

Journal

December 2012



Affording Cozy Comfort
- Health Insurance

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Affording Cozy Comfort
- Health Insurance

बीमा विनियामक और विकास प्राधिकरण

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From the Publisher



This is the fifth issue of the IRDA Journal on Health insurance. In the earlier issues, various aspects of health programmes such as the RSBY, which is the flagship programme of the Government of India to extend health coverage to the underprivileged sections of society and the economically downtrodden, and others were covered.

Health insurance is of mounting concern to all citizens and is also a measure of the development of any society. Recently, the IRDA had occasion to constitute a Health Insurance Forum and provide a platform to enable all stakeholders in the health industry, namely, the medical services providing establishments, the Ministry of Health, the insurance companies and consumers to interact in order to evolve standards appropriate to improving healthcare in the country. The IRDA will shortly be bringing out comprehensive Health Regulations in the insurance space.

Lately, there has been considerable debate on the provision of universal health coverage to all citizens of India. While considering this matter, several sources have pointed out that as a proportion of the GDP, the health spend in India is low as compared to other countries including other developing countries; and therefore, there is need for the Government to consider increasing the allocations to health spend. Parallely, the IRDA notes that in countries as diverse as India, China and Germany, the proportion of private expenditure on health as a percentage of GDP is more or less the same and varies around 2.5%. This is a surprising statistic because these three countries are vastly different in terms of their economic development, per-capita income, the forms of government and indeed their respective social traditions. It is striking that despite this, the private spend as a percentage of GDP is of the same order.

The IRDA believes that there is certainly a need to increase the budgetary allocations and public expenditure as a percentage of GDP for promoting the health of the citizens of India. Perhaps, the extra allocation should be applied to improving the quality of water supply, disposal of human waste and the control of various vectors such as mosquitoes, which cause certain wide spread diseases and ailments. Having said this, the IRDA believes that there is a strong case that any universal health coverage should be an insurance-based coverage and ideally perhaps could be a combination of the covers provided under the RSBY and under the tertiary-focussed programmes such as the Arogyasree of the Government of Andhra Pradesh.

Such a combination would provide the citizens of India with a sound basic health coverage which could be accessed in any medical establishment across the country. No doubt, it is necessary and indeed humane for the Government to bear the costs of such insurance in so far as economically worse-off sections of society are concerned. This is entirely in accordance with the spirit of our Constitution and the tenets of our government. But equally, such a product could be made available to others who are better off. It would not be necessary for the Government to meet the premium costs for those families which could afford to pay. Presently, most of the Government sponsored schemes are based on premiums of about ₹100 per-capita per annum. If the two segments mentioned are joined and a comprehensive scheme extended, the costs will be less than ₹200 per-capita per annum. This would depend upon the price at which different companies may choose to offer in a competitive bidding. However, whatever the price be, whereas the Government may meet the premia as it is currently doing for the weaker sections of society, the scheme should also permit others to join by paying say ₹500 per month per-capita or whatever other sum is deemed appropriate and fair.

There is discussion in some quarters that the introduction of a universal health scheme would require firstly, the existence of a widespread network of hospitals which are publicly funded and free for access. The IRDA believes that a demand of this nature will create its own supply and one need not await the articulation of such public health services at all for the introduction of a Universal Health Scheme.

The articles in the five issues which the IRDA has brought out on matters relating to health coverage in India will, we hope, encourage a further informed debate on this important matter.

Health insurance will continue to be the focus of next issue of the **Journal** and we encourage all our readers to contribute articles of general interest on this subject.

A handwritten signature in black ink, appearing to be 'J. Hari Narayan'.

J. Hari Narayan

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- Growth in Health Insurance

The health of a nation is indicated by the general standards of health that its subjects enjoy. If one were to look at the improvements that several countries made over the decades in the domain of health, clearly there has been tremendous progress. While a major part of this progress can be attributed to the scientific inventions and medical research, it also has a strong bearing on the commitment of the policymakers to ensure that the citizens are provided with good amenities in at least the basic necessities. Even a cursory glance at the quality of health that the average citizen enjoys in a developed economy would bear testimony to this fact.

Closer home, one would certainly accept that there has been a certain element of progress as well. It has been gratifying that we could see the last of some highly contagious diseases that used to be fatal for several thousands of masses. However, if one were to look at the standards of health of a commoner on a relative basis, unfortunately it leaves a lot to be desired. With a very large percentage of the population still living in villages where access to even primary health is often not readily forthcoming, the picture is not very encouraging.

One important factor for the upkeep of certain standards in health and hygiene is the source of funds that supports it. It would be radical to assume that the entire responsibility in this regard rests with the state. There should be several means to

support this huge cause – including one's own contribution – in order that we could register a sizeable improvement. Health insurance should be a major contributory factor at least to the extent of covering the insurable population. While the comparative figures over a period of time would indicate good progress, the fact that a very high percentage of the health spending still comes 'out-of-pocket' is not one for rejoicing. Insurers have to introspect and analyse the reasons for such a none-too-encouraging situation; and take steps to ensure that Health insurance makes rapid strides of progress in the real sense.

Further, the general reputation of the Health insurance domain also needs a great deal of improvement; as there is a certain amount of antipathy towards the practices adopted by the different stakeholders. It has to be appreciated that consistent and genuine growth would only be the result of blemishless market reputation. The domain also has the responsibility of identifying and rectifying the reasons for the high incidence of frauds which the industry can ill afford.

'Health Insurance' is the focus of this issue of the **Journal**. The first article of the issue is by Mr. Sanjay Dutta in which he traces the growth of Health insurance in the Indian domain. He evinces hope that with a concerted effort and positive contribution from different stakeholders, the Health insurance sector in India can

scale further heights in the years to come. The poor understanding of the general public as far as their privileges and duties in an insurance contract are concerned has been quoted as the single most responsible factor for several ills of the industry, especially in the Health domain. Mr. Antony Jacob takes up the debate in detail, and lays down standards that will help improve this grey area, in his article. One aspect in the post-liberalized regime that has seen both bouquets and brickbats repeatedly is the institution of TPAs. Mr. A.V. Rajan gives a detailed account of the various accomplishments and the short-comings of this important stakeholder; and suggests that there is need for further encouragement – in the interest of the industry. The problems associated with AIDS and HIV have assumed a universal character with a constant rise in the number of affected persons. If insurers were to accept risks from such applicants, they have to be guided by several factors for a proper underwriting and rating regime. This is the essence of an exhaustive write-up by Dr. Dhiraj Goud, who is both a medical professional as well as an insurance practitioner.

Considering its importance and the wide gamut of issues associated with it, Health insurance will continue to be the focus of the next issue of the **Journal**.

Report Card:LIFE

First Year Premium of Life Insurers for the Period ended October, 2012

Sl No.	Insurer	Premium u/w (₹ in Crores)		No. of Policies / Schemes		No. of lives covered under Group Schemes	
		Oct, 12	Upto Oct, 12	Oct, 12	Upto Oct, 12	Oct, 12	Upto Oct, 12
1	Bajaj Allianz	31.49	154.95	2926	18345	22567	1345847
	Individual Single Premium	100.31	515.11	53303	349761	489269	4135722
	Group Single Premium	179.03	325.35	43	156	45	3123598
2	ING Vysya	28.67	356.84	75	215	495	118112
	Individual Single Premium	25.05	122.31	47	1215	1350	8
	Group Single Premium	24.46	232.54	11523	93523	122372	0
3	Reliance Life	0.04	0.50	0	0	0	0
	Individual Single Premium	0.00	0.00	0	0	0	0
	Group Single Premium	14.49	55.61	1019	9827	18391	735053
4	SBI Life	74.12	480.03	52609	387187	512234	932970
	Individual Single Premium	0.81	22.43	15	121	111	105803
	Group Single Premium	11.18	112.58	15	130	135	2674
5	Tata AIA	11.85	124.67	1288	9039	56828	22876
	Individual Single Premium	171.20	871.59	63355	377182	351815	145136
	Group Single Premium	226.12	1189.57	8	53	82	406578
6	HDFC Standard	19.66	134.47	14	65	84	11389
	Individual Single Premium	2.21	18.06	151	1465	6294	393
	Group Single Premium	22.21	162.80	9776	76287	157323	87489
7	ICICI Prudential	8.32	34.44	2	87	62	99007
	Individual Single Premium	6.89	63.87	2	87	62	710576
	Group Single Premium	11.20	63.22	25974	76493	17518	12
8	Birla Sunlife	233.66	1367.71	60544	354106	287743	154510
	Individual Single Premium	77.09	457.55	39	256	194	61
	Group Single Premium	0.00	-0.01	0	0	7	537531
9	Aviva	6.53	58.43	384	3166	10338	88551
	Individual Single Premium	236.94	1455.68	62940	484272	629415	895028
	Group Single Premium	51.70	309.26	10	104	100	450043
10	Kotak Mahindra Old Mutual	40.11	541.73	0	11	19	513701
	Individual Single Premium	1.70	8.30	103	567	1109	682
	Group Single Premium	78.71	499.50	34061	278280	441526	529
11	Max LIFE	106.78	357.60	27	253	159	82154
	Individual Single Premium	0.93	5.46	56	622	4611	69
	Group Single Premium	26.00	183.50	8667	72651	73472	33924
12	Met Life	0.07	0.40	0	0	0	675
	Individual Single Premium	0.55	130.66	31	79	61	227497
	Group Single Premium	8.70	47.08	339	2490	8188	1874
12	Met Life	26.48	181.08	9341	70470	79346	1362409
	Individual Single Premium	14.50	90.35	1	18	29	959682
	Group Single Premium	13.61	107.42	48	423	377	547165
12	Met Life	13.32	117.85	8	125	501	33733
	Individual Single Premium	87.07	709.81	28214	249613	297956	2293176
	Group Single Premium	11.50	74.82	1	16	14	47517
12	Met Life	1.50	21.14	68	698	571	1216430
	Individual Single Premium	4.11	126.24	313	19755	6627	11689
	Group Single Premium	37.87	267.31	13269	97721	75669	508019
12	Met Life	0.23	1.92	0	0	2	850
	Individual Single Premium	3.58	24.15	12	137	314	112457
	Group Single Premium						802625

13	Sahara Life Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	0.83 1.34 0.00 0.00	7.92 17.44 0.00 0.01	9.86 17.76 0.00 0.00	190 6522 0 0	1738 30808 0 3	2190 24538 0 0	0 0	0 275	0 0
14	Shriram Life Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	10.00 12.82 5.41 0.94	68.71 86.69 53.80 6.88	105.50 63.14 46.01 4.31	1064 9235 0 4	8317 59160 0 46	13117 54389 0 15	21866 60128	230021 371910	171970 213192
15	Bharti Axa Life Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	0.00 13.88 2.42 0.00	0.17 91.99 15.77 0.00	0.73 90.32 15.25 0.00	6741 0 0 0	49446 2 2 0	130 54829 1 0	994 0	6526 0	5383 0
16	Future Generali Life Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	1.17 8.35 0.00 0.74	6.18 54.03 0.10 39.77	16.68 128.44 0.20 13.49	143 6130 0 0	908 41940 0 25	2488 75199 1 69	0 1069	18 26667	46 68315
17	IDBI Federal Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	3.10 14.59 0.00 2.55	22.63 104.43 0.00 13.46	58.42 83.70 0.00 9.06	624 7456 0 2	3435 48973 0 5	3766 33600 0 15	0 16214	0 103376	0 262955
18	Canara HSBC OBC Life Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	0.00 20.21 0.58 2.28	0.02 215.95 3.79 96.34	0.06 264.06 0.00 128.08	0 4417 0 7	37411 0 30	37227 0 8	1 1	1171 104645	729 66879
19	Aegon Religare Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	0.25 7.00 0.00 0.00	2.25 64.12 0.08 6.03	11.52 86.57 0.36 0.00	11 4209 0 0	141 31804 0 0	660 32865 0 0	5 0	107 591	680 0
20	DLF Pramerica Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	0.15 8.52 0.00 0.00	1.02 66.95 0.00 0.00	7.06 39.55 0.00 0.00	17 5337 0 0	135 45889 0 0	806 28726 0 0	0 0	0 0	0 0
21	Star Union Dai-ichi Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	11.28 18.09 2.55 1.31	93.23 125.30 26.48 5.46	153.41 112.29 32.16 9.08	838 9730 0 4	6641 73175 2 21	10676 58640 0 19	1902 63868	14576 153291	12884 76082
22	IndiaFirst Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	3.71 15.41 10.87 0.72	26.61 87.89 107.92 8.32	144.16 55.71 15.26 85.50	247 8518 3 5	2251 50726 25 35	11607 27297 2 31	4066 82870	33359 388688	13194 225454
23	Edelweiss Tokio Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	0.13 2.92 0.06 0.83	0.22 11.36 0.35 1.85	0.09 1.16 0.08 0.00	7 1394 2 2	13 6744 4 37	2 748 1 0	12 3538	47 17316	7 0
24	Private Total Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	168.92 1242.16 469.89 241.90	1131.13 7843.82 2740.73 2028.57	2372.06 7745.64 2530.93 2030.18	35749 477291 123 316	166691 3367129 760 2300	199765 3946188 589 2441	1875501 916088	8615814 8413637	3483869 11950655
	LIC Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	818.08 1772.40 2048.33 89.51	6811.85 15104.15 17299.24 894.60	6252.90 16864.55 16486.89 6658.68	114492 2394818 5 2688	912940 14753817 10620 3087	997729 14435969 10620 3087	55925 2881504	487172 19894221	11692306 3707076
	Grand Total Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	886.99 3014.56 2518.32 331.41	7942.98 22947.97 20039.97 2883.17	8624.96 19607.18 18816.84 8688.86	150241 2872109 128 2904	1079631 18120946 825 15508	1197484 18382157 11209 5528	1931426 3797592	9102986 28307858	15176175 15657731

Note: 1. Cumulative premium / No. of policies 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

FIRST YEAR PREMIUM OF LIFE INSURERS FOR THE QUARTER SEPTEMBER 2012

INDIVIDUAL SINGLE PREMIUM (INCLUDING RURAL & SOCIAL)

(₹ in Crores)

SI No	Particulars	Premium		Policies		Sum Assured	
		Sep, 2011	Sep, 2012	Sep, 2011	Sep, 2012	Sep, 2011	Sep, 2012
1	Non linked* Life						
	with profit	2070.58	2701.76	307031	408483	2978.88	3690.95
	without profit	27.91	2801.74	17946	421443	816.03	9716.97
2	General Annuity						
	with profit	1.67		88	0	0.00	
	without profit	515.10	591.10	12676	16506	1.11	59.06
3	Pension						
	with profit	26.86	-0.08	1608	-5	0.70	
	without profit	26.15	86.74	841	84	0.68	0.19
4	Health						
	with profit	0.00		0	0	0.00	
	without profit	0.15	0.04	112	15	4.70	0.82
A.	Sub total	2668.40	6181.30	340302	846526	3802.10	13467.98
1	Linked* Life						
	with profit	0.00		0	0	0.00	
	without profit	4910.82	756.51	735349	82835	7646.21	1631.06
2	General Annuity						
	with profit	0.00		0	0	0.00	
	without profit	0.00		0	0	0.00	
3	Pension						
	with profit	0.00		0	0	0.00	
	without profit	113.06	15.34	11027	7	0.33	
4	Health						
	with profit	0.00		0	0	0.00	
	without profit	1.15	0.15	282	22	4.82	0.47
B.	Sub total	5025.03	772.00	746658	82864	7651.35	1631.55
C.	Total (A+B)	7693.42	6953.30	1086960	929390	11453.45	15099.53
	Riders:						
	Non linked						
1	Health##	0.03	0.00	0	8	0.21	0.11
	Accident###	0.15	0.07	4	229	29.31	17.57
3	Term	0.0021	0.000068	0	1	0.06	0.02
4	Others	2.94	2.50	0	0	5.90	4.54
D.	Sub total	3.12	2.58	4	238	35.48	22.23
	Linked						
1	Health#	0.01	0.00	1	10	1.25	0.34
2	Accident###	0.10	0.10	218	6804	299.43	130.70
3	Term	0.00	0.00	0	0	0.30	0.58
4	Others	0.00	0.00	1	9	3.62	0.36
E.	Sub total	0.11	0.11	221	6823	304.60	131.98
F.	Total (D+E)	3.23	2.69	225	7061	340.08	154.21
G.	**Grand Total (C+F)	7696.65	6955.98	1086960	929390	11793.53	15253.74

* Excluding rider figures.

** for policies Grand Total is C.

All riders related to critical illness benefit, hospitalisation benefit and medical treatment.

Disability related riders.

The premium is actual amount received and not annualised premium.

FIRST YEAR PREMIUM OF LIFE INSURERS FOR THE QUARTER ENDED SEPTEMBER, 2012

INDIVIDUAL NON - SINGLE PREMIUM (INCLUDING RURAL & SOCIAL)

(₹ in Crores)

SI No	Particulars	Premium		Policies		Sum Assured	
		Sep, 2011	Sep, 2012	Sep, 2011	Sep, 2012	Sep, 2011	Sep, 2012
1	Non linked* Life						
	with profit	11762.48	15716.13	12428306	12271142	187904.21	186514.38
	without profit	1103.62	1773.56	2326320	2415655	61361.94	94879.62
2	General Annuity						
	with profit	0.66		169	0	0.00	
	without profit	0.00	0.00	0	0	0.00	0.00
3	Pension						
	with profit	148.70	28.90	19561	-11	729.78	
	without profit	153.20	32.61	20571	-50	19.92	-0.05
4	Health						
	with profit	0.00		0	0	0.00	
	without profit	63.01	47.73	168320	115590	1279.87	1512.50
A.	Sub total	13231.67	17599.73	14963247	14802326	251295.72	282904.80
1	Linked* Life						
	with profit	0.02		0	0	0.00	
	without profit	3053.35	2285.05	680401	429683	31340.15	24760.15
2	General Annuity						
	with profit	0.00		0	0	0.00	
	without profit	0.00		0	0	0.00	
3	Pension						
	with profit	0.00		0	0	0.00	
	without profit	129.42	-10.38	6271	-116	-6.45	
4	Health						
	with profit	0.00		0	0	0.00	
	without profit	44.46	28.98	28643	16944	731.60	578.49
B.	Sub total	3227.25	2303.70	715315	446511	32065.31	25327.70
C.	Total (A+B)	16458.92	19903.43	15678562	15248837	283361.03	308232.50
	Riders:						
	Non linked						
1	Health#	5.07	6.40	569	70977	1354.01	1117.62
2	Accident##	12.59	12.09	5653	447739	16236.82	17308.55
3	Term	2.37	5.04	276	28936	487.46	1064.26
4	Others	4.59	5.15	24	5191	2124.23	1859.96
D.	Sub total	24.62	28.67	6521	552843	20202.53	21350.38
	Linked						
1	Health#	0.71	0.41	75	2134	177.10	50.17
2	Accident##	0.65	0.53	466	23501	1678.78	914.83
3	Term	0.16	0.02	6	41	98.90	32.93
4	Others	0.28	0.36	110	4349	80.10	50.06
E.	Sub total	1.80	1.31	657	30025	2034.87	1047.99
F.	Total (D+E)	26.43	29.99	7179	582868	22237.40	22398.37
G.	**Grand Total (C+F)	16485.35	19933.42	15678562	15248837	305598.43	330630.87

* Excluding rider figures.

** for policies Grand Total is C.

All riders related to critical illness benefit, hospitalisation benefit and medical treatment.

Disability related riders.

The premium is actual amount received and not annualised premium.

FIRST YEAR PREMIUM OF LIFE INSURERS FOR THE QUARTER ENDED SEPTEMBER, 2012

GROUP SINGLE PREMIUM (INCLUDING RURAL & SOCIAL)

(₹ in Crores)

SI No	Particulars	Premium		No. of Schemes		Lives Covered		Sum Assured	
		Sep, 2011	Sep, 2012	Sep, 2011	Sep, 2012	Sep, 2011	Sep, 2012	Sep, 2011	Sep, 2012
1	Non linked* Life								
a)	Group Gratuity Schemes with profit	0.00		0	0	0	0	0.00	
	without profit	4702.06	5780.06	1596	69	1270391	209662	5105.64	165.05
b)	Group Savings Linked Schemes with profit	0.00		0	0	0	0	0.00	
	without profit	9.57	134.14	27	25	3209	5274	40.26	46.85
c)	EDLI with profit	0.00		0	0	0	0	0.00	
	without profit	1.72	1.56	182	37	977688	146362	6615.41	1937.50
d)	Others with profit	0.00	0.70	0	0	0	0	0.00	
	without profit	2333.35	1885.13	7420	539	9435396	6384744	96144.12	97768.26
2	General Annuity								
	with profit	0.00		0	0	0	0	0.00	
	without profit	1375.20	2320.69	17	25	7467	28538	0.00	
3	Pension								
	with profit	0.00	0.12	0	0	0	0	0.00	
	without profit	8394.31	7256.74	291	1	579808	395723	26.69	126.73
4	Health								
	with profit	0.00		0	0	0	0	0.00	
	without profit	0.00		0	0	0	0	0.00	
A.	Sub total	16816.20	17379.13	9533	696	12273959	7170303	107932.14	100044.39
1	Linked* Life								
a)	Group Gratuity Schemes with profit	0.00		0	0	0	0	0.00	
	without profit	2.92	81.28	1	0	6102	178	0.61	0.02
b)	Group Savings Linked Schemes with profit	0.00		0	0	0	0	0.00	
	without profit	39.35	15.80	0	1	2895	616	111.35	28.90
c)	EDLI with profit	0.00		0	0	0	0	0.00	
	without profit	0.00		0	0	0	0	0.00	
d)	Others with profit	0.00		0	0	0	0	0.00	
	without profit	0.01	6.09	0	0	-14	19	0.00	0.00
2	General Annuity								
	with profit	0.00		0	0	0	0	0.00	
	without profit	0.00		0	0	0	0	0.00	
3	Pension								
	with profit	0.00		0	0	0	0	0.00	
	without profit	0.00	37.01	0	0	0	444	0.00	
4	Health								
	with profit	0.00		0	0	0	0	0.00	
	without profit	0.00		0	0	0	0	0.00	
B.	Sub total	42.28	140.18	1	1	8983	1257	111.96	28.92
C.	Total (A+B)	16858.47	17519.31	9534	697	12282942	7171560	108044.09	100073.31
	Riders:								
1	Non linked Health#	0.14	0.21	13	17	1612	2258	117.71	180.34
2	Accident##	0.16	2.11	38	59	31580	221844	390.70	3461.13
3	Term	0.00		0	0	0	0	0.00	
4	Others	0.00		0	0	0	0	0.00	
D.	Sub total	0.30	2.32	51	76	33192	224102	508.41	3641.46
1	Linked Health#	0.00		0	0	0	0	0.00	
2	Accident##	0.02	0.02	0	0	0	0	0.00	
3	Term	0.00		0	0	0	0	0.00	
4	Others	0.00		0	0	0	0	0.00	
E.	Sub total	0.02	0.02	0	0	0	0	0.00	
F.	Total (D+E)	0.32	2.34	51	76	33192	224102	508.41	3641.46
G.	**Grand Total (C+F)	16858.79	17521.65	9534	697	12282942	7171560	108044.09	103714.78

* Excluding rider figures.

** for no. of schemes & lives covered Grand Total is C.

All riders related to critical illness benefit, hospitalisation benefit and medical treatment.

Disability related riders.

The premium is actual amount received and not annualised premium.

FIRST YEAR PREMIUM OF LIFE INSURERS FOR THE QUARTER ENDED SEPTEMBER 2012

GROUP NEW BUSINESS-NON-SINGLE PREMIUM (INCLUDING RURAL & SOCIAL) (₹ in Crores)

SI No	Particulars	Premium		No. of Schemes		Lives Covered		Sum Assured	
		Sep, 2011	Sep,2012	Sep,2011	Sep,2012	Sep,2011	Sep,2012	Sep,2011	Sep,2012
1	Non linked* Life								
a)	Group Gratuity Schemes with profit	51.42	8.21	7	1	56987	40	5.70	0.00
	without profit	239.51	431.30	166	1274	372822	1291131	588.77	7372.36
b)	Group Savings Linked Schemes with profit	2.84	1.67	3	0	2532	1443	16.17	9.29
	without profit	112.49	168.47	356	250	847072	1534349	8281.62	5188.42
c)	EDLI with profit	0.00		0	0	0	0	0.00	
	without profit	11.55	10.16	245	423	660669	1372931	10170.51	12293.85
d)	Others with profit	0.00	12.35	0	2	0	18087	0.00	1.81
	without profit	1957.13	376.30	3785	10380	10702672	19866881	126990.92	187623.12
2	General Annuity								
	with profit	0.00		0	0	0	0	0.00	
	without profit	0.00	0.00	0	0	0	0	0.00	
3	Pension								
	with profit	120.43	65.64	7	0	642	711	0.00	
	without profit	4692.45	827.30	33	29	145662	36956	2.81	59.02
4	Health								
	with profit	0.00		0	0	0	0	0.00	
	without profit	1.89	0.00	0	0	17807	18	342.66	0.76
A.	Sub total	7189.71	1901.41	4602	12359	12806865	24122547	146399.15	212548.63
1	Linked* Life								
a)	Group Gratuity Schemes with profit	0.00		0	0	0	0	0.00	
	without profit	561.07	619.18	171	195	661247	371977	3300.85	2596.03
b)	Group Savings Linked Schemes with profit	0.00		0	0	0	0	0.00	
	without profit	17.08	3.95	38	32	29765	13682	629.25	239.80
c)	EDLI with profit	0.00		0	0	0	0	0.00	
	without profit	0.00		0	0	0	0	0.00	
d)	Others with profit	0.00		0	0	0	0	0.00	
	without profit	22.66	10.35	8	2	6744	216	11.65	54.14
2	General Annuity								
	with profit	0.00		0	0	0	0	0.00	
	without profit	0.00		0	0	0	0	0.00	
3	Pension								
	with profit	0.00		0	0	0	0	0.00	
	without profit	210.25	11.37	19	16	3650	1844	0.00	
4	Health								
	with profit	0.00		0	0	0	0	0.00	
	without profit	0.00		0	0	0	0	0.00	
B.	Sub total	811.06	644.86	236	245	701406	387719	3941.75	2889.98
C.	Total (A+B)	8000.77	2546.27	4838	12604	13508271	24510266	150340.91	215438.61
	Riders:								
1	Non linked Health#	3.07	3.47	66	70	81151	239244	8467.74	21995.85
2	Accident##	1.35	1.95	23	32	18595	29211	1784.95	2701.77
3	Term	0.00	0.06	1	1	503	3843	49.66	553.76
4	Others	0.01	0.02	4	5	511	771	240.53	475.86
D.	Sub total Linked	4.43	5.49	94	108	100760	273069	10542.88	25727.23
1	Health#	0.00		0	0	0	0	0.00	
2	Accident##	0.02	0.00	0	0	0	0	0.00	
3	Term	0.00		0	0	0	0	0.00	
4	Others	0.00		0	0	0	0	0.00	
E.	Sub total	0.02	0.00	0	0	0	0	0.00	
F.	Total (D+E)	4.45	5.49	94	108	100760	273069	10542.88	25727.23
G.	**Grand Total (C+F)	8005.22	2551.76	4838	12604	13508271	24510266	150341	241166

* Excluding rider figures.

** for no. of schemes & lives covered Grand Total is C.

All riders related to critical illness benefit, hospitalisation benefit and medical treatment.

Disability related riders.

The premium is actual amount received and not annualised premium.

Exposure Draft

Ref: IRDA/NL/MOTOR/EXDRFT

Date:16-10-2012

Exposure Draft on Proposed Modifications to "GR 9: Depreciation on Parts for Partial Loss Claims" of the erstwhile India Motor tariff

The General Regulation (GR) 9 of the erstwhile India Motor Tariff (IMT) deals with the rates of depreciation that shall apply for replacement of parts for partial loss claims in respect of all categories of vehicles I accessories. The wording of the GR9 is reproduced hereunder:

1. Rate of depreciation for all rubber, nylon/ plastic parts, tyres and tubes, batteries and air bags :50%
2. Rate of depreciation for all fibre glass components:30%
3. Rate of depreciation for all parts made of glass: NIL
4. Rate of depreciation for all other parts including wooden parts is to be as per the following schedule:

Age of the vehicle	% of Depreciation
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

It is being brought to the notice of the Authority that when partial loss repairs and/or replacement of parts involved painting, the different practices as regard to application of depreciation on painting are being followed by the non-life insurance companies. The Authority is also informed that since the painting applied on the parts of a vehicle has a limited life, it is critical that the depreciation aspect of paint material is recognized at the time of settlement of a motor OD claim to maintain the principle

of indemnity, though the GR 9 is not specific to the issue.

The Authority has also received a representation from the General Insurance Council (GI Council) highlighting the need to recognize the depreciation aspect and also to have a uniform practice across the country and across all the non-life insurance companies. The GI Council had meetings with the Society of Indian Automobile Manufacturers (SIAM) and the Federation of Automobile Dealers Association (FADA) on the subject and together they have come to a consensus on application of depreciation on painting material.

The Authority, after analyzing the issue, is of the opinion as under:

1. The paint as a material is having a limited life and is subject to depreciation looking into the exposure the motor vehicles have to varying weather conditions,
2. The paint shall be included in the category of "rubber, nylon/ plastic parts, tyres and tubes, batteries and air bags" which attract 50 % depreciation, as paint material is polymer based and hence the depreciation as applicable to plastic parts can be applied,
3. Presently, many State Governments are having their own bifurcation proportion between material cost & labour cost of the total painting charges.

We have observed that standard deduction of labour considered by various States ranges from 20 % to 30 %, except for the states of Goa & Uttar Pradesh where it is 50 % & 40% respectively.

However, for the purpose of applying depreciation on painting charges, the material component shall be taken as 35 % of total painting charges or the actual (if provided) whichever is lower. The depreciation rate of 50 % shall apply only on the material cost component of the total painting charges. The net effect would be the

maximum depreciation rate of 17.50% being applied on the total painting charges.

4. The change shall be implemented prospectively, i.e. for all motor package policies whose risk inception date falls on or after the date which the Authority shall decide and convey through its notification on the issue.

In view of the above, the GR 9 and wordings of Individual motor package policy of the erstwhile IMT shall need to be partially modified as under:

(A) G R 9: Depreciation on Parts for Partial Loss Claims

(The proposed changes are shown in bold letters)

The following rates of depreciation shall apply for replacement of parts for partial loss claims in respect of all categories of vehicles I accessories.

1. Rate of depreciation for all rubber, nylon/ plastic parts (INCLUDING PAINT MATERIAL), tyres and tubes, batteries and air bags :50%

(In case of Painting Charges, the depreciation rate of 50% shall be applied only on the material cost which shall be 35 % of total painting charges or the actual (if provided) whichever is lower).

2. Rate of depreciation for all fibre glass components:30%
3. Rate of depreciation for all parts made of glass: NIL
4. Rate of depreciation for all other parts including wooden parts is to be as per the following schedule:

Age of the Vehicles	% of Depreciation
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3	15%
Exceeding 3 years but not exceeding 4 years	25%

Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

(B) Individual Package Policy Wordings:
(The proposed changes are shown in bold letters)

Wherever the reference is drawn to the depreciation rates to be applied for replacement of parts for partial loss claims in respect of all categories of vehicles I accessories under package policy wordings, the wordings need to be changed as above.

Accordingly, the Section 1: Loss of or Damage to the Vehicle Insured of the individual motor package policy shall need to be partially modified as under:

The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and I or its accessories whilst thereon

- I. by fire explosion self ignition or lightning;
- ii. by burglary housebreaking or theft;

- iii. by riot and strike;
- iv. by earthquake (fire and shock damage);
- v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
- vi. by accidental external means;
- vii. by malicious act;
- viii. by terrorist activity;
- ix. whilst in transit by road rail inland-waterway lift elevator or air;
- x. by landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

- 1. For all rubber, nylon/ plastic parts (INCLUDING PAINT MATERIAL), tyres and tubes, batteries and air bags: 50%

(In case of Painting Charges, the depreciation rate of 50 % shall be applied only on the material cost which shall be 35 % of total painting charges or the actual (if provided) whichever is lower)

- 2. For all fibre glass components: 30%
- 3. For all parts made of glass: NIL
- 4. Rate of depreciation for all other parts including wooden parts will be as per the following schedule:

Age of the Vehicle	% of Depreciation
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

All stakeholders are invited to provide their comments on this draft proposal so as to reach the Authority by e-mail addressed to randip@irda.gov.in on or before 09th November 2012.

M. Ramaprasad
Member (Non-life)

Circular

Ref: IRDA/CAD/CPR/245/11/2012

Date: 20-11-2012

Re: Guidelines on Periodic Disclosures to the Public

CEOs of all Insurance Companies

Reference is invited to the following circulars issued on the subject by the Authority:

- 1. Public Disclosures by Insurers (Ref: IRDA/F&I/CIR/F&A/012/01/2012, dt: 28-01-2010)
- 2. Guidelines on Periodic Disclosures (Dt: 09-04-2010)
- 3. Public Disclosures by Insurers (Ref: IRDA/F& I/CIR/PBDIS/105/05/2011, dt: 27-05-2011)

Forms L41 and NL 41 prescribed vide circular ref: IRDA/F&I/CIR/F&A/012/01/2012, dt: 28/1/2010 relate to disclosure of grievance disposal by insurance companies on a quarterly basis in respect of Life insurance and Nonlife insurance respectively. The forms basically reflect absolute numbers relating to certain broad categories of complaints.

You are indeed aware that the Integrated Grievance Management System has been fully functional with effect from 1st April, 2011 and the categorization of complaints is now more detailed. Next, analysis of data relating to grievances becomes more meaningful when the grievances are correlated to policy

servicing parameters or claims related parameters as may be the case. Data presented in this manner also provides for a fair comparison of the performance of different insurance companies. Absolute data is itself quite meaningless and does not lend itself to proper comparison and analysis as the numbers involved are contingent upon several factors such as the age of the insurer, the size of the insurer, the number of policyholders, the number of claims registered etc. Keeping this aspect in view the Authority has revised forms L4I and NL41 respectively. Insurance companies are required to put up the revised forms for Public Disclosure on a quarterly basis with effect from the quarter ending 31st Dec, 2012.

PERIODIC DISCLOSURERS

FORM L-41 GRIEVANCE DISPOSAL

Insurer: _____

Date: _____

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING

Sl.No.	Particulars	Opening Balance * As on being of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
	a) Death Claims							
	b) Policy Servicing							
	c) Proposal Processing							
	d) Survival Claims							
	e) ULIP Related							
	f) Unfair Business Practices							
	g) Others							
	Total Number of complaints:							

2	Total No. of policies during previous year:	
3	Total No. of claims during previous year :	
4	Total No. of policies during current year :	
5	Total No. of claims during current year :	
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year) :	
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
	(a) Upto 7 days			
	(b) 7 - 15 days			
	(c) 15-30 days			
	(d) 30-90 days			
	(e) 90 days & Beyond			
	Total No. of complaints			

* Opening balance should tally with the closing balance of the previous financial year

Signature

J. Hari Narayan
Chairman

Insurers are also required to submit the data in the new format for the first two quarters of the current financial year in order to ensure uniformity in data collection and collation for the financial

year 2012-13. The data for the first two quarters in the new format need only to be submitted to the Authority/(Consumer Affairs Department) and are not required to be put up for Public Disclosure. The data

for the first two quarters in the revised formats may please be submitted to IRDA - on or before 15th Dec, 2012.

PERIODIC DISCLOSURERS

FORM NL-41 GRIEVANCE DISPOSAL

Insurer: _____

Date: _____

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO DURING THE FINANCIAL YEAR

SI.No.	Particulars	Opening Balance * As on being of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Proposal Related							
b)	Claim							
c)	Policy Related							
d)	Premium							
e)	Refund							
f)	Coverage							
g)	Cover Note Related							
i)	Product							
j)	Others							
	Total Number of complaints:							

2	Total No. of policies during previous year:	
3	Total No. of claims during previous year:	
4	Total No. of policies during current year:	
5	Total No. of claims during current year:	
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year) :	
7	Total No. of Claim Complaints (current year) per 10,000claims registered (current year) :	

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
(a)	Upto 7 days			
(b)	7 - 15 days			
(c)	15-30 days			
(d)	30-90 days			
(e)	90 days & Beyond			
	Total No. of complaints			

* Opening balance should tally with the closing balance of the previous financial year

Signature

Order

IRDA/BRK/ORD(REJ)/01/DB 467

Date: 23-11-2012

IN RESPECT OF M/S CHOICE INSURANCE BROKERS PRIVATE LIMITED

1. M/s Choice Insurance Brokers Private Limited (the applicant entity) had submitted an application dated 15.02.2010 (the application) under the provisions of IRDA (Insurance Brokers) Regulations, 2002 (the Brokers Regulations) seeking a license to act as a Direct Broker.
2. The Insurance Regulatory & Development Authority (the Authority) had sought further information through the following references:
 - (i) Reference No. IRDA/DB 467/2010 dated 26.09.2011.
 - (ii) Reference No. IRDA/DB 467/2010 dated 01.02.2012.

3. The applicant entity failed to provide the additional information sought by the Authority. A last opportunity to furnish full information as sought in references sent by the Authority was given vide Reference No. IRDA/DB 467/MK/01/12 dated 20.07.2012.
4. The applicant entity has not responded even to this reference so far.
5. In view of the above, the Authority is of view that the applicant entity is not interested any further in taking up its application seeking a license to act as a Direct Broker.
6. Whereas, the Authority in its letter Reference No. IRDA/DB 467/MK/01/12 dated 20.07.2012 also intimated the applicant entity that in case it

failed to submit the additional information needed to complete its application, the Authority, in terms of Regulation 7 of the Brokers Regulations, will be constrained to reject the application submitted by it without any further notice.

7. Whereas, the Authority is yet to receive any response from the applicant entity to its letter Reference No. IRDA/DB 467/MK/01/12 dated 20.07.2012.
8. Hence, the Authority, in exercise of the powers vested with it, in terms of Regulation 7 of the Brokers Regulations, hereby rejects the application submitted by the applicant entity.

J. Hari Narayan
Chairman.

Order

IRDA/BRK/MISC/ORD/257/12/2012

Date: 13-12-2012

IN RESPECT OF M/S RAJASHREE CAPITAL & INSURANCE BROKERS LIMITED

1. M/s Rajashree Capital & Insurance Brokers Limited (the applicant entity) had submitted an application dated 03.09.2011 (the application) under the provisions of IRDA (Insurance Brokers) Regulations, 2002 (the Brokers Regulations) seeking a license to act as a Direct Broker.
2. The Insurance Regulatory & Development Authority (the Authority) had sought further information through the following reference:
 - (i) Reference No. IRDA/DB 504/11 dated 02.01.2012.

information as sought in references sent by the Authority was given vide Reference No. IRDA/DB 504/MK/01/12 dated 07.11.2012.

4. The applicant entity has not responded even to this reference so far.
5. In view of the above, the Authority is of view that the applicant entity is not interested any further in taking up its application seeking a license to act as a Direct Broker.
6. Whereas, the Authority in its letter Reference No. IRDA/DB 504/MK/01/12 dated 07.11.2012 also intimated the applicant entity that in case it failed to submit the additional information needed to complete its application within two weeks of receipt, the Authority, in terms of Regulation 7 of the Brokers

Regulations, will be constrained to reject the application submitted by it without any further notice.

7. Whereas, the Authority is yet to receive any response from the applicant entity to its letter Reference No. IRDA/DB 504/MK/01/12 dated 07.11.2012.
8. Hence, the Authority, in exercise of the powers vested with it, in terms of Regulation 7 of the Brokers Regulations, hereby rejects the application submitted by the applicant entity.

J. Hari Narayan
Chairman.

To CEOs of all Insurers

Ref:IRDA/F&I/CIR/INV/247/11/2012

Date: 29-11-2012

Investments in Credit Default Swaps (CDS)

Sub: Investments in Credit Default Swaps (CDS)

1. The Reserve Bank of India, vide notification no .IDMD.PCD.No.5053 /14.03.04/2010-11 dated May 23, 2011, has issued the 'Guidelines on Credit Default Swaps (CDS) on Corporate Bonds' effective from October 24, 2011. The said guidelines inter alia, provide for participation as "Market maker" and "Users" by the Insurers subject to the approval of the IRDA.
2. IRDA prepared draft exposure draft and invited public comments by placing the draft on its website www.irda.gov.in on 3rd August, 2012. The comments were received from various stake holders including Insurance Companies, Regulators, market participants etc. After examining these comments in detail, the draft guidelines are suitably modified as follows:
 - A. Insurers are allowed only as "Users" (protection buyers) of CDS subject to the following:
 - i. The CDS are permitted as a "hedge" to manage the Credit Risk covering the credit event. The category of the investment will not change pursuant to buying CDS on such underlying.
 - ii. CDS will be allowed only on listed corporate bonds as reference obligations. CDS can also be bought on unlisted but rated bonds of Infrastructure companies. Besides, unlisted/unrated bonds issued by the SPVs set up by the infrastructure companies are also eligible as reference obligation as permitted in the circular dated 23rd May, 2011.
 - iii. On purchase of protection, the exposure on reference entity shall shift to the protection seller to the extent of protection purchased and Regulation 3,4 and 5 of the IRDA (Investment) Regulations, 2000 shall apply. However, such shift of exposure to protection seller happens only in the case of credit event in case of reference

- entity/underlying of CDS is an investment in Infrastructure sector.
- iv. CDS shall not be purchased
 - a. On Reference Asset belonging to the promoter group and no CDS transaction shall be made between entities belonging to Promoter Group.
 - b. On short term instruments with original maturity up to one year such as Commercial Papers, Certificate of Deposit, Non-Convertible debentures with original maturity of less than a year etc.
 - c. On The obligations such as asset-backed securities/mortgage-backed securities, convertible bonds and bonds with call/put options, CLOs, CDOs or any other pool of assets/loans.
 - v. All other norms pertaining to the eligibility norms for the counter party to the User (Market-maker), Reference Obligation, requirement of underlying, conditions while exiting the CDS transactions by Users, Credit events, settlement methodologies, documentation, pricing/valuation methodologies, other requirements and Accounting norms etc. are as prescribed by RBI vide the aforesaid circular dated 23rd May, 2011.
 - B. Insurers shall enter into Master Agreement for CDS with counterparties as issued by FIMMDA. Such agreements may have additional clauses to suit the specific requirements of the Insurer provided such clauses are more stringent than the clauses prescribed by FIMMDA. The Investment Committee should review such additional clauses on continuous basis.
 - C. The Board of the Insurer shall amend its Investment Policy and put in place necessary Risk Management Framework covering, inter alia, the following:
 - a) Types of Assets on which Protection can be bought
 - b) Counterparties from whom CDS can be bought and limits on the counter parties
 - c) Valuation norms

- d) Reporting and monitoring norms
 - e) Stress testing on the capability of the counterparty to meet the obligation at periodic intervals
 - f) Margins applicable (Margins should be in cash or Govt. securities). Such margins collected should be not part of Investment Assets and Insurer should act as 'trustee' of such margins.
 - g) Settlement of MTM obligations
 - h) MIS, exception reporting
 - i) Necessary systems and controls prescribed for User in line with risk management architecture provided in the aforesaid RBI circular
 - j) Review of the policy at periodic intervals in line with the Investment policy
- The concurrent Auditor should confirm that the above requirements have been incorporated in the investment policy before the Insurer undertaking transaction in CDS. The certificate issued by the Concurrent Auditor, shall be filed with the Authority.
- D. All CDS transactions shall be reported to the Investment Committee, Audit Committee on a quarterly periodicity.
 - E. The Concurrent Auditor shall issue a certificate to the effect that all CDS transactions for the Quarter complies with the norms prescribed by RBI and the Authority and such certificate shall be filed on quarterly basis.
 - F. CDS as per the valuation for the unexpired protection period are shown as part of respective category of underlying in the pattern of investments. If the same is part of Approved Investments, the CDS are to be reported under Approved Investments under category code ECDS and as OCDS, if the underlying is part of Other Investments.
 - G. Insurer shall file quarterly report on the CDS in the format as per the Annexure A.

(R.K. Nair)

Member (F&I)

CDS transactions

Annexure-A

Name of the Insurer	
Quarter- Year	

i. Details of CDS, counter party wise

S.No.	Name of the Counter Party	Tenor of CDS	FV of the underlying	Tenor of the underlying	Notional Amount	Spread (bps)	Net Position	Margin Held

ii. Details of CDS, reference entity wise

S.No.	Name of the reference entity	Tenor of CDS	FV of the underlying	Tenor of the underlying	Notional Amount	Spread (bps)	Net Position	Margin Held	Approved/Other Inv.

iii. Details of reference assets wherein credit event occurred and status of fulfillment of commitment by the Market Maker.

Dealing with Dexterity

- Need of the Hour

'In the interest of the nation as also the insurance industry, there should be re-vitalization of the Health insurance class so that there is all-round progress' writes **U. Jawaharlal**.

The enigma associated with Health insurance continues to be confounding. For any stakeholder, it should sound interesting that the business figures make a steady growth. If it is also complemented by total consumer satisfaction and a positive growth in profitability for the player, it would be the ultimate icing on the cake; and it is here that it turns perplexing. Notwithstanding the growth in the business figures in this class of the domain, it leaves a great deal of heartburn among the general cross-section of policyholders for inexplicable reasons. For the industry, coping up with the several complaints and grievances has become a major issue.

If one were to take a look at the customer dissatisfaction, it has to do with various factors like delay in settlement of claims, lack of clarity with regard to actual coverage or exclusions; and above all, either a partial or total repudiation of claims. The insufficient understanding of the general masses of the contractual obligations in an insurance contract has

historically been quoted as one major factor for such a none-too-happy situation. But considering that several stakeholders have taken up various measures of improvement in this direction and further aided by active support rendered by the regulator; there should have been more perceptible positive change. One hopes that such a situation indeed gets to be seen sooner than later.

For the players, there should be a quick assessment of the areas where the essence of the problems lies; and go about fixing it on a regular and phased manner. For example – it has been said time and again that the Group policies are a major source of drain in as much as the claim payments are concerned. It should be the objective of the underwriters to strictly assess the risk in a very scientific manner and also based on their previous experience. Getting lured into short term business interests thereby pushing more important factors to the back seat would not lead to sustained business growth.

Further, it is also commented by various analysts and study groups that almost the entire claims outgo is only on account of not more than a tenth of the total policyholder community. Does it ring a bell for better commitment in the standards of rating and underwriting? The other vital factor for a huge claims outgo viz. Health insurance frauds also calls for a close scrutiny of the systems and methods that are being followed; and wherever possible, to ensure that the loopholes are plugged. Such a measure would certainly compel the policyholders to be more careful in lodging their claims. It has to be appreciated that it is easier said than done; and calls for a total commitment from all the stakeholders. It is earnestly hoped that one would get to see a healthier Health insurance class in the near future.

'Health Insurance' will once again be the focus of the next issue of the **Journal**.

'Health Insurance'

in the next issue...



Evolution of Health Insurance in India

– Positives and Constraints

Sanjay Dutta traces the origin and the progressive metamorphosis that Health insurance recorded in India; and hopes that a great deal can be achieved in the near future with co-operation from several stakeholders.

Health Insurance

Insurance is a mechanism by which the losses of a few are met through contribution of many. It is a method of dealing with fortuitous events resulting in a financial loss. 'Health Insurance' aims at taking care of health related expenses. To fall in line with the spirit of insurance, Health insurance is restricted to strict principle of indemnity, where the person is indemnified with the amount which person has actually incurred/spent.

Healthcare spend

With health and wellness being an important aspect in balancing life of an individual, delivery of quality healthcare services becomes a necessity. Healthcare sector is one of the largest service sectors in an economy and provides major contribution to GDP and employment. Given the appropriate regulatory support and clearer roles for public and private healthcare delivery, the sector can play an even greater role.

Viewing the international statistics, India seems to spend the least in healthcare spends and there is need to invest more for the same. The healthcare spend in the

country is expected to double and touch 2,250 billion by 2014. And with just 3% Health insurance penetration in the country, a large part of sum is poised to be out of one's pocket.

India's insurance market still lags behind other countries in terms of penetration. With the penetration level at three percent in India it is far behind UK (12.5%), Japan (10.5%), Korea (10.3%) and US (9.2%).

Healthcare sector in India is at an inflection point and is poised for rapid growth in the medium term. However, Indian healthcare expenditure is still amongst the lowest globally and there are significant challenges to be addressed both in terms of accessibility of healthcare services and quality of patient care. While this represents significant opportunity for the private sector, the Government can also play an important role in facilitating this evolution.

It is estimated that only 12-13 percent of Indians are covered under any form of health insurance (private insurance coverage is approximately three to four percent only). Indian Health insurance

scenario is a mix of mandatory Social Health Insurance and community based Health Insurance (CBHI).

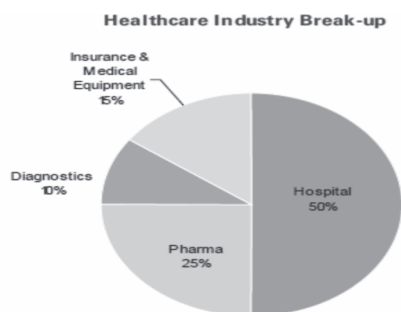
Current status of Healthcare in India¹

The Indian Healthcare sector currently represents a USD 40 Billion industry². A break-up of the sector as of 2009 is provided:

The Indian healthcare spend is less than half the global average in percentage terms when compared on a "percent of GDP" basis.

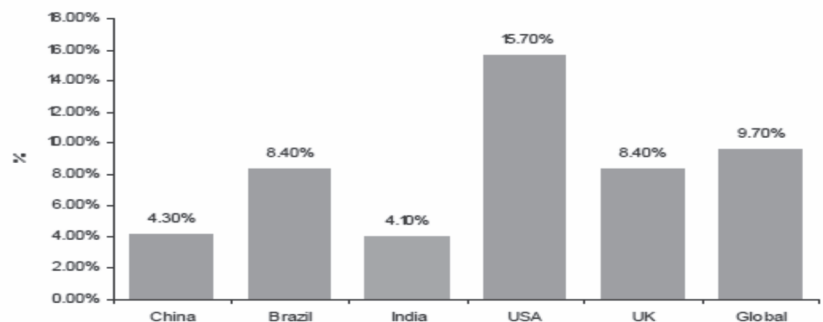
The healthcare spend, when compared on the basis of public-private contribution, also depicts a skewed picture. As is noted from the comparison below, private sector contribution to the healthcare sector at ~75 percent is amongst the highest in the world in percentage terms. Public spending, on the other hand, is amongst the lowest in the world and is ~23 percentage points lower than the global average.

Finally, the healthcare spend examined on a per capita basis, both in terms of USD (at average exchange rate conversion) and in terms of Purchasing Power Parity (PPP), is amongst the lowest globally. Further,



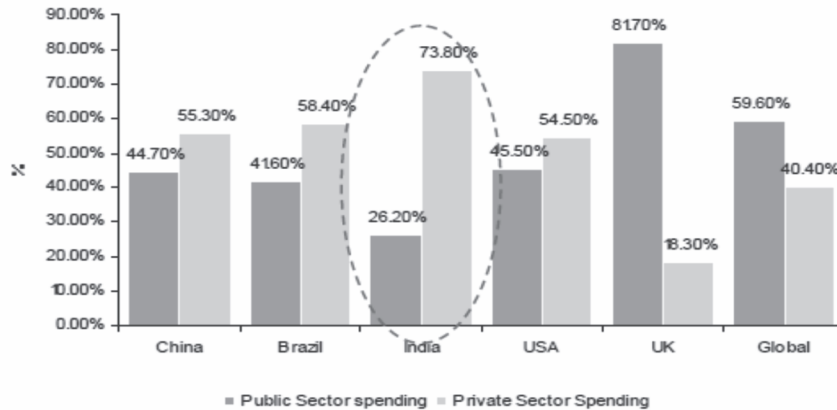
Source: IDFC Securities Hospital Sector November 2010

Spending as a % of GDP



Source: WHO World Health Statistics 2010

Comparison of Healthcare Spend



Source: WHO World Health statistics 2010

when compared to the global average, the per capita Indian healthcare spend is ~95 percent lower on an average exchange rate basis and ~87 percent lower on a PPP basis.

India's healthcare spending is, however, growing at a healthy CAGR of ~14 percent from 5.5 percent of the GDP in 2009 to 8 percent in 2012³

Growth in the Healthcare Industry:

As stated earlier, the Indian Healthcare Industry is currently estimated at USD 40 Billion. The industry is expected to grow to ~USD 79 Billion by 2012 and ~ USD 280 Billion by 2020⁴. The average CAGR for the next 10 years, therefore, has been estimated at ~21 percent.

Drivers of growth for the Healthcare Sector:

A combination of demographic and economic factors is expected to bring about increased healthcare coverage in India which is expected to drive the growth of the sector.

Demographic factors:

Increase in Population: Expected increase in population from about 1.1 billion in 2009-2010 to 1.4 billion by 2026⁵

- Shift in demographics: 60 percent of the population in the younger age bracket and an expected increase of geriatric population from current 96 million to around 168 million by 2026. This represents a huge patient base and creates a market for preventive, curative and geriatric care opportunities⁶
- Rise in disposable income: Households in the above INR 200,000 per annum bracket can benefit from an increase in disposable income from 14 percent in 2009-2010E to 26 percent in 2014-2015P making healthcare more affordable⁷
- Increase in incidence of lifestyle-related diseases: There is likely to be a marked increase in the incidence of lifestyle-related diseases, such as

cardiovascular, oncology and diabetes, when compared to the communicable and infectious diseases

- Rising Literacy: Growing general awareness, patient preferences and better utilization of institutionalized care as a result of increase in literacy rates⁸

Economic factors:

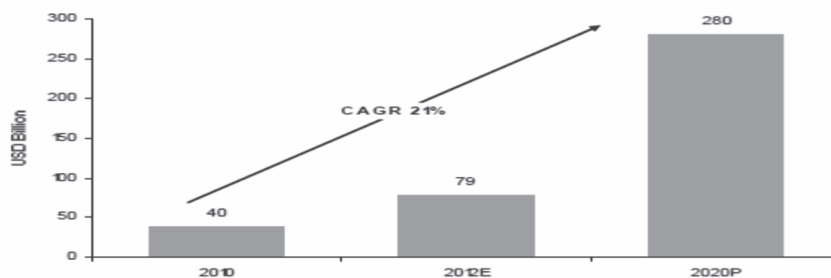
- Tax benefits: Lower direct taxes, higher depreciation on medical equipment, income tax exemption for 5 years to hospitals in rural areas, etc. are being provided by the Government to the sector⁹
- Medical Tourism: India emerging as a major medical tourist destination with medical tourism market expected to reach USD 2 billion by 2012¹⁰
- Insurance coverage: Increase in Health insurance coverage with a number of private players and foreign players entering the market to cater to the increased demand. The sector is expected to register an increase in the penetration from the current 10-15 percent to almost 50 percent at a CAGR of 24 percent. At an institutional level, insurance penetration is likely to continue to increase from 5 to 15 percent to 20 percent. In tertiary care this is almost as high as 40-55 percent with the inclusion of employer paid coverage¹¹

Emerging Trends in Healthcare: Challenges and Interventions

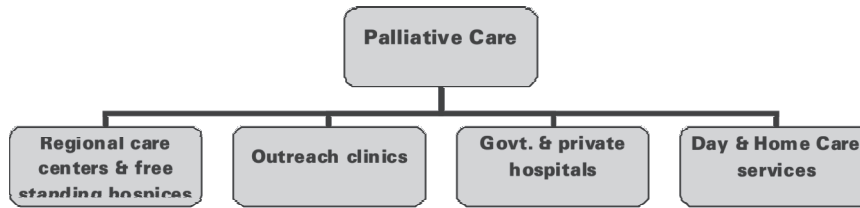
Dual Disease Burden:

- Urban India is now on the threshold of becoming the disease capital of the world and facing an increased incidence of lifestyle related diseases such as cardiovascular diseases, diabetes, cancer, COPD etc. At the same time, the urban poor and rural India are struggling with communicable diseases such as tuberculosis, typhoid, dysentery etc. Rural India is also seeing a higher occurrence of non-

Healthcare Industry



Source: IBEF



communicable life-style related diseases. This represents a serious challenge that the Indian Healthcare system would need to address.

Development in Private Healthcare

- a) **Day care centers:** Concept of out-patient surgeries is growing world-wide as in-patient facilities can be expensive and inconvenient in some cases. A large number of surgeries can now be performed without the patient having to be admitted at all with the help of day care surgery centers.
- b) **Palliative care structure**
- c) **Single Specialty hospital:** Single specialty hospitals are a small but rapidly growing genre among today's hospitals in India. The growing number of specialty centers and hospitals signals a move towards maturity of the healthcare industry with an increasing complexity of business and consumer affordability. Specialty hospital formats range from low-risk specialty including eye care, dermatology, mother and child to high-end specialty including cardiology, cancer and transplant medicine.
- d) **Ayurvedic and wellness care:** Ayurvedic treatments are 5,000 years old in India with bulk of Ayurvedic treatment market concentrated in South India. This market which is a part of beauty and rejuvenation is estimated at INR 40 billion in 2009 (source- IBEF). India is a popular destination for Ayurvedic therapies leading to a large number of foreign tourists visiting local spas and Ayurvedic treatment centers. Inbound medical tourism in India is therefore growing at a 12 percent CAGR.

Development in Public Healthcare: Initiatives by Government:

- The Government launched the National Rural Health Mission (NRHM) in 2005 which aims to provide quality healthcare for all and increase the expenditure on healthcare from 0.9 per cent of GDP to 2-3 per cent of GDP by 2012.
- According to Union Budget 2010-11, the plan allocation for Ministry of Health and Family Welfare has increased from USD 4.2 billion in 2009-10 to USD 4.8 billion in 2010-11.
- Moreover, in order to meet revised cost of construction, in March 2010 the government allocated an additional USD 1.23 billion for six upcoming AIIMS-like institutes and up-gradation of 13 existing Government Medical Colleges.

Private-Public Partnerships:

The Indian Government is focused on developing the PPP model to cover the demand- supply gap prevalent in the healthcare sector. Private sector expertise coupled with efficiencies in operation and maintenance would lead to improved healthcare services delivery to the masses. This model can act as a catalyst in the creation of new capacity and improvement of efficiency in the existing infrastructure established. The Government also embraced PPP model to counter epidemics like H1N1 swine flu, HIV, etc.

Health insurance has evolved in phases-

Phase I: It began in India with the introduction of Mediciam policy by four public sector insurance companies in 1986. The policy was designed to provide

for reimbursement of medical expenses incurred in India by the insured for treatment of any disease or illness or accidental bodily injuries at any clinic/nursing home/hospital, as an inpatient. Domiciliary hospitalization was also covered for a specified amount.

Phase II: This Mediciam Policy was revised in 1991, wherein the quantitative sub limits under each of the above heads were removed. The Sum Insured ranged from Rs. 15000 to Rs. 300000 with premium as per age bands prescribed. There were many changes made to this policy based on customer requirements like relaxations in the specialized cases where less than 24 hours hospitalization was required, and simplification of the pre-existing illnesses exclusion.

Phase III: The year 2001 saw the advent of the Third Party Administrators. They were regulated by IRDA and mandated to provide health services. The claims servicing was now outsourced to the TPAs, at a remuneration of 6% of the premium collected. As on date, twenty seven TPAs are in operation. The objectives of introducing TPAs were to improvise on customer services, and also bring about a reduction in the claims ratio by greater pro-active involvement in the area of claims.

Phase IV: The policy was altered in the year 2007, to bring back the sub limits. Deletion of the sub limits resulted in steep rise in the claims.

Today's Status

1. Health insurance is a loss making portfolio (discussed in detail in coming paragraphs)
2. Health insurance is not reaching the masses, but helping a pocketful of people who have planned their Health insurance versus requirements well
3. Health insurance is viewed as an income flow by health service providers. It is an open secret that the cost of health services are doubled if the patient has an insurance policy covering him

Table¹²: Total premium, total claims paid and claim ratio

Period	Premium (Rs. In Crs)	Claims Paid (Rs. In Crs)	Claims Paid ratio %
2003-2004	944	785	83%
2004-2005	987	948	96%
2005-2006	1,947	1,777	91%
2006-2007	2,820	2,198	78%
2007-2008	2,758	2,904	105%
2008-2009	3,976	4,087	103%
2009-2010	7,803	7,456	96%

Source: IIB

4. Insurers are grappling with this ever increasing portfolio and trying to bring about a balance.
5. Authorities are concerned and would like to set right the issue

Increasing Health Insurance frauds:

Though the penetration level is still low (as discussed earlier), the growing ambit of Government schemes like RSBY, Arogyashree etc would improve the penetration percentage

The table above shows loss ratios for Health insurance industry and as could be clearly seen, spread of health could be short lived if portfolio continues to bleed like this. There could be several causes for such adverse portfolio, like-

- Poor underwriting skills
- Lack of credible data
- Badly designed products
- Adverse selection
- Wrong pricing
- Regulation or lack of IT
- Absence of proper claims management
- Frauds

Focusing on the last aspect, Health insurance fraud is defined as an intentional act of deceiving, concealing, or mis-representing information that results in healthcare benefits being paid to an individual or group.

Three parties may be involved in commission of Health insurance frauds¹³:

- a) Service providers including doctors, hospitals, ambulance companies and laboratories
- b) Customers
- c) Insurance companies and intermediaries like TPAs

According to which party commits the fraud, fraud behaviors can be classified as under-

- a) Service providers fraud-
 - Billing services that are not actually performed
 - Unbundling, ie billing each stage of procedure as if it were a separate treatment
 - Upcoding, i.e., billing more costly services than the one actually performed
 - Performing medically un-necessary services solely for the purpose of generating insurance payments
 - Misrepresenting non-covered treatments as medically necessary covered treatments for the purpose of obtaining insurance payments
 - Falsifying patient’s diagnosis and/or treatment histories to justify tests, surgeries, or other procedures that are not medically necessary
- b) Customer’s fraud
 - Falsifying records of eligibility for obtaining a lower premium rate
 - Filing claims for medical services which are not actually received
 - Using other person’s coverage or

insurance card to illegally claim the insurance benefit

- c) Insurance companies/intermediaries frauds
 - Employee involvement in creating false claims
 - Illegal gratification from service providers

Amongst the three categories mentioned above, frauds committed by service providers accounts for the greatest proportion of healthcare fraud. Internationally if we see, US and UK are more prone to frauds. As per estimates provided by Coalition against Insurance Frauds, about \$ 80 billion was lost in the US due to insurance frauds in 2006. In similar year, the Insurance Fraud Bureau estimates that the loss due to insurance fraud in UK is about £1.5 billion (\$ 3.8 billion), causing a 5% increase in insurance premium.

Thus it can be said that US and UK have acquired a high level of sophistication with respect to frauds. There are specific fraudster gangs as compared to Indian insurance market where it is operating on an individual basis. In India, Motor and Health insurance are most prone to insurance related frauds followed by Life and Property insurance.

As of now in India, there are no such technological innovations or practices being adopted to mitigate frauds. There is no separate entity or body looking after insurance fraud cases. Even the Indian Penal Code, the main criminal code of India, does not have any penal provision to deal with insurance frauds effectively. Thus there being no effective deterrent, it becomes difficult to book the culprit

However, we find that developed countries like US and UK, have separate bodies in place to deal with such frauds

- In US, there is a separate entity called Coalition Against Insurance Frauds, an anti fraud watch dog which acts as a catalyst to fight fraud
- Another is National Healthcare Anti Fraud Association which specifically deals with insurance frauds

- SAS fraud framework for insurance, an end-to-end solution for preventing, detecting, managing claims frauds across various lines of business
- In UK there is a separate body called Insurance Fraud Bureau to disrupt and co-ordinate action against people committing organized insurance crime in UK.

A proper claims management system should be in place for fraud detection. Parameters that can be used as trigger to detect or analyze fraudulent claims/practices can be-

- Treatment costs are usually on the higher side as compared to the etiology
- Insured timing to take insurance policy with an aim to claim once waiting period is over
- Costlier investigations are more
- Purchasing policy in name of non-existent family member
- Diagnosis of the ailment and the investigations are not much related to each other
- Duration of stay in hospital is more at times- Extending length of stay for patient beyond medical necessity
- Post-operative histopathology reports are not available (surgical cases)

- Documentations are usually in order
- More member reimbursement claims form the partner providers of the TPA and insurance companies
- In most fraudulent claims, the treating doctor, agents, ailments are the same
- Medicine bills in serial order
- Patient residence and the hospital, chemist address, are not geographically same
- Fraud claimers are usually short term policy holders with lesser sum insured
- Higher per patient cost
- Excessive per- doctor patients
- Higher per-patient average visit numbers
- Higher per-patient average medical tests
- Fluctuating monthly claims of the providers
- Impersonation by policyholder
- Fictitious providers- instances have been found where provider bills are raised without the existence of any bonafide provider
- Admitting patients for procedures which can otherwise be treated as outpatient

In India, as well there should be a separate entity/body monitoring the health insurance fraud cases with proper profiling of customers and customer database. Even the insurance regulator IRDA is acting more as a regulator monitoring implementation of acts/regulations passed but does not provide any separate regulation or guideline dealing with insurance frauds. Indian insurance industry needs to have a separate bureau/legislation to deal with such fraud

Health Insurance - Recent developments:

Concept of long term health saving products

Typically Health insurance products with a saving component are offered to individual or family customers so that they can accumulate savings to-

- a) Fund outpatient and drug component
- b) Accumulate money to pay deductibles

Frequently, the accompanying risk cover is a high-deductible or catastrophic Health insurance benefit. Below table lists a comparison of various such products currently being sold in various markets-

Existing models for Health insurance products with saving components¹⁴

Attributes	Model A	Model B	Model C	Model D	Model E
Existing market for such models	United States	India	China	South Africa	Singapore
Savings Component	Savings account owned by individual decides contribution level, makes investment decisions. Funds rolled over at year end	Different fund options	Proportion of contributions go towards savings account	Max 25% of total contributions can be saved saving funds used to pay for outpatient services	Savings account mainly used to pay inpatient hospital services for members and dependents
Insurance component	Savings account must be combined with high deductible health plan	Indemnity/ Hospital Cash (currently available)	Proportion of contribution goes towards social risk pooling fund	Minimum 75% of total contributions go towards insurance premium. Covers inpatient and some out-patient services	Voluntary insurance schemes available to provide cover after exhaustion of savings. Premiums can be paid from savings account funds
Compulsory/Voluntary	Voluntary	Voluntary. Entry age limit applicable	Compulsory	Voluntary. Coverage cannot be denied	Compulsory for employed person (including self employed)
Account Administrator	Insurer/Financial institution	Insurer	Social Health Insurance Bureau, a Government agency	TPA or Insurer	Government Agency

Existing models for Health insurance products with saving components¹⁴

Attributes	Model A	Model B	Model C	Model D	Model E
Contribution made by	Member or employee and employer	Member	Both employer and employee	Member or employee and employer	Member (voluntary protection) or Both employer and employee (mandatory savings)
Contribution limit	Max contribution per annum is fixed by regulation for savings account. Decided by insurer for protection component	Contribution decided by insurer		Contributions are community rated	(Age dependent) percentage of salary for savings account. Contribution for protection component may vary by age, gender
Withdrawal Limits	Withdrawals permitted only for eligible medical expenses			Withdrawal allowed only in case of death or transfer to another scheme	Restrictions on amounts which can be withdrawn per day and per medical intervention
Tax treatment	Contributions, investment earnings and withdrawals (for eligible medical conditions) are tax exempt	Contributions are tax exempt. Investments returns and withdrawals may be taxed		Contributions, investment earnings and withdrawals (for eligible medical condition) are tax exempt	Contributions, investment earnings and withdrawals are tax exempt

Recent developments in Health Insurance

Standardization work done by FICCI and CII¹⁵⁻¹⁶:

- Standard Treatment Guidelines for 21 common causes of hospitalization
- Standard definition of critical illness
- Standardizing of non-medical expenses
- Standard definition – phase II
- Standard Billing process
- Discharge Summary
- TPA Hospital Agreement

a) The FICCI report on Health insurance released in July 2009 that includes Standard Treatment Guidelines for 21 common causes of hospitalization was developed by eminent clinical experts and other professionals from the FICCI working group on health insurance.

b) Standard definitions of Critical Illnesses which have also been worked upon in another FICCI group will not only enhance the customer's understanding of these terms but will also ensure easier comparison of the product offerings in the market. Only a small number of countries like Britain, Malaysia etc have undertaken standardization of Critical Illness definitions across the market, which has now been attempted in India, after gaining prior international experience on the subject. Approach used gives clear picture of coverage.

c) The third exercise in the FICCI report, on standardizing the list of nonmedical expenses should also smoothen the interaction between the patients, hospitals, TPAs and insurers by minimizing the ambiguities on what is payable under Health insurance policies.

d) Standardization of terms used in Health insurance by CII (October 2012)- Standard definitions have been recommended for- OPD treatment, Hospitalization/ In patient care, Illness, Acute condition, Chronic condition, Day care centre, Injury, Medical Advice, Medical expenses, Pre hospitalization medical expenses, Post hospitalization Medical Expenses, New Born Baby, Cumulative Bonus/ Malus, Maternity expense/treatment, Dental treatment, Any one illness, Congenital (internal/external), Unproven/experimental treatment, Condition Precedent, Notification of claim, Disclosure to information norm, Cashless service/definition, Subrogation, Contribution, Cancellation, Renewal, Portability, Room rent and Deductible, Alternative treatment

e) In another similar initiative, the CII working groups on Health insurance had earlier disseminated their recommendations in May 2008. These working groups, however, continued to be involved with further work on these recommendations as also the implementation thereof. Standardization of important

documents in the Health insurance system, like the preauthorization form and the claim form has been worked upon in these groups; and evolution of common, IT-enabled formats have certainly boosted operational efficiency in the system.

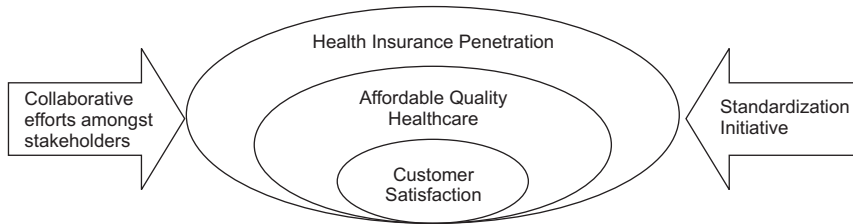
f) The availability of a simplified ICD-10 coding tool, which is available on the IRDA website, renders the task of assigning ICD-10 codes substantially simpler and easier, which then yields valuable data for the health ecosystem.

Similarly, the work on creating common hospital masters, and common definitions for health insurance terms, are best practices which will have long-lasting positive effects for the system.

The initiatives by CII and FICCI have helped and would further help in increasing Health insurance penetration, increased affordable quality healthcare and thereby leading to customer satisfaction as seen below-

Other standardization initiatives include-

- a) Standard format for provider bills. Standardizing billing formats, enabling mapping of hospital information systems to specific data requirements of the Insurance companies for faster claim processing and enhanced analysis of data
- b) Standard format for discharge summary. Discharge summary is a document prepared by an IP provider



for benefit of the patient and also his primary physician. The Health insurance industry also uses the discharge summary as a key document while processing the claim. The industry has been affected by discharge summaries that are not uniform as also not adequate to meet the needs to the stakeholders.

c) TPA insurer contract or Standardization of TPA- Hospital Agreement. Presently there are variations in the TPA or insurer contracts and TPA or hospital contracts across the industry, without any uniformity in the clauses of the agreement. A skeletal framework for the contract was felt necessary in order to bring uniformity, more clarity about the service standards and minimize the chances of disputes over interpretation. The basic premise of the work was to standardize the terms of contract and time lines for various activities.

- d) **ICD / CPT Coding:** The health industry is moving towards having a uniform coding for
- DIAGNOSIS - Latest version being ICD 10~CM
 - PROCEDURES - Latest Version being ICD 10~PCS

Currently, migration to this new coding system is being actively pursued in all the developed countries particularly USA and UK. All the medical centers in US and UK have received a directive to complete the exercise as soon as possible, the deadline being year 2015 for all and for complete migration.

Changes from the previous version are:

1. **Diagnosis Coding:** Previously there were approx. 7000 codes which has now been expanded to approx. 70000 codes; thus making it more comprehensive but cumbersome also.

2. **Procedure Coding:** Previous version is called CPT codes, which had a code and a description - for e.g. Hernia repair- Right side- endoscopic with mesh. There are no Level 1/2/3 codes now for procedure codes. The latest version has a seven character coding and each character has a description.

Concept of Simplified Wordings: Attempt towards simplified policy wordings is required and has been initiated by the companies. Being a very simple, plain and clear language and important for the insured who is often not familiar with insurance concepts, principles and law. Such language also helps insurance officials in taking correct and fast decisions.

Moving towards universal health coverage:

In India, the primary way to deliver healthcare by the Government was predominantly through supply side (owning infrastructure and delivery) mechanisms. Still the out-of-pocket expenditure on health in India is one of the highest in the world. Even in the Government hospitals, which are supposed to be free, many surveys have revealed that people have to spend a lot on treatment. Therefore, to reduce out-of-pocket expenditure and improve access to quality healthcare, in the past five years Central Government and many State Governments have tried to use demand side mechanisms through Government funded targeted Health insurance programs. Main amongst these programs is Rashtriya Swasthya Bima Yojna (RSBY) which is funded by Central and State Governments and is being implemented in more than 25 states. Other notable programs are state owned schemes by state like Andhra Pradesh, Karnataka and Tamilnadu. These programs together provide Health insurance to more than 20% of below poverty line and vulnerable population of the country.

Though these programs have been able to benefit the targeted population, they cover only inpatient treatment and do not cover primary care. Even in in-patient, while RSBY covers secondary care, most of State level schemes cover only tertiary care.

Planning commission in the draft chapter on health for 12th five year plan suggested that Government can provide a comprehensive Health insurance cover to all citizens of the country. This is a progressive step to consider both supply and demand side financing models to deliver healthcare in the country. This will complement Government's efforts towards strengthening public healthcare delivery system through initiatives like NRHM, free medicines etc. However, to make this a reality, Government will have to take a decision regarding making Health insurance mandatory in phased manner.

In terms of financing, not everybody should be subsidized by the Government; population with ability should be able to pay their contribution. Therefore, a clear segmentation of population and defined strategy for each segment will need to be prepared so as to reach them effectively.

CII sub group is working on standardized product, technology, segmentation, premium collection strategies, and institutional mechanisms.

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The author is Head, Underwriting, ICICI Lombard Insurance Co. Ltd.

The Customer's Rights and Responsibilities

- Health Insurance

Antony Jacob emphasizes that a better environment in the domain of Health insurance would certainly be possible if the insured understand their role comprehensively.

Introduction:

The Health insurance market in the country is growing fast, and the relationship between insurers and insureds is evolving quickly. In the past, the relationship between a Health insurance provider and a Health insurance customer unfortunately started on a basis of fundamental mistrust. On the one hand, the customer felt that the Insurance company may not be fully focused on paying his claim. The insurance company, on the other hand, sometimes felt that customers were not completely transparent when applying for Health insurance, thus putting them in a position of having to scrutinize applications and claims more than they may like.

Both opinions have some merits, but neither of them is in the long term interest of the customer or the industry. It is time for customers to understand their rights and, indeed, their responsibilities when it comes to Health insurance. Only then can Health insurance, a sector with great potential to help uplift the country, deliver its promise.

In this article, we introduce a few thoughts on these rights and responsibilities.

The Growing Healthcare and Health Insurance Markets:

The Health insurance market is a fast growing market in India, and the fastest growing segment of the overall insurance industry. With significant headroom to grow further over the coming years, it is projected that Health insurance will grow at 25% or more on a CAGR basis.

There are several enabling factors that propel this growth. The most significant amongst these is the changing healthcare landscape in the country. Over the next

few years, it is expected that significant amounts of capital will be invested in upgrading, modernizing and deepening the healthcare infrastructure in the country. These investments are likely to be made by both public and private entities. The improved infrastructure will drive greater spends on healthcare. Parallel to this is the influx of new technologies in healthcare. While these have demonstrably better outcomes, the cost of availing these techniques will be significantly greater than current costs.

Finally, the spending pattern of the country, particularly urban India, is changing rapidly. From a predominantly savings driven economy, urban India is rapidly evolving into a consumption driven economy, and is one of the leading consumer-led economies in the world today. By definition, this also indicates a lowering of the savings rates.

In this scenario, where healthcare is becoming more accessible and more expensive at the same time and savings rates are going down, financing of healthcare will become a growing concern for the common man. Hitherto, it was feasible to avail of healthcare by paying for it from one's savings or by

Over the next few years, it is expected that significant amounts of capital will be invested in upgrading, modernizing and deepening the healthcare infrastructure in the country.

Stakeholders in Delivering Insurance Financed Health Care and their Roles	
Patient	Use healthcare, Pay / Transfer Risk
Healthcare Provider	Provide Medical Services
Health Insurer	Finance Healthcare, Assume Risk, Manage Risk
Third Party Administrator	Administer Health Insurance Plans
Employer	Pay / Transfer Risk
Government	Pay / Transfer Risk, Regulate
Support (IT, Vendors etc.)	Provider support services

mortgaging assets such as gold or property. As these options become less and less attractive, it is expected that Health insurance will emerge as the default financing mechanism to avail quality healthcare in the country.

Due to the above factors, one expects the Health insurance market to grow steadily, and substantially, in the short to medium term.

Stakeholders in Healthcare and their Roles:

As the industry grows rapidly, old paradigms of the insurer/insured relationship will be washed away and replaced by newer models that focus on an improved customer experience.

It is important to understand that the healthcare market has several components, and the Health insurance market has multiple stakeholders as well. It is evident that each of these elements may have slightly different interests, based on their own business and personal priorities. How well these elements, work together will determine the quality of the customer experience.

However, one area that all share in common is in providing an outstanding customer experience. Without doing this, neither healthcare providers nor Health insurers can hope to operate a sustainable and profitable long term business.

The Customer's Rights:

When purchasing a Health insurance plan, the customer should have the right to expect several things. Some of these are enumerated below.

A Commitment to Paying Claims

A customer should expect that the Health insurance company is in the business of paying claims. Claims made against the policy should be paid quickly, and fairly. The insurer must not underwrite a policy at the time of claim. Instead, the insurer should conduct necessary enquiries at the time of proposal. Once satisfied, the policy may be issued. Subsequently, the customer has the right to expect a no-hassle experience when it comes to claims payment.

Clear Conditions

No Health insurance plan can be expected to always pay every element of the healthcare cost. A customer has the right to know what is payable under the policy and what is not, and under what circumstances. These conditions must not be covered in legal jargon, but made abundantly clear to the customer in a language he can understand.

The regulator should continue mandating improvements and simplification in the language used to explain Health insurance.

Clear Explanation on Claims Actions

When a claim is denied or partly paid, the insurer should go out of his way to establish that the action taken is appropriate. Once satisfied, the justification for the decision should be given to the customer in detail, with clear explanation in simple language. The customer should also have an understanding of the escalation process should he not be satisfied with the decisions.

Actions by the regulator in setting up a centralized grievance handling data base that is monitored closely is an excellent step in this direction, and more can be done.

A safe buying process

Insurers must invest in training their sales personnel to clear and transparently explain the conditions of the policy to the potential buyer. It must be easier for a customer to compare and contrast the offerings of various providers.

The insurers and regulators must work together to ensure a trust-worthy platform, online or otherwise, where a customer can learn about not just the benefits, but also the service delivery offered by each insurer, so that he can make an informed choice.

The Customer's Responsibilities

While a customer should expect outstanding customer service as a 'right', as with any right, it comes with 'responsibility'. Without shouldering his end of the bargain, a customer should not expect to receive an outstanding experience - indeed, it is almost guaranteed that it will be difficult to deliver.

Invest time in the buying process

Buying a Health insurance plan is a decision with potentially significant consequences. This is a product that is intended to come to the assistance of a person when one is unwell, and least likely to be able to take care of oneself. Yet, people routinely spend more time in relatively less consequential decisions than on choosing the right Health insurance plan. While a customer should expect a safe buying process, it is important that he also take the time to understand what he is purchasing, and to ask questions until they are answered to his satisfaction.

An insurance contract ultimately, is a contract and the insurance company is obliged to fulfill the terms of the contract in the best possible way. An insured should not expect an insurance company to do any more than that. Hence, spending time in understanding the contract is an area that customers should take responsibility for.

Clear Declarations

Often times, customers choose to ignore the medical questionnaire in the application form, or delegate answering the questions to someone else, like the sales advisor. This is a serious mistake. Customers have a responsibility to read through and correctly answer the questions asked. The answers to these questions form the basis on which the insurance company chooses to accept the risk, and enters into the aforementioned contractual agreement. It is no excuse to later say that the declarations were filled by someone else. Not declaring completely can void the contract and open the customer to issues of fraudulent activity. Customers much take this responsibility.

An insurance contract ultimately, is a contract and the insurance company is obliged to fulfill the terms of the contract in the best possible way. An insured should not expect an insurance company to do any more than that.

Full Disclosure

An extension of the above point is in terms of full disclosure of medical conditions. Some customers are plagued by a 'short-term' view that holds that it is important to get a plan first, and sort out issues at claim time. This is an incorrect approach to the solution. Instead, the customer should ensure that the insurer has accepted him for coverage not out of ignorance of his medical history, but with a full understanding of any issues that may be present. In this way, the customer can be sure that the insurer will have no issues in paying claims when the time comes. Customers have an obligation to provide full disclosure.

Understand the grievance process

In spite of good faith on all sides, there will be occasions when the customer feels that he has not been fully served. In these cases, the customer must follow the prescribed grievance process. However, it is essential that the customer understands that the process is there to help him, and his queries will be handled

fastest by following the prescribed process as laid down by the regulator. Occasionally, a customer tries to short-circuit the process. Many such complaints, which could be handled easily at a lower level in the process, tend to clog up the system and create bottlenecks.

The customer has a responsibility to understand the grievance process and use it correctly to ensure his issues are resolved in a timely manner.

Conclusion

In a fast growing market, improved transparency on the side on the insurer (seller) and the insured (buyer) will lead to greater confidence on both sides.

When an insurer is satisfied that he is getting complete and accurate data on which to evaluate risk, he is likely to take a decision and then stick with it over time. When an insured is satisfied that he knows his coverage terms and conditions and how to use the policy, he is more likely to choose a plan that suits him best and receive the service he expects.

This atmosphere of transparency and goodwill will ensure that the customer receives an excellent experience, insurance companies make necessary returns, and the market as a whole flourishes. A flourishing Health insurance market is one of the greatest public goods in the country, and insureds and insurers have rights and responsibilities in making this come true.

The author is MD &CEO, Apollo Munich Health Insurance Co. Ltd.

PSU Common TPA

- Right Turn or a U Turn.... ???

A.V.Rajan opines that if the Health insurance domain is to make rapid progress, the institution of the TPAs should be properly groomed on a scientific and rational basis.

It has been a decade and odd since the government of India opened the insurance sector to private players. The public sector insurance companies have begun to rethink their strategies. The reasons are easy to see. Once the new players jumped into the fray, it caused a boom in the Health insurance sector. The Health insurance sector premium has grown phenomenally from a modest ₹800 crore in 2002 to a robust ₹13300 crore in 2012.

There were three main factors that contributed to this growth. Firstly, more players seriously took it upon themselves to spread Health insurance awareness in the untapped markets touching the length and breadth of the country. Secondly, the regulator facilitated unbiased adjudication of claims by setting up Third Party Administrators (TPAs). The regulator placed individual TPAs who were independent from the influence of insurance company, network provider (hospital) and insured thus adjudicating the claims in an unbiased manner. Thirdly, the concept of cashless hospitalization was introduced which boosted the confidence of the insured in availing Health insurance facility. This made many uninsured persons to get into the insurance fold and this has contributed to higher penetration of Health insurance.

The fact is that the establishment of the TPAs helped insurers to focus their efforts on their core activity – marketing and underwriting the business. This also has significantly contributed to the phenomenal growth in the Health insurance sector.

There is another significant factor that catapulted Health insurance further – many state governments have pursued the implementation of Health insurance scheme for the BPL Sector under Rashtriya Swasthya Bima Yojana (RSBY).

The regulator had begun this move of establishing the Third Party

The concept of cashless hospitalization was introduced which boosted the confidence of the insured in availing Health insurance facility.

Administrators with a noble intent. However, a few unscrupulous elements, as always is the case, believe in staying one step ahead. The TPAs which were so far operating independently have now become vulnerable to acquisitions by the insurance companies, network providers and other aggregators. This resulted in killing of the objectivity and the insured members paying the Health insurance premium had to swallow a bitter pill. Still worse, some private players in the insurance sector have commenced in-house TPAs. This has defeated the very purpose of establishing checks and balances and maintaining transparency in the insurance sector.

GIPSA Common TPA

The public sector insurance players now want a common TPA citing two reasons, namely high claims outgo and increased number of grievances in claims settlement process. They strongly feel that a common TPA will bridge the process gaps in the current system. The root cause analysis of the above mentioned concerns clearly indicate the following anomalies.

High Claims outgo

The importance of the TPAs cannot be undermined but systematically efforts

have been made by several stakeholders to malign the TPAs holding them only and solely liable for all the issues in this whole claim settlement activity.

Health insurance broadly falls under three categories, namely Group Mediciam, retail policies for individual insured, governmental and other social schemes.

Whereas the individual insured pays more insurance premium for the policy, the Group Mediciam policyholders bleed the individual contributions with their high claims outgo compared to the premiums they pay.

How does it happen? The individual policyholders can go only to select hospitals that have accorded approval to the GIPSA certified rates. On the other hand, the Group Mediciam policy holders can go to any hospital with no ceiling on the expenses incurred.

Moreover, these group mediclaim policies that are issued to corporate clients come in attractive packages. They don't entail any waiting period and extend the policy benefits from day one.

There is a strong need for relooking at the scoping of categories for group mediclaim the fact that there is a need to bring in

criticality in sorting the categories. The need should be determined based on the fatality of the category. Maternity is a certain event hence covering the same for group mediclaim is not a viable proposition. Else, mandating the capping of maternity uniformly across group policies irrespective of the sum insured is a controllable measure.

The corporate clients on their part want to peg down the expenses incurred for Health insurance. They achieve this by striking deals with brokers who are more bothered about the volumes the business fetches than the feasibility of such deals. Consequently, renewals take place at non-viable rates despite a bad history of claims from the past.

The high claims outgo is essentially because of flawed underwriting practices that permit group mediclaim policy holders to avail compensation without adequate premium cover.

The Health insurance pricing has failed to address the medical inflation which is in the range of 8% to 15% per annum. Group policies are being tailor-made to grant any wish of the corporate clients but at very unviable rates – just for the competition.

The figures on Incurred Claims Ratio over the five-year period from 2006-07 to 2010-11 as per IRDA Annual Reports given below reflects the prevailing malaise in the insurance sector.

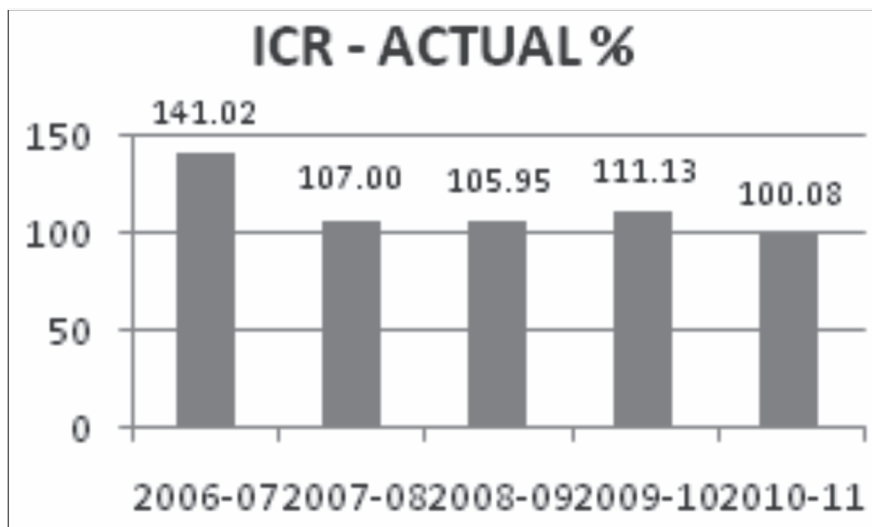
The ICR trend clearly reveals that the TPAs have been struggling quite hard to bring down the loss ratio consistently in spite of the insurers' underwriting business without any scientific inference and thus affecting the bottom-line!

A closer look at the premium figures indicate that there is a market growth of around 30% YoY for health premium which can be attributed to the growth of the Health insurance industry. The premium figures from 2007 to 2011 indicate only the market growth but devoid of any loading for excess claims outgo if any. Are we to assume that the group policies had a loss ratio of less than 100%? Ideally the premium charged during renewal should be strictly based on the claims ratio along with the loading factor which will correct the anomaly. It's a known fact in the health industry that the insurers are unable to quote the right price for group renewal due to the market forces and thus take a huge hit on their bottom line. An audit of underwriting will help in analyzing the areas for improvement.

Premium and ICR Trend

Year	*Ratio of Group : Individual is 60 : 40		
	Group Premium	Individual Premium	Health Premium
2006-07	1925.22	1283.48	3208.7
2007-08	3075	2050	5125
2008-09	3975.3	2650.2	6625.5
2009-10	4983.12	3322.08	8305.2
2010-11	6887.82	4591.88	11479.7

* Premium for Health insurance varies city wise for G/I: Bangalore: 80/20, Chennai: 50 /50 Mumbai : 90/10: Mumbai contributes to 40% of All India Health Premium therefore it is reckoned @ 60/40



Year	Incurred Claims (IC)	IC with 8% Inflation	Resultant Savings
2006-07	4524.91	4162.92	361.99
2007-08	5483.75	5045.05	438.70
2008-09	7019.72	6458.14	561.58
2009-10	9229.57	8491.20	738.37
2010-11	11488.88	10569.77	919.11

The TPAs are not without blame for this. They have failed in many instances to highlight the nuances at the appropriate forums. The TPAs also follow questionable means in claims adjudication processes. Here again there are no checks and balances as insurance companies are unable to come up with qualified personnel who can thoroughly audit the TPA processes.

Increased 'Grievance' in claims settlement process:

TPAs are held responsible for the mounting number of grievances. These grievances come from insured members whose claims are rejected. They make claims that are higher than their eligibility, and they are compensated in accordance with the terms and conditions of the policy less than what they claim.

It is easier said than done that TPAs have to adhere to the terms and conditions of the policies when settling claims. This is because there are many ambiguities in the policies. It is here that the element of subjectivity creeps in where the TPA interprets the policy differently from the insurance companies. The insurance companies on their part disavow responsibility for the same. They feel the TPAs are paid to do a job.

There are grievances of claims not getting settled for a long time. Financing claim settlement is getting streamlined only now.

There are grievances of claims not getting settled for a long time. Financing claim settlement is getting streamlined only now.

Loopholes in the selection criteria of TPAs by PSU Insurance Companies

Currently there are 29 players in the TPA space. Only eight or nine TPAs participate as empanelled TPAs with all insurance companies. Entry criteria restrict the other licensed TPAs from total participation. Thus, the insurance companies are unable to explore the fruits of healthy competition. Given the circumstances, it is suggested that the regulator should disallow the entry of new TPAs into the market as this does not serve any purpose.

Recommendations

Things will fall in place if the insurance companies agree to accord all the TPAs empanelled with the IRDA in their listed status. Empanelment process should be modified to provide the choice of selecting the TPA to the insured members. In a Group Mediclaim, the TPA should be changed once in a pre-defined period for better transparency. In the instance of a service lapse, a flag can be raised at the Divisional Office of the insurance company. The internal audits can throw up the names of non-performing TPAs. Those TPAs should be penalized as per the agreed norms.

Instead of floating a new TPA i.e., the GIPSA Common TPA - the public sector insurance companies can form a common Health insurance corpus to improve the underwriting quality and monitor claims adjudication processes.

The regulator instead of driving the last nail by killing its own wonderful creation - 'TPA' - with the New Health Regulations - 2012, should go in for introspection with all the stakeholders. They should invite recommendations as to how to rejuvenate the industry with better controls and should penalize the non-performers. Regulator should therefore prevail upon to ensure the noble decision of an individual third party remains so that the insured can expect a free and fair claims adjudication process in the health care space. The TPAs do require proper monitoring to ensure strict compliance to the guidelines laid down. Let the IRDA 'regulate and develop' its creation rather than allowing PSUs to retract from going a step forward.

The author is an independent consultant in the Healthcare and Health insurance domain; and is based at Bengaluru. The views expressed in the article are his personal views.

Covering India's HIV-Positives

- Way Forward?

Dr Dhiraj Goud describes how the guidelines described in the recent Exposure Statement might affect life insurance coverage for PLHAs in the future. He also describes the history, epidemiology, and natural progression of HIV/AIDS in India, and current challenges for the insurers in providing coverage to PLHAs.

Providing Health insurance cover to those living with; and to those vulnerable to the Human Immunodeficiency Virus (HIV) and Acquired Immune Deficiency Syndrome (AIDS), such as health care professionals, is an ongoing challenge for insurers in India.

In February 2012, IRDA, acting on recommendations from various stakeholders including public bodies and Government authorities, has issued an Exposure Draft of proposed regulations for insurance coverage of HIV-infected individuals, whether or not the infection has progressed to AIDS.

The Exposure Draft, issued for comment to all life and non-life insurance companies, recommends the following:

- Insurers to develop and emplace underwriting guidelines for both HIV-infected individuals and Persons Living with HIV/AIDS (PLHA), indicating eligibility criteria for obtaining Health insurance cover.
- The guidelines should take into consideration, at minimum, the following criteria:
 - o Stage of HIV infection (Applicants with Stage 1 and Stage 2 infections should be considered for coverage);
 - o PLHA compliance with prescribed treatment schedules;

- o P24 antigenemia status (the earliest diagnostic marker for HIV);
- o CD4 (T-cell) counts and CD4 vs. CD8 cell percentages.
- Guidelines should indicate that depending upon the above criteria, additional premium may be applicable for PLHA and the amount of extra premium that would be applicable.
- Suitable proposal forms to be developed to elicit relevant information.
- Guidelines should also indicate that applicants for insurance who are HIV-

negative at the time of application but become HIV-positive while covered under a policy cannot be denied any claim on such grounds, but upon policy renewal, suitable loading can be charged.

The Exposure Draft also suggested type of products and coverages that could be offered to PLHAs:

- Critical illness products, with HIV/AIDS as one of the covered conditions.
- Riders to existing or newly-developed Health insurance or cash products that would provide a lump-sum benefit, also payable as an annuity for life, to individuals upon HIV diagnosis.
- Death due to AIDS would be a covered insurance event.
- Coverage of HIV/AIDS under group schemes for various segments of the population.

To understand these suggested guidelines, and their implications and challenges, it would benefit to understand the HIV/AIDS pandemic's epidemiology; i.e., how HIV is identified, how it progresses to AIDS, and the current nature of the disease's spread and prevalence throughout India.

HIV's PATH IN INDIA

In 1981, an unusual cluster of cases of opportunistic diseases such as

Guidelines should indicate that additional premium may be applicable for PLHA and the amount of extra premium that would be applicable.

pneumocystis carinii pneumonia and Kaposi's sarcoma emerged. Since its first emergence in the 1980s, HIV has spread virtually to every country. As per the UNAIDS World AIDS Day report 2011, towards the end of 2010, an estimated 34 million people were living with HIV worldwide, up 17% from 2001. The number of people dying of AIDS-related causes fell to 1.8 million in 2010, down from a peak of 2.2 million in the mid-2000s¹⁵.

India's population is over one billion, around half of whom are sexually active adults. The first AIDS case in this country was detected in 1986. HIV since then has been reported in every Indian state and union territory, and India now has the third largest number of people within its borders living with HIV/AIDS. The Annual Sentinel Surveillance for HIV Infection 2008-09 reported that an estimated 2.39 million people were then living with HIV/AIDS in India – an adult prevalence rate of 0.31% – with 39% of those infected female, and 3.5% children. In India, HIV is concentrated among high-risk groups such as female sex workers, injecting drug users, men who have sex with men (MSM) and transgender individuals. The rate of infection among these populations is about 20 times higher than the general population.

Over the past decade, according to the Surveillance Report, India has seen HIV incidence (new annual HIV infections) decline by more than 50% in the past decade – to 120,000 new infections in 2009 from 270,000 in 2000. Six states with historically high prevalence levels accounted for 39% of the cases, while seven lower-prevalence states accounted for 41%.

AIDS-related mortality in India has declined as well. In 2009, 172,000 people in India were reported to have died from AIDS-related causes¹. This statistic should not be taken at face value, as many AIDS-related deaths go unreported in India, due to stigma still attached to the disease, and discrimination against those suffering from it. Indeed, HIV-infected patients

Since its first emergence in the 1980s, HIV has spread virtually to every country. As per the UNAIDS World AIDS Day report 2011, towards the end of 2010, an estimated 34 million people were living with HIV worldwide, up 17% from 2001.

frequently die without the disease ever having been diagnosed, and their deaths are attributed to one of HIV's many opportunistic infections.

These reductions are important evidence of the impact of India's 20-year-old National AIDS Control Programme (NACP) and its scaled-up prevention strategies over the years. Over the past two years, however, some low-prevalence states have shown a slight increase in the number of new HIV infections. This underscores the need for the NACP to focus more on these states with low prevalence but high vulnerability.

SYMPTOMS AND SIGNS

In 1983, the cytopathic retrovirus known as HIV was identified. A retrovirus, also known as an RNA virus, is one where the virus invades a host's genome, infects the host's DNA, and thereafter is replicated by the host's DNA. 'Cytopathic' refers to the virus's tendency to cause degeneration or disease in cells.

Many who become infected with HIV may not discover it for a very long time. A variety of reasons exist for this. First, many do not develop any symptoms upon infection. Some do develop a flu-like illness within days to weeks after exposure, with symptoms including fever, headache, tiredness, and enlarged lymph nodes in the neck. These symptoms,

however, usually disappear without medical intervention within a few weeks.

Second, the disease's progression can vary widely. Its asymptomatic phase can last anywhere from a few months to more than 10 years. During this phase the virus multiplies actively and destroys CD4 cells, the primary infection fighters among white blood cells. This is a dangerous phase of the disease, as the individual, though asymptomatic, is contagious.

AIDS is the later stage of HIV infection, when the body loses its ability to fight infections. Once an individual's CD4 cell count falls below 200 cells/mm³, an HIV-infected person is said to have AIDS. Diagnosis generally occurs when the individual begins to experience unusual, opportunistic infections or cancers that show the immune system is compromised.

Infections that occur with AIDS include (but are not limited to):

- Bacterial pneumonia, caused by the *Pneumocystis jirovecii* (formerly called *Pneumocystis carinii*) fungus, which causes coughing, fever, wheezing, and shortness of breath.
- Toxoplasmosis, a systemic infection caused by the parasite *Toxoplasmosis gondii*. In individuals with weakened immune systems, the most common expression has been toxoplasmic encephalitis, with symptoms that can include confusion, fever, headache, blurred vision due to inflammation of the retina, and seizures. (source: [http://hivinsite.ucsf.edu/InSite?page=kb-05-04-03#\\$1X](http://hivinsite.ucsf.edu/InSite?page=kb-05-04-03#$1X))
- Widespread systemic infection from MAC (mycobacterium avium complex). This can cause fevers, stomach cramps, tiredness, diarrhea, nausea and vomiting, and weight loss. If MAC spreads beyond the intestines, it can also cause bone, brain and skin infections as well as joint pain.
- Yeast infection of the esophagus, which causes pain with swallowing.
- Fungal diseases such as histoplasmosis, which can turn

systemic and cause fever, cough, anemia and other problems, and can be fatal if left untreated.

AIDS can also lead to lymphoma of the brain, which can cause fever and difficulty in thinking; and the soft tissue cancer Kaposi's sarcoma, which causes brown, reddish, or purple spots to develop on the skin or in the mouth.

DIAGNOSIS AND TESTING

HIV is considered today to have two strains, HIV-1 and HIV-2. Worldwide and in India, HIV-1, the more virulent strain, predominates; and is generally the strain people are referring to when they mention HIV. Both HIV-1 and HIV-2 are transmitted among humans through exposure to blood, semen, and vaginal secretions (especially during menstrual cycle, when levels can rise). HIV can also be transmitted via breast milk, with the risk there primarily to infants. (HIV has been found in human tears as well, but at levels too low for transmission.)

HIV-2 infections are primarily concentrated in West Africa, but have been detected (albeit infrequently) in India as well (source: http://en.wikipedia.org/wiki/Subtypes_of_HIV). The possibility of HIV-2 infection is usually suspected in the following persons¹⁴:

- those from HIV 2-endemic areas (areas where the pandemic has taken hold in a population without external inputs) who are present with AIDS-like illnesses;
- HIV-seropositive patients with no detectable HIV RNA who are experiencing declining immunity despite antiretroviral therapy;
- untreated HIV seropositive patients with low or non-detectable viral loads. (HIV-2 tends to remain asymptomatic, on average, for longer than HIV-1, so viral loads are lower).

Once advanced immunosuppression has occurred in HIV-infected individuals (i.e., their CD4 cell counts fall below 200

cells/mm³), presentation symptoms for both viral strains are similar, as both are at risk for opportunistic infections.

Diagnosis of HIV occurs in of the four following ways⁸:

- detection of HIV antibodies in blood serum;
- detection of the viral p24 antigen;
- detection of viral nucleic acid (NAT);
- ability to culture HIV from various bodily fluids.

A variety of diagnostic assays are available for HIV infection, which vary in terms of turnaround time, sensitivity and specificity, and specimen handling.

Standard HIV-1 antibody test

Since 1985, the standard screening assay for detecting antibodies to HIV is the enzyme immunoassay (EIA), or ELISA (Enzyme-Linked Immunosorbent Assay) blood test. This test, which detects HIV-specific IgG (immunoglobulin G) antibodies in serum within 6-12 weeks after infection in the majority of patients, typically requires two medical visits: one to provide the blood sample, and the second to receive results. Counseling and referrals are usually provided on the second visit if the test result is positive.

Test results are reported as positive, negative, or indeterminate. A confirmatory Western blot test is

False negatives are more common, with the most frequent cause in high-risk patients stemming from the assay being conducted during the 'window period' of acute HIV infection prior to seroconversion.

performed if the screening test is positive to exclude a false positive test. False positive HIV antibody tests are very rare, and usually represent labeling errors. False negatives are more common, with the most frequent cause in high-risk patients stemming from the assay being conducted during the 'window period' of acute HIV infection prior to seroconversion.

If the result is indeterminate, the most important step in its evaluation is assessing the patient's risk factors. Low-risk patients should be reassured that HIV infection is unlikely; repeat serologic testing and HIV RNA quantification can provide absolute assurance. In contrast, high-risk patients may be in the process of seroconversion and an HIV RNA test should be performed. Patients with acute HIV infection often have high-level viremia and should be counseled regarding the risk of HIV transmission. Repeat serologic testing and tests to determine the presence of HIV RNA should be done within one month.

Rapid HIV Test (HIV-1 and HIV-2)

The Rapid HIV Test produces high-accuracy results within 5 to 30 minutes, enabling testing, counseling and referrals at the point of care. The test can be performed on venous blood, plasma, or oral fluids, and is the only approved antibody test that can differentiate HIV-1 and HIV-2 infections.

This test is particularly useful for occupational or non-occupational HIV exposures, women in labor who have not been tested for HIV previously, and patients unlikely to return for results.

Positive results from this test must be confirmed with supplemental standard EIA (ELISA) antibody and Western blot tests. If the results are negative, however, there is no need for further immediate testing unless there is clinical suspicion of acute HIV infection. In this case, HIV RNA testing should be performed.

Patients with indeterminate results should be tested again in one to two

months with either rapid or standard serologies.

Combination antibody-antigen testing

Fourth-generation tests simultaneously detect both antibodies and p24 antigens, and perform with high sensitivity and specificity. The advantage of these tests is their ability to detect HIV p24 antigens (the earliest HIV marker) during the window period of acute HIV infection.

Viral detection assays

Other methods to establish HIV infection include viral isolation or qualitative or quantitative detection of HIV antigens alone through polymerase chain reaction techniques, branched-chain DNA testing, or nucleic acid sequence-based amplification. The major limitations of

these assays include cost, the requirement for venipuncture, and time interval between sample collection and test results.

Viral detection testing may be useful in specific situations, such as the diagnosis of neonatal HIV infection, in patients with indeterminate serologic tests, or in those who may be in the 'window period' of HIV seroconversion.

CLASSIFICATION

It is useful to understand the natural progression of HIV infection without antiretroviral therapy, and review the classification of disease.

Classification of HIV/AIDS is complex. The classification system for adolescents and adults in use since 1993, developed by the

Centers for Disease Control in the U.S., categorizes all HIV-infected individuals, whether HIV-1 or HIV-2, according to CD4 counts and clinical categories of HIV infection.

In this system, AIDS is defined as including all HIV-infected persons with CD4+ cell counts less than 200 cells/mm³, and as any individual who has ever suffered from an AIDS-indicator condition.

An alternative classification system was developed in 2005 by the World Health Organization (WHO) in collaboration with the Centers for Disease Control (CDC). The system uses four clinical stages, segmented by signs and symptoms. The emphasis is on clinical symptoms to make a presumptive diagnosis if definitive diagnostic testing resources for CD4 counts are not available.

WHO/CDC Clinical Staging of HIV/AIDS for Adults and Adolescents

Primary HIV Infection Asymptomatic Acute retroviral syndrome
Clinical Stage 1 Asymptomatic Persistent generalized lymphadenopathy
Clinical Stage 2 Moderate unexplained weight loss (<10% of presumed or measured body weight) Recurrent respiratory infections (sinusitis, tonsillitis, otitis media, and pharyngitis) Herpes zoster Angular cheilitis Recurrent oral ulceration Papular pruritic eruptions Seborrheic dermatitis Fungal nail infections
Clinical Stage 3 Unexplained severe weight loss (>10% of presumed or measured body weight) Unexplained chronic diarrhea for >1 month Unexplained persistent fever for >1

CDC Classification System for HIV Infection and AIDS

Cd4 Cell Count	A Asymptomatic, Acute HIV or PGL (Persistent Generalized Lympha-denopathy)	B Symptomatic (No A or conditions)	C AIDS- Indicator Conditions
>500 cells/mm ³	A1	B1	C1
200-499 cells/mm ³	A2	B2	C2
<200 cells/mm ³	A3	B3	C3

Source: Centers for Disease Control (CDC)

Clinical Categories of HIV Infection

Category	Clinical Criteria - examples include, but are not limited to, the following:
A	Asymptomatic Acute HIV infection Persistent generalized lymphadenopathy (PGL)
B	Candidiasis (oropharyngeal or vaginal) Cervical dysplasia / carcinoma in situ Fever or diarrhea (>1 month) Hairy leukoplakia (oral) Herpes zoster Idiopathic thrombocytopenic purpura Peripheral neuropathy
C	Candidiasis (respiratory or esophageal) Cervical cancer Encephalopathy (HIV-related) Kaposi's sarcoma Lymphoma (Burkitt's or Brain) Pneumocystis carinii pneumonia Toxoplasmosis of brain Tuberculosis Wasting syndrome due to HIV

Source: Centers for Disease Control (CDC)

month (>37.6°C, intermittent or constant)
 Persistent oral candidiasis (thrush)
 Oral hairy leukoplakia
 Pulmonary tuberculosis (current)
 Severe presumed bacterial infections (e.g., pneumonia, empyema, pyomyositis, bone or joint infection, meningitis, bacteremia)
 Acute necrotizing ulcerative stomatitis, gingivitis, or periodontitis
 Unexplained anemia (hemoglobin <8 g/dL)
 Neutropenia (neutrophils <500 cells/μL)
 Chronic thrombocytopenia (platelets <50,000 cells/μL)

Clinical Stage 4

HIV wasting syndrome (as defined by the CDC)
 Pneumocystis pneumonia
 Recurrent severe bacterial pneumonia
 Chronic herpes simplex infection (orolabial, genital, or anorectal site for >1 month or visceral herpes at any site)
 Esophageal candidiasis (or candidiasis of trachea, bronchi, or lungs)
 Extrapulmonary tuberculosis
 Kaposi's sarcoma
 Cytomegalovirus infection (retinitis or infection of other organs)
 Central nervous system toxoplasmosis
 HIV encephalopathy
 Cryptococcosis, extrapulmonary (including meningitis)
 Disseminated nontuberculosis mycobacteria infection
 Progressive multifocal leukoencephalopathy
 Candida of the trachea, bronchi, or lungs
 Chronic cryptosporidiosis (with diarrhea)
 Chronic isosporiasis
 Disseminated mycosis (e.g., histoplasmosis, coccidioidomycosis, penicilliosis)

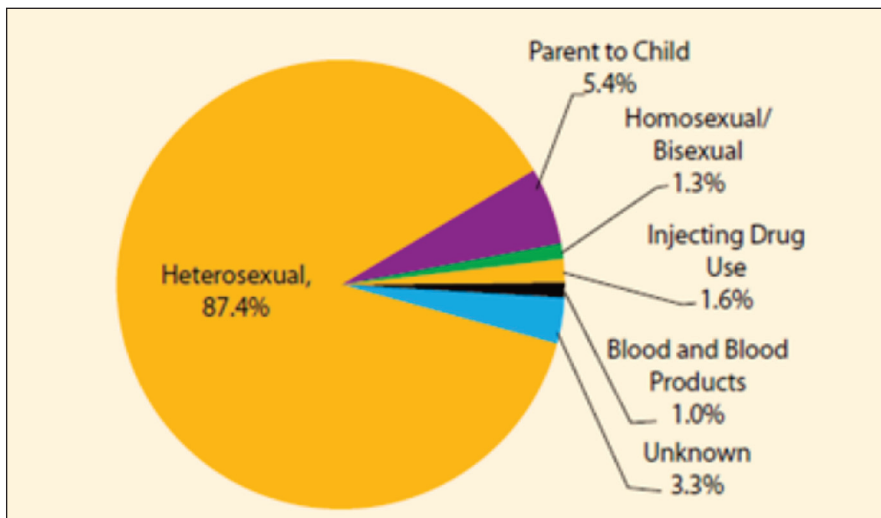
Recurrent nontyphoidal Salmonella bacteremia
 Lymphoma (cerebral or B-cell non-Hodgkin)
 Invasive cervical carcinoma
 Atypical disseminated leishmaniasis
 Symptomatic HIV-associated nephropathy
 Symptomatic HIV-associated cardiomyopathy
 Reactivation of American trypanosomiasis (meningoencephalitis or myocarditis)

Sources: World Health Organization (WHO), Centers for Disease Control (CDC)

TRANSMISSION

Analysis of information from approximately 300,000 persons testing HIV-positive at various counselling and testing centres throughout India found that the main mode of HIV transmission has been unprotected heterosexual intercourse. In 2009-10, this transmission mode accounted for 87.4% of all reported HIV cases. Most of the rest of the reported cases (5.4%) were due to transmission from a pregnant infected mother to her fetus. Homosexual sex accounted for 1.3% of cases, injecting drug use (IDU) for 1.6%, and infected blood and blood products for 1.0%.

Routes of HIV transmission in India (2009-10)



Source: National AIDS Control Organisation (NACO), 2009-10

The risk of HIV transmission is dependent on the following factors:

- The amount of HIV virus in the blood.
- Presence of sexually transmitted diseases.
- History of risky sexual practices; e.g. multiple sexual partners of unknown HIV serostatus; unprotected receptive anal sex with a partner (or partners) with unknown HIV serostatus; and/or past or current use of nitrite inhalants.
- Lack of circumcision.

TREATMENT

The introduction of antiretroviral drugs in 1987, and then, in 1996, of Highly Active Anti-Retroviral Therapy (HAART), a treatment characterized by a combination of drugs to fight HIV and its associated opportunistic infections and diseases, has substantially changed the outlook and survival rates for infected individuals.

The long-term EuroSIDA study on HIV/AIDS compared the early HAART treatment period to pre-HAART and later HAART (1998 to 2002) periods, and found a sustained decrease in mortality and of progression to AIDS with ongoing HAART⁶. Although a cure is still to be found, HAART radically changed HIV/AIDS' natural history⁷.

The critical goals of HAART therapy⁹ are:

- Durable suppression of HIV viral load to less than 50 copies/mL
- Restoration of immune function (as indicated by the CD4 cell count)
- Prevention of HIV transmission
- Prevention of drug resistance
- Improvement in quality of life

The typical HAART regimen will have at least three antiretroviral drugs recommended, to boost the immune system and keep the virus from replicating⁹.

Antiretroviral viral drugs stop viral replication and delay the development of AIDS and prevent cancers from occurring as well¹¹. However, they also have side effects that can be severe, such as decreased red blood cell counts or abnormal lipids¹². These drugs may also affect the pancreas, liver, kidneys, gastrointestinal tract or even the peripheral nerves¹². For maximum effectiveness, HAART, once started, must continue as prescribed. Patients must be continuously monitored for the development of any adverse side effects from the drugs.

HAART can also be used during pregnancy and involves two separate but related goals: reduction of perinatal transmission treatment and treatment of maternal HIV disease. However, the HAART drugs could be very harmful to the fetus, so are used with great caution in pregnant women.¹³

Individuals infected with HIV should either be under the care of a physician or enrolled with a medical facility experienced in HIV treatment and patient follow-up. HIV-infected individuals should also be counseled about how to avoid spreading the disease to their partners and/or family members. Infected individuals should also educate themselves about the disease process, and how medical care can help them improve the quality of their life.

With proper treatment and careful adherence to medication regimens,

Individuals infected with HIV should either be under the care of a physician or enrolled with a medical facility experienced in HIV treatment and patient follow-up.

average life expectancies for HIV-infected individuals are now in the decades. Medications have been developed that can help a compromised immune system fight infections and recover from them, and prevent cancers from occurring as well. Eventually, however, the virus may become resistant to the available drugs.

ADHERENCE TO ART IN INDIA

As per 'Covering Treatment for HIV and AIDS in India: A Feasibility Study', issued by the United Nations Development Programme (UNDP) in 2006, prices of anti-retroviral drugs (ARVs) has reduced significantly from the time they were first introduced¹⁶. But considering the fact the therapy is a lifelong multi-drug therapy, cost is always going to be a factor for adherence.

On April 1, 2004, India's government began to provide, free of charge, anti-retroviral therapy (ART) for eligible persons living with HIV who have not yet developed AIDS. The programme was launched in eight government hospitals located in six of India's high-prevalence states. Since then, the programme has scaled up, both in terms of facilities for treatment and number of beneficiaries seeking ART.

NACO is working to establish linkages with other departments and strengthen the public-private partnership by involving the corporate sector and NGOs.

The overall infrastructure scale-up has resulted in reduction in number of Lost to Follow-up (LFU) cases. According to the National AIDS Control Programme (NACP), the cumulative LFU for PLHA on ART in 2009 was just under 7%, and by 2011, had dropped to 6%¹.

To receive free ART, the patient must be registered with one of these government centres. However, given privacy concerns, especially in light of the taboo still associated with HIV/AIDS, a cohort of patients may not be willing to register with these centres, preferring instead to access treatment at their own cost or via other financing schemes, such as NGOs and other institutional or workplace health care facilities. For those wishing alternatives due to privacy concerns, can and will insurance companies preserve the confidentiality of infected applicants, or policyholders who later become infected with HIV? And, will insurance companies be able to monitor the adherence to the treatment which is a crucial component of any HIV insurance?

INTERNATIONAL PERSPECTIVE

In some other countries, insurance cover is available to HIV-positive individuals, but with many caveats. In Australia, New Zealand, Hong Kong, the United States, and certain European countries, for example, critical illness policies may be offered to individuals who have medically or occupationally acquired HIV. These individuals may also be offered non-renewable, limited term life products which are based on strict underwriting and adherence guidelines.

In South Africa, which has high HIV prevalence rates for both adults and children, HIV is a policy exclusion. All of the major South African insurance companies with fully underwritten products (90% of the market) require every applicant for individual risk cover to test for HIV. Applicants who test positive will not be offered any mainstream products. Many insurers, however, will provide cover for HIV acquired due to medical or occupational hazards, with stringent requirements to access such benefits.

The HIV market has also been targeted by smaller South African insurance companies, which sell products designed for HIV-positive individuals that cover life, disability, critical illness, funeral, and hospital cash. Medical reimbursement coverage is rarely offered in South Africa to HIV-positive individuals. Certain simplified-underwritten products in South Africa that target low-income individuals and are distributed through direct channels such as telesales do not require an HIV test and are priced accordingly. These products tend to be more expensive, but do provide cover for HIV-infected individuals.

A key requirement in South African policies for HIV-positive applicants is the commitment to adherence. So providing coverage for accidental HIV to the insurance company's satisfaction is another issue that needs to be managed.

Most insurers' 'Adherence Statements' require the insured, depending on his/her status of antiretroviral therapy (ART), to commit to taking various blood tests, such as CD4+ test and RNA Viral load test, every few months. If test results are found to be abnormal, then corrective measures are recommended which would have to be implemented within a specified period of time.

Failure to take appropriate action will result in the insured being designated non-adherent. In addition, if no blood test is conducted within the stipulated period, then the insured again can be deemed to be non-adherent. If the insured is designated as non-adherent, payout benefits will be automatically reduced to a certain percentage of the initial sum assured.

An example of an adherence requirement for a South African insurer follows below:

Definition of Adherence

For clients not enrolled on antiretroviral therapy (ART), the life insured must commit to taking a CD4+ blood test at least once every few months as defined by the insurance company which is usually six

Certain simplified-underwritten products in South Africa that target low-income individuals and are distributed through direct channels such as telesales do not require an HIV test and are priced accordingly.

months, and to provide a copy of these results. Should the insured register a CD4+ count of below 200 cells/mm³ in any CD4+ test, they further commit to start appropriate ART within 60 days and to follow this treatment as prescribed.

For clients enrolled on antiretroviral therapy (ART), or for clients who enroll on ART subsequent to inception of their policy, the life insured commits to taking both a CD4+ count and RNA Viral Load tests at least once every 6 months, and to provide a copy of these results to the Company.

Where an individual enrolled on ART registers two consecutive blood tests showing a reduction in CD4+ count, or a Viral Load above 1000 copies/ml in any single test, the Company will issue an adherence warning to the client, and request that the life insured takes the necessary steps to remain adherent.

Policyholders must commit to take scheduled CD4+ blood tests (as defined by the company) and to initiate antiretroviral therapy as prescribed by their healthcare practitioner and/or managed healthcare company immediately on registering a CD4+ result of below 200 cells/mm³.

Once on ART, adherence means taking the ART drugs daily as per the prescribed regimen. The blood test results need to confirm that the insured is taking the drugs as per the prescribed schedule. Once

enrolled on ART, adverse test results may indicate that treatment is not working. This may be due to non-compliance with the prescribed regime, or because the insured has become resistant to the prescribed ART regime. If the insured is not taking the medication correctly then he or she will need to take appropriate steps to rectify the situation, or he/she may be classified as non-adherent. Should he/she become resistant to the prescribed ART regime he/she may need to change the ART regimen within 6 months. Failure to take appropriate action will result in the insured being designated non-adherent.

In addition, if no blood test is conducted within the stipulated period (every 6 months), then the insured again can be deemed to be non-adherent. If the insured is designated as non-adherent then payout benefits will be automatically reduced to a certain percentage of the initial sum assured.

COVERAGE ISSUES TO CONSIDER

A key decision to be made when designing insurance coverage for PLHAs, or those vulnerable to HIV/AIDS is deciding what types of coverage to offer. Should only ART and tests also be covered, or should expenses for opportunistic infections be included or even other primary healthcare services? On one hand, the more general the scheme, the greater its ability to cater to a larger segment of the population. On the other hand, making the scheme too broad may make it operationally difficult for insurers, and insufficient in meeting the demands of those who need this cover the most.

If a product specific for HIV-positive individuals is to be offered, with conditions of adherence of treatment and monitoring similar to those in South Africa, the question remains whether it will be possible to implement these in India. Can the applicants be monitored for adherence? Will enough individuals qualify for these products to make them viable? Should coverage be offered only to individuals who contract HIV by accident, and how should companies ascertain,

beyond reasonable doubt, that infection was contracted accidentally?

A range of critical coverage issues for PLHAs and those vulnerable to HIV/AIDS will have to be addressed, such as:

- Should policies be designed only for HIV-positive individuals or for the population as a whole, with the ability to cover anyone who later becomes HIV-positive?
- Should there be one general scheme or two schemes: one for individuals who are not HIV-positive at inception and one for those who are already HIV-positive?
- Should existing health plans be amended to incorporate cover for PLHAs and related treatments or should new schemes be devised?
- If a covered individual contracts HIV, should he/she be allowed to continue on the same policy, or should he/she be asked to move to a different product designed specifically for HIV-positives? In such an occurrence, would portability guidelines be applicable?

The Exposure Draft states that insurers shall not reject or deny a claim for a person who was HIV-negative at the outset of the policy but subsequently becomes HIV-positive. The majority of Health insurance products currently available in India exclude coverage for hospitalisations in presence of AIDS and illnesses relating to or caused by HIV. Indirectly, this means that all such exclusions will need to be removed from the existing products. However, this could mean payment of many more claims, which could make the product far more expensive for the general public.

Whether HIV is to be excluded, or if two set of products are to be offered by an insurer, how should the issue of non-disclosure be dealt with? Screening all health cover applicants for HIV status, might increase acquisition cost and time, even for small covers.

Finally, what should be the term of a product covering HIV/AIDS? The Exposure Draft suggests cover be offered to those at certain stages of HIV, or to those with certain CD4 counts or viral load. It is not clear whether cover should still continue if the infected individual develops full-blown AIDS. These are some of the issues which must be resolved before developing any coverage scheme for PLHAs.

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Whether HIV is to be excluded, or if two set of products are to be offered by an insurer, how should the issue of non-disclosure be dealt with?

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प्रकाशक का संदेश



यह स्वास्थ्य बीमा पर आईआरडीए जर्नल का पाँचवाँ अंक है। पहले कि अंकों में, कई प्रकार के स्वास्थ्य कार्यक्रमों, जैसे-आरएसबीवाई, जोकि भारत सरकार की स्वास्थ्य आवरण हेतु प्रथम चरण है जोकि समाज के अल्पाधिकार प्राप्त संभाग व आर्थिक प से कमजोर वर्ग तथा अन्य सभी को भी आवरण प्रदान करता है।

स्वास्थ्य बीमा सभी नागरिकों के लिये एक आलंबन प्रयोजन है तथा समाज की उन्नती को मापने का यंत्र है। हाल ही में, आईआरडीए ने एक स्वास्थ्य बीमा मंच के निर्माण के लिये स्वास्थ्य बीमा उद्योग के सभी साझेदारों, अर्थात्, स्वास्थ्य सेवाएं प्रदान करने वाली संस्थाएँ, स्वास्थ्य मंत्रालय, बीमा कंपनियाँ तथा ग्राहकों आदि के साथ संपर्क किया है ताकि एक ऐसा मंच की स्थापना की है जोकि भारतवर्ष में स्वास्थ्य सुविधाओं में उपयुक्त उन्नती के मानको का विकास करने में सक्षम हो। आईआरडीए जल्द ही बीमा क्षेत्र में बृहत स्वास्थ्य विनियमों को अनावरित करेगा।

कुछ अंतराल पहले, वैश्विक स्वास्थ्य आवरण के प्रायोजन को ले कर एक मान्य बहस छेडी गई थी जोकि भारत के सभी जनसाधारण को आवरण प्रदान करने हेतु थी। इस मुद्दे को ध्यान में रखते हुए कई स्त्रोतों ने यह इंगित किया है कि सकल घरेलु उत्पाद के उत्थान के लिये भारत में अन्य देशों व विकासशील देशों के मुकाबले कम निवेश किया जाता है; अतः सरकार को चाहिए कि वह स्वास्थ्य क्षेत्र में भी सुनियोजित निवेश करे। समान रूप से, आईआरडीए के ऑकलन के अनुसार भारत की तरह अन्य देशों जैसे चीन व जर्मनी में सकल घरेलु उत्पाद के अनुपात में स्वास्थ्य पर कमोवेश समान मात्रा में निजि खर्च किया जाता है या लगभग 2.5% का अंतर होता है। यह एक चौकाने वाला ऑकड़ा है क्योंकि यह तीनों देश मूलतः अपने आर्थिक विकास, प्रति-व्यक्ति आय, सरकार का रूप तथा कदाचित सामाजिक परम्पराओं में भी भिन्न है। इसे यह सिद्ध होता है, कि, ऐसा होने के बाद भी, सकल घरेलु उत्पाद का कुछ प्रतिशत निजि रूप से भी उसी क्रम में खर्च किया जाता है।

आईआरडीए का मानना है कि हमें वास्तविक रूप से हमारे बजट वितरण में जीडीपी के एक प्रतिशत के रूप में वृद्धि तथा सार्वजनिक व्यय की आवश्यकता है तथा ताकी भारत के नागरिकों के स्वास्थ्य में सुधार किया जा सके। कदाचित, अतिरिक्त वितरण का प्रयोग पानी पूर्ति की गुणवत्ता में सुधार, मानवीय अपशिष्ट के निवर्तन तथा विभिन्न रोगवाहकों जैसे मच्छर आदि की रोकथाम आदि के लिये किया जाना आवश्यक है, जोकि कुछ दीर्घ रूप से फैलने वाली बिमारियों व रोगों के प्रसार के कारण होते हैं। यथानुसार, आईआरडीए का यह मानना है कि एक ऐसे वैश्विक स्वास्थ्य आवरण जोकि बीमा पर आधारित आवरण हो, का निर्माण किया जाना चाहिये तथा आदर्श रूप में किंचित आरएसबीवाई के अंतर्गत मुहय्या कराई जाने वाली सुविधाओं तथा तृतीयक-केन्द्रित कार्यक्रम का एक सम्मिश्रण हो जैसे कि आंध्र प्रदेश सरकार की आरोग्यश्री।

इस प्रकार का सम्मिश्रण भारत के जनसाधारण को एक सुचारु मूलभूत स्वास्थ्य आवरण प्रदान करेगा जोकि पूरे भारत में किसी भी प्रकार की चिकित्सा प्रतिष्ठान के द्वारा प्राप्त किया जा सकता है। इसमें कोई संदेह नहीं है कि, इसकी अत्यंत आवश्यकता है तथा यह सचमुच एक मानवोचित कदम है तथा इस प्रकार के बीमा का भार भारत सरकार को उठाना चाहिए ताकि समाज के आर्थिक रूप से पिछडी हुए संभाग को इसका समुचित लाभ मिल सके। यह हमारे संविधान की भावना के अनुरूप एक कदम है तथा हमारी सरकार का एक सिद्धांत है। परंतु समान रूप से, इस प्रकार का उत्पाद अन्य वर्गों जोकि सामर्थ्य है, को भी उपलब्ध कराया जा सकता है। सरकार को उन परिवारों जोकि इसका भुगतान करने में सक्षम है, उनके प्रीमियम की राशि का भार सहन करनी की भी आवश्यकता नहीं है। वर्तमान में, सरकार द्वारा प्रयोजित योजनाओं में प्रतिव्यक्ति प्रतिवर्ष लगभग रु. 100/- का प्रीमियम नियत है।

यदि इन दोनों संभागों को जोड दिया जाए तथा एक बृहत योजना का निर्माण किया जाए तो भी लागत लगभग रु. 200/- प्रति-व्यक्ति प्रति वर्ष आएगी। यह इस बात पर निर्भर करेगा कि विभिन्न कंपनियाँ इस स्पर्धा में कितनी मूल्य की बोली लगाती हैं। यद्यपि, जो भी मूल्य हो, चाहे सरकार इसके प्रीमियम का भुगतान करे जोकि वर्तमान में समाज के पिछडे वर्गों के लिये किया जा रहा है, इसके अंतर्गत अन्य व्यक्तियों को भी सका लाभ उठाने की आज्ञा होनी चाहिए जोकि लगभग रु. 500/- प्रति माह प्रति व्यक्ति हो सकता है या कोई अन्य मूल्य, जो भी उपयुक्त व पर्याप्त हो।

कुछ वर्गों में यह चर्चा हुई है कि वैश्विक स्वास्थ्य योजना को सर्वप्रथम, दीर्घ रूप से फैले हुए अस्पतालों के नेटवर्क की आवश्यकता होगी, जोकि सार्वजनिक रूप से निधिबद्ध हो तथा आसानी से पहुँच में आ सके। आईआरडीए का यह अभिप्राय है कि इस प्रकार की प्रकृति की माँग की पूर्ती उसके द्वारा स्वतः ही की जाएगी तथा वैश्विक स्वास्थ्य योजना के प्रस्तुतिकरण के लिये किसी को इस प्रकार की सार्वजनिक स्वास्थ्य सेवाओं की अभिव्यक्ति के लिये प्रतीक्षा करने की आवश्यकता नहीं।

आशा है, इस मुख्य विषय पर पाँचवे अंक में 'भारत में स्वास्थ्य आवरण' के लेक, जोकि आईआरडीए ने उजागर किये हैं, और अधिक सुविज्ञ चर्चा को प्रोत्साहित करेंगे।

स्वास्थ्य बीमा जर्नल के अगले अंक का भी केन्द्र बिंदु रहेगा हम अपने सभी पाठकों को प्रोत्साहित करते हैं कि वह इस विषय पर अपने सुविचार, लेखों के रूप में हमें भेज कर योगदान प्रदान करें।

जे. हरि नारायण

जे. हरि नारायण
अध्यक्ष

दृष्टि कोण



आईएआईएस तथा इसके सदस्य भौगोलिक बीमा स्तर निर्धारक के रूप में—जोकि लगभग 200 बीमा पर्यवेक्षक प्राधिकरणों का प्रतिनिधित्व करते हैं – प्रभावशील व भौगोलिक स्थिरता वाले पर्यवेक्षण व भौगोलिक वित्तीय स्थिरता के प्रोत्साहन के लिये वचनबद्ध है।

श्री पीटर ब्रामुलर

अध्यक्ष, आईएआईएस कार्यकारी समिति

राज्य विनियामक के रूप में, हम बीमा कंपनी की ऋण शोधन क्षमता को गंभीरता से लेते हैं। यह अतयंतावश्यक है कि बीमाधारकों को उन सभी वादों से फायदा मिले, जोकि उनके बीमाकर्ता द्वारा किये गये हैं।

श्री केविन एम. मैकार्टी

एनएआईसी अध्यक्ष एवं फ्लोरिडा बीमा आयुक्त

मुस्लिम वित्त को भी साधारण व अधिक पारदर्शी उत्पादों की बडती हुई माँग को पूरा करने व पुनः वित्त की मूल विधि अपनाने की आवश्यकता हो सकती है। जटिल उत्पादों व उनके जोखिमों को ले कर निवेशक अब पहले से अधिक सतर्क हो गए हैं।

श्री थर्मन शनमुगारत्रम

उप प्रधान मंत्री व वित्त मंत्री, सिंगापुर सरकार

हम चाहते हैं कि संस्थान अपने ग्राहकों की प्रत्येक आवश्यकताओं को ध्यान में रखें। बिक्री के उत्प्रेरणों को प्राप्त करने का अधिकार इसके लिये एक आलोचनात्मक विषय है। वह संस्थाएँ जोकि ऐसा करने में असमर्थ हो जाती हैं, वह हमें उनके विरुद्ध कार्यवाही करने के लिये प्रेरित करती हैं।

सुश्री ट्रेसी मैकडर्मोट

प्रवर्तन व वित्त अपराध निदेशक, एफएसए यूके

तनाव परीक्षण कोई सर्व रोग नाशक दवा नहीं है। तनाव परीक्षण का व्याख्यान कदाचित एक कला के रूप में किया जाता है, न कि विज्ञान के रूप में। यह एक आँकड़ा रूपी प्रतिरूपण व विशेषज्ञ मत का मिश्रण है, जोकि विशेषरूप से सरलीकृत अनुमानों पर आधारित है।

श्री जौन एफ लेकर

अध्यक्ष ऑस्ट्रेलियन, प्रुडेंशियल रेगुलेशन ऑथॉरिटी

यदि हम जीवन बीमा उत्पादों जोकि साधारणतः दीर्घकालिक उत्पाद हैं को पृथक करें, तो यह जात होता है कि एक साधारण मतानुसार, कि कोई भी ऐसा उत्पाद जोकि ग्राहकों की अपेक्षाओं पर खरा नहीं उतरता वह अधिक दिनों के लिये बाज़ार में नहीं टिक सकता।

श्री जे. हरि नारायण

अध्यक्ष, बीमा विनियामक और विकास प्राधिकरण, भारत



जीवन बीमा में परिवाद प्रकरण

सुबोध कुमार एवं हरीश चन्द्र रतूडी कहते हैं कि इण्टरनेट आधारित सेवाओं में ग्राहक को अक्सर सर्वर में खराबी की स्थिति का सामना करना पड़ता है।

... (पिछले अंक से आगे)

विलम्बित परिपक्वता भुगतान

जीवन बीमा में ग्राहक अपने सम्पूर्ण वित्तीय नियोजन की तलाश करते हैं। ग्राहक साल दर साल आयकर बचत के साथ भविष्य में होने वाली बड़ी जरूरतों, जैसे – बेटी का विवाह, मकान निर्माण आदि को लक्ष्य करके जीवन बीमा पॉलिसी खरीदते हैं। लम्बे समय तक इस पॉलिसी के प्रीमियम के भुगतान करते समय उनके मनोमस्तिष्क में ये आशा और अपेक्षा रहती है कि उन्हें उनकी जरूरत के समय समाशवासन राशि बीमा कम्पनी से मिल जाएगी। आईआरडीए जर्नल में प्रकाशित एक घटना में उल्लेख किया गया है कि एक महिला पॉलिसीधारक ने इस उम्मीद में मकान निर्माण का कार्य शुरू करवा दिया कि उन्हें पॉलिसी की परिपक्वता तिथि पर बीमा कम्पनी से भुगतान मिल जाएगा। बीमा कम्पनी द्वारा उनकी ये अपेक्षा पूरी नहीं की जा सकी। पॉलिसी के परिपक्वता भुगतान में तीन महीने का समय लगा। बीमाधारक के सामने संकट उत्पन्न हो गया। मकान निर्माण को बीच में रोकना सम्भव न हुआ। पॉलिसीधारक ने अपने बीमा अभिकर्ता से बार-बार सम्पर्क करके प्रार्थना की कि उसे जल्दी भुगतान कराया जाए। अभिकर्ता ने स्पष्ट किया कि वह अपनी ओर से सभी कार्य कर चुका है और बीमा कम्पनी के स्तर पर भुगतान में विलम्ब हो रहा है। महिला बीमादार को केवल इस विलम्ब के

कारण मकान निर्माण के लिए ऋण लेना पड़ा। परिपक्वता तिथि के बाद तीन माह की अवधि बीतने पर बीमा राशि का भुगतान मिल गया।

विमर्श

जीवन बीमा में परिपक्वता दावों के भुगतान की विधि बहुत सरल है। परिपक्वता तिथि से एक माह पूर्व दावे के भुगतान की कार्रवाई शुरू कर दी जाती है। बीमाधारक से विमुक्ति प्रपत्र पर हस्ताक्षर करा लिया जाता है। व्यवहार में अनुभव सिद्ध है कि ग्राहक को परिपक्वता तिथि से दस-पन्द्रह दिन पूर्व ही आगामी तिथि का चैक प्राप्त हो जाता है। किन्तु, अपवाद स्वरूप कुछ मामलों में विलम्ब हो जाता है। सांख्यिकीय दृष्टि से बीमा कम्पनी अपने निष्पादन की स्थिति पर खुश रह सकती है, लेकिन प्रभावित ग्राहक के लिए अपना अनुभव बहुत कष्टकारी होता है। आईआरडीए

(ग्राहक हित रक्षा) विनियम 2002 के नियम 8 (1) में उल्लेख है कि पॉलिसी प्रलेख में ही उन दस्तावेजों के बारे में बताया जायेगा जो सामान्यतया दावे के साथ प्रस्तुत किये जाने हैं। नियम 8 (2) में उल्लेख है कि दावा प्राप्त होने के पन्द्रह दिन के अंदर बीमा कम्पनी अपनी सभी आपत्तियाँ एक साथ, न कि टुकड़ों में दावेदार को बताएगी। आपत्तियों के निराकरण के बाद नियम 8 (3) के अनुसार तीस दिन के अंदर भुगतान हो जाना चाहिए। जीवन बीमा कम्पनी दावा भुगतान सम्बन्धी नियम का पालन न कर सकी।

प्रीमियम किस्त बदलने का आग्रह

अरोड़ा जी कम्प्यूटर सप्लायर का व्यवसाय करते हैं। उन्होंने अपनी पत्नी के नाम में आईसीआईसीआई प्रूडेन्शियल की पाँच लाख की एक पॉलिसी ली। पॉलिसी की त्रैमासिक प्रीमियम की किश्त 6000 रुपये की है। अब तक पॉलिसी दो वर्ष चल चुकी है। इस अवधि में उन्हें अनुभव हुआ कि प्रीमियम की किश्त जमा करना याद रखना मुश्किल हो रहा है और साथ ही उन्हें अपने अभिकर्ता से ये भी जानकारी मिली है कि वार्षिक प्रीमियम का विकल्प चुनने पर उनकी प्रीमियम की राशि 900 रुपये प्रतिवर्ष कम हो जाएगी। पॉलिसी लेते समय प्रीमियम की पहली तिमाही की किश्त का भुगतान एजेण्ट ने स्वयं कर दिया था।

व्यवहार में अनुभव सिद्ध है कि ग्राहक को परिपक्वता तिथि से दस-पन्द्रह दिन पूर्व ही आगामी तिथि का चैक प्राप्त हो जाता है।

अब वे बार-बार याद न रहने की समस्या का समाधान और प्रीमियम से छूट का लाभ प्राप्त करना चाहते हैं।

बीमादार स्वयं नेट फ्रेण्डली हैं, उन्होंने बीमा कम्पनी को ई-मेल किया कि वह पॉलिसी के प्रीमियम की किश्त में परिवर्तन के इच्छुक हैं। अतः उनकी त्रैमासिक किश्त को बदलकर वार्षिक किया जाए और वार्षिक आधार पर प्रीमियम की राशि सूचित की जाए। पन्द्रह दिनों तक ई-मेल का कोई उत्तर नहीं मिला। प्रीमियम की देय तिथि नजदीक आने पर बीमा कम्पनी को फोन पर अपनी प्रार्थना दोहराई। पॉलिसी पर बहुत बड़े फॉण्ट में टोल फ्री नम्बर अंकित थे। इसलिए फोन नम्बर तलाशना कोई कठिन न था। फोन करने के बाद भी पन्द्रह दिन बीत गए और उन्हें कोई परिणाम न मिला। अन्ततः वे समय निकालकर स्वयं बीमा कम्पनी के कार्यालय गए। वहाँ सम्बन्धित सहायक ने उन्हें लिखित आवेदन करने की सलाह दी। वह लिखित पत्र प्रस्तुत करके वापिस आ गए। तीन महीने बीत चुके हैं और पॉलिसी की अगली किश्त जमा करने के लिए बीमा कम्पनी के एसएमएस आने शुरू हो गये। तब उन्हें अपने आवेदन पत्र का स्मरण हो आया। जागरूक ग्राहक होने के कारण वार्षिक प्रीमियम में छूट का आकर्षण उन्हें प्रेरित कर रहा है। इस बार पुनः उन्होंने बीमा कम्पनी के कार्यालय में सम्पर्क किया। बीमा अधिकारी ने ग्राहक की ओर से दुबारा लिखित आवेदन पत्र लिया और तुरन्त उनके सामने बीमा पॉलिसी की किश्त में वांछित परिवर्तन दर्ज कर दिया।

विमर्श

आईआरडीए (ग्राहक हित रक्षा) विनियम 2002 के नियम 10 में उल्लेख है कि चालू पॉलिसी व्यवहार में परिवर्तन सम्बन्धी आवेदन का निस्तारण संवहन के दस दिन के अंदर किया जाना चाहिए। इस प्रकार ये बीमादाता की ओर से सेवा में न्यूनता का

ग्राहक सम्बन्धों के पोषण में आश्वासन भंग को बड़ी बाधा माना जाता है।

मामला है। साथ ही यह प्रकरण इस मान्यता का खण्डन करता है कि निजी बीमा कम्पनियों में सरकारी बीमा कम्पनियों की अपेक्षा बेहतर सर्विस उपलब्ध है।

उत्तरजीवी हितलाभ भुगतान में विलम्ब

शर्माजी इण्टर कॉलेज में सीनियर लेक्चरर हैं। कर नियोजन के उद्देश्य से तीन बीमा पॉलिसी ले चुके हैं। तीनों ही पॉलिसियाँ मनी बैक श्रेणी की हैं। पॉलिसियों के मध्य एक वर्ष का अंतराल है। अतः कई बार उन्हें क्रमशः प्रतिवर्ष उत्तरजीवी हितलाभ के चैक मिलते हैं। उत्तरजीवी हित लाभ का चैक देय तिथि से दस-पन्द्रह दिन पहले प्राप्त हो जाता है। ऐसा उनका विगत अनुभव रहा है। इस बार दिसम्बर के महीने में सरवाईवल बेनिफिट चैक की प्रत्याशा में उन्होंने फुल्ली ऑटोमैटिक वॉशिंग मशीन खरीदी। डीलर ने मशीन घर भेज दी है। हितलाभ की तिथि निकलने के बाद तक चैक नहीं पहुँचा। अब बीमा ग्राहक को चिन्ता हुई, बीमा कार्यालय जाकर सम्पर्क किया। वहाँ मालूम करने पर पता लगा कि कार्य की अधिकता के कारण बैंक लॉग हो गया है। बीमा के शाखा कार्यालय में देखकर वास्तव में उन्हें लगा कि वहाँ स्टाफ अत्यधिक व्यस्त है। एक सप्ताह लग जाएगा। पन्द्रह दिन के बाद स्पीड पोस्ट के जरिए यह चैक शर्माजी को मिल गया है, उन्होंने वाशिंग मशीन के डीलर को भुगतान कर दिया। किन्तु, यह समय उनके लिए बहुत कठिन रहा क्योंकि उन्हें कुछ भी उधार खरीदने का अभ्यास नहीं है और

अपने वचन का पालन न कर पाना शायद किसी के लिए भी कष्टप्रद होता होगा। शर्माजी बार-बार अपने से यह प्रश्न पूछते हैं कि क्या बीमा कम्पनी के द्वारा समय पर भुगतान पर भरोसा करना उनकी गलती थी।

विमर्श

प्रकरण में तीन तथ्य उल्लेखनीय हैं – (i) बीमा ग्राहक को मनी बैक चैक देय तिथि से पूर्व मिलते रहे हैं; (ii) बीमादार इस बात से आश्वस्त है कि कार्यालय में कार्य की अधिकता है; (iii) पॉलिसीधारक को विलम्ब से भुगतान मिल गया, जिसे बीमादाता की दृष्टि में शायद बड़ी चूक न माना जाए। यह बात सही है कि कानूनी दृष्टि से कोई बहुत अधिक क्षतिपूर्ति बीमादाता की इस चूक के कारण नहीं मिल सकती, लेकिन ग्राहक सम्बन्ध प्रबन्धन की दृष्टि से यह एक प्रकार से आश्वासन भंग का उदाहरण है। ग्राहक सम्बन्धों के पोषण में आश्वासन भंग को बड़ी बाधा माना जाता है। इससे ग्राहक वर्ग में निराशा फैलती है और सेवाप्रदाता ग्राहक निष्ठा की उम्मीद नहीं रख सकता। गलतियों के स्तर को शून्य तक लाना तो सम्भव नहीं है, किन्तु यहाँ एक उपाय हो सकता है— 'क्षमायापन', लेकिन व्यवहार में सेवादाता की ओर से उपेक्षापूर्ण टिप्पणी सुनने को मिलती है, यथा—'थोड़ी बहुत देर तो कभी हो जाती है'। ग्राहक सम्बन्धों की दृष्टि से सेवादाता का इस प्रकार का रूख चिन्ताजनक है।

सुबोध कुमार, एसोसिएट प्रोफेसर,
हरीश चन्द्र रतूड़ी, शोध छात्र
हे.न.ब. गढ़वाल विश्वविद्यालय

बीमा क्षेत्र में कुल निवेश

जगेन्द्र कुमार का कहना है कि बीमा क्षेत्र की क्षमता और कार्य निष्पादन का मूल्यांकन सर्वत्र दो माप दण्डों, अर्थात् बीमा व्यापन और बीमा सधनता के सन्दर्भ में किया जाता है।

आसान निवेश नियम एवं योजनाओं की सख्त दरकार

भारत में सभी बीमाकर्ताओं को निवेश विनियमों के अन्तर्गत निर्धारित निवेशों के पैटर्न का अनुपालन करना होता है। जीवन और गैर जीवन बीमा कम्पनियों द्वारा धारित 'प्रवन्धन अन्तर्गत परिसम्पत्तियों' (ए.यू.एम) के निवेशों का ब्यौरा देना आवश्यक है। भारतीय अर्थव्यवस्था ने अनेक चुनौतियों के बावजूद 2010-11 में 8.5% की सवृद्धि दर्ज की। बीमा कम्पनियों की सख्या 2010-11 अंत में 48 रही जो वर्तमान में बढ़कर 54 हो गई है। बीमा क्षेत्र की क्षमता और कार्य निष्पादन का मूल्यांकन सर्वत्र दो माप दण्डों, अर्थात् बीमा व्यापन और बीमा सधनता के सन्दर्भ में किया जाता है। जो वर्ष 2010 में 5.10 प्रतिशत तथा 64.4 अमेरिकी डालर थी। भारत में बीमाकर्ताओं को अभी तक अपने बीमा कारोबार का 1.5 प्रतिशत सोल्वेन्सी मार्जिन फन्ड रखना आवश्यक है। बीमा प्राधिकरण द्वारा बीमाकर्ताओं के लिये बनाये निवेश रेग्यूलेशन को उदार बनाने की प्रक्रिया शुरु हो गई है। अभी तक बीमाकर्ता सरकारी प्रतिभूतियों के पुनः खरीद अनुबन्ध ही कर सकते थे। नये नियमों के तहत अब बीमाकर्ता 'एएए' रेटेड कापोरेट बान्ड्स में भी भागीदारी कर सकेंगे। जीवन बीमाकर्ताओं को बीमा रेग्युलेटर का आशय अब दीर्घकालीन निवेश विकल्प उपलब्ध करना है। बीमा प्राधिकरण

की मंशा बाजार में और एन्यूटी प्रदाता उपलब्ध कराने की है, यह जोखिम अभी तक जीवन बीमा निगम तक केन्द्रित है, जो कि एक स्वस्थ परम्परा नहीं है। तीन 'एक्सपोजर ड्राफ्ट के माध्यम से बीमा विनियामक ने नये निवेश वर्ग, एस,एवी वी स्कीमों में भागीदारी तथा सरकारी एवं कॉर्पोरेट डैट प्रतिभूतियों में रिवर्स रैपो व रैपो ट्रेड में भागीदारी लागू करना है। इसी के साथ बीमा प्राधिकरण ने बीमाकर्ताओं के आई पी ओ सम्बन्धी दिशा निर्देश भी जारी कर दिये हैं। इन प्रयासों का प्राभ पैशन मार्केट पर भी पड़ेगा जो कि बीमा उद्योग का नया फोकस एरिया है।

बीमा क्षेत्र में कुल निवेश

वित्तीय वर्ष 2010-11 में बीमा क्षेत्र की कुल संचयी निवेश राशियाँ 15,12,638 करोड़ रुपये थी। इस वर्ष के दौरान 'ए.यू.एम' में

18.28% की वृद्धि हुई। उद्योग द्वारा धारित कुल निवेशों में सबसे बड़ा हिस्सा जीवन बीमाकर्ताओं का ही बना हुआ है जो कि 95% है। इसी प्रकार कुल निवेशों में सरकारी क्षेत्र की कम्पनियों का हिस्सा सबसे बड़ा 80% था फिर भी संयुक्त यूनिट बीमा उत्पादों (यूलिप) की बिक्री की पृष्ठीभूमि में निजी क्षेत्र के बीमाकर्ताओं द्वारा धारित यू ए एम का हिस्सा भी हाल के वर्षों में तेजी से बढ़ा है। बीमा क्षेत्र में आर्थिक पूंजी के आकलन में महत्व और आवश्यकता को देखते हुये, बीमा प्राधिकरण ने जीवन और गैर जीवन बीमा कम्पनियों को आदेश दिया है कि वे विशिष्ट दिशा निर्देशों के अन्तर्गत आर्थिक पूंजी की गणना करें और तदनुसार वार्षिक रूप से रिपोर्ट प्रस्तुत करें। यह गणना 99.50% के जोखिम पर मूल्य स्तर पर एक वर्ष की समय विधि पर आधारित होती है। इसमें जोखिमों का कार्यकरण, बीमाकर्ताओं के लिये परिचालन बाजार, नकदी तथा क्रेडिट जोखिम के रूप में किया जाता है। बीमाकर्ताओं को कुल आर्थिक पूंजी आवश्यकताओं को विविधकरण प्रभाव की सीमा तक कम करने की अनुमति है।

जीवन बीमाकर्ताओं के निवेश:

जीवन बीमाकर्ताओं के पास निवेश के लिये उपलब्ध निधियों के विभिन्न क्षेत्रों को दो वर्गों में विभाजित किया जा सकता है

अभी तक बीमाकर्ता सरकारी प्रतिभूतियों के पुनः खरीद अनुबन्ध ही कर सकते थे। नये नियमों के तहत अब बीमाकर्ता 'एएए' रेटेड कापोरेट बान्ड्स में भी भागीदारी कर सकेंगे।

बीमा क्षेत्र के कुल निवेश 31 मार्च 2011 की स्थिति

(करोड़ रु.)

बीमाकर्ता	जीवन		गैर जीवन		कुल	
	2010	2011	2010	2011	2010	2011
सरकारी	992331 (24.10)	1148589 (15.75)	51687 (18.1)	61235 (18.47)	1044018 (23.21)	1209824 (15.88)
प्राइवेट	220127 (88.51)	281528 (27.89)	14685 (32.16)	21285 (44.94)	234811 (83.61)	302813 (28.96)
कुल (32.31)	1212458 (17.95)	1430118 (12.70)	66372 (24.33)	82520 (31.13)	1278830 (18.28)	1512638

(कोष्यकों में दिये गये अंकडे, गत वर्ष की तुलना में प्रतिशत वृद्धि दरति है)

- (1) पारम्परिक उत्पादों से प्राप्त निधियाँ तथा
(2) यूलिप उत्पादों से प्राप्त निधियाँ

सन 2010-11 में जीवन बीमाकर्ताओं द्वारा निवेशित कुल निधियाँ 14,30,118 करोड़ रुपये थी जिनमें से 399,116 करोड़ रुपये (कुल निधियों का 27.91%) यूलिप निधियों का अंशदान था। शेष 10,31,002 करोड़ रुपये (72.09%) पारम्परिक उत्पादों का अंशदान था। कुल निवेशों में यूलिप निधियों का अंशदान हाल के वर्षों में काफी बढ़ा है। 2010-11 वर्ष के दौरान अंशदान पारम्परिक निधियों में निवेशों की कुल वृद्धि में 72% अर्थात् 1,56,084 करोड़ रुपये का योगदान दिया जबकि यूलिप उत्पादों ने 61,576 करोड़ रुपये का योगदान दिया।

वित्तीय सत्र 2009-10 की स्थिति से तुलना करने पर ज्ञात होता है कि जीवन बीमाकर्ताओं द्वारा किये गये निवेश का पैटर्न 31 मार्च 2011 को भी वैसा ही रहा। केन्द्र सरकार की प्रतिभूतियों में और अनुमोदित निवेश, जीवन बीमाकर्ताओं द्वारा किये गये

निवेशों का प्रमुख संधन बने रहे। निधी आधार पर विभाजन से यह प्रकट हुआ कि कुल निवेशों में से जीवन निधी ने 8,41,075 करोड़ रुपये (58.81 प्रतिशत)

पेंशन तथा साधारण एनुइटी ग्रुप निधी ने 1,89,927 करोड़ (13.28 प्रतिशत) तथा यूलिप निधी ने 3,99,116 करोड़ रुपये (27.91 प्रतिशत) का योगदान दिया। वर्ष

जीवन बीमाकर्ताओं का कुल निवेश: नियमानुसार 31-3-2011

(करोड़ रु.)

निवेशों के रिटर्न	2010		2011	
	राशि	प्रतिशत	राशि	प्रतिशत
पारम्परिक उत्पाद				
1. केन्द्रीय सरकार की प्रतिभूतियाँ	360447	41.20	420952	40.83
2. राज्य सरकारों और अन्यो की अनुमोदित प्रतिभूतियाँ	137236	15.69	173733	16.85
3. आवास और इन्फ्रास्ट्रक्चर	85675	9.79	89181	8.65
4. अनुमोदित निवेश	257084	29.38	304977	29.58
5. अन्य निवेश	34477	3.94	42159	4.09
अ) कुल (1+2+3+4+5)				
यूलिप निधियाँ				
6. अनुमोति निवेश	311669	92.34	371899	93.18
7. अन्य निवेश	25871	7.66	27217	6.82
व) कुल (6+7)	337540	100.00	399116	100.00
कुल जोड (अ+व)	1212458		1430118	

जीवन बीमाकर्ताओं के निवेश निधि अनुसार 31-3-2011

(करोड़ रु.)

बीमाकर्ता	जीवन निधि		पोत जनरल एन्यूटी		यूलिप निधि		सब निधियों का जोड	
	2010	2011	2010	2011	2010	2011	2010	2011
मा.जी.बी. निगम	698153	798291	133588	173282	160589	177016	992331	1148589
प्राइवेट	33137	42784	10038	16646	176951	222099	220127	281578
कुल	731291 (60.31)	841075 (58.81)	143627 (11.85)	189927 (13.28)	337540 (27.84)	399116 (27.90)	1212458 (100.00)	1430118 (100.00)

(कोष्यकों में दिये गये आकडे सम्माधित निधियों का कुल त्रिधियों से प्रतिशत है)

निवेश में वृद्धि: निधि अनुसार 31-3-2011

(करोड़ रु.)

निधि	2010		2011	
	कुल	वृद्धि%में	कुल	वृद्धि%में
जीवन	731291	16.14	841075	15.01
पेंशन, जनरल एवं ग्रुप निधि	143627	26.04	189927	32.24
परम्परागत (अ)	84918	17.66	1031002	17.84
यूनिट सयुत्र निधि (ई)	337540	95.38	399116	18.24
कुल (अ+ई)	1212458	32.31	1430118	17.95

गैर जीवन बीमाकर्ताओं का कुल निवेश नियमानुसार 31-3-2011

निवेशों का पैटर्न	2010		2011	
	कुल	%	कुल	%
केन्द्र सरकार की प्रतिभूतियाँ	16038	24.16	19865	24.07
राज्य सरकारों की और अन्य अनुमोदित प्रति	6971	10.50	8191	9.93
आवास तथा हाउसिंग और एफ एफ ई के लिये राज्य सरकारों को ऋण	4790	7.22	6973	8.45
इन्फ्रास्ट्रक्चर निवेश	10373	15.63	12216	14.80
अनुमोदित निवेश	24256	36.55	31769	38.50
अन्य निवेश	3944	5.94	3506	4.25
कुल	66372	100.00	82520	100.00

2010-11 के दौरान कुल निवेश में पेंशन एनुइटी निधियों का हिस्सा 11.85 प्रतिशत से बढ़कर 13.28 प्रतिशत हो गया। तदनुसारी आधार पर जीवन निधियों के हिस्से में गिरीकर आई 2009-10 में कुल निवेशों में जीवन निधि ने 7,31,291 करोड़ रुपये (60.31 प्रतिशत) पेंशन तथा जनरल एन्यूटी और ग्रुप निधि से 1,43,627 करोड़ रु. (11.85 प्रतिशत) तथा यूलिप निधि ने 3,37,540 करोड़ रुपये (27.84 प्रतिशत) का योगदान दिया था।

बीमा रेग्युलेटर अब जीवन बीमाकर्ताओं को 'एएए' रेटेड प्रतिभूतियों के अतिरिक्त (ए+) तथा कॉर्पोरेट के 'ए' पेपर्स भी निवेश करने के विकल्प उपलब्ध करा रहा है।

गैर जीवन बीमाकर्ताओं के निवेश

गैर जीवन बीमाकर्ताओं ने बीमा उद्योग द्वारा धारित कुल निवेशों में केवल 5% का ही योगदान दिया। 31 मार्च 2011 को इस सैक्टर के कुल, निवेश 82,520 करोड़ रुपये था वर्ष 2010-11 के दौरान, निवेशों में निवल वृद्धि 16,148 करोड़ रुपये (गत वर्ष के मुकाबले 24.33 प्रतिशत की वृद्धि) रही। वर्ष 2009-10 में 66,372 करोड़ रुपये के निवेश किये गये थे। निवेश का पैटर्न वैसा ही रहा जैसे गत वर्ष था। 31 मार्च 2011 की स्थिति में गैर जीवन बीमाकर्ताओं ने अनुमोदित निवेशों और केन्द्र सरकार की प्रतिभूतियों में क्रमशः 31,769 करोड़ (38.50 प्रतिशत) तथा 19,865 करोड़ रुपये (24.07 प्रतिशत) निवेश किये गये थे।

बीमा अधिनियम के उपबन्धों की अनुपालना में बीमा प्राधिकरण ने बीमाकर्ताओं द्वारा निवेश सम्बन्धी रेग्यूलेशन बनाये है। यह रेग्यूलेशन बीमा नियामक एवं विकास प्राधिकरण (निवेश) रेग्यूलेशन्स, 2000 के नाम से जाना जाता है। इसमें जीवन बीमा एवं गैर जीवन बीमाकर्ताओं की निवेश सम्बन्धी आईताओं का विसृत विवेचन एवं सीमाए

क्रम	निवेश के प्रकार	प्रतिशत
1	सरकारी प्रतिभूतियाँ	25%
2	सरकारी एवं अन्य अनुमोदित प्रतिभूतिया	50% से कम नहीं
3.	अनुमोदित निवेश (सूची 1 में वर्णित) अ) इन्फ्रास्ट्रक्चर एवं सामाजिक क्षेत्र व) अन्य जो एक्सपोजर/प्रूडेन्सियल से शामिल हो	15% से कम नहीं अधिकतम 20%
4.	अन्य (उपरोक्त के अलावा)	अधिकतम 15%
पेंशन व सामान्य एन्यूटी		
क्रम	निवेश के प्रकार	प्रतिशत
1.	सरकारी प्रतिभूतियाँ	20%
2	सरकारी एवं अन्य अनुमोदित प्रतिभूतियाँ	40%
3.	शेष को अनुमोदित निवेश (सूची 1 में वर्णित) तथा रेग्यूलेशन 5 में वर्णित नियमों के तहत	अधिकतम 60%

गैर जीवन बीमाकर्ताओं के निवेश

क्रम	निवेश के प्रकार	प्रतिशत
1	केन्द्र सरकार की प्रत्याभूतियाँ (कम से कम)	20%
2	राज्य सरकार की एवं अन्य गारन्टीड प्रत्याभूतियाँ जिससे उपरोक्त भी शामिल है (कम से कम)	30%
3.	आवास एवं अवास एवं अग्नि शयन उपकरणों हेतु राज्य सरकारों को ऋण	5%
4.	सूची-2 में वर्णित अनुमोदित निवेश	
क	इन्फ्रास्ट्रक्चर एवं सामाजिक क्षेत्र	कम से कम 10%
ख)	अन्य रेग्यूलेशन 5 में वर्णित एक्सपोजर प्रड्यूसियल नार्मस से शामिल निवेश	अधिकतम 30%
5	उपरोक्त के अलावा	अधिकतम 25%

निर्धारित की गई है।

वैधानिक अनिवार्यताएँ

बीमा अधिनियम 1938 के खण्ड 27ए, बी, सी एवं 114ए के तहत बीमा प्राधिकरण निवेश रेग्यूलेशन, 2000 के खण्ड 3 में जीवन बीमाकर्ताओं के निवेश की सीमाएँ इस प्रकार निर्धारित की है।

इन प्रावधानों के तहत कोई भी बिना अनुमोदित निवेश मान्य नहीं है। सभी निवेश "वैरी स्ट्रिंग" श्रेणी के ग्रेडेड प्रत्याभूतियों में की जायेगी जिनकी स्टाक एक्सचेंज में निरन्तर ट्रेडिंग हो। इसी प्रकार बीमा अधिनियम 27 एवं 27वी के तहत जो भी गैर जीवन बीमाकर्ता भारत में बीमा कारोबार कर रहे हैं उन्हें अपनी कुल सम्पत्तियों का निवेश इस प्रकार करना होगा (खण्ड-4)

बीमा क्षेत्र के प्रत्यक्ष विदेशी निवेश सीमा बढ़ने से अगले पांच साल में 30,000 करोड़ रुपया आ सकता है जो बीमा उद्योग के लिये काफी जरूरी है। बीमा में एफडीआईसी बढ़ाकर 49% किये जाने के बाद बीमा रेग्युलेटर ने इस कदम की सख्त आवश्यकता को उचित ठहराया क्योंकि बीमा क्षेत्र के लिये 11 से 12% वृद्धि के लिये पूंजी प्रवाह जरूरी

है। एफडीआई से बीमा क्षेत्र को अब और मजबूती मिलेगी। जुटाने के लिये पूंजी बाजार में उतरने की इच्छुक साधारण बीमा कम्पनियों के लिये इरडा ने मसौदा दिशा-निर्देश जारी कर दिये हैं। जिनमें कहा गया है कि वही साधारण बीमा कम्पनिया पूंजी बाजार में उतर सकेगी जिन्हे इस बिजनेस में दस साल का अनुभव होगा यानी आरम्भिक पब्लिक इश्यू दस साल या अधिक पूरा करने वाली साधारण बीमा कम्पनियाँ ही ला सकेगी तथा उसके लिये इरडा की मजूरी आवश्यक होगी।

भारत में 1956 में बीमा कारोबार के राष्ट्रीकरण के बाद से काफी लम्बा सफर तय किया जा चुका है। लेकिन आगेका सफल चुनौती भरा है। जापान के अतिरिक्त बाकी एशिया का योगदान अगले पांच सालों में दुनिया के बीमा बाजार के विकास में लगभग एक चौथाई होगा। जब कि एशिया में भारत 15 फीसदी सालाना की औसत अनुमानित वृद्धि के साथ सबसे तेजी से उभरता साधारण बीमा बाजार होगा। भारत में परिवारों की सकल घरेलू बचत में जीवन बीमा प्रीमियम का हिस्सा अभी 18 फीसदी है और यह साल-दर-साल बराबर बढ़ रहा है। देश में बीमा की पहुँच व धनत्व 2010 में 5.1

फीसदी रही है जबकि यह 2001 में मात्र 2.7 फीसदी थी। बीमा क्षेत्र देश में इन्फ्रास्ट्रक्चर में विकास में अहम योगदानकर्ता है। इन्फ्रास्ट्रक्चर में बीमा उद्योग का कुल निवेश 31 मार्च 2011 तक 1,98,369 करोड़ रुपये रहा है। इसमें 78 फीसदी निवेश सार्वजनिक क्षेत्र की बीमा कम्पनियों द्वारा किया गया है। अस्वस्थ प्रीतिस्पर्धा ने बीमा कम्पनियों के खातों पर असर डालना शुरू कर दिया है और भारत में किसी भी कम्पनी ने अभी तक विकास और लाभप्रदता के बीच टिकाउ संतुलन नहीं हासिल किया है। बीमा विनियामक बुनियादी ढांचे से जुड़ी परियोजनाओं से निवेश की राह को आसान बनाये। अभी तक मूल सरकारी कम्पनी की रेटिंग के आधार पर ही उसके द्वारा बुनियादी ढांचे के क्षेत्र में बनाई गई विशेष कम्पनी (एसपीवी) में ही निवेश की इजाजत मिली हुई है। अब किसी भी कम्पनी की बुनियादी ढांचा क्षेत्र में गठित एस पी वी में निवेश की इजाजत होगी। इस्तेमाल योग्य बचत के मामले में बैंकों के बाद बीमा कम्पनियों की बारी आती है। इन कम्पनियों के पास 13 लाख करोड़ रुपये की निवेश योग्य राशी है लेकिन इसका 20 फीसदी से भी कम बुनियादी ढांचा क्षेत्र में लाता है। फिलहाल बीमा कम्पनियों को अपने ऋण बाजार निवेश का 75 फीसदी 'एएए' श्रेणी में करना पड़ता है अब इसे सरकारी प्रतिभूतिया एवं दूसरे निवेश विकल्पों को भी शामिल किये जाये की सर्व आवश्यकता है।

जोगेन्द्र कुमार, कार्पोरेट हेड (ट्रेनिंग)
श्रीराम जनरल इन्श्योरेंस

GROSS PREMIUM UNDERWRITTEN BY NON-LIFE INSURERS WITHIN INDIA (SEGMENT WISE) :

Sl. No.	Insurer	Fire	Marine	Marine Cargo	Marine Hull	Engineering	Motor
1	Royal Sundaram	65.92	14.97	14.97	0.00	17.38	496.64
	Previous year	30.14	11.70	11.70	0.00	19.04	475.82
2	TATA-AIG	189.97	112.29	112.29	0.00	44.75	455.11
	Previous year	146.68	98.09	98.09	0.00	35.92	336.72
3	Reliance	105.62	18.62	18.19	0.43	54.16	641.98
	Previous year	65.52	26.23	25.68	0.56	52.17	570.28
4	IFFCO Tokio	154.24	58.27	47.19	11.07	36.14	677.10
	Previous year	146.89	70.51	52.15	18.36	31.54	493.04
5	ICICI Lombard	256.62	119.40	88.87	30.53	96.36	1,198.49
	Previous year	230.14	110.35	72.13	38.21	96.99	917.10
6	Bajaj Allianz	196.08	49.56	47.48	2.08	74.63	1,093.08
	Previous year	160.63	45.41	44.89	0.51	58.97	920.52
7	HDFC ERGO	167.48	46.46	37.81	8.66	45.75	344.54
	Previous year	164.91	34.37	22.29	12.09	40.28	284.63
8	Cholamandalam	51.29	24.92	24.91	0.01	13.73	501.33
	Previous year	40.78	23.98	23.98	0.00	12.48	424.14
9	Future Generali	64.76	28.91	28.91	0.00	18.81	295.67
	Previous year	57.04	20.55	20.55	0.00	13.53	247.11
10	Universal Sompo	49.59	7.78	7.78	0.00	6.26	122.17
	Previous year	37.13	4.95	4.95	0.00	4.51	89.36
11	Shriram	3.83	1.39	1.39	0.00	2.06	684.31
	Previous year	3.92	1.07	1.07	0.00	1.63	512.43
12	Bharti Axa	34.39	12.89	12.89	0.00	11.75	370.27
	Previous year	28.50	10.05	10.05	0.00	6.27	246.10
13	Raheja QBE	1.11	0.33	0.33	0.00	0.20	0.09
	Previous year	1.13	0.01	0.01	0.00	0.10	0.15
14	SBI	131.71	3.82	3.82	0.00	11.97	87.00
	Previous year	61.70	0.54	0.54	0.00	3.48	5.33
15	L&T	13.05	3.78	3.78	0.00	6.73	44.28
	Previous year	7.99	2.69	2.69	0.00	4.74	35.36
16	Star Health & Allied Insurance						
	Previous year						
17	Apollo MUNICH						
	Previous year						
18	Max BUPA						
	Previous year						
19	Religare Health						
	Previous year						
	Private Total	1,485.68	503.39	450.61	52.78	440.69	7,012.07
	Previous year	1,183.07	460.48	390.75	69.73	381.65	5,558.09
20	New India	732.61	309.39	168.13	141.26	209.69	1,770.64
	Previous year	671.31	278.36	139.79	138.57	191.78	1,371.96
21	National	471.22	184.26	111.06	73.20	153.16	2,076.35
	Previous year	379.81	166.00	92.24	73.76	135.28	1,654.75
22	United India	612.13	313.44	170.41	143.03	268.88	1,625.35
	Previous year	497.08	289.39	173.67	115.72	245.74	1,289.39
23	Oriental	551.46	267.77	147.47	120.30	165.41	1,142.19
	Previous year	463.82	262.07	140.31	121.76	148.59	1,004.15
24	ECGC						
	Previous year						
25	AIC of India						
	Previous year						
	Public Total	2,367.42	1,074.87	597.07	477.79	797.14	6,614.53
	Previous year	2,012.03	995.82	546.01	449.81	721.39	5,320.25
	Grand Total	3,853.10	1,578.26	1,047.68	530.58	1,237.82	13,626.60
	Previous year	3,195.10	1,456.30	936.77	519.54	1,103.04	10,878.34

Compiled on the basis of data submitted by the Insurance companies

FOR THE PERIOD APRIL - SEPTEMBER (PROVISIONAL & UNAUDITED)

(₹ in Crores)

Motor OD	Motor TP	Health	Aviation	Liability	Personal Accident	All Others	Grand Total
370.49	126.14	111.86	0.00	6.31	28.02	10.15	751.24
354.76	121.05	133.71	0.00	5.42	18.41	18.49	712.72
340.20	114.92	84.18	0.59	102.02	69.22	26.95	1,085.09
286.78	49.94	65.67	0.00	89.15	66.11	18.51	856.85
361.77	280.21	134.85	2.25	28.94	14.31	40.72	1,041.45
355.56	214.71	127.09	1.46	12.76	14.72	24.03	894.27
425.14	251.96	78.23	4.88	25.02	14.94	235.39	1,284.21
323.71	169.33	94.55	11.66	26.95	14.43	118.12	1,007.69
829.81	368.67	687.95	50.43	78.86	86.68	285.58	2,860.37
645.16	271.94	768.24	68.36	67.31	69.24	194.80	2,522.52
775.17	317.91	284.36	4.88	85.48	32.37	94.65	1,915.10
667.98	252.54	216.24	11.55	73.99	27.29	93.02	1,607.61
228.65	115.90	267.73	14.32	59.52	120.39	197.55	1,263.75
185.37	99.27	209.85	11.23	55.44	85.69	17.12	903.52
279.50	221.83	147.97	0.00	8.04	24.90	14.58	786.75
260.42	163.72	118.87	0.00	8.40	22.62	13.37	664.65
198.23	97.44	66.22	0.00	15.13	39.54	29.79	558.83
161.70	85.41	67.46	0.00	11.66	26.31	16.11	459.77
62.84	59.33	25.39	0.00	2.31	3.27	30.33	247.10
71.06	18.30	18.45	0.00	1.63	3.29	22.95	182.26
263.54	420.77	0.00	0.00	0.33	0.46	0.56	692.94
222.68	289.75	0.00	0.00	0.27	0.39	1.93	521.65
274.54	95.73	116.35	0.00	4.57	15.51	6.49	572.22
180.24	65.85	76.51	0.00	2.21	12.54	3.98	386.15
0.07	0.03	0.00	0.00	9.91	0.17	2.20	14.01
0.09	0.07	0.00	0.00	6.59	0.15	1.61	9.75
54.76	32.24	4.09	11.76	0.85	30.21	14.44	295.86
4.53	0.80	2.16	9.83	0.00	5.66	5.22	93.92
27.84	16.44	4.92	0.00	2.41	2.58	1.50	79.25
23.22	12.14	2.03	0.00	2.14	1.68	3.99	60.60
		367.80			7.61	0.00	375.41
		596.85			6.41	2.25	605.51
		205.22			5.21	3.61	214.04
		147.41			4.11	3.50	155.02
		76.99			0.37	0.00	77.36
		46.64			0.00	0.00	46.64
		10.44			0.00	0.00	10.44
		NA			NA	NA	NA
4,492.55	2,519.52	2,674.54	89.10	429.70	495.76	994.49	14,125.42
3,743.27	1,814.82	2,691.72	114.08	363.92	379.06	559.01	11,691.08
893.17	877.47	1,529.25	63.45	121.30	100.42	263.44	5,100.19
713.40	658.57	1,304.43	58.93	118.10	82.14	285.50	4,362.51
962.35	1,114.00	1,078.09	33.22	51.80	68.64	239.62	4,356.36
795.50	859.25	964.61	21.26	46.36	70.82	231.69	3,670.57
805.86	819.49	1,438.55	27.42	73.17	70.47	333.90	4,763.31
623.69	665.70	1,096.37	3.91	48.43	63.71	366.35	3,900.37
530.94	611.25	761.28	44.91	61.14	66.15	238.86	3,299.19
484.27	519.88	659.53	37.63	60.35	94.34	337.95	3,068.42
						541.22	541.22
						454.64	454.64
						1,816.41	1,816.41
						1,459.43	1,459.43
3,192.31	3,422.22	4,807.18	169.00	307.40	305.68	3,433.46	19,876.68
2,616.85	2,703.40	4,024.94	121.72	273.24	311.00	3,135.55	16,915.95
7,684.86	5,941.74	7,481.72	258.10	737.10	801.45	4,427.95	34,002.10
6,360.12	4,518.22	6,716.66	235.80	637.16	690.07	3,694.56	28,607.03

Report Card: General

GROSS PREMIUM UNDERWRITTEN FOR AND UP TO THE MONTH OF OCTOBER, 2012

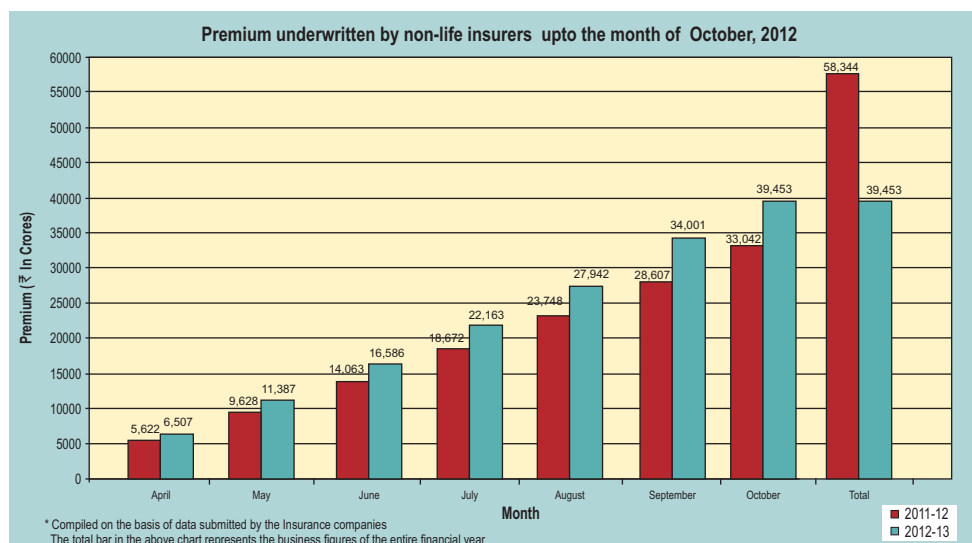
(₹ in Crores)

(%)

INSURER	OCTOBER		APRIL - OCTOBER		GROWTH OVER THE CORRESPONDING PREVIOUS YEAR
	2012-13	2011-12*	2012-13	2011-12*	
Royal Sundaram	131.26	128.15	882.50	840.87	4.95
Tata-AIG	173.04	129.77	1,258.13	986.61	27.52
Reliance General	168.40	122.68	1,209.85	1,016.95	18.97
IFFCO-Tokio	236.11	139.04	1,520.32	1,146.73	32.58
ICICI-Iombard	560.49	432.14	3,420.86	2,954.66	15.78
Bajaj Allianz	332.49	267.90	2,247.59	1,875.51	19.84
HDFC ERGO General	180.82	139.60	1,444.57	1,043.12	38.49
Cholamandalam	139.95	117.80	926.70	782.44	18.44
Future Generali	86.19	68.27	645.02	528.03	22.16
Universal Sampo	47.16	26.15	294.26	208.41	41.20
Shriram General	135.94	112.11	828.58	633.76	30.74
Bharti AXA General	101.91	72.77	674.13	459.45	46.73
Raheja QBE	2.50	2.05	16.51	11.80	39.93
SBI General	63.04	23.10	358.89	117.02	206.69
L&T General	14.18	12.61	93.43	73.21	27.62
Magma HDI	5.51	NA	5.51	NA	NA
Star Health & Allied Insurance*	54.58	163.24	454.34	768.75	-40.90
Apollo MUNICH	49.37	35.21	263.41	190.23	38.47
Max BUPA	13.84	6.48	91.20	53.12	71.70
Religare	4.50	NA	14.95	NA	NA
New India	726.54	611.57	5,826.72	4,974.08	17.14
National	678.03	577.74	5,034.39	4,248.31	18.50
United India	744.18	616.77	5,506.48	4,517.14	21.90
Oriental	488.89	450.96	3,788.08	3,519.38	7.63
ECGC	93.17	73.12	634.39	527.76	20.21
AIC	195.89	105.16	2,012.30	1,564.59	28.62
PRIVATE TOTAL	2,501.27	1,999.07	16,650.75	13,690.67	21.62
PUBLIC TOTAL	2,926.69	2,435.31	22,802.36	19,351.26	17.83
GRAND TOTAL	5,427.96	4,434.39	39,453.11	33,041.93	19.40

Note: Compiled on the basis of data submitted by the Insurance companies

* Figures revised by insurance companies



Statistical Supplement

(Monthly - September, 2012)

Name of the Insurer: Bajaj Allianz General Insurance Company Limited

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire	1903.18	19608.36	34012.00	203420.00	332.12	3545.74	59774247.00	359989764.00
Previous year	1571.06	16062.62	31734.00	200850.00	23.02	1612.34	34567564.00	238375834.00
Marine Cargo	584.30	4748.24	13568.00	80033.00	-22.73	258.75	6464539.00	61431066.00
Previous year	607.03	4489.50	16156.00	84744.00	56.54	666.31	7676292.00	52974459.00
Marine Hull (Including Onshore & Offshore oil energy)	9.37	207.84	2.00	6.00	1.61	156.77	14834.00	3903033.00
Previous year	7.76	51.07	4.00	63.00	-43.13	-267.09	142085.00	1293881.00
Marine (Total)	593.67	4956.08	13570	80039	-21.12	415.51	6479373.00	65334099.00
Previous year (Total)	614.79	4540.57	16160	84807	13.41	399.23	7818377.00	54268340.00
Aviation	21.19	487.90	7.00	75.00	-168.53	-667.36	361430.00	7875786.00
Previous year	189.72	1155.26	32.00	181.00	55.79	-96.08	7632682.00	19185351.00
Engineering	950.40	7463.41	1508.00	8590.00	65.39	1566.76	21847045.00	113250615.00
Previous year	885.01	5896.65	1424.00	8390.00	69.62	991.01	14431804.00	82022836.00
Motor Own Damage	14040.93	77517.17	330871.00	1931341.00	2356.11	10719.19	905166.00	5259636.00
Previous year	11684.82	66797.98	321472.00	1987805.00	1099.78	5440.81	859274.00	4894009.00
Motor Third party	5769.72	31791.32	336104.00	1991709.00	1379.62	6537.20		
Previous year	4390.10	25254.12	323372.00	2001638.00	1194.70	4727.38		
Motor (Total)	19810.65	109308.49	336104	1991709	3735.73	17256.39	905166.00	5259636.00
Previous year (Total)	16074.92	92052.10	323372	2001638	2294.48	10168.19	859274.00	4894009.00
Workmen's compensation / Employer's liability	245.40	1630.37	1559.00	10236.00	-7.30	65.96	117694.00	410561.00
Previous year	252.70	1564.41	1797.00	11280.00	41.44	346.71	44836.00	271561.00
Public Liability	5.55	36.75	12.00	102.00	1.67	-1.72	17034.00	162291.00
Previous year	3.88	38.47	12.00	132.00	-0.49	3.75	11045.00	262369.00
Product Liability	132.07	1268.20	58.00	422.00	-1.43	344.50	80957.00	661957.00
Previous year	133.50	923.69	38.00	333.00	83.52	242.97	37878.00	420104.00
Other Liability Covers	328.82	5612.98	281.00	1927.00	46.28	740.58	575907.00	2807180.00
Previous year	282.54	4872.41	258.00	1796.00	-41.98	671.30	245413.00	1660192.00
Liability (Total)	711.84	8548.30	1910	12687	39.22	1149.32	791592.00	4041989.00
Previous year (Total)	672.62	7398.98	2105	13541	82.49	1264.73	339172.00	2614226.00
Personal Accident	370.05	3236.77	6571.00	40021.00	-258.69	507.33	3996880.00	18333671.00
Previous year	628.74	2729.45	6742.00	38762.00	193.90	46.89	2525055.00	12167983.00
Medical Insurance	2922.98	23822.21	68627.00	383095.00	648.29	5934.33	3494590.00	18782814.00
Previous year	2274.69	17887.88	87150.00	392780.00	13.87	4490.74	4406100.00	20076371.00
Overseas Medical Insurance	621.76	4613.79	43907.00	287323.00	74.45	877.95	134612.00	4613895.00
Previous year	547.31	3735.84	44291.00	307749.00	50.73	395.75	266772.00	6089602.00
Health (Total)	3544.74	28436.00	112534	670418	722.73	6812.28	3629202.00	23396709.00
Previous year (Total)	2822.00	21623.72	131441	700529	64.61	4886.49	4672872.00	26165973.00
Crop Insurance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Credit Guarantee	47.73	210.40	8.00	43.00	20.94	-334.87	913410.00	3336689.00
Previous year	26.78	545.26	10.00	101.00	-78.91	-677.46	258403.00	2415941.00
All Other Miscellaneous	1525.97	9254.24	40569.00	295776.00	65.98	497.42	4218992.00	15861068.00
Previous year	1459.98	8756.82	69533.00	319918.00	99.36	193.81	23712833.00	37096982.00
Grand Total	29479.41	191509.95	546793	3302778	4533.78	30748.52	102917337.00	616680026.00
Previous year (Total)	24945.63	160761.43	582553	3368717	2817.76	18789.14	96818036.00	479207475.00

*Wherever applicable

(Premium in ₹ Lakhs)

FOR AND UP TO THE MONTH OF SEPTEMBER, 2012

Amount of Premium u/w in Rural Areas		No. of Policies in Rural Areas		Amount of Premium u/w in Social Sector		No. of Lives covered in Social Sector		No. of Lives covered *	
For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
97.53	1050.53	2298.00	15107.00	0.00	0.00	0.00	0.00		
224.34	885.38	3918.00	16700.00	0.00	0.00	0.00	0.00		
21.66	201.84	880.00	4803.00	0.00	0.00	0.00	0.00		
155.36	278.93	2029.00	5495.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
21.66	201.84	880	4803	0.00	0.00	0	0	0	0
155.36	278.93	2029	5495	0.00	0.00	0	0	0	0
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
103.19	490.59	172.00	1173.00	0.00	0.00	0.00	0.00		
77.15	520.18	176.00	959.00	0.00	0.00	0.00	0.00		
1098.85	6250.67	901.00	6549.00	0.00	0.00	0.00	0.00		
1340.98	5818.01	3441.00	118965.00	0.00	0.00	0.00	0.00		
495.96	2961.14	29177.00	181048.00	0.00	0.00	0.00	0.00		
491.31	2385.64	36595.00	76093.00	0.00	0.00	0.00	0.00		
1594.81	9211.81	29177	181048	0.00	0.00	0	0	0	0
1832.29	8203.65	36595	118965	0.00	0.00	0	0	0	0
44.20	207.68	231.00	1511.00	0.00	0.00	0.00	0.00		
23.45	212.17	194.00	1615.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8.99	265.09	16.00	122.00	0.00	0.00	0.00	0.00		
0.87	207.13	16.00	2565.00	0.00	0.00	0.00	0.00		
53.19	472.77	247	1633	0.00	0.00	0	0	0	0
24.32	419.30	210	4180	0.00	0.00	0	0	0	0
37.48	286.65	4725.00	25793.00	8.17	57.07	80815.00	199387.00		
93.08	332.60	7522.00	28982.00	4.46	19.86	9767.00	44872.00		
351.46	2237.01	2324.00	13764.00	0.00	0.00	0.00	0.00	105090.00	745476.00
164.72	716.13	3268.00	13467.00	0.00	0.00	0.00	0.00	124256.00	636020.00
52.57	346.06	2006.00	13478.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
404.03	2583.07	4330	27242	0.00	0.00	0	0	105090	745476
164.72	716.13	3268	13467	0.00	0.00	0	0	124256	636020
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
107.82	639.79	3337.00	24778.00	0.00	0.00	0.00	0.00		
371.15	1884.04	13989.00	68482.00	0.00	0.00	0.00	0.00		
2419.71	14937.04	45166	281577	8.17	57.07	80815	199387	105090	745476
2942.41	13240.21	67707	257230	4.46	19.86	9767	44872	124256	636020

Name of the Insurer: *Bharti AXA General Insurance Company Limited*

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire	237.23	3439.26	2005.00	9189.00	237.23	3202.03	613546.89	7580298.38
Previous year	125.92	2849.67	1551.00	8288.00	125.92	2723.75	370665.48	5929812.25
Marine Cargo	82.31	1288.71	283.00	1576.00	82.31	1206.40	150214.23	2754847.05
Previous year	-10.76	1004.64	222.00	1137.00	-10.76	1015.40	25093.80	1934817.11
Marine Hull (Including Onshore & Offshore oil energy)								
Previous year								
Marine (Total)	82.31	1288.71	283	1576	82.31	1206.40	150214.23	2754847.05
Previous year (Total)	-10.76	1004.64	222	1137	-10.76	1015.40	25093.80	1934817.11
Aviation								
Previous year								
Engineering	216.74	1174.91	287.00	1211.00	216.74	958.17	176791.73	632322.16
Previous year	50.08	627.47	105.00	655.00	50.08	577.39	45702.42	479210.13
Motor Own Damage	4874.51	27453.90	75835.00	409819.00	4874.51	22579.39	258525.92	1496747.25
Previous year	3346.17	18024.34	46327.00	263526.00	3346.17	14678.17	192720.28	1062188.17
Motor Third party	1636.78	9572.76	75835.00	409819.00	1636.78	7935.98		
Previous year	1193.06	6585.18	46327.00	263526.00	1193.06	5392.12		
Motor (Total)	6511.30	37026.67	75835	409819	6511.30	30515.37	258525.92	1496747.25
Previous year (Total)	4539.23	24609.52	46327	263526	4539.23	20070.29	192720.28	1062188.17
Workmen's compensation / Employer's liability	52.71	213	160	646	52.71	159.87	5379	37503
Previous year	7.65	89	38.00	287	7.65	80.86	1515.85	15776
Public Liability	1	4.60	1	10.00			200	3145.00
Previous year								
Product Liability								
Previous year								
Other Liability Covers	20	240	32	126	20.24	219.62	14252	73117
Previous year	6.13	133	9.00	80	6.13	126.69	4560.06	50120
Liability (Total)	73.48	457.05	193	782	72.95	379.50	19831.55	113765.80
Previous year (Total)	13.79	221.34	47	367	13.79	207.55	6075.91	65896.74
Personal Accident	239.12	1551.21	1053.00	5909.00	239.12	1312.09	477980.69	3684842.78
Previous year	168.61	1254.16	830.00	6565.00	168.61	1085.56	314279.24	2945847.46
Medical Insurance	1266.94	11634.59	1264.00	9237.00	1266.94	10367.64	5668.51	73671.45
Previous year	1264.85	7650.59	1028.00	9702.00	1264.85	6385.74	5794.33	30390.17
Overseas Medical Insurance								
Previous year								
Health (Total)	1266.94	11634.59	1264	9237	1266.94	10367.64	5668.51	73671.45
Previous year (Total)	1264.85	7650.59	1028	9702	1264.85	6385.74	5794.33	30390.17
Crop Insurance								
Previous year								
Credit Guarantee	0	62						353
Previous year								
All Other Miscellaneous	96.76	586.73	1868.00	8542.00	96.76	489.97	128442.29	972978.38
Previous year	51.87	397.66	1406.00	8018.00	51.87	345.79	52433.73	440574.61
Grand Total	8723.88	57221.56	82788	446265	8723.35	48431.18	1831001.82	17309825.75
Previous year (Total)	6203.58	38615.05	51516	298258	6203.58	32411.47	1012765.18	12888736.63

*Wherever applicable

(Premium in ₹ Lakhs)

FOR AND UP TO THE MONTH OF SEPTEMBER, 2012

Amount of Premium u/w in Rural Areas		No. of Policies in Rural Areas		Amount of Premium u/w in Social Sector		No. of Lives covered in Social Sector		No. of Lives covered *	
For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
14.61	112.50	1593.00	7030.00						
12.79	61.05	1245.00	6664.00						
0.19	1.78	4.00	16.00						
0.14	0.74	2.00	15.00						
0.19	1.78	4	16	0.00	0.00	0	0	0	0
0.14	0.74	2	15	0.00	0.00	0	0	0	0
3.60	21.08	12.00	54.00						
1.93	9.54	12.00	43.00						
266.71	1799.64	5533.00	33700.00						
160.46	709.12	3203.00	15583.00						
117.48	677.75		0.00						
81.98	339.58	0.00	0.00						
384.19	2477.39	5533	33700	0.00	0.00	0	0	0	0
242.44	1048.70	3203	15583	0.00	0.00	0	0	0	0
6.45	10	6.00	15.00						
0.05	2	1.00	9.00						
0.53	0.53	1.00	1.00						
0.23	3.83	2.00	3						
0.23	0.23	2.00	2						
7.21	14.29	9	19	0.00	0.00	0	0	0	0
0.28	2.13	3	11	0.00	0.00	0	0	0	0
53.05	257.21	95.00	465.00						
35.87	183.34	61.00	587.00	11.89	11.89	45715	45715		
3.29	185.81	32.00	190.00						
6.94	44.17	53.00	389.00						
3.29	185.81	32	190	0.00	0.00	0	0	0	0
6.94	44.17	53	389	0.00	0.00	0	0	0	0
13.82	90.68	1466.00	6370.00						
9.32	43.88	1080.00	6406.00						
479.96	3160.74	8744	47844	0.00	0.00	0	0	0	0
309.70	1393.55	5659	29698	11.89	11.89	45715	45715	0	0

Name of the Insurer: Cholamandalam Ms General Insurance Company Limited

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire	618.2	5,128.5	8,394	75,143	183.8	1,050.7	1,226,569	16,377,200
Previous year	434.4	4,077.9	10,448	74,981	(64.9)	532.9	719,276	4,370,743
Marine Cargo	479.2	2,490.7	464	3,278	124.1	92.6	1,680,743	19,580,211
Previous year	355.1	2,398.0	624	4,321	(64.2)	256.9	148,095	20,710,878
Marine Hull (Including Onshore & Offshore oil energy)	-	1.0	-	2	-	1.0	-	107
Previous year	-	-	-	-	-	(1.1)	-	0
Marine (Total)	479.2	2,491.7	464	3,280	124.1	93.7	1,680,743	19,580,318
Previous year (Total)	355.1	2,398.0	624	4,321	(64.2)	255.8	148,095	20,710,878
Aviation	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
Engineering	214.6	1,372.9	751	5,061	(0.0)	124.7	479,134	2,914,408
Previous year	214.6	1,248.1	640	4,901	68.6	62.9	633,415	2,382,943
Motor Own Damage	4,605.1	27,949.9	61,497	373,678	72.1	1,907.9	321,016	1,906,405
Previous year	4,533.0	26,042.0	62,553	372,772	1,227.6	6,444.4	272,410	1,610,408
Motor Third party	3,750.7	22,183.0	62,058	376,484	900.9	5,811.3	-	-
Previous year	2,849.8	16,371.7	62,772	373,853	1,399.2	7,771.3	-	-
Motor (Total)	8,355.8	50,132.9	62,058	376,484	973.0	7,719.2	321,016	1,906,405
Previous year (Total)	7,382.8	42,413.6	62,772	373,853	2,626.8	14,215.7	272,410	1,610,408
Workmen's compensation / Employer's liability	57.6	384.1	223	1,698	59.5	245.9	7,788	75,860
Previous year	(1.9)	138.2	209	1,802	(82.9)	(132.5)	44,307	45,608
Public Liability	86.7	419.8	67	464	(93.8)	(282.2)	18,120	83,616
Previous year	180.4	702.1	224	727	158.3	306.0	99,698	173,205
Product Liability	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
Other Liability Covers	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
Liability (Total)	144.3	804.0	290	2,162	(34.3)	(36.3)	25,908	159,476
Previous year (Total)	178.6	840.3	433	2,529	75.4	173.5	144,005	218,813
Personal Accident	375.4	2,490.0	1,099	8,269	(12.9)	228.0	287,206	2,417,069
Previous year	388.4	2,262.0	1,756	10,019	131.0	564.8	252,530	1,782,918
Medical Insurance	1,308.3	14,454.3	7,645	25,682	(1,307.2)	2,567.0	162,855	520,954
Previous year	2,615.5	11,887.4	2,845	11,449	1,288.9	3,299.1	103,392	558,412
Overseas Medical Insurance	45.6	342.6	1,140	10,007	45.6	342.6	1,608	16,245
Previous year	-	-	-	-	-	-	-	-
Health (Total)	1,353.9	14,797.0	8,785	35,689	(1,261.5)	2,909.6	164,463	537,200
Previous year (Total)	2,615.5	11,887.4	2,845	11,449	1,288.9	3,299.1	103,392	558,412
Crop Insurance	879.1	879.1	305	305	879.1	879.1	8,855	8,855
Previous year	-	-	-	-	-	-	-	-
Credit Guarantee	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
All Other Miscellaneous	68.9	578.8	3,221	23,019	(209.6)	(758.4)	276,079	2,394,646
Previous year	278.5	1,337.2	6,323	38,204	152.3	(155.0)	268,596	2,192,123
Grand Total	12,489.5	78,674.8	85,367	529,412	641.7	12,210.3	4,469,973	46,295,577
Previous year (Total)	11,847.8	66,464.5	85,841	520,257	4,214.0	18,949.6	2,541,718	33,827,239

*Wherever applicable

(Premium in ₹ Lakhs)

FOR AND UP TO THE MONTH OF SEPTEMBER, 2012

Amount of Premium u/w in Rural Areas		No. of Policies in Rural Areas		Amount of Premium u/w in Social Sector		No. of Lives covered in Social Sector		No. of Lives covered *	
For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
7.7	10.6	13	58	-	-	-	-	-	-
6.5	6.5	780	780	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
0.0	4.0	1	15	-	-	-	-	-	-
2.4	2.4	16	16	-	-	-	-	-	-
383.4	2,609.7	8,513	57,663	-	-	-	-	-	-
293.1	1,616.8	6,983	37,588	-	-	-	-	-	-
208.5	1,382.2	8,540	57,981	-	-	-	-	-	-
168.3	836.7	7,011	37,734	-	-	-	-	-	-
591.9	3,991.9	8,540	57,981	-	-	-	-	-	-
461.3	2,453.5	7,011	37,734	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
761.2	9,479.8	-	18	-	-	390,378	4,174,377	-	-
1,958.4	7,784.5	-	-	-	-	1,184,319	5,119,257	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
761.2	9,479.8	-	18	-	-	390,378	4,174,377	-	-
1,958.4	7,784.5	-	-	-	-	1,184,319	5,119,257	-	-
879.1	879.1	305	305	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
38.1	241.5	1,383	9,504	-	-	-	-	-	-
40.7	187.2	1,753	8,884	-	-	-	-	-	-
2,278.0	14,607.0	10,242	67,881	-	-	390,378	4,174,377	-	-
2,469.3	10,434.0	9,560	47,414	-	-	1,184,319	5,119,257	-	-

Name of the Insurer: Future Generali India Insurance Company Limited

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire	806.48	6476.43	2313	15946	302.12	772.51	1406630.11	6743360.00
Previous year	504.36	5703.92	1775	11591	212.35	1474.27	1216695.28	6549062.51
Marine Cargo	323.16	2891.02	883	5729	45.57	835.72	294733.16	4321832.21
Previous year	277.59	2055.31	743	4371	123.70	417.24	413626.53	2973939.33
Marine Hull (Including Onshore & Offshore oil energy)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Marine (Total)	323.16	2891.02	883	5729	45.57	835.72	294733.16	4321832.21
Previous year (Total)	277.59	2055.31	743	4371	123.70	417.24	413626.53	2973939.33
Aviation	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Engineering	261.92	1881.00	441	3288	44.36	528.34	105964.70	581337.74
Previous year	217.56	1352.66	404	2634	119.69	149.51	84894.49	696221.20
Motor Own Damage	3351.25	19823.49	45305	282893	352.12	3653.64	248622.54	1463838.72
Previous year	2999.13	16169.85	48023	270297	1171.22	5744.18	281781.73	1408847.29
Motor Third party	1500.77	9743.82	66	380	-169.39	1202.66		
Previous year	1670.16	8541.16		265	974.29	4484.26		
Motor (Total)	4852.03	29567.32	45305	282893	182.73	4856.30	248622.54	1463838.72
Previous year (Total)	4669.29	24711.02	48023	270297	2145.51	10228.44	281781.73	1408847.29
Workmen's compensation / Employer's liability	125.30	806.93	608	4037	14.79	185.98	12750.46	115594.60
Previous year	110.50	620.95	509	2898	70	341	12020.71	78277.31
Public Liability	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0	0	0	0	0.00	
Product Liability	129.19	706.03	153	873	64.90	161.29	27195.60	148853.56
Previous year	64.29	544.74	89	608	-19	176	16375.65	110597.43
Other Liability Covers	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0	0			0.00	0.00
Liability (Total)	254.48	1512.96	761	4910	79.69	347.27	39946.06	264448.16
Previous year (Total)	174.79	1165.70	598	3506	50.41	517.81	28396.36	188874.74
Personal Accident	307.05	3954.01	6397	39531	-87.48	1323.00	339846.87	9972475.94
Previous year	394.53	2631.02	5666	25430	265.41	988.25	516219.63	6502976.24
Medical Insurance	1167.83	5995.62	2049	10563	224.62	-166.47	30542.00	63438.81
Previous year	943.21	6162.09	1727	8578	653.71	1565.30	12850.28	66051.60
Overseas Medical Insurance	83.83	625.99	4620	34152	7.10	42.41	12796.70	133669.03
Previous year	76.73	583.59	4445	34721	3.21	79.80	6928.35	51259.43
Health (Total)	1251.66	6621.61	6669	44715	231.72	-124.06	43338.70	197107.84
Previous year (Total)	1019.94	6745.67	6172	43299	656.92	1645.10	19778.63	117311.03
Crop Insurance	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Credit Guarantee	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0	0	0.00	0.00	0.00	0.00
All Other Miscellaneous	624.00	2978.93	3857	26042	321.57	1367.68	461021.77	2054626.35
Previous year	302.42	1611.25	2467	13922	130.70	561.42	304504.97	1389312.04
Grand Total	8680.78	55883.28	66626	423054	1120.30	9906.75	2940103.92	25599026.96
Previous year (Total)	7560.48	45976.54	65848	375050	3704.69	15982.05	2865897.62	19826544.37

*Wherever applicable

(Premium in ₹ Lakhs)

FOR AND UP TO THE MONTH OF SEPTEMBER, 2012

Amount of Premium u/w in Rural Areas		No. of Policies in Rural Areas		Amount of Premium u/w in Social Sector		No. of Lives covered in Social Sector		No. of Lives covered *	
For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
42.84	494.23	235	1,485						
10.42	387.04	193	1,344						
40.06	405.70	57	433						
19.05	225.69	52	291						
40.06	405.70	57	433	0.00	0.00	0	0		
19.05	225.69	52	291	0.00	0.00	0	0		
38.85	119.11	29	308						
50.03	123.60	24	220						
261.82	1,637.91	3,657	24,189						
291.87	1,596.06	4,384	26,304						
139.31	977.08								
184.22	909.90		-						
401.13	2,614.99	3,657	24,189	0.00	0.00	0	0		
476.10	2,505.96	4,384	26,304	0.00	0.00	0	0		
4.04	59.30	32	226						
6.26	64.11	25	157						
13.23	29.41	7	40						
10.20	19.18	1	9						
17.27	88.72	39	266	0.00	0.00	0	0		
16.46	83.30	26	166	0.00	0.00	0	0		
6.82	63.13	609	4,074	1.76	9.68	7369	44288		
4.41	72.63	268	1,641	0.00	33.02	0	215000		
3.92	70.65	94	577					43302	201483
4.23	113.96	107	470					176	5171
4.45	30.41	268	1,710						
2.87	26.46	196	1,636						
8.37	101.06	362	2,287	0.00	0.00	0	0	43302	201483
7.10	140.42	303	2,106	0.00	0.00	0	0	176	5171
172.36	917.15	2,401	14,458						
48.11	220.05	1,128	5,721						
727.69	4,804.08	7,389	47,500	1.76	9.68	7369	44288	43302	201483
631.68	3,758.69	6,378	37,793	0.00	33.02	0	215000	176	5171

Name of the Insurer: *HDFC ERGO General Insurance Company Limited*

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire	1,374.37	16,748.05	4,940	25,494	213.10	257.52	1,539,898	38,262,431
Previous year	1,161.28	16,490.53	3,932	23,296	523.16	5,011.68	1,675,510	35,254,764
Marine Cargo	459.64	3,780.62	266	1,622	269.55	1,552.11	884,084	11,219,859
Previous year	190.09	2,228.51	185	1,102	128.06	923.59	621,337	8,926,916
Marine Hull (Including Onshore & Offshore oil energy)	159.87	865.84	16	232	(299.33)	(342.76)	31,186	363,978
Previous year	459.20	1,208.60	36	237	298.40	623.43	34,105	178,334
Marine (Total)	619.51	4,646.46	282	1,854	(29.78)	1,209.34	915,270	11,583,837
Previous year (Total)	649.29	3,437.11	221	1,339	426.46	1,547.03	655,443	9,105,250
Aviation	45.28	1,432.09	5	31	(53.00)	309.30	81,640	1,718,849
Previous year	98.28	1,122.79	4	22	(368.15)	(1,339.19)	111,358	1,507,210
Engineering	906.40	4,575.16	442	2,407	420.43	546.77	129,848	1,203,857
Previous year	485.98	4,028.39	310	1,991	129.66	1,274.63	(414,260)	2,069,156
Motor Own Damage	4,321.93	22,864.60	59,050	315,539	913.10	4,327.75	284,466	1,478,314
Previous year	3,408.84	18,536.85	48,106	272,572	1,122.27	5,626.95	228,177	1,243,434
Motor Third party	2,107.02	11,589.73	103,197	604,799	254.39	1,663.08		
Previous year	1,852.63	9,926.65	85,025	486,137	999.38	5,029.06		
Motor (Total)	6,428.95	34,454.32	103,197	604,799	1,167.48	5,990.83	284,466	1,478,314
Previous year (Total)	5,261.47	28,463.50	85,025	486,137	2,121.65	10,656.01	228,177	1,243,434
Workmen's compensation / Employer's liability	54.74	379.46	89	476	5.80	114.41	12,595	105,947
Previous year	48.94	265.05	59	322	28.10	124.85	51,962	305,873
Public Liability	10.62	174.65	9	118	(2.34)	15.65	16,083	102,265
Previous year	12.96	159.00	14	129	(26.72)	21.55	(409,611)	(332,941)
Product Liability	-	36.31	-	18	(0.39)	(132.20)	-	12,020
Previous year	0.39	168.51	1	19	(14.70)	30.77	480	16,913
Other Liability Covers	829.17	5,361.40	118	703	15.73	410.28	219,289	1,433,003
Previous year	813.44	4,951.12	109	650	28.97	738.55	1,584,750	2,656,142
Liability (Total)	894.53	5,951.83	216	1,315	18.79	408.14	247,967	1,653,234
Previous year (Total)	875.73	5,543.68	183	1,120	15.65	915.71	1,227,581	2,645,986
Personal Accident	2,046.80	12,039.19	125,480	665,477	414.20	3,470.40	1,341,380	32,507,045
Previous year	1,632.60	8,568.79	88,243	522,138	672.41	2,841.65	514,421	9,146,582
Medical Insurance	4,932.56	25,220.63	33,523	227,976	2,437.01	5,040.09	170,188	966,099
Previous year	2,495.55	20,180.54	32,996	206,315	956.99	5,176.36	101,347	745,196
Overseas Medical Insurance	135.35	1,552.18	1,414	7,120	(3.60)	747.49	4,956,230	13,459,331
Previous year	138.95	804.69	618	3,850	75.28	367.55	297,685	7,302,800
Health (Total)	5,067.91	26,772.81	34,937	235,096	2,433.41	5,787.58	5,126,417	14,425,430
Previous year (Total)	2,634.50	20,985.23	33,614	210,165	1,032.27	5,543.92	399,032	8,047,995
Crop Insurance	526.65	537.05	1	1	526.65	537.05	9,081	9,954
Previous year	-	-	-	-	-	-	-	-
Credit Guarantee	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
All Other Miscellaneous	11,212.15	19,217.58	520	3,506	10,897.24	17,505.73	345,071	2,915,968
Previous year	314.91	1,711.85	128	832	98.68	1,018.20	270,808	2,090,847
Grand Total	29,122.55	126,374.54	270,020	1,539,980	16,008.52	36,022.66	10,021,038	105,758,919
Previous year (Total)	13,114.03	90,351.87	211,660	1,247,040	4,651.79	27,469.63	4,668,069	71,111,225

*Wherever applicable

(Premium in ₹ Lakhs)

FOR AND UP TO THE MONTH OF SEPTEMBER, 2012

Amount of Premium u/w in Rural Areas		No. of Policies in Rural Areas		Amount of Premium u/w in Social Sector		No. of Lives covered in Social Sector		No. of Lives covered *	
For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
172.54	878.20	308	1,730	-	-	-	-		
39.27	692.29	204	1,213	-	-	-	-		
10.75	132.80	40	182	-	-	-	-		
6.04	68.31	22	114	-	-	-	-		
-	7.82	-	8	-	-	-	-		
7.43	7.94	-	1	-	-	-	-		
10.75	140.62	40	190	-	-	-	-	-	-
13.47	76.25	22	115	-	-	-	-	-	-
-	9.83	-	1	-	-	-	-		
-	-	-	-	-	-	-	-		
21.10	209.15	65	322	-	-	-	-		
58.22	197.68	37	224	-	-	-	-		
412.90	1,955.17	5,618	28,954	-	-	-	-		
297.31	1,823.08	4,288	27,209	-	-	-	-		
309.85	1,714.33	15,279	84,993	-	-	-	-		
257.96	1,319.19	11,099	64,513	-	-	-	-		
722.76	3,669.50	15,279	84,993	-	-	-	-	-	-
555.28	3,142.27	11,099	64,513	-	-	-	-	-	-
2.49	21.90	1	20	-	-	-	-		
0.11	8.11	1	17	-	-	-	-		
-	0.18	-	1	-	-	-	-		
0.42	0.42	1	1	-	-	-	-		
-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	-		
20.97	89.97	8	29	-	-	-	-		
27.40	100.35	3	18	-	-	-	-		
23.47	112.05	9	50	-	-	-	-	-	-
27.94	108.88	5	36	-	-	-	-	-	-
180.76	878.88	11,457	57,077	-	33.52	-	37,255		
114.27	669.07	6,963	46,794	-	62.29	-	130,833		
515.97	1,923.66	1,920	12,531	-	-	-	-	269,413	1,594,578
49.88	1,385.63	1,566	10,804	-	7.81	-	5,683	54,579	666,856
0.35	3.20	22	137	-	-	-	-	100,923	488,133
1.57	14.93	8	104	-	-	-	-	11,776	77,239
516.32	1,926.86	1,942	12,668	-	-	-	-	370,336	2,082,711
51.46	1,400.55	1,574	10,908	-	7.81	-	5,683	66,355	744,095
-	5.18	-	-	-	-	-	-		
-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	-		
10,906.50	18,457.04	24	193	-	-	-	-		
1,087.55	1,267.14	5	38	-	-	-	-		
12,554.20	26,287.31	29,124	157,224	-	33.52	-	37,255	370,336	2,082,711
1,947.45	7,554.14	19,909	123,841	-	70.10	-	136,516	66,355	744,095

Name of the Insurer: ICICI Lombard General Insurance Company Limited

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire	826.33	25,662.21	2,175	13,435	23.14	2,648.61	1,361,132	37,413,358
Previous year	803.19	23,013.60	1,846	12,544	(128.74)	3,230.21	2,760,010	38,264,767
Marine Cargo	1,161.01	8,887.28	971	5,993	485.20	1,673.90	3,104,062	31,664,835
Previous year	675.81	7,213.38	991	6,650	144.78	1,628.08	3,218,567	28,747,574
Marine Hull (Including Onshore & Offshore oil energy)	564.41	3,053.03	11	77	(570.80)	(768.18)	64,026	681,643
Previous year	1,135.21	3,821.21	11	79	763.38	1,248.00	119,449	742,554
Marine (Total)	1725.42	11940.31	982	6070	-85.61	905.72	3168087.22	32346477.89
Previous year (Total)	1811.03	11034.59	1002	6729	908.15	2876.08	3338016.20	29490128.17
Aviation	507.36	5,042.68	9	93	15.05	(1,793.28)	705,546	3,274,414
Previous year	492.31	6,835.96	18	100	87.80	3,040.57	715,029	2,724,387
Engineering	1,467.96	9,636.30	622	3,453	(96.20)	(62.27)	858,292	6,104,475
Previous year	1,564.16	9,698.57	603	3,749	599.22	1,539.29	692,491	5,715,801
Motor Own Damage	13,011.14	82,981.45	486,384	3,131,116	2,085.07	18,465.33	1,648,310	10,500,264
Previous year	10,926.06	64,516.12	396,886	2,376,403	2,058.28	13,550.40	1,381,651	8,516,441
Motor Third party	6,457.67	36,867.39	496,619	3,182,053	1,570.57	9,673.28		
Previous year	4,887.10	27,194.11	403,659	2,417,010	1,643.40	7,872.63		
Motor (Total)	19468.81	119848.84	496619	3182053	3655.64	28138.61	1648309.57	10500263.93
Previous year (Total)	15813.16	91710.23	403659	2417010	3701.68	21423.03	1381651.15	8516441.07
Workmen's compensation / Employer's liability	237.62	1,693.06	657	4,382	(7.26)	322.96	38,112	330,867
Previous year	244.88	1,370.09	604	3,596	100.63	502.00	34,762	197,715
Public Liability	2.90	39.71	8	100	(0.08)	8.23	4,888	57,126
Previous year	2.98	31.48	8	77	0.79	(9.94)	5,000	44,199
Product Liability	4.03	132.42	4	34	2.92	(16.28)	1,435	23,650
Previous year	1.12	148.69	1	33	(39.54)	(9.32)	235	33,250
Other Liability Covers	1,697.29	6,020.78	173	1,186	833.32	839.83	270,864	1,319,850
Previous year	863.97	5,180.95	197	1,024	(408.30)	(73.06)	2,535,400	3,728,524
Liability (Total)	1941.85	7885.97	842	5702	828.90	1154.75	315298.63	1731492.86
Previous year (Total)	1112.94	6731.22	810	4730	-346.43	409.68	2575397.43	4003686.96
Personal Accident	1,339.08	8,667.62	46,815	303,535	265.03	1,743.32	2,030,170	14,035,238
Previous year	1,074.05	6,924.30	65,265	272,467	479.69	1,851.42	1,481,162	17,959,035
Medical Insurance	12,808.99	64,401.53	33,634	198,767	1,639.56	(8,517.92)	467,158	2,401,152
Previous year	11,169.43	72,919.45	28,194	177,839	(397.80)	1,569.05	439,311	3,284,288
Overseas Medical Insurance	629.58	4,393.80	60,536	424,486	113.61	489.50	2,243,197	12,651,689
Previous year	515.97	3,904.29	38,603	271,671	(57.55)	57.69	1,139,903.62	7,304,012
Health (Total)	13438.57	68795.33	94170	623253	1753.17	-8028.41	2710355.15	15052841.00
Previous year (Total)	11685.40	76823.75	66797	449510	-455.35	1626.74	1579214.59	10588300.45
Crop Insurance	-	0.00	-	-	-	0.00	-	-
Previous year	0.00	0.00	-	-	0.00	0.00	-	-
Credit Guarantee	104.87	974.53	4	33	(18.23)	184.24	9,662	48,402
Previous year	123.10	790.28	7	22	(211.11)	(406.00)	10,286	24,690
All Other Miscellaneous	10,179.94	27,583.32	6,942	43,293	4,998.37	8,893.57	1,395,571	12,730,171
Previous year	5,181.57	18,689.75	6,479	37,693	(2,030.10)	4,104.83	714,967	4,793,191
Grand Total	51000.18	286037.11	649180	4180920	11339.26	33784.85	14202424.15	133237132.70
Previous year (Total)	39660.92	252252.26	546486	3204554	2604.81	39695.85	15248222.85	122080427.61

*Wherever applicable

(Premium in ₹ Lakhs)

FOR AND UP TO THE MONTH OF SEPTEMBER, 2012

Amount of Premium u/w in Rural Areas		No. of Policies in Rural Areas		Amount of Premium u/w in Social Sector		No. of Lives covered in Social Sector		No. of Lives covered *	
For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
-	0.00	-	-	-	0.00	-	-		
0.00	0.00	-	-	0.00	0.00	-	-		
-	0.00	-	-	-	0.00	-	-		
0.00	0.00	-	-	0.00	0.00	-	-		
-	0.00	-	-	-	0.00	-	-		
0.00	0.00	-	-	0.00	0.00	-	-		
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0	0	0
-	0.00	-	-	-	0.00	-	-		
0.00	0.00	-	-	0.00	0.00	-	-		
0.00	0.00	-	-	-	0.00	-	-		
(0.00)	0.84	1	13	0.00	0.00	-	-		
712.23	5,594.73	-	-	-	0.00	-	-		
1,056.95	6,301.37	-	-	0.00	0.00	-	-		
685.80	4,200.40	25,802	165,127	-	0.00	-	-		
817.37	4,553.41	28,659	167,211	0.00	0.00	-	-		
1398.03	9795.12	25802	165127	0.00	0.00	0	0	0	0
1874.32	10854.78	28659	167211	0.00	0.00	0	0	0	0
0.00	0.00	-	-	-	0.00	-	-		
0.00	0.00	-	-	0.00	0.00	-	-		
-	0.00	-	-	-	0.00	-	-		
0.00	0.00	-	-	0.00	0.00	-	-		
-	0.00	-	-	-	0.00	-	-		
0.00	0.00	-	-	0.00	0.00	-	-		
-	0.00	-	-	-	0.00	-	-		
0.00	121.62	-	-	0.00	0.00	-	-		
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.00	121.62	0	0	0.00	0.00	0	0	0	0
0.00	0.00	-	-	-	0.00	-	-		
0.00	0.00	-	-	0.00	5.30	-	58,502		
3256.91	13,062.87	215	1,537	0.00	104.79	-	47,574	2,770,542	10,046,099
3,721.08	20,614.91	281	1,643	73.50	279.01	39,495	128,461	2,126,403	11,022,392
8.41	76.40	225	1,722	-	0.00	-	-	60,536	424,486
9.97	54.00	221	1,297	0.00	0.00	-	-	38,603	271,671
3265.32	13139.27	440	3259	0.00	104.79	0	47574	2831078	10470585
3731.04	20668.92	502	2940	73.50	279.01	39495	128461	2165006	11294063
-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	-		
5,456	15,477	467	1,051	-	-	-	-		
3,338	9,309	426	1,106	-	-	-	-		
10118.94	38411.76	26709	169437	0.00	104.79	0	47574	2831078	10470585
8943.20	40955.00	29588	171270	73.50	284.32	39495	186963	2165006	11294063

Name of the Insurer: *IFFCO Tokio General Insurance Company Limited*

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire	1084.20	15424.09	7818.00	30581.00	-213.37	1084.20	1838050.60	25772754.54
Previous year	1012.89	14689.04	7909.00	41332.00	-693.17	14689.04	2040090.11	16429727.29
Marine Cargo	695.65	4719.46	847.00	4664.00	-154.22	695.65	2543373.53	14491667.17
Previous year	764.40	5215.04	1115.00	5182.00	151.28	5215.04	1261948.13	8122051.52
Marine Hull (Including Onshore & Offshore oil energy)	84.22	1107.27	40.00	221.00	19.38	84.22	255474.25	862252.72
Previous year	79.33	1836.17	31.00	183.00	-1.85	1836.17	1033333.85	20510863.45
Marine (Total)	779.86	5826.73	887	4885	-134.83	779.86	2798847.78	15353919.89
Previous year (Total)	843.73	7051.21	1146	5365	149.43	7051.21	2295281.98	28632914.97
Aviation	48.27	488.38	24.00	97.00	-143.50	48.27	50272.95	508650.10
Previous year	187.53	1165.53	58.00	204.00	-10.32	1165.53	2447477.73	7870729.54
Engineering	556.38	3614.21	592.00	2534.00	-600.67	556.38	29281.65	1358488.30
Previous year	466.55	3153.76	499.00	2557.00	133.81	3153.76	34391.89	247016.84
Motor Own Damage	7436.43	42513.97	448628.00	1691915.00	342.54	7436.43	569045.15	3253223.45
Previous year	5469.99	32370.65	277375.00	1756202.00	8.98	32370.65	32417524.55	194566264.27
Motor Third party	4700.85	25196.03	4846.00	19837.00	560.46	4701.03		
Previous year	2852.11	16933.23	1543.00	21059.00	132.26	16933.23		
Motor (Total)	12137.28	67710.00	448628	1691915	903.00	12137.46	569045.15	3253223.45
Previous year (Total)	8322.10	49303.88	277375	1756202	141.24	49303.88	32417524.55	194566264.27
Workmen's compensation / Employer's liability	111.35	671.25	833.00	5042.00	15.91	111.35	2012.55	13126.64
Previous year	122	701	1065	5628	35	700.62	79460	419186
Public Liability	29.14	351.95	18.00	73.00	-20.88	29.14	3220.07	38893.93
Previous year	65	491	16	94	28	490.64	14832	111455
Product Liability	29.02	115.69	8.00	44.00	8.07	29.02	2538.37	10118.25
Previous year	10	87	14	85	0	87.07	4892	40537
Other Liability Covers	66.94	1362.77	35.00	203.00	-52.05	66.94	4353.37	88625.22
Previous year	218	1417	235	1389	174	1417.03	21430	574853
Liability (Total)	236.46	2501.67	894	5362	-48.95	236.46	12124.37	150764.04
Previous year (Total)	414.48	2695.36	1330	7196	237.16	2695.36	120614.74	1146031.72
Personal Accident	216.22	1493.73	2216.00	12054.00	19.37	216.22	51483.53	355664.49
Previous year	201.75	1442.51	2864	14318	16.07	1442.51	5303614.19	34198095.51
Medical Insurance	1385.43	7670.26	1880.00	10986.00	-337.94	1385.43	48575.02	268929.84
Previous year	761.00	9290.94	3277	16698	-429.31	9290.94	8841.36	65181.40
Overseas Medical Insurance	22.32	152.83	2857.00	19523.00	4.14	22.32	2852.59	19529.20
Previous year	27.87	164.28	4460	22460	7.84	164.28	617574.62	2752653.30
Health (Total)	1407.75	7823.09	4737	30509	-333.80	1407.75	51427.60	288459.04
Previous year (Total)	788.87	9455.22	7737	39158	-421.48	9455.22	626415.98	2817834.70
Crop Insurance								
Previous year								
Credit Guarantee								
Previous year								
All Other Miscellaneous	10744.07	23539.33	38801.00	176665.00	5948.38	10744.07	8435185.10	18480763.27
Previous year	3201.72	11812.24	8699	50194	37.62	11812.24	177110956.09	512319676.84
Grand Total	27210.48	128421.22	504597	1954602	5395.63	27210.66	13835718.74	65522687.13
Previous year (Total)	15439.62	100768.75	307617	1916526	-409.63	100768.75	222396367.27	798228291.67

*Wherever applicable

(Premium in ₹ Lakhs)

FOR AND UP TO THE MONTH OF SEPTEMBER, 2012

Amount of Premium u/w in Rural Areas		No. of Policies in Rural Areas		Amount of Premium u/w in Social Sector		No. of Lives covered in Social Sector		No. of Lives covered *	
For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
30.50	138.62	831	3402.00						
191.67	523.37	2219	9214.00						
0.00	0.00	0	0						
0.00	0.00	0.00	0.00						
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0.00	0.00						
7.57	17.53	11.00	37.00						
16.32	47.25	40.00	84.00						
327.46	3117.46	18600.00	191403.00						
1322.55	4256.02	89129.00	232203.00						
274.32	2595.88	0.00	0.00						
898.59	2429.74	0.00	0.00						
601.78	5713.34	18600	191403	0.00	0.00	0	0		
2221.14	6685.76	89129	232203	0.00	0.00	0	0		
1	14	31	209						
19	27	88	186						
0	0	1	2						
4	6	10	15						
0	0	0	0						
0	0	0	0						
0	3	24	190						
2	3	49	76						
1.29	17.19	56	401	0.00	0.00	0	0		
24.60	35.62	147	277	0.00	0.00	0	0		
109.34	549.44	578	4563	6.06	34.24	121117	579152		
100.44	499.37	461	2475	4.88	27.63	97376	551410		
3.74	4041.21	65	498	0.00	3555.86	0	2115800		
32.65	3382.70	247	806	0.00	362.10	0	183332		
0.00	0.00	0	0						
3.74	4041.21	65	498	0.00	3555.86	0	2115800	0	0
32.65	3382.70	247	806	0.00	362.10	0	183332	0	0
10313.08	13876.23	4284	23328.00	8898.37	11501.54	713173	982670		
2482.60	5319.58	5009	20917.00	1786.02	2901.88	140545	246529		
11067.30	24353.56	24425	223632	8904.43	15091.64	834290	3677622	0	0
5069.42	16493.65	97252	265976	1790.90	3291.61	237921	981271	0	0

Name of the Insurer: L&T General Insurance Company Limited

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire	82.49	1,305.06	163	1,199	8.80	506.31	1,941,707	6,669,360
Previous year	73.69	798.75	119	793	73.69	798.75	197,415	3,550,482
Marine Cargo	68.33	378.01	411	2,072	23.09	109.32	461,621	2,481,727
Previous year	45.24	268.69	309	1,077	45.24	268.69	162,582	1,038,233
Marine Hull (Including Onshore & Offshore oil energy)	-				-	-		
Previous year	-				-	-		
Marine (Total)	68.33	378.01	411	2,072	23.09	109.32	461,621	2,481,727
Previous year (Total)	45.24	268.69	309	1,077	45.24	268.69	162,582	1,038,233
Aviation					-	-		
Previous year					-	-		
Engineering	124.07	673.25	339	1,727	(5.89)	199.71	516,177	932,050
Previous year	129.96	473.55	315	1,110	129.96	473.55	195,154	578,224
Motor Own Damage	425.60	2,783.69	4,562	30,960	(76.33)	461.56	118,026	313,851
Previous year	501.93	2,322.13	5,638	27,207	501.93	2,322.13	47,089	212,637
Motor Third party	239.02	1,644.11	103	940	(40.72)	430.31	-	
Previous year	279.74	1,213.80	22	111	279.74	1,213.80	-	
Motor (Total)	664.62	4,427.80	4,562	30,960	-117.05	891.87	118,026	313,851
Previous year (Total)	781.67	3,535.93	5,638	27,207	781.67	3,535.93	47,089	212,637
Workmen's compensation / Employer's liability	25.00	194.72	272	1,443	4.34	65.06	4,278	37,497
Previous year	20.66	129.66	128	584	20.66	129.66	1,562	21,351
Public Liability								
Previous year								
Product Liability	-				-	-		
Previous year	-	-	-	-	-	-	-	-
Other Liability Covers	6.02	46.24	7	65	(13.62)	(37.74)	3,700	76,301
Previous year	19.64	83.98	13	50	19.64	83.98	232,409	345,918
Liability (Total)	31.02	240.96	279	1,508	-9.28	27.32	7,977	113,799
Previous year (Total)	40.30	213.64	141	634	40.30	213.64	233,971	367,268
Personal Accident	4.36	258.00	667	2,436	1.79	89.67	(262,008)	998,164
Previous year	2.57	168.33	1,740	2,676	2.57	168.33	2,786	536,945
Medical Insurance	39.53	492.29	566	1,964	24.76	289.76	4,530	27,407
Previous year	14.77	202.54	70	74	14.77	202.54	3,945	3,945
Overseas Medical Insurance					-	-		
Previous year					-	-		
Health (Total)	39.53	492.29	566	1,964	25	290	4,530	27,407
Previous year (Total)	14.77	202.54	70	74	14.77	202.54	3,945	3,945
Crop Insurance					-	-		
Previous year		-			-	-		
Credit Guarantee		-			-	-		
Previous year		-			-	-		
All Other Miscellaneous	2.22	149.64	90	634	(5.38)	(249.01)	70,693	451,080
Previous year	7.60	398.65	70	640	7.60	398.65	57,009	5,347,314
Grand Total	1,016.64	7,925.01	7,077	42,500	(79.16)	1,864.94	2,858,723	11,987,437
Previous year (Total)	1,095.79	6,060.07	8,402	34,211	1,095.79	6,060.07	899,950	11,635,048

*Wherever applicable

(Premium in ₹ Lakhs)

FOR AND UP TO THE MONTH OF SEPTEMBER, 2012

Amount of Premium u/w in Rural Areas		No. of Policies in Rural Areas		Amount of Premium u/w in Social Sector		No. of Lives covered in Social Sector		No. of Lives covered *	
For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
3.87	45.52	20	81						
2.57	6.98	12	58	-	-	-	-		
1.25	10.62	35	167						
0.28	2.09	4	30	-	-				
				-	-				
1.25	10.62	35	167	-	-	-	-		
0.28	2.09	4	30	-	-	-	-		
	-								
7.58	34.71	30	122						
1.34	12.89	9	50	-	-	-	-		
65.84	386.03	611	4,415						
60.21	269.09	686	3,407	-	-	-	-		
33.36	206.39	-							
28.11	119.42	-	-	-	-	-	-		
99.20	592.42	611	4,415	-	-	-	-		
88.32	388.51	686	3,407	-	-	-	-		
	4.59								
-0.57	2.26	(1)	15	-					
-	-	-	-	-					
0.53	2.37	26	73						
-0.36	0.85	-	13	-	-	-	-		
0.53	6.95	26	73	-	-	-	-		
-0.93	3.11	(1)	28	-	-	-	-		
0.06	0.37	28	90	0.25	0.59	549	1,301		
0.21	0.53	69	154	-	-				
				1.79	5.57	363	1,456	920	920
-	-	-	-	-	-	-	-		
-		-		1.79	5.57	363	1,456	920	920
-	-	-	-	-	-	-	-		
(0.01)	3.53	12	31						
0.16	0.55	3	19	-	-	-	-		
112.48	694.12	762	4,979	2.04	6.15	912.00	2,757.00	920	920
91.95	414.67	782	3,746	-	-	-	-	-	-

Name of the Insurer: National Insurance Company Limited

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire	8285.96	47122.40	39988	272979	2319.43	9141.28	27218312	400440351
Previous year	5966.53	37981.12	44709	278029	1586.81	7055.89	30987814	303334447
Marine Cargo	1749.94	11106.45	11493	77302	121.70	1882.52	7033855	42150714
Previous year	1628.24	9223.93	9238	56031	448.12	1338.22	5088110	43450515
Marine Hull (Including Onshore & Offshore oil energy)	987.96	7319.65	262	1712	-133.24	-56.02	92544	13529221
Previous year	1121.20	7375.67	242	1401	471.66	2914.83	50092	129496383
Marine (Total)	2737.90	18426.09	11755	79014	-11.54	1826.49	7126399	55679935
Previous year (Total)	2749.44	16599.60	9480	57432	919.78	4253.05	5138202	172946898
Aviation	731.87	3322.15	6	70	49.46	1196.49	26828	5150523
Previous year	682.41	2125.66	9	91	319.18	734.76	537286	16181006
Engineering	2630.38	15315.84	2912	17039	353.11	1787.42	9764763	23358167
Previous year	2277.27	13528.42	3616	19060	506.35	3664.30	7505941	47233443
Motor Own Damage	15148.75	96234.84	419526	2596621	1788.75	16685.13	635679	4073030
Previous year	13360.00	79549.71	419471	2421399	1579.41	8259.92	644615	3523914
Motor Third party	17322.30	111399.90	624178	3843731	2759.36	25474.82	634613	5601435
Previous year	14562.94	85925.08	621185	3608066	3703.52	17994.64	643371	3518595
Motor (Total)	32471.05	207634.74	624178	3843731	4548.11	42159.95	1270292	9674465
Previous year (Total)	27922.94	165474.79	621185	3608066	5282.93	26254.56	1287987	7042509
Workmen's compensation / Employer's liability	524.85	3697.03	4249	27811	-21.33	373.89	48450	462332
Previous year	546.18	3323.14	4588	27998	171.63	869.05	49177	282081
Public Liability	4.08	48.17	75	670	-3.68	0.12	0	12310
Previous year	7.76	48.05	68	443	2.35	5.75	34000	41010
Product Liability	59.55	272.99	5	69	-31.39	31.53	10872	71991
Previous year	90.94	241.46	13	66	72.23	110.63	80727	142520
Other Liability Covers	118.44	1161.33	594	3884	-40.93	138.17	69524	862628
Previous year	159.37	1023.16	574	3299	10.17	182.52	327114	1070881
Liability (Total)	706.92	5179.53	4923	32434	-97.34	543.71	128847	1409260
Previous year (Total)	804.26	4635.82	5243	31806	256.40	1167.95	491018	1536492
Personal Accident	958.59	6863.81	31372	187304	-99.28	-218.26	1503170	20534425
Previous year	1057.87	7082.07	33159	186814	115.51	1074.21	2714676	23232488
Medical Insurance	20944.41	106466.62	129030	729466	3099.72	10403.08	21829750	38417105
Previous year	17844.69	96063.54	126476	693328	6929.03	23657.96	25887254	34344761
Overseas Medical Insurance	143.88	1342.57	1286	11342	94.64	945.59	18650	18921
Previous year	49.24	396.98	1668	12042	-4.46	-39.42	313	5743
Health (Total)	21088.29	107809.18	130316	740808	3194.36	11348.66	21848400	38436026
Previous year (Total)	17893.93	96460.52	128144	705370	6924.58	23618.54	25887566	34350504
Crop Insurance								
Previous year								
Credit Guarantee	0.00	0.00	0	0	0.00	0.00	0	0
Previous year	0.00	0.00	0	0	0.00	-21.96	0	0
All Other Miscellaneous	4529.04	23962.26	70324	441465	472.69	793.26	7038862	68030845
Previous year	4056.35	23169.00	86722	485719	944.87	4555.18	4000929	127532922
Grand Total	74140.00	435636.00	915774	5614844	10729.00	68579.00	75925872	622713998
Previous year (Total)	63411.00	367057.00	932267	5372387	16856.41	72356.48	78551419	733390710

*Wherever applicable

(Premium in ₹ Lakhs)

FOR AND UP TO THE MONTH OF SEPTEMBER, 2012

Amount of Premium u/w in Rural Areas		No. of Policies in Rural Areas		Amount of Premium u/w in Social Sector		No. of Lives covered in Social Sector		No. of Lives covered *	
For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
222.28	3338.59	4701	33249	246.87	4068.24	0	0	0	0
247.41	3391.47	6356	41606	181.28	3788.38	0	0	0	0
49.29	409.91	269	2351	93.62	722.20	0	0	0	0
141.34	473.66	405	2552	196.44	727.63	0	0	0	0
16.13	100.77	54	388	14.98	125.33	0	0	0	0
11.19	105.55	49	347	67.14	194.94	0	0	0	0
65.42	510.68	323	2739	108.60	847.54	0	0	0	0
152.53	579.21	454	2899	263.58	922.57	0	0	0	0
				0.00	0.00	0	0	0	0
				0.00	0.00	0	0	0	0
46.91	1040.32	277	1727	322.56	2270.87	0	0	0	0
108.11	1028.09	373	2106	220.14	1651.52	0	0	0	0
1137.32	6938.78	67909	416700	651.96	4106.97	0	0	0	0
1250.08	6935.36	73025	412740	565.08	3253.80	0	0	0	0
1650.78	10396.48	99734	614606	788.26	5282.84	0	0	0	0
1666.26	9140.02	109132	626204	684.79	3945.71	0	0	0	0
2788.10	17335.26	99734	614606	1440.22	9389.81	0	0	0	0
2916.33	16075.37	109132	626204	1249.88	7199.51	0	0	0	0
51.35	389.80	661	4381	38.34	369.20	0	0	0	0
49.98	367.23	818	4592	68.31	326.92	0	0	0	0
0.02	1.77	2	38	0.22	2.09	0	0	0	0
0.04	2.45	5	32	0.22	2.53	0	0	0	0
0.00	5.82	0	1	0.00	12.92	0	0	0	0
0.00	5.93	0	2	5.39	5.39	0	0	0	0
3.21	13.12	38	166	4.19	100.04	0	0	0	0
2.87	13.05	14	122	23.15	75.53	0	0	0	0
54.59	410.50	701	4586	42.75	484.26	0	0	0	0
52.90	388.66	837	4748	97.07	410.36	0	0	0	0
70.21	281.33	3590	22632	69.09	520.56	27308	129406	165569	971396
65.38	262.27	4456	26317	71.37	478.53	19155	101516	177503	1119743
623.34	3530.15	9475	53866	1833.18	11387.50	371954	2369961	361023	1988670
468.20	3821.49	10791	56353	1509.78	8472.82	131569	1685350	367866	1926415
0.70	6.99	28	233	5.19	33.38	95	979	1417	11863
2.29	14.24	106	439	4.94	34.50	149	953	1729	12423
624.04	3537.14	9503	54099	1838.37	11420.87	372049	2370940	362440	2000533
470.49	3835.73	10897	56792	1514.72	8507.32	131718	1686303	369595	1938838
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0	0	0
1667.45	3797.93	15955	98193	1515.04	2578.96	5036	36555	40642	286724
1075.09	3255.97	22272	123570	274.27	1532.50	9684	56448	71147	370689
5539.00	30251.75	134784	831831	5583.50	31581.11	404393	2536901	568651	3258653
5088.24	28816.77	154777	884242	3872.31	24490.69	160557	1844267	618245	3429270

Name of the Insurer: Raheja QBE General Insurance Company Limited

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire	3.09	111.43	13	61	3.09	111.43	4924.89	109710.04
Previous year	6.32	113.27	7	37	6.32	113.27	145310.63	273767.75
Marine Cargo	14.00	32.60	1	4	14.00	32.60	1500.00	3700.00
Previous year	0.00	0.54	0	12	0.00	0.54	0.00	3480.48
Marine Hull (Including Onshore & Offshore oil energy)	0.00	0.00						
Previous year	0.00	0.00						
Marine (Total)	14.00	32.60	1	4	14.00	32.60	1500.00	3700.00
Previous year (Total)	0.00	0.54	0	12	0.00	0.54	0.00	3480.48
Aviation								
Previous year								
Engineering	4.71	19.70	4	19	4.71	19.70	3241.53	9803.28
Previous year	4.84	9.96	5	22	4.84	9.96	6455.85	14047.76
Motor Own Damage	2.52	6.75	25	74	2.52	6.75	359.12	1005.83
Previous year	2.61	8.88	24	82	2.61	8.88	192.25	1020.22
Motor Third party	1.04	2.68	78	126	1.04	2.68	0.00	0.00
Previous year	1.74	6.59	62	608	1.74	6.59	0.00	0.00
Motor (Total)	3.56	9.44	78	126	3.56	9.44	359.12	1005.83
Previous year (Total)	4.35	15.47	62	608	4.35	15.47	192.25	1020.22
Workmen's compensation / Employer's liability	3.58	8.31	9	21	3.58	8.31	1886.76	4080.39
Previous year	4.66	7.22	5	12	4.66	7.22	1495.17	2254.51
Public Liability	0.00	10.77	0	11	0.00	10.77	0.00	4526.20
Previous year	0.00	1.54	0	2	0.00	1.54	0.00	1000
Product Liability		0.00						
Previous year		0.00						
Other Liability Covers	129.36	972.22	32	166	129.36	972.22	121629.67	533245.46
Previous year	58.59	650.03	24	135	58.59	650.03	23759.00	186020
Liability (Total)	132.94	991.30	41	198	132.94	991.30	123516.43	541852.05
Previous year (Total)	63.25	658.79	29	149	63.25	658.79	25254.17	189274.85
Personal Accident	3.20	16.64	24	66	3.20	16.64	37539.78	76629.38
Previous year	0.51	15.45	1	16	0.51	15.45	25.00	36296.00
Medical Insurance	0.08	0.08	2	2	0.08	0.08	20.00	20.00
Previous year								
Overseas Medical Insurance								
Previous year								
Health (Total)	0.08	0.08	2	2	0.08	0.08	20.00	20.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Crop Insurance								
Previous year								
Credit Guarantee								
Previous year								
All Other Miscellaneous	63	219.98	7	38	63.26	219.98	21785	66641
Previous year	104	161.27	3	24	103.73	161.27	32905	37970.36
Grand Total	224.84	1401.17	170	514	224.84	1401.17	192887.24	809361.81
Previous year (Total)	183.00	974.75	107	868	183.00	974.75	210142.49	555857.43

*Wherever applicable

(Premium in ₹ Lakhs)

FOR AND UP TO THE MONTH OF SEPTEMBER, 2012

Amount of Premium u/w in Rural Areas		No. of Policies in Rural Areas		Amount of Premium u/w in Social Sector		No. of Lives covered in Social Sector		No. of Lives covered *	
For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
0.00	25.03	2.00	8.00	0.00	0.00	0.00	0.00		
	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.20	0.00	1.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.20	0	1	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
4.03	15.05	2.00	10.00	0.00	0.00	0.00	0.00		
0.00	2.21	0.00	5.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	3.62	62.00	610.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	3.62	62	610	0.00	0.00	0	0		
1	2	0	1	2	2	104	104		
0	0	0	0	0	0	0	0		
0.00	0.00	0.00	0.00	0	0	0	0		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				0	0	0	0		
				0	0	0	0		
0.00	21.20	1.00	2.00	0	0	0	0		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
1.41	22.72	1	3	2.00	2.00	104	104		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.98	5	29	0.41	1.42	378.00	1351.00		
		0	0	0.42	9.13	342	4484		
0.00	0.00	0	0	0.00	0.00	0.00	0.00		
				0.00	0.00	0.00	0.00		
				0.00	0.00	0.00	0.00		
				0.00	0.00	0.00	0.00		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
				0	0	0	0		
				0	0	0	0		
				0	0	0	0		
1.21	5.70	1	7	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
6.65	69.68	11	58	2.41	3.42	482	1455		
0.00	5.83	62	615	0.42	9.13	342	4484		

Name of the Insurer: *Reliance General Insurance Company Limited*

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire	940.48	10561.80	2639.00	18169.00	466.11	4009.73	1454098.99	21055361.71
Previous year	474.37	6552.07	2906.00	19778.00	-119.49	473.23	888905.58	9464117.54
Marine Cargo	136.15	1819.01	1410.00	13254.00	-66.75	-748.57	482537.89	6007293.90
Previous year	202.90	2567.58	2355.00	13930.00	17.80	1196.61	347001.16	5578266.25
Marine Hull (Including Onshore & Offshore oil energy)	0.62	43.36	1.00	5.00	-18.41	-12.50	41.00	1196.95
Previous year	19.03	55.86	0.00	4.00	19.03	-433.27	-3390.00	-2333.98
Marine (Total)	136.77	1862.37	1411	13259	-85.16	-761.07	482578.89	6008490.85
Previous year (Total)	221.93	2623.44	2355	13934	36.83	763.34	343611.16	5575932.27
Aviation	38.70	224.55	1.00	20.00	-2.80	79.05	55500.00	73786.68
Previous year	41.50	145.51	1.00	26.00	-45.09	-4222.62	45000.00	97649.40
Engineering	797.69	5415.80	353.00	2149.00	242.30	198.57	112806.00	1722883.71
Previous year	555.39	5217.23	355.00	2351.00	269.96	3100.88	400224.90	3374010.70
Motor Own Damage	6530.91	36177.17	134243.00	777834.00	1613.06	620.91	429098.01	2398153.51
Previous year	4917.85	35556.27	115579.00	801424.00	-225.73	4028.26	315061.95	2276940.49
Motor Third party	4834.41	28021.31	146660.00	829275.00	1562.73	6549.89		
Previous year	3271.68	21471.42	117417.00	818315.00	903.19	6548.77		
Motor (Total)	11365.32	64198.48	146660	829275	3175.79	7170.80	429098.01	2398153.51
Previous year (Total)	8189.53	57027.68	117417	818315	677.45	10577.03	315061.95	2276940.49
Workmen's compensation / Employer's liability	78.25	428.85	256.00	1420.00	37.81	128.94	11269.00	69808.96
Previous year	40.44	299.91	151.00	1033.00	-21.64	-27.29	2314.86	30021.68
Public Liability	3.74	93.19	45.00	334.00	-3.21	22.52	5177.41	72543.03
Previous year	6.95	70.67	68.00	422.00	4.57	-9.78	6980.28	49819.52
Product Liability	0.34	4.25	1.00	6.00	0.34	-2.30	100.00	1780.00
Previous year	0.00	6.55	0.00	8.00	-0.12	-4.27	0.00	2360.00
Other Liability Covers	37.22	2367.69	684.00	3923.00	6.10	1469.21	14692.25	653143.03
Previous year	31.12	898.49	636.00	3413.00	23.52	74.84	11556.75	336313.25
Liability (Total)	119.54	2893.98	986	5683	41.03	1618.36	31238.66	797275.02
Previous year (Total)	78.51	1275.62	855	4876	6.33	33.51	20851.89	418514.45
Personal Accident	83.19	1430.70	1292.00	8183.00	-134.26	-41.79	100675.07	2711369.68
Previous year	217.45	1472.49	1720.00	13883.00	84.34	-1397.46	614906.33	3230306.99
Medical Insurance	1290.09	11590.96	14055.00	50037.00	459.59	804.38	2378514.18	2953183.62
Previous year	830.50	10786.58	8360.00	47413.00	-694.93	-4.62	61170.13	465784.22
Overseas Medical Insurance	275.03	1894.33	53189.00	361024.00	-0.83	-28.22	1757973.55	13393759.49
Previous year	275.86	1922.55	53205.00	343059.00	30.11	-139.66	2004395.56	13395292.84
Health (Total)	1565.12	13485.29	67244	411061	458.76	776.16	4136487.73	16346943.11
Previous year (Total)	1106.36	12709.13	61565	390472	-664.82	-144.28	2065565.69	13861077.06
Crop Insurance	5.72	12.17	5.00	9.00	5.72	12.17	91.80	202.48
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Credit Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
All Other Miscellaneous	828.45	4059.54	4954.00	27796.00	536.84	1656.13	1527623.09	3765416.32
Previous year	291.61	2403.41	4475.00	26497.00	-104.54	241.12	538546.79	3400601.97
Grand Total	15880.98	104144.69	225545	1315604	4704.33	14718.10	8330198.24	54879883.07
Previous year (Total)	11176.65	89426.58	191649	1290132	140.97	9424.75	5232674.29	41699150.88

*Wherever applicable

(Premium in ₹ Lakhs)

FOR AND UP TO THE MONTH OF SEPTEMBER, 2012

Amount of Premium u/w in Rural Areas		No. of Policies in Rural Areas		Amount of Premium u/w in Social Sector		No. of Lives covered in Social Sector		No. of Lives covered *	
For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
40.22	718.95	336.00	2308.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
31.43	144.97	98.00	1017.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0	0	0.00	0.00	0	0	0	0
31.43	144.97	98	1017	0.00	0.00	0	0	0	0
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
-11.58	111.96	17.00	141.00	0.00	0.00	0.00	0.00		
39.82	328.12	59.00	336.00	0.00	0.00	0.00	0.00		
557.61	3482.22	11459.00	72845.00	0.00	0.00	0.00	0.00		
374.98	3401.62	9784.00	81375.00	0.00	0.00	0.00	0.00		
430.17	2795.48	932.00	3570.00	0.00	0.00	0.00	0.00		
297.66	2224.30	121.00	1408.00	0.00	0.00	0.00	0.00		
987.78	6277.70	11459	72845	0.00	0.00	0	0	0	0
672.64	5625.92	9784	81375	0.00	0.00	0	0	0	0
3.61	25.75	8.00	99.00	0.00	0.00	0.00	0.00		
8.38	83.48	9.00	105.00	0.00	0.00	0.00	0.00		
0.22	4.07	2.00	39.00	0.00	0.00	0.00	0.00		
0.95	9.98	8.00	47.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.17	0.00	1.00	0.00	0.00	0.00	0.00		
0.35	31.70	21.00	157.00	0.00	0.00	0.00	0.00		
2.45	13.32	174.00	789.00	0.00	0.00	0.00	0.00		
4.18	61.52	31	295	0.00	0.00	0	0	0	0
11.78	106.95	191	942	0.00	0.00	0	0	0	0
4.57	83.40	86.00	647.00	0.00	0.00	0.00	0.00		
0.45	58.87	44.00	617.00	0.00	0.00	0.00	0.00		
159.01	1950.21	318.00	1497.00	0.00	0.00	0.00	0.00	240949	2783304
116.94	1071.89	259.00	4313.00	0.00	0.00	0.00	0.00	90801	1552505
3.35	123.48	1211.00	18927.00	0.00	0.00	0.00	0.00	6716	52446
21.86	167.51	5259.00	32334.00	0.00	0.00	0.00	0.00	8341	74543
162.35	2073.69	1529	20424	0.00	0.00	0	0	247665	2835750
138.80	1239.40	5518	36647	0.00	0.00	0	0	99142	1627048
5.72	12.17	5.00	9.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11.56	257.31	477.00	3707.00	63.57	124.19	166115.00	177635.00		
17.67	503.93	830.00	4813.00	53.94	134.53	162178.00	350613.00		
1164.58	8877.75	13604	98068	63.57	124.19	166115	177635	247665	2835750
952.81	8727.11	16860	128055	53.94	134.53	162178	350613	99142	1627048

Name of the Insurer: Royal Sundaram Alliance Insurance Company Limited

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire	319.52	6592.38	2365.00	14692.00	108.44	3578.72	553066.13	6139139.08
Previous year	211.08	3013.66	2641.00	14370.00	-115.23	23.96	514952.71	5485791.60
Marine Cargo	142.80	1497.33	3859.00	20617.00	-89.01	327.70	165560.94	3646290.26
Previous year	231.81	1169.63	3099.00	16507.00	51.49	-116.00	613555.88	3378540.42
Marine Hull (Including Onshore & Offshore oil energy)	-0.29	-0.29	0.00	0.00	-0.29	-0.29	0.00	0.00
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Marine (Total)	142.51	1497.03	3859	20617	-89.30	327.41	165560.94	3646290.26
Previous year (Total)	231.81	1169.63	3099	16507	51.49	-116.00	613555.88	3378540.42
Aviation							0.00	
Previous year							0.00	
Engineering	389.57	1737.74	90.00	556.00	-8.69	-166.32	153575.52	529993.42
Previous year	398.26	1904.06	104.00	595.00	22.24	190.37	97151.88	372323.04
Motor Own Damage	6070.14	37049.32	82725.00	486402.00	-450.62	1572.82	296339.46	1787305.43
Previous year	6520.76	35476.50	91675.00	485186.00	589.22	7818.80	375558.96	1901823.23
Motor Third party	2214.83	12614.27	536.00	4072.00	-90.95	509.17		
Previous year	2305.77	12105.10	495.00	3152.00	753.07	4578.97		
Motor (Total)	8284.96	49663.59	82725	486402	-541.57	2081.99	296339.46	1787305.43
Previous year (Total)	8826.54	47581.60	91675	485186	1342.29	12397.76	375558.96	1901823.23
Workmen's compensation / Employer's liability	23.95	151.27	87.00	384.00	11.40	24.29	2640.89	21669.84
Previous year	12.55	126.98	64.00	328.00	-13.21	-4.85	2039.91	18369.00
Public Liability	21.69	425.04	41.00	222.00	-7.84	45.70	14123.97	109408.07
Previous year	29.53	379.33	31.00	221.00	-10.72	155.93	13655.50	96249.59
Product Liability	0.00	54.37	0.00	19.00	-20.63	18.38	0.00	18364.32
Previous year	20.63	35.98	0.00	22.00	12.74	-80.46	0.00	23127.25
Other Liability Covers								
Previous year								
Liability (Total)	45.64	630.67	128	625	-17.07	88.38	16764.87	149442.23
Previous year (Total)	62.71	542.30	95	571	-11.19	70.62	15695.41	137745.84
Personal Accident	501.65	2801.89	20061.00	89594.00	188.40	961.36	623045.45	11165953.87
Previous year	313.25	1840.53	9182.00	57943.00	168.76	-32.43	2099047.51	12940228.11
Medical Insurance	1184.99	11185.55	20804.00	122581.00	-636.36	-2185.83	276589.38	3492508.24
Previous year	1821.35	13371.38	24688.00	132142.00	1188.75	4917.16	1380600.75	12102151.26
Overseas Medical Insurance								
Previous year								
Health (Total)	1184.99	11185.55	20804	122581	-636.36	-2185.83	276589.38	3492508.24
Previous year (Total)	1821.35	13371.38	24688	132142	1188.75	4917.16	1380600.75	12102151.26
Crop Insurance								
Previous year								
Credit Guarantee								
Previous year								
All Other Miscellaneous	117.22	1015.37	675.00	5080.00	-97.43	-833.40	213082.97	851187.42
Previous year	214.65	1848.77	766.00	4538.00	-62.40	52.19	14669.45	655184.72
Grand Total	10986.06	75124.23	130707	740147	-1093.59	3852.32	2298024.72	27761819.94
Previous year (Total)	12079.64	71271.91	132250	711852	2584.70	17503.63	5111232.55	36973788.23

*Wherever applicable

(Premium in ₹ Lakhs)

FOR AND UP TO THE MONTH OF SEPTEMBER, 2012

Amount of Premium u/w in Rural Areas		No. of Policies in Rural Areas		Amount of Premium u/w in Social Sector		No. of Lives covered in Social Sector		No. of Lives covered *	
For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
3.77	20.79	183.00	1141.00						
4.84	26.92	321.00	1403.00						
0.00	0.00	0.00	0.00						
0.00	0.00	0.00	0.00						
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.67	0.00	4.00						
1.37	2.58	6.00	19.00						
429.88	2797.09	4370.00	26507.00						
408.26	2284.87	5268.00	25209.00						
429.88	2797.09	4370	26507	0.00	0.00	0	0		
408.26	2284.87	5268	25209	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
57.31	197.41	2769.00	22599.00	0.03	0.11	99.00	335.00		
15.65	94.25	3845.00	25254.00	0.01	1.37	25.00	5136.00		
70.81	1951.90	3556.00	27449.00	0.04	1336.34	29.00	559189.00	347113.50	2080976.00
751.01	7469.92	6997.00	35783.00	324.97	2026.92	80907.00	502669.00	369150.00	1960775.00
70.81	1951.90	3556	27449	0.04	1336.34	29	559189	347114	2080976
751.01	7469.92	6997	35783	324.97	2026.92	80907	502669	369150	1960775
325.53	2372.81	4653.00	32842.00	0.00	0.00	0.00	0.00		
182.56	1032.95	2813.00	14949.00	0.00	0.00	0.00	0.00		
887.30	7340.66	15531	110542	0.07	1336.46	128	559524	347114	2080976
1363.69	10911.48	19250	102617	324.98	2028.29	80932	507805	369150	1960775

Name of the Insurer: SBI General Insurance Company Limited

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire	2411.95	13170.60	24672.00	122171.00	1162.18	7000.30	1604339.56	11478428.69
Previous year	1249.77	6170.30	18190.00	70615.00	1220.21	6046.73	659840.51	3806970.31
Marine Cargo	102.13	382.43	105.00	533.00	84.81	328.82	157746.69	730266.71
Previous year	17.32	53.60	24.00	39.00	17.32	53.60	13070.21	124565.73
Marine Hull (Including Onshore & Offshore oil energy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Marine (Total)	102.13	382.43	105	533	84.81	328.82	157746.69	730266.71
Previous year (Total)	17.32	53.60	24	39	17.32	53.60	13070.21	124565.73
Aviation	0.00	1175.64	0.00	76.00	-15.82	192.93	0.00	205697.61
Previous year	15.82	982.71	7.00	40.00	0.00	835.10	59581.40	186982.29
Engineering	197.84	1197.14	241.00	1144.00	121.95	848.82	277264.22	970770.94
Previous year	75.89	348.32	124.00	470.00	75.89	348.32	47610.78	275442.26
Motor Own Damage	1315.15	5475.94	20852.00	92150.00	1144.29	5022.93	98169.10	393728.10
Previous year	170.86	453.01	2573.00	7106.00	170.86	453.01	1682.70	12186.56
Motor Third party	769.88	3224.46	48.00	269.00	741.39	3144.96		
Previous year	28.49	79.50	0.00	0.00	17.59	26.13		
Motor (Total)	2085.03	8700.40	20852	92150	1885.68	8167.89	98169.10	393728.10
Previous year (Total)	199.35	532.51	2573	7106	188.45	479.14	1682.70	12186.56
Workmen's compensation / Employer's liability	8.00	49.07	13.00	90.00	8.00	49.07	1354.29	5520.55
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Public Liability	0.49	0.96	2.00	5.00	0.49	0.96	1530.00	3480.00
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Product Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Liability Covers	19.98	35.33	12.00	49.00	19.98	35.33	21228.25	47310.00
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Liability (Total)	28.47	85.37	27	144	28.47	85.37	24112.54	56310.55
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Personal Accident	613.37	3021.44	46.00	164.00	613.37	2455.05	21038.46	3592502.25
Previous year	0.00	566.39	0.00	9.00	0.00	121.53	0.00	5788192.00
Medical Insurance	127.58	408.64	77	601	108.43	192.52	1250.15	11271.45
Previous year	19.15	216.13	6	17	19.15	216.13	1537.50	6017.21
Overseas Medical Insurance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Health (Total)	127.58	408.64	77	601	108.43	192.52	1250.15	11271.45
Previous year (Total)	19.15	216.13	6	17	19.15	216.13	1537.50	6017.21
Crop Insurance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Credit Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
All Other Miscellaneous	203.60	1444.07	11176.00	48756.00	-73.38	921.77	497440.24	14657998.49
Previous year	276.98	522.30	1373.00	4064.00	274.42	511.89	332043.56	1771282.64
Grand Total	5769.97	29585.72	57196	265739	3915.70	20193.47	2681360.96	32096974.79
Previous year (Total)	1854.27	9392.25	22297	82360	1795.43	8612.43	1115366.66	11971639.00

*Wherever applicable

(Premium in ₹ Lakhs)

FOR AND UP TO THE MONTH OF SEPTEMBER, 2012

Amount of Premium u/w in Rural Areas		No. of Policies in Rural Areas		Amount of Premium u/w in Social Sector		No. of Lives covered in Social Sector		No. of Lives covered *	
For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
647.45	3733.10	10096.00	50189.00	0.00	0.00	0.00	0.00		
161.72	890.43	2419.00	10386.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
31.42	176.84	80.00	328.00	0.00	0.00	0.00	0.00		
12.12	46.42	45.00	134.00	0.00	0.00	0.00	0.00		
187.33	1112.92	3129.00	21247.00	0.00	0.00	0.00	0.00		
29.80	60.53	489.00	1022.00	0.00	0.00	0.00	0.00		
65.71	672.37	2.00	2.00	0.00	0.00	0.00	0.00		
5.07	10.83	0.00	0.00	0.00	0.00	0.00	0.00		
253.04	1785.29	3129	21247	0.00	0.00	0	0		
34.87	71.36	489	1022	0.00	0.00	0	0		
0.58	12.12	1.00	21.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.48	0.61	1.00	2.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.70	1.44	1.00	3.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
1.76	14.17	3	26	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11215.00	18843.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44374.00	46382.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0	0	0.00	0.00	0	0	11215	18843
0.00	0.00	0	0	0.00	0.00	0	0	44374	46382
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
22.00	193.88	564.00	11142.00	0.00	0.00	0.00	0.00		
5.44	22.41	249.00	669.00	0.00	0.00	0.00	0.00		
955.67	5903.28	13872	82932	0.00	0.00	0	0	11215	18843
214.15	1030.62	3202	12211	0.00	0.00	0	0	44374	46382

Name of the Insurer: *Shriram General Insurance Company Limited*

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire	30.46	383.02	177	1022	-95.38	-8.80	71460.79	690149.44
Previous year	125.83	391.81	104	1014	115.97	234.34	493250.85	895868.74
Marine Cargo	22.08	138.62	135	862	-6.68	31.27	4737.93	292168.18
Previous year	28.76	107.36	131	611	28.24	95.10	53071.09	315747.18
Marine Hull (Including Onshore & Offshore oil energy)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Marine (Total)	22.08	138.62	135	862	-6.68	31.27	4737.93	292168.18
Previous year (Total)	28.76	107.36	131	611	28.24	95.10	53071.09	315747.18
Aviation	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Engineering	39.99	205.75	50	269	11.01	42.51	43686.17	102422.48
Previous year	28.98	163.23	63	345	3.80	75.94	10481.18	69217.49
Motor Own Damage	4899.69	26354.46	125892	748572	641.66	4086.66	483020.96	2562151.12
Previous year	4258.03	22267.80	130277	714138	938.87	5942.99	434752.65	2264726.78
Motor Third party	7647.72	42076.65	131643	766211	1672.37	13101.44		
Previous year	5975.34	28975.21	130318	715037	3055.27	13954.13		
Motor (Total)	12547.40	68431.11	131643	766211	2314.04	17188.10	483020.96	2562151.12
Previous year (Total)	10233.37	51243.01	130318	715037	3994.14	19897.12	434752.65	2264726.78
Workmen's compensation / Employer's liability	0.77	15.71	10	113	-1.96	-2.12	28.48	381.56
Previous year	2.73	17.83	29	126	1.14	5.34	52.77	332.78
Public Liability	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Product Liability	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Other Liability Covers	7.60	17.04	11	43	6.99	7.60	13478.00	24174.00
Previous year	0.60	9.53	9	51	-6.01	-4.23	170.00	5782.91
Liability (Total)	8.37	32.75	21	156	5.04	5.48	13506.48	24555.56
Previous year (Total)	3.33	27.35	38	177	-4.87	1.10	222.77	6115.69
Personal Accident	7.91	46.47	402	5397	4.08	7.50	5502.54	34867.75
Previous year	3.83	38.98	540	4674	-5.78	-6.25	2333.62	27754.91
Medical Insurance	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Overseas Medical Insurance	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Health (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Crop Insurance	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Credit Guarantee	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0	0	0.00	0.00	0.00	0.00
All Other Miscellaneous	23.16	56.45	152	838	-135.96	-136.80	514227.51	570964.74
Previous year	159.13	193.25	164	868	156.81	174.70	471850.58	606291.29
Grand Total	12679.37	69294.18	132580	774755	2096.14	17129.26	1136142.38	4277279.26
Previous year (Total)	10583.23	52165.00	131358	722726	4288.31	20472.06	1465962.73	4185722.07

*Wherever applicable

Name of the Insurer: TATA AIG General Insurance Company Limited

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire	1,789	18,997	3,878	28,046	-	-	10,938,935	85,933,875
Previous year	1,114	14,668	9,285	102,566	-	-	10,200,376	70,501,566
Marine Cargo	1,377	11,229	3,919	23,925	-	-	475,839	2,893,063
Previous year	1,270	9,809	1,902	13,777	-	-	305,569	2,378,255
Marine Hull (Including Onshore & Offshore oil energy)	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
Marine (Total)	1,377	11,229	3,919	23,925	-	-	475,839	2,893,063
Previous year (Total)	1,270	9,809	1,902	13,777	-	-	305,569	2,378,255
Aviation	59	59	7	7	-	-	890,349	890,349
Previous year	-	-	-	-	-	-	-	-
Engineering	403	4,475	83	573	-	-	2,523,145	14,821,277
Previous year	355	3,592	79	619	-	-	1,319,912	6,464,762
Motor Own Damage	5,670	34,020	150,088	845,980	-	-	342,434	1,893,161
Previous year	5,008	28,678	115,220	714,926	-	-	261,765	1,560,604
Motor Third party	2,390	11,492	150,088	845,980	-	-	-	-
Previous year	863	4,994	115,220	613,187	-	-	-	-
Motor (Total)	8,060	45,511	150,088	845,980	-	-	342,434	1,893,161
Previous year (Total)	5,871	33,672	115,220	714,926	-	-	261,765	1,560,604
Workmen's compensation / Employer's liability	189	993	53	214	-	-	28,714	342,618
Previous year	146	807	27	179	-	-	23,185	270,008
Public Liability	288	1,819	45	353	-	-	659,918	4,887,910
Previous year	243	1,479	48	282	-	-	859,310	3,891,678
Product Liability	34	315	8	52	-	-	114,268	729,971
Previous year	89	430	14	68	-	-	250,012	950,870
Other Liability Covers	1,950	7,075	797	4,468	-	-	332,868	2,660,177
Previous year	1,154	6,199	727	3,953	-	-	159,942	1,828,936
Liability (Total)	2,462	10,202	903	5,087	-	-	1,135,767	8,620,675
Previous year (Total)	1,632	8,915	816	4,482	-	-	1,292,448	6,941,492
Personal Accident	858	6,922	13,576	83,449	-	-	1,063,337	8,046,654
Previous year	976	6,611	9,143	59,933	-	-	885,463	5,529,571
Medical Insurance	256	2,827	-	12	-	-	32,147	217,039
Previous year	200	704	13	30	-	-	52,678	52,678
Overseas Medical Insurance	843	5,591	34,038	206,373	-	-	4,061,081	23,609,960
Previous year	920	5,862	31,986	218,054	-	-	3,822,391	25,750,059
Health (Total)	1,099	8,418	34,038	206,385	-	-	4,093,228	23,826,998
Previous year (Total)	1,120	6,567	31,999	218,084	-	-	3,875,069	25,802,737
Crop Insurance	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
Credit Guarantee	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
All Other Miscellaneous	360	2,695	4,770	32,572	-	-	25,082	135,936
Previous year	305	1,851	8,010	43,242	-	-	8,595	66,564
Grand Total	16,466	108,509	211,262	1,226,024	-	-	21,488,117	147,061,990
Previous year (Total)	12,643	85,685	176,454	1,157,629	-	-	18,149,197	119,245,551

*Wherever applicable

(Premium in ₹ Lakhs)

FOR AND UP TO THE MONTH OF SEPTEMBER, 2012

Amount of Premium u/w in Rural Areas		No. of Policies in Rural Areas		Amount of Premium u/w in Social Sector		No. of Lives covered in Social Sector		No. of Lives covered *	
For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
67	1,313	442	3,207	-	-	-	-	-	-
67	1,115	481	1,755	-	-	-	-	-	-
149	1,490	165	994	-	-	-	-	-	-
188	1,240	118	807	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
149	1,490	165	994	-	-	-	-	-	-
188	1,240	118	807	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
123	318	4	28	-	-	-	-	-	-
150	200	7	38	-	-	-	-	-	-
1,398	7,247	34,970	197,417	-	-	-	-	-	-
786	4,726	24,933	144,640	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,398	7,247	34,970	197,417	-	-	-	-	-	-
786	4,726	24,933	144,640	-	-	-	-	-	-
0	52	1	17	-	-	-	-	-	-
0	27	2	13	-	-	-	-	-	-
47	519	103	504	-	-	-	-	-	-
32	426	103	469	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
47	571	104	521	-	-	-	-	-	-
32	453	105	482	-	-	-	-	-	-
108	409	2,681	13,604	-	-	-	-	-	-
149	572	2,614	13,911	-	-	-	-	-	-
256	2,710	-	12	256	2,826	1,181,127	2,125,155	-	-
200	704	13	30	232	704	155,602	527,847	-	-
19	151	378	671	-	-	-	-	-	-
(57)	(701)	26	206	-	-	-	-	-	-
275	2,860	378	683	256	2,826	1,181,127	2,125,155	-	-
143	4	39	236	232	704	155,602	527,847	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
145	855	4,055	25,207	-	-	-	-	-	-
178	920	6,659	43,856	-	-	-	-	-	-
2,311	15,063	42,799	241,661	256	2,826	1,181,127	2,125,155	-	-
1,693	9,230	34,956	205,725	232	704	155,602	527,847	-	-

Name of the Insurer: *The New India Assurance Company Limited*

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire	8545.85	73260.50	44361.00	351883.00	597.28	6129.43	493716492.62	1255730411.67
Previous year	7948.57	67131.07	58161.00	390317.00			82649043.32	225276458.19
Marine Cargo	2354.52	16813.03	21921.00	139505.00	256.74	2833.99	26267797.06	135277370.68
Previous year	2097.78	13979.04	25451.00	129527.00			11570133.33	54185401.10
Marine Hull (Including Onshore & Offshore oil energy)	638.82	14126.44	817.00	5230.00	-404.81	269.19	2329083.95	98395366.73
Previous year	1043.63	13857.25	778.00	3902.00			1400715.90	15666868.15
Marine (Total)	2993.34	30939.47	22738	144735	-148.07	3103.18	28596881.01	233672737.41
Previous year (Total)	3141.41	27836.29	26229	133429	0.00	0.00	12970849.23	69852269.25
Aviation	198.68	6344.51	50.00	365.00	20.23	451.74	3723437.68	18844150.60
Previous year	178.45	5892.77	128.00	415.00			21794291.79	66164522.47
Engineering	3313.15	20968.60	5116.00	35103.00	-1333.13	1790.83	21512717.63	72909518.76
Previous year	4646.28	19177.77	24167.00	61239.00			34732207.54	57130055.95
Motor Own Damage	14813.60	89316.87	572475.00	3309743.00	1625.77	17977.14	39828177.74	50177998.22
Previous year	13187.83	71339.73	499516.00	2841251.00			7962568.73	28814952.46
Motor Third party	14125.53	87747.48	830322.00	3736017.00	1633.67	21890.88		
Previous year	12491.86	65856.60	504590.00	2960550.00				
Motor (Total)	28939.13	177064.35	830322	3736017	3259.44	39868.02	39828177.74	50177998.22
Previous year (Total)	25679.69	137196.33	504590	2960550	0.00	0.00	7962568.73	28814952.46
Workmen's compensation / Employer's liability	663	3631	6447	40467	272.29	995.93	36680	1235499
Previous year	391	2635	18144	42344			2085778	3120636
Public Liability	6	52	184	611	5.84	-111.59	-85301	45835
Previous year	0	164	348	548			-3497	17729
Product Liability	229	478	-11	39	228.79	364.13	-58	12103
Previous year	0	114	-131	46			-2016	2252
Other Liability Covers	1164	7968	4900	41350	-1018.72	-929.06	10146261	11541802
Previous year	2183	8897	5849	39849			-45694	850491
Liability (Total)	2062.28	12129.54	11520	82467	-511.80	319.41	10097582.05	12835239.13
Previous year (Total)	2574.08	11810.13	24210	82787	0.00	0.00	2034571.00	3991108.00
Personal Accident	1852.28	10042.39	37390.00	270961	380.33	1828.72	19916088.73	146353110.14
Previous year	1471.95	8213.67	51998.00	299783			21519351.97	33926037.83
Medical Insurance	22780.11	152308.70	120623.00	766574	1749.34	22416.66	17303897.13	148530659.64
Previous year	21030.77	129892.04	122536.00	702925			85906693.06	100660248.26
Overseas Medical Insurance	84.88	616.59	2880.00	17314	84.88	65.25	-2230045.33	791602.37
Previous year	0.00	551.34	-1795.00	16142			-2242951.78	114497.64
Health (Total)	22864.99	152925.29	123503	783888	1834.22	22481.91	15073851.80	149322262.01
Previous year (Total)	21030.77	130443.38	120741	719067	0.00	0.00	83663741.28	100774745.90
Crop Insurance	0.00	0	0.00	0	0.00	0.00	0.00	0
Previous year	0.00	0	0.00	0			0.00	0
Credit Guarantee	3.78	12	1.00	2	3.78	11.93	3500.00	8500
Previous year	0.00	1	0.00	15			0.00	3
All Other Miscellaneous	4902.23	26331.54	120742.00	498493	-991.95	-2217.73	26555320.76	270564896.12
Previous year	5894.18	28549.27	-1438876.00	473338			148787620.14	360793533.35
Grand Total	75675.71	510018.67	1195743	5903914	3110.33	73767.44	659024050.02	2210418824.06
Previous year (Total)	72565.38	436251.23	-628652	5120940	0.00	0.00	416114245.00	946723686.45

*Wherever applicable

(Premium in ₹ Lakhs)

FOR AND UP TO THE MONTH OF SEPTEMBER, 2012

Amount of Premium u/w in Rural Areas		No. of Policies in Rural Areas		Amount of Premium u/w in Social Sector		No. of Lives covered in Social Sector		No. of Lives covered *	
For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
1370.51	7957.09	8212.00	46579.00	456.80	3449.35	0.00	0.00		
876.60	4824.54	6803.00	44643.00	226.15	1370.64	0.00	0.00		
686.05	2461.00	2262.00	10389.00	41.02	658.92	0.00	0.00		
171.18	1166.77	1253.00	5516.00	-73.03	209.73	0.00	0.00		
12.41	139.33	44.00	252.00	1.64	12.71	0.00	0.00		
44.77	102.77	98.00	193.00	-1.27	7.02	0.00	0.00		
698.46	2600.33	2306	10641	42.66	671.63	0	0		
215.95	1269.54	1351	5709	-74.30	216.75	0	0		
0.00	11.93	0.00	1.00	0.00	0.00	0.00	0.00		
0.53	12.96	0.00	1.00	0.00	0.00	0.00	0.00		
819.94	2059.18	786.00	3800.00	419.49	865.04	0.00	0.00		
195.83	909.05	2075.00	5309.00	143.99	512.82	0.00	0.00		
6102.06	24046.35	120313.00	373281.00	798.82	4229.37	4115.00	38307.00		
2927.55	14703.85	50873.00	299025.00	693.05	2899.04	-116267.00	33033.00		
6330.95	28108.28	77336.00	370354.00	1112.79	5017.43	3860.00	35563.00		
2991.14	14128.91	28063.00	288635.00	797.54	3017.75	-21508.00	58257.00		
12433.01	52154.63	120313	373281	1911.61	9246.80	7975	73870		
5918.69	28832.76	50873	299025	1490.59	5916.79	-137775	91290		
113	626	1325	7300	-154	130	-2905	4678		
100	492	-8616	2488	19	200	-1008	11045		
0	2	-158	12	0	0	0	0		
-2	0	-5	2	-1	0	0	0		
1	7	-5741	11	0	1	0	0		
4	12	-21	6	0	1	0	0		
376	1634	1676	9790	249	600	4430	10953		
139	886	1788	7473	-50	192	43	5160		
489.15	2268.79	-2898	17113	94.80	731.75	1525	15631		
241.04	1390.15	-6854	9969	-31.32	393.16	-965	16205		
298.11	1137.64	7687.00	33210	-178.65	1504.92	16790.00	5792066		
74.45	548.72	3834.00	30219	183.48	477.79	149458.00	372527		
9311.54	20162.73	12153.00	44151	1874.15	6001.74	1105706.00	4912897	7774118	14271160
693.52	4386.39	3843.00	48079	243.26	3895.64	107885.00	2413438	723179	4848690
117.96	145.47	163.00	716	28.11	40.71	190.00	1530	2892	11510
-0.49	21.46	170.00	1221	-20.68	1.93	6013.00	9586	7368	17215
9429.50	20308.20	12316	44867	1902.26	6042.45	1105896	4914427	7777010	14282670
693.03	4407.85	4013	49300	222.58	3897.57	113898	2423024	730547	4865905
0.00	0	0.00	0	0.00	0	0.00	0		
0.00	0	0.00	0	0.00	0	0.00	0		
0.00	0	0.00	0	0.00	0	0.00	0		
0.00	0	0.00	0	0.00	0	0.00	0		
1709.42	6894.85	30331.00	153038	209.81	2088.53	31916.00	3072154		
2067.05	6661.15	27455.00	125653	84.61	1529.60	84229.00	3155825		
27248.10	95392.64	179053	682530	4858.78	24600.47	1164102	13868148		
10283.17	48856.72	89550	569828	2245.78	14315.12	208845	6058871		

Name of the Insurer: *The Oriental Insurance Company Limited*

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire	10177.54	55146.30	37718	254776	2983.01	8763.93	17514352.76	116254728.33
Previous year	7194.53	46382.37	42410	259367				
Marine Cargo	1983.01	14746.80	13844	90172	-226.16	715.69	5511883.80	56864702.04
Previous year	2209.17	14031.11	16209	89570				
Marine Hull (Including Onshore & Offshore oil energy)	1722.55	12030.11	289	2718	-107.90	-145.79	1113339.90	68094027.57
Previous year	1830.45	12175.90	415	2646				
Marine (Total)	3705.56	26776.91	14133	92890	-334.06	569.90	6625223.70	124958729.61
Previous year (Total)	4039.62	26207.01	16624	92216				
Aviation	287.32	4490.96	69	182	173.38	728.42	251847.30	5332208.74
Previous year	113.94	3762.54	53	227				
Engineering	2650.44	16541.22	2997	20074	189.02	1682.06	2979449.11	15681257.95
Previous year	2461.42	14859.16	3414	20515				
Motor Own Damage	8591.29	53093.93	426937	2694170	72.14	4667.30	548383.72	3510892.85
Previous year	8519.15	48426.63	451984	2602497				
Motor Third party	9684.19	61125.32	577974	3626548	328.34	9137.06	0.00	0.00
Previous year	9355.85	51988.26	612088	3567615				
Motor (Total)	18275.48	114219.25	577974	3626548	400.48	13804.36	548383.72	3510892.85
Previous year (Total)	17875.00	100414.89	612088	3567615				
Workmen's compensation / Employer's liability	651.81	4007.85	4969	32667	-22.10	30.91	10890.73	68638.25
Previous year	673.91	3976.94	5449	32594				
Public Liability	3.85	49.27	26	226	-1.24	-7.64	198938.47	7265837.71
Previous year	5.09	56.91	31	221				
Product Liability	62.64	318.30	10	54	31.32	35.12	572506.31	1450385.51
Previous year	31.32	283.18	16	65				
Other Liability Covers	223.45	1738.92	2922	18576	-25.85	20.81	434756.03	10266209.28
Previous year	249.30	1718.11	2954	17426				
Liability (Total)	941.75	6114.34	7927	51523	-17.87	79.20	1217091.54	19051070.75
Previous year (Total)	959.62	6035.14	8450	50306				
Personal Accident	1005.33	6615.23	68888	429675	-2583.42	-2818.45	1448736.15	10359301.38
Previous year	3588.75	9433.68	83366	472292				
Medical Insurance	13530.26	75742.95	87400	510216	913.95	10243.26	446345.47	2501941.91
Previous year	12616.31	65499.69	85230	455549				
Overseas Medical Insurance	52.93	385.42	1281	10985	-10.28	-67.99	125858.20	1111782.75
Previous year	63.21	453.41	1787	13012				
Health (Total)	13583.19	76128.37	88681	521201	903.67	10175.27	572203.67	3613724.66
Previous year (Total)	12679.52	65953.10	87017	468561				
Crop Insurance	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0	0				
Credit Guarantee	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0	0				
All Other Miscellaneous	3276.22	23885.96	64694	412590	-9102.49	-9908.57	5015307.40	31293852.18
Previous year	12378.71	33794.53	77975	457544				
Grand Total	53902.83	329918.54	863081	5409459	-7388.28	23076.12	36172595.35	330055766.45
Previous year (Total)	61291.11	306842.42	931397	5388643			0.00	0.00

*Wherever applicable

(Premium in ₹ Lakhs)

FOR AND UP TO THE MONTH OF SEPTEMBER, 2012

Amount of Premium u/w in Rural Areas		No. of Policies in Rural Areas		Amount of Premium u/w in Social Sector		No. of Lives covered in Social Sector		No. of Lives covered *	
For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
314.77	2996.86	7094	48874	0.00	0.00	0	0	0	0
393.40	2718.05	7329	46827	0.00	0.00	0	0	0	0
69.18	513.18	545	4175	0.00	0.00	0	0	0	0
62.74	429.91	708	4291	0.00	0.00	0	0	0	0
15.44	79.54	28	707	0.00	0.00	0	0	0	0
685.75	772.33	75	867	0.00	0.00	0	0	0	0
84.62	592.72	573	4882	0.00	0.00	0	0	0	0
748.49	1202.24	783	5158	0.00	0.00	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0	0	0
64.88	561.66	565	3240	0.00	0.00	0	0	0	0
102.14	624.39	452	2933	0.00	0.00	0	0	0	0
1569.93	9897.28	81210	521789	0.00	0.00	0	0	0	0
1572.67	9171.51	79379	473384	0.00	0.00	0	0	0	0
2014.52	13059.50	114218	724012	0.00	0.00	99	165146	76046	447264
1899.39	10932.02	113004	681020	0.00	0.00	128	1476759	40154	10011286
3584.45	22956.78	114218	724012	0.00	0.00	99	165146	76046	447264
3472.06	20103.53	113004	681020	0.00	0.00	128	1476759	40154	10011286
77.41	546.85	870	5652	165.01	999.42	0	0	0	0
100.50	526.97	903	5419	173.90	1022.73	0	7917	0	52988
0.00	2.10	0	14	0.00	0.00	0	0	0	0
0.34	3.16	1	11	0.00	0.00	0	0	0	0
0.27	0.32	1	1	0.00	0.00	0	0	0	0
0.26	0.76	1	2	0.00	0.00	0	0	0	0
14.64	139.68	214	1632	0.00	0.00	0	0	0	0
17.60	128.72	343	1574	0.00	0.00	0	0	0	0
92.32	688.95	1085	7299	165.01	999.42	0	0	0	0
118.70	659.61	1248	7006	173.90	1022.73	0	7917	0	52988
84.66	545.03	13366	85296	155.07	1780.20	151	1187	1746	13523
142.14	724.36	16984	98526	189.02	1827.12	156	205941	1222	325367
346.77	2169.43	5683	32400	2080.58	12308.48	36	217	141	826
307.13	1828.08	5407	28718	1802.68	12189.28	43	191515	160	308877
1.59	17.48	42	441	0.00	0.00	0	0	0	0
0.65	14.67	34	418	0.00	0.00	0	0	0	0
348.36	2186.91	5725	32841	2080.58	12308.48	36	217	141	826
307.78	1842.75	5441	29136	1802.68	12189.28	43	191515	160	308877
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0	0	0
681.63	4793.42	21599	132702	745.78	7944.09	3189	26320	3359	26477
6254.33	9993.00	25329	150231	4230.56	9012.05	10332	534158	11349	1552771
5255.69	35322.33	164225	1039146	3146.44	23032.19	3475	192870	81292	488090
11539.04	37867.93	170570	1020837	6396.16	24051.18	10659	2416290	52885	12251289

Name of the Insurer: *United India Insurance Company Limited*

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire	8410.64	61212.97	58913	409754	1484.64	11504.97	9112286	66319577
Previous year	6926.00	49708.00	73595	456282	1814.00	6589.00	11072742	79469225
Marine Cargo	2437.21	17041.19	19174	129645	-1110.79	-325.81	5169056	36142503
Previous year	3548.00	17367.00	41879	181971	1618.00	2940.00	7524920	36833510
Marine Hull (Including Onshore & Offshore oil energy)	1089.45	14303.24	1720	8921	251.45	2731.24	391888	5145050
Previous year	838.00	11572.00	2142	14679	284.00	1813.00	301439	4162590
Marine (Total)	3526.66	31344.43	20893	138566	-859.34	2405.43	5560945	41287553
Previous year (Total)	4386.00	28939.00	44021	196650	1902.00	4753.00	7826359	40996100
Aviation	871.69	2742.00	145	911	761.69	2351.00	130786	411402
Previous year	110.00	391.00	43	436	-25.00	55.00	16504	58665
Engineering	4248.26	26888.06	10497	53158	-332.74	2314.06	1831147	11589681
Previous year	4581.00	24574.00	13054	69457	1315.00	5513.00	1974569	10592241
Motor Own Damage	14271.84	80585.51	568478	3474968	2699.84	18216.51	2025098	11434657
Previous year	11572.00	62369.00	542904	3031064	2679.00	10127.00	1642005	8849830
Motor Third party	13066.01	81949.37	994516	5677100	658.01	15379.37		0
Previous year	12408.00	66570.00	898091	5073003	4995.00	21834.00	0	0
Motor (Total)	27337.85	162534.88	994516	5677100	3357.85	33595.88	2025098	11434657
Previous year (Total)	23980.00	128939.00	898091	5073003	7674.00	31961.00	1642005	8849830
Workmen's compensation / Employer's liability	711.78	4529.15	15880	60008	270.78	1696.93		0
Previous year	441.00	2832.22	7273	42118	30.59	288.47	0	0
Public Liability	59.83	716.38	453	2704	48.62	199.46	10141	121421
Previous year	11.21	516.92	463	4043	0.52	82.13	1900	87614
Product Liability	143.45	770.02	36	876	89.82	449.16	28542	153207
Previous year	53.63	320.86	151	1008	9.04	19.62	10671	63840
Other Liability Covers	218.93	1301.46	2524	13967	6.44	128.13	66607	395953
Previous year	212.49	1173.33	1838	13549	-45.33	97.11	64648	356972
Liability (Total)	1133.99	7317.01	18894	77555	415.66	2473.68	105289.09	670581.39
Previous year (Total)	718.33	4843.33	9725	60718	-5.17	487.33	77218.54	508425.64
Personal Accident	895.24	7046.65	39618	220923	-257.76	675.65	2947777	23202667
Previous year	1153.00	6371.00	89737	300565	-184.71	580.00	3796505	20977935
Medical Insurance	22602.40	143176.78	174259	1269638	6355.93	39328.70	3122191	19777779
Previous year	16246.47	103848.08	108350	857399	2930.05	26089.14	2244212	14345094
Overseas Medical Insurance	205.09	678.48	4308	11683	-665.44	-5110.43	60338	199612
Previous year	870.53	5788.91	10534	69808	30.95	966.85	256115	1703123
Health (Total)	22807.49	143855.26	178567	1281321	5690.49	34218.26	3182529	19977391
Previous year (Total)	17117.00	109637.00	118884	927207	2961.00	27055.99	2500327	16048217
Crop Insurance	0.00	0.00	0	0	0.00	0.00		0
Previous year	0.00	0.00	0	0	0.00	0.00	0	0
Credit Guarantee	0.00	0.00	60	60	0.00	0.00		0
Previous year	0.00	0.00	0	0	0.00	0.00	0	0
All Other Miscellaneous	4867.18	33390.15	145512	982072	-1672.49	-3244.52	938252	6436655
Previous year	6539.67	36634.67	178396	1098276	2312.89	8161.68	1260659	7062105
Grand Total	74099.00	476331.41	1467614	8841420	8588.00	86294.41	25834109	181330165
Previous year (Total)	65511.00	390037.00	1425546	8182594	17764.01	85156.00	30166890	184562744

*Wherever applicable

(Premium in ₹ Lakhs)

FOR AND UP TO THE MONTH OF SEPTEMBER, 2012

Amount of Premium u/w in Rural Areas		No. of Policies in Rural Areas		Amount of Premium u/w in Social Sector		No. of Lives covered in Social Sector		No. of Lives covered *	
For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
329.86	3643.37	5556	76182	0.00	0.00	0	0		
274.88	3036.14	4831	66245	0.00	0.00	0	0	0	0
84.73	537.91	6844	14887	0.00	0.00	0	0		
65.18	413.78	6111	13292	0.00	0.00	0	0	0	0
10.92	73.46	122	1202	0.00	0.00	0	0		
8.40	56.51	110	1074	0.00	0.00	0	0	0	0
95.65	611.37	6966	16089	0.00	0.00	0	0		
73.58	470.30	6221	14365	0.00	0.00	0	0		
0.00	0.00	0	0	-0.67	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0	0	0
314.01	1114.07	3113	8923	0.00	0.00	0	0		
263.87	936.19	2224	6374	0.00	0.00	0	0	0	0
1571.56	14410.76	75353	503035	0.00	0.00	0	0		
1208.89	11085.20	61263	408972	0.00	0.00	0	0	0	0
1562.19	15434.90	123313	800831	0.00	0.00	0	0		
1115.85	11024.93	101076	656419	0.00	0.00	0	0	0	0
3133.75	29845.66	123313	800831	0.00	0.00	0	0		
2324.74	22110.13	101076	656419	0.00	0.00	0	0		
55.86	393.20	796	6529	31.72	158.65	42	343		
41.38	291.26	622	5101	24.23	129.14	36	298	0	0
5.16	35.36	143	648	0.00	0.00	0	0		
4.49	30.75	128	579	0.00	0.00	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	3.05	0	21	0.00	0.00	0	0	0	0
17.40	116.43	260	1603	0.00	0.00	0	0		
14.38	96.22	203	1252	0.00	7.78	0	0	0	0
78.42	544.99	1199	8780	31.72	158.65	42	343		
60.25	421.27	953	6953	24.23	136.92	36	299		
80.74	1964.98	6284	31627	155.70	2235.88	-843556	401812		
63.08	1535.14	5109	25713	53.18	1944.24	11980	349402	0	0
519.40	8198.10	11009	142127	0.00	25893.44	2806293	17940520	2906407	18619028
296.80	4684.63	7339	94751	912.36	10458.83	2333146	16447792	1713388	17242258
7.20	175.45	978	3156	0.00	0.00	0	0	1009	13627
5.99	146.21	148	2630	0.00	0.00	-109	0	2124	113870
526.60	8373.55	11987	145283	0.00	25893.44	2806293	17940520	2907416	18632655
302.79	4830.84	7487	97381	912.36	10458.83	2333037	16447792	1715512	17356128
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0	0	0
276.61	8411.46	20963	232902	1446.95	6621.72	111459	144133		
240.52	7314.31	18717	207948	1257.35	5758.02	101130	125333	0	0
4835.64	54509.46	179381	1320618	1633.70	34909.70	2074238	18486808	2907416	18632655
3603.71	40654.31	146618	1081399	2247.12	18298.02	2446183	16922825	1715512	17356128

Name of the Insurer: Universal Somp General Insurance Company Limited

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire	655.67	4959.20	9807.00	58088.00	-64.57	1246.55	787317.31	9196161.64
Previous year	720.25	3712.65	12850.00	55770.00	366.95	1270.49	976930.76	4964723.13
Marine Cargo	128.20	777.77	207.00	1092.00	14.74	283.19	739043.91	6251236.30
Previous year	113.46	494.58	225.00	945.00	99.66	217.70	710089.76	3803355.61
Marine Hull (Including Onshore & Offshore oil energy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Marine (Total)	128.20	777.77	207	1092	14.74	283.19	739043.91	6251236.30
Previous year (Total)	113.46	494.58	225	945	99.66	217.70	710089.76	3803355.61
Aviation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Engineering	96.50	626.35	151.00	1011.00	6.68	175.57	102578.21	456508.72
Previous year	89.82	450.78	197.00	774.00	68.97	142.78	94774.16	393138.31
Motor Own Damage	1324.10	6283.52	41688.00	209025.00	-656.75	-822.92	109472.78	511033.17
Previous year	1980.84	7106.44	50861.00	191497.00	1024.81	492.04	103906.58	355628.13
Motor Third party	1224.32	5933.17	0.00	0.00	729.10	4103.33		
Previous year	495.22	1829.83	0.00	0.00	256.20	-151.79		
Motor (Total)	2548.42	12216.69	41688	209025	72.35	3280.41	109472.78	511033.17
Previous year (Total)	2476.07	8936.27	50861	191497	1281.02	340.25	103906.58	355628.13
Workmen's compensation / Employer's liability	16.89	132	119	777	-16.68	29.68	2489	23107
Previous year	33.57	101.93	147.00	580.00	28.51	64.65	9421.73	18328.45
Public Liability	0.00	2.26	0.00	10.00	-0.02	-4.30	0	5750
Previous year	0.02	6.57	2.00	13.00	0.02	2.30	100.50	6035.50
Product Liability	1.90	18.92	2.00	10.00	1.90	10.52	1277.50	3852.75
Previous year	0.00	8.39	0.00	5.00	0.00	8.39	0.00	1943.75
Other Liability Covers	2	78	16	123	-0.90	32.07	1908	20853
Previous year	3	46	20	80	2	14	1794	12373
Liability (Total)	20.73	230.57	137	920	-15.70	67.97	5674.49	53562.83
Previous year (Total)	36.43	162.60	169	678	30.98	89.23	11316.48	38680.30
Personal Accident	29.75	327.03	910	3847	5.63	-1.94	98749.66	3453488.40
Previous year	24.12	328.96	1537.00	4111.00	-3.94	97.93	867550.30	4081790.51
Medical Insurance	346.47	2531.29	10062	35056	95.42	691.64	17240.95	137803.08
Previous year	251.04	1839.64	4279	19436	130.81	662.01	15811.33	98846.86
Overseas Medical Insurance	0.50	8.20	36.00	1223.00	-0.68	2.74	8318.16	237635.13
Previous year	1.18	5.46	52.00	209.00	1.18	5.46	16758.35	68154.85
Health (Total)	346.96	2539.48	10098	36279	94.74	694.38	25559.11	375438.21
Previous year (Total)	252.22	1845.10	4331	19645	131.99	667.47	32569.67	167001.71
Crop Insurance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Credit Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
All Other Miscellaneous	500.41	3033.33	16069.00	87599.00	-57.39	738.53	343087.03	1769126.11
Previous year	557.79	2294.80	20602.00	86306.00	275.41	684.83	314403.13	1462897.05
Grand Total	4326.64	24710.42	79067	397861	56.49	6484.66	2211482.50	22066555.38
Previous year (Total)	4270.15	18225.76	90772	359726	2251.05	3510.68	3111540.85	15267214.75

*Wherever applicable

(Premium in ₹ Lakhs)

FOR AND UP TO THE MONTH OF SEPTEMBER, 2012

Amount of Premium u/w in Rural Areas		No. of Policies in Rural Areas		Amount of Premium u/w in Social Sector		No. of Lives covered in Social Sector		No. of Lives covered *	
For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
0	0	0	0	0	0	0	0		
0	0	0	0	0	0	0	0		
0	0	0	0	0	0	0	0		
0.00	0.00	0.00	0.00	0	0	0	0		
0.00	0.00	0.00	0.00	0	0	0	0		
0.00	0.00	0.00	0.00	0	0	0	0		
0	0	0	0	0	0	0	0		
0	0	0	0	0	0	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.00	0.00	0.00	0.00	0	0	0	0		
0.00	0.00	0.00	0.00	0	0	0	0		
0.00	0.00	0.00	0.00	0	0	0	0		
0.00	0.00	0.00	0.00	0	0	0	0		
217.85	1149.39	7028.00	36065.00	0	0.00	0	0		
227.07	930.17	9173.00	34278.00	0	0.00	0	0		
217.85	1149.39	7028	36065	0.00	0.00	0	0	0	0
227.07	930.17	9173	34278	0.00	0.00	0	0	0	0

Name of the Insurer: Agriculture Insurance Company of India Ltd.

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire								
Previous year								
Marine Cargo								
Previous year								
Marine Hull (Including Onshore & Offshore oil energy)								
Previous year								
Marine (Total)								
Previous year (Total)								
Aviation								
Previous year								
Engineering								
Previous year								
Motor Own Damage								
Previous year								
Motor Third party								
Previous year								
Motor (Total)								
Previous year (Total)								
Workmen's compensation / Employer's liability								
Previous year								
Public Liability								
Previous year								
Product Liability								
Previous year								
Other Liability Covers								
Previous year								
Liability (Total)								
Previous year (Total)								
Personal Accident								
Previous year								
Medical Insurance								
Previous year								
Overseas Medical Insurance								
Previous year								
Health (Total)								
Previous year (Total)								
Crop Insurance	72245.46	181640.68	135025	335523	40177.15	35697.69	1084797.68	3908939.40
Previous year	32068.31	145942.99	96484	285980	7787.07	50667.65	765974.53	2857919.85
Credit Guarantee								
Previous year								
All Other Miscellaneous								
Previous year								
Grand Total	72245.46	181640.68	135025	335523	40177.15	35697.69	1084797.68	3908939.40
Previous year (Total)	32068.31	145942.99	96484	285980	7787.07	50667.65	765974.53	2857919.85

*Wherever applicable

Name of the Insurer: Apollo Munich Health Insurance Company Limited

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire								
Previous year								
Marine Cargo								
Previous year								
Marine Hull (Including Onshore & Offshore oil energy)								
Previous year								
Marine (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Aviation								
Previous year								
Engineering								
Previous year								
Motor Own Damage								
Previous year								
Motor Third party								
Previous year								
Motor (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Workmen's compensation / Employer's liability								
Previous year								
Public Liability								
Previous year								
Product Liability								
Previous year								
Other Liability Covers								
Previous year								
Liability (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Personal Accident	127.86	521.46	3162	15629.00	127.86	521.46	336790.10	660739.47
Previous year	94.52	410.63	2807	15262	94.52	410.63	42814.75	230974.38
Medical Insurance	3360.30	20220.63	25461	122744.00	3360.30	20220.63	146446.92	942784.51
Previous year	2290.76	14442.37	18565	89451	2290.76	14442.37	65477.27	317184.81
Overseas Medical Insurance	25.36	301.00	1691	13760.00	25.36	301.00	205812.25	1503400.86
Previous year	62.03	298.85	2417	13269	62.03	298.85	252011.00	1399049.74
Health (Total)	3385.67	20521.63	27152	136504	3385.67	20521.63	352259.17	2446185.37
Previous year (Total)	2352.80	14741.22	20982	102720	2352.80	14741.22	317488.27	1716234.55
Crop Insurance								
Previous year								
Credit Guarantee								
Previous year								
All Other Miscellaneous	8.56	361.21	0	2.00	8.56	361.21	169060.00	1950670.00
Previous year	41.83	350.31	0	2	41.83	350.31	298910.00	1636330.00
Grand Total	3522.09	21404.30	30314	152135	3522.09	21404.30	858109.27	5057594.84
Previous year (Total)	2489.16	15502.17	23789	117984	2489.16	15502.17	659213.02	3583538.92

*Wherever applicable

Name of the Insurer: *Export Credit Guarantee Corporation of India Ltd.,*

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire								
Previous year								
Marine Cargo								
Previous year								
Marine Hull (Including Onshore & Offshore oil energy)								
Previous year								
Marine (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Aviation								
Previous year								
Engineering								
Previous year								
Motor Own Damage								
Previous year								
Motor Third party								
Previous year								
Motor (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Workmen's compensation / Employer's liability								
Previous year								
Public Liability								
Previous year								
Product Liability								
Previous year								
Other Liability Covers								
Previous year								
Liability (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Personal Accident								
Previous year								
Medical Insurance								
Previous year								
Overseas Medical Insurance								
Previous year								
Health (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Crop Insurance								
Previous year								
Credit Guarantee	10284	54122	768	4693	2226	8658	356414	2823312
Previous year	8059	45464	1033	5956	368	3945	397612	2144293
All Other Miscellaneous								
Previous year								
Grand Total	10284.34	54122.45	768	4693	2225.79	8658.43	356414.47	2823311.60
Previous year (Total)	8058.55	45464.02	1033	5956	367.72	3944.65	397612.16	2144293.36

*Wherever applicable

Name of the Insurer: Max Bupa Health Insurance Company Limited

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire								
Previous year								
Marine Cargo								
Previous year								
Marine Hull (Including Onshore & Offshore oil energy)								
Previous year								
Marine (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Aviation								
Previous year								
Engineering								
Previous year								
Motor Own Damage								
Previous year								
Motor Third party								
Previous year								
Motor (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Workmen's compensation / Employer's liability								
Previous year								
Public Liability								
Previous year								
Product Liability								
Previous year								
Other Liability Covers								
Previous year								
Liability (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Personal Accident	7.76	37.34	694	3554	7.76	37.34	5260.00	24720.00
Previous year	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Medical Insurance	1,392.28	7,698.66	10929	63395	1,392.28	7,698.66	38602	199163.35
Previous year	1563.75	4663.74	5521	27566	622.97	3556.14	5796.3	173199.4
Overseas Medical Insurance								
Previous year								
Health (Total)	1392.28	7698.66	10929	63395	1392.28	7698.66	38602.00	199163.35
Previous year (Total)	1563.75	4663.74	5521	27566	622.97	3556.14	5796.30	173199.40
Crop Insurance								
Previous year								
Credit Guarantee								
Previous year								
All Other Miscellaneous								
Previous year								
Grand Total	1400.04	7736.00	11623	66949	1400.04	7736.00	43862.00	223883.35
Previous year (Total)	1563.75	4663.74	5521	27566	622.97	3556.14	5796.30	173199.40

*Wherever applicable

Name of the Insurer: *Star Health and Allied Insurance Company Limited*

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire								
Previous year								
Marine Cargo								
Previous year								
Marine Hull (Including Onshore & Offshore oil energy)								
Previous year								
Marine (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Aviation								
Previous year								
Engineering								
Previous year								
Motor Own Damage								
Previous year								
Motor Third party								
Previous year								
Motor (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Workmen's compensation / Employer's liability								
Previous year								
Public Liability								
Previous year								
Product Liability								
Previous year								
Other Liability Covers								
Previous year								
Liability (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Personal Accident	180.83	761.30	11961	62516.00	37.35	119.90	238764.16	1322890.47
Previous year	143.48	641.40	11186	62927.00	36.53	17.05	200256.42	1113855.00
Medical Insurance	6177.02	35973.57	97128	543747.00	171.41	-22933.03	395242.98	2133227.06
Previous year	6005.61	58906.60	86888	491513.00	3564.99	2283.24	306629.10	24337394.15
Overseas Medical Insurance	99.25	806.31	2977	26377.00	11.89	28.22	341193.11	2865949.35
Previous year	87.36	778.09	3221	25965.00	-7.00	64.01	396499.64	2796043.08
Health (Total)	6276.27	36779.88	100105	570124	183.30	-22904.81	736436.09	4999176.41
Previous year (Total)	6092.97	59684.69	90109	517478	3557.99	2347.25	703128.74	27133437.23
Crop Insurance								
Previous year								
Credit Guarantee								
Previous year								
All Other Miscellaneous	0.00	0.00	0	0.00	-34.39	-224.80	0	0.00
Previous year	34.39	224.80	12363	80664.00	6.89	1.70	123630	806640.00
Grand Total	6457.10	37541.18	112066	632640	186.26	-23009.71	975200.25	6322066.88
Previous year (Total)	6270.84	60550.89	113658	661069	3601.41	2366.00	1027015.16	29053932.23

*Wherever applicable

Name of the Insurer: *Religare Health Insurance Company Limited*

BUSINESS FIGURES:

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire								
Previous year								
Marine Cargo								
Previous year								
Marine Hull (Including Onshore & Offshore oil energy)								
Previous year								
Marine (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Aviation								
Previous year								
Engineering								
Previous year								
Motor Own Damage								
Previous year								
Motor Third party								
Previous year								
Motor (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Workmen's compensation / Employer's liability								
Previous year								
Public Liability								
Previous year								
Product Liability								
Previous year								
Other Liability Covers								
Previous year								
Liability (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Personal Accident	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Medical Insurance	133.46	1044.11	1421.00	2682.00	133.46	1044.11	6037.25	30409.25
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Overseas Medical Insurance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Health (Total)	133.46	1044.11	1421	2682	133.46	1044.11	6037.25	30409.25
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Crop Insurance								
Previous year								
Credit Guarantee								
Previous year								
All Other Miscellaneous								
Previous year								
Grand Total	133.46	1044.11	1421	2682	133.46	1044.11	6037.25	30409.25
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00

*Wherever applicable



Q

Why insurance?



A

Why raincoat?

- Life, property and wealth are 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.



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03 – 05 Jan 2013 Venue: NIA, Pune	Investment Management for General Insurance By National Insurance Academy.
11 Jan 2013 Venue: Mumbai	Principles for Sustainable Insurance By Insurance Institute of India & UNEP FI
14 – 19 Jan 2013 Venue: NIA, Pune	Management of Strategic Issues for Insurance Executives By National Insurance Academy.
21 – 23 Jan 2013 Venue: Mumbai	6th India Rendezvous By Asia Insurance Review, Singapore.
04 – 05 Feb 2013 Venue: Kingdom of Bahrein	Balancing Growth with Profitability By Middle East Insurance Forum
18 – 19 Feb 2013 Venue: Cairo, Egypt	International Takaful Summit By Global Takaful Industry
21 – 22 Feb 2013 Venue: Hyderabad, India	The MDRT Experience By Million Dollar Round Table
25 – 26 Feb 2013 Venue: Singapore	1st Asia Brokers' Summit By Asia Insurance Review, Singapore.
25 – 27 Jan 2013 Venue: NIA, Pune	Risk Management & PML By National Insurance Academy.
27 Feb 2013 Venue: Singapore	Insurance Data Standards By ACORD Forum Asia.

view point



As the global insurance standard setter, the IAIS and its Members – who represent almost 200 insurance supervisory authorities – are committed to promoting effective and globally consistent supervision and contributing to global financial stability.

Mr. Peter Braumüller

Chair of the IAIS Executive Committee.

As state regulators, we take insurance company solvency very seriously. It is vital that consumers get the benefit of the promises made by their insurers.

Mr. Kevin M. McCarty

NAIC President and Florida Insurance Commissioner.

Islamic finance can also seek to meet the increased demand for simpler and more transparent products and 'back-to-basics' finance. Investors are now much more circumspect about complex products and their risks.

Mr. Tharman Shanmugaratnam

Deputy Prime Minister and Minister for Finance, Govt of Singapore.

We expect firms to put customers at the heart of their business. Getting sales incentives right is critical to that. Firms that fail to do so can expect us to take action against them.

Ms. Tracey McDermott

Director of Enforcement and Financial Crime, FSA UK.

Stress testing is not a panacea. Stress testing is often described as an art, not a science. It is the combination of statistical modelling and expert judgement, based necessarily on simplifying assumptions.

Mr. John F Laker

Chairman, Australian Prudential Regulation Authority.

It is common understanding that no product that does not match with the expectations of the consumers will withstand in the market even in the short run, leave alone a life insurance product which is a product that is meant for the long term.

Mr. J. Hari Narayan

Chairman, Insurance Regulatory & Development Authority, India.



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