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Publisher's Page

Technology has always played a major role in making human endeavour more efficient and insurance sector is no exception. In fact, insurance sector has a large potential to put the emerging technologies to maximum use, as every activity pertaining to the insurance business including soliciting of insurance business, on-boarding of customers, underwriting, issuance of insurance policies, policy servicing, maintaining contact with the policyholders and grievance redressal is amenable to efficiency/improvement through use of technology.

Some of the emerging new age technologies like Predictive Analytics, Machine Learning, Internet of Things, Chatbots, Artificial Intelligence, Telematics, Augmented Reality/Virtual Reality, Block-chain can be of immense use in insurance space. These coupled with local language interface can bring in the much needed personalised customer service for the benefit of the policyholders. These technologies result in improvement in efficiency in functioning and economies of scale while dealing with a large customer base. Insurance sector, being data intensive, technology can be profitably used for data mining and analytics to arrive at reliable outcomes.

However, the emerging technologies also present a scenario that demands extra vigilance and caution. The Insurers and other stakeholders have to ensure



adequate safeguards to maintain safety and confidentiality of data and to prevent the menace of cybercrimes. The security of data is therefore of paramount importance.

The Covid-19 pandemic has accelerated the use of technology by all stakeholders in the insurance industry. While the use of technology has enabled remote working and helped normalize insurance operations during this pandemic, it also emphasises the need to take adequate precautions to ensure cyber-security.

In the light of the above, I am hopeful that the current issue of the Journal will be of interest to the readers.

We propose to have the impact of Covid-19 on the Indian insurance sector and the best practices being followed by various insurance stakeholders in India to deal with to be the theme of the next issue of the IRDAI Journal.

Dr. Subhash C Khuntia
Chairman

Publisher's Page



प्रौद्योगिकी ने सदैव मानवीय प्रयास को अधिक कुशल बनाने में प्रमुख भूमिका अदा की है तथा बीमा क्षेत्र इसका अपवाद नहीं है। वास्तव में, उभरती तकनीकों का अधिकतम उपयोग करने के लिए बीमा क्षेत्र के पास एक बहुत बड़ी संभावना है, बीमा व्यवसाय की अपेक्षा करने, ग्राहकों को प्रणाली में सम्मिलित करने, जोखिम-अंकन, बीमा पालिसियों के निर्गम, पालिसी सर्विसिंग, पालिसीधारकों के साथ संपर्क बनाये रखने तथा शिकायत निवारण सहित बीमा व्यवसाय से संबंधित प्रत्येक गतिविधि प्रौद्योगिकी का प्रयोग करने के द्वारा कौशल-वर्धन/सुधार करने के अधीन है।

नये युग की कुछ उभरती प्रौद्योगिकियाँ जैसे भविष्यसूचक विश्लेषण-विज्ञान, यांत्रिक शिक्षण, विषयों का इंटरनेट, चाटबोट, कृत्रिम बुद्धि (एआई), टेलीमैटिक्स, संवर्धित यथार्थता/ प्रतीयमान वास्तविकता, ब्लॉक-चेन बीमा क्षेत्र में अत्यंत उपयोगी हो सकती हैं। स्थानीय भाषा के इंटरफेस के साथ ये पालिसीधारकों के हित के लिए अत्यावश्यक व्यक्तिगत बनाई गई ग्राहक सेवा उपलब्ध करा सकती हैं। एक विशाल ग्राहक आधार के साथ व्यवहार करते हुए ये प्रौद्योगिकियाँ कार्यपद्धति में कौशल-सुधार और बड़े पैमाने की किफायतों के रूप में परिणत होंगी। बीमा क्षेत्र डेटा की गहनता से युक्त है, इस कारण से विश्वसनीय परिणामों तक पहुँचने के लिए डेटा खनन और विश्लेषण-विज्ञान हेतु प्रौद्योगिकी का लाभप्रद रूप में उपयोग किया जा सकता है।

तथापि, उभरती प्रौद्योगिकियाँ ऐसा परिदृश्य भी प्रस्तुत करती हैं जिसके लिए अतिरिक्त सतर्कता और

सावधानी की आवश्यकता है। बीमाकर्ताओं और अन्य हितधारकों को डेटा की सुरक्षा और गोपनीयता को बनाये रखने तथा साइबर अपराधों को रोकने के लिए पर्याप्त रक्षोपाय सुनिश्चित करने होंगे। अतः डेटा की सुरक्षा का महत्व सर्वोपरि है।

कोविड-19 महामारी ने बीमा उद्योग में सभी हितधारकों के द्वारा प्रौद्योगिकी के उपयोग की गति बढ़ाई है। एक ओर जहाँ प्रौद्योगिकी के उपयोग ने दूरस्थ कार्यचालन को संभव बनाया है, वहीं दूसरी ओर यह साइबर सुरक्षा को सुनिश्चित करने के लिए पर्याप्त पूर्व-सावधानी बरतने की आवश्यकता पर भी बल देता है।

उपर्युक्त के आलोक में, मुझे आशा है कि जर्नल का प्रस्तुत अंक पाठकगण की रुचि के अनुकूल होगा।

हमारा प्रस्ताव है कि भारतीय बीमा क्षेत्र पर कोविड-19 के प्रभाव और भारत में विभिन्न बीमा हितधारकों द्वारा अनुसरण की जा रही सर्वोत्तम प्रथाओं को आईआरडीएआई जर्नल के अगले अंक के विषय के रूप में रखा जाएगा।

Suhas S. Khuntia

(डा. सुभाष सी. खुंटिया)
अध्यक्ष

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Going the Distance



Editor's Page

In today's world, unarguably the single largest factor that is transforming each and every sphere of the world we live in is technology. It has been addressing the changing human needs and demands and also those of various businesses. Insurance industry is no exception here. In fact, insurance is one such area where the scope for the application of latest emerging technologies is amongst the highest. The rewards which shall be reaped by such wide spread application not only enhances the overall experience of policyholders at all stages of dealing with the insurance policy such as purchase, renewal, claims etc. but also improves the efficiency of insurers which is made possible by migrating from manual to automated systems. As it stands today, many insurers have already started adopting the emerging technologies to achieve these rewards. It is no exaggeration to state that technology is set to change the entire landscape of insurance business in the coming decades. The current issue of the IRDAI journal tries to capture certain aspects of these technology adoptions from the stakeholder's perspective.

Mr. Shashank Bajpai and Mrs. Anuradha Jha in their article titled 'Adoption of BlockChain technology on framework level for cyber insurance' highlight the effectiveness of blockchain technology in cyber insurance field. The article expresses optimism that blockchain technology may help cyber insurance grow in the market by addressing the issues impeding its growth.

In their article titled "Application of Blockchain Technology for simplifying access to medical test data in Insurance", Mr. Balkrishna Singhania and Mr. Francis Rodrigues try to bring out how blockchain technology offers advantages over a database and what could be the potential benefits of a Blockchain approach.

In the article titled "Enhancing Insurance Customer Experience through Emerging Technologies" Mrs. Pritika Shah, tries to bring out how the latest developments in technology if adequately adopted by the insurers can make lives easy for all the stakeholders i.e. the employees of the insurer, insurer partners and the policyholders.

In the article titled "Cyber Insurance- Understanding Coverage, Curtailments and Exclusions", Mr. Umesh, tries to elucidate the basic features of a standard Cyber Insurance policy explaining the scope of coverage and the exclusions.

In the article titled "Digital is the new default", Mr. Mahesh Puthran explains how ICICI Prudential has adopted the various emerging technologies and what they are planning for the future in this area to make the policyholder experience more enriching.

In the article titled "Leveraging IT to redefine Insurance industry", Mr. Goutam Datta explains how the emerging technologies offer great potential in redefining the insurance capabilities and how it leads to improved business efficiency.

In the article titled "Emerging technologies in Insurance & adoption strategies by various stakeholders", Mrs. Anjana Rao, explains briefly, the basic details of the various emerging technologies and how they can be applied in the insurance sector.

Mr. Chirag Bhojani in his article titled "Emerging technologies in insurance & adoption strategies by various stakeholders", explains how policyholder needs and preferences are changing with time alongside presenting few global examples of the emerging technology trends. The article also discusses what it takes to adapting to the changing customer needs and the adoption of emerging technologies at ICICI Lombard.

In the article titled "Emerging technology adoption in the insurance industry", Mr. Pawan Chawla, explains the need on part of the insurance companies to upgrade quickly. It also presents the needs and methods to use emerging technologies by the insurers and to look into cyber security as a priority issue.

The next issue of the IRDAI Journal will be on the topic "The impact of Covid-19 on the Indian insurance sector and the best practices being followed by various insurance stakeholders in India to deal with the same".



Shashank Bajpai, HRO, Chief Information Security Officer
(DGM-Risk Management Department)

Adoption of Blockchain technology on framework level for Cyber Insurance



Anuradha Jha, Executive Officer
(EO-Rrisk Management Department)

Abstract - Companies are increasingly at risk from exposures that originate from the use of technology. Most forms of cyber insurance either exclude or inadequately cover losses that arise from the use of the Internet, e-mail or networked systems. As a result, companies that are reliant on these technologies frequently find that they have inadequate protection, but only discover the deficiency when they need to make a claim. However, it's insurance providers face several challenges which mainly includes, lack of standardized frameworks to rate "cyber attacks"; shortage of relevant data to calculate premiums; and constant change in security postures of insured organizations. Unlike other types of insurance, cyber insurance requires a dynamic approach to and a continuous feedback loop between customers and insurers. With Block chain technology a continuous monitoring and processing system could be established in Cyber Insurance field which will effectively mitigate the risk.

1. INTRODUCTION

Whether it is an individual, corporate or Government, technology and digitization have touched upon all entities. Digitization continues to generate significant amount of data, which when used prudently can become an important and coveted asset. The world is also at a critical juncture, where geopolitical equations are redefining businesses and growth, with the help of technology. Cyber Insurance is designed to guard businesses from the potential effects of cyber-attacks. It helps an organization mitigate risk exposure by setting costs, after a cyber-attack/breach has happened. To simplify, cyber Insurance is designed to cover the fees, expenses and legal costs associated with cyber breaches that occur after an organization has been hacked or loss of client/employee information. In this paper a literature survey on the importance of block

chain technology in the cyber insurance sector has been discussed.

Cyber Insurance as a standalone product was first introduced in 2014. Before that, cyber was (in some limited form) covered as endorsements under Professional Indemnity Policies, General Liability Policies, etc. Insurance providers also offer customizations based on sectoral and company-specific requirements, making it pertinent for the buyer to ask the right set of questions on coverage and at a nascent stage with ~350 policies sold till 2018.

Even though the Indian cyber Insurance market has been growing significantly in recent years [2], it has not yet reached the same levels and complexity as other well established insurance marketplaces for health, automobile, life, fire, etc. A recent enlightening study conducted by Romanosky L. [3] shows that most of the current cyber insurance policies use a simple price model (flat rate or weighted base rate) based on answers to questionnaires on the customer's security posture. These questionnaires are designed to attempt to capture an organization's general business, and systems and technical measures, policies and procedures, and compliance with a variety of laws and regulation. The filled out questionnaires are then used to compute the premium. In particular, it seems that such questionnaires fail to capture an accurate

Whether it is an individual, corporate or Government, technology and digitization have touched upon all entities. Digitization continues to generate significant amount of data, which when used prudently can become an important and coveted asset. The world is also at a critical juncture, where geopolitical equations are redefining businesses and growth, with the help of technology.



assessment of the infrastructure landscape and its attack surface. The current approach based on questionnaires has another major shortcoming: i.e it is predominately a static method. The cyber landscape changes every day, new software vulnerabilities are discovered, devices believed secure one day may become a major threat because of a tweet, large amounts of information are regularly leaked, etc.

2. BLOCKCHAIN TECHNOLOGY

Insurance sector is now at the center of eco system and with emerging needs of technology the increase in cyber-attacks in recent years has demanded a robust cyber insurance in place. BlockChain technology may be an answer to the reforms needed in this sector.

A blockchain is, in the simplest of terms, a time-stamped series of immutable records of data that is managed by a cluster of computers not owned by any single entity. Each of these blocks of data (i.e. block) is secured and bound to each other using cryptographic principles (i.e. chain). Since it is a shared and immutable ledger, the information in it is open for anyone and everyone to see. It represents the latest advance in distributing computational efforts across a network and also offers immutability. Immutability of the Blockchain is powered by 'proof of work' cryptographic processes that require huge amounts of computing power to add new information to the ledger, as well as from the fact that it is highly difficult to fraud the network. As financial institutions and their corporate clients move forward into the brave new world of Blockchain technology, they must remain mindful of the fact that this is just another means of conducting business transactions, and the time-honored principle of caveat emptor still applies. Parties entering into Blockchain transactions should ensure that they are doing their due diligence on the representations underlying those transactions. The application of Blockchain technology could potentially increase the risk of fraud. That's because a comprehensive review of fraud, alteration, and forgery may not occur in a Blockchain transaction.

A report has been prepared on the current pain points pertaining specifically to insurance sector as shown below:

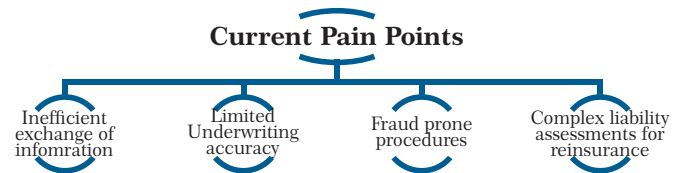
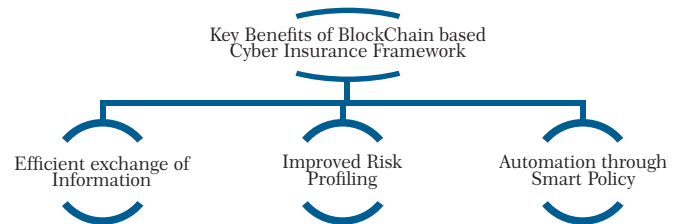


Figure 1: Current Pain Points [4]



As financial institutions and their corporate clients move forward into the brave new world of Blockchain technology, they must remain mindful of the fact that this is just another means of conducting business transactions, and the time-honored principle of caveat emptor still applies. Parties entering into Blockchain transactions should ensure that they are doing their due diligence on the representations underlying those transactions.

Figure 2: Benefits [4]

Considering specifically cyber insurance, major pain areas lies in [5]

- ❖ lack of standardized frameworks to rate “cyber risk”;
- ❖ shortage of relevant data to calculate premiums;
- ❖ constant change in security postures of insured organizations

With block chain technology manual process of collecting information based on questionnaires can be eliminated. Questionnaires are time consuming and are prone to human error. Also it may skip many important aspects pertaining to clients network/infrastructure which is not feasible in present scenario but may be applicable to the client in future. A blockchain-based continuous monitoring and processing system for cyber insurance will be more robust to collect information from the clients

and it will keep on updating the database according to the latest cyber attack trends. The advantage with blockchain technology is that it facilitates to eliminate the need for third parties or middlemen. Instead, we just have to trust the data on the blockchain. The need to review data is also avoided. Transaction histories are becoming more transparent through the use of blockchain technology. Because blockchain is a type of distributed ledger, all network participants share the same documentation as opposed to individual copies. That shared version can only be updated through consensus, which means everyone must agree on it. To change a single transaction record it would require the alteration of all subsequent records and the collusion of the entire network. Thus, data on a blockchain is more accurate, consistent and transparent than when it is pushed through paper-heavy processes. Hence, it also ensures that the claim settlement processes are dispute free to the extent possible which is generally not the case where paper work is involved. It will also help buyer in deciding which premium policy to buy according to the security posture of its organization and at the same time helps insurance provider in deciding the premium amount considering the losses due to loopholes in client network/infrastructure.

3. FUTURE SCOPE

Cyber insurance is a small but growing market. As cyberattacks become more frequent and more damaging, people and institutions are searching for cyber coverage that protects them from these risks. However, the cyber insurance industry faces significant challenges, including a lack of historical data, a lack of ability to predict the future of cyber risk, the possibility of large cascading loss events, uncertainties among market participants about what is specifically covered under such policies, and legal battles over fundamental issues. The future growth of the market will depend upon how these issues are

resolved. The technology has worked well in various projects for e-governance. Recently Andhra Pradesh has implemented block chain technology for e-governance and is managing land records and transport .The aim of the pilot project was to minimize tampering of land records which had already been digitized and placed online. Similarly the technology is used in Transport department to streamline titles of the vehicle.

4. CONCLUSION

The main interest of the current work was to highlight the effectiveness of blockchain technology in cyber insurance field. With blockchain technology cyber insurance may see a positive growth in the market by checking the major issues of Buyer and Insurance provider while buying, insuring and claim settlement process.

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Balkrishna Singhania
Chief Digital Officer, HDFC Life

Application of Blockchain Technology for simplifying access to medical test data in Insurance



Francis Rodrigues, Sr. Vice President, Innovation,
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Introduction

The Fourth Industrial Revolution has transformed customers into fickle buyers. Extensive digitisation has changed the way we live, work, play and transact, but while there is a plethora of positives, it has also given customers significant power. Customers these days are well informed about the market and finding alternatives is easier than ever. All it takes is a few clicks for the customer to ditch your brand for the promise of another. This has forced industries to digitally transform their core business models, to be more customer focussed and quickly adopt new technologies.

Insurance, typically viewed as being one of the most conservative, centralized and walled industries, is also awakening from its slumber and probing digitization & technology adoption. Its interest in innovations has been driven by the evolving digital customer and the omnipresence of technology to create seamless journeys in others spheres of the customer's life. This has seen many insurers making a beeline to digitally transform their core processes and customer journeys and while most have been successful in solving problems related to their individual businesses, there has been little done to alleviate common problems faced by the industry as a whole. This article hopes to shed light on one such pressing industry need and recommend a possible solution, which, if adopted will lay the groundwork for a stronger, robust insurance ecosystem in India. Given the bleak economic outlook and the need for a sustained lockdown caused due to the global pandemic, it is imperative that the industry focuses on collaborating on solutions which will benefit the collective so that it may emerge stronger and lead the growth in a post COVID era.

The requirement for medicals – An inconvenience to the customer and an operations headache for the Insurer

The insurance ecosystem is a smorgasbord of insurers, medical and healthcare providers, financial middlemen, regulatory process and customers making it easy for the industry to get bogged down by money- and time-wasting inefficiency stemming from billions of forms, human error and poor communication between parties. One such area which has been the Achilles heel for insurers and customer alike has been the requirement of medicals at the time of insurance purchase.

All insurance is about measuring and controlling risk and hence every insurance purchase requires some form of risk underwriting to be done so as to determine the “fitness” of the underlying asset for the issuance of the policy. Life and Health insurance measures this fitness through the financial and medical underwriting of the customer. While significant progress has been made in easing the financial underwriting by leveraging centralised databases like AADHAR, C-KYC and income surrogates via bureaus there hasn't been similar traction in solving the problem of medicals at Insurance purchase. The need for a solution here has always existed but is even more pressing in current times especially when the medical infrastructure is highly stressed due to the burgeoning pandemic.

Understanding the problem in detail

Looking at it standalone, the requirement of a medical test at the time of insurance purchase isn't such a bad idea especially from the insurer and re-insurer lens. The real plight emerges when looked at as part of the customer purchase journey. The

Looking at it standalone, the requirement of a medical test at the time of insurance purchase isn't such a bad idea especially from the insurer and re-insurer lens. The real plight emerges when looked at as part of the customer purchase journey.



customer fills up a lengthy form, uploads/submits a stream of documents as required and finally makes the payment; all this after a strenuous sales cycle where s/he is expected to closely evaluate and understand a jargon filled proposal form. Usually, the sales cycle ends with a payment but here he is expected to also attend the medical test and hence is asked to select the date and time as convenient. The customer then has to visit the pathology lab on an empty stomach on the selected date and time ; sometimes wait in a queue if required and complete the tests as mandated by the insurer. Moreover, insurance companies have tie-ups with path labs via TPAs (third party administrator) and require the customers to go to these path labs only. These path labs maybe situated at great distances and cause further inconvenience to the customer. A customer no show here will lead to reschedules with back and forth between the lab and the customer adding to angst in the customer journey and cost escalation for the insurer. Many insurers have simplified the testing process by sending the lab home instead of the customer visiting the pathology lab which has improved the experience However, lack of availability of such services in all geographies and the additional cost of these services means that pre –medical business loss is still a reality.

The search for a likely solution to these problems leads us to some key questions

- Can the previous customer medicals be re-used?
- Is there a central repository where all previous medicals of the customer are put?
- Can I find a surrogate/alternative for the medicals?

Unfortunately, the previous medicals are valid for a period of 6 months and must have been done by the designated TPA. While aggregated data exists in bits and pieces, there is no comprehensive centralized database for collecting and sharing previous medical

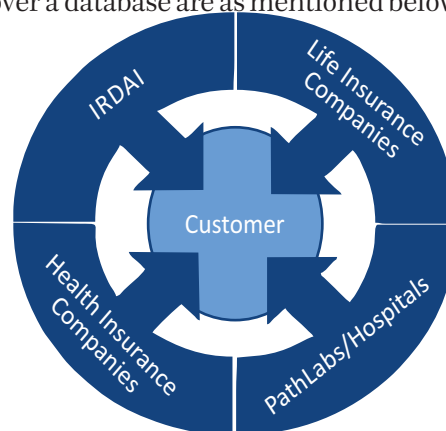
data. The absence of this means that robust surrogates score calculation is also unreliable.

The possibility of a solution as a distributed/shared, immutable ledger

A Blockchain may be the likely solution to the creation of a regulator or government backed platform built specifically for collecting and sharing medical data securely among the interested parties i.e. IRDAI, life and health insurance companies, path labs and hospitals, pharmacies, wearables. A blockchain can be maintained by these stakeholders wherein the medical data providers will provide certified medical data as input and the interested parties such as the life and health insurance companies can utilize it as reliable output

Understanding Blockchain

Blockchain is a distributed, immutable ledger which is maintained between all participating parties. It is not a database but a secure ledger wherein transactions can be stored without having to worry about being hacked or changes being made to it by some malicious party. The advantage that blockchain offers over a database are as mentioned below:-



- **Immutability:** Nothing on the Blockchain can be changed or saved without the consensus of majority of the network.
- **Permanence:** A public Blockchain acts as a public ledger keeping the data accessible to members as long as the Blockchain is in operation.
- **Removal of Intermediaries:** The Peer to peer nature of the public Blockchain does away with the need of intermediaries, hence enabling users to interact directly with each other.

- **Automation:** With the distributed ledger being updated in near real-time by the miners, any data inputted on the Blockchain is transmitted and stored automatically. Further, rule based automation can be implemented using the smart contracts feature of a Blockchain.
- **Lower costs:** Blockchain results in lower costs due to the removal of intermediaries such as banks who charge their fee.
- **Near-impossible loss of data:** Every participating node has a full copy of the ledger on their system, making it is virtually impossible to lose the data stored on a Blockchain.
- **Transparency:** Public Blockchains can offer full transparency of the transactions carried out while safeguarding the privacy of its users through pseudonymity since only the transacting addresses are shown, while the data remains encrypted.
- **Solving the double-spend problem:** The Blockchain has managed to solve a long-standing problem of “double-spending” through peer to peer verification and the public ledger.
- **Security:** Due to use of public key – private key concept, no third party except the sender and recipient can access the data sent across the Blockchain.

Taking into consideration the proposed data privacy bill and the high sensitivity of medical data, and owing to the benefits offered by blockchain such as data security, user pseudonymity and immutability, blockchain may be the problem solver here.

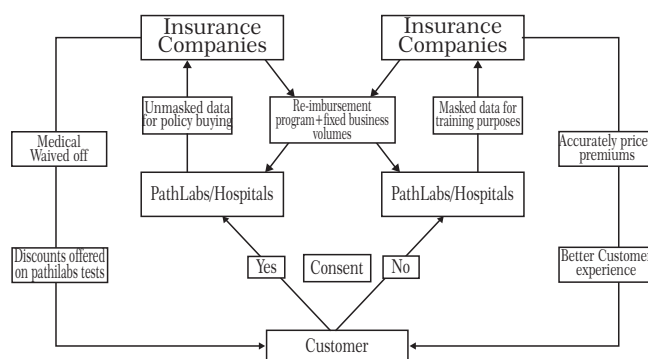
Working of this blockchain?

Consider this blockchain to be a excel sheet where the participating parties are allowed to upload data (write access) and view the uploaded data (view access) according to their predetermined role and permissions. Like any centralized database, a unique ID for every customer may be required to map the data fields for uploading and viewing information.

Either a new medical data ID can be created or an existing government ID such as AADHAR can be used for this purpose.

Now whenever the customer does a medical either at a path lab, hospital or via an insurance player, the

medical data is uploaded on the blockchain using the customers unique ID. All medicines purchased along with the prescription could be an input to this blockchain. Over time, this data store becomes the centralised base for collecting all health related data of the customer population. An OTP mechanism would be used to enrol the customer to this data storing and sharing service. An OTP would also be used to record the customers consent to the data share with a permitted party. In turn, the customer would be rewarded with discounted medicines, discounted rated for health tests, subsidised yearly tests and possibly benefits to variable lower premiums (if healthy)



The customer PII information will be shared with the insurance players only when the customer agrees to buy the policy and validates the request through an OTP. The path labs and hospitals will only have writing / uploading rights whereas insurance players will have viewing rights only. IRDAI being the regulator will have both rights and will act as the point of authority for granting writing and viewing rights.

Keeping the importance of data privacy in mind, the concept of a public key – private key will be used to encrypt the updated data / transactions. In doing so, only the customer PII will be masked so as to allow insurance players access to the other data such as age, gender, BMI, medical health, etc. Masked data or cohort level data can be shared with insurers, re-insurers and other researchers for analytics using machine learning and model training purposes. This will help in understanding customer demand, design of better products and lower personalised pricing. The data can also be used to create pincode wise cohorts which would be a reflection of risk. Since the blockchain would contain aggregate customer data

Keeping the importance of data privacy in mind, the concept of a public key – private key will be used to encrypt the updated data / transactions. In doing so, only the customer PII will be masked so as to allow insurance players access to the other data such as age, gender, BMI, medical health, etc. Masked data or cohort level data can be shared with insurers, re-insurers and other researchers for analytics using machine learning and model training purposes. This will help in understanding customer demand, design of better products and lower personalised pricing. The data can also be used to create pincode wise cohorts which would be a reflection of risk.



from different sources, it can also be used to create a Health credit score (Health CIBIL) on similar lines of the financial credit score given today by the credit bureaus.

Benefits of the Blockchain approach

Starting with the good, customers will be able to reap the below mentioned benefits:-

- Fewer visits to the medical centre
- Reuse of previous medicals and health data
- Better priced premiums for their insurance policies
- Discounts offered on path lab tests and other incentives

The blockchain will be created and maintained by the insurance companies and the benefits that they will get are as under:-

- Better priced policies leading to higher profitability
- Reduced cost of medical
- Access to customers health map which will enable better underwriting
- Authentic medical data to train machine learning models
- Better customer experience

Extended benefits and use case of the Blockchain approach

IRDAI and the entire insurance industry in India will benefit from this project due to the use of the blockchain for other use cases such as fraud monitoring and detection and industry insights which can be further leveraged.

As and when the wearables tech space progresses and the measurement accuracy for vitals improve, an option to link the customer's wearable to the blockchain can be provided. Going forward, this can prove to be a game changer by eliminating the need for medicals for majority of the customers.

Owing to the salient features offered by blockchain, a **few other use cases** can also be explored:-

- **Tapping Rural Markets:-** Around 67% of India's population resides in the rural pockets. Despite this, insurance companies have limited rural presence for individual as well as group business. Local banks / remittance banks can be introduced as an alternate channel to sell policies to the non-insured rural population. The money transfer for the premiums can be automated and secured by setting up a Blockchain between insurance companies and the local banks.
- **Automated Claim Settlement :-** Delay in intimation by the claimant after policy holder's death followed by number of visits to the branch for documents causes customer inconvenience and a negative branding about the Insurer. By utilizing the power of blockchain and smart contracts, we can keep a watch on the death list and initiate the death claim settlement for the customer. A BlockChain network will be implemented between the Insurance Company, hospitals and death registrar. The customer journey can be enhanced significantly by keeping the death certificate, policy and KYC documents ready. For unnatural and suspicious cases, background investigation can be initiated beforehand. This will significantly improve customer satisfaction and simultaneously bring down the TAT for claim settlement.

Enhancing Insurance Customer Experience through Emerging Technologies



- Pritika Shah, Senior Vice President, Marketing & CRM, HDFC Life.

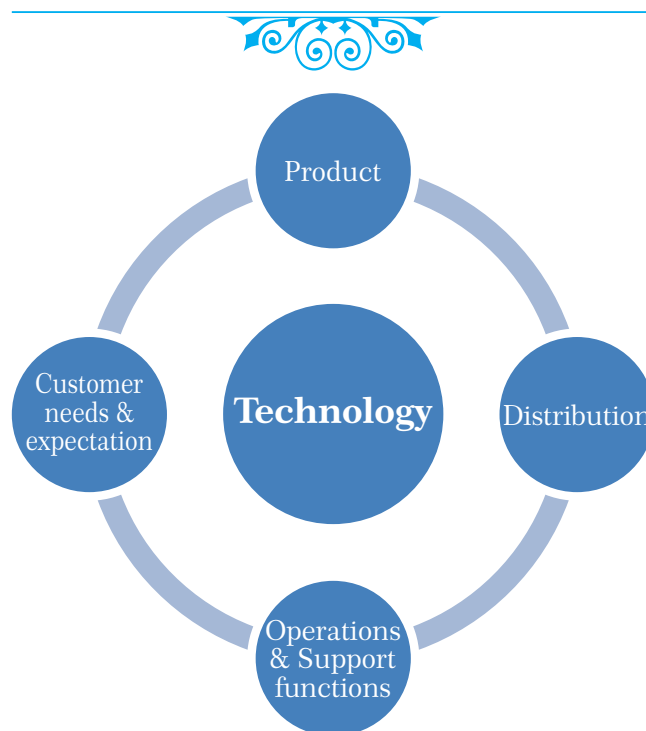
Technology is changing the landscape for most industries today and life insurance is no exception. We see technology impacting all domains in an organization like sales, marketing, finance, customer service, HR, operations and others. Technology has not only impacted the organization but the entire ecosystem, where partners are equipped with the latest technologies and customers have adapted to digital as a way of life. Today's customers operate in a hyper-connected world with more information and empowerment at their disposal. So, in order to meet expectations of the customers, partners and business stakeholders, one needs to constantly adapt, adopt and stay ahead of the curve.

There are a host of emerging technologies available in the market today, for every aspect of the business. We are seeing a lot of advancements today in technologies like artificial intelligence, machine learning, big data, robotics, block chain, augmented and virtual reality, biometrics, server-less computing, internet of things (IOT), robotics etc. And, with the world heading towards 5G connectivity, we will see many more new age technologies coming up. However, we need to be strategically selective in our approach to narrow down on the best suited technology for the organization, as technologies come with their own set of benefits and challenges.

The starting point for adoption of any technology has to be a thorough analysis of its ability to solve a customer or business need and pain point. The technology ideally has to be used across the entire customer value chain in the organization so that one can provide a seamless end-to-end customer experience, with minimal human assistance.

As a strategic approach, technology needs to marry customer needs and expectations with product, distribution, operations and service delivery.

The starting point for adoption of any technology has to be a thorough analysis of its ability to solve a customer or business need and pain point. The technology ideally has to be used across the entire customer value chain in the organization so that one can provide a seamless end-to-end customer experience, with minimal human assistance.



Also, we need to analyze the pros and cons of any technology being adopted along with the cost-benefits. At a broader level, the following key checkpoints could be kept in mind while selecting and adopting a technology:

- 1. Customer needs and expectations –** Approach adoption of a technology from a customer-first lens always as the organization

exists for the customer. Technology should help the business in solving a customer need or pain point in order to add value.

- 2. Business fit and innovation** – Adoption of a technology needs to integrate in the company’s business strategy and innovation roadmap. The technology needs to be in line with organization’s vision, its business objectives and overall roadmap for innovation.
- 3. Agile, adaptive and futuristic** – The technology should be agile and adaptive enough to integrate with existing systems of the organization as integration otherwise becomes a huge challenge across the value chain. Also, it needs to be futuristic so that it doesn’t get obsolete and replaced soon considering the high costs involved.
- 4. Cost and Return on Investment** – **Technology comes at a cost and so does its adoption. However, a detailed cost benefit analysis helps in deriving tangible return on investment in terms of cost savings and customer experience and satisfaction.**
- 5. Secure and Compliant** – **A very important aspect of technology today is to ensure data security and compliance with all safety, security and regulatory norms. Thus, while adopting a technology, we need to be assured of its security and compliance adherence.**

As an industry, we continue to adopt technologies to find innovative ways to deepen the penetration of life insurance besides providing best-in-class customer experience. Below are a few relevant technology adoption industry examples that we see across the value chain today:

Policy purchase | Best-in-class buying experience, driven by technology

- **Hyper-personalized** marketing communications powered by analytics
- **Automated form filling by bots** basis customer data to optimize the issuance time
- Lead fulfillment, on-boarding, customer queries & interactions etc through **artificial intelligence, conversational bots and voice based inputs**

Policy servicing, claims & payouts | Superlative servicing & payouts, powered by technology

- **Faster claims processing** through technological advancements
- Virtual branches and assistance, **24*7 support** powered by artificial intelligence
- **Integrated and omni-channel servicing** through data management platforms
- Recommendation engines for next best products, content, risk mitigation, frauds, underwriting etc basis **advanced analytics**

We believe that the benefits of emerging technologies outweigh the challenges and thus, we have a technology-agile culture with a strategically selective approach. Insurers must take steps to adopt the emerging technologies in order to make the lives easy for all the stakeholders i.e. the employees of the insurer, insurer partners and the policyholders.

Cyber Insurance - Understanding Coverage, Curtailments and Exclusions



P Umesh
Consultant – Liability Insurance

“There are only two types of companies: those that have been hacked and those that will be. Even that is merging into one category: those that have been hacked and will be again.” - Robert Mueller, III, FBI Director, 2012.

Cyber attacks are a fact of life companies have to learn to live with. Companies need to build in appropriate standards, protocols, processes and firewalls to reduce the possibility of an attack or at least soften its impact on their balance sheets.

Cyber attack is an attempt by hackers to damage or destroy a computer network or system or exploit its vulnerabilities. It means unauthorised access, unauthorised use or transmission of a computer virus which alters, copies, misappropriates, corrupts, destroys, disrupts, deletes or damages the organisation’s computer system causing losses to the victim organisation and/ or may result in Failure of Security or Denial of Service. Cyber attacks may lead to disclosure of confidential data, corruption or loss of an organisation’s systems or data, corruption or loss of third party systems or data thereby resulting in significant third party liability as also regulatory actions. These attacks may also cause damage to companies’ own reputation and business interruption besides inviting regulatory interventions and actions. Cyber attacks may result in losses of various kinds to the victim organization. According a report from Cybersecurity Ventures, cybercrime will cost the world \$6 trillion annually by 2021 up from \$3 trillion in 2015. Much has been written about frequency and severity of various types of losses resulting from cyber attacks. While best practices and processes are the first line of defence, they may not always prevent attacks and resultant losses.

Cyber incident ranks as the top risk ahead of supply chain interruption, changes in legislation and natural catastrophes etc. for companies globally as per “Allianz Risk Barometer 2020”.

Cyber attack is an attempt by hackers to damage or destroy a computer network or system or exploit its vulnerabilities. It means unauthorised access, unauthorised use or transmission of a computer virus which alters, copies, misappropriates, corrupts, destroys, disrupts, deletes or damages the organisation’s computer system causing losses to the victim organisation and/ or may result in Failure of Security or Denial of Service. Cyber attacks may lead to disclosure of confidential data, corruption or loss of an organisation’s systems or data, corruption or loss of third party systems or data thereby resulting in significant third party liability as also regulatory actions.



This is the context in which cyber insurance plays a significant role. When cyber insurance was introduced in the 1990s, the primary attention was on covering data breach exposures in response to regulations framed by authorities in USA and Europe. Later, when business operations started getting more digital and the influence of information technology became all pervasive, insurers started offering wider coverage.

COVERAGE:

Broadly, cyber Insurance provides coverage in respect of the following.

- **Regulatory actions:** Investigation costs, defence costs and awards, *fines and penalties imposed by a regulator(*allowed depending upon admissibility of the same in various jurisdictions).
- **Crisis management costs:** Public relation costs, investigation costs, customer notification,

credit monitoring costs and extortion payments.

- **Liability claims:** Defence costs, awards and out of court settlements.
- **First Party losses:** Forensic costs, data restoration costs and business interruption losses.

Cyber risk permeates all classes of insurance across various industries. A cyber event can trigger losses across many lines of insurance - property damage and business interruption resulting from computer systems failure/ virus under property insurance, siphoning money through phishing under crime insurance, product liability/ product recalls from security vulnerabilities under product liability/ recall insurance, breach of contract/ negligence claims under E&O insurance and for managerial failure under D&O insurance. Against this background, given that cyber exposures have significantly increased in India and globally resulting in uptake of cyber insurance covers, it is necessary to review some of the cyber insurance policy curtailments that restrict or reduce coverage and exclusions listed as such.

POLICY PROVISIONS CURTAILING COVERAGE:

Coverage to subsidiaries: When a parent company and its subsidiaries are covered under one policy, it is not that coverage under all sections is automatically available to the subsidiaries. Cover may apply only to certain exposures like breach of data protection law or an act. Insureds need to understand this restriction and if possible try to negotiate cover as required.

Changes in the risk: If material changes in the risk are not informed to insurers, policy rights may get prejudiced. There may be changes in the fund transfer protocol, changes in the business continuity planning and access control for remote access. It is necessary to seek continuity of coverage by informing insurers about the changes lest coverage remains a mirage. Need for this notification to insurers has become more pronounced after Covid 19 lockdown when work from home has become a norm and other processes also had to undergo significant change.

Failure to maintain minimum required practices/ update systems: Some insurance

policies exclude claims when the standards and procedures are not maintained as mentioned in the policy. Similarly, there could be stipulation about testing standards or audits at specified intervals. Impact of these stipulations needs to be understood carefully. There are hard lessons to learn from the case *Columbia Casualty Co. v. Cottage Health System*. While the stipulations are necessary to maintain the risk at the same level throughout the policy period, it is advisable to restrict the applicability of the exclusion to material changes so that coverage does not become illusory.

Phishing attacks: In the normal course, phishing attack claims are not in the realm of cyber insurance. They fall under crime insurance. Insurers may not automatically offer cover for phishing attacks under cyber insurance. When they offer coverage, they may subject it to a sub limit. Restrictions imposed by the insurer in this matter also need to be understood.

Network interruption: While losses resulting from network interruptions are covered, problems arise when coverage is restricted to insured's own network, given the fact many activities are outsourced as a result of which third party network also becomes relevant. This necessitates extending coverage in respect of interruptions to third party network also.

Computer System: Normally coverage is provided to those systems which are provided by the company for exclusive and secure usage for the purpose of its business. This may deny coverage when employees use their own computers while working from home which is more prevalent now, in the post Covid19 world or when insured's employees bring in their own devices under BYOD schemes. These restrictions need appropriate amendments to ensure coverage.

Termination of policy: Sometimes a provision is found in the policy that the insurer may terminate the cover, if the existence of certain covers under policy is revealed to some persons. This may create problems to the insured particularly when the information is revealed inadvertently or under pressure. While ideally the policy has to be made non-cancellable, Insureds should at least seek to restrict the termination provision only if revelation is deliberate.

Business interruption: Coverage here normally refers to the interruption to the computer systems and the time taken to restore them ignoring

interruption to the operations on the shop floor which is relevant. It is necessary to get the cover till the time the business operations are back to normal. Otherwise, insureds should know that there is coverage only for the period till Information Technology(IT) systems become fully functional. Various components covered also need to be known. Ignorance cannot grant any coverage.

Merchant Service payments: Sometimes coverage is reduced or eliminated for certain amounts by narration in definitions or by listing it as an exclusion- e.g. payments the insured is responsible for under a merchant services agreement. This may create a coverage gap. PF Chang's China Bistro Inc v Federal Insurance Co is a case in point.

EXCLUSIONS:

Every insurance policy has exclusions. The purpose of an exclusion is to eliminate or restrict coverage. While the ideal thing is to get all exclusions at one place, it does not happen that way. Exclusions are listed in multiple places – general exclusions, specific exclusions, definitions, conditions and also endorsements.

Prior acts exclusion: In the normal course, coverage is not available for acts prior to the policy inception date. But, globally insurers do offer cyber insurance covers on claim discovery basis meaning there would not be any exclusion for acts prior to inception of the policy. It is therefore advisable to negotiate the policy on claim discovery basis with no retroactive date.

Intentional Acts: As in the case with most insurance policies, intentional and dishonest acts are excluded from the coverage. But, it is necessary to subject this exclusion to final adjudication.

Non-compliance losses: This exclusion takes away cover when the insured fails to implement steps suggested by insurer or their representative. Distinction needs to be made between recommendatory and mandatory steps so that it does not result in blanket removal of cover.

Bodily injury/property damage (BIPD) : This exclusion is found in all cyber insurance policies. Any loss arising out of, based upon or attributable to bodily injury or property damage is generally excluded under a cyber insurance. In view of the recent trend

of non cyber insurance policies like CGL excluding cyber losses, one needs to ensure that the BIPD does not fall in a no man's land.

War & Terrorism: Food and beverage conglomerate Mondelez International became a victim of the Not Petya ransomware attack in June 2017. It filed a claim to the tune of USD 100 million with Zurich Insurance for losses attributed to the Not Petya cyber attack. This claim was repudiated based on the policy's war exclusion by the insurer. Mondelez case is the first case where an insurance company has invoked the exclusion to decline coverage for a cyber-attack. This created a situation where an exclusion has snatched coverage for one of the main risks the coverage was bought for. It is therefore necessary to understand the implications of the exclusion relating war and terrorism and get dispelled any doubts before buying the cover.

Absolute Exclusions:

Exclusions can be "Absolute" exclusions and "For" exclusions. Absolute exclusions eliminate coverage completely for claims irrespective of whether they are directly or remotely connected to the primary nature of exclusion. These mostly relate to specific events like Pollution, Pandemic or Cyber attacks etc. These have always been a matter of concern. But, following the recent upsurge in event triggered claims, whether it is cyber risks or Covid 19, absolute exclusions are beginning to find place in many policies and it has become necessary to review the policy document with a fine tooth comb to understand the irimpact. Absolute exclusions may negate coverage in an unexpected manner. Even insurers could not escape the unexpected outcome, as can be seen from the following excerpt from an IRMI article "Beware of "Absolute" Insurance Policy Wording".

"The insurer issued a pollution liability policy to one of its Insureds. The insured was sued by a third party for pollution, and the insurer, in turn, denied coverage. Following the denial, the insured sued the insurer, alleging bad faith. Yet, because the insurer's own insurance company E&O liability policy contained an "absolute" pollution exclusion, coverage for the bad faith lawsuit against the insurer was denied. This was despite the fact that the insurance company was not the polluter and, ironically, the insurer's premium volume received for writing pollution liability coverage was used (in part) to

calculate its premium when purchasing its E&O policy! Such language - to at least one attorney's delight-is being upheld by courts with increasing frequency."

When an exclusion cannot be avoided, insurance buyers should negotiate to reduce the fallout of absolute exclusions by getting the exclusions tied to their (Insured's) primary acts. Additionally, carve back of coverage can also be sought – for aspects like defence costs and derivative suits etc. Absolute exclusions deleting coverage for claims “for, based upon, arising from, in consequence of, or related to, directly or indirectly” should ideally be resisted. Wording that exclude coverage only “for” the claims, ought to be the preferred option.

It may be noted that in India, any exclusion imposed by insurer has to be in conformity with the “Guidelines on Product Filing Procedures for General Insurance Products” issued by Insurance Regulatory and Development Authority of India (IRDAI). Relevant provisions as mentioned in CHAPTER II GUIDING PRINCIPLES FOR PRODUCT DESIGN AND RATING are as under:

6. Product Development

(g) The design of insurance product should take care of Policyholders’ reasonable expectations. Insurance product design should ensure transparency and clarity in wordings, terms, coverage, exclusions and conditions in order to devise a fair and balanced risk transfer mechanism through insurance.

(l) The terms and conditions of cover shall be fair between the insurer and the insured. The conditions and warranties should be reasonable and capable of compliance and in conformity with various laws, regulations, guidelines and circulars. The exclusions should not limit cover to an extent that the value and intent of insurance is lost.

All exclusions need to be filed with the regulator as a part of the filing procedure.

While buying cyber insurance, it is necessary to align it with other covers of the company broadly undertaking the following steps to make the insurance programme truly responsive:

- Cyber exposure analysis in terms of severity and frequency under various lines of insurance taking the help of the specialists.
- Understand current coverage and exclusions under various insurance policies.
- Identify the gaps/uninsured cyber risk.
- Identify classes which need inclusion of cyber coverage.
- Work with insurance intermediaries/ carriers and try to achieve ideal balance between premium and coverage.
- Continuously monitor developments because of the dynamic nature of the subject including new exposures like thermal scanning of employees and visitors and work on course correction in terms of risk management measures as also appropriate insurance coverage.

Insurance is neither the primary nor the only line of defence. It is complimentary to the best practices and best processes. That cyber insurance is critical in the risk management armoury of a company and it is a complex product are not in doubt. Complications arise because of multiple wordings. There is a need to understand nuances and finer points. What kind of a policy and from which carrier it is bought matters.



Insurance is neither the primary nor the only line of defence. It is complimentary to the best practices and best processes. That cyber insurance is critical in the risk management armoury of a company and it is a complex product are not in doubt. Complications arise because of multiple wordings. There is a need to understand nuances and finer points. What kind of a policy and from which carrier it is bought matters.

There should not be any illusion that it is possible to cover all exposures under an insurance policy. It is not. Hence, it is necessary to know what is covered, what is curtailed and what is excluded. Well

informed decision making matters.

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Digital is the new default



Mahesh Puthran, (Associate Vice President-Digitalization, ICICI Prudential Life Insurance Co. Ltd.)

Technology plays a central role in every aspect of life. With the availability of low priced smart phones, internet penetration at above 40% and usage growing at 24%, it is imperative that the way of doing business is centred on technology.

Some of the insurers have spotted the trend and the power of digitization right at the start of internet revolution in 2010 and started investing heavily in technology and in digitizing the end to end policy life cycle. Following are a few illustrations where technology was successfully rolled out and adopted by the stakeholders.

Pre-sales:

- Digital Training:
 - **MyCoach** is an AI enabled training platform to train sales force on the product and service features. Sales team gets to see a reference video and can verify their self-created video with the reference video. This helps in articulating the features appropriately and avoid any mis-selling. Sales team gets real time scoring and inputs for improving the knowledge on the products. Over 50,000 videos have been posted since the launch.
 - **Learners Box:** The centralized online learning system is built for creating a library of digital content with regular online test being conducted on this platform.
- **Enhanced Customer Experience using analytics:** Hyper personalization is offered for customers by providing a customized purchasing journey. This ensures minimal friction in the process and faster issuance by applying segmented risk management.
- **Lead Management system(LMS):** embedded with the capability to do voice or video call, the LMS effectively manages the quality of interaction between the team and customers.
- **Nudge:** by using data analytical models, Insurers nudge the sales team with next best action that would enhance their productivity

and customer experience.

On-boarding:

Designed to facilitate smoother and smarter ways to on boarding customers. The objective is to have hassle free experience in all possible interactions.

- **Data pre population for faster on-boarding journey:** To pre-populate form partially with customer's personal details based on the verified document like policy number (for existing customers), Bank account or client number from distributors system or verified document like PAN number.
- **Paperless login with digital consent:** Complete application using Digital consent which can be verified using OTP, eliminating the need for physical signature.
- **e-Pay link:** Customer can make the payment online using all digital payment options including UPI, credit card, net banking, wallets.
- **Instant OCR:** Both Customers and Sales team gets an instant update on the uploaded requirements documents through artificial intelligence (AI) enabled optical character reader (OCR). With real time confirmation of KYC documents, number of iterations are reduced and the issuance is expedited.
- **Application Tracker:** The endeavour is to provide real time status to the customers and sales team. Application tracker helps in tracking application status real time. CDC technology is used in providing real time status.

Underwriting & Issuance

- **Tele/Video MER:** Analytics play a vital role in customer segmentation who can be offered Tele and Video based medical assessments. In current scenario, this enablement is even more relevant and helps customers to have a hassle free experience.
- **AI Risk management:** Helps further in

improving hassle free issuance by flagging off the right applications which needs to go through due diligence while majority can go for instant issuance.

- **AI Underwriting:** AI helps in preparing comprehensive case sheets taking into account of the application data, medical, income and KYC data. This empowers underwriters and helps in quick decision making.
- **RPA:** Robotics is used extensively for faster issuance. The intelligent work flow system ensures seamless way of processing voluminous data and assured TAT.
- **Instant policy note:** Instant policy note is sent to the customers within few minutes on issuance of the policy.

Customer Service

Customer is of paramount importance and majority of the technology initiatives are oriented towards customer centricity and hassle free experience. Insurers must be aware of the expectations of the new age customers who are used to making seamless purchases from Uber, Amazon etc. In this endeavour, our continued focus, has set industry leading benchmarks in the area of customer servicing:

- **Omni-channel:** Today's customer may want to choose any of the interfacing channels such as website, app, call-centre, branch, e-mail for their new business and servicing requirements. Providing a seamless standardized service experience across channels and services by adopting omni-channel approach would help in improving the service quality levels and responsiveness leading to superior customer experience.
- **Mobile app:** Exclusive customer applications which provides timely notifications with OTP based logins and finger print identification system etc., will be of great value to customers.
- **Chat bot:** Automated self-service chatbot LiGo is available 24*7 to the customers for real-time resolution of queries and requests. Customers can check policy details, download premium receipt and check fund values by chatting with chatbot. LiGo is now also available on WhatsApp with the same service options and is catering to 32,000 customers who have opted-in. The accuracy of the bot currently stands at 91% and efforts are being put to further improve it through machine learning tools.

- **WhatsApp:** Customers can upload the NB documents through WhatsApp, download all statements and perform transactional services. For example, the Ligo chatbot developed by ICICI Pru Life helps customers converse on different policy related issues with the insurer directly.
 - **Nudge engine:** Data analytics based nudges prompting customers for appropriate next action to achieve the next goal.
 - **Digital life verification:** Annuity customers can complete their life verification process digitally for their pension policies from the comfort of their home through mobile or computer.
 - **Online Payments:** Using e-pay link which the sales person can send on the registered mobile number, customers can make the first premium payment as soon as quote is generated. This eliminates the need for a physical payment instrument and eases on boarding.
 - **Visual IVR (interactive voice response) & Speech recognition enabled IVR:** With visual IVR, we have enhanced our customer's call centre interaction experience. Visual IVR is conceptually an app-like experience for our customers on smartphones wherein customers call the call center using the link which is sent to them on registered mobile numbers. Customers can get most of their queries and requests addressed instantly at their fingertips through Visual IVR
- IVR is now also enabled with speech recognition which enables customers to just ask or speak on the IVR and it will understand the query and respond. Using Natural Language Processing we can understand the context & intent of the query or request and process the same
- **DigiLocker Integration:** Enabled DigiLocker for customers. Customers can download policy documents from DigiLocker app

In future, we will be moving from faceless chat bots to personalized digital humanoids which display intelligence and sensitivity.

Insurers must continue their journey of embracing latest technologies and evolving ecosystems. They should look forward to challenge the status quo, improve stakeholder experience and contribute to the industry through innovation and adoption.

Leveraging IT to Redefine Insurance Industry

Goutam Datta,
Chief Information and Digital Officer, Bajaj Allianz Life Insurance

In my 20+ years of experience, I've witnessed various technological developments that have transformed the way the BFSI sector works. Leveraging Information Technology has been a game changer for the insurance industry in more than one ways – it has redefined the way businesses operate, how we engage with different stakeholders and has enhanced business capabilities. Digital transformations have benefited all stakeholders greatly - Customers find it easier to connect with service providers from anywhere at any time; Business operations continue unhindered, even in remote locations, and Distribution platforms ensure last-mile connectivity to enable inclusion of more number of people under the ambit of insurance.

Over the last few years, Bajaj Allianz Life Insurance has introduced various digital assets, many of which are first-of-its-kind in the industry, and have offered unique solutions for every stakeholder. We discuss a few of them below:

Real-time conversations with WhatsApp & BOING

In this digital day and age, stakeholders are looking for frictionless engagement and instant resolutions. It's vital for businesses to deliver on this aspect and deepen their engagement and connect with customers and partners. This is why we introduced our chatbot BOING, and most recently WhatsApp for Business' services, as the two primary digital touchpoints through which our customers can engage with us. BOING is an AI enabled bot available across multiple touchpoints for multiple stakeholders. The bot is one of the most used chatbots in the Indian life insurance industry, is available in five languages and can handle queries, service requirements almost instantly. On the other hand, 'WhatsApp for Business' services offers the most comprehensive services to our customers on WhatsApp, which they can avail from anywhere. The innovation brought by us here was the integration of

both our AI-enabled chatbot BOING and a Live CHAT assistance feature on WhatsApp. Through this enhancement, a customer engaging with Bajaj Allianz Life on WhatsApp, will be sure of getting their query addressed always.

IVR-based auto-servicing for customers

The capabilities of an IVR system is wide-ranging. Keeping cognisance of the fact that our customers look for convenient and quick servicing options, we have a comprehensive and advanced IVR system in place. This enables customers to quickly gather information related to their policies through a series of automated prompts. In case a customer feels lost on IVR and requires person assistance, the IVR can also connect to a LIVE agent, allowing customers to avail personalised services. IVR has proven to be a valuable digital tool, since it allows users to get their queries sorted remotely, over the phone, thereby minimizing the need for physical interactions.

Video calling services with i-SERV

i-SERV, a new-age, video-based service initiative for customers has enabled us to set yet another benchmark within the Indian life insurance industry. This application extends services to customers from our branches, Life Assist customer portal and mobile apps over video calls, thus enabling customers to avail hassle-free services from the comfort of their home or office. i-SERV solutions are available in English and 5 Indian languages including Hindi, Bengali, Assamese, Tamil and Gujarati. Combining voice, video and vernacular assistance in a single tool, is a strong reflection of how technology can be truly leveraged in the field of customer service.

INS-tab 2.0 for insurance consultants and sales managers

Apart from our customers, we are also investing in IT for our Insurance Consultants and partners to help them onboard customers seamlessly. We have a

tablet-based insurance application INS-tab that helps the sales force complete a business transaction with ease, right from policy login to premium payment, and policy servicing to renewal. In its second avatar, INS-tab will provide customers a Bitly link to submit their documents digitally and complete their buying journey. INSTAB has proven to be particularly useful during the COVID-19 lockdown, since it allows collection of paperwork and payments remotely.

Digital agent onboarding using i-RECRUIT

Again an industry-first feature, i-RECRUIT has helped overcome the limitations associated with hiring agents manually. This simple to use app, designed for the Agency channel, has helped us make our Insurance Consultants' recruitment process quick, seamless, paperless and end-to-end digital. Leveraging this digital asset has enabled us to reduce the overall on-boarding time, save our operations expenses, and has empowered our sales force to hire better quality of agents and bring them on board faster.

B2B and B2C communication with i-MANAGE & i-SMART

Business-oriented and customer-oriented communication are both equally important to help companies stay in constant touch with their stakeholders and communicate to them transparently. Here's where i-MANAGE & i-SMART, our widely used digital applications, come to the rescue. These applications support holistic B2B& B2C communication by enabling our sales managers to share recent sales and marketing information with their Insurance Consultants, who can then share it with their customers. Now in the User Acceptance Testing (UAT) phase, these digital assets have a provision to pass the communication on "as is" basis, or even to customise it using the customer's name and the agent's signature.

The emerging technologies offer great potential in redefining insurance capabilities, and the manner in which insurance is bought, sold and serviced. It has improved business efficiencies, and the quality of services and products that the sector offers. Investing in IT-based solutions will be the key differentiating factor for Bajaj Allianz Life Insurance to meet the evolving stakeholder requirements.



Anjana Rao,
Chief Strategy Officer, IndiaFirst Life Insurance

Emerging Technologies in Insurance & Adoption Strategies by Various Stakeholders

The technological transformation of the global business landscape is increasingly pushing industries to embrace the potential of digital solutions. The global insurance market too is experiencing a transformation to 'digital-first' business models that can unlock new value worth billions. The digital economy will make usage-based, on-demand and 'all-in-one' insurance lifestyle products more relevant & effective. Customers are now preferring personalized insurance covers instead of the one-size-fits-all products. Flexible coverage options, micro insurance and peer-to-peer insurance will become viable options in the long run. Similarly, there will be a demand for voice-based services & integrated platform-based servicing.

In line with the global scenario, the insurance industry in India is expected to reach newer heights in the next five years due to rising awareness, innovative products, and a proliferation of distribution channels. Here, new tools and technologies will go a long way to enable an insurer's capabilities. Insurers looking to deploy new technologies should deliberate how new tools can help them achieve their current business goals. Progressive insurers are not just watching the changes that are reshaping the insurance industry. They are taking necessary actions and making investments that will help them become more customer-centric, improve their pricing, and create operational efficiencies.

Almost all new technological trends are going to impact Insurance processes & few key ones will be Voice-enabled tech, AI/ML& Predictive Analytics, IoT & Telematics, and Social Media integrations.

Voice-enabled tech is creating a new communications channel for retailers and customers. It is the most personal experience a customer can have-they are talking to, not typing on a

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computer, and receiving quick, intelligent responses. It can be introduced in Distributor or Customer onboarding processes and for payment confirmations. This will provide huge impetus to customer servicing. Customers across the globe are already inclined to easily adopt to this technology upgrade.

Consumers are willing to share extra personal information if it means saving money on their insurance policies. The Internet of Things (IoT) can automate much of this data sharing. Insurers can use data from IoT devices, such as the various components of smart homes and wearable technologies to better determine rates, mitigate risk, and even prevent losses in the first place.

Auto policies will continue to be impacted by telematics capabilities. In insurance technology, think of telematics as wearable technology for your car. Cars equipped with monitoring devices (Telematics) measure various indicators, such as data on speed, location, accidents, and more. All of this is monitored and processed with analytics software to determine the policy premium. The same

can be done for Life & Health by measuring movements, routines etc. The benefits of telematics are numerous for both insurers and insureds.

Artificial Intelligence (AI) offers insurers the ability to create unique experiences and meet the high-speed demands of modern consumers. With AI, insurers can improve claims turnaround cycles and fundamentally change the underwriting process. AI also enables insurers to access data faster. Eliminating the element of human involvement can lead to more accurate reporting.

Machine Learning (ML) is technically a more specific branch of AI. It is based on the idea that we can build machines to process data and learn on their own. Machine learning can not only improve processing, but it can also automate it. When files are digital and accessible, they can be analysed using pre-programmed algorithms, improving processing speed and accuracy.

Social Media's role in the insurance industry is evolving beyond marketing strategies and board room planning. Mining social media data is improving risk assessment for P&C as well as Life insurers. The data is bolstering fraud detection capabilities and enabling entirely new customer experiences. This data can be used for designing customer specific products and offerings. It also helps in customer profiling and early detections. Data is purely gold when it comes to Social Media.

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COVID-19 has inducted insurers to adopt remote and digital methods of working. It is undoubtedly set to drive a wider acceleration of technological adoption across the industry. While the trend has been with us for some years, the current situation has only significantly expedited it. The world has moved to "Paperless Processes" and now it's time to move to "Touchless Processes"!

Emerging Technologies in Insurance & Adoption strategies by various stakeholders

Chirag Bhojani
Vice President-Business Intelligence, ICICI Lombard

Changing customer needs and preferences

Think of technology and we see it everywhere, both in our personal and professional lives. Be it Alexa that listens, interprets voice commands and responds appropriately back in voice or Google maps that shows us the shortest time for a commute, we are flooded with technological innovations. The insurance consumer is also witnessing this new revolution and has significant expectations of personalization and instant digital gratification from their insurance providers. An increased internet user base driven by the smartphone penetration within the country is responsible for the changing customer expectation.

The Indian insurance market is fast-growing and hyper-competitive. Customers are young, increasingly mobile-driven, well-connected, and have significant expectations in terms of personalization preferring instant gratification primarily through digital means. Customers today are primarily looking for faster and easier digital engagement with insurance companies. This has led to a fundamental shift in the way insurance organizations serve its customers. Today's generation of digital natives are very much multi-media oriented, are extremely social digitally, prefer digital over physical interactions and ratings and reviews influence their buying decisions a lot. They prefer instant gratification, need highly personalized products, and brand loyalty is becoming a thing of the past.

Emerging technology trends with a few global examples

On the other hand, we are increasingly seeing a variety of emerging technologies and innovative business models that have the potential to transform the insurance business. Broadly that includes Machine Learning (ML) and Artificial Intelligence (AI), Internet of Things (IoT), Telematics /

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Telemetry, Big Data and Data Analytics, Comparative engines and Robo advisors, Distributed Ledger Technology (DLT), Blockchain and Smart Contracts, as well as peer-to-peer, usage based or On-Demand Insurance models.

In many ways AI & ML has the potential to impact all areas across the insurance value chain, such as product development & pricing, underwriting risks, claims processing, preventing fraud, undertaking AML/ customer identification, increasing internal efficiency, among many others. Chat bots provide real-time feedback and insurance consulting to deliver quality service at potentially lower costs. Personal insurance assistants which advise and educate customers in taking safer lifestyle decisions are also built on AI and ML algorithms. In claims handling, AI & automation allows insurers to cut down on claim processing times significantly and obtain cost savings and better customer experience. Similarly, AI powered tools help in enabling self-help digital advisory platforms and can also help agents in increasing productivity and in having more personalized and meaningful interactions tailored as per the present and the future needs of the customers.

We have already started seeing some of these in action, both in the global markets and in India, a few examples of how insurers are using these are given below:

1. AXA Insurance is using AI-driven personal wellness-coaching app 'Xtra,' advising users on fitness and answers questions regarding health goals.
2. Liberty Mutual Insurance has developed an app to help drivers find a safe route and locate parking. It also provides quick and real-time assessment of damage to a car after an accident using a smartphone camera, with image/video analysis and a machine learning algorithm.
3. Fuku Mutual Life Insurance Co. has implemented IBM Watson to help analyze and interpret claim data including unstructured text, images, audio and video to decide policy payouts.
4. Farmers Insurance is using virtual reality (VR) to train claims adjusters on how to deal with different floor plans and various damage scenarios for claims adjustment.

Adapting to the changing customer needs using emerging technology

With the ever-increasing customer expectations, customer centricity has become more important than ever. As an initial step, the insurance industry in India, moved in the direction of helping customers to buy an insurance policy instantaneously and in settling claims for such policies in near real time. As of this moment, the insurance industry is actively looking to design new insurance products and distribution partnerships which can suit the lifestyle of today's generation and fit in seamlessly.

We know that insurance providers have increased their digital distribution capacity through either their own online channels or through partnerships with digital platforms that provide a one-stop shop for customers. e.g. e-commerce sites, Web aggregators, and product comparison engines.

In the future, insurance would start becoming more pervasive and integrated into the lifestyle of people – Unlike today when we don't have small ticket size low severity products due to high cost of distribution in

the traditional channels – the digital channel combined with instant availability of data, would enable us to increase awareness and adoption of insurance through various "moment of truth" based micro products : e.g. coverage for the gadgets and things you love, pay as you go model etc.

Similarly, as an industry, we continue to move to a more preventive approach to insurance such as driver and road safety mechanisms, preventive healthcare products and wellness, IoT based commercial safety products, to name a few. Additionally, increased digital data availability is now enabling insurers to do Micro-segmentation for finding and addressing long-tail customer needs which would have been difficult to identify and satisfy earlier. Adoption of technology is not being done by insurance organizations alone. We are seeing third party administrators (TPAs) moving towards a paperless environment by fostering technology in the field of Intelligent Character Recognition (ICR)/Optical Character Recognition (OCR), electronic claim payments, robotics led automation for straight-through processing of claims. This will lead to lower operational costs and lower waiting times for customers in the long run. Similarly, we are seeing intermediaries looking at new ways of distribution of insurance products and services by enabling end-to-end digital platforms. This helps in complete lifecycle management of insurance consumers.

With all major insurance companies offering the same set of conventional products and operating traditionally across the value chain (right from sourcing till servicing & engagement), we are far from catching up with global markets, both in terms of product offerings and in serving the needs of our changing customer preferences. There is a compelling need for bringing in new and innovative products and solutions across the complete insurance value chain. The Regulatory Sandbox approach is providing insurance organizations, intermediaries and InsurTech providers an opportunity to innovate in various areas, such as AI/ML, IoT/telematics and other digital technologies, by providing a regulatory environment that is conducive to experimentation, fostering use of innovative technologies and improving access to supervisory authorities.

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Adoption of emerging technologies at ICICI Lombard

At ICICI Lombard, we have always been at the forefront of using new and emerging technologies that help us in acquiring, retaining, and servicing our customers better. Given the smartphone penetration in the country and the changing preferences of consumers across India, we have always focused on digital servicing of all our stakeholders.

For most of our sales partners including distribution tie-ups, agents and brokers we were amongst the first few to have digital platforms for most of their day-to-day work such as quotes, policies and other transactions. We also created AI based chatbot platform for customers to buy two-wheeler policies, or to renew their motor and health policies. Natural language processing (NLP) and robotic process automation (RPA) has helped us in automating policy issuance for our SME customers. Digital partnerships with Paytm, Ola and Flipkart help us in fulfilling some of our digital customer's needs through distribution of sachet based products, covid-19 protection cover, just to name a few.

On the claims and servicing front we have leveraged AI/ML and IOT to help service our customers. Our AI based break-in inspection helps us to instantly identify damages to a car once the customer clicks photos of the vehicle and damages to the vehicle. Similarly, on the health front, our AI/ML algorithms help us in instant approval of cashless claims,

reducing the time taken to approve a cashless claim to a few minutes. We are using IoT solutions in motor for consignment monitoring, excursion alerts in marine cargo insurance, and in identifying and segmenting customers based on their driving behavior in private car motor insurance. Drones are being used for inspection of wind turbines and solar PV modules and remote sensing technology in conjunction with sophisticated AI/ML algorithms are used for early detection of pest, disease attack and for sowing failure.

Looking ahead

We have seen an obvious shift in the expectations of the Indian insurance consumer. New and emerging technologies such as microsensors, wearable devices, data aggregation services, gamified applications, machine-to-machine communications, driver-assisted and driverless cars are all creating opportunities for insurance carriers and other industry players in the future.

As the insurance industry continues to embrace technology, be it through a Virtual Insurance Advisor, Smart Underwriter or Digital Claims Adjuster, there will be prolific use of AI and cognitive services that will help address needs such as digital adoption, customer experience management, operational efficiency, underwriting profitability, claims optimization and much more. Similarly, remotely controlled devices such as self-driving cars, autonomous drones, vehicles and farming equipment and surgical robots will reshape insurance products of the future and insurers will need to re-evaluate the impact of these on risk assessment.

As newer technologies emerge, so do new types of risks. It is now becoming increasingly imperative for insurers to increase their skills in understanding these newer risks and also in combining the traditional skills of underwriting and claims with the new skills of artificial intelligence and machine learning.

Emerging technology adoption in the insurance industry



Pawan Chawla, Chief Information Security Officer
(Future Generali India Life Insurance Company Limited)

The present-day customers have been evolving and adapting to behavioural changes as and when markets around them upgraded to something new. Most customers are loyal to a brand for a long time because of the comfort and trust level they enjoyed over the years while experiencing the brands products or services. The millennial customer however - one who is defined being within the age group of 22-37, has higher disposable income and is extremely tech-savvy, is someone who adapts to change more quickly and is always on the lookout for products and services that are simple to understand and use. Further this age group wants things done at lightning speed. This is where technology comes into play. To adapt to this age group's needs, every industry must understand their want and adopt technologies accordingly to match their requirement.

Need for insurance companies to up grade quickly

The insurance industry too is not different from any other industry which is required to adapt in the fast paced and changing digital age. Further, if it expects to stay relevant, insurance companies are expected to step up the game and adopt technology and digital platforms at a faster rate. They need to find solutions to the service ask like an easy on-boarding process and servicing process and a simple and tangible cost breakup – to be available at the click of a button on their smart devices. Ground reality however tells us that insurance providers are still in the process of appreciating and reacting to these preferences. The reason being they are trying to cope with their legacy systems and match them to the wants and needs of millennial customers

Why Product designing is an important stage

Speaking at a product level, Indian insurance companies need to transit from designing products the traditional way to be more human centric. When

designing products for millennials, they need to be agile and customise them to their needs. For example, address the protection needs of millennials and allow for changes in products based on their life stages. What helps to design a good customised insurance product are trends found through emerging technologies such as artificial intelligence, machine learning, Blockchain supported analytics and the cloud.

Disruptive technology players

Let's view global success stories of insurers who have been quick to adopt technology and business processes to cater to customer need

- Zhong An is China's first property insurance company that sells all its products online along with handling claims(The Digital Insurer, n.d.)
- Lemonade Insurance Company is an American property and casualty insurance company which combines AI and Distributed Ledger technology to process claims within one day. 19% of support requests are handled by a bot from start to finish(Henri Arslanian, 2019). The ones it can't handle are sent to their claims team. This company is already pushing the boundaries of what can be achieved in the insurance sector by others too.
- Teambrella (Russia) is the first peer-to-peer insurance service powered by Bitcoin. It uses blockchain and smart contracts to execute insurance, payments. (InsurTech, n.d.)

How to use emerging technologies

Below are some examples of emerging technologies that insurers should look at during their digital transformation journey.

1. Big Data and Analytics: Data analytics and modelling techniques help improve nearly every part of a business. Adopting Big Data and Analytics has

helped insurers improve pricing, enable stronger risk identification and underwriting efficiency. Improved pricing increased responsiveness has ensured a better customer experience.

2. Transformation from legacy systems: The current insurance systems are rigid and dated. Modernization of these system will be a mammoth task for insurers both in dollar spends and time. But never the less, it is necessary for insurers to scale-up, to optimize processes, to increase collaboration among various stakeholders and functions and introduce innovative products. While newer system will in the long run amount to significant cost optimization, in the near term they will help insurers adopt a digital journey, develop USPs and ensure a significantly enhanced customer experience and journey

3. Blockchain: The insurance industry will still have obstacles to overcome, but blockchain's ability to provide complete accountability, transparency and superior security will help insurers save time and money. Further, they can develop and achieve a robust and efficient claim management system, a stronger fraud detection and prevention capabilities system and reduce asset management cost while improving customer satisfaction.

4. Digitization: With a dearth of information at their ready disposal, today's tech savvy customers have access to volumes of research and information than ever before. Being well armed with product knowledge they know what they want. These customers do not look for off-the-shelf solutions but

personalized and tailored offerings. They view convenience as a need rather than a want. Insurers will have to accelerate their digital transformation journey if they want to cater to the needs of these customers.

Need to look into cybersecurity

While the insurance industry is undergoing a fundamental shift to evolve and meet customer needs, they must also pay attention to the exponential cybersecurity challenges arising from the adaptation of emerging technologies. With a world where technology is changing in a blink of an eye, cybersecurity should always remain at the forefront. Cyber-attacks are on the rise and cybercrimes such as phishing, exploitation of vulnerabilities in software's and sophisticated SQL injection attacks, have highlighted that while Cyber Criminals have become more sophisticated, organisations too need to adopt a more proactive and strategic approach to cybersecurity and data protection.

While the insurance industry is undergoing a fundamental shift to evolve and meet customer needs, they must also pay attention to the exponential cybersecurity challenges arising from the adaptation of emerging technologies. With a world where technology is changing in a blink of an eye, cybersecurity should always remain at the forefront.



'३१ अक्टूबर २०२० माह जीवन बीमा कंपनियों का नया बिजनेस स्टेटमेंट

(प्रीमियम & बीमा राशि (रु करोड़))

S. No.	Insurer	प्रथम वार्षिक प्रीमियम						
		अक्टूबर २०१९ माह के लिये	अक्टूबर २०२० माह के लिये	वृद्धि दर %	'३१ अक्टूबर २०१९ तक	'३१ अक्टूबर २०२० तक	वृद्धि दर %	मार्केट शेयर %
1	आदित्य बिरला सन लाइफ	352.83	302.06	-14.39	1776.05	2302.51	29.64	1.56
	एकल प्रीमियम (व्यक्तिगत)	6.64	11.15	67.81	63.78	64.26	0.76	0.25
	नियमितप्रीमियम (व्यक्तिगत)	112.02	135.70	21.14	799.14	874.32	9.41	2.77
	एकल प्रीमियम (समूहबीमा)	227.86	149.20	-34.52	867.83	1303.25	50.17	1.58
	नियमितप्रीमियम(समूहबीमा)	0.49	1.92	293.56	3.01	11.55	283.50	0.26
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	5.81	4.09	-29.59	42.29	49.12	16.17	1.60
2	एईगॉन लाइफ	6.88	11.19	62.56	52.11	40.79	-21.72	0.03
	एकल प्रीमियम (व्यक्तिगत)	0.12	0.09	-26.71	1.57	0.40	-74.46	0.00
	नियमितप्रीमियम (व्यक्तिगत)	5.22	4.61	-11.64	40.84	26.07	-36.16	0.08
	एकल प्रीमियम (समूहबीमा)	0.00	5.23	NA	1.08	5.23	383.71	0.01
	नियमितप्रीमियम(समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	1.54	1.25	-18.81	8.62	9.08	5.39	0.29
3	अवीवा लाइफ	12.91	18.90	46.35	108.14	117.61	8.76	0.08
	एकल प्रीमियम (व्यक्तिगत)	0.67	0.86	28.15	4.98	8.64	73.45	0.03
	नियमितप्रीमियम (व्यक्तिगत)	9.56	13.81	44.37	56.63	71.98	27.10	0.23
	एकल प्रीमियम (समूहबीमा)	0.18	0.00	-98.42	1.26	0.77	-39.00	0.00
	नियमितप्रीमियम(समूहबीमा)	0.15	0.15	0.28	0.78	0.96	24.30	0.02
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	2.34	4.08	73.95	44.49	35.26	-20.75	1.14
4	बजाज आल्लियांज़ लाइफ	400.26	645.73	61.33	2648.83	2759.73	4.19	1.87
	एकल प्रीमियम (व्यक्तिगत)	7.88	1.97	-75.00	37.84	25.68	-32.12	0.10
	नियमितप्रीमियम (व्यक्तिगत)	164.58	170.16	3.39	943.46	1033.11	9.50	3.28
	एकल प्रीमियम (समूहबीमा)	219.21	461.12	110.36	1571.41	1614.49	2.74	1.96
	नियमितप्रीमियम(समूहबीमा)	0.00	0.00	NA	0.00	0.00	-423.43	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	8.59	12.48	45.34	96.12	86.44	-10.07	2.81
5	भारती आक्सा लाइफ	61.89	50.50	-18.41	476.16	368.50	-22.61	0.25
	एकल प्रीमियम (व्यक्तिगत)	2.43	1.80	-25.74	25.71	68.47	166.37	0.26
	नियमितप्रीमियम (व्यक्तिगत)	47.56	38.27	-19.54	317.28	240.31	-24.26	0.76
	एकल प्रीमियम (समूहबीमा)	11.92	10.19	-14.46	133.18	57.80	-56.60	0.07
	नियमितप्रीमियम(समूहबीमा)	-0.02	0.00	-100.00	0.00	0.00	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	0.00	0.23	NA	0.00	1.92	NA	0.06

'३१ अक्टूबर २०२० माह जीवन बीमा कंपनियों का नया बिजनेस स्टेटमेंट

(प्रीमियम & बीमा राशि (रु करोड़))

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1	आदित्य बिरला सन लाइफ	19327	20590	6.53	138258	135014	-2.35	1.21
	एकल प्रीमियम (व्यक्तिगत)	215	139	-35.35	1855	1053	-43.23	0.17
	नियमितप्रीमियम (व्यक्तिगत)	19062	20411	7.08	136028	133612	-1.78	1.27
	एकल प्रीमियम (समूहबीमा)	6	4	-33.33	37	31	-16.22	4.66
	नियमितप्रीमियम(समूहबीमा)	1	0	-100.00	1	1	0.00	0.03
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	43	36	-16.28	337	317	-5.93	2.28
2	एईगॉन लाइफ	1624	1739	7.08	15131	10492	-30.66	0.09
	एकल प्रीमियम (व्यक्तिगत)	4	1	-75.00	1033	16	-98.45	0.00
	नियमितप्रीमियम (व्यक्तिगत)	1616	1735	7.36	14038	10431	-25.69	0.10
	एकल प्रीमियम (समूहबीमा)	0	0	NA	0	0	NA	0.00
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	4	3	-25.00	60	45	-25.00	0.32
3	अवीवा लाइफ	1672	2140	27.99	10124	11878	17.33	0.11
	एकल प्रीमियम (व्यक्तिगत)	13	19	46.15	106	219	106.60	0.03
	नियमितप्रीमियम (व्यक्तिगत)	1656	2107	27.23	9997	11567	15.70	0.11
	एकल प्रीमियम (समूहबीमा)	0	0	NA	0	0	NA	0.00
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	3	14	366.67	21	92	338.10	0.66
4	बजाज आल्लियांज लाइफ	23677	31107	31.38	153676	219854	43.06	1.97
	एकल प्रीमियम (व्यक्तिगत)	45	46	2.22	317	476	50.16	0.08
	नियमितप्रीमियम (व्यक्तिगत)	23627	31022	31.30	153295	219279	43.04	2.08
	एकल प्रीमियम (समूहबीमा)	3	4	33.33	37	37	0.00	5.56
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	2	35	1650.00	27	62	129.63	0.45
5	भारती आक्सा लाइफ	14306	8421	-41.14	132076	56522	-57.20	0.51
	एकल प्रीमियम (व्यक्तिगत)	26	85	226.92	5178	2615	-49.50	0.41
	नियमितप्रीमियम (व्यक्तिगत)	14280	8336	-41.62	126895	53897	-57.53	0.51
	एकल प्रीमियम (समूहबीमा)	1	0	-100.00	3	7	133.33	1.05
	नियमितप्रीमियम(समूहबीमा)	-1	0	-100.00	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	0	0	NA	0	3	NA	0.02

'३१ अक्टूबर २०२० माह जीवन बीमा कंपनियों का नया बिजनेस स्टेटमेंट

(प्रीमियम & बीमा राशि (रु करोड़))

S. No.	Insurer	समूह योजनाओं में बीमित सदस्य						
		अक्टूबर २०१९ माह के लिये	अक्टूबर २०२० माह के लिये	वृद्धि दर %	'३१ अक्टूबर २०१९ तक	'३१ अक्टूबर २०२० तक	वृद्धि दर %	मार्केट शेयर %
1	आदित्य बिरला सन लाइफ	192403	148565	-22.78	1699417	787730	-53.65	1.16
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	96449	70462	-26.94	799568	294847	-63.12	0.99
	नियमितप्रीमियम(समूहबीमा)	24	0	-100.00	24	108	350.00	0.01
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	95930	78103	-18.58	899825	492775	-45.24	1.34
2	एईगॉन लाइफ	29978	6830	-77.22	102649	67409	-34.33	0.10
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	0	0	NA	0	0	NA	0.00
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	29978	6830	-77.22	102649	67409	-34.33	0.18
3	अवीवा लाइफ	36389	48509	33.31	252976	348970	37.95	0.51
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	286	100	-65.03	1773	7582	327.64	0.03
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	36103	48409	34.09	251203	341388	35.90	0.93
4	बजाज आल्लियांज़ लाइफ	2755382	1874739	-31.96	17865918	7590466	-57.51	11.14
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	2462564	1356309	-44.92	16190449	4789737	-70.42	16.15
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	292818	518430	77.05	1675469	2800729	67.16	7.59
5	भारती आक्सा लाइफ	14295	202036	1313.33	55669	1252863	2150.56	1.84
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	16672	39151	134.83	55669	67411	21.09	0.23
	नियमितप्रीमियम(समूहबीमा)	-2377	0	-100.00	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	0	162885	NA	0	1185452	NA	3.21

'३१ अक्टूबर २०२० माह जीवन बीमा कंपनियों का नया बिजनेस स्टेटमेंट

(प्रीमियम & बीमा राशि (रु करोड़))

S. No.	Insurer	बीमा राशि						
		अक्टूबर २०१९ माह के लिये	अक्टूबर २०२० माह के लिये	वृद्धि दर %	'३१ अक्टूबर २०१९ तक	'३१ अक्टूबर २०२० तक	वृद्धि दर %	मार्केट शेयर %
1	आदित्य बिरला सन लाइफ	15988.38	12891.58	-19.37	115930.82	121978.53	5.22	5.17
	एकल प्रीमियम (व्यक्तिगत)	11.39	15.44	35.55	150.81	96.74	-35.85	0.51
	नियमितप्रीमियम (व्यक्तिगत)	3144.94	3657.18	16.29	25619.35	23664.23	-7.63	2.43
	एकल प्रीमियम (समूहबीमा)	889.97	1165.86	31.00	5283.27	3868.39	-26.78	1.09
	नियमितप्रीमियम(समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	11942.09	8053.10	-32.57	84877.39	94349.18	11.16	9.91
2	एईगॉन लाइफ	5654.22	2438.78	-56.87	21966.02	19003.00	-13.49	0.81
	एकल प्रीमियम (व्यक्तिगत)	2.21	2.00	-9.64	20.53	13.10	-36.19	0.07
	नियमितप्रीमियम (व्यक्तिगत)	1049.36	1086.93	3.58	9071.49	6958.33	-23.29	0.71
	एकल प्रीमियम (समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
	नियमितप्रीमियम(समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	4602.65	1349.85	-70.67	12874.00	12031.58	-6.54	1.26
3	अवीवा लाइफ	-1181.97	1735.42	-246.82	1298.21	14583.87	1023.38	0.62
	एकल प्रीमियम (व्यक्तिगत)	0.06	1.28	2133.80	2.86	4.78	67.08	0.03
	नियमितप्रीमियम (व्यक्तिगत)	249.13	254.17	2.02	1650.64	1345.01	-18.52	0.14
	एकल प्रीमियम (समूहबीमा)	0.34	-4.45	-1397.55	14.19	39.65	179.50	0.01
	नियमितप्रीमियम(समूहबीमा)	-0.07	-0.17	134.25	-0.43	-0.70	60.62	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	-1431.43	1484.60	-203.71	-369.04	13195.13	-3675.48	1.39
4	बजाज आल्लियांज़ लाइफ	21874.41	24956.95	14.09	141387.92	132314.19	-6.42	5.61
	एकल प्रीमियम (व्यक्तिगत)	2.61	9.45	262.77	24.62	88.13	257.96	0.46
	नियमितप्रीमियम (व्यक्तिगत)	2567.69	4547.97	77.12	14199.56	46976.44	230.83	4.83
	एकल प्रीमियम (समूहबीमा)	13948.93	9148.60	-34.41	90723.50	31390.00	-65.40	8.86
	नियमितप्रीमियम(समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	5355.19	11250.93	110.09	36440.24	53859.61	47.80	5.65
5	भारती आक्सा लाइफ	2020.36	4845.25	139.82	15749.88	32982.09	109.41	1.40
	एकल प्रीमियम (व्यक्तिगत)	15.72	17.12	8.88	185.77	470.82	153.44	2.47
	नियमितप्रीमियम (व्यक्तिगत)	978.15	991.34	1.35	7805.95	5642.44	-27.72	0.58
	एकल प्रीमियम (समूहबीमा)	1121.57	597.68	-46.71	7758.15	3258.75	-58.00	0.92
	नियमितप्रीमियम(समूहबीमा)	-95.08	0.00	-100.00	0.00	0.00	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	0.00	3239.11	NA	0.00	23610.08	NA	2.48

'३१ अक्टूबर २०२० माह जीवन बीमा कंपनियों का नया बिजनेस स्टेटमेंट

(प्रीमियम & बीमा राशि (रु करोड़))

S. No.	Insurer	प्रथम वार्षिक प्रीमियम						
		अक्टूबर २०१९ माह के लिये	अक्टूबर २०२० माह के लिये	वृद्धि दर %	'३१ अक्टूबर २०१९ तक	'३१ अक्टूबर २०२० तक	वृद्धि दर %	मार्केट शेयर %
6	केनेरा एचएसबीसी ओबीसी लाइफ	101.14	148.10	46.43	863.36	1119.22	29.63	0.76
	एकल प्रीमियम (व्यक्तिगत)	4.36	47.47	988.56	44.57	263.62	491.42	1.01
	नियमितप्रीमियम (व्यक्तिगत)	51.80	67.88	31.05	479.88	355.80	-25.86	1.13
	एकल प्रीमियम (समूहबीमा)	42.49	31.11	-26.79	257.68	368.91	43.17	0.45
	नियमितप्रीमियम(समूहबीमा)	0.56	0.29	-47.03	4.05	1.86	-54.12	0.04
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	1.93	1.35	-30.29	77.18	129.02	67.17	4.19
7	एडेलवेइस्स टोकिओ लाइफ	58.97	54.74	-7.17	441.57	322.81	-26.90	0.22
	एकल प्रीमियम (व्यक्तिगत)	7.13	4.61	-35.31	70.54	41.90	-40.61	0.16
	नियमितप्रीमियम (व्यक्तिगत)	40.31	43.57	8.08	324.15	248.65	-23.29	0.79
	एकल प्रीमियम (समूहबीमा)	0.04	0.07	111.46	0.21	0.30	43.00	0.00
	नियमितप्रीमियम(समूहबीमा)	0.93	0.66	-28.97	6.05	8.84	45.98	0.20
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	10.56	5.82	-44.89	40.61	23.13	-43.06	0.75
8	एक्साइड लाइफ	45.54	30.73	-32.52	402.67	180.09	-55.28	0.12
	एकल प्रीमियम (व्यक्तिगत)	0.14	0.38	169.30	3.14	1.26	-59.84	0.00
	नियमितप्रीमियम (व्यक्तिगत)	25.71	17.39	-32.35	170.98	132.77	-22.35	0.42
	एकल प्रीमियम (समूहबीमा)	7.13	8.94	25.37	40.69	18.12	-55.47	0.02
	नियमितप्रीमियम(समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	12.56	4.01	-68.04	187.87	27.94	-85.13	0.91
9	फ्यूचर जनराली लाइफ	1083.63	1658.79	53.08	9090.95	10220.43	12.42	6.93
	एकल प्रीमियम (व्यक्तिगत)	173.34	255.62	47.47	1505.00	1833.79	21.85	6.99
	नियमितप्रीमियम (व्यक्तिगत)	358.52	520.40	45.15	2971.51	3173.57	6.80	10.06
	एकल प्रीमियम (समूहबीमा)	504.60	862.53	70.93	4356.07	5119.81	17.53	6.23
	नियमितप्रीमियम(समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	47.17	20.24	-57.09	258.38	93.26	-63.90	3.03
10	एचडीएफसी स्तांदर्ड लाइफ	934.77	990.22	5.93	6086.54	5446.55	-10.51	3.69
	एकल प्रीमियम (व्यक्तिगत)	95.07	188.40	98.16	711.25	1051.82	47.88	4.01
	नियमितप्रीमियम (व्यक्तिगत)	543.40	414.37	-23.75	3530.39	2212.52	-37.33	7.02
	एकल प्रीमियम (समूहबीमा)	174.13	186.66	7.20	1092.01	806.96	-26.10	0.98
	नियमितप्रीमियम(समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	122.17	200.79	64.35	752.90	1375.25	82.66	44.66

'३१ अक्टूबर २०२० माह जीवन बीमा कंपनियों का नया बिजनेस स्टेटमेंट

(प्रीमियम & बीमा राशि (रु करोड़))

S. No.	Insurer	कुल पॉलिसियां / योजना						
		अक्टूबर २०१९ माह के लिये	अक्टूबर २०२० माह के लिये	वृद्धि दर %	'३१ अक्टूबर २०१९ तक	३१ अक्टूबर २०२० तक	वृद्धि दर %	मार्केट शेयर %
6	केनेरा एचएसबीसी ओबीसी लाइफ	9049	14724	62.71	75783	84967	12.12	0.76
	एकल प्रीमियम (व्यक्तिगत)	43	347	706.98	292	2354	706.16	0.37
	नियमितप्रीमियम (व्यक्तिगत)	9006	14368	59.54	75485	82568	9.38	0.78
	एकल प्रीमियम (समूहबीमा)	0	1	NA	2	4	100.00	0.60
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	0	8	NA	4	41	925.00	0.30
7	एडेलवेइस्स टोकिओ लाइफ	12541	11690	-6.79	103303	74948	-27.45	0.67
	एकल प्रीमियम (व्यक्तिगत)	176	80	-54.55	1513	675	-55.39	0.11
	नियमितप्रीमियम (व्यक्तिगत)	12361	11610	-6.08	101769	74259	-27.03	0.71
	एकल प्रीमियम (समूहबीमा)	0	0	NA	0	0	NA	0.00
	नियमितप्रीमियम(समूहबीमा)	4	0	-100.00	21	14	-33.33	0.39
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	0	0	NA	0	0	NA	0.00
8	एक्साइड लाइफ	4814	2865	-40.49	34404	26224	-23.78	0.23
	एकल प्रीमियम (व्यक्तिगत)	12	17	41.67	187	57	-69.52	0.01
	नियमितप्रीमियम (व्यक्तिगत)	4798	2846	-40.68	34191	26146	-23.53	0.25
	एकल प्रीमियम (समूहबीमा)	0	1	NA	3	5	66.67	0.75
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	4	1	-75.00	23	16	-30.43	0.12
9	फ्यूचर जनराली लाइफ	61815	77687	25.68	482380	522016	8.22	4.67
	एकल प्रीमियम (व्यक्तिगत)	2704	3198	18.27	22105	21981	-0.56	3.48
	नियमितप्रीमियम (व्यक्तिगत)	59078	74474	26.06	460036	499878	8.66	4.75
	एकल प्रीमियम (समूहबीमा)	13	15	15.38	90	96	6.67	14.44
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	20	0	-100.00	149	61	-59.06	0.44
10	एचडीएफसी स्तांदर्ड लाइफ	53754	51260	-4.64	411404	329345	-19.95	2.95
	एकल प्रीमियम (व्यक्तिगत)	1361	2111	55.11	9491	12212	28.67	1.93
	नियमितप्रीमियम (व्यक्तिगत)	52136	48951	-6.11	400941	315566	-21.29	3.00
	एकल प्रीमियम (समूहबीमा)	7	6	-14.29	73	33	-54.79	4.96
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	250	192	-23.20	899	1534	70.63	11.05

'३१ अक्टूबर २०२० माह जीवन बीमा कंपनियों का नया बिजनेस स्टेटमेंट

(प्रीमियम & बीमा राशि (रु करोड़))

S. No.	Insurer	समूह योजनाओं में बीमित सदस्य						
		अक्टूबर २०१९ माह के लिये	अक्टूबर २०२० माह के लिये	वृद्धि दर %	'३१ अक्टूबर २०१९ तक	'३१ अक्टूबर २०२० तक	वृद्धि दर %	मार्केट शेयर %
6	केनेरा एचएसबीसी ओबीसी लाइफ	88821	36352	-59.07	2776071	4225352	52.21	6.20
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	1768	3625	105.03	12308	20871	69.57	0.07
	नियमितप्रीमियम(समूहबीमा)	1015	343	-66.21	7300	2315	-68.29	0.14
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	86038	32384	-62.36	2756463	4202166	52.45	11.39
7	एडेलवेइस्स टोकिओ लाइफ	169377	102503	-39.48	1084900	344388	-68.26	0.51
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	150	392	161.33	750	1247	66.27	0.00
	नियमितप्रीमियम(समूहबीमा)	6683	-63	-100.94	41138	16206	-60.61	1.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	162544	102174	-37.14	1043012	326935	-68.65	0.89
8	एक्साइड लाइफ	46382	10210	-77.99	400806	50190	-87.48	0.07
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	7000	6245	-10.79	35409	12494	-64.72	0.04
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	39382	3965	-89.93	365397	37696	-89.68	0.10
9	फ्यूचर जनराली लाइफ	5245208	3239041	-38.25	33503539	13002683	-61.19	19.08
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	3128385	2683048	-14.24	20184025	9092866	-54.95	30.67
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	2116823	555993	-73.73	13319514	3909817	-70.65	10.60
10	एचडीएफसी स्टांडर्ड लाइफ	2470398	2318308	-6.16	15720344	7858770	-50.01	11.53
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	2237228	2030744	-9.23	13953164	6286801	-54.94	21.20
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	233170	287564	23.33	1767180	1571969	-11.05	4.26

'३१ अक्टूबर २०२० माह जीवन बीमा कंपनियों का नया बिजनेस स्टेटमेंट

(प्रीमियम & बीमा राशि (रु करोड़))

S. No.	Insurer	बीमा राशि						
		अक्टूबर २०१९ माह के लिये	अक्टूबर २०२० माह के लिये	वृद्धि दर %	'३१ अक्टूबर २०१९ तक	'३१ अक्टूबर २०२० तक	वृद्धि दर %	मार्केट शेयर %
6	केनेरा एचएसबीसी ओबीसी लाइफ	3291.18	4011.39	21.88	67448.04	121032.65	79.45	5.13
	एकल प्रीमियम (व्यक्तिगत)	4.25	53.30	152.60	55.12	288.20	422.88	1.51
	नियमितप्रीमियम (व्यक्तिगत)	1053.15	1656.14	57.26	8605.00	14340.02	66.65	1.47
	एकल प्रीमियम (समूहबीमा)	253.45	478.84	88.93	1751.55	2175.48	24.20	0.61
	नियमितप्रीमियम(समूहबीमा)	196.50	77.63	-60.49	1448.85	517.81	-64.26	0.88
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	1783.83	1745.48	-2.15	55587.53	103711.14	86.57	10.89
7	एडेलवेइस्स टोकिओ लाइफ	6030.24	3225.32	-46.51	36867.58	26614.87	-27.81	1.13
	एकल प्रीमियम (व्यक्तिगत)	30.44	2.87	-90.58	179.70	9.90	-94.49	0.05
	नियमितप्रीमियम (व्यक्तिगत)	1127.60	1092.17	-3.14	8453.97	8139.34	-3.72	0.84
	एकल प्रीमियम (समूहबीमा)	2.39	5.27	120.67	17.00	23.34	37.32	0.01
	नियमितप्रीमियम(समूहबीमा)	751.45	-0.01	-100.00	1089.99	1794.17	64.60	3.03
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	4118.36	2125.02	-48.40	27126.91	16648.11	-38.63	1.75
8	एक्साइड लाइफ	5324.08	2458.69	-53.82	41649.83	19907.21	-52.20	0.84
	एकल प्रीमियम (व्यक्तिगत)	0.46	0.20	-55.42	5.94	0.63	-89.47	0.00
	नियमितप्रीमियम (व्यक्तिगत)	548.42	226.55	-58.69	3616.41	2419.20	-33.10	0.25
	एकल प्रीमियम (समूहबीमा)	632.13	573.56	-9.27	3574.39	1020.59	-71.45	0.29
	नियमितप्रीमियम(समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	4143.08	1658.38	-59.97	34453.08	16466.79	-52.21	1.73
9	फ्यूचर जनराली लाइफ	124572.36	48263.20	-61.26	563174.10	269602.67	-52.13	11.43
	एकल प्रीमियम (व्यक्तिगत)	78.83	87.92	11.53	682.57	672.38	-1.49	3.53
	नियमितप्रीमियम (व्यक्तिगत)	16396.07	17413.17	6.20	114332.38	127163.22	11.22	13.06
	एकल प्रीमियम (समूहबीमा)	27981.09	25878.49	-7.51	175969.19	99014.53	-43.73	27.94
	नियमितप्रीमियम(समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	80116.38	4883.61	-93.90	272189.95	42752.54	-84.29	4.49
10	एचडीएफसी स्तांदर्ड लाइफ	35160.72	49261.41	40.10	306331.23	299600.71	-2.20	12.70
	एकल प्रीमियम (व्यक्तिगत)	193.00	305.12	58.09	1557.61	2000.95	28.46	10.52
	नियमितप्रीमियम (व्यक्तिगत)	17563.95	17040.53	-2.98	139500.77	121554.87	-12.86	12.49
	एकल प्रीमियम (समूहबीमा)	11190.47	11838.76	5.79	73806.62	50498.38	-31.58	14.25
	नियमितप्रीमियम(समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	6213.30	20077.01	223.13	91466.22	125546.50	37.26	13.18

'३१ अक्टूबर २०२० माह जीवन बीमा कंपनियों का नया बिजनेस स्टेटमेंट

(प्रीमियम & बीमा राशि (रु करोड़))

S. No.	Insurer	प्रथम वार्षिक प्रीमियम						
		अक्टूबर २०१९ माह के लिये	अक्टूबर २०२० माह के लिये	वृद्धि दर %	'३१ अक्टूबर २०१९ तक	'३१ अक्टूबर २०२० तक	वृद्धि दर %	मार्केट शेयर %
11	आइ सी आइ सी आइ पुडेन्शियल लाइफ	34.17	46.00	34.62	298.29	267.35	-10.37	0.18
	एकल प्रीमियम (व्यक्तिगत)	7.51	20.42	171.87	72.89	131.85	80.89	0.50
	नियमितप्रीमियम (व्यक्तिगत)	18.72	20.18	7.77	152.84	102.49	-32.94	0.33
	एकल प्रीमियम (समूहबीमा)	7.89	5.40	-31.53	72.23	33.00	-54.31	0.04
	नियमितप्रीमियम(समूहबीमा)	0.05	0.00	-97.70	0.33	0.00	-98.66	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
12	आइ डी बी आइ फेडरल लाइफ	137.44	160.03	16.44	985.14	993.03	0.80	0.67
	एकल प्रीमियम (व्यक्तिगत)	0.70	3.10	345.64	11.97	12.13	1.32	0.05
	नियमितप्रीमियम (व्यक्तिगत)	57.93	73.70	27.22	381.56	352.45	-7.63	1.12
	एकल प्रीमियम (समूहबीमा)	78.79	83.20	5.60	591.41	628.14	6.21	0.76
	नियमितप्रीमियम(समूहबीमा)	0.02	0.03	19.87	0.21	0.31	46.92	0.01
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
13	इंडिया फर्स्ट लाइफ	335.03	309.16	-7.72	2375.81	1964.43	-17.32	1.33
	एकल प्रीमियम (व्यक्तिगत)	56.47	67.87	20.19	312.76	456.87	46.07	1.74
	नियमितप्रीमियम (व्यक्तिगत)	94.83	89.87	-5.23	657.19	648.86	-1.27	2.06
	एकल प्रीमियम (समूहबीमा)	84.09	81.76	-2.77	642.60	344.03	-46.46	0.42
	नियमितप्रीमियम(समूहबीमा)	0.06	0.03	-46.63	3.50	0.26	-92.63	0.01
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	99.58	69.63	-30.08	759.76	514.43	-32.29	16.71
14	कोटक महिन्द्रा लाइफ	331.65	488.92	47.42	2620.80	2983.68	13.85	2.02
	एकल प्रीमियम (व्यक्तिगत)	74.89	111.70	49.15	536.40	755.44	40.83	2.88
	नियमितप्रीमियम (व्यक्तिगत)	221.65	329.98	48.87	1866.50	2023.41	8.41	6.42
	एकल प्रीमियम (समूहबीमा)	26.58	42.55	60.06	157.30	144.94	-7.86	0.18
	नियमितप्रीमियम(समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	8.52	4.70	-44.83	60.60	59.90	-1.16	1.95
15	मॅक्स लाइफ	114.41	142.71	24.74	885.64	794.19	-10.33	0.54
	एकल प्रीमियम (व्यक्तिगत)	1.54	7.79	405.49	9.56	45.47	375.69	0.17
	नियमितप्रीमियम (व्यक्तिगत)	80.10	100.00	24.85	645.96	599.46	-7.20	1.90
	एकल प्रीमियम (समूहबीमा)	28.33	29.98	5.82	194.37	122.92	-36.76	0.15
	नियमितप्रीमियम(समूहबीमा)	0.13	0.05	-57.36	0.35	0.34	-2.58	0.01
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	4.31	4.88	13.25	35.40	25.99	-26.59	0.84

'३१ अक्टूबर २०२० माह जीवन बीमा कंपनियों का नया बिजनेस स्टेटमेंट

(प्रीमियम & बीमा राशि (रु करोड़))

S. No.	Insurer	कुल पॉलिसियां / योजना						
		अक्टूबर २०१९ माह के लिये	अक्टूबर २०२० माह के लिये	वृद्धि दर %	'३१ अक्टूबर २०१९ तक	३१ अक्टूबर २०२० तक	वृद्धि दर %	मार्केट शेयर %
11	आइ सी आइ सी आइ पुडेन्शियल लाइफ	3324	3165	-4.78	29391	18852	-35.86	0.17
	एकल प्रीमियम (व्यक्तिगत)	259	402	55.21	2649	3722	40.51	0.59
	नियमितप्रीमियम (व्यक्तिगत)	3065	2763	-9.85	26740	15129	-43.42	0.14
	एकल प्रीमियम (समूहबीमा)	0	0	NA	2	0	-100.00	0.00
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	1	NA	0.03
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	0	0	NA	0	0	NA	0.00
12	आइ डी बी आइ फेडरल लाइफ	14115	16626	17.79	102108	89883	-11.97	0.80
	एकल प्रीमियम (व्यक्तिगत)	352	85	-75.85	15020	444	-97.04	0.07
	नियमितप्रीमियम (व्यक्तिगत)	13752	16532	20.22	86998	89334	2.69	0.85
	एकल प्रीमियम (समूहबीमा)	11	9	-18.18	89	103	15.73	15.49
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	1	2	100.00	0.06
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	0	0	NA	0	0	NA	0.00
13	इंडिया फर्स्ट लाइफ	21202	20361	-3.97	152227	159040	4.48	1.42
	एकल प्रीमियम (व्यक्तिगत)	3974	2223	-44.06	25593	21189	-17.21	3.35
	नियमितप्रीमियम (व्यक्तिगत)	17178	18074	5.22	126167	137314	8.84	1.30
	एकल प्रीमियम (समूहबीमा)	18	16	-11.11	121	109	-9.92	16.39
	नियमितप्रीमियम(समूहबीमा)	0	1	NA	17	11	-35.29	0.31
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	32	47	46.88	329	417	26.75	3.00
14	कोटक महिन्द्रा लाइफ	36998	43515	17.61	301757	327052	8.38	2.93
	एकल प्रीमियम (व्यक्तिगत)	178	533	199.44	942	2974	215.71	0.47
	नियमितप्रीमियम (व्यक्तिगत)	36747	42944	16.86	300201	323694	7.83	3.08
	एकल प्रीमियम (समूहबीमा)	3	3	0.00	93	9	-90.32	1.35
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	70	35	-50.00	521	375	-28.02	2.70
15	मॅक्स लाइफ	13575	19976	47.15	102741	120228	17.02	1.08
	एकल प्रीमियम (व्यक्तिगत)	47	119	153.19	300	645	115.00	0.10
	नियमितप्रीमियम (व्यक्तिगत)	13515	19836	46.77	102332	119490	16.77	1.14
	एकल प्रीमियम (समूहबीमा)	0	0	NA	0	0	NA	0.00
	नियमितप्रीमियम(समूहबीमा)	13	21	61.54	109	93	-14.68	2.61
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	0	0	NA	0	0	NA	0.00

'३१ अक्टूबर २०२० माह जीवन बीमा कंपनियों का नया बिजनेस स्टेटमेंट

(प्रीमियम & बीमा राशि (रु करोड़))

S. No.	Insurer	समूह योजनाओं में बीमित सदस्य						
		अक्टूबर २०१९ माह के लिये	अक्टूबर २०२० माह के लिये	वृद्धि दर %	'३१ अक्टूबर २०१९ तक	'३१ अक्टूबर २०२० तक	वृद्धि दर %	मार्केट शेयर %
11	आइ सी आइ सी आइ पुडेन्शियल लाइफ	9156	1237	-86.49	66788	6733	-89.92	0.01
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	1375	1101	-19.93	12844	6168	-51.98	0.02
	नियमितप्रीमियम(समूहबीमा)	7781	136	-98.25	53944	565	-98.95	0.03
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	0	0	NA	0	0	NA	0.00
12	आइ डी बी आइ फेडरल लाइफ	159187	356753	124.11	2082711	1592598	-23.53	2.34
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	159114	356731	124.20	2082217	1592351	-23.53	5.37
	नियमितप्रीमियम(समूहबीमा)	73	22	-69.86	494	247	-50.00	0.02
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	0	0	NA	0	0	NA	0.00
13	इंडिया फर्स्ट लाइफ	1133781	1243277	9.66	8470688	5622107	-33.63	8.25
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	1101789	1163796	5.63	7737620	5105802	-34.01	17.22
	नियमितप्रीमियम(समूहबीमा)	3381	549	-83.76	207995	11574	-94.44	0.71
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	28611	78932	175.88	525073	504731	-3.87	1.37
14	कोटक महिन्द्रा लाइफ	466810	265305	-43.17	3075205	1746999	-43.19	2.56
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	18610	29362	57.78	78965	115341	46.07	0.39
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	448200	235943	-47.36	2996240	1631658	-45.54	4.42
15	मॅक्स लाइफ	333099	196599	-40.98	2041668	822009	-59.74	1.21
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	117270	186344	58.90	1169359	530787	-54.61	1.79
	नियमितप्रीमियम(समूहबीमा)	214541	9456	-95.59	839826	264341	-68.52	16.30
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	1288	799	-37.97	32483	26881	-17.25	0.07

'३१ अक्टूबर २०२० माह जीवन बीमा कंपनियों का नया बिजनेस स्टेटमेंट

(प्रीमियम & बीमा राशि (रु करोड़))

S. No.	Insurer	बीमा राशि						
		अक्टूबर २०१९ माह के लिये	अक्टूबर २०२० माह के लिये	वृद्धि दर %	'३१ अक्टूबर २०१९ तक	'३१ अक्टूबर २०२० तक	वृद्धि दर %	मार्केट शेयर %
11	आइ सी आइ सी आइ पुडेन्सियल लाइफ	766.43	668.69	-12.75	6682.96	3570.12	-46.58	0.15
	एकल प्रीमियम (व्यक्तिगत)	13.52	35.77	164.50	128.93	231.63	79.65	1.22
	नियमितप्रीमियम (व्यक्तिगत)	383.45	377.14	-1.65	3221.77	1804.25	-44.00	0.19
	एकल प्रीमियम (समूहबीमा)	353.71	255.37	-27.80	3219.85	1532.55	-52.40	0.43
	नियमितप्रीमियम(समूहबीमा)	15.74	0.41	-97.41	112.41	1.70	-98.49	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
12	आइ डी बी आइ फेडरल लाइफ	5933.01	24425.67	311.69	68172.63	83255.57	22.12	3.53
	एकल प्रीमियम (व्यक्तिगत)	0.80	4.80	503.54	21.41	23.25	8.64	0.12
	नियमितप्रीमियम (व्यक्तिगत)	525.22	987.44	88.00	4109.30	9233.08	124.69	0.95
	एकल प्रीमियम (समूहबीमा)	5395.25	23427.16	334.22	63970.77	73909.10	15.54	20.86
	नियमितप्रीमियम(समूहबीमा)	11.74	6.26	-46.67	71.15	90.14	26.68	0.15
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
13	इंडिया फर्स्ट लाइफ	13643.32	14614.53	7.12	101928.13	85582.47	-16.04	3.63
	एकल प्रीमियम (व्यक्तिगत)	326.92	489.05	49.60	2105.51	3147.68	49.50	16.55
	नियमितप्रीमियम (व्यक्तिगत)	3313.70	4819.67	45.45	23042.06	36528.90	58.53	3.75
	एकल प्रीमियम (समूहबीमा)	7388.78	7725.60	4.56	53280.31	31948.22	-40.04	9.02
	नियमितप्रीमियम(समूहबीमा)	25.54	7.90	-69.08	950.44	158.88	-83.28	0.27
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	2588.38	1572.30	-39.26	22549.81	13798.79	-38.81	1.45
14	कोटक महिन्द्रा लाइफ	20518.11	21307.46	3.85	153519.44	197609.35	28.72	8.38
	एकल प्रीमियम (व्यक्तिगत)	163.56	375.39	129.50	1275.35	1705.37	33.72	8.96
	नियमितप्रीमियम (व्यक्तिगत)	11024.59	13575.94	23.14	88569.51	122550.81	38.37	12.59
	एकल प्रीमियम (समूहबीमा)	1676.48	3516.04	109.73	9227.26	11232.39	21.73	3.17
	नियमितप्रीमियम(समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	7653.48	3840.09	-49.83	54447.32	62120.79	14.09	6.52
15	मॅक्स लाइफ	11600.55	10941.23	-5.68	97736.00	84523.44	-13.52	3.58
	एकल प्रीमियम (व्यक्तिगत)	1.21	5.15	326.47	11.19	12.90	15.31	0.07
	नियमितप्रीमियम (व्यक्तिगत)	2748.97	4303.08	56.53	18965.29	37725.32	98.92	3.88
	एकल प्रीमियम (समूहबीमा)	1868.90	2552.38	36.57	15905.69	8974.68	-43.58	2.53
	नियमितप्रीमियम(समूहबीमा)	6635.61	3916.37	-40.98	53571.63	31306.74	-41.56	52.94
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	345.87	164.24	-52.51	9282.19	6503.79	-29.93	0.68

'३१ अक्टूबर २०२० माह जीवन बीमा कंपनियों का नया बिजनेस स्टेटमेंट

(प्रीमियम & बीमा राशि (रु करोड़))

S. No.	Insurer	प्रथम वार्षिक प्रीमियम						
		अक्टूबर २०१९ माह के लिये	अक्टूबर २०२० माह के लिये	वृद्धि दर %	'३१ अक्टूबर २०१९ तक	'३१ अक्टूबर २०२० तक	वृद्धि दर %	मार्केट शेयर %
16	पी एन बी मेट लाइफ	45.87	20.52	-55.26	345.93	114.47	-66.91	0.08
	एकल प्रीमियम (व्यक्तिगत)	0.21	0.49	134.14	6.60	1.28	-80.63	0.00
	नियमितप्रीमियम (व्यक्तिगत)	12.65	8.79	-30.57	93.47	65.92	-29.47	0.21
	एकल प्रीमियम (समूहबीमा)	29.35	10.74	-63.40	185.73	27.37	-85.26	0.03
	नियमितप्रीमियम(समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	3.65	0.50	-86.34	60.13	19.90	-66.91	0.65
17	डीएचएफएल प्रामेरिका लाइफ	24.20	25.09	3.69	177.42	185.46	4.53	0.13
	एकल प्रीमियम (व्यक्तिगत)	0.24	0.42	75.08	3.98	3.21	-19.23	0.01
	नियमितप्रीमियम (व्यक्तिगत)	22.12	23.43	5.96	154.36	173.74	12.55	0.55
	एकल प्रीमियम (समूहबीमा)	1.01	1.11	10.74	11.77	5.31	-54.90	0.01
	नियमितप्रीमियम(समूहबीमा)	0.54	0.00	-100.00	2.68	0.85	-68.40	0.02
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	0.30	0.13	-57.80	4.63	2.35	-49.18	0.08
18	रिलायंस निष्पान लाइफ	68.82	77.67	12.86	536.12	462.33	-13.76	0.31
	एकल प्रीमियम (व्यक्तिगत)	5.00	5.56	11.08	26.58	24.56	-7.62	0.09
	नियमितप्रीमियम (व्यक्तिगत)	61.91	65.41	5.66	471.60	416.53	-11.68	1.32
	एकल प्रीमियम (समूहबीमा)	0.00	0.00	NA	0.71	0.00	-100.00	0.00
	नियमितप्रीमियम(समूहबीमा)	2.13	4.49	111.44	25.77	15.99	-37.98	0.36
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	-0.22	2.20	-1094.09	11.45	5.26	-54.03	0.17
19	सहारा लाइफ	0.00	0.00	NA	0.00	0.00	NA	0.00
	एकल प्रीमियम (व्यक्तिगत)	0.00	0.00	NA	0.00	0.00	NA	0.00
	नियमितप्रीमियम (व्यक्तिगत)	0.00	0.00	NA	0.00	0.00	NA	0.00
	एकल प्रीमियम (समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
	नियमितप्रीमियम(समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
20	एस बी आइ लाइफ	1422.89	1591.00	11.82	9237.23	10590.01	14.64	7.18
	एकल प्रीमियम (व्यक्तिगत)	123.92	213.41	72.22	867.53	1195.07	37.76	4.56
	नियमितप्रीमियम (व्यक्तिगत)	678.17	765.97	12.95	4780.17	3991.46	-16.50	12.66
	एकल प्रीमियम (समूहबीमा)	613.33	586.78	-4.33	3493.87	5202.12	48.89	6.33
	नियमितप्रीमियम(समूहबीमा)	0.00	0.41	-11471.46	3.90	10.20	161.71	0.23
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	7.47	24.44	227.10	91.76	191.16	108.33	6.21

'३१ अक्टूबर २०२० माह जीवन बीमा कंपनियों का नया बिजनेस स्टेटमेंट

(प्रीमियम & बीमा राशि (रु करोड़))

S. No.	Insurer	कुल पॉलिसियां / योजना						
		अक्टूबर २०१९ माह के लिये	अक्टूबर २०२० माह के लिये	वृद्धि दर %	'३१ अक्टूबर २०१९ तक	३१ अक्टूबर २०२० तक	वृद्धि दर %	मार्केट शेयर %
16	पी एन बी मेट लाइफ	2680	2759	2.95	23264	15698	-32.52	0.14
	एकल प्रीमियम (व्यक्तिगत)	15	225	1400.00	271	1898	600.37	0.30
	नियमितप्रीमियम (व्यक्तिगत)	2617	2522	-3.63	22590	13648	-39.58	0.13
	एकल प्रीमियम (समूहबीमा)	24	1	-95.83	38	9	-76.32	1.35
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	24	11	-54.17	365	143	-60.82	1.03
17	डीएचएफएल प्रामेरिका लाइफ	4978	4505	-9.50	39933	40406	1.18	0.36
	एकल प्रीमियम (व्यक्तिगत)	15	7	-53.33	1017	66	-93.51	0.01
	नियमितप्रीमियम (व्यक्तिगत)	4959	4498	-9.30	38883	40325	3.71	0.38
	एकल प्रीमियम (समूहबीमा)	0	0	NA	3	0	-100.00	0.00
	नियमितप्रीमियम(समूहबीमा)	1	0	-100.00	1	0	-100.00	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	3	0	-100.00	29	15	-48.28	0.11
18	रिलायंस निष्पान लाइफ	14240	15442	8.44	117088	98991	-15.46	0.89
	एकल प्रीमियम (व्यक्तिगत)	84	165	96.43	816	840	2.94	0.13
	नियमितप्रीमियम (व्यक्तिगत)	14152	15273	7.92	116237	98119	-15.59	0.93
	एकल प्रीमियम (समूहबीमा)	0	0	NA	0	0	NA	0.00
	नियमितप्रीमियम(समूहबीमा)	1	1	0.00	12	11	-8.33	0.31
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	3	3	0.00	23	21	-8.70	0.15
19	सहारा लाइफ	0	0	NA	0	0	NA	0.00
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	0.00
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	0.00
	एकल प्रीमियम (समूहबीमा)	0	0	NA	0	0	NA	0.00
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	0	0	NA	0	0	NA	0.00
20	एस बी आइ लाइफ	112361	142518	26.84	812515	741372	-8.76	6.64
	एकल प्रीमियम (व्यक्तिगत)	2566	4131	60.99	17585	23030	30.96	3.64
	नियमितप्रीमियम (व्यक्तिगत)	109748	138358	26.07	794449	718073	-9.61	6.82
	एकल प्रीमियम (समूहबीमा)	10	15	50.00	47	75	59.57	11.28
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	2	NA	0.06
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	37	14	-62.16	434	192	-55.76	1.38

'३१ अक्टूबर २०२० माह जीवन बीमा कंपनियों का नया बिजनेस स्टेटमेंट

(प्रीमियम & बीमा राशि (रु करोड़))

S. No.	Insurer	समूह योजनाओं में बीमित सदस्य						
		अक्टूबर २०१९ माह के लिये	अक्टूबर २०२० माह के लिये	वृद्धि दर %	'३१ अक्टूबर २०१९ तक	'३१ अक्टूबर २०२० तक	वृद्धि दर %	मार्केट शेयर %
16	पी एन बी मेट लाइफ	798781	45302	-94.33	6806570	1777749	-73.88	2.61
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	438107	31551	-92.80	2130192	304590	-85.70	1.03
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	360674	13751	-96.19	4676378	1473159	-68.50	3.99
17	डीएचएफएल प्रामेरिका लाइफ	23898	17860	-25.27	127666	97620	-23.53	0.14
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	16775	12348	-26.39	73620	60489	-17.84	0.20
	नियमितप्रीमियम(समूहबीमा)	53	0	-100.00	53	0	-100.00	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	7070	5512	-22.04	53993	37131	-31.23	0.10
18	रिलायंस निष्पान लाइफ	31703	116994	269.03	680734	61051	-91.03	0.09
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	-148	-690	366.22	-848	-3927	363.09	-0.01
	नियमितप्रीमियम(समूहबीमा)	357	-458	-228.29	-4532	-4912	8.38	-0.30
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	31494	118142	275.13	686114	69890	-89.81	0.19
19	सहारा लाइफ	0	0	NA	0	0	NA	0.00
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	0	0	NA	0	0	NA	0.00
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	0	0	NA	0	0	NA	0.00
20	एस बी आइ लाइफ	163860	957693	484.46	2428743	4921355	102.63	7.22
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	25789	49396	91.54	190650	189634	-0.53	0.64
	नियमितप्रीमियम(समूहबीमा)	58	564	872.41	5459	18260	234.49	1.13
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	138013	907733	557.72	2232634	4713461	111.12	12.78

'३१ अक्टूबर २०२० माह जीवन बीमा कंपनियों का नया बिजनेस स्टेटमेंट

(प्रीमियम & बीमा राशि (रु करोड़))

S. No.	Insurer	बीमा राशि						
		अक्टूबर २०१९ माह के लिये	अक्टूबर २०२० माह के लिये	वृद्धि दर %	'३१ अक्टूबर २०१९ तक	'३१ अक्टूबर २०२० तक	वृद्धि दर %	मार्केट शेयर %
16	पी एन बी मेट लाइफ	3413.41	2011.31	-41.08	31832.31	18203.64	-42.81	0.77
	एकल प्रीमियम (व्यक्तिगत)	0.49	5.59	1031.23	26.10	39.40	50.95	0.21
	नियमितप्रीमियम (व्यक्तिगत)	96.83	84.36	-12.88	831.23	487.45	-41.36	0.05
	एकल प्रीमियम (समूहबीमा)	2546.92	484.41	-80.98	14770.91	1787.47	-87.90	0.50
	नियमितप्रीमियम(समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	769.16	1436.95	86.82	16204.06	15889.33	-1.94	1.67
17	डीएचएफएल प्रामेरिका लाइफ	1973.78	984.61	-50.12	17252.73	11312.85	-34.43	0.48
	एकल प्रीमियम (व्यक्तिगत)	0.51	0.56	9.88	11.31	4.55	-59.72	0.02
	नियमितप्रीमियम (व्यक्तिगत)	1357.72	572.83	-57.81	11219.50	7560.96	-32.61	0.78
	एकल प्रीमियम (समूहबीमा)	91.67	78.30	-14.59	785.97	387.06	-50.75	0.11
	नियमितप्रीमियम(समूहबीमा)	0.01	0.00	-100.00	0.01	0.00	-100.00	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	523.86	332.92	-36.45	5235.95	3360.28	-35.82	0.35
18	रिलायंस निष्पान लाइफ	2880.91	5863.03	103.51	14605.69	14072.82	-3.65	0.60
	एकल प्रीमियम (व्यक्तिगत)	1.82	2.63	44.46	15.36	17.10	11.30	0.09
	नियमितप्रीमियम (व्यक्तिगत)	838.34	1336.33	59.40	6813.05	7612.33	11.73	0.78
	एकल प्रीमियम (समूहबीमा)	-69.62	-106.00	52.25	-264.76	-356.92	34.81	-0.10
	नियमितप्रीमियम(समूहबीमा)	22.66	-4.36	-119.24	47.31	-120.14	353.95	-0.20
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	2087.71	4634.43	121.99	7994.72	6920.47	-13.44	0.73
19	सहारा लाइफ	0.00	0.00	NA	0.00	0.00	NA	0.00
	एकल प्रीमियम (व्यक्तिगत)	0.00	0.00	NA	0.00	0.00	NA	0.00
	नियमितप्रीमियम (व्यक्तिगत)	0.00	0.00	NA	0.00	0.00	NA	0.00
	एकल प्रीमियम (समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
	नियमितप्रीमियम(समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
20	एस बी आइ लाइफ	25135.52	40240.17	60.09	231279.29	254046.14	9.84	10.77
	एकल प्रीमियम (व्यक्तिगत)	128.30	186.49	45.36	836.20	1054.59	26.12	5.54
	नियमितप्रीमियम (व्यक्तिगत)	9793.93	10701.01	9.26	69628.11	58925.43	-15.37	6.05
	एकल प्रीमियम (समूहबीमा)	3467.80	5042.22	45.40	26209.86	23551.92	-10.14	6.65
	नियमितप्रीमियम(समूहबीमा)	-0.82	-0.39	-52.64	-17.47	-3.29	-81.18	-0.01
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	11746.31	24310.85	106.97	134622.59	170517.48	26.66	17.90

'३१ अक्टूबर २०२० माह जीवन बीमा कंपनियों का नया बिजनेस स्टेटमेंट

(प्रीमियम & बीमा राशि (रु करोड़))

S. No.	Insurer	प्रथम वार्षिक प्रीमियम						
		अक्टूबर २०१९ माह के लिये	अक्टूबर २०२० माह के लिये	वृद्धि दर %	'३१ अक्टूबर २०१९ तक	'३१ अक्टूबर २०२० तक	वृद्धि दर %	मार्केट शेयर %
21	श्रीराम लाइफ	48.41	84.81	75.21	366.72	333.39	-9.09	0.23
	एकल प्रीमियम (व्यक्तिगत)	2.34	6.78	189.83	21.32	25.69	20.52	0.10
	नियमितप्रीमियम (व्यक्तिगत)	29.04	34.15	17.59	225.35	219.75	-2.48	0.70
	एकल प्रीमियम (समूहबीमा)	15.90	10.92	-31.36	111.19	50.14	-54.91	0.06
	नियमितप्रीमियम(समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	1.13	32.98	2821.36	8.87	37.80	326.42	1.23
22	स्टार यूनिनन दार्ड ईछी लाइफ	39.97	71.23	78.18	355.88	455.17	27.90	0.31
	एकल प्रीमियम (व्यक्तिगत)	3.83	16.16	321.81	38.07	80.41	111.21	0.31
	नियमितप्रीमियम (व्यक्तिगत)	27.80	39.50	42.09	258.66	254.28	-1.69	0.81
	एकल प्रीमियम (समूहबीमा)	5.35	10.53	96.92	34.74	51.95	49.55	0.06
	नियमितप्रीमियम(समूहबीमा)	0.08	0.02	-73.33	0.85	0.84	-1.56	0.02
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	2.92	5.01	71.85	23.56	67.69	187.32	2.20
23	टाटा ए आइ ए लाइफ	188.04	299.86	59.47	1496.24	1915.84	28.04	1.30
	एकल प्रीमियम (व्यक्तिगत)	11.57	44.49	284.64	221.20	364.36	64.72	1.39
	नियमितप्रीमियम (व्यक्तिगत)	170.53	230.60	35.23	1199.12	1478.14	23.27	4.69
	एकल प्रीमियम (समूहबीमा)	3.54	2.64	-25.39	25.54	8.87	-65.26	0.01
	नियमितप्रीमियम(समूहबीमा)	1.01	20.96	1982.63	34.42	38.89	13.00	0.88
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	1.39	1.17	-15.94	15.95	25.58	60.38	0.83
	निजी कुल	5849.71	7227.96	23.56	41627.60	43937.59	5.55	29.79
	एकल प्रीमियम (व्यक्तिगत)	586.00	1010.52	72.44	4597.24	6456.19	40.44	24.63
	नियमितप्रीमियम (व्यक्तिगत)	2834.16	3207.74	13.18	20521.03	18695.58	-8.90	59.29
	एकल प्रीमियम (समूहबीमा)	2081.71	2580.69	23.97	13842.88	15914.45	14.96	19.35
	नियमितप्रीमियम(समूहबीमा)	6.11	29.03	375.00	85.90	90.89	5.81	2.05
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	341.72	399.98	17.05	2580.54	2780.48	7.75	90.30
24	एल आइ सी	11422.15	15548.06	36.12	101402.37	103566.08	2.13	70.21
	एकल प्रीमियम (व्यक्तिगत)	1079.22	4712.70	336.68	14735.71	19761.05	34.10	75.37
	नियमितप्रीमियम (व्यक्तिगत)	2204.57	1979.92	-10.19	13415.78	12837.31	-4.31	40.71
	एकल प्रीमियम (समूहबीमा)	7902.28	8358.86	5.78	52528.55	66328.01	26.27	80.65
	नियमितप्रीमियम(समूहबीमा)	212.92	477.79	124.40	20234.64	4341.06	-78.55	97.95
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	23.17	18.80	-18.89	487.70	298.65	-38.76	9.70
	कुल योग	17271.86	22776.03	31.87	143029.96	147503.67	3.13	100.00
	एकल प्रीमियम (व्यक्तिगत)	1665.22	5723.22	243.69	19332.95	26217.24	35.61	100.00
	नियमितप्रीमियम (व्यक्तिगत)	5038.73	5187.66	2.96	33936.81	31532.89	-7.08	100.00
	एकल प्रीमियम (समूहबीमा)	9983.99	10939.55	9.57	66371.43	82242.45	23.91	100.00
	नियमितप्रीमियम(समूहबीमा)	219.03	506.82	131.39	20320.53	4431.95	-78.19	100.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	364.90	418.77	14.77	3068.24	3079.13	0.35	100.00

सूचना: माह अंतकेसंचयी प्रीमियम फ्रीलुक अवधि में

निरस्त पॉलिसियों के प्रीमियम घट कर दिखाया गया है

'३१ अक्टूबर २०२० माह जीवन बीमा कंपनियों का नया बिजनेस स्टेटमेंट

(प्रीमियम & बीमा राशि (रु करोड़))

S. No.	Insurer	कुल पॉलिसियां / योजना						
		अक्टूबर २०१९ माह के लिये	अक्टूबर २०२० माह के लिये	वृद्धि दर %	'३१ अक्टूबर २०१९ तक	'३१ अक्टूबर २०२० तक	वृद्धि दर %	मार्केट शेयर %
21	श्रीराम लाइफ	19044	22685	19.12	137659	122156	-11.26	1.09
	एकल प्रीमियम (व्यक्तिगत)	150	124	-17.33	1227	795	-35.21	0.13
	नियमितप्रीमियम (व्यक्तिगत)	18893	22542	19.31	136417	121333	-11.06	1.15
	एकल प्रीमियम (समूहबीमा)	0	0	NA	5	1	-80.00	0.15
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	1	19	800.00	10	27	170.00	0.19
22	स्टार यूनिन दार्ई ईछी लाइफ	4466	6357	42.34	39545	39576	0.08	0.35
	एकल प्रीमियम (व्यक्तिगत)	106	264	149.06	884	1607	81.79	0.25
	नियमितप्रीमियम (व्यक्तिगत)	4358	6092	39.79	38650	37960	-1.79	0.36
	एकल प्रीमियम (समूहबीमा)	0	0	NA	0	2	NA	0.30
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	2	1	-50.00	11	7	-36.36	0.05
23	टाटा ए आइ ए लाइफ	36936	32384	-12.32	227943	232036	1.80	2.08
	एकल प्रीमियम (व्यक्तिगत)	119	312	162.18	1439	2240	55.66	0.35
	नियमितप्रीमियम (व्यक्तिगत)	36804	32054	-12.91	226370	229617	1.43	2.18
	एकल प्रीमियम (समूहबीमा)	0	0	NA	0	1	NA	0.15
	नियमितप्रीमियम(समूहबीमा)	3	4	33.33	49	38	-22.45	1.07
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	10	14	40.00	85	140	64.71	1.01
	निजी कुल	486498	552516	13.57	3642710	3476550	-4.56	31.12
	एकल प्रीमियम (व्यक्तिगत)	12464	14633	17.40	109820	101108	-7.93	15.99
	नियमितप्रीमियम (व्यक्तिगत)	473408	537348	13.51	3528709	3371239	-4.46	32.04
	एकल प्रीमियम (समूहबीमा)	96	75	-21.88	643	522	-18.82	78.50
	नियमितप्रीमियम(समूहबीमा)	22	27	22.73	211	173	-18.01	4.85
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	508	433	-14.76	3327	3508	5.44	25.27
24	एल आइ सी	1750112	1534473	-12.32	10266615	7696049	-25.04	68.88
	एकल प्रीमियम (व्यक्तिगत)	53464	113191	111.71	516314	531192	2.88	84.01
	नियमितप्रीमियम (व्यक्तिगत)	1693602	1418392	-16.25	9734176	7150946	-26.54	67.96
	एकल प्रीमियम (समूहबीमा)	132	37	-71.97	710	143	-79.86	21.50
	नियमितप्रीमियम(समूहबीमा)	181	756	317.68	1372	3395	147.45	95.15
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	2733	2097	-23.27	14043	10373	-26.13	74.73
	कुल योग	2236610	2086989	-6.69	13909325	11172599	-19.68	100.00
	एकल प्रीमियम (व्यक्तिगत)	65928	127824	93.88	626134	632300	0.98	100.00
	नियमितप्रीमियम (व्यक्तिगत)	2167010	1955740	-9.75	13262885	10522185	-20.66	100.00
	एकल प्रीमियम (समूहबीमा)	228	112	-50.88	1353	665	-50.85	100.00
	नियमितप्रीमियम(समूहबीमा)	203	783	285.71	1583	3568	125.39	100.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	3241	2530	-21.94	17370	13881	-20.09	100.00

सूचना: माह अंतकेसंचयी प्रीमियम फ्रीलुक अवधि में

निरस्त पॉलिसियों के प्रीमियम घट कर दिखाया गया है

'३१ अक्टूबर २०२० माह जीवन बीमा कंपनियों का नया बिजनेस स्टेटमेंट

(प्रीमियम & बीमा राशि (रु करोड़))

S. No.	Insurer	समूह योजनाओं में बीमित सदस्य						
		अक्टूबर २०१९ माह के लिये	अक्टूबर २०२० माह के लिये	वृद्धि दर %	'३१ अक्टूबर २०१९ तक	'३१ अक्टूबर २०२० तक	वृद्धि दर %	मार्केट शेयर %
21	श्रीराम लाइफ	381023	1035263	171.71	1836738	2036862	10.90	2.99
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	306718	207170	-32.46	1421432	1079480	-24.06	3.64
	नियमितप्रीमियम(समूहबीमा)	0	0	NA	0	0	#DIV/0!	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	74305	828093	1014.45	415306	957382	130.52	2.60
22	स्टार यूनिन दार्ई ईछी लाइफ	110408	166121	50.46	794825	2108840	165.32	3.09
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	2757	5883	113.38	17067	31927	87.07	0.11
	नियमितप्रीमियम(समूहबीमा)	49	19	-61.22	435	538	23.68	0.03
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	107602	160219	48.90	777323	2076375	167.12	5.63
23	टाटा ए आइ ए लाइफ	29915	19472	-34.91	302448	288013	-4.77	0.42
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	3712	2613	-29.61	28063	10567	-62.35	0.04
	नियमितप्रीमियम(समूहबीमा)	180	1795	897.22	42425	31280	-26.27	1.93
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	26023	15064	-42.11	231960	246166	6.12	0.67
	निजी कुल	14690254	12408969	-15.53	102177073	56610757	-44.60	83.06
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	10142370	8235681	-18.80	66174296	29597065	-55.27	99.82
	नियमितप्रीमियम(समूहबीमा)	231818	12363	-94.67	1194561	340522	-71.49	21.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	4316066	4160925	-3.59	34808216	26673170	-23.37	72.32
24	एल आइ सी	1397448	1230827	-11.92	12656456	11542433	-8.80	16.94
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	24486	20348	-16.90	111793	54029	-51.67	0.18
	नियमितप्रीमियम(समूहबीमा)	237662	220106	-7.39	3253810	1281393	-60.62	79.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	1135300	990373	-12.77	9290853	10207011	9.86	27.68
	कुल योग	16087702	13639796	-15.22	114833529	68153190	-40.65	100.00
	एकल प्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	नियमितप्रीमियम (व्यक्तिगत)	0	0	NA	0	0	NA	NA
	एकल प्रीमियम (समूहबीमा)	10166856	8256029	-18.79	66286089	29651094	-55.27	100.00
	नियमितप्रीमियम(समूहबीमा)	469480	232469	-50.48	4448371	1621915	-63.54	100.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	5451366	5151298	-5.50	44099069	36880181	-16.37	100.00

सूचना: माह अंतकेसंचयी प्रीमियम फ्रीलुक अवधि में

निरस्त पॉलिसियों के प्रीमियम घट कर दिखाया गया है

'३१ अक्टूबर २०२० माह जीवन बीमा कंपनियों का नया बिजनेस स्टेटमेंट

(प्रीमियम & बीमा राशि (रु करोड़))

S. No.	Insurer	बीमा राशि						
		अक्टूबर २०१९ माह के लिये	अक्टूबर २०२० माह के लिये	वृद्धि दर %	'३१ अक्टूबर २०१९ तक	'३१ अक्टूबर २०२० तक	वृद्धि दर %	मार्केट शेयर %
21	श्रीराम लाइफ	3788.90	5172.65	36.52	26120.49	16299.65	-37.60	0.69
	एकल प्रीमियम (व्यक्तिगत)	3.76	5.50	46.13	35.42	28.09	-20.70	0.15
	नियमितप्रीमियम (व्यक्तिगत)	884.89	878.47	-0.73	6397.06	5051.85	-21.03	0.52
	एकल प्रीमियम (समूहबीमा)	2082.39	1241.75	-40.37	13471.01	5674.18	-57.88	1.60
	नियमितप्रीमियम(समूहबीमा)	0.00	0.00	NA	0.00	0.00	NA	0.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	817.85	3046.93	272.55	6217.00	5545.53	-10.80	0.58
22	स्टार यूनियन दाई ईडी लाइफ	2900.70	4706.92	62.27	21245.28	49859.12	134.68	2.11
	एकल प्रीमियम (व्यक्तिगत)	2.42	35.48	1368.77	30.67	231.43	654.62	1.22
	नियमितप्रीमियम (व्यक्तिगत)	374.48	472.08	26.07	3219.66	3369.94	4.67	0.35
	एकल प्रीमियम (समूहबीमा)	273.27	683.68	150.19	1797.80	3047.61	69.52	0.86
	नियमितप्रीमियम(समूहबीमा)	14.36	4.56	-68.22	125.22	143.91	14.93	0.24
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	2236.19	3511.10	57.01	16071.94	43066.23	167.96	4.52
23	टाटा ए आइ ए लाइफ	20134.16	15037.29	-25.31	142074.67	140035.14	-1.44	5.94
	एकल प्रीमियम (व्यक्तिगत)	11.78	247.27	1998.29	227.58	2359.78	936.92	12.40
	नियमितप्रीमियम (व्यक्तिगत)	15212.96	12853.02	-15.51	94637.33	110242.70	16.49	11.33
	एकल प्रीमियम (समूहबीमा)	302.03	198.31	-34.34	2085.29	708.32	-66.03	0.20
	नियमितप्रीमियम(समूहबीमा)	0.13	0.21	63.95	14.27	16.96	18.84	0.03
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	4607.26	1738.48	-62.27	45110.21	26707.40	-40.80	2.80
	निजी कुल	331422.78	300061.54	-9.46	2224253.22	2015990.12	-9.36	85.48
	एकल प्रीमियम (व्यक्तिगत)	994.08	1888.39	89.96	7590.55	12501.40	64.70	65.71
	नियमितप्रीमियम (व्यक्तिगत)	91233.53	98927.52	8.43	663509.39	759296.10	14.44	78.01
	एकल प्रीमियम (समूहबीमा)	81397.90	94781.83	16.44	563357.83	353685.71	-37.22	99.82
	नियमितप्रीमियम(समूहबीमा)	7577.76	4008.42	-47.10	57413.37	33906.18	-40.94	57.33
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	150219.52	100455.37	-33.13	932382.07	856600.74	-8.13	89.93
24	एल आइ सी	49837.12	56483.06	13.34	321357.64	342338.68	6.53	14.52
	एकल प्रीमियम (व्यक्तिगत)	816.62	1311.04	60.55	6381.91	6523.35	2.22	34.29
	नियमितप्रीमियम (व्यक्तिगत)	43380.90	42361.08	-2.35	258822.80	214067.06	-17.29	21.99
	एकल प्रीमियम (समूहबीमा)	151.07	377.36	149.79	1026.98	638.70	-37.81	0.18
	नियमितप्रीमियम(समूहबीमा)	913.58	1610.24	76.26	6743.03	25231.59	274.19	42.67
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	4574.96	10823.34	136.58	48382.92	95877.98	98.16	10.07
	कुल योग	381259.90	356544.60	-6.48	2545610.85	2358328.80	-7.36	100.00
	एकल प्रीमियम (व्यक्तिगत)	1810.69	3199.44	76.70	13972.46	19024.75	36.16	100.00
	नियमितप्रीमियम (व्यक्तिगत)	134614.43	141288.60	4.96	922332.19	973363.16	5.53	100.00
	एकल प्रीमियम (समूहबीमा)	81548.97	95159.19	16.69	564384.81	354324.41	-37.22	100.00
	नियमितप्रीमियम(समूहबीमा)	8491.34	5618.66	-33.83	64156.40	59137.77	-7.82	100.00
	ओ वाइआरजीटीए प्रीमियम (समूहबीमा)	154794.47	111278.71	-28.11	980765.00	952478.71	-2.88	100.00

सूचना: माह अंतकेसंचयी प्रीमियम फ्रीलुक अवधि में

निरस्त पॉलिसियों के प्रीमियम घट कर दिखाया गया है

**'New Business Statement of Life Insurers for the Period ended
ended 31st October, 2020**

(Premium & Sum Assured in Rs.Crore)

S. No.	Insurer	First Year Premium						
		For October, 2019	For October, 2020	Growth in %	Up to 31 st October, 2019	Up to 31 st October, 2020	Growth in %	Market Share
1	Aditya Birla Sun Life	352.83	302.06	-14.39	1776.05	2302.51	29.64	1.56
	Individual Single Premium	6.64	11.15	67.81	63.78	64.26	0.76	0.25
	Individual Non-Single Premium	112.02	135.70	21.14	799.14	874.32	9.41	2.77
	Group Single Premium	227.86	149.20	-34.52	867.83	1303.25	50.17	1.58
	Group Non-Single Premium	0.49	1.92	293.56	3.01	11.55	283.50	0.26
	Group Yearly Renewable Premium	5.81	4.09	-29.59	42.29	49.12	16.17	1.60
2	Aegon Life	6.88	11.19	62.56	52.11	40.79	-21.72	0.03
	Individual Single Premium	0.12	0.09	-26.71	1.57	0.40	-74.46	0.00
	Individual Non-Single Premium	5.22	4.61	-11.64	40.84	26.07	-36.16	0.08
	Group Single Premium	0.00	5.23	NA	1.08	5.23	383.71	0.01
	Group Non-Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Yearly Renewable Premium	1.54	1.25	-18.81	8.62	9.08	5.39	0.29
3	Aviva Life	12.91	18.90	46.35	108.14	117.61	8.76	0.08
	Individual Single Premium	0.67	0.86	28.15	4.98	8.64	73.45	0.03
	Individual Non-Single Premium	9.56	13.81	44.37	56.63	71.98	27.10	0.23
	Group Single Premium	0.18	0.00	-98.42	1.26	0.77	-39.00	0.00
	Group Non-Single Premium	0.15	0.15	0.28	0.78	0.96	24.30	0.02
	Group Yearly Renewable Premium	2.34	4.08	73.95	44.49	35.26	-20.75	1.14
4	Bajaj Allianz Life	400.26	645.73	61.33	2648.83	2759.73	4.19	1.87
	Individual Single Premium	7.88	1.97	-75.00	37.84	25.68	-32.12	0.10
	Individual Non-Single Premium	164.58	170.16	3.39	943.46	1033.11	9.50	3.28
	Group Single Premium	219.21	461.12	110.36	1571.41	1614.49	2.74	1.96
	Group Non-Single Premium	0.00	0.00	NA	0.00	0.00	-423.43	0.00
	Group Yearly Renewable Premium	8.59	12.48	45.34	96.12	86.44	-10.07	2.81
5	Bharti Axa Life	61.89	50.50	-18.41	476.16	368.50	-22.61	0.25
	Individual Single Premium	2.43	1.80	-25.74	25.71	68.47	166.37	0.26
	Individual Non-Single Premium	47.56	38.27	-19.54	317.28	240.31	-24.26	0.76
	Group Single Premium	11.92	10.19	-14.46	133.18	57.80	-56.60	0.07
	Group Non-Single Premium	-0.02	0.00	-100.00	0.00	0.00	NA	0.00
	Group Yearly Renewable Premium	0.00	0.23	NA	0.00	1.92	NA	0.06

**'New Business Statement of Life Insurers for the Period ended
ended 31st October, 2020**

(Premium & Sum Assured in Rs.Crore)

S. No.	Insurer	No. of Policies / Schemes						
		For October, 2019	For October, 2020	Growth in %	Up to 31 st October, 2019	Up to 31 st October, 2020	Growth in %	Market Share
1	Aditya Birla Sun Life	19327	20590	6.53	138258	135014	-2.35	1.21
	Individual Single Premium	215	139	-35.35	1855	1053	-43.23	0.17
	Individual Non-Single Premium	19062	20411	7.08	136028	133612	-1.78	1.27
	Group Single Premium	6	4	-33.33	37	31	-16.22	4.66
	Group Non-Single Premium	1	0	-100.00	1	1	0.00	0.03
	Group Yearly Renewable Premium	43	36	-16.28	337	317	-5.93	2.28
2	Aegon Life	1624	1739	7.08	15131	10492	-30.66	0.09
	Individual Single Premium	4	1	-75.00	1033	16	-98.45	0.00
	Individual Non-Single Premium	1616	1735	7.36	14038	10431	-25.69	0.10
	Group Single Premium	0	0	NA	0	0	NA	0.00
	Group Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Yearly Renewable Premium	4	3	-25.00	60	45	-25.00	0.32
3	Aviva Life	1672	2140	27.99	10124	11878	17.33	0.11
	Individual Single Premium	13	19	46.15	106	219	106.60	0.03
	Individual Non-Single Premium	1656	2107	27.23	9997	11567	15.70	0.11
	Group Single Premium	0	0	NA	0	0	NA	0.00
	Group Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Yearly Renewable Premium	3	14	366.67	21	92	338.10	0.66
4	Bajaj Allianz Life	23677	31107	31.38	153676	219854	43.06	1.97
	Individual Single Premium	45	46	2.22	317	476	50.16	0.08
	Individual Non-Single Premium	23627	31022	31.30	153295	219279	43.04	2.08
	Group Single Premium	3	4	33.33	37	37	0.00	5.56
	Group Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Yearly Renewable Premium	2	35	1650.00	27	62	129.63	0.45
5	Bharti Axa Life	14306	8421	-41.14	132076	56522	-57.20	0.51
	Individual Single Premium	26	85	226.92	5178	2615	-49.50	0.41
	Individual Non-Single Premium	14280	8336	-41.62	126895	53897	-57.53	0.51
	Group Single Premium	1	0	-100.00	3	7	133.33	1.05
	Group Non-Single Premium	-1	0	-100.00	0	0	NA	0.00
	Group Yearly Renewable Premium	0	0	NA	0	3	NA	0.02

**'New Business Statement of Life Insurers for the Period ended
ended 31st October, 2020**

(Premium & Sum Assured in Rs.Crore)

S. No.	Insurer	No. of lives covered under Group Schemes						Market Share
		For October, 2019	For October, 2020	Growth in %	'Up to 31 st October, 2019	'Up to 31 st October, 2020	Growth in %	
1	Aditya Birla Sun Life	192403	148565	-22.78	1699417	787730	-53.65	1.16
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	96449	70462	-26.94	799568	294847	-63.12	0.99
	Group Non-Single Premium	24	0	-100.00	24	108	350.00	0.01
	Group Yearly Renewable Premium	95930	78103	-18.58	899825	492775	-45.24	1.34
2	Aegon Life	29978	6830	-77.22	102649	67409	-34.33	0.10
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	0	0	NA	0	0	NA	0.00
	Group Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Yearly Renewable Premium	29978	6830	-77.22	102649	67409	-34.33	0.18
3	Aviva Life	36389	48509	33.31	252976	348970	37.95	0.51
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	286	100	-65.03	1773	7582	327.64	0.03
	Group Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Yearly Renewable Premium	36103	48409	34.09	251203	341388	35.90	0.93
4	Bajaj Allianz Life	2755382	1874739	-31.96	17865918	7590466	-57.51	11.14
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	2462564	1356309	-44.92	16190449	4789737	-70.42	16.15
	Group Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Yearly Renewable Premium	292818	518430	77.05	1675469	2800729	67.16	7.59
5	Bharti Axa Life	14295	202036	1313.33	55669	1252863	2150.56	1.84
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	16672	39151	134.83	55669	67411	21.09	0.23
	Group Non-Single Premium	-2377	0	-100.00	0	0	NA	0.00
	Group Yearly Renewable Premium	0	162885	NA	0	1185452	NA	3.21

**'New Business Statement of Life Insurers for the Period ended
ended 31st October, 2020**

(Premium & Sum Assured in Rs.Crore)

S. No.	Insurer	Sum Assured						
		For October, 2019	For October, 2020	Growth in %	'Up to 31 st October, 2019	'Up to 31 st October, 2020	Growth in %	Market Share
1	Aditya Birla Sun Life	15988.38	12891.58	-19.37	115930.82	121978.53	5.22	5.17
	Individual Single Premium	11.39	15.44	35.55	150.81	96.74	-35.85	0.51
	Individual Non-Single Premium	3144.94	3657.18	16.29	25619.35	23664.23	-7.63	2.43
	Group Single Premium	889.97	1165.86	31.00	5283.27	3868.39	-26.78	1.09
	Group Non-Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Yearly Renewable Premium	11942.09	8053.10	-32.57	84877.39	94349.18	11.16	9.91
2	Aegon Life	5654.22	2438.78	-56.87	21966.02	19003.00	-13.49	0.81
	Individual Single Premium	2.21	2.00	-9.64	20.53	13.10	-36.19	0.07
	Individual Non-Single Premium	1049.36	1086.93	3.58	9071.49	6958.33	-23.29	0.71
	Group Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Non-Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Yearly Renewable Premium	4602.65	1349.85	-70.67	12874.00	12031.58	-6.54	1.26
3	Aviva Life	-1181.97	1735.42	-246.82	1298.21	14583.87	1023.38	0.62
	Individual Single Premium	0.06	1.28	2133.80	2.86	4.78	67.08	0.03
	Individual Non-Single Premium	249.13	254.17	2.02	1650.64	1345.01	-18.52	0.14
	Group Single Premium	0.34	-4.45	-1397.55	14.19	39.65	179.50	0.01
	Group Non-Single Premium	-0.07	-0.17	134.25	-0.43	-0.70	60.62	0.00
	Group Yearly Renewable Premium	-1431.43	1484.60	-203.71	-369.04	13195.13	3675.48	1.39
4	Bajaj Allianz Life	21874.41	24956.95	14.09	141387.92	132314.19	-6.42	5.61
	Individual Single Premium	2.61	9.45	262.77	24.62	88.13	257.96	0.46
	Individual Non-Single Premium	2567.69	4547.97	77.12	14199.56	46976.44	230.83	4.83
	Group Single Premium	13948.93	9148.60	-34.41	90723.50	31390.00	-65.40	8.86
	Group Non-Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Yearly Renewable Premium	5355.19	11250.93	110.09	36440.24	53859.61	47.80	5.65
5	Bharti Axa Life	2020.36	4845.25	139.82	15749.88	32982.09	109.41	1.40
	Individual Single Premium	15.72	17.12	8.88	185.77	470.82	153.44	2.47
	Individual Non-Single Premium	978.15	991.34	1.35	7805.95	5642.44	-27.72	0.58
	Group Single Premium	1121.57	597.68	-46.71	7758.15	3258.75	-58.00	0.92
	Group Non-Single Premium	-95.08	0.00	-100.00	0.00	0.00	NA	0.00
	Group Yearly Renewable Premium	0.00	3239.11	NA	0.00	23610.08	NA	2.48

**'New Business Statement of Life Insurers for the Period ended
ended 31st October, 2020**

(Premium & Sum Assured in Rs.Crore)

S. No.	Insurer	First Year Premium						
		For October, 2019	For October, 2020	Growth in %	Up to 31 st October, 2019	Up to 31 st October, 2020	Growth in %	Market Share
6	Canara HSBC OBC Life	101.14	148.10	46.43	863.36	1119.22	29.63	0.76
	Individual Single Premium	4.36	47.47	988.56	44.57	263.62	491.42	1.01
	Individual Non-Single Premium	51.80	67.88	31.05	479.88	355.80	-25.86	1.13
	Group Single Premium	42.49	31.11	-26.79	257.68	368.91	43.17	0.45
	Group Non-Single Premium	0.56	0.29	-47.03	4.05	1.86	-54.12	0.04
	Group Yearly Renewable Premium	1.93	1.35	-30.29	77.18	129.02	67.17	4.19
7	Edelweiss Tokio Life	24.20	25.09	3.69	177.42	185.46	4.53	0.13
	Individual Single Premium	0.24	0.42	75.08	3.98	3.21	-19.23	0.01
	Individual Non-Single Premium	22.12	23.43	5.96	154.36	173.74	12.55	0.55
	Group Single Premium	1.01	1.11	10.74	11.77	5.31	-54.90	0.01
	Group Non-Single Premium	0.54	0.00	-100.00	2.68	0.85	-68.40	0.02
	Group Yearly Renewable Premium	0.30	0.13	-57.80	4.63	2.35	-49.18	0.08
8	Exide Life	58.97	54.74	-7.17	441.57	322.81	-26.90	0.22
	Individual Single Premium	7.13	4.61	-35.31	70.54	41.90	-40.61	0.16
	Individual Non-Single Premium	40.31	43.57	8.08	324.15	248.65	-23.29	0.79
	Group Single Premium	0.04	0.07	111.46	0.21	0.30	43.00	0.00
	Group Non-Single Premium	0.93	0.66	-28.97	6.05	8.84	45.98	0.20
	Group Yearly Renewable Premium	10.56	5.82	-44.89	40.61	23.13	-43.06	0.75
9	Future Generali Life	45.54	30.73	-32.52	402.67	180.09	-55.28	0.12
	Individual Single Premium	0.14	0.38	169.30	3.14	1.26	-59.84	0.00
	Individual Non-Single Premium	25.71	17.39	-32.35	170.98	132.77	-22.35	0.42
	Group Single Premium	7.13	8.94	25.37	40.69	18.12	-55.47	0.02
	Group Non-Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Yearly Renewable Premium	12.56	4.01	-68.04	187.87	27.94	-85.13	0.91
10	HDFC Life	1083.63	1658.79	53.08	9090.95	10220.43	12.42	6.93
	Individual Single Premium	173.34	255.62	47.47	1505.00	1833.79	21.85	6.99
	Individual Non-Single Premium	358.52	520.40	45.15	2971.51	3173.57	6.80	10.06
	Group Single Premium	504.60	862.53	70.93	4356.07	5119.81	17.53	6.23
	Group Non-Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Yearly Renewable Premium	47.17	20.24	-57.09	258.38	93.26	-63.90	3.03

**'New Business Statement of Life Insurers for the Period ended
ended 31st October, 2020**

(Premium & Sum Assured in Rs.Crore)

S. No.	Insurer	No. of Policies / Schemes						
		For October, 2019	For October, 2020	Growth in %	'Up to 31 st October, 2019	'Up to 31 st October, 2020	Growth in %	Market Share
6	Canara HSBC OBC Life	9049	14724	62.71	75783	84967	12.12	0.76
	Individual Single Premium	43	347	706.98	292	2354	706.16	0.37
	Individual Non-Single Premium	9006	14368	59.54	75485	82568	9.38	0.78
	Group Single Premium	0	1	NA	2	4	100.00	0.60
	Group Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Yearly Renewable Premium	0	8	NA	4	41	925.00	0.30
7	Edelweiss Tokio Life	4978	4505	-9.50	39933	40406	1.18	0.36
	Individual Single Premium	15	7	-53.33	1017	66	-93.51	0.01
	Individual Non-Single Premium	4959	4498	-9.30	38883	40325	3.71	0.38
	Group Single Premium	0	0	NA	3	0	-100.00	0.00
	Group Non-Single Premium	1	0	-100.00	1	0	-100.00	0.00
	Group Yearly Renewable Premium	3	0	-100.00	29	15	-48.28	0.11
8	Exide Life	12541	11690	-6.79	103303	74948	-27.45	0.67
	Individual Single Premium	176	80	-54.55	1513	675	-55.39	0.11
	Individual Non-Single Premium	12361	11610	-6.08	101769	74259	-27.03	0.71
	Group Single Premium	0	0	NA	0	0	NA	0.00
	Group Non-Single Premium	4	0	-100.00	21	14	-33.33	0.39
	Group Yearly Renewable Premium	0	0	NA	0	0	NA	0.00
9	Future Generali Life	4814	2865	-40.49	34404	26224	-23.78	0.23
	Individual Single Premium	12	17	41.67	187	57	-69.52	0.01
	Individual Non-Single Premium	4798	2846	-40.68	34191	26146	-23.53	0.25
	Group Single Premium	0	1	NA	3	5	66.67	0.75
	Group Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Yearly Renewable Premium	4	1	-75.00	23	16	-30.43	0.12
10	HDFC Life	61815	77687	25.68	482380	522016	8.22	4.67
	Individual Single Premium	2704	3198	18.27	22105	21981	-0.56	3.48
	Individual Non-Single Premium	59078	74474	26.06	460036	499878	8.66	4.75
	Group Single Premium	13	15	15.38	90	96	6.67	14.44
	Group Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Yearly Renewable Premium	20	0	-100.00	149	61	-59.06	0.44

**'New Business Statement of Life Insurers for the Period ended
ended 31st October, 2020**

(Premium & Sum Assured in Rs.Crore)

S. No.	Insurer	No. of lives covered under Group Schemes						
		For October, 2019	For October, 2020	Growth in %	'Up to 31 st October, 2019	'Up to 31 st October, 2020	Growth in %	Market Share
6	Canara HSBC OBC Life	88821	36352	-59.07	2776071	4225352	52.21	6.20
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	1768	3625	105.03	12308	20871	69.57	0.07
	Group Non-Single Premium	1015	343	-66.21	7300	2315	-68.29	0.14
	Group Yearly Renewable Premium	86038	32384	-62.36	2756463	4202166	52.45	11.39
7	Edelweiss Tokio Life	23898	17860	-25.27	127666	97620	-23.53	0.14
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	16775	12348	-26.39	73620	60489	-17.84	0.20
	Group Non-Single Premium	53	0	-100.00	53	0	-100.00	0.00
	Group Yearly Renewable Premium	7070	5512	-22.04	53993	37131	-31.23	0.10
8	Exide Life	169377	102503	-39.48	1084900	344388	-68.26	0.51
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	150	392	161.33	750	1247	66.27	0.00
	Group Non-Single Premium	6683	-63	-100.94	41138	16206	-60.61	1.00
	Group Yearly Renewable Premium	162544	102174	-37.14	1043012	326935	-68.65	0.89
9	Future Generali Life	46382	10210	-77.99	400806	50190	-87.48	0.07
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	7000	6245	-10.79	35409	12494	-64.72	0.04
	Group Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Yearly Renewable Premium	39382	3965	-89.93	365397	37696	-89.68	0.10
10	HDFC Life	5245208	3239041	-38.25	33503539	13002683	-61.19	19.08
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	3128385	2683048	-14.24	20184025	9092866	-54.95	30.67
	Group Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Yearly Renewable Premium	2116823	555993	-73.73	13319514	3909817	-70.65	10.60

**'New Business Statement of Life Insurers for the Period ended
ended 31st October, 2020**

(Premium & Sum Assured in Rs.Crore)

S. No.	Insurer	Sum Assured						
		For October, 2019	For October, 2020	Growth in %	'Up to 31 st October, 2019	'Up to 31 st October, 2020	Growth in %	Market Share
6	Canara HSBC OBC Life	3291.18	4011.39	21.88	67448.04	121032.65	79.45	5.13
	Individual Single Premium	4.25	53.30	152.60	55.12	288.20	422.88	1.51
	Individual Non-Single Premium	1053.15	1656.14	57.26	8605.00	14340.02	66.65	1.47
	Group Single Premium	253.45	478.84	88.93	1751.55	2175.48	24.20	0.61
	Group Non-Single Premium	196.50	77.63	-60.49	1448.85	517.81	-64.26	0.88
	Group Yearly Renewable Premium	1783.83	1745.48	-2.15	55587.53	103711.14	86.57	10.89
7	Edelweiss Tokio Life	1973.78	984.61	-50.12	17252.73	11312.85	-34.43	0.48
	Individual Single Premium	0.51	0.56	9.88	11.31	4.55	-59.72	0.02
	Individual Non-Single Premium	1357.72	572.83	-57.81	11219.50	7560.96	-32.61	0.78
	Group Single Premium	91.67	78.30	-14.59	785.97	387.06	-50.75	0.11
	Group Non-Single Premium	0.01	0.00	-100.00	0.01	0.00	-100.00	0.00
	Group Yearly Renewable Premium	523.86	332.92	-36.45	5235.95	3360.28	-35.82	0.35
8	Exide Life	6030.24	3225.32	-46.51	36867.58	26614.87	-27.81	1.13
	Individual Single Premium	30.44	2.87	-90.58	179.70	9.90	-94.49	0.05
	Individual Non-Single Premium	1127.60	1092.17	-3.14	8453.97	8139.34	-3.72	0.84
	Group Single Premium	2.39	5.27	120.67	17.00	23.34	37.32	0.01
	Group Non-Single Premium	751.45	-0.01	-100.00	1089.99	1794.17	64.60	3.03
	Group Yearly Renewable Premium	4118.36	2125.02	-48.40	27126.91	16648.11	-38.63	1.75
9	Future Generali Life	5324.08	2458.69	-53.82	41649.83	19907.21	-52.20	0.84
	Individual Single Premium	0.46	0.20	-55.42	5.94	0.63	-89.47	0.00
	Individual Non-Single Premium	548.42	226.55	-58.69	3616.41	2419.20	-33.10	0.25
	Group Single Premium	632.13	573.56	-9.27	3574.39	1020.59	-71.45	0.29
	Group Non-Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Yearly Renewable Premium	4143.08	1658.38	-59.97	34453.08	16466.79	-52.21	1.73
10	HDFC Life	124572.36	48263.20	-61.26	563174.10	269602.67	-52.13	11.43
	Individual Single Premium	78.83	87.92	11.53	682.57	672.38	-1.49	3.53
	Individual Non-Single Premium	16396.07	17413.17	6.20	114332.38	127163.22	11.22	13.06
	Group Single Premium	27981.09	25878.49	-7.51	175969.19	99014.53	-43.73	27.94
	Group Non-Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Yearly Renewable Premium	80116.38	4883.61	-93.90	272189.95	42752.54	-84.29	4.49

**'New Business Statement of Life Insurers for the Period ended
ended 31st October, 2020**

(Premium & Sum Assured in Rs.Crore)

S. No.	Insurer	First Year Premium						
		For October, 2019	For October, 2020	Growth in %	Up to 31 st October, 2019	Up to 31 st October, 2020	Growth in %	Market Share
11	ICICI Prudential Life	934.77	990.22	5.93	6086.54	5446.55	-10.51	3.69
	Individual Single Premium	95.07	188.40	98.16	711.25	1051.82	47.88	4.01
	Individual Non-Single Premium	543.40	414.37	-23.75	3530.39	2212.52	-37.33	7.02
	Group Single Premium	174.13	186.66	7.20	1092.01	806.96	-26.10	0.98
	Group Non-Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Yearly Renewable Premium	122.17	200.79	64.35	752.90	1375.25	82.66	44.66
12	IDBI Federal Life	34.17	46.00	34.62	298.29	267.35	-10.37	0.18
	Individual Single Premium	7.51	20.42	171.87	72.89	131.85	80.89	0.50
	Individual Non-Single Premium	18.72	20.18	7.77	152.84	102.49	-32.94	0.33
	Group Single Premium	7.89	5.40	-31.53	72.23	33.00	-54.31	0.04
	Group Non-Single Premium	0.05	0.00	-97.70	0.33	0.00	-98.66	0.00
	Group Yearly Renewable Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
13	India First Life	137.44	160.03	16.44	985.14	993.03	0.80	0.67
	Individual Single Premium	0.70	3.10	345.64	11.97	12.13	1.32	0.05
	Individual Non-Single Premium	57.93	73.70	27.22	381.56	352.45	-7.63	1.12
	Group Single Premium	78.79	83.20	5.60	591.41	628.14	6.21	0.76
	Group Non-Single Premium	0.02	0.03	19.87	0.21	0.31	46.92	0.01
	Group Yearly Renewable Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
14	Kotak Mahindra Life	335.03	309.16	-7.72	2375.81	1964.43	-17.32	1.33
	Individual Single Premium	56.47	67.87	20.19	312.76	456.87	46.07	1.74
	Individual Non-Single Premium	94.83	89.87	-5.23	657.19	648.86	-1.27	2.06
	Group Single Premium	84.09	81.76	-2.77	642.60	344.03	-46.46	0.42
	Group Non-Single Premium	0.06	0.03	-46.63	3.50	0.26	-92.63	0.01
	Group Yearly Renewable Premium	99.58	69.63	-30.08	759.76	514.43	-32.29	16.71
15	Max Life	331.65	488.92	47.42	2620.80	2983.68	13.85	2.02
	Individual Single Premium	74.89	111.70	49.15	536.40	755.44	40.83	2.88
	Individual Non-Single Premium	221.65	329.98	48.87	1866.50	2023.41	8.41	6.42
	Group Single Premium	26.58	42.55	60.06	157.30	144.94	-7.86	0.18
	Group Non-Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Yearly Renewable Premium	8.52	4.70	-44.83	60.60	59.90	-1.16	1.95

**'New Business Statement of Life Insurers for the Period ended
ended 31st October, 2020**

(Premium & Sum Assured in Rs.Crore)

S. No.	Insurer	No. of Policies / Schemes						Market Share
		For October, 2019	For October, 2020	Growth in %	'Up to 31 st October, 2019	'Up to 31 st October, 2020	Growth in %	
11	ICICI Prudential Life	53754	51260	-4.64	411404	329345	-19.95	2.95
	Individual Single Premium	1361	2111	55.11	9491	12212	28.67	1.93
	Individual Non-Single Premium	52136	48951	-6.11	400941	315566	-21.29	3.00
	Group Single Premium	7	6	-14.29	73	33	-54.79	4.96
	Group Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Yearly Renewable Premium	250	192	-23.20	899	1534	70.63	11.05
12	IDBI Federal Life	3324	3165	-4.78	29391	18852	-35.86	0.17
	Individual Single Premium	259	402	55.21	2649	3722	40.51	0.59
	Individual Non-Single Premium	3065	2763	-9.85	26740	15129	-43.42	0.14
	Group Single Premium	0	0	NA	2	0	-100.00	0.00
	Group Non-Single Premium	0	0	NA	0	1	NA	0.03
	Group Yearly Renewable Premium	0	0	NA	0	0	NA	0.00
13	India First Life	14115	16626	17.79	102108	89883	-11.97	0.80
	Individual Single Premium	352	85	-75.85	15020	444	-97.04	0.07
	Individual Non-Single Premium	13752	16532	20.22	86998	89334	2.69	0.85
	Group Single Premium	11	9	-18.18	89	103	15.73	15.49
	Group Non-Single Premium	0	0	NA	1	2	100.00	0.06
	Group Yearly Renewable Premium	0	0	NA	0	0	NA	0.00
14	Kotak Mahindra Life	21202	20361	-3.97	152227	159040	4.48	1.42
	Individual Single Premium	3974	2223	-44.06	25593	21189	-17.21	3.35
	Individual Non-Single Premium	17178	18074	5.22	126167	137314	8.84	1.30
	Group Single Premium	18	16	-11.11	121	109	-9.92	16.39
	Group Non-Single Premium	0	1	NA	17	11	-35.29	0.31
	Group Yearly Renewable Premium	32	47	46.88	329	417	26.75	3.00
15	Max Life	36998	43515	17.61	301757	327052	8.38	2.93
	Individual Single Premium	178	533	199.44	942	2974	215.71	0.47
	Individual Non-Single Premium	36747	42944	16.86	300201	323694	7.83	3.08
	Group Single Premium	3	3	0.00	93	9	-90.32	1.35
	Group Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Yearly Renewable Premium	70	35	-50.00	521	375	-28.02	2.70

**'New Business Statement of Life Insurers for the Period ended
ended 31st October, 2020**

(Premium & Sum Assured in Rs.Crore)

S. No.	Insurer	No. of lives covered under Group Schemes						
		For October, 2019	For October, 2020	Growth in %	'Up to 31 st October, 2019	'Up to 31 st October, 2020	Growth in %	Market Share
11	ICICI Prudential Life	2470398	2318308	-6.16	15720344	7858770	-50.01	11.53
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	2237228	2030744	-9.23	13953164	6286801	-54.94	21.20
	Group Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Yearly Renewable Premium	233170	287564	23.33	1767180	1571969	-11.05	4.26
12	IDBI Federal Life	9156	1237	-86.49	66788	6733	-89.92	0.01
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	1375	1101	-19.93	12844	6168	-51.98	0.02
	Group Non-Single Premium	7781	136	-98.25	53944	565	-98.95	0.03
	Group Yearly Renewable Premium	0	0	NA	0	0	NA	0.00
13	India First Life	159187	356753	124.11	2082711	1592598	-23.53	2.34
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	159114	356731	124.20	2082217	1592351	-23.53	5.37
	Group Non-Single Premium	73	22	-69.86	494	247	-50.00	0.02
	Group Yearly Renewable Premium	0	0	NA	0	0	NA	0.00
14	Kotak Mahindra Life	1133781	1243277	9.66	8470688	5622107	-33.63	8.25
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	1101789	1163796	5.63	7737620	5105802	-34.01	17.22
	Group Non-Single Premium	3381	549	-83.76	207995	11574	-94.44	0.71
	Group Yearly Renewable Premium	28611	78932	175.88	525073	504731	-3.87	1.37
15	Max Life	466810	265305	-43.17	3075205	1746999	-43.19	2.56
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	18610	29362	57.78	78965	115341	46.07	0.39
	Group Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Yearly Renewable Premium	448200	235943	-47.36	2996240	1631658	-45.54	4.42

**'New Business Statement of Life Insurers for the Period ended
ended 31st October, 2020**

(Premium & Sum Assured in Rs.Crore)

S. No.	Insurer	Sum Assured						
		For October, 2019	For October, 2020	Growth in %	'Up to 31 st October, 2019	'Up to 31 st October, 2020	Growth in %	Market Share
11	ICICI Prudential Life	35160.72	49261.41	40.10	306331.23	299600.71	-2.20	12.70
	Individual Single Premium	193.00	305.12	58.09	1557.61	2000.95	28.46	10.52
	Individual Non-Single Premium	17563.95	17040.53	-2.98	139500.77	121554.87	-12.86	12.49
	Group Single Premium	11190.47	11838.76	5.79	73806.62	50498.38	-31.58	14.25
	Group Non-Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Yearly Renewable Premium	6213.30	20077.01	223.13	91466.22	125546.50	37.26	13.18
12	IDBI Federal Life	766.43	668.69	-12.75	6682.96	3570.12	-46.58	0.15
	Individual Single Premium	13.52	35.77	164.50	128.93	231.63	79.65	1.22
	Individual Non-Single Premium	383.45	377.14	-1.65	3221.77	1804.25	-44.00	0.19
	Group Single Premium	353.71	255.37	-27.80	3219.85	1532.55	-52.40	0.43
	Group Non-Single Premium	15.74	0.41	-97.41	112.41	1.70	-98.49	0.00
	Group Yearly Renewable Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
13	India First Life	5933.01	24425.67	311.69	68172.63	83255.57	22.12	3.53
	Individual Single Premium	0.80	4.80	503.54	21.41	23.25	8.64	0.12
	Individual Non-Single Premium	525.22	987.44	88.00	4109.30	9233.08	124.69	0.95
	Group Single Premium	5395.25	23427.16	334.22	63970.77	73909.10	15.54	20.86
	Group Non-Single Premium	11.74	6.26	-46.67	71.15	90.14	26.68	0.15
	Group Yearly Renewable Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
14	Kotak Mahindra Life	13643.32	14614.53	7.12	101928.13	85582.47	-16.04	3.63
	Individual Single Premium	326.92	489.05	49.60	2105.51	3147.68	49.50	16.55
	Individual Non-Single Premium	3313.70	4819.67	45.45	23042.06	36528.90	58.53	3.75
	Group Single Premium	7388.78	7725.60	4.56	53280.31	31948.22	-40.04	9.02
	Group Non-Single Premium	25.54	7.90	-69.08	950.44	158.88	-83.28	0.27
	Group Yearly Renewable Premium	2588.38	1572.30	-39.26	22549.81	13798.79	-38.81	1.45
15	Max Life	20518.11	21307.46	3.85	153519.44	197609.35	28.72	8.38
	Individual Single Premium	163.56	375.39	129.50	1275.35	1705.37	33.72	8.96
	Individual Non-Single Premium	11024.59	13575.94	23.14	88569.51	122550.81	38.37	12.59
	Group Single Premium	1676.48	3516.04	109.73	9227.26	11232.39	21.73	3.17
	Group Non-Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Yearly Renewable Premium	7653.48	3840.09	-49.83	54447.32	62120.79	14.09	6.52

**'New Business Statement of Life Insurers for the Period ended
ended 31st October, 2020**

(Premium & Sum Assured in Rs.Crore)

S. No.	Insurer	First Year Premium						
		For October, 2019	For October, 2020	Growth in %	Up to 31 st October, 2019	Up to 31 st October, 2020	Growth in %	Market Share
16	PNB Met Life	114.41	142.71	24.74	885.64	794.19	-10.33	0.54
	Individual Single Premium	1.54	7.79	405.49	9.56	45.47	375.69	0.17
	Individual Non-Single Premium	80.10	100.00	24.85	645.96	599.46	-7.20	1.90
	Group Single Premium	28.33	29.98	5.82	194.37	122.92	-36.76	0.15
	Group Non-Single Premium	0.13	0.05	-57.36	0.35	0.34	-2.58	0.01
	Group Yearly Renewable Premium	4.31	4.88	13.25	35.40	25.99	-26.59	0.84
17	Pramerica Life	45.87	20.52	-55.26	345.93	114.47	-66.91	0.08
	Individual Single Premium	0.21	0.49	134.14	6.60	1.28	-80.63	0.00
	Individual Non-Single Premium	12.65	8.79	-30.57	93.47	65.92	-29.47	0.21
	Group Single Premium	29.35	10.74	-63.40	185.73	27.37	-85.26	0.03
	Group Non-Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Yearly Renewable Premium	3.65	0.50	-86.34	60.13	19.90	-66.91	0.65
18	Reliance Nippon Life	68.82	77.67	12.86	536.12	462.33	-13.76	0.31
	Individual Single Premium	5.00	5.56	11.08	26.58	24.56	-7.62	0.09
	Individual Non-Single Premium	61.91	65.41	5.66	471.60	416.53	-11.68	1.32
	Group Single Premium	0.00	0.00	NA	0.71	0.00	-100.00	0.00
	Group Non-Single Premium	2.13	4.49	111.44	25.77	15.99	-37.98	0.36
	Group Yearly Renewable Premium	-0.22	2.20	-1094.09	11.45	5.26	-54.03	0.17
19	Sahara Life	0.00	0.00	NA	0.00	0.00	NA	0.00
	Individual Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Individual Non-Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Non-Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Yearly Renewable Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
20	SBI Life	1422.89	1591.00	11.82	9237.23	10590.01	14.64	7.18
	Individual Single Premium	123.92	213.41	72.22	867.53	1195.07	37.76	4.56
	Individual Non-Single Premium	678.17	765.97	12.95	4780.17	3991.46	-16.50	12.66
	Group Single Premium	613.33	586.78	-4.33	3493.87	5202.12	48.89	6.33
	Group Non-Single Premium	0.00	0.41	-11471.46	3.90	10.20	161.71	0.23
	Group Yearly Renewable Premium	7.47	24.44	227.10	91.76	191.16	108.33	6.21

**'New Business Statement of Life Insurers for the Period ended
ended 31st October, 2020**

(Premium & Sum Assured in Rs.Crore)

S. No.	Insurer	No. of Policies / Schemes						
		For October, 2019	For October, 2020	Growth in %	Up to 31 st October, 2019	Up to 31 st October, 2020	Growth in %	Market Share
16	PNB Met Life	13575	19976	47.15	102741	120228	17.02	1.08
	Individual Single Premium	47	119	153.19	300	645	115.00	0.10
	Individual Non-Single Premium	13515	19836	46.77	102332	119490	16.77	1.14
	Group Single Premium	0	0	NA	0	0	NA	0.00
	Group Non-Single Premium	13	21	61.54	109	93	-14.68	2.61
	Group Yearly Renewable Premium	0	0	NA	0	0	NA	0.00
17	Pramerica Life	2680	2759	2.95	23264	15698	-32.52	0.14
	Individual Single Premium	15	225	1400.00	271	1898	600.37	0.30
	Individual Non-Single Premium	2617	2522	-3.63	22590	13648	-39.58	0.13
	Group Single Premium	24	1	-95.83	38	9	-76.32	1.35
	Group Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Yearly Renewable Premium	24	11	-54.17	365	143	-60.82	1.03
18	Reliance Nippon Life	14240	15442	8.44	117088	98991	-15.46	0.89
	Individual Single Premium	84	165	96.43	816	840	2.94	0.13
	Individual Non-Single Premium	14152	15273	7.92	116237	98119	-15.59	0.93
	Group Single Premium	0	0	NA	0	0	NA	0.00
	Group Non-Single Premium	1	1	0.00	12	11	-8.33	0.31
	Group Yearly Renewable Premium	3	3	0.00	23	21	-8.70	0.15
19	Sahara Life	0	0	NA	0	0	NA	0.00
	Individual Single Premium	0	0	NA	0	0	NA	0.00
	Individual Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Single Premium	0	0	NA	0	0	NA	0.00
	Group Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Yearly Renewable Premium	0	0	NA	0	0	NA	0.00
20	SBI Life	112361	142518	26.84	812515	741372	-8.76	6.64
	Individual Single Premium	2566	4131	60.99	17585	23030	30.96	3.64
	Individual Non-Single Premium	109748	138358	26.07	794449	718073	-9.61	6.82
	Group Single Premium	10	15	50.00	47	75	59.57	11.28
	Group Non-Single Premium	0	0	NA	0	2	NA	0.06
	Group Yearly Renewable Premium	37	14	-62.16	434	192	-55.76	1.38

**'New Business Statement of Life Insurers for the Period ended
ended 31st October, 2020**

(Premium & Sum Assured in Rs.Crore)

S. No.	Insurer	No. of lives covered under Group Schemes						Market Share
		For October, 2019	For October, 2020	Growth in %	Up to 31 st October, 2019	Up to 31 st October, 2020	Growth in %	
16	PNB Met Life	333099	196599	-40.98	2041668	822009	-59.74	1.21
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	117270	186344	58.90	1169359	530787	-54.61	1.79
	Group Non-Single Premium	214541	9456	-95.59	839826	264341	-68.52	16.30
	Group Yearly Renewable Premium	1288	799	-37.97	32483	26881	-17.25	0.07
17	Pramerica Life	798781	45302	-94.33	6806570	1777749	-73.88	2.61
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	438107	31551	-92.80	2130192	304590	-85.70	1.03
	Group Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Yearly Renewable Premium	360674	13751	-96.19	4676378	1473159	-68.50	3.99
18	Reliance Nippon Life	31703	116994	269.03	680734	61051	-91.03	0.09
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	-148	-690	366.22	-848	-3927	363.09	-0.01
	Group Non-Single Premium	357	-458	-228.29	-4532	-4912	8.38	-0.30
	Group Yearly Renewable Premium	31494	118142	275.13	686114	69890	-89.81	0.19
19	Sahara Life	0	0	NA	0	0	NA	0.00
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	0	0	NA	0	0	NA	0.00
	Group Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Yearly Renewable Premium	0	0	NA	0	0	NA	0.00
20	SBI Life	163860	957693	484.46	2428743	4921355	102.63	7.22
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	25789	49396	91.54	190650	189634	-0.53	0.64
	Group Non-Single Premium	58	564	872.41	5459	18260	234.49	1.13
	Group Yearly Renewable Premium	138013	907733	557.72	2232634	4713461	111.12	12.78

**'New Business Statement of Life Insurers for the Period ended
ended 31st October, 2020**

(Premium & Sum Assured in Rs.Crore)

S. No.	Insurer	Sum Assured						
		For October, 2019	For October, 2020	Growth in %	'Up to 31 st October, 2019	'Up to 31 st October, 2020	Growth in %	Market Share
16	PNB Met Life	11600.55	10941.23	-5.68	97736.00	84523.44	-13.52	3.58
	Individual Single Premium	1.21	5.15	326.47	11.19	12.90	15.31	0.07
	Individual Non-Single Premium	2748.97	4303.08	56.53	18965.29	37725.32	98.92	3.88
	Group Single Premium	1868.90	2552.38	36.57	15905.69	8974.68	-43.58	2.53
	Group Non-Single Premium	6635.61	3916.37	-40.98	53571.63	31306.74	-41.56	52.94
	Group Yearly Renewable Premium	345.87	164.24	-52.51	9282.19	6503.79	-29.93	0.68
17	Pramerica Life	3413.41	2011.31	-41.08	31832.31	18203.64	-42.81	0.77
	Individual Single Premium	0.49	5.59	1031.23	26.10	39.40	50.95	0.21
	Individual Non-Single Premium	96.83	84.36	-12.88	831.23	487.45	-41.36	0.05
	Group Single Premium	2546.92	484.41	-80.98	14770.91	1787.47	-87.90	0.50
	Group Non-Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Yearly Renewable Premium	769.16	1436.95	86.82	16204.06	15889.33	-1.94	1.67
18	Reliance Nippon Life	2880.91	5863.03	103.51	14605.69	14072.82	-3.65	0.60
	Individual Single Premium	1.82	2.63	44.46	15.36	17.10	11.30	0.09
	Individual Non-Single Premium	838.34	1336.33	59.40	6813.05	7612.33	11.73	0.78
	Group Single Premium	-69.62	-106.00	52.25	-264.76	-356.92	34.81	-0.10
	Group Non-Single Premium	22.66	-4.36	-119.24	47.31	-120.14	353.95	-0.20
	Group Yearly Renewable Premium	2087.71	4634.43	121.99	7994.72	6920.47	-13.44	0.73
19	Sahara Life	0.00	0.00	NA	0.00	0.00	NA	0.00
	Individual Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Individual Non-Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Non-Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Yearly Renewable Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
20	SBI Life	25135.52	40240.17	60.09	231279.29	254046.14	9.84	10.77
	Individual Single Premium	128.30	186.49	45.36	836.20	1054.59	26.12	5.54
	Individual Non-Single Premium	9793.93	10701.01	9.26	69628.11	58925.43	-15.37	6.05
	Group Single Premium	3467.80	5042.22	45.40	26209.86	23551.92	-10.14	6.65
	Group Non-Single Premium	-0.82	-0.39	-52.64	-17.47	-3.29	-81.18	-0.01
	Group Yearly Renewable Premium	11746.31	24310.85	106.97	134622.59	170517.48	26.66	17.90

**'New Business Statement of Life Insurers for the Period ended
ended 31st October, 2020** (Premium & Sum Assured in Rs.Crore)

S. No.	Insurer	First Year Premium						
		For October, 2019	For October, 2020	Growth in %	'Up to 31 st October, 2019	'Up to 31 st October, 2020	Growth in %	Market Share
21	Shriram Life	48.41	84.81	75.21	366.72	333.39	-9.09	0.23
	Individual Single Premium	2.34	6.78	189.83	21.32	25.69	20.52	0.10
	Individual Non-Single Premium	29.04	34.15	17.59	225.35	219.75	-2.48	0.70
	Group Single Premium	15.90	10.92	-31.36	111.19	50.14	-54.91	0.06
	Group Non-Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Yearly Renewable Premium	1.13	32.98	2821.36	8.87	37.80	326.42	1.23
22	Star Union Dai-ichi Life	39.97	71.23	78.18	355.88	455.17	27.90	0.31
	Individual Single Premium	3.83	16.16	321.81	38.07	80.41	111.21	0.31
	Individual Non-Single Premium	27.80	39.50	42.09	258.66	254.28	-1.69	0.81
	Group Single Premium	5.35	10.53	96.92	34.74	51.95	49.55	0.06
	Group Non-Single Premium	0.08	0.02	-73.33	0.85	0.84	-1.56	0.02
	Group Yearly Renewable Premium	2.92	5.01	71.85	23.56	67.69	187.32	2.20
23	Tata AIA Life	188.04	299.86	59.47	1496.24	1915.84	28.04	1.30
	Individual Single Premium	11.57	44.49	284.64	221.20	364.36	64.72	1.39
	Individual Non-Single Premium	170.53	230.60	35.23	1199.12	1478.14	23.27	4.69
	Group Single Premium	3.54	2.64	-25.39	25.54	8.87	-65.26	0.01
	Group Non-Single Premium	1.01	20.96	1982.63	34.42	38.89	13.00	0.88
	Group Yearly Renewable Premium	1.39	1.17	-15.94	15.95	25.58	60.38	0.83
	Private Total	5849.71	7227.96	23.56	41627.60	43937.59	5.55	29.79
	Individual Single Premium	586.00	1010.52	72.44	4597.24	6456.19	40.44	24.63
	Individual Non-Single Premium	2834.16	3207.74	13.18	20521.03	18695.58	-8.90	59.29
	Group Single Premium	2081.71	2580.69	23.97	13842.88	15914.45	14.96	19.35
	Group Non-Single Premium	6.11	29.03	375.00	85.90	90.89	5.81	2.05
	Group Yearly Renewable Premium	341.72	399.98	17.05	2580.54	2780.48	7.75	90.30
24	LIC of India	11422.15	15548.06	36.12	101402.37	103566.08	2.13	70.21
	Individual Single Premium	1079.22	4712.70	336.68	14735.71	19761.05	34.10	75.37
	Individual Non-Single Premium	2204.57	1979.92	-10.19	13415.78	12837.31	-4.31	40.71
	Group Single Premium	7902.28	8358.86	5.78	52528.55	66328.01	26.27	80.65
	Group Non-Single Premium	212.92	477.79	124.40	20234.64	4341.06	-78.55	97.95
	Group Yearly Renewable Premium	23.17	18.80	-18.89	487.70	298.65	-38.76	9.70
	Grand Total	17271.86	22776.03	31.87	143029.96	147503.67	3.13	100.00
	Individual Single Premium	1665.22	5723.22	243.69	19332.95	26217.24	35.61	100.00
	Individual Non-Single Premium	5038.73	5187.66	2.96	33936.81	31532.89	-7.08	100.00
	Group Single Premium	9983.99	10939.55	9.57	66371.43	82242.45	23.91	100.00
	Group Non-Single Premium	219.03	506.82	131.39	20320.53	4431.95	-78.19	100.00
	Group Yearly Renewable Premium	364.90	418.77	14.77	3068.24	3079.13	0.35	100.00

Note: 1. Cumulative premium upto the month is net of cancellations which may occur during the free look period.

2. Compiled on the basis of data submitted by the Insurance companies

**'New Business Statement of Life Insurers for the Period ended
ended 31st October, 2020** (Premium & Sum Assured in Rs.Crore)

S. No.	Insurer	No. of Policies / Schemes						
		For October, 2019	For October, 2020	Growth in %	'Up to 31 st October, 2019	'Up to 31 st October, 2020	Growth in %	Market Share
21	Shriram Life	19044	22685	19.12	137659	122156	-11.26	1.09
	Individual Single Premium	150	124	-17.33	1227	795	-35.21	0.13
	Individual Non-Single Premium	18893	22542	19.31	136417	121333	-11.06	1.15
	Group Single Premium	0	0	NA	5	1	-80.00	0.15
	Group Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Yearly Renewable Premium	1	19	1800.00	10	27	170.00	0.19
22	Star Union Dai-ichi Life	4466	6357	42.34	39545	39576	0.08	0.35
	Individual Single Premium	106	264	149.06	884	1607	81.79	0.25
	Individual Non-Single Premium	4358	6092	39.79	38650	37960	-1.79	0.36
	Group Single Premium	0	0	NA	0	2	NA	0.30
	Group Non-Single Premium	0	0	NA	0	0	NA	0.00
	Group Yearly Renewable Premium	2	1	-50.00	11	7	-36.36	0.05
23	Tata AIA Life	36936	32384	-12.32	227943	232036	1.80	2.08
	Individual Single Premium	119	312	162.18	1439	2240	55.66	0.35
	Individual Non-Single Premium	36804	32054	-12.91	226370	229617	1.43	2.18
	Group Single Premium	0	0	NA	0	1	NA	0.15
	Group Non-Single Premium	3	4	33.33	49	38	-22.45	1.07
	Group Yearly Renewable Premium	10	14	40.00	85	140	64.71	1.01
	Private Total	486498	552516	13.57	3642710	3476550	-4.56	31.12
	Individual Single Premium	12464	14633	17.40	109820	101108	-7.93	15.99
	Individual Non-Single Premium	473408	537348	13.51	3528709	3371239	-4.46	32.04
	Group Single Premium	96	75	-21.88	643	522	-18.82	78.50
	Group Non-Single Premium	22	27	22.73	211	173	-18.01	4.85
	Group Yearly Renewable Premium	508	433	-14.76	3327	3508	5.44	25.27
24	LIC of India	1750112	1534473	-12.32	10266615	7696049	-25.04	68.88
	Individual Single Premium	53464	113191	111.71	516314	531192	2.88	84.01
	Individual Non-Single Premium	1693602	1418392	-16.25	9734176	7150946	-26.54	67.96
	Group Single Premium	132	37	-71.97	710	143	-79.86	21.50
	Group Non-Single Premium	181	756	317.68	1372	3395	147.45	95.15
	Group Yearly Renewable Premium	2733	2097	-23.27	14043	10373	-26.13	74.73
	Grand Total	2236610	2086989	-6.69	13909325	11172599	-19.68	100.00
	Individual Single Premium	65928	127824	93.88	626134	632300	0.98	100.00
	Individual Non-Single Premium	2167010	1955740	-9.75	13262885	10522185	-20.66	100.00
	Group Single Premium	228	112	-50.88	1353	665	-50.85	100.00
	Group Non-Single Premium	203	783	285.71	1583	3568	125.39	100.00
	Group Yearly Renewable Premium	3241	2530	-21.94	17370	13881	-20.09	100.00

Note: 1. Cumulative premium upto the month is net of cancellations which may occur during the free look period.

2. Compiled on the basis of data submitted by the Insurance companies

**'New Business Statement of Life Insurers for the Period ended
ended 31st October, 2020** (Premium & Sum Assured in Rs.Crore)

S. No.	Insurer	No. of lives covered under Group Schemes						
		For October, 2019	For October, 2020	Growth in %	'Up to 31 st October, 2019	'Up to 31 st October, 2020	Growth in %	Market Share
21	Shriram Life	381023	1035263	171.71	1836738	2036862	10.90	2.99
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	306718	207170	-32.46	1421432	1079480	-24.06	3.64
	Group Non-Single Premium	0	0	NA	0	0	#DIV/0!	0.00
	Group Yearly Renewable Premium	74305	828093	1014.45	415306	957382	130.52	2.60
22	Star Union Dai-ichi Life	110408	166121	50.46	794825	2108840	165.32	3.09
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	2757	5883	113.38	17067	31927	87.07	0.11
	Group Non-Single Premium	49	19	-61.22	435	538	23.68	0.03
	Group Yearly Renewable Premium	107602	160219	48.90	777323	2076375	167.12	5.63
23	Tata AIA Life	29915	19472	-34.91	302448	288013	-4.77	0.42
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	3712	2613	-29.61	28063	10567	-62.35	0.04
	Group Non-Single Premium	180	1795	897.22	42425	31280	-26.27	1.93
	Group Yearly Renewable Premium	26023	15064	-42.11	231960	246166	6.12	0.67
	Private Total	14690254	12408969	-15.53	102177073	56610757	-44.60	83.06
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	10142370	8235681	-18.80	66174296	29597065	-55.27	99.82
	Group Non-Single Premium	231818	12363	-94.67	1194561	340522	-71.49	21.00
	Group Yearly Renewable Premium	4316066	4160925	-3.59	34808216	26673170	-23.37	72.32
24	LIC of India	1397448	1230827	-11.92	12656456	11542433	-8.80	16.94
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	24486	20348	-16.90	111793	54029	-51.67	0.18
	Group Non-Single Premium	237662	220106	-7.39	3253810	1281393	-60.62	79.00
	Group Yearly Renewable Premium	1135300	990373	-12.77	9290853	10207011	9.86	27.68
	Grand Total	16087702	13639796	-15.22	114833529	68153190	-40.65	100.00
	Individual Single Premium	0	0	NA	0	0	NA	NA
	Individual Non-Single Premium	0	0	NA	0	0	NA	NA
	Group Single Premium	10166856	8256029	-18.79	66286089	29651094	-55.27	100.00
	Group Non-Single Premium	469480	232469	-50.48	4448371	1621915	-63.54	100.00
	Group Yearly Renewable Premium	5451366	5151298	-5.50	44099069	36880181	-16.37	100.00

Note: 1. Cumulative premium upto the month is net of cancellations which may occur during the free look period.

2. Compiled on the basis of data submitted by the Insurance companies

**'New Business Statement of Life Insurers for the Period ended
ended 31st October, 2020** (Premium & Sum Assured in Rs.Crore)

S. No.	Insurer	Sum Assured						
		For October, 2019	For October, 2020	Growth in %	'Up to 31 st October, 2019	'Up to 31 st October, 2020	Growth in %	Market Share
21	Shriram Life	3788.90	5172.65	36.52	26120.49	16299.65	-37.60	0.69
	Individual Single Premium	3.76	5.50	46.13	35.42	28.09	-20.70	0.15
	Individual Non-Single Premium	884.89	878.47	-0.73	6397.06	5051.85	-21.03	0.52
	Group Single Premium	2082.39	1241.75	-40.37	13471.01	5674.18	-57.88	1.60
	Group Non-Single Premium	0.00	0.00	NA	0.00	0.00	NA	0.00
	Group Yearly Renewable Premium	817.85	3046.93	272.55	6217.00	5545.53	-10.80	0.58
22	Star Union Dai-ichi Life	2900.70	4706.92	62.27	21245.28	49859.12	134.68	2.11
	Individual Single Premium	2.42	35.48	1368.77	30.67	231.43	654.62	1.22
	Individual Non-Single Premium	374.48	472.08	26.07	3219.66	3369.94	4.67	0.35
	Group Single Premium	273.27	683.68	150.19	1797.80	3047.61	69.52	0.86
	Group Non-Single Premium	14.36	4.56	-68.22	125.22	143.91	14.93	0.24
	Group Yearly Renewable Premium	2236.19	3511.10	57.01	16071.94	43066.23	167.96	4.52
23	Tata AIA Life	20134.16	15037.29	-25.31	142074.67	140035.14	-1.44	5.94
	Individual Single Premium	11.78	247.27	1998.29	227.58	2359.78	936.92	12.40
	Individual Non-Single Premium	15212.96	12853.02	-15.51	94637.33	110242.70	16.49	11.33
	Group Single Premium	302.03	198.31	-34.34	2085.29	708.32	-66.03	0.20
	Group Non-Single Premium	0.13	0.21	63.95	14.27	16.96	18.84	0.03
	Group Yearly Renewable Premium	4607.26	1738.48	-62.27	45110.21	26707.40	-40.80	2.80
	Private Total	331422.78	300061.54	-9.46	2224253.22	2015990.12	-9.36	85.48
	Individual Single Premium	994.08	1888.39	89.96	7590.55	12501.40	64.70	65.71
	Individual Non-Single Premium	91233.53	98927.52	8.43	663509.39	759296.10	14.44	78.01
	Group Single Premium	81397.90	94781.83	16.44	563357.83	353685.71	-37.22	99.82
	Group Non-Single Premium	7577.76	4008.42	-47.10	57413.37	33906.18	-40.94	57.33
	Group Yearly Renewable Premium	150219.52	100455.37	-33.13	932382.07	856600.74	-8.13	89.93
24	LIC of India	49837.12	56483.06	13.34	321357.64	342338.68	6.53	14.52
	Individual Single Premium	816.62	1311.04	60.55	6381.91	6523.35	2.22	34.29
	Individual Non-Single Premium	43380.90	42361.08	-2.35	258822.80	214067.06	-17.29	21.99
	Group Single Premium	151.07	377.36	149.79	1026.98	638.70	-37.81	0.18
	Group Non-Single Premium	913.58	1610.24	76.26	6743.03	25231.59	274.19	42.67
	Group Yearly Renewable Premium	4574.96	10823.34	136.58	48382.92	95877.98	98.16	10.07
	Grand Total	381259.90	356544.60	-6.48	2545610.85	2358328.80	-7.36	100.00
	Individual Single Premium	1810.69	3199.44	76.70	13972.46	19024.75	36.16	100.00
	Individual Non-Single Premium	134614.43	141288.60	4.96	922332.19	973363.16	5.53	100.00
	Group Single Premium	81548.97	95159.19	16.69	564384.81	354324.41	-37.22	100.00
	Group Non-Single Premium	8491.34	5618.66	-33.83	64156.40	59137.77	-7.82	100.00
	Group Yearly Renewable Premium	154794.47	111278.71	-28.11	980765.00	952478.71	-2.88	100.00

Note: 1. Cumulative premium upto the month is net of cancellations which may occur during the free look period.

2. Compiled on the basis of data submitted by the Insurance companies

भारतीय बीमा विनियामक और विकास प्राधिकरण फ्लैश ऑकड़े - गैर जीवन बीमाकर्ता
(अनंतिम और बिना लेखा परीक्षा) अक्टूबर , 2020 माह और तक के लिए सकल प्रत्यक्ष प्रीमियम अधिग्रहण
(रुपये करोड़ में)

क्रम सं.	बीमाकर्ता	अक्टूबर 2020 माह के लिए		अक्टूबर 2020 माह तक		अक्टूबर 2020 माह तक बाजार शेयर (%)	पिछले वर्ष की इसी अवधि के मुकाबले वृद्धि दर (%)
		2020-21	2019-20	2020-21	2019-20		
1	एको जनरल इंश्योरेंस लिमिटेड	46.16	50.72	195.57	216.15	0.17	(9.52)
2	बजाज अलियांज जनरल इंश्योरेंस कंपनी लिमिटेड	946.69	1,002.41	7,355.63	8,088.46	6.53	(9.06)
3	भारती एक्सा जनरल इंश्योरेंस कंपनी लिमिटेड	396.71	365.03	1,952.67	1,935.71	1.73	0.88
4	चोलामंडलम एमएस जनरल इंश्योरेंस कंपनी लिमिटेड	404.00	391.20	2,355.00	2,580.93	2.09	(8.75)
5	नवी जनरल इंश्योरेंस लिमिटेड	12.78	8.16	51.51	114.67	0.05	(55.08)
6	एडलवाइज जनरल इंश्योरेंस कंपनी लिमिटेड	23.19	14.45	117.21	65.97	0.10	77.67
7	फ्यूचर जनरली इंडिया इंश्योरेंस कंपनी लिमिटेड	387.14	365.93	1,984.53	1,790.19	1.76	10.86
8	गो डिजिट जनरल इंश्योरेंस लिमिटेड	308.34	221.60	1,608.37	1,216.07	1.43	32.26
9	एचडीएफसी एर्गो जनरल इंश्योरेंस कंपनी लिमिटेड	888.77	667.13	5,773.42	5,717.69	5.12	0.97
10	आईसीआईसीआई लोम्बार्ड जनरल इंश्योरेंस कंपनी लिमिटेड	1,502.84	1,364.19	7,994.30	7,803.70	7.09	2.44
11	इफको-टोकियो जनरल इंश्योरेंस कंपनी लिमिटेड	795.66	717.55	5,023.60	4,897.74	4.46	2.57
12	कोटक महिंद्रा जनरल इंश्योरेंस कंपनी लिमिटेड	49.71	42.81	283.30	225.53	0.25	25.62
13	लिबर्टी जनरल इंश्योरेंस लिमिटेड	155.76	167.75	806.48	878.79	0.72	(8.23)
14	मेग्मा एचडीआई जनरल इंश्योरेंस कंपनी लिमिटेड	133.07	124.58	646.64	679.30	0.57	(4.81)
15	नेशनल इंश्योरेंस कंपनी लिमिटेड	966.84	1,272.41	7,984.47	8,876.09	7.09	(10.05)
16	रहेजा क्यूबीई जनरल इंश्योरेंस कंपनी लिमिटेड	21.76	11.41	112.14	71.68	0.10	56.44
17	रिलायंस जनरल इंश्योरेंस कंपनी लिमिटेड	643.42	552.09	5,143.98	4,997.10	4.56	2.94
18	रॉयल सुंदरम जनरल इंश्योरेंस कंपनी लिमिटेड	282.17	385.23	1,502.05	2,178.93	1.33	(31.07)
19	एसबीआई जनरल इंश्योरेंस कंपनी लिमिटेड	519.63	650.04	4,139.30	3,764.13	3.67	9.97
20	श्रीराम जनरल इंश्योरेंस कंपनी लिमिटेड	198.68	224.81	1,207.62	1,401.52	1.07	(13.83)
21	टाटा-एआईजी जनरल इंश्योरेंस कंपनी लिमिटेड	799.99	606.24	4,581.00	4,567.72	4.07	0.29
22	द न्यू इंडिया एश्योरेंस कंपनी लिमिटेड	2,002.36	2,510.33	16,102.36	16,054.34	14.29	0.30
23	द ओरियंटल इंश्योरेंस कंपनी लिमिटेड	1,059.04	1,144.57	7,320.39	8,000.12	6.50	(8.50)
24	यूनाइटेड इंडिया इंश्योरेंस कंपनी लिमिटेड	1,347.20	1,658.39	9,613.37	9,554.24	8.53	0.62
25	यूनिवर्सल सोम्पो जनरल इंश्योरेंस कंपनी लिमिटेड	266.21	238.65	1,619.88	1,430.33	1.44	13.25
	साधारण बीमाकर्ता कुल	14,158.14	14,757.68	95,474.79	97,107.10	84.73	-1.68
26	आदित्य बिड़ला हेल्थ इंश्योरेंस कंपनी लिमिटेड	105.46	67.60	655.48	382.46	0.58	71.38
27	एचडीएफसी एर्गो हेल्थ इंश्योरेंस कंपनी लिमिटेड	170.04	167.37	1,201.38	1,229.88	1.07	(2.32)
28	मनीपालसिग्ना हेल्थ इंश्योरेंस कंपनी लिमिटेड	63.73	64.53	392.90	317.43	0.35	23.78
29	मैक्स बूपा हेल्थ इंश्योरेंस कंपनी लिमिटेड	131.41	91.56	850.68	623.22	0.75	36.50
30	केयर हेल्थ इंश्योरेंस लिमिटेड	218.72	179.00	1,358.89	1,315.42	1.21	3.31
31	स्टार हेल्थ & एलाइड इंश्योरेंस कंपनी लिमिटेड	714.00	490.00	4,755.00	3,285.00	4.22	44.75
32	रिलायंस हेल्थ इंश्योरेंस लिमिटेड*	-	0.06	(0.01)	6.21	(0.00)	(100.20)
	स्टैंडालोन स्वास्थ्य बीमाकर्ता	1,403.36	1,060.12	9,214.32	7,159.62	8.18	28.70
33	एग्रीकल्चर इंश्योरेंस कम्पनी ऑफ इंडिया लिमिटेड	204.44	24.03	7,455.12	6,578.38	6.62	13.33
34	ईसीजीसी लिमिटेड	89.17	80.09	540.95	605.20	0.48	(10.62)
	विशेषीकृत बीमाकर्ता	293.61	104.12	7,996.07	7,183.58	7.10	11.31
	कुल योग	15,855.11	15,921.92	112,685.18	111,450.31	100.00	1.11

INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA
FLASH FIGURES -- NON LIFE INSURERS (Provisional & Unaudited)
'GROSS DIRECT PREMIUM UNDERWRITTEN FOR AND UPTO
THE MONTH OF OCTOBER, 2020

(Rs. in crores)

S. No.	INSURER	For the Month of OCTOBER		Upto the Month of OCTOBER		MARKET SHARE UPTO the Month Of October, 2020 (%)	GROWTH OVER THE CORRESPONDING PERIOD OF PREVIOUS YEAR (%)
		2020-21	2019-20	2020-21	2019-20		
1	एको जनरल इश्योरेंस लिमिटेड	46.16	50.72	195.57	216.15	0.17	(9.52)
2	बजाज अलियांज जनरल इश्योरेंस कंपनी लिमिटेड	946.69	1,002.41	7,355.63	8,088.46	6.53	(9.06)
3	भारती एक्सा जनरल इश्योरेंस कंपनी लिमिटेड	396.71	365.03	1,952.67	1,935.71	1.73	0.88
4	चोलामंडलम एमएस जनरल इश्योरेंस कंपनी लिमिटेड	404.00	391.20	2,355.00	2,580.93	2.09	(8.75)
5	नवी जनरल इश्योरेंस लिमिटेड	12.78	8.16	51.51	114.67	0.05	(55.08)
6	एडलवाइज जनरल इश्योरेंस कंपनी लिमिटेड	23.19	14.45	117.21	65.97	0.10	77.67
7	फ्यूचर जनरली इंडिया इश्योरेंस कंपनी लिमिटेड	387.14	365.93	1,984.53	1,790.19	1.76	10.86
8	गो डिजिट जनरल इश्योरेंस लिमिटेड	308.34	221.60	1,608.37	1,216.07	1.43	32.26
9	एचडीएफसी एर्गो जनरल इश्योरेंस कंपनी लिमिटेड	888.77	667.13	5,773.42	5,717.69	5.12	0.97
10	आईसीआईसीआई लोम्बार्ड जनरल इश्योरेंस कंपनी लिमिटेड	1,502.84	1,364.19	7,994.30	7,803.70	7.09	2.44
11	इफको-टोकियो जनरल इश्योरेंस कंपनी लिमिटेड	795.66	717.55	5,023.60	4,897.74	4.46	2.57
12	कोटक महिंद्रा जनरल इश्योरेंस कंपनी लिमिटेड	49.71	42.81	283.30	225.53	0.25	25.62
13	लिबर्टी जनरल इश्योरेंस लिमिटेड	155.76	167.75	806.48	878.79	0.72	(8.23)
14	मेग्मा एचडीआई जनरल इश्योरेंस कंपनी लिमिटेड	133.07	124.58	646.64	679.30	0.57	(4.81)
15	नेशनल इश्योरेंस कंपनी लिमिटेड	966.84	1,272.41	7,984.47	8,876.09	7.09	(10.05)
16	रहेजा क्यूबीई जनरल इश्योरेंस कंपनी लिमिटेड	21.76	11.41	112.14	71.68	0.10	56.44
17	रिलायंस जनरल इश्योरेंस कंपनी लिमिटेड	643.42	552.09	5,143.98	4,997.10	4.56	2.94
18	रॉयल सुंदरम जनरल इश्योरेंस कंपनी लिमिटेड	282.17	385.23	1,502.05	2,178.93	1.33	(31.07)
19	एसबीआई जनरल इश्योरेंस कंपनी लिमिटेड	519.63	650.04	4,139.30	3,764.13	3.67	9.97
20	श्रीराम जनरल इश्योरेंस कंपनी लिमिटेड	198.68	224.81	1,207.62	1,401.52	1.07	(13.83)
21	टाटा-एआईजी जनरल इश्योरेंस कंपनी लिमिटेड	799.99	606.24	4,581.00	4,567.72	4.07	0.29
22	द न्यू इंडिया एश्योरेंस कंपनी लिमिटेड	2,002.36	2,510.33	16,102.36	16,054.34	14.29	0.30
23	द ओरियंटल इश्योरेंस कंपनी लिमिटेड	1,059.04	1,144.57	7,320.39	8,000.12	6.50	(8.50)
24	यूनाइटेड इंडिया इश्योरेंस कंपनी लिमिटेड	1,347.20	1,658.39	9,613.37	9,554.24	8.53	0.62
25	यूनिवर्सल सोम्पो जनरल इश्योरेंस कंपनी लिमिटेड	266.21	238.65	1,619.88	1,430.33	1.44	13.25
	साधारण बीमाकर्ता कुल	14,158.14	14,757.68	95,474.79	97,107.10	84.73	-1.68
26	आदित्य बिड़ला हेल्थ इश्योरेंस कंपनी लिमिटेड	105.46	67.60	655.48	382.46	0.58	71.38
27	एचडीएफसी एर्गो हेल्थ इश्योरेंस कंपनी लिमिटेड	170.04	167.37	1,201.38	1,229.88	1.07	(2.32)
28	मनीपालसिग्ना हेल्थ इश्योरेंस कंपनी लिमिटेड	63.73	64.53	392.90	317.43	0.35	23.78
29	मैक्स बूपा हेल्थ इश्योरेंस कंपनी लिमिटेड	131.41	91.56	850.68	623.22	0.75	36.50
30	केयर हेल्थ इश्योरेंस लिमिटेड	218.72	179.00	1,358.89	1,315.42	1.21	3.31
31	स्टार हेल्थ & एलाइड इश्योरेंस कंपनी लिमिटेड	714.00	490.00	4,755.00	3,285.00	4.22	44.75
32	रिलायंस हेल्थ इश्योरेंस लिमिटेड*	-	0.06	(0.01)	6.21	(0.00)	(100.20)
	स्टैंडालोन स्वास्थ्य बीमाकर्ता	1,403.36	1,060.12	9,214.32	7,159.62	8.18	28.70
33	एग्रीकल्चर इश्योरेंस कम्पनी ऑफ इंडिया लिमिटेड	204.44	24.03	7,455.12	6,578.38	6.62	13.33
34	ईसीजीसी लिमिटेड	89.17	80.09	540.95	605.20	0.48	(10.62)
	विशेषीकृत बीमाकर्ता	293.61	104.12	7,996.07	7,183.58	7.10	11.31
	कुल योग	15,855.11	15,921.92	112,685.18	111,450.31	100.00	1.11



Q Why Insurance?



A Why raincoat?

- Life property and wealth always at risk
- Risk of accidents, natural calamities, disasters, theft, riots etc.,
- The 'it-can't-happen-to me' attitude is most unwise
- Insurance is the best safeguard to mitigate risk.
- Insurance alleviates loss in the event of risk becoming a reality
- Insurance is sensible, practical and above all the right thing to do.

A Public Awareness initiative by;





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