)	(10.41)
TOTAL (B)	3.45	1.45	14.16	19.80	38.86	487.31	31.15	183.37	2187.45	2899.28	823.81	18.71	572.88	5084.55	6499.95	828.67	40.46	906.26	5834.33	7609.73
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(3.28)	(1.45)	(3.91)	(3.55)	(12.18)	(50.30)	(7.21)	(22.50)	(261.84)	(341.86)	(95.69)	13.88	(40.17)	37.61	(84.37)	(31.25)	8.13	(1233.73)	(170.75)	(1427.61)
Transfer to Shareholders' Account	(3.28)	(1.45)	(3.91)	(3.55)	(12.18)	(50.30)	(7.21)	(22.50)	(261.84)	(341.86)	(95.69)	13.88	(40.17)	37.61	(84.37)	(31.25)	8.13	(1233.73)	(170.75)	(1427.61)

Note:

1. All the branches of foreign reinsurers got certificate of registration in during the financial year 2016-17.
2. Figures in brackets indicate negative values.
3. *MS Amlin's CoR cancelled on 10.07.2019 on its request

TABLE 105: BRANCHES OF FOREIGN REINSURERS - SHAREHOLDERS ACCOUNT
(2016-17 to 2019-20)

PARTICULARS	Allianz Global		AXA France Vie			Gen Re		
	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
	OPERATING PROFIT/(LOSS)							
(a) Fire Insurance	(22.91)	(5.84)	13.85	128.07	27.23	(10.43)	(20.63)	(5.52)
(b) Marine Insurance	(11.82)	(4.85)	-	0.03	0.09		(8.04)	4.48
(c) Life	(0.81)	(0.23)	-	0.04	0.13		0.02	0.25
(d) Miscellaneous Insurance	(10.28)	(0.76)	13.85	(7.70)	(8.85)	(6.60)	(12.56)	(11.59)
INCOME FROM INVESTMENTS								
(a) Interest, Dividend & Rent – Gross								
(b) Profit on sale of investments			1.67	41.43	70.55	3.80	25.27	31.55
Less: Loss on sale of investments			-	-	-	-	-	-
OTHER INCOME								
TOTAL (A)	(22.91)	(1.24)	15.52	169.51	97.78	(6.64)	4.64	26.03
PROVISIONS (Other than taxation)								
(a) For diminution in the value of investments	-	-	-	-	-	-	-	-
(b) For doubtful debts	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-
OTHER EXPENSES								
(a) Expenses other than those related to Insurance Business	0.02	0.67	2.01	5.25	5.54	0.12	0.84	0.13
(b) Bad debts written off								
(c) Others								
TOTAL (B)	0.02	0.67	2.01	5.25	5.54	0.12	0.84	0.13
Profit Before Tax	(22.93)	(1.91)	13.51	164.25	92.24	(6.75)	3.80	25.90
Prior Period Adjustments								
Provision for Taxation								
Profit after Tax	(22.93)	(1.91)	5.84	71.87	40.29	-	1.88	8.63
APPROPRIATIONS								
(a) Interim dividends paid during the year								
(b) Proposed final dividend								
(c) Dividend distribution tax								
(d) Transfer to any Reserves or Other Accounts								
Balance of profit/ loss brought forward from last year	(22.92)	(22.92)	-	-	-	-	(6.75)	(4.87)
Balance carried forward to Balance Sheet	(22.93)	(24.84)	7.67	92.38	51.95	(6.75)	(4.84)	12.40

Note:

- All the branches of foreign reinsurers got certificate of registration in December 2016
- Figures in brackets indicate negative values.
- *MS Amlin's CoR cancelled on 10.07.2019 on its request

TABLE 105: BRANCHES OF FOREIGN REINSURERS - SHAREHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 105)

PARTICULARS	Hannover Re				Lloyd's			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	(3.62)	(91.51)	(49.22)	(66.13)	-	-	-	-
(a) Fire Insurance	(1.23)	(8.75)	(11.16)	(33.74)	-	-	-	-
(b) Marine Insurance	-	(1.71)	11.50	4.49	-	-	-	-
(c) Life	-	(2.58)	(3.40)	(5.28)	-	-	-	-
(d) Miscellaneous Insurance	(2.39)	(78.48)	(46.16)	(31.61)	-	-	-	-
INCOME FROM INVESTMENTS	-	-	-	-	-	-	-	-
(a) Interest, Dividend & Rent – Gross	0.47	9.02	37.25	71.77	-	-	-	-
(b) Profit on sale of investments	-	3.46	0.00	0.00	-	-	-	-
Less: Loss on sale of investments	-	-	0.05	-	-	-	-	-
OTHER INCOME	0.29	1.15	0.13	0.26	0.03	8.19	13.89	14.99
TOTAL (A)	(2.86)	(77.88)	(11.89)	(5.90)	0.03	8.19	13.89	14.99
PROVISIONS (Other than taxation)	-	-	4.01	1.00	-	-	-	-
(a) For diminution in the value of investments	-	-	-	-	-	-	-	-
(b) For doubtful debts	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-
OTHER EXPENSES	-	-	-	-	-	-	-	-
(a) Expenses other than those related to Insurance Business	-	0.85	0.51	0.93	0.03	5.25	7.70	9.11
(b) Bad debts written off	-	-	-	-	-	-	0.17	-
(c) Others	-	-	0.56	0.73	-	-	-	-
TOTAL (B)	-	0.85	5.08	2.66	0.03	5.25	7.86	9.11
Profit Before Tax	(2.86)	(78.73)	(16.97)	3.24	-	2.95	6.02	5.88
Prior Period Adjustments	-	-	-	-	-	-	-	-
Provision for Taxation	-	-	-	-	-	1.26	2.59	2.51
Profit after Tax	(2.86)	(78.73)	(16.97)	3.24	-	1.69	3.43	3.37
APPROPRIATIONS	-	-	-	-	-	-	-	-
(a) Interim dividends paid during the year	-	-	-	-	-	-	-	-
(b) Proposed final dividend	-	-	-	-	-	-	-	-
(c) Dividend distribution tax	-	-	-	-	-	-	-	-
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-	-	-	-
Balance of profit/ loss brought forward from last year	-	(2.86)	(81.60)	(98.57)	-	-	-	-
Balance carried forward to Balance Sheet	(2.86)	(81.59)	(98.57)	(95.32)	-	1.69	3.43	3.37

Note:

1. All the branches of foreign reinsurers got certificate of registration in December 2016
2. Figures in brackets indicate negative values.
3. *MS Amlin's CoR cancelled on 10.07.2019 on its request

TABLE 105: BRANCHES OF FOREIGN REINSURERS - SHAREHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 105)

PARTICULARS	Lloyd's of India- MS Amlin *				Lloyd's of India- Market Services Private Limited	
	2016-17	2017-18	2018-19	2019-20	2018-19	2019-20
OPERATING PROFIT/(LOSS)						
(a) Fire Insurance	-	(6.27)	(7.24)	-	(2.89)	(1.57)
(b) Marine Insurance		(6.27)			(0.54)	(1.27)
(c) Life		-			-	-
(d) Miscellaneous Insurance		-	(7.24)		(2.35)	(0.30)
INCOME FROM INVESTMENTS						
(a) Interest, Dividend & Rent – Gross		-				
(b) Profit on sale of investments		-				
Less: Loss on sale of investments		-				
OTHER INCOME						
TOTAL (A)		(6.27)	(7.24)		(2.89)	(1.57)
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)		(6.27)	(7.24)		(2.89)	(1.57)
Profit Before Tax						
Prior Period Adjustments						
Provision for Taxation						
Profit after Tax		(6.27)	(7.24)		(2.89)	(1.57)
APPROPRIATIONS						
(a) Interim dividends paid during the year						
(b) Proposed final dividend						
(c) Dividend distribution tax						
(d) Transfer to any Reserves or Other Accounts						
Balance of profit/ loss brought forward from last year						
Balance carried forward to Balance Sheet		(6.27)	(7.24)		(2.89)	(1.57)

Note:

1. All the branches of foreign reinsurers got certificate of registration in December 2016
2. Figures in brackets indicate negative values.
3. *MS Amlin's CoR cancelled on 10.07.2019 on its request

TABLE 105: BRANCHES OF FOREIGN REINSURERS - SHAREHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 105)

PARTICULARS	Munich Re				RGA			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	2.58	(108.74)	(58.22)	(92.49)	-	(17.15)	(44.93)	(1,177.20)
(a) Fire Insurance	(0.14)	(22.66)	(27.80)	(76.05)	-	-	-	-
(b) Marine Insurance	-	0.06	0.69	0.39	-	-	-	-
(c) Life	-	2.61	3.88	2.29	-	(17.15)	(44.93)	(1,177.20)
(d) Miscellaneous Insurance	2.72	(88.75)	(34.99)	(19.12)	-	-	-	-
INCOME FROM INVESTMENTS	-	5.06	52.18	89.33	-	3.57	13.30	32.52
(a) Interest, Dividend & Rent – Gross	-	-	-	-	-	-	-	-
(b) Profit on sale of investments	-	0.23	-	-	-	-	-	-
Less: Loss on sale of investments	-	-	-	-	-	-	-	-
OTHER INCOME	-	-	-	-	-	-	3.49	-
TOTAL (A)	2.58	(103.91)	(6.04)	(3.15)	-	(13.58)	(28.14)	(1,144.68)
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	-	1.18	2.47	3.80	0.37	0.72	0.41	1.63
(b) Bad debts written off	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-
TOTAL (B)	-	1.18	2.47	3.80	0.37	0.72	0.41	1.63
Profit Before Tax	2.58	(105.09)	(8.51)	(6.96)	(0.37)	(14.30)	(28.55)	(1,146.31)
Prior Period Adjustments	-	-	-	-	-	-	-	-
Provision for Taxation	1.10	(1.78)	(2.52)	4.55	-	-	-	-
Profit after Tax	1.48	(103.32)	(5.99)	(1.51)	(0.37)	(14.30)	(28.55)	(1,146.31)
APPROPRIATIONS	-	-	-	-	-	-	-	-
(a) Interim dividends paid during the year	-	-	-	-	-	-	-	-
(b) Proposed final dividend	-	-	-	-	-	-	-	-
(c) Dividend distribution tax	-	-	-	-	-	-	-	-
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-	-	-	-
Balance of profit/ loss brought forward from last year	-	1.48	(101.83)	(107.82)	-	(0.37)	(14.67)	(43.22)
Balance carried forward to Balance Sheet	1.48	(101.83)	(107.82)	(119.33)	(0.37)	(14.67)	(43.22)	(1,189.53)

Note:

1. All the branches of foreign reinsurers got certificate of registration in December 2016
2. Figures in brackets indicate negative values.
3. *MS Amlin's CoR cancelled on 10.07.2019 on its request

TABLE 105: BRANCHES OF FOREIGN REINSURERS - SHAREHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 105)

PARTICULARS	Score SE				Swiss Re			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)								
(a) Fire Insurance	(5.34)	(185.08)	(140.23)	51.00	(5.80)	81.50	122.40	(119.39)
(b) Marine Insurance	(1.36)	(85.06)	(67.35)	29.86	(0.55)	78.32	21.46	55.16
(c) Life	(1.36)	(2.18)	1.36	(3.65)	(0.09)	(1.59)	0.53	2.44
(d) Miscellaneous Insurance	(1.26)	(2.90)	0.35	(22.13)	(2.65)	4.10	24.19	(10.98)
(d) Miscellaneous Insurance	(1.36)	(94.94)	(74.59)	46.93	(2.52)	0.67	76.22	(166.01)
INCOME FROM INVESTMENTS								
(a) Interest, Dividend & Rent – Gross	0.77	17.20	34.25	45.94	-	22.49	43.11	42.73
(b) Profit on sale of investments	-	-	2.14	4.08	(0.01)	0.06	0.08	0.67
Less: Loss on sale of investments	-	0.05	0.19	0.98	-	-	0.29	-
OTHER INCOME								
TOTAL (A)	(4.57)	(167.93)	(104.03)	99.95	(5.71)	104.05	165.30	(75.95)
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	-	2.17	2.62	1.45	-	1.15	5.34	3.99
(b) Bad debts written off	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	5.20	-	-	-
TOTAL (B)	-	2.17	2.62	1.45	5.20	1.15	5.34	3.99
Profit Before Tax	(4.57)	(170.11)	(106.65)	98.50	(10.91)	102.89	159.96	(79.94)
Prior Period Adjustments	-	-	-	-	-	-	-	-
Provision for Taxation	(0.33)	0.33	-	15.86	-	41.93	71.95	1.23
Profit after Tax	(4.24)	(170.44)	(106.65)	82.64	(10.91)	60.96	88.01	(81.17)
APPROPRIATIONS								
(a) Interim dividends paid during the year	-	-	-	-	-	-	-	-
(b) Proposed final dividend	-	-	-	-	-	-	-	-
(c) Dividend distribution tax	-	-	-	-	-	-	-	-
(d) Transfer to any Reserves or Other Accounts	-	(4.24)	(174.68)	(281.33)	-	(10.91)	50.05	138.06
Balance of profit/ loss brought forward from last year	-	-	(281.33)	(198.69)	-	-	-	-
Balance carried forward to Balance Sheet	(4.24)	(174.68)	(281.33)	(198.69)	(10.91)	50.05	138.06	56.89

Note:

- All the branches of foreign reinsurers got certificate of registration in December 2016
- Figures in brackets indicate negative values.
- *MS Amlin's CoR cancelled on 10.07.2019 on its request

TABLE 105: BRANCHES OF FOREIGN REINSURERS - SHAREHOLDERS ACCOUNT
(2016-17 to 2019-20) (Contd... 105)

PARTICULARS	X L S E					Total		
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
OPERATING PROFIT/(LOSS)	-	(18.02)	11.46	(37.69)	(12.19)	(342.82)	(84.34)	(1,427.61)
(a) Fire Insurance	-	(12.16)	9.01	(6.19)	(3.28)	(50.30)	(95.69)	(31.25)
(b) Marine Insurance	-	(1.79)	1.09	5.57	(1.45)	(7.21)	13.88	8.12
(c) Life	-	-	-	-	(3.91)	(22.50)	(40.17)	(1,233.74)
(d) Miscellaneous Insurance	-	(4.07)	1.36	(37.07)	(3.55)	(262.80)	37.62	(170.75)
INCOME FROM INVESTMENTS	-	-	-	-	-	-	-	-
(a) Interest, Dividend & Rent – Gross	-	4.48	8.56	8.47	1.34	67.28	255.36	398.09
(b) Profit on sale of investments	-	-	-	0.57	(0.01)	3.52	2.22	4.71
Less: Loss on sale of investments	-	-	-	-	-	0.28	0.53	0.98
OTHER INCOME	1.29	(0.21)	0.24	(0.64)	1.60	9.13	17.74	14.55
TOTAL (A)	1.29	(13.76)	20.25	(29.30)	(9.25)	(263.18)	190.45	(1,011.26)
PROVISIONS (Other than taxation)	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments	-	-	(0.55)	1.22	-	-	3.46	2.23
(b) For doubtful debts	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-
OTHER EXPENSES	-	-	-	-	-	-	-	-
(a) Expenses other than those related to Insurance Business	1.38	0.10	0.22	0.04	1.77	13.56	25.36	27.28
(b) Bad debts written off	-	-	-	-	-	-	0.17	-
(c) Others	-	-	-	-	5.20	-	0.56	0.73
TOTAL (B)	1.38	0.10	(0.33)	1.26	6.97	13.56	29.56	30.24
Profit Before Tax	(0.09)	(13.86)	20.59	(30.56)	(16.22)	(276.73)	160.89	(1,041.49)
Prior Period Adjustments	-	-	-	-	-	-	-	-
Provision for Taxation	(0.04)	(0.33)	5.03	0.87	0.74	47.26	150.81	73.95
Profit after Tax	(0.05)	(13.53)	15.56	(31.43)	(16.95)	(324.00)	10.08	(1,115.44)
APPROPRIATIONS	-	-	-	-	-	-	-	-
(a) Interim dividends paid during the year	-	-	-	-	-	-	-	-
(b) Proposed final dividend	-	-	-	-	-	-	-	-
(c) Dividend distribution tax	-	-	-	-	-	-	-	-
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-	-	-	-
Balance of profit/ loss brought forward from last year	-	(0.05)	(13.58)	1.97	-	(16.95)	(343.06)	(418.69)
Balance carried forward to Balance Sheet	(0.05)	(13.58)	1.97	(29.46)	(16.95)	(340.94)	(332.98)	(1,534.14)

Note:

- All the branches of foreign reinsurers got certificate of registration in December 2016
- Figures in brackets indicate negative values.
- *MS Amlin's CoR cancelled on 10.07.2019 on its request

TABLE 106: BRANCHES OF FOREIGN REINSURERS - BALANCE SHEET
(As on 31st March)

(in ₹ Crores)

PARTICULARS	Allianz Global		AXA France Vie			Gen Re		
	2019	2020	2018	2019	2020	2018	2019	2020
SOURCES OF FUNDS								
HEAD OFFICE ACCOUNT	200.24	200.24	246.94	908.93	908.93	337.32	482.77	482.77
RESERVES AND SURPLUS	-	-	7.67	100.05	152.00	-	-	12.43
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	-	-	-	-	-	-	-	-
BORROWINGS	-	-	-	-	-	-	-	-
TOTAL	200.24	200.24	254.61	1,008.98	1,060.93	337.32	482.77	495.19
APPLICATION OF FUNDS								
INVESTMENTS	-	272.75	-	1,071.65	1,204.34	156.32	562.16	557.80
LOANS	-	-	-	-	-	-	-	-
FIXED ASSETS	1.28	1.19	2.65	2.03	1.35	0.69	0.82	0.61
DEFERRED TAX ASSET/(LIABILITY)	-	-	1.46	3.63	3.91	-	-	-
CURRENT ASSETS	-	-	-	-	-	-	-	-
CASH AND BANK BALANCES	195.40	65.17	235.74	16.79	14.35	198.69	24.41	31.64
ADVANCES AND OTHER ASSETS	104.69	70.31	753.87	2,359.35	1,726.74	47.86	90.03	262.14
Sub-Total (A)	300.09	135.48	989.60	2,376.14	1,741.09	246.55	114.43	293.78
CURRENT LIABILITIES	85.76	205.50	526.78	1,950.92	1,841.60	28.49	146.16	258.85
PROVISIONS	38.29	28.52	212.33	493.56	48.15	44.51	53.33	98.14
Sub-Total (B)	124.05	234.02	739.10	2,444.48	1,889.75	72.99	199.49	356.99
NET CURRENT ASSETS (C) = (A - B)	176.04	(98.54)	250.50	(68.34)	(148.66)	173.56	(85.05)	(63.21)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-	-	-	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	22.93	24.84	-	-	-	6.75	4.84	-
TOTAL	200.24	200.24	254.61	1,008.98	1,060.93	337.32	482.77	495.19

Note:

- All the branches of foreign reinsurers got certificate of registration in December 2016
- Figures in brackets indicate negative values.
- *MS Amin's CoR cancelled on 10.07.2019 on its request

TABLE 106: BRANCHES OF FOREIGN REINSURERS - BALANCE SHEET
(As on 31st March) (Contd... 106)

(in ₹ Crores)

PARTICULARS	Hannover RE				Lloyd's			
	2017	2018	2019	2020	2017	2018	2019	2020
SOURCES OF FUNDS								
HEAD OFFICE ACCOUNT	135.52	244.87	474.53	568.78	100.00	100.00	110.00	110.00
RESERVES AND SURPLUS	-	-	-	-	-	1.69	5.12	8.49
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	-	-	-	-	-	-	-	-
BORROWINGS	-	-	5.00	-	5.00	5.00	-	-
TOTAL	135.52	244.87	474.53	568.78	105.00	106.69	115.12	118.49
APPLICATION OF FUNDS								
INVESTMENTS	113.62	351.21	880.78	1,310.80	-	-	-	-
LOANS	-	-	-	-	-	-	-	-
FIXED ASSETS	3.25	3.28	2.68	2.41	-	0.19	0.45	0.40
DEFERRED TAX ASSET/(LIABILITY)	-	-	-	-	-	0.09	0.29	0.35
CURRENT ASSETS	-	-	-	-	-	-	-	-
CASH AND BANK BALANCES	20.69	37.54	2.90	11.42	105.05	107.25	117.15	119.94
ADVANCES AND OTHER ASSETS	3.93	204.73	348.22	578.00	0.03	0.47	1.50	1.26
Sub-Total (A)	24.62	242.28	351.12	589.41	105.08	107.73	118.65	121.21
CURRENT LIABILITIES	6.93	282.33	654.85	1,176.42	0.08	1.24	3.84	2.90
PROVISIONS	1.90	151.16	203.76	252.76	-	0.08	0.43	0.56
Sub-Total (B)	8.83	433.49	858.61	1,429.17	0.08	1.32	4.27	3.46
NET CURRENT ASSETS (C) = (A - B)	15.79	(191.21)	(507.49)	(839.76)	105.00	106.41	114.38	117.74
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-	-	-	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	2.86	81.60	98.57	95.33	-	-	-	-
TOTAL	135.52	244.87	474.53	568.78	105.00	106.69	115.12	118.49

Note:

1. All the branches of foreign reinsurers got certificate of registration in December 2016
2. Figures in brackets indicate negative values.
3. *MS Amlin's CoR cancelled on 10.07.2019 on its request

TABLE 106: BRANCHES OF FOREIGN REINSURERS - BALANCE SHEET
(As on 31st March) (Contd... 106)

(in ₹ Crores)

PARTICULARS	Lloyd's of India- MS Amin *		Lloyd's of India- Markel Services Private Limited	
	2018	2019	2019	2020
SOURCES OF FUNDS				
HEAD OFFICE ACCOUNT	-	-	-	-
RESERVES AND SURPLUS	-	-	(2.89)	(4.46)
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	-	-	-	-
BORROWINGS	-	-	(2.89)	(4.46)
TOTAL				
APPLICATION OF FUNDS				
INVESTMENTS	-	-	-	-
LOANS	-	-	-	-
FIXED ASSETS	-	-	-	-
DEFERRED TAX ASSET/(LIABILITY)	-	-	-	-
CURRENT ASSETS	5.95	0.69	0.09	5.43
CASH AND BANK BALANCES	26.16	0.61	1.26	9.92
ADVANCES AND OTHER ASSETS	32.10	1.30	1.35	15.34
Sub-Total (A)				
CURRENT LIABILITIES	36.34	1.30	3.35	14.35
PROVISIONS	2.04	13.51	0.89	5.46
Sub-Total (B)	38.38	14.81	4.24	19.80
NET CURRENT ASSETS (C) = (A - B)	(6.27)	(13.51)	(2.89)	(4.46)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)				
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	6.27	13.51		
TOTAL			(2.89)	(4.46)

Note:

- All the branches of foreign reinsurers got certificate of registration in December 2016
- Figures in brackets indicate negative values.
- *MS Amin's CoR cancelled on 10.07.2019 on its request

TABLE 106: BRANCHES OF FOREIGN REINSURERS - BALANCE SHEET
(As on 31st March) (Contd... 106)

(in ₹ Crores)

PARTICULARS	Mumich RE				RGA			
	2017	2018	2019	2020	2017	2018	2019	2020
SOURCES OF FUNDS								
HEAD OFFICE ACCOUNT	280.90	629.50	1,080.90	1,593.00	100.00	100.00	629.00	2,332.84
RESERVES AND SURPLUS	1.48	-	-	-	-	-	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	-	-	-	-	-	-	-	-
BORROWINGS	-	-	-	-	-	-	-	-
TOTAL	282.38	629.50	1,080.90	1,593.00	100.00	100.00	629.00	2,332.84
APPLICATION OF FUNDS								
INVESTMENTS	246.27	815.20	1,570.46	2,526.86	-	97.54	680.22	2,484.28
LOANS	-	-	-	-	-	-	-	-
FIXED ASSETS	3.53	2.99	2.48	2.39	-	0.43	4.55	5.03
DEFERRED TAX ASSET/(LIABILITY)	0.25	2.03	4.55	-	-	-	-	-
CURRENT ASSETS	-	-	-	-	-	-	-	-
CASH AND BANK BALANCES	21.33	158.51	237.33	235.96	101.78	26.72	52.47	44.84
ADVANCES AND OTHER ASSETS	57.21	789.92	1,851.01	3,079.64	0.12	19.25	76.29	323.41
Sub-Total (A)	78.54	948.43	2,088.34	3,315.61	101.90	45.97	128.75	368.25
CURRENT LIABILITIES	30.20	833.62	1,968.12	3,187.17	2.26	37.50	166.50	539.76
PROVISIONS	16.00	407.36	724.63	1,184.02	-	21.11	61.24	1,174.48
Sub-Total (B)	46.21	1,240.98	2,692.75	4,371.19	2.26	58.61	227.74	1,714.24
NET CURRENT ASSETS (C) = (A - B)	32.33	(292.55)	(604.42)	(1,055.58)	99.63	(12.64)	(98.99)	(1,346.00)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-	-	-	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	-	101.83	107.82	119.33	0.37	14.67	43.22	1,189.52
TOTAL	282.38	629.50	1,080.90	1,593.00	100.00	100.00	629.00	2,332.83

Note:

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2. Figures in brackets indicate negative values.
3. *MS Amlin's CoR cancelled on 10.07.2019 on its request

TABLE 106: BRANCHES OF FOREIGN REINSURERS - BALANCE SHEET
(As on 31st March) (Contd... 106)

(in ₹ Crores)

PARTICULARS	Score SE			Swiss RE				
	2017	2018	2019	2020	2017	2018	2019	2020
SOURCES OF FUNDS								
HEAD OFFICE ACCOUNT	293.80	670.30	975.17	975.17	100.00	100.00	626.96	1,295.11
RESERVES AND SURPLUS	(4.24)					50.05	138.06	56.89
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	-							
BORROWINGS	-							
TOTAL	289.56	670.30	975.17	975.17	100.00	150.05	765.02	1,351.99
APPLICATION OF FUNDS								
INVESTMENTS	266.89	933.16	1,382.93	1,459.10	136.73	981.51	1,213.10	1,475.34
LOANS	-							
FIXED ASSETS	2.74	3.49	5.39	4.69	4.18	7.91	5.84	4.37
DEFERRED TAX ASSET/(LIABILITY)	0.33					1.22	2.12	0.88
CURRENT ASSETS	-							
CASH AND BANK BALANCES	17.71	236.30	58.84	50.93	280.02	169.71	64.26	393.72
ADVANCES AND OTHER ASSETS	9.90	836.82	1,239.00	1,385.94	26.67	1,535.81	1,877.53	2,786.51
Sub-Total (A)	27.61	1,073.12	1,297.84	1,436.86	306.69	1,705.51	1,941.79	3,180.23
CURRENT LIABILITIES	6.81	1,107.97	1,469.89	1,589.58	346.44	2,279.83	2,152.88	2,630.45
PROVISIONS	1.20	406.18	522.43	534.59	12.08	266.27	244.95	678.37
Sub-Total (B)	8.01	1,514.15	1,992.32	2,124.17	358.52	2,546.10	2,397.83	3,308.82
NET CURRENT ASSETS " (C) = (A - B) "	19.60	(441.03)	(694.48)	(687.31)	(51.83)	(840.58)	(456.04)	(128.59)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-							
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	-	174.68	281.33	198.69	10.91			
TOTAL	289.56	670.30	975.17	975.17	100.00	150.05	765.02	1,351.99

Note:

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- Figures in brackets indicate negative values.
- *MS Amlin's CoR cancelled on 10.07.2019 on its request

TABLE 106: BRANCHES OF FOREIGN REINSURERS - BALANCE SHEET
(As on 31st March) (Contd... 106)

(in ₹ Crores)

PARTICULARS	Xl SE				Total			
	2017	2018	2019	2020	2017	2018	2019	2020
SOURCES OF FUNDS								
HEAD OFFICE ACCOUNT	107.60	136.41	168.76	200.66	1,117.82	2,565.35	5,657.27	8,667.49
RESERVES AND SURPLUS	-	-	1.97	-	(2.76)	59.40	242.30	225.34
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	-	-	-	-	-	-	-	-
BORROWINGS	-	-	-	-	5.00	5.00	-	-
TOTAL	107.60	136.41	170.73	200.66	1,120.06	2,629.75	5,899.57	8,892.83
APPLICATION OF FUNDS								
INVESTMENTS	-	192.46	327.27	421.08	763.52	3,527.40	7,688.57	11,712.34
LOANS	-	-	-	-	-	-	-	-
FIXED ASSETS	1.63	1.89	1.31	0.84	15.33	23.51	26.83	23.26
DEFERRED TAX ASSET/(LIABILITY)	0.24	0.56	0.87	-	0.81	5.36	11.46	5.14
CURRENT ASSETS	-	-	-	-	-	-	-	-
CASH AND BANK BALANCES	106.85	13.80	16.30	22.45	653.45	1,190.20	786.63	995.84
ADVANCES AND OTHER ASSETS	0.77	75.53	249.69	524.60	98.62	4,290.43	8,199.16	10,748.46
Sub-Total (A)	107.63	89.33	265.99	547.04	752.06	5,480.63	8,985.79	11,744.30
CURRENT LIABILITIES	1.45	118.38	376.46	720.88	394.18	5,252.46	8,980.03	12,167.46
PROVISIONS	0.49	43.03	48.25	76.88	31.67	1,554.07	2,405.26	4,081.94
Sub-Total (B)	1.94	161.41	424.70	797.77	425.84	6,806.53	11,385.29	16,249.39
NET CURRENT ASSETS (C) = (A - B)	105.69	(72.08)	(158.72)	(250.72)	326.22	(1,325.90)	(2,399.50)	(4,505.09)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-	-	-	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	0.05	13.58	170.73	29.46	14.19	399.39	572.21	1,657.17
TOTAL	107.60	136.41	170.73	200.66	1,120.07	2,629.76	5,899.57	8,892.82

Note:

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- Figures in brackets indicate negative values.
- *MS Amlin's CoR cancelled on 10.07.2019 on its request




భారతీయ బీమా నియంత్రణ మరియు అభివృద్ధి ప్రాధికార సంస్థ
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