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**Health Insurance for Everyone**

भारतीय बीमा विनियामक और विकास प्राधिकरण



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## From the Publisher

**T**he Campaign launched by the Honourable Prime Minister “Swachh Bharat : Swasth Bharat” has added a new dimension to the health care in general and health insurance in particular in our country. With high cost of medical care particularly in secondary and tertiary care, maintenance of cleanliness of our surroundings and public place will greatly reduce communicable



diseases and consequential beneficial effect on our limited resources both in terms of manpower and expenditure involving super speciality treatment. Through this column I would like to call upon all stakeholders of insurance industry, both policy holders and service providers to contribute their bit for Swachh Bharat Campaign through awareness camps, cleanliness drive and importantly weeding out of records which have outlived their lives for clean and lean the office environment.

The other dimension of this campaign is huge opportunity to enhance penetration of health insurance in the country, particularly in rural areas and for informal un-organised workers. An added responsibility is now cast upon the insurers and other partners like distributors and marketing agencies to go beyond for qualitative and quantitative growth of **primary care oriented health insurance for all in the country**. Of course we all have to work that Extra Mile to educate both existing and prospective policy holders the need to have continued health insurance coverage.

I am sure our above such efforts will result in Third Dimension of **Swachh Bharath : Swasth Bharat** to “**Samajik Suraksha Bharat**”, there by directly benefiting insurance industry as well as socio economic development of the country.

Health Insurance in the context of **Swachh Bharat : Swasth Bharat** is the focus of this issue of the journal and considering the importance of Information Technology, the Next Issue will focus on “**Role of IT in Insurance Sector**”



**T.S. Vijayan**

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# Differential Premium Pricing in Health Insurance

- Prof . D.Chennappa

## DIFFERENTIAL PREMIUM PRICING IN HEALTH INSURANCE

“A tremendous amount of needless pain and suffering can be eliminated by ensuring that Health insurance is universally available”.

- Daniel Akaka

### Abstract

**H**ealth insurance in India was introduced in 1986 in the form of Mediclaim policy by the Public Sector General Insurance Companies. Post liberalization, 4 Public, 22 Private and 4 Standalone insurance companies have entered this sector to provide quality health care at affordable rates. As a result, the number of persons covered (penetration) has grown from 0.69 million in 2001-02 to 2.048 million in 2013-14, which amounts to only 0.16 percent of the total population. Out-of-pocket payments for healthcare remains over 65 percent and claim ratios are more than 100 percent. Despite these developments, full access to affordable and good quality health care remains a distant dream.

An attempt is made in this paper to develop a new model of premium

making it affordable to all sections of the society, keeping in view the existing premium structure, age, geographical location & income of the policy holders and claim settlements. Relevant data has been collected from IRDA reports and Insurance Information Bureau (IIB) bulletins and from other reports.

A client who is opting for higher level policies (for example Rs 5,00,000) is paying lesser premium. As a result, assuring equity in access to quality health care for low income people is missing. The premium increases as policy holders become older and Insurers mounting the premium amount by sinking the claim amount. Therefore, Private Health Insurance (PHI) schemes in their present form are not able to serve their purpose. Hence, it is time we introduced differential premium model for different income groups in PHI in India.

### Key words

Average Claims paid, differential premium pricing model, E-repository information, private health insurance, Standard medical treatment guidelines, Tertiary sector, Uniform premium.

## INTRODUCTION

India's health insurance market has experienced a significant regulatory and institutional change since the insurance industry was opened to private sector participation in 2000.

The Government of India's Insurance Regulatory and Development Authority (IRDA) has been working extensively to build strong enabling environment for health insurance by developing efficient regulations on products and policy holders protection, and assisting in the development of information infrastructure. Presently, 4 Public, 24 Private and 4 standalone Joint venture companies have been providing healthcare financing facilities to the policy holders. The Central and State governments are working closely with insurance companies to develop and implement affordable health insurance plans for the vulnerable sections of the society in India.

The number of persons covered (penetration) PHI has grown from 0.69 million in 2001-02 to 2.048 million in 2013-14. However, it is still a very small percentage of the population (only 0.16 %) during the reference period. The health

insurance density has gone up from USD 13 in 2004 to USD146 in 2014. Similarly non-life insurance density has surged from USD 3.5 in 2004 to USD 10.5 in 2013. It indicates that the quantum of health insurance premium is more than in any other general insurance. Out-of-pocket payments for healthcare remains over 65 percent and claim ratios are more than 100 percent.

Despite these developments, full access to affordable and good quality health care remains a distant dream. An attempt is made to find out new model at affordable rate considering the existing premium structure, age,

geographical location & income of the policy holders and claims settlement. The relevant data has been collected from IRDA reports and Insurance Information Bureau (IIB) bulletins and from other reports.

#### PREMIUM

The amount the policy holder or their sponsor (e.g. an employee) pays to the health plan to purchase health coverage. Most of the people want and take health insurance, but they can't afford the coverage. There is a need to introduce new models to make health coverage more affordable and widespread.

Premium is an important component to drive the PHI. Hence, details are presented in table 1.

Table 1 shows that 64 % increase in premium per policies resulted in increase of 62 % in premium per insured member during 2003- 04 to 2012-13 period. Premium per policy has been increased from Rs 4166 to Rs 13,753, premium per insured is from Rs 1129 to Rs 3724 and average claim paid is from Rs 8,674 to Rs 41,866 during the reference period from 2003-04 to 2012-13. However, reciprocal growth rates are observed in increasing in Premium and Claims. The differences between premium amount collected and claim paid per insured is ranging

**Table 1: Average Premium, Average Claim Paid, Average Persons Insured-Per Policy And Per Member**

(1) YEAR	(2) Premium per policy (in Rs)	(3) Premium per insured member (in Rs)	(4) Number of persons insured per policy	(5) Claim paid per policy (in Rs)	(6) Claim paid per insured member (in Rs)	(7) Difference between premium per insured member and claim paid per insured member (Column 3-6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
2003-2004*	4166	1129	4	3465	939	190
2004-2005*	4792	1098	4	4606	1055	43
2005-2006*	4892	1146	4	4642	1040	06
2006-2007*	9067	1575	6	7066	1227	348
2007-2008*	7275	1143	6	7661	1204	-61
2008-2009*	8689	1216	7	8932	1249	- 33
2009-2010**	11333	1421	8	10910	1368	53
2010-2011**	14120	2082	6	13946	2056	26
2011-2012***	13303	3756	4	10333#	2917#	839
2012-2013@	13753	3724	4	9333##	2528##	1196

Source: Insurance Information bureau of India, 2012-13, page no. 16.

- NB: 1. \* policies serviced by TPAs only.  
 2. \*\* figures of policies serviced by TPAs and directly serviced by insurers .  
 3. \*\*\* Data submitted online by PVT insurers and offline by PSU insurers.  
 4. #- inclusive of claim records where claim paid amount > Rs 20 lakh.  
 5. @ Data submitted online by all insurers.  
 6. ## - Inclusive of claim records where claim paid amount is less than Rs 1000 and greater than Rs 20 lakh .

**TABLE 2: HEALTH INSURANCE PREMIUM RATE OF SELECT NON-LIFE INSURERS!**

Age/insurance company	L & T Pvt. Co.	Bajaj Allianz Pvt.Co.	Reliance Pvt.Co.	Royal Sundaram Pvt. Co.	Oriental Insurance PSU Co.	Star health Standalone Pvt.Co.
20 years	1,200	1,254	1,310	1255	1,179	1,310
30 years	1,200	1,453	1,310	1,692	1,310	1,310
40 years	1,350	1,453	1,425	1,692	1,566	1,425
50 years	2,447	2,793	2,039	2,275	2,447	2,039
60 years	3,000	-	2,322	3,277	3,483	2,322
70 years	4,547	-	2,598	4,719	5196	2,598
80 years	6,029	-	3,445	-	6,960	3,445

Source: online premium calculators of various companies and cross checked with respective company Premium charts, and [www.policybazaar.com](http://www.policybazaar.com).

- ! figures are provisional.

from negative Rs 33 to Rs 1196. The difference is so high during last two years.

Further, comparing 2012-13 figures with that of 2011-12; 14% increase in number of policies and 18% increase in premium has resulted in increase in premium per policy by 3% where as only 3% increase in total claims has resulted in claims paid amount per policy being decreased by 10%. Similarly, increase in number of members by 19% has resulted in decrease in premium per insured member by 1% only and claim paid amount per insured member has decreased by 13%. It clearly shows that Insurers mounting the premium amount by sinking the claim amount. It discourages new entrant in the health Insurance segment. It is an adverse trend to provide affordable Health Insurance policies at subsidized rates to needy people.

#### AGE FACTOR

The premium for health insurance in India is determined only by mainly

three factors. One is the age of the insured and second one is the amount of insurance chosen (policy amount) and income of the policy holder.

Under liberalization era, entry age for Health Insurance (HI) ranges from 0 to 85 years. But up to 20 years, guardians pay the premium and of their own accord. So, they are not aware of it and irrelevant for their income. Therefore, 20 years to 80 years are considered to study the incremental growth in premium and age of the policy holder (PH). Online premium calculators are used to find out the premium for one year for Rs 1 lakh policy, results are presented in Table 2.

Table 2 shows that all insurance companies are luring young people with minimum premium. Interestingly, Oriental General Insurance Public sector Company has fixed the least premium Rs 1179. Standalone and PHI company have fixed the premium ranging from Rs 1179 to Rs 1,310 only. L & T Pvt. Ltd

company has fixed Rs 1200 as a premium at the age of 20 years and Rs 6,029 at the age of 80 years, at an incremental growth rate of 8 % per annum. Bajaj Allianz Pvt.Co.Ltd has fixed Rs 1,254 at the age of 20 years and Rs 2,793 at the age of 50 years only at an annual incremental growth rate of 5.5%. Reliance Pvt.Co. has fixed Rs 1,310 at the age of 20 years and Rs 3,445 at the age of 80 years only at an annual incremental growth rate of 6.2%. Royal Sundaram Pvt. Co. has fixed Rs 1,255 at the age of 20 years and Rs 4.719 at the age of 70 years only at an annual incremental growth rate of 7.3%. Oriental Insurance Co. has fixed Rs 1,179 at the age of 20 years and Rs 6960 at the age of 80 years only at an annual incremental growth rate of 8.3% and Star Heal Standalone Health Insurance company has fixed Rs 1,310 at the age of 20 years and Rs 3,445 at the age of 80 years only at an annual incremental growth rate of 6.2% as like Reliance company. It can be infer that insurance companies are on an average increasing 7 % of the premium amount.

It indicates that the age of the policy holder is a deterrent factor for fixing the premium, Finally, premium increases as policy holders become older and HI policies are available at on an average of Rs 1,200 at an incremental growth rate of 0.08 per cent per annum.

### INCOME FACTOR

Unlike life insurance, there is no differential rating between male and female, rural and urban and rich and poor for fixing the HI premium in India. It can infer that a low income client may buy a low amount of Health Insurance (HI) coverage, as compared to a high income client who may buy a higher amount of HI coverage. To understand the relationship between premium and income of the policy holders, basic Medclaim policy is considered for calculation of premium rates based on age and policy amount/income

of the policy holder, and presented in Table 3.

By looking into the Table-3, a client (in the age group of 0-20) buying HI coverage for Rs. 1,00,000 has to pay 1.31% of the insurance amount in the form premium whereas a client buying the coverage for Rs. 5,00,000 has to pay only 1.03% of the insurance amount as premium. Similarly, a client in the age of group of 40-50 has to pay 2.32% of the insurance amount to buy Rs.1,00,000 whereas a client in the same age group has to pay only 1.99% of the insurance amount as premium for Rs 5,00,000 policy. In short, the clients who are going for higher levels of insurance amount have to pay the premium at a regressive rate. Even though PHIs are not explicitly making any discrimination on premium on the basis of income, but implicitly they are. Therefore, it concludes that

only the income of the household as a factor for determining the demand for Health insurance (HI) coverage. Ironically, low income group of the policy holders has not been considered by any one of the companies. And as the policy holder becoming older, he has to pay higher premium.

It can be noticed from the above table that in assuring equity in access to health care for the low income population is missing. PHI schemes are not a solution in the current form. Therefore, it is the high time to introduce differential premium pricing model for different income group people in voluntary/private Health Insurance in India.

### CLAIMS

A health insurance claim is a bill for health care services and health care provider turns in to the insurance

**Table 3: Medclaim Policy premium (in Rs) Table**

Income/Insurance policy Amount (in Rs)	AGE						
	0 -20 Years	20-30 years	30-40 Years	40-50 Years	50-60 Years	60-70 years	70-80 & above years
<b>1,00,000</b>	1310 (1.31)	1425 (1.43)	2039 (2.04)	2322 (2.32)	2598 (2.60)	2784 (2.78)	3445 (3.45)
<b>1,50,000</b>	1920 (1.28)	2087 (1.39)	3004 (2.00)	3425 (2.28)	3838 (2.56)	4162 (2.77)	5305 (3.54)
<b>2,00,000</b>	2469 (1.23)	2683 (1.34)	3900 (1.95)	4458 (2.23)	5010 (2.51)	5471 (2.74)	7097 (3.55)
<b>3,00,000</b>	3444 (1.15)	3743 (1.25)	5553 (1.85)	6388 (2.13)	7214 (2.40)	7951 (2.65)	10542 (3.51)
<b>4,00,000</b>	4297 (1.07)	4670 (1.17)	7069 (1.77)	8179 (2.04)	9281 (2.32)	10294 (2.57)	13849 (3.46)
<b>5,00,000</b>	5151 (1.03)	5598 (1.12)	8585 (1.72)	9970 (1.99)	11348 (2.27)	12636 (2.53)	17156 (3.43)

Source: Sukumar Vellakkal, ISEC, 2007.

Recalculated from original Premium table of the Medclaim policy.

The figures in the parentheses are the proportion of the premium to the insurance amount.

Cross verified from [www.policybazar.com](http://www.policybazar.com) to find out the variance.



**Table 4: Age-Band-Wise Number of Claims and Amount of Claims Paid For Package Policy-2012-13**

Age-band (in years)	Number of claims	Total claims paid (Rs in Crs.)	Average claim paid (in Rs)
Less than 1	41	0.04	8674
1-5	18377	30.14	16403
6-15	10190	17.94	17603
16-25	31925	68.25	21378
26-35	70006	180.78	25824
36-45	28405	88.71	31231
46-55	31662	105.09	33193
56-60	21290	76.35	35863
61-65	17920	65.98	36821
66-70	10711	41.41	38658
Above 70	8794	36.82	41866
Age-not provided	7	0.00	2071
<b>Total</b>	<b>249328</b>	<b>711.51</b>	<b>28537</b>

Source: Insurance Information bureau of India, 2012-13, page no.48.

Note: Excluding claim records where claim paid amount is less than Rs 1000 and greater than Rs 20 lakh.

company for payment. In the competitive environment, efficient claims management is vital to the success of both insurance companies and policy holders, and health care service providers. One side, customer expects a company to settle claims quickly by avoiding any litigation. On the other side, Insurance provider (Third party administrator) sees that claim settles at minimum rate. To settle the claims, policy holders age band is playing pre dominant role, hence, results are presented in Table 4.

Table 4 shows, claims frequency increased consistently from age-bond 6-15 year to till 26-35 years, soon after that it started declining at the same proportion from 36-45 years age bond. Whereas, average claim paid has been gradually increased from Rs 8,674 to Rs 41,866 as policy holders becoming older. In an analysis, it is found that older policy holders are claiming higher claim band and younger policy holder are making more claims at lower claim bond

and they are using a large number of services to meet unmet needs. It is observed that subsidized policy holders are making more claims. It indicates that this group is more frequently users of insurance services.

Age bond '26-35 years' is the highest claim prone one with 28% in number policy holder and 25% of claims paid under category, followed by age bond '16-25 years' in number and 46-55% in claims paid.

**Table 5: percentage of Claim bonds paid**

Top six claim paid Bands	%
Rs 1,000 - Rs 5,000	20.75
Rs 5,001 - Rs 10,000	15.84
Rs 10,001 - Rs 25,000	31.09
Rs 25,001 - Rs 50,000	19.29
Rs 50,001 - Rs 75,000	5.23
Rs 1,00,001- Rs 3,00,000	4.31

Source: iib.org.2012-13, p,no.34

Table 5 indicates that the claim paid bonds containing highest proposition of claims paid is Rs 10001 to Rs

25000 (31.09%) , Rs 1000 to Rs 5000 (20.75%) , Rs 25001 - to Rs 50000(19.29%), Rs 5,001 to Rs 10000 (15.84%), Rs 50001 to Rs 75000 (5.23%), and Rs 100001 to Rs 300000(4.31%). In that order, 96% of total number of claims paid is below Rs 75000. Circulatory, digestive, injury, infectious, urology and pregnancy are top six highest proposition of amount of claims paid disease group. Pregnancy, infectious, urology, digestive, clinical finding and neoplasm are the highest claim frequency for females.

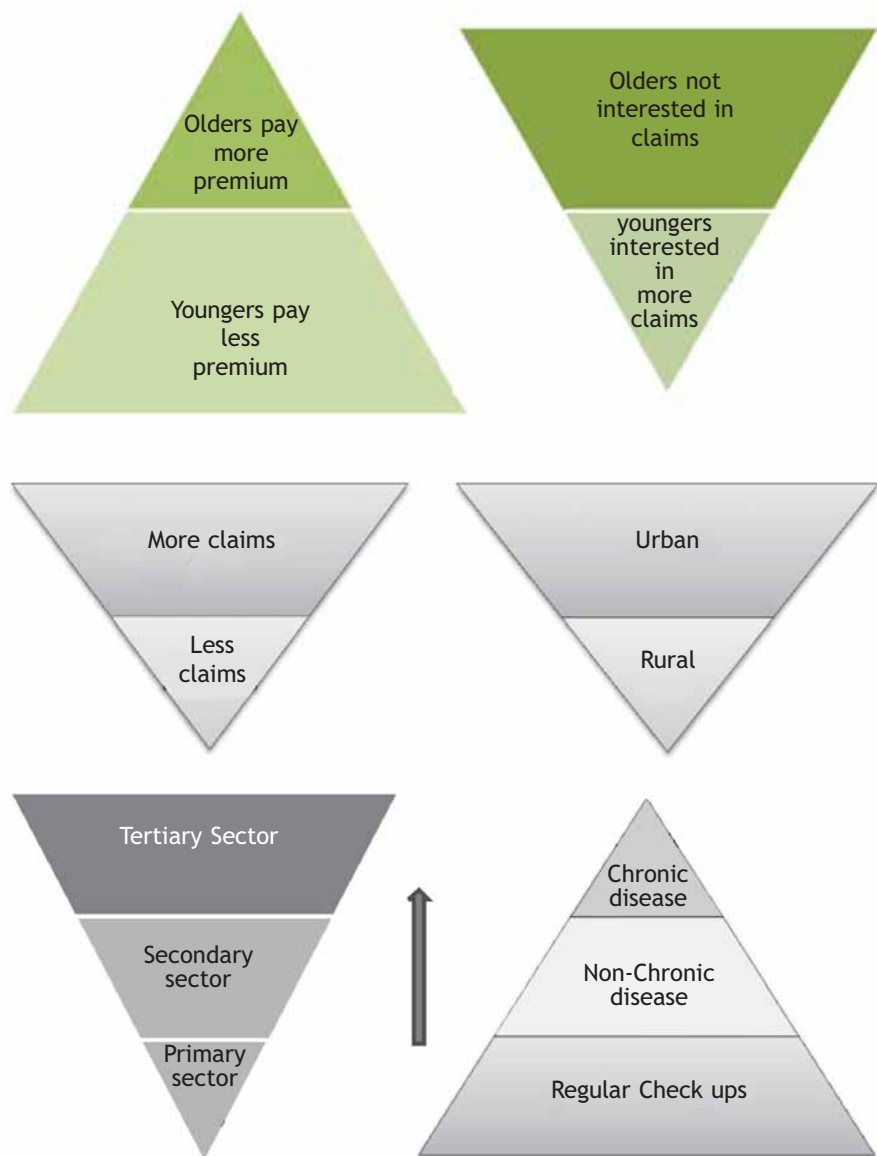
For in-patient treatment, 3 days is the maximum number of hospitalization days. HI market is dominated by hospitalization indemnity products which accounts for 87.4% of the total health insurance premium and 87.13% of total amount of health insurance claims paid. It can infer that 26-35 years age bond policy holders are

claiming more claims and 96% of total number of claims paid is below Rs 75,000.

### UNIFORM PREMIUM POLICY

Another important point to note that premium is uniform for low and high income group and is same for urban and rural people. Thus, necessitates to see whether the older and lower income policy holder's money pooled by the high income young policy holders.

It is to substantiate that elders are paying more premium (Table 2) and claiming less, whereas youngsters are paying less and claiming more. Urban young policy holders are more frequent visitors of empanelled hospitals. Another surprising surge is even for regular medical procedures, customers are approaching tertiary sector. The basic objective of the HI is to provide subsidized policies to low income group at affordable rate but in reality urban elite young people are benefited or availing the subsidized policies.



### GEOGRAPHICAL AREA

In India pricing of health policies by insurance companies is decided by the third party administrator under the guideline of IRDA. While there is no law prohibiting geographic rating. However, health care costs are varying widely based on the level of facilities and location. Health care expenses in the metro towns are higher than non-metro towns. Among the metros, Mumbai

is most expensive followed by Delhi, Bangalore, Kolkata, Chennai and Hyderabad.

Table 6 shows that the average claim amount at about Rs 46,806, is the highest in Mumbai, followed Bangalore is at Rs 43,143, Delhi at Rs 40,179, Chennai at Rs 35,269, Kolkata at Rs 33,795 and Hyderabad is at Rs 3,192. Due to medical cost the prices are varying in Metro. The

price variation has resulted in non-metro subsidizing health insurance claims of metro towns and is likely to make the purchase of insurance less attractive in non-metro areas and may be one of the contributing factors to the concentration of insurance coverage in metro areas.

### SUGGESTIONS

For more coverage of HI, the following suggestions are made.

**Table 6: METRO CITY-WISE NUMBER OF CLAIMS AND AMOUNT OF CLAIMS PAID - 2012-13**

<b>Metro city</b>	<b>Number of claims</b>	<b>Total claims paid (Rs in crs.)</b>	<b>Average claim paid (in Rs)</b>
<b>Delhi</b>	126 126	506.76	40179
<b>Mumbai</b>	133 326	624.05	46806
<b>Bangalore</b>	75709	326.63	43143
<b>Kolkata</b>	87207	294.72	33795
<b>Chennai</b>	52065	183.63	35269
<b>Hyderabad</b>	62435	207.23	33192
<b>Total</b>	<b>536868</b>	<b>2143.01</b>	<b>39917</b>

Source:iib.org 2012-13

- 1) Balancing the metro and non metro cost, Insurer should reduce their managerial cost.
- 2) E- Repository information should be used to cut the premium cost.
- 3) Empanelled hospital should bring the transference in diagnosis and billing.
- 4) Governments (Central and States) should provide preventive care then introducing ad-hac schemes.
  - a) Safe drinking water
  - b) Clean roads
  - c) Avoiding Defecation
  - d) Improving the minimum facilities at primary health centers.
  - e) Government should introduce differential premium scheme based on Adhar cards and PHI are being used as vehicle to reach the unreached.
- 5) IRDA should introduce Standard Treatment Guidelines to avoid different pricing for same procedures.

**CONCLUSION**

PHI schemes are market products and open to everybody which may target mainly high income people even though insurance companies are claiming it as social security schemes. As the premium of PHI schemes are relatively high, it is perhaps one of the reasons why do only the high income people with their ability to pay are buying for PHI schemes. From this perspective, it can be seen that the low income people cannot afford the actuarially fair premium and one of the reasons for the low income people not buying.

PHI Schemes are not specially targeted and designed for the low income people and also do not provide any subsidy as such expected.

Obviously, one would expect that the HI schemes would cover all low income households in all the locations where they are. The present model is less attractive and affordable. Therefore, Private health Insurer should introduce differential premium pricing model in India is inevitable.

**View points**

- 1) The clients who are going for higher levels of insurance amount have to pay the premium at a regressive rate.
- 2) Private Health Insurance schemes are not explicitly making any discrimination on premium on the basis of income, but implicitly they are.
- 3) Insurers are increasing the premium amount by sinking the claim amount. It discourages new entrants in the health Insurance segment.

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## ISSUE FOCUS

# Achieving economy of Scale for sustainability in Health Insurance

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### Abstract

#### Background And Objectives:

With escalating costs of healthcare in India, it is time that payers of healthcare services gear up to minimize unwarranted costs and utilize the scarce financial resources for benefit of insured and provision of quality healthcare. While increasing the premium is an unattractive way of compensating the losses, insurance companies should aim at reduction of cost incurred per policy.

Typically, the costs incurred per policy in health insurance are primarily dependent on:

1. Administrative factors.
2. Duration for which an insured member is covered under a policy and the timing of hospitalization.
3. Frequency of hospitalization of the insured member
4. Cost of services availed; which in turn get influenced by the location of service provider, resources required for

treatment, cost of consumables and medical condition of the patient.

While insurance companies traditionally look at administrative cost containment as a long term strategy; savings can be achieved by judicious selection, mitigation and spreading of risk.

#### Design And Methods:

##### Primary Research:

The study was done as a retrospective analysis of underwriting & claims behavior for the western region i.e. Gujarat, Maharashtra including Mumbai for the financial year 2012-13. Gujarat & Maharashtra constitutes approximately 30% - 40% of all India retail health policyholders.

##### Secondary Research:

Healthcare industry data from journals and publications available on the internet was referred to.

##### Results

Data Analysis was done using Microsoft Excel, claim characteristics of two types of policies- Individual Sum Insured and

Family floater Sum Insured were studied on the under mentioned variables :

- Population demographics (age, gender, geographic area etc)
- Burden of chronic conditions like end stage renal disease, cancer, diabetes and heart disease.

Many key findings were obtained related to the factors contributing to high payouts under different categories and simultaneously specific recommendations were made which the insurers can deliberate upon as strategies for savings and use of these resources for long term financing of healthcare.

Keywords: Medical inflation, family floater, cost per policy, sum insured, standard treatment guidelines, medical coding

#### Introduction and objectives

Sustainability and profitability in health insurance go hand in hand. Due to a high variability in factors affecting the overall costs and the necessity to maintain a competitive premium on the other hand; sustainability may be a daunting challenge.

Profitability on the other hand gets affected by revenue and expenses. At times, premium and investments may be the only source of revenue for an insurer and the costs too many.

The costs incurred per policy in health insurance are primarily dependent on:

1. Administrative factors.
2. Duration for which an insured member is covered under a policy and the timing of hospitalization.
3. Frequency of hospitalization of the insured member
4. Cost of services availed; which in turn get influenced by the location of service provider, resources required for treatment, cost of consumables and medical condition of the patient.

In this article, we try to analyze how coverage plans affect the overall

cost of a policy and forth recommendations that can be deliberated upon as strategies for long term cost containment.

While insurance companies traditionally look at administrative cost containment as a long term strategy; savings can also be achieved by a careful selection of risk. Though cherry picking to enroll only healthy members is not a fair practice, insurers can definitely try to maintain a healthy portfolio of members who are an adequate mix of young and old, diseased and healthy.

We will try to enumerate some causative factors which have an impact on medical costs, and identify which of them can have a direct bearing on cost containment in insurance plans.

### Why is health insurance a sunrise sector in India?

A disproportion between the growth of the healthcare sector and spending by the government is an

unhealthy model of healthcare financing in India. The need for better healthcare financing arises due to the following factors which are also the drivers for increasing cost of medical care.

- Emerging new demographics of ailments that are affecting the Indian population by and large - increasing life span, new infectious disease outbreaks and lifestyle diseases like diabetes, hypertension, obesity etc
- Medical Inflation - increasing at a rapid rate
- Changing Healthcare seeking behavior due to availability of information on platforms like internet, increase in spending capacity of the middle class and rising consumer awareness.
- Falling sick or contracting a disease can never be a planned event in an individual's life.

In view of these facts, Health Insurance (insurance based healthcare financing) is being looked at as a long term viable option to bail out an average Indian from the financial losses incurred on a sudden event of hospitalization.

However, for Insurance Company, this changing scenario, even though being a huge opportunity, comes with a major challenge of Profitability & Sustainability.

### Objectives:

Data Analysis for FY 2012-13 for Regions: Gujarat, Maharashtra including Mumbai

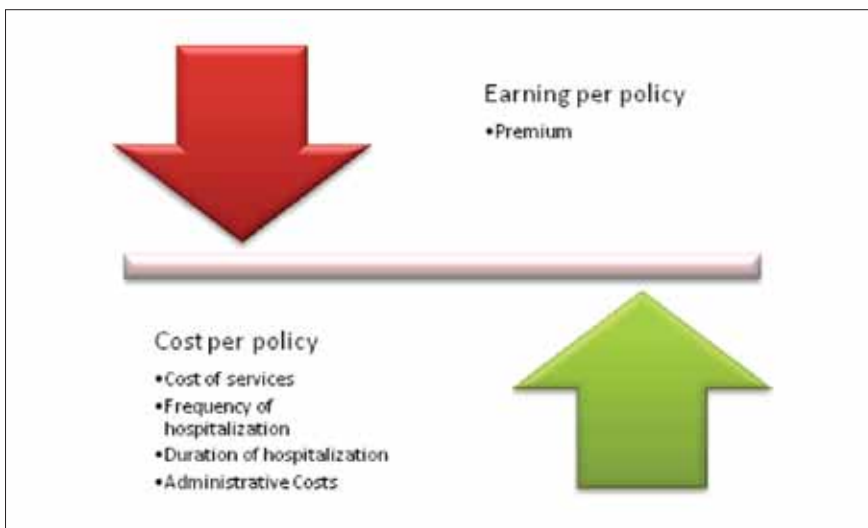


Figure 1: Maintaining a healthy balance between costs and earnings

- Derive inferences related to a profitability comparison between Individual and Family Floater Policies for the said duration.
- Root cause analysis to understand the factors influencing profitability.
- Make recommendations for increasing profit margins without compromising the quality of care and facilitate cost control measures to drive sustainable strategies.

### Study methodology

The study was done as a retrospective analysis of underwriting & claims data for all Insurers for the region of Gujarat, Maharashtra including Mumbai for the financial year 2012-13.

### The data was segregated into Individual and Family Floater Policies.

Underwriting data was used for doing a premium wise statistical analysis of the two types of policies and incurred claims data was used to do a statistical analysis on population demographics to understand the factors that would majorly influence the outgo and

eventually impact the profitability of a portfolio.

### Findings and inferences

The summary of data analysis done is as follows:

The following inferences were derived from the data:

**Average premium:** Even though, there appears to be a marginal increase in average premium per policy, the average premium per life in a Family Floater policy is lesser as compared to an Individual policy sometimes as less as 28%, in line with the basic underlying principle of profitability in Insurance .i.e. Economy of Scale.

RegionName	Policy Type	Average Premium per Policy	Average Premium per Life	% Decrease in Av Prem/Life	Average Family Size	% Increase in Family Size	Avg. Claims Paid Amt.	% Decrease in Av Claim Size	Incidence Rate / Life	% Decrease in Incidence Rate	Incidence Rate / Policy	Avg. Cost/Policy	Profit/Loss @ Policy	Avg. Cost/Life	% Decrease in Av Cost /Life	Profit/Loss @ Life	% Profit/Loss @ Life
Ahmedabad	Individual	5327	2058		1.6		3080		32.4%		25.8%	827	-180	337		-120	-53.9%
Ahmedabad	Family Floater	5749	2534	-21%	3.5	39%	2457	29%	4.7%	55.1%	15.9%	429	180	129	-64%	48	29.4%
Ahmedabad	Total	5480	2300		3.0		2862		7.6%		22.5%	644	-94	239		-39	-17.7%
Broda	Individual	4026	1748		1.6		2257		11.4%		30.0%	675	-189	271		-43	-47.2%
Broda	Family Floater	5029	2002	-4%	3.5	31%	1901	26%	7.0%	39.0%	24.2%	457	138	132	-8%	30	21.4%
Broda	Total	5080	1728		3.0		2189		9.4%		27.7%	593	-88	200		-29	-16.9%
Mumbai	Individual	5881	2585		1.1		4189		9.9%		20.7%	820	-199	395		-150	-45.8%
Mumbai	Family Floater	7256	2141	-20%	3.4	59%	3324	25%	4.8%	51.7%	15.9%	547	199	163	-39%	53	24.8%
Mumbai	Total	6423	2412		2.7		3950		7.0%		18.7%	737	-65	271		-39	-14.9%
Nagar	Individual	6993	2421		1.7		3228		27.9%		76.2%	2474	-1782	852		-630	-27.2%
Nagar	Family Floater	6269	1731	-28%	3.6	32%	2729	25%	7.2%	74.2%	25.0%	790	-81	198	-78%	-27	-13.2%
Nagar	Total	6469	2092		3.1		3189		17.9%		55.4%	1727	-189	538		-146	-16.4%
Pune	Individual	4797	2144		1.1		3267		9.2%		20.7%	621	-145	287		-63	-30.9%
Pune	Family Floater	6949	2960	-9%	3.5	58%	2254	26%	4.8%	48.0%	17.0%	384	305	104	-61%	65	41.7%
Pune	Total	5973	2557		2.7		2781		7.3%		19.4%	542	171	194		63	3.0%
TOTAL	Individual	5234	2074		1.5		2901		32.9%		25.9%	785	-207	329		-109	-32.2%
TOTAL	Family Floater	6266	2028	-13%	3.5	40%	2366	28%	5.8%	48.1%	19.9%	463	198	136	-57%	60	25.9%
TOTAL	Total	5980	1947		1.9		2785		8.4%		24.0%	659	-89	239		-36	-17.7%

Table 1: Comparison table between Individual Sum Insured and Family Floater Sum Insured plans

**Average family size:** The average family size of a Family Floater policy (>3 in most cases) is greater as compared to the family size of an Individual policy (2.5, in most cases). We hypothesize that this could be an outcome of a selection bias of enrollees resulting in disproportionate enrollment of certain groups of people, primarily those who are more prone to risk, whereas a Family Floater policy would constitute a predominantly healthier population base.

**Average Claims Paid Amount:** The average claim paid amount of a Family Floater policy is less; in the range of 15-26% lesser when compared to an Individual policy, thus bringing down the overall average paid claim amount of the portfolio.

**Incidence Rate/life:** It is observed that the incidence rate per life in a

Family Floater policy, is substantially less, approximately 50% as compared to that of Individual policies this is in synchronization with our theory of selection bias in case of individual policies.

**Incidence Rate/Policy:** Consequent to the decrease in Incidence Rate/ Life of a Family Floater policy, the incidence rate/policy is less too when compared to an Individual policy.

**Average Cost/Policy:** It was observed that, a decrease in the incidence rate and average claim paid amount was contributory to the reduction of average cost/policy in a Family Floater policy, when compared to an Individual policy thus affecting the overall profit margin.

**Average Cost/Life:** A decrease in the incidence rate and average claim

paid amount was also contributory to the reduction of average cost/ life in a Family Floater policy, when compared to an Individual policy, which ranged between 49-78%.

**Percentage profit-loss/life:** It was observed that profit margins were higher in family floater policies except Vidharbha region of Maharashtra, ranging between 21-44%, offsetting the loss margin of individual policies to some extent.

**Root cause analysis on paid data**

We did a root cause analysis for the inferences derived from the data summary above. The RCA was done on demographics related to the data of paid claims belonging to the portfolio under discussion during the financial year 2012-13.

**The following was observed:**

There appears to be a generalized buyer preference for Individual Policy.

The common SI band between Individual and Family Floater policies is usually Rs 1-5 Lac. It is interesting to note that there were almost an equal proportion of claims reported for the SI band of Rs 1 Lac (15%, 18%). However, for the remaining of the band, the claims were predominantly from Individual policies.

**Claim Analysis Based on Population Demographics**

A comparison between the two types of policies on the basis of age brackets revealed that claims from the age group of 60+ years were

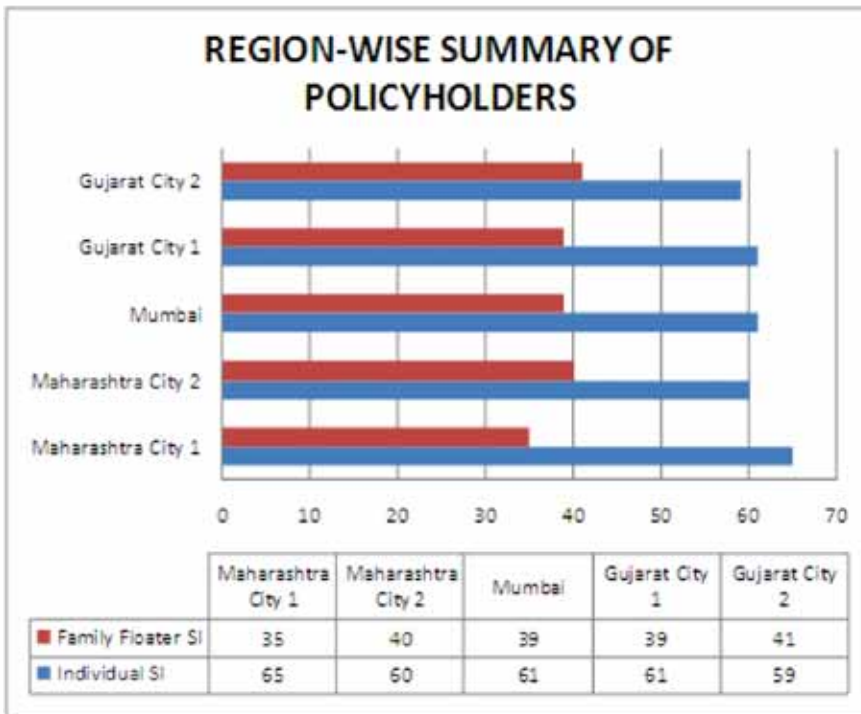


Figure 2: Region wise summary of policies

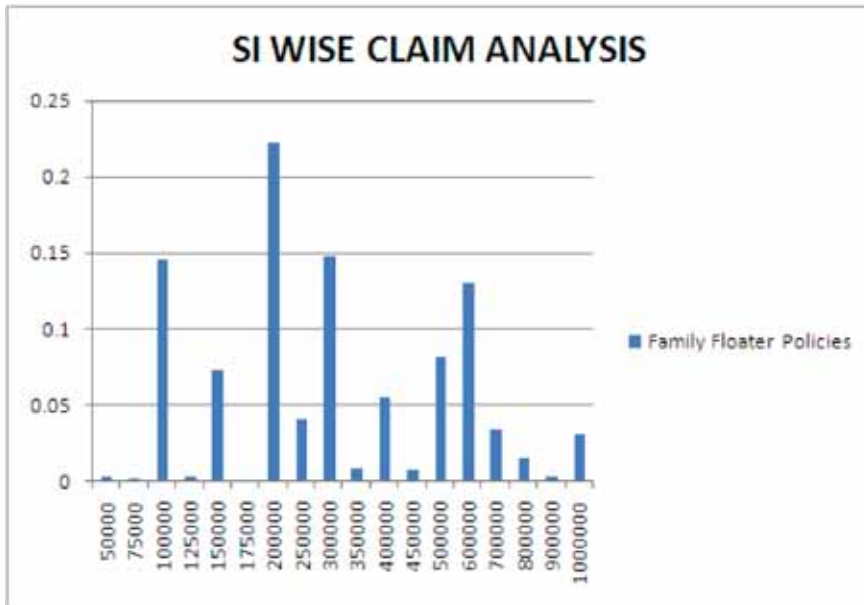


Figure 3: Sum Insured wise claim analysis- Family Floater policies

predominantly from individual policies. It is to be noted that this is primarily the geriatric age group which is not only vulnerable; but most of the times suffering from chronic ailments, treatment of which is resource and cost intensive and frequently associated with recurrent hospitalizations.

It should be noted that the spending on surgical category of treatment is relatively higher for the individual policies, a fact that gets substantiated with the preceding comparison of higher number of claims reported from the age band of 60+ in individual policies.

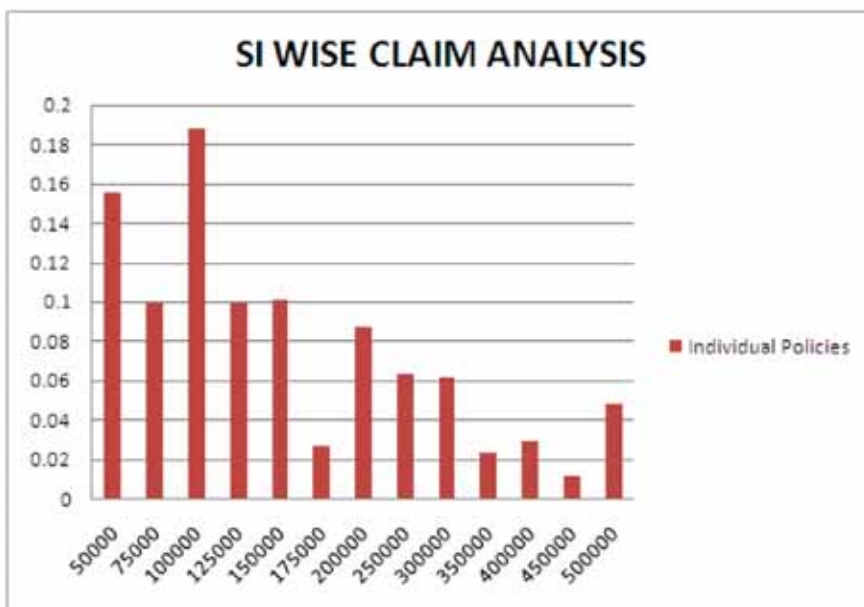


Figure 4: Sum insured wise claim analysis- Individual Health Insurance

The incidence of conservatively treated ailments is higher for Family Floater policies.

Last but not the least, a comparison on category of ailments revealed the following:

Family Floater policies reported the maximum number of claims for infectious diseases requiring conservative management.

Individual policies showed a high incident of ailments from the categories:

- Diseases of the genitourinary system (higher adverse selection for TURP, Hysterectomy, CRF etc)
- Diseases of the eye and adnexa (higher adverse selection for cataract/MICS)
- Diseases of the circulatory system (higher adverse selection for cardiac)
- Diseases of the digestive system

A common characteristic of ailments of these categories is:

- Surgical treatment is routinely the option
- Diseases of these body systems routinely affect higher age population.

These characteristics are yet again indicative of the reasons for high average paid claim amount for individual policies.

Discussion and recommendations

The profitability of a health insurance policy depends on an



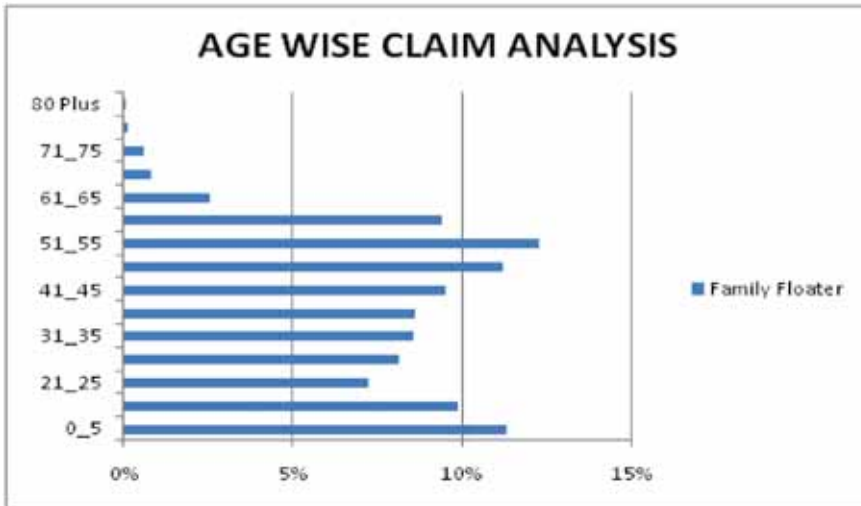


Figure 5: Age wise claim analysis- Family Floater Policies

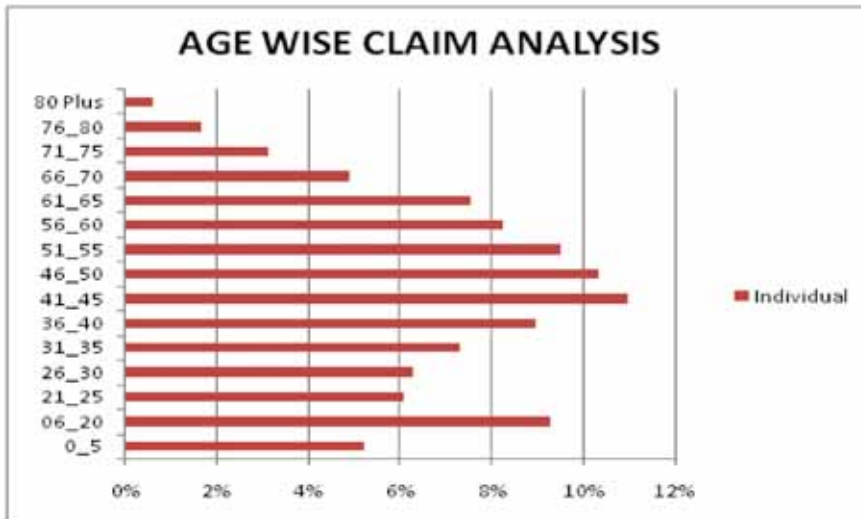


Figure 6: Age wise claim analysis- Individual Health Insurance policies

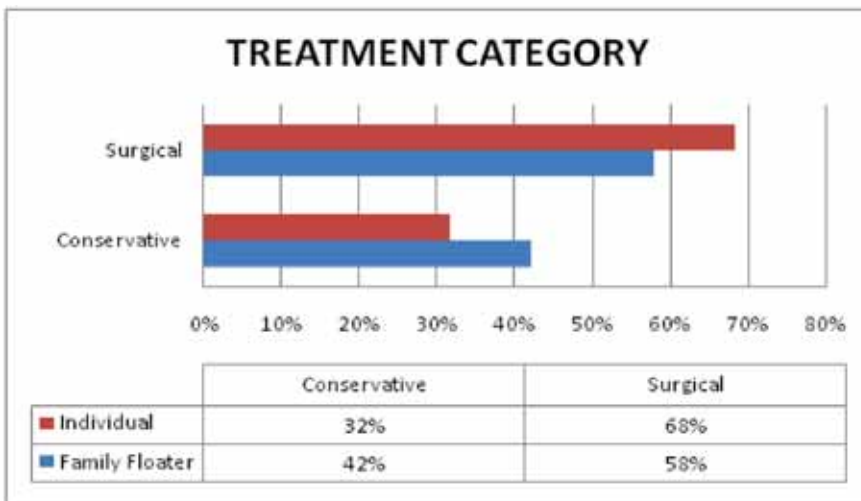


Figure 7: Treatment category comparison between family floater and individual policies

event of hospitalization and its timing.

Both these factors are affected by an adverse selection or poor risk identification.

The current model of financing of Health under Health Insurance is as shown in the figure :

This model is also subject to irregular pricings from an unregulated healthcare market.

In view of these complexities, the Insurance Companies should design products that are driven by Risk Management Tools<sup>1</sup> designed around

- Consumer Behavioral Problems which are related to adverse selection and moral hazards
- Strategies & Tactics affecting costs and profit

The following recommendations can be deliberated upon:

- Robust and reliable dataset is a must for accurate pricing / re-pricing
- Claims analysis is vital; this should be an ongoing activity.
- Ability to accurately estimate medical inflation and cater for it
- Medical underwriting and risk assessment

**Key Aspects of Profit Margin:**

**Product:**

Marketing force: Insurance companies should aim at training

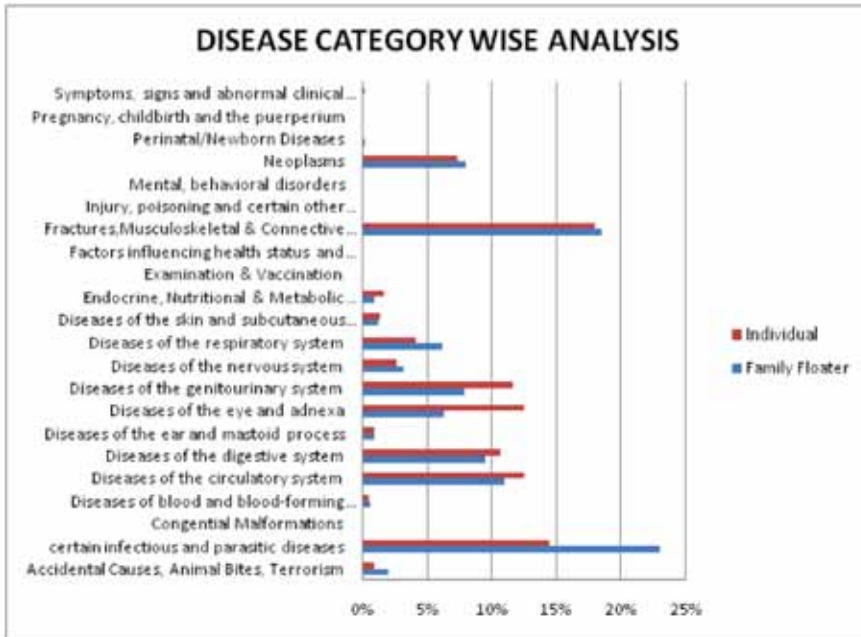


Figure 8: Disease category comparison

**Pricing:**

Underwriting: Prudent medical underwriting and understanding of disease demographics go hand in hand. Systematic practice of re-pricing the business to account for claims cost trend should be established.

**Payouts:**

This factor needs to be controlled by:

Devising systems for provider accreditation, clinical protocols, standard treatment guidelines and medical coding standards for utilization data.

and enabling their marketing force to identify bleeding portfolios and make conscious efforts to create a win-win situation for the end customer and the Insurance

Company to sell a product that is designed to protect wealth while safeguarding health.

Increase engagement of providers with insurers /TPA to pre-agreed terms of business.

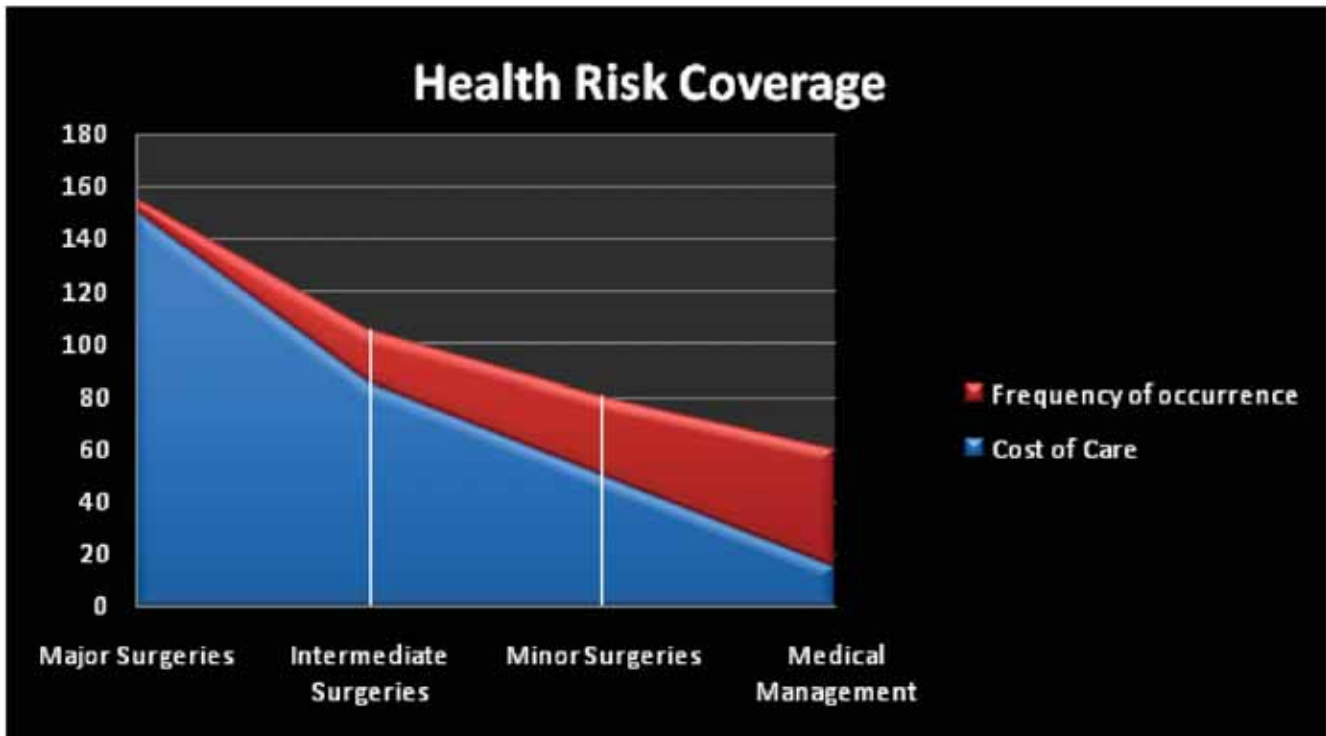


Figure 9: Health Risk Coverage by insurers

**Conclusion:**

As in the western countries, health insurance should develop influence and capacity as bulk purchaser of medical and hospital services to impact quality and cost; provide greater understanding about Indian health and illness behaviors , patterns of utilization of care and intra family priorities for accessing medical care.

Health insurance should be welcomed as a force for a fairer healthcare system. But its success would depend on how well new products are developed with, how fairly and inclusively the coverage is offered and how far community rated premiums is established.

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**CURTAIN RAISER FOR FEBRUARY 2015 ISSUE OF IRDAI JOURNAL**

With the requirements for efficient & timely delivery of services, use of IT has come to occupy a predominant role in all spears of the life-family to community, from needle to aeroplane and from cradle to grave. With huge number of population in our country, any scheme to reach the last person in the bottom of the pyramid both in quality and quantity has to adopt IT.

As far as Insurance Industry is concern, the role of IT both for the policy holders as well as service providers is unique due to the need to tackle risks selling and spreading coverage, keeping the products simple and economical and importantly to tackle the present ill of misspelling confronting both policy holders as well as insurers. IT can play a decisive role for reaching to rural population and informal workers through AWARENESS and EDUCATIVE drive through mobile based technology.

Keeping in view the recent episode of hacking of SONY by North Korea also is an eye opener and challenge which insurance industry has to confront through IT.

Communication Wing, IRDA of India

## Achieving Universal Health Insurance through the private sector participation

- Abhishek Bondia

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**T**hough we all agree the need for universal health insurance coverage, often there is strong disagreement on role of government vis-à-vis the private sector. Over several decades and across countries, we have seen that a Government owned-Government delivered model is not full-proof. Take the example of food, according to government figures<sup>1</sup>, in India around 43% of children under the age of five years are malnourished and more than half of all pregnant women aged between 15 and 49 years suffer from anemia. Despite the massive Public Distribution System, government has not been able to provide food security to the poor. Taking a cue from such models in the past, we should look at universalizing health insurance through active private sector participation. Below I share perspectives on various challenges and potential solutions to achieve this objective.

**EXTENT OF UNDERCOVERAGE AND EXISTING GOVERNMENT INITIATIVES:** As per FICCI, leading industry association of India, in July 2012, 15% of the population has any kind of health Insurance. National Sample Survey Organization estimates that 65% of the population takes debt every year for health issues. Less than 3% lives are covered or managed by Insurance companies, rest is covered by community insurance, CGHS, ESIS and other direct government coverage. Hence the goal of universal health insurance would be to increase the penetration by about 7 times. There are several Government sponsored schemes/measures underway. Some are listed below:

i) Rural and social obligations: All steady state operating non-life insurance companies in India are mandated by Insurance Regulatory and Development Authority (IRDA) to have a minimum of 7% of GWP from

rural<sup>3</sup> areas and about 10% of lives covered from the social sector.

ii) Universal health insurance offered by PSU General Insurance companies: PSU General Insurance player such as New India Assurance offers a Universal Health Insurance policy, whereby one can get coverage of Rs. 30,000 for all kind of hospitalization expenses. The policy covers all kind of pre-existing diseases, and provides coverage for maternity as well. The other three PSUs have similar plans. Through such plans they are able to cover about 1 million people<sup>4</sup>.

iii) Government scheme - Rashtriya Swasth Bima Yojana: Building on a plan similar to the one offered by New India Assurance, Government of India, came up with the aforementioned scheme. Herein Government bears the cost of the premium

to enable coverage to the masses. The cost of the premium is shared between the Central and respective state government. The risk coverage is provided by a regular health insurer (public / private), which is selected for a particular area through a tender process. The end-consumer has to pay only Rs. 30/- to get the coverage. Launched in 2008, the plan was initially meant for people living Below the Poverty Line. Since inception Plan has been able to provide coverage to about 25 million households i.e., 10 crore people assuming average 4 people per household. This is nearly 50% of their target households in the districts in which it is launched. Given the mega success of the scheme, Government expanded the coverage to domestic helps and factory workers in urban India as well. The key success factor identified in the scheme is the involvement of private partners at different stages in the scheme, right from distribution to risk carrying to provision of health-care. A strong commercial logic for these private parties motivates them to cover maximum number of people under the scheme.

**KEY HURDLES:** There are two sets of challenges in achieving universal health insurance i.e., financial and operational.

Let's take financial first. If one considers a bare minimum

benchmark of Rs. 30,000 as an acceptable standard of health insurance coverage, it will cost about Rs. 500 per annum per person in premium. With a population of 1.2 billion, it means a funding requirement of Rs. 600 billion or roughly \$12 billion. This is ~0.7% of India's GDP. Interestingly, Government expenditure on health is a mere ~0.9% of GDP. Hence current budget allocation do not allow for a full Government funding. It is to be noted that Public expenditure on health is perhaps the lowest in India. Governments in US & UK spend more than 6% of GDP on health-care, even the less developed countries like Brazil have more than 3% of GDP as public expenditure on health.

On the operational side, simplistic put, the single biggest challenge is increasing awareness about the concept of health insurance. The lack of awareness can be illustrated by the fact that less than 30 million lives are managed by Insurance companies, among which a large chunk is the Employer sponsored insurance. Whereas the total middle class population is upwards of 300 million people. Creating this awareness is the biggest challenge. Spread over 600 districts, the population of 1.2 billion people "officially" speaks 22 different languages. Just communicating one unified message to such a diverse set needs multiple adaptations of forms and medium. One would appreciate that health insurance unlike food, water, or shelter, is

essential but not necessary for survival. Hence to emphasize with the consumer about the need, without giving an "immediate" benefit is a daunting task.

Then there are challenges around distribution, claims processing, and even ability to provide quality health-care. However, once the commercial model is established, we have seen in several industries, that these challenges become secondary and addressed.

**POTENTIAL SOLUTION:** If you consider international examples, a country such as the United States of America, which ranks 3rd/4th in terms of population and area, will perhaps be the closest demographic-peer of India in the developed world. The country has been able to successfully achieve near universal health insurance. Less than 15% of the population there, lack any kind of health insurance cover. Among the insured population, 1/3rd is covered by Government sponsored Medicare (for people above the age of 65) and Medicaid (for people below the poverty line). These programs are managed by the Centers for Medicare and Medicaid Services (CMS), a part of the US Government department. Since inception CMS has appointed private companies as intermediaries between the government and medical providers. The private companies look after claims and payment processing, call center services, clinician enrollment, and fraud investigation. It is worthy to note that the US

government despite having a superior quality information and people resources has chosen a public-private model to make health insurance all-pervasive; a fact that critics of a private model should pause and ponder about.

When one considers a potential operational model, it is important to disaggregate the core activities involved:

- 1) Product design and risk underwriting,
- 2) Distribution,
- 3) Financing,
- 4) Customer service (including claim processing)

These activities need to be shared between the different stakeholders based on their core strengths. Here is a brief description on the nature of these activities to illustrate the challenges involved in each of these.

- 1) Product design and risk underwriting: Given the complex socio-demographic structure of the country, it will be difficult to come up with one-size fits all approach in case of product design. The product design will later influence the choice of intermediaries, consumer uptake etc. Since we are talking about universal health insurance, there should be solutions available for different strata of society.

Government needs to ensure that relevant products are available for all segments of the society, and then it should leave onto Insurance companies on

how they can tailor it to appeal to segments of different socio-economic background. For instance, guidelines should require that for lower sum assured, Companies should have a limited exclusion OTC product, such that people with low financial-literacy could also buy and use the product. Caution being that these should be priced for profit, else will not be sustainable.

The Risk Underwriting is the core domain of the Insurance companies and hence should be left with them. Barring mandated OTC products, they should be free to rate, qualify or reject a proposal. This will empower them to reach out to uncharted territories and experiment with different kinds of risks, knowing well that they can control the tap when required.

- 2) Distribution: The dispersed nature of the demographics of the country poses a huge challenge. Add to it lack of basic infrastructure to enable distribution. Currently even to distribute individual health insurance product to Urban India, insurance companies are spending more than Rs. 5000 as “cost of acquisition”, which amounts to more than 100% of first year premium. In case the product needs to be “sold” in the rural area, the cost would certainly be higher, especially

given the lack of awareness. Among the entire value chain, this element creates the maximum value. This is the stage where the end-customer really “buys-into” the utility of the product, hence the customer-facing unit needs to be highly professionalized.

Given the nature of this component, it is best that it is implemented by Private parties. Whether it is Medicare in the US or RSBY in India, the success of these models are driven by their distribution strength. And in both cases this has been left to the Private parties. These private bodies need to be incentivized on enrollment basis to ensure universal outreach.

- 3) Financing: Most of the Government schemes adopt “full or null” approach. They either bear the full expenses and manage it end-to-end or completely left onto private hands. It has also tried to indirectly incentivize the public to uptake health through tax exemptions under section 80DD of the Income Tax Act. The favorable outcome of such initiatives has been very limited, as already discussed earlier.

Government needs to adopt a subsidy-based approach. Herein the Government could bear premium cost depending on the sum assured. For example, one could imagine that Government could get similar enrollment

numbers as RSBY, had it declared that for sum assured upto Rs. 30,000, Government will bear 100% of the premium cost. For a higher sum assured it can cap its contribution. One could always specify an income limit for the beneficiaries. This step would have avoided the creation of a huge parallel infrastructure that RSBY has created. The biggest advantage of such an approach is that Government can withdraw its financing in stages once people are more capable of self-financing and appreciate the value of health insurance. All this without distorting any infrastructure.

It can be argued that this would have resulted in excessive bias towards the urban area. The counterargument to which is that currently we do not even have sufficient health-care infrastructure in rural areas. So RSBY is giving spending power for a commodity, which cannot be bought.

- 4) Customer service (including claim processing): Before we recommend a solution, the current model needs to be reflected on. Currently, claims are processed by either Insurance companies, in-house, or they are managed by Third-Party Administrators (TPAs), who are in-turn contracted by the Insurance companies. Delays and disputes are common elements. There are more than two dozen

TPAs in the country and all of them virtually service all insurers. However, the sad part is that there is not a single common process or paper work. Each company follows their own set of processes and formalities, leading to very low level of information sharing. Had there been a unified system of data management here, the industry could have gone leaps and bounds ahead in terms of better understanding of health-care needs of the country.

**CONCLUSION:** Universal health insurance in an environment where universal food security is absent, is certainly a very difficult task. However, it is possible! Beyond the scope of this essay there are challenges around intermediary training & education, availability of capital and many others. Experts among many other measures argue for opening up of the sector to greater foreign investment to attract better capital, technology and knowhow. However, the first step towards this journey is getting the appropriate mindset. There is no alternative to a private health insurance model. In our model, we have recommended the role of the Government to be limited to only a Payer and leave the rest to the Private hands, letting free-market evolve.

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# Affordable Health care for all in India

Shri B.K Sahu

**E**conomic Times in its Hyderabad edition dated 05.12.2014 has carried a news that India ranks third among the top three medical tourism destinations in Asia due to low cost treatment, quality health care infrastructure and availability of highly skilled doctors in our country. In fact as per the report published by FICCI, Medical Tourism is emerging as one of the largest sectors from economic financial point of view in India. There is another news carried by times of India Hyderabad edition same date, that basic health care and health care in totality is the biggest challenge facing India for its citizens. This is as per a nationwide online survey conducted by one of the agencies connected with TATA Group as per the said Reporting.

What a contrast, rather diversity in both the above news which reminded of a famous proverb- "Water, Water every but not a drop to Drink". The reality is somewhere in between as far as Health care in our country is concerned which is the Focus of this article.

It is a fact that India is home to one of the largest focus on medical/ healthcare service both in terms of personnel and technology with most affordable cost as far as international standard is concerned. This is the main reason for people both from developed and developing countries requiring super speciality treatment are visiting India. We have premier medical institutions likely Lilavathy of Mumbai, Fortis, Apollo Groups in private sector and reputed Govt. Sector Institution like AIIMS, NIMS, Catering to high ended medical treatment. It is also a fact that 70% of our population mainly from rural area and slums in urban areas are still without basic medical care - primary health care with no facility for routine clinical or pathological tests nor have access to medicine store, not to think of specialist care which is a dream for them. With social security/ Insurance coverage restricted mainly to cities and organised sector of the economy, most of our people in the so called poverty line and in urban areas belonging to self employed group like domestic

workers, hawkers and construction labour etc. have hardly any access to affordable medical care both in terms of money and distance. In fact out of pocket expenses amounts to 60%-70% of total medical expenditure and that some 300 million Indians slip into poverty if they face health problem. Getting medical treatment what is popularly called preventive medical care at early stage will not only save them from serious diseases at a later stage but shall certainly reduce high cost of specialist care treatment, besides reducing rush to such specialised medical care institutions - "A Win Win Situation for All".

An Analysis of factual situation as described above brings out the importance of strengthening primary health care which is affordable and reachable by the 70% of our population who presently stand deprived of such minimum health care and other social security protection in contingencies of sickness, accident or death etc. I am reminded of a speech from a prominent personality speaking in



a national seminar I Quote - “There is no dearth of money but dearth of right attitude which is the greatest inhibiting factor in our country in making such social protection available to all in the country”. The objective of highlighting the status of so called richness in medical tourism and poverty in providing basic health care in the beginning of this article is to articulate the wide disparity that exists in this largest democratic welfare oriented country because of serious deficiency in not having health care system like that of United Kingdom (U.K) and need for “Universalisation of Social Security/Insurance Scheme in India”.

While there is no dearth of individual scheme of welfare nature run both by Central and State Govt. towards provision of health care and to some extent social security protection, time has come to achieve affordable reachable health care with minimum social security insurance protection in the form of Cash benefit in the contingencies of sickness, accidents and death.” Few Suggestions have been attempted in this article which of course is subject to further discussion and implementation. -

1. Strengthening of Primary Basic health care in the form of minimum doctor, staff nurse and Pharmacist with facility for clinical and pathological test and minimum medicines. Utilisation of locally available resources in the form of

Anganwadi/ Asha workers, young people with require minimum skill development training, use of Indian system of medicines(ISM) and resorting to mobile dispensary concept to make available primary medical care.

2. We have to move away from subsidy mode to contributory mode in the principle of “Polling resources as per capacity to provide required health care and social security to those who need it”. Here utilisation of local self Govt., NGOs and Forums like Senior Citizens and Resident Welfare Association (RWA) towards Identification, registration, collection of contribution could be thought up.
3. Use of PPP, CSR Activities and Ambulatory services through corporate houses and Post offices/Banks belonging to Govt./Public Sector could be the answer for funding and coordinating such social security/ insurance model of health care delivery.
4. With India now rich Information Technology (IT) and Project like UIDAI (Adhaar) could be utilised for coverage and delivery of benefits to targeted people.
5. Of course awareness drive and training Soft skill have to be planned to make the scheme implementable and reaching all in the country.

6. Last but not the least any talk of reforms of labour laws should take into account the requirement of minimum social security protection/Insurance coverage, keeping in view 90% of the work force belong to an organised informal sector.

Through this article, an attempt has been made to ignite necessary debate and discussion to realise a strong secured satisfying work force and citizens in totality to achieve the goal of “Make in India” Concept of our Honourable Prime Minister to a reality by 2020.

*Shri B.K Sahu, Former Insurance Commissioner, ESIC (Govt. of India), Now with IRDAI, Hyderabad.*

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# Managing Health Insurance Product Lifecycle: The USP For Success In Insurance Business

*Dr. Ashish Barua*

## Abstract

Product Lifecycle Management is a strategic business approach and is indispensable for health insurance product also; it looks at the life of a product from initial concept to retirement. The product lifecycle can be summarized in seven phases: assess/validate, approve, build, launch, sell/service, maintain, and retire. Most products, regardless of the industry, can be said to pass through most, if not all, of these stages. PLM technology provides the ability to improve efficiencies and manage products at every stage. In simple terms, a PLM approach is based on a central repository of product-related information that can be accessed, manipulated and assembled in new configurations, creating new or modified products. Each configuration is documented as an assembled product made up of individually identified components. As each of those

components exists in the system on its own, it can be reused in other products. Therefore, product design is simplified and duplication minimized. In the case of an insurance product, a set of eligibility or underwriting rules, or application questions, may be applicable to many products. Being able to reuse these components across products means that product creation and modification can be carried out faster, and with greater consistency. The Product Life Cycle (PLC) is based upon the biological life cycle. For example, a seed is planted (introduction); it begins to sprout (growth); it shoots out leaves and puts down roots as it becomes an adult (maturity); after a long period as an adult the plant begins to shrink and die out (decline).

In theory it's the same for a health insurance product. After a period of development it is introduced or launched into the market; it gains

more and more health insurance customers as it grows; eventually the market stabilises and the product becomes mature; then after a period of time the product is overtaken by development and the introduction of superior competitors, it goes into decline and is eventually withdrawn. However, most products fail in the introduction phase. Others have very cyclical maturity phases where declines see the product promoted to regain customers. A PLM approach for the insurance industry allows insurers to gain the full benefit of their core competitive differentiators - their knowledge assets - and in doing so enables:

Rapid development of better health insurance products to meet changing market requirements. The ability to package innovative products based on market segmentation.

Dramatic reduction of time-to-market through component reuse: All product and coverage information is stored as individual components, enabling them to be reused in subsequent product definitions.

Collaborative product development across departments, lines of business and geographies: Web-based access to product information enables product development stakeholders to contribute regardless of their location.

Improved operational efficiency through centralized product definition: All product rules are defined in one place, ensuring consistency of rule execution from multiple systems. A high-value by-product of the PLM environment is the increased integrity of data and rules for straight-through processing. Many solutions on the market focus on solving pieces of this puzzle; calculation engines, product configurators, and rules engines are a few examples. Only PLM pulls all of those pieces together to provide the comprehensive, full lifecycle approach insurers need to deliver on their product development vision.

## **MANAGING HEALTH INSURANCE PRODUCT LIFECYCLE:**

### **The USP For Success In Insurance Business**

### **Health Insurance: Product Life Cycle**

The Product Life Cycle (PLC) is based upon the biological life cycle. For example, a seed is planted (introduction); it begins to sprout (growth); it shoots out leaves and puts down roots as it becomes an adult (maturity); after a long period as an adult the plant begins to shrink and die out (decline).

In theory it's the same for a health insurance product. After a period of development it is introduced or launched into the market; it gains more and more health insurance customers as it grows; eventually the market stabilises and the product becomes mature; then after a period of time the product is overtaken by development and the introduction of superior competitors, it goes into decline and is eventually withdrawn. However, most products fail in the introduction phase. Others have very cyclical maturity phases where declines see the product promoted to regain customers.

### **Understanding of Product Life Cycle is indispensable for Health Insurance Companies**

Today's competitive climate demands that insurers meet – or better yet, beat – their competitors in the marketplace with innovative, timely Products. In order to survive, they need to sustain that pace while reducing the costs associated with

product development and management for the long term. In recent years, the market has witnessed new products becoming available mere days or weeks after the identification of a new opportunity. In the time it takes for some companies to realize an opportunity exists, the market leader has already taken the first to market advantage, leaving less agile insurers scrambling to recover their disappearing market share. While these occurrences are currently the exception, they are becoming more frequent.

How do the market leaders do it? Insurers, and their counterparts in the wider financial services industry, are discovering Product Lifecycle Management (PLM), a proven strategic approach to creating and managing products from initial concept, through to retirement. By addressing the many challenges faced in the market today, PLM empowers insurance companies to:

- Streamline the product development process to reduce the costs associated with bringing new products to market
- Leverage components of existing products to create new products and get them to market faster
- Provide product managers with a single interface through which to view ALL product related information, regardless of the line of business or administration system

- Ensure data and rule integrity during straight-through processing

A ‘cradle to grave’ PLM approach that leverages an enterprise’s complete product intelligence is good business.

### Product Lifecycle Management in Health Insurance

Product Lifecycle Management is a strategic business approach that looks at the life of a product from initial concept to retirement. The product lifecycle can be summarized in seven phases: assess/validate, approve, build, launch, sell/service, maintain, and retire. Most products, regardless of the industry, can be said to pass through most, if not all, of these stages. PLM technology provides the ability to improve efficiencies and manage products at every stage.

In simple terms, a PLM approach is based on a central repository of product-related information that can be accessed, manipulated and assembled in new configurations, creating new or modified products. Each configuration is documented as an assembled product made up of individually identified components. As each of those components exists in the system on its own, it can be reused in other products. Therefore, product design is simplified and duplication minimized. In the case of an insurance product, a set of eligibility or underwriting rules, or

application questions, may be applicable to many products. Being able to reuse these components across products means that product creation and modification can be carried out faster, and with greater consistency.

Furthermore, insurers previously unable to compete based on first-to-market advantage will have the capability to expand their product offerings and improve their time-to-market without adding resources. However, it is not enough to buy the enabling technology and assume that everything else will fall into place. Access to product information is but one step in the business transformation. To fully maximize the benefits of PLM, a business must commit to rethinking its processes for bringing new products to market. With increased visibility to products, processes and market requirements, the way the organization plans and executes its product strategy undergoes a refining transformation, leading to the establishment of corporate product development best practices.

***What if, when a new market opportunity was identified, a Product Manager was able to take an existing product, update it to better serve the new market, test and save it, then have it approved and available for sale - at a fraction of the development cost and all before similar products flood the market?***

### Bringing PLM to Health Insurance

Product Lifecycle Management (PLM) has its roots in manufacturing, growing out of a need to manage the vast amount of Computer Aided Design (CAD) data involved in product development. Today, PLM is a common component in any manufacturing infrastructure, containing views of product schematics, parts information, pricing, warranties and so on. While widely accepted as a requisite capability in manufacturing, PLM has been slower to take hold within insurance. It was not easily apparent to see how PLM technology could be adapted to encompass the development and management of products, rules, legal requirements and the overall complexity of insurance products. As industry analysts increasingly point to rapid product innovation and development as critical to survival in the competitive insurance market, it has become apparent that insurers have to find ways to improve their ability to develop new products quickly. Because insurance products are information-based, retaining the abundance of product-related information stored in legacy systems is considered a crucial piece of the equation. What is emerging is a model similar to the product lifecycle management approach already proven and established in manufacturing.

Currently, in order to create new products or make changes to

existing ones, insurers rely heavily on their IT departments, which are already burdened with multiple initiatives and priorities. The time lost coding product rules and features across multiple systems can be measured in lost market opportunities. Many of the same principles relevant to manufacturing still apply when PLM is implemented within an insurance company.

Whereas an automotive manufacturer may design a new car and then, using PLM processes, modify it according to the market it is being sold to- changing trim, emissions components, color options and so on- an insurance product can likewise be modified to comply with individual state regulations. For example, designating which forms are mandatory for certain products in particular states, or determining how commission is processed according to product and channel.

### **Essential components of an effective PLM strategy**

Essential components of an effective PLM strategy include: the ability to share and collaborate with others in the organization at all stages of the product lifecycle; the ability to view all product related information in one place, regardless of the system in which they reside; and, the ability to integrate with other enterprise systems including distribution,

policy administration, claims processing and underwriting.

Insurance companies are by their very nature diverse, complex organizations, often with a matrix style of product management. Because an effective PLM approach requires collaboration between all areas of a business, companies see the greatest return on investment through an enterprise approach. The ability to build new, or improve on existing products using elements of products already found in the central product repository vastly changes the way these large organizations bring new products to market.

PLM is more than an opportunity to improve product development; it is also an opportunity to transform an organization for long term, create sustainable competitive advantage and position it to take advantage of current and future technology and market trends. A PLM approach for the insurance industry allows insurers to gain the full benefit of their core competitive differentiators - their knowledge assets - and in doing so enables:

**Rapid development of better products to meet changing market requirements.** The ability to package innovative products based on market segmentation.

**Dramatic reduction of time-to-market through component reuse:** All product and coverage

information is stored as individual components, enabling them to be reused in subsequent product definitions.

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### **The Technology Behind PLM**

Product Lifecycle Management is a strategic business approach that looks at the life of a product from initial concept to retirement. The product lifecycle can be summarized in seven phases:

- Assess
- Approve,
- Build,
- Launch,
- Sell/Service,
- Maintain,
- Retire.

#### The Product Life Cycle in Insurance

- Assess
- Approve
- Build
- Sell/ Launch
- Service
- Maintain
- Retire

Products generally follow seven stages throughout their lifecycle. Depending on the stage, different components or capabilities of a PLM solution are called into play.

**Assess/Validate:** This is the first stage in any product's lifecycle. Here, product ideas are developed, modeled, tested and evaluated. During this stage, product managers may run 'what if' scenarios to determine optimal configurations. Using an enterprise product configurator at this stage enables product managers to reuse existing product components and store the definitions and data that make up the new product, for future recall and reuse.

**Approve:** Numerous compliance laws regulate the sale of insurance products, therefore, once a product has been defined, it may be required to be submitted to regulators for approval. Again, an enterprise product configurator will help manage this phase, along with a product development workflow to move the product through the regulatory approval process and tailor it as needed.

**Build:** At the Build phase, the product modeled in the ideation/validation stage is fully configured and integrated with other enterprise systems. Today's technology allows for enterprise systems to access product rules and data from the central product repository in real-time. Using a product rule tester, product definitions and rules can be tested before deployment. Again, since data and rules are configured once in an enterprise product configurator, testing effort can be greatly reduced.

**Launch:** As its name implies, this is the stage where the new product is released to the market and product data goes 'live' and is accessible by other systems. Manuals and documentation are also created during this phase as part of the configuration and definition of the product.

**Sell/Service:** In order for the product to be sold, it must be made available to the business through all channels. Today's financial services

institutions sell their products through various channels [direct, web, co-branding, white labeling].

**Maintain:** Over time, the product may need refinement, including re-pricing, factor changes, option changes, etc. The product configuration component manages this phase and saves the data to the product repository, with appropriate versioning to ensure the right product is sold at the right time.

**Retire:** The ability to quickly configure new products allows insurers to maintain a fresh product portfolio. It is critical to their competitive strategy to continuously ensure winning products are in place, and those products that are no longer relevant or profitable are retired (removed from the selling value chain).

Most products, regardless of the industry, can be said to pass through most, if not all, of these stages. PLM technology provides the ability to improve efficiencies and manage products at every stage. In simple terms, a PLM approach is based on a central repository of product-related information that can be accessed, manipulated and assembled in new configurations, creating new or modified products. Each configuration is documented as an assembled product made up of individually identified components.

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However, it is not enough to buy the enabling technology and assume that everything else will fall into place. Access to product information is but one step in the business transformation. To fully maximize the benefits of PLM, a business must commit to rethinking its processes for bringing new products to market. With increased visibility to products, processes and market requirements, the way the organization plans and executes its product strategy undergoes a refining transformation, leading to the establishment of corporate product development best practices

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*Dr. Ashish Barua, Economist, B.A, BEd, Former: Director & Placement Advisor, Indian Institute Of Rural Management, Former Co-Chairman, Centre For Banking & Financial Institution, NLU*

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or e-mail us at [irdajournal@irda.gov.in](mailto:irdajournal@irda.gov.in)

## HIGHLIGHTS OF THE INSURANCE LAWS (AMENDMENT) ORDINANCE, 2014

- 1) "Insurance Regulatory and Development Authority (IRDA)" shall henceforth be "Insurance Regulatory and Development Authority of India (IRDAI)".
- 2) "Health Insurance Business" is defined. It means the effecting of contracts which provide for sickness benefits or medical, surgical or hospital expense benefits, whether in-patient or out-patient , travel cover and personal accident cover.
- 3) Indian insurance company means any insurer in which the aggregate holdings of equity shares by foreign investors , including portfolio investors , do not exceed forty-nine percent , of the paid up equity capital of such Indian Insurance company , which is Indian owned and controlled , in such manner as may be prescribed.
- 4) 'Insurer' includes a foreign company engaged in re-insurance business through a branch established in India. 'Foreign company' includes Lloyd's established under Lloyd's Act, 1871 (UK) or any of its members.
- 5) Requirement of deposits by insurers for registration removed.
- 6) Insurance Companies permitted to raise forms of capital (besides equity) through newer instruments on the pattern of banks.
- 7) Minimum paid-up capital for Health Insurance business is now Rs 100 Crs.
- 8) Every Insurer shall endeavour to issue in electronic form , policies above a threshold level of sum assured and premium, specified by the Regulations.
- 9) Insurers can now represent to Securities Appellate Tribunal (SAT) against the order of IRDAI.
- 10) An Insurance Policy can be assigned wholly or in part. An Insurer can decline to act up on an assignment if it considers the same as notbonafide or not in the interest of the policy holder or in public interest oris for the purpose of trading of insurance policy. Policy holder can prefer a claim to the Authority against such decision.
- 11) Insurer to charge fee, as specified by IRDAI Regulations ,for furnishing written acknowledgement of the notice of Assignment/Nomination.
- 12) Parents or spouse or children nominated under a policy of life insurance are now beneficially entitled to the amount payable by the Insurer. If policy holder dies after maturity of the policy where the proceeds are not paid because of death , his nominee is entitled for the benefit.
- 13) Agents Commission to be specified by regulations issued by IRDAI.
- 14) Expenses of Management of Insurers to be specified by regulations issued by IRDAI.
- 15) No Agency licenses to be issued by IRDAI. Agents to be appointed by Insurers as per Regulations issued by IRDAI.
- 16) Taking out and renewal of Insurance policies through Multi level Marketing (MLM) Schemes are forbidden.
- 17) Penalty for acting as Insurance Agent in contravention of the Act provisions is Rs 10000/- and penalty for Insurer for appointing Insurance Agent in contravention of the Act provisions is Rs 1Cr.
- 18) No Policy of Life Insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy.
- 19) Life Insurance Council and General Insurance Councils composition changed and now broad based to include not only representatives from Insurers but an eminent person not connected with Insurance , representatives from insurance agents , intermediaries and policy holders etc
- 20) Opening and Closure of Offices by Insurers both inside and outside India as specified by the Regulations issued by IRDAI in this regard.
- 21) Obligatory underwriting of third party risks of motor vehicles provided for.
- 22) Fine up to Rs 25 Cr and imprisonment up to 10 years for carrying on insurance business without obtaining certificate of registration as per Section 3 of Insurance Act.
- 23) Penal provisions of Section 102 made stiffer. Penalty for failure to comply with Rural and Social Sector Obligations up to Rs 25 Crs
- 24) Guaranteed Surrender Value under life insurance policies to be specified by regulations by IRDAI.
- 25) Adjudication mechanism prescribed under Section 105 (c) of the Insurance Act for adjudication of disputes on specific sections mentioned therein.

**Disclaimer :** This is not a comprehensive list of amendments of InsuranceLaws (Amendment) Ordinance,2014 and only a brief list of some highlights prepared for general information. Readers are advised to refer to Original Ordinance Gazette Notification dated December 26 , 2014 for complete and accurate details.



## INSURANCE AWARENESS CAMPAIGN -TRIPURA

(A Joint Effort of IRDAI and the Government of Tripura)

1. The Insurance Awareness Campaign in the State of Tripura was launched on 8th January, 2015 at Agartala by the Hon'ble Chief Minister of Tripura Shri Manik Sarkar. The Campaign is a collaborative effort of Insurance Regulatory and Development Authority of India and Government of Tripura.
2. The campaign aims at achieving 100 per cent financial literacy and 100 financial inclusion in the State of Tripura. The objective is proposed to be achieved within an outer time limit of two years through a wide range of activities, by adopting a multi-institutional approach (Insurers, Life and General insurance councils, banks, Financial Literacy Centres, Common Service Centres etc.) and a multi-pronged strategy (Seminars at State and District levels, village adoption, educating students, use of media - print and electronic, distribution of education material etc.).
3. Shri A. Jindal, Secretary, Finance, Government of Tripura welcomed the participants. Shri G.K. Rao, Chief Secretary, Government of Tripura gave a brief outline of the demography and socio-economic background of the State of Tripura setting the context for the need for a campaign to promote insurance awareness and thereby promote insurance inclusion in the State.
4. In his address, Shri Bhanulal Saha, Hon'ble Minister of Finance, Government of Tripura impressed upon the importance and need for insurance of life, property, business and health for dealing with the economic impact of risk in day-to-day life, thereby making it beneficial both socially and economically.
5. Shri TS Vijayan, Chairman, IRDA of India gave a brief outline of initiatives of IRDAI ensuring that adequate infrastructure is created for expanding the reach of insurance in the country which include greater number of insurers in public and private sector, a large number and diverse kinds of insurance intermediaries, a wide range of insurance products and a fairly robust regulatory, supervisory and policyholder protection framework. He also apprised the members of the various consumer education initiatives taken by IRDA and those planned in future. He stated that given the insurance infrastructure, once the members of public realize the need for and benefits of insurance, the demand for insurance would automatically increase, which in itself would trigger greater insurance inclusion.
6. Hon'ble Chief Minister of Tripura, Shri Manik Sarkar, lauded the efforts of IRDAI over the years in regulating and developing the insurance sector. He reflected upon the potential of insurance inclusion in the State of Tripura which can be realized provided the benefits of insurance are made known to members of public and businesses in the State. He requested all the institutions in the State - Government, non-governmental, educational etc. to get actively involved in the task of promoting insurance awareness so that much before the targeted time of two years, The State of Tripura would be 100 % insurance literate and 100 % insurance included not only in life and health but also in non-life insurance, thereby proving to be a Model State in the country. He thanked IRDAI for choosing State of Tripura for the maiden collaborative insurance awareness campaign. and assured full support of the entire State machinery in achieving the targets set forth.
7. The Chief Minister launched the booklet outlining the Action Plan of the Insurance Awareness Campaign in Tripura. In order to curb the menace of spurious callers, IRDA has initiated a TV campaign on Pan-India basis. The Bengali version of TVC under IRDA's ad campaign against spurious callers was also launched on this occasion.
8. More than 250 participants representing Panchayats, local government bodies, district

administration, insurance sector, consumer bodies, insurance councils, members of press etc. attended the launching ceremony. The

occasion was also marked by the release of three IRDA handbooks titled “Introduction to Insurance”, “Employment

opportunities in the insurance sector” and “Handbook on Insurance” focusing on right buying.



## CHANGE OF NAME OF IRDA TO IRDA OF INDIA

Ref:IRDA/CAD/MISC/PRE/ /12/2014

Date:30-12-2014

1. The Insurance Laws (Amendment) Ordinance, 2014 (8 of 2014) was promulgated by the Hon'ble President of India on December 26, 2014.
2. Chapter IV of the Ordinance contains certain amendments to The Insurance Regulation and Development Act, 1999 (41 of 1999). Section 105 of the Ordinance amends section 2 (1)(b) of the IRDA Act by inserting the words “of India” after “Development Authority”. As a result of this Amendment, Insurance Regulatory and Development Authority has been renamed as “Insurance Regulatory and Development Authority of India”.
3. Therefore, it is hereby informed that, Insurance Regulatory and Development Authority (IRDA) shall henceforth be known as “Insurance Regulatory and Development Authority of India” (IRDA of India).

Chairman  
IRDA of India

## प्रकाशक का संदेश

माननीय प्रधान मंत्री महोदय द्वारा प्रारंभ किये गये “स्वच्छ भारत :: स्वस्थ भारत” अभियान ने हमारे देश में सामान्य रूप से स्वास्थ्य रक्षा और विशेष रूप से स्वास्थ्य बीमा में एक नया आयाम जोड़ दिया है। खास तौर से द्वितीयक और तृतीयक देखभाल में स्वास्थ्य रक्षा की अत्यधिक लागत के चलते, हमारे आसपास के वातावरण और सार्वजनिक स्थान की स्वच्छता का रखरखाव संक्रामक बीमारियों को काफी हद तक कम करेगा तथा इसके परिणामस्वरूप उच्च विशेषज्ञता से युक्त चिकित्सा से संबद्ध मानवशक्ति और व्यय-

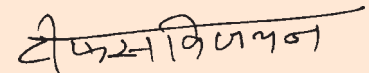


दोनों के तौर पर हमारे सीमित संसाधनों पर लाभकारी असर डालेगा। इस स्तंभ के माध्यम से मैं बीमा उद्योग के सभी हितधारकों - पॉलिसीधारकों और सेवा-प्रदाताओं - दोनों ही से अनुरोध करना चाहता हूँ कि वे जागरूकता शिविरों, स्वच्छता की मुहिम और महत्वपूर्ण तौर पर कार्यालयीन परिवेश को साफ-सुथरा और उपयुक्त रूप में रखने के लिए अपेक्षित से अधिक अवधि तक विद्यमान अभिलेखों की छँटाई के द्वारा स्वच्छ भारत अभियान में अपना अंशदान करें।

इस अभियान का एक और आयाम देश में, विशेष रूप से ग्रामीण क्षेत्रों में और अनौपचारिक असंगठित श्रमिकों के लिए स्वास्थ्य बीमा के व्यापन में वृद्धि करने का बहुत बड़ा अवसर है। बीमाकर्ताओं तथा वितरकों और विपणन एजेंसियों जैसे अन्य भागीदारों पर अब एक अतिरिक्त दायित्व आ गया है कि वे सभी देशवासियों के लिए प्राथमिक रक्षा उन्मुख स्वास्थ्य बीमा की गुणात्मक और मात्रात्मक वृद्धि के लिए सीमा से भी आगे बढ़कर कार्य करें। निस्संदेह हम सबको स्वास्थ्य बीमा रक्षा को जारी रखने और उसे प्राप्त करने की आवश्यकता के बारे में दोनों वर्तमान और भावी पॉलिसीधारकों को शिक्षित करने के लिए इस अतिरिक्त लक्ष्य की प्राप्ति हेतु कार्य करना होगा।

मुझे विश्वास है कि इस प्रकार के हमारे उपर्युक्त प्रयास स्वच्छ भारत :: स्वस्थ भारत के तीसरे आयाम के तौर पर ‘सामाजिक सुरक्षा से युक्त भारत’ के रूप में परिणत होंगे जिससे देश के बीमा उद्योग एवं सामाजिक-आर्थिक विकास को सीधे लाभ पहुँचेगा।

स्वच्छ भारत :: स्वस्थ भारत के संदर्भ में स्वास्थ्य बीमा पत्रिका के इस अंक का केन्द्रबिन्दु है तथा सूचना प्रौद्योगिकी (आईटी) के महत्व को देखते हुए अगले अंक का फोकस ‘बीमा क्षेत्र में सूचना प्रौद्योगिकी (आईटी) की भूमिका’ पर रहेगा।

  
टी.एस. विजयन  
अध्यक्ष

# स्वास्थ्य बीमा, कल, आज और कल

डॉ. अजय कुमार मिश्रा

वरिष्ठ कार्यकारी कार्यकर्ता, सहारा इण्डिया जीवन बीमा कंपनी लि.,  
मार्केटिंग विभाग, हेड आफिस लखनऊ

संक्षेप- भारत गाँवों का देश है, गाँवों का विकास होगा, तो देश का विकास होगा। जनसँख्या 2011 की गणना के अनुसार 68.84 प्रतिशत लोग गाँवों में रहते हैं। अभी तक स्वास्थ्य बीमा अपेक्षित मंजिल तक नहीं पहुँच पाया है। समस्याएं चाहे जो भी रही हो पर उन्हें दूर किया जा सकता है। स्वास्थ्य बीमा के विकास के लिए कई ढांचागत परिवर्तन की आवश्यकता है। साथ ही ग्रामीण क्षेत्र को विशेष लक्ष्य बनाकर कार्य करने से स्वास्थ्य बीमा का अपेक्षित विकास अवश्य होगा। केंद्र सरकार और राज्य सरकारें भी स्वास्थ्य बीमा के विकास में महत्वपूर्ण भूमिका अदा कर सकती है, जिसकी नितांत आवश्यकता है। 1912 से अब तक स्वास्थ्य बीमा आम लोगों में अपनी पहुँच नहीं बना पाया है, और एक तबके तक ही सीमित दिखाई पड़ रहा है।

## भूमिका:

जिस तरह से हम सब ने पिछले दो दशकों में अप्रत्याशित रूप से तरक्की की है, ठीक उसी अनुपात में जोखिम को भी खुला निमंत्रण दिया

है। जोखिम की सम्भावना प्रत्यक्ष और अप्रत्यक्ष रूप में पढ़े से प्रबल हुई है। समस्त जोखिमों में स्वास्थ्य जोखिम हमारे समाज के लिए एक बड़ी चुनौती के रूप में उभर कर सामने आया है। आज लोगों की दिनचर्या अव्यवस्थित है, सभी के जीवन में भागम - भाग सा प्रतीत हो रहा है। हर कोई तरक्की प्राप्त करने के लिए अथक परिश्रम कर रहा है, परिणाम स्वरूप स्वास्थ्य हानि की संभावनाएँ भी बढ़ गयी है। आज स्वास्थ्य उपचार के लिए बड़ी मात्रा में धनराशि की आवश्यकता पड़ रही है। पढ़े जो बीमारियाँ राजा-महाराजाओं की बीमारियाँ मानी जाती थी, आज उसने एक आम आदमी भी अछूता नहीं रह पाया है। एक आम आदमी के लिए अच्छा उपचार करवाने का मतलब उसकी सारी बचत का खात्मा होना है। साथ ही संयुक्त परिवार की भी परम्परा धीरे-धीरे समाप्ति की राह पर अग्रसर है, और लोग एकांकी परिवार में विश्वास करने लगे हैं, परिणामतः संयुक्त परिवार का लाभ भी उन्हें नहीं मिल पा रहा है, जहाँ पर सब लोग मिलकर किसी एक की आकस्मिक बीमारी/दुर्घटना में इलाज का

खर्चे उठाते थे। ऐसे में स्वास्थ्य बीमा आम आदमी के लिए अच्छे विकल्प के रूप में निखर कर सामने आया है।

स्वच्छता अच्छे स्वास्थ्य का प्रतीक है- स्वच्छता और स्वास्थ्य एक ही सिक्के के दो पहलु हैं, जो एक दुसरे पर विद्यमान हैं। हाल ही में देश के प्रधानमंत्री जी ने स्वच्छ भारत अभियान चलाकर न केवल लोगों को जागरूक करने का प्रयास किया है, बल्कि अप्रत्यक्ष तौर पर स्वास्थ्य के प्रति उन्हें सावधान भी किया है। शायद इन सबके पीछे एक ही उद्देश्य निहित है, कि किसी भी देश की उन्नति तभी हो सकती है जबकि उस देश के लोग स्वस्थ हों जिससे वो देश के विकास में भरपूर योगदान कर सकें। और यह बात देश के प्रधानमंत्री जी से अच्छी तरह कौन जान सकता है। भारतीय अर्थव्यवस्था में स्वास्थ्य बीमा का योगदान लगातार बढ़ रहा है। वर्ष 2011 में भारत के सकल घरेलू उत्पाद का 3.9 प्रतिशत स्वास्थ्य क्षेत्र में खर्च किया गया। विश्व स्वास्थ्य संगठन (WHO) के अनुसार यह ब्रिक्स (ब्राजील, रूस, भारत, चीन, दक्षिण अफ्रीका) अर्थव्यवस्थाओं

में सबसे कम है। इसमें व्यक्तिगत कवर और परिवार कवर दोनों पलिसियाँ शामिल हैं, जो यह इंगित करते हैं कि भारत में स्वास्थ्य बीमा की अपार संभावनाएं विद्यमान हैं।

स्वास्थ्य बीमा - मेडिकल स्वास्थ्य बीमा 1986 में शुरू किया गया। भारतीय स्वास्थ्य बीमा उद्योग काफी बृहद है, इसकी मुख्य वजह - अर्थव्यवस्था का उदारीकरण और लोगों में सामान्य जागरूकता का होना है। 2010 के अंत तक लगभग 25 प्रतिशत भारतीय आबादी के पास किसी न किसी रूप में स्वास्थ्य बीमा की पहुँच थी। यहाँ क्रमवार स्वास्थ्य बीमा का इतिहास समझना अत्यंत आवश्यक है।

### स्वास्थ्य बीमा

#### आजाती के पूर्व

1912: स्वास्थ्य बीमा की शुरुआत हुई, जब पहला बीमा अधिनियम पारित किया गया।

1947: 1947 में, “भोरे समिति की रिपोर्ट” - भारत में स्वास्थ्य देखभाल सेवाओं के सुधार के लिए सिफारिशों की।

1948: केंद्रीय सरकार, निजी क्षेत्र में कार्यरत (Blue Collar), श्रमिकों के लिए कर्मचारी राज्य बीमा योजना (ESIS) की शुरुआत की।

#### राष्ट्रीयकरण

1954: केंद्रीय सरकार स्वास्थ्य योजना, केंद्रीय सरकार के कर्मचारियों के लिए (CGHS) और उनके परिवारों के लिए।

1986: मेडिकलेम शुरू किया गया। 1986 में सरकारी बीमा कंपनियों द्वारा शुरू किया गया।

#### उदारीकरण

1999: भारतीय स्वास्थ्य बीमा के संदर्भ में, एक नए युग की शुरुआत के लिए चिह्नित। इरडा के साथ बीमा क्षेत्र निजी और विदेशी भागीदारी के लिए खोला गया।

2003: (UHS) का प्रवेश - सरकार द्वारा प्रयास अनौपचारिक क्षेत्र में स्वास्थ्य बीमा लागू करने के लिए।

स्वास्थ्य बीमा की वर्तमान स्थिति: वर्तमान में 72% आबादी के पास स्वास्थ्य बीमा उनके पाकेट से बाहर की बात है। भारतीय पर कैपिटा स्वास्थ्य बीमा \$109 है, जो की ग्लोबल औसत \$863 से काफी कम है। भारत स्वास्थ्य बीमा में अपने पड़ोसियों श्रीलंका और बांग्लादेश से भी पीछे है। स्वास्थ्य बीमा में एक व्यापक अंतर है, स्वास्थ्य सेवा वितरण, बीमाधारक के लिए और कुल आबादी के लिए। जनरल इंश्योरेंस कार्पोरेशन एवं उसके सहयोग लगभग 60% बाजार हिस्सेदारी रखते हैं। हलाकि निजी स्वास्थ्य बीमाकर्ता टियर 1 और टियर 2 शहरों में 2005 के बाद से तेजी से आगे बढ़ रहे हैं। वार्षिक प्रीमियम ग्रोथ निजी स्वास्थ्य बीमाकर्ताओं की 47 प्रतिशत तथा सार्वजनिक की 27 प्रतिशत, वित्तीय वर्ष 2006-07 से 2008-09 के मध्य रही है। हेल्थकेयर में सूचना प्रौद्योगिकी खर्च 2020 तक \$1.8 बिलियन के आसपास होने की उम्मीद है।

#### स्वास्थ्य बीमा क्षेत्र की चुनौतियाँ:

##### क) अफोर्डबिलिटी और एक्सेसिबिलिटी:

स्वास्थ्य बीमा की सपुर्दगी में अर्बन और रूरल एरिया में व्यापक अंतर विद्यमान है, जबकि कुल आबादी का महत्वपूर्ण भाग रूरल एरिया में रहते हैं (68.84%) और मात्र 2 प्रतिशत योग्य डाक्टर उनके इलाज के लिए उपलब्ध हैं। रूरल आबादी सरकारी विभाग की मेडिकल सुविधाओं पर आश्रित है, जबकि, सरकारी अस्पताल में क्वालिटी और त्वरित सेवाओं का अत्यधिक आभाव है, और यहाँ तक की, कई जगह बेसिक स्वास्थ्य सुविधा देने में भी सक्षम नहीं हैं। इसके विपरीत निजी डाक्टर की उपलब्धता भले ही रूरल क्षेत्र में हो पर उनका खर्च जनता उठाने में सक्षम नहीं है। स्वास्थ्य बीमा के लिए ग्रामीण क्षेत्र में अफोर्डबिलिटी और एक्सेसिबिलिटी एक बड़ा मुद्दा है।

ख) पारदर्शिता का अभाव: स्वास्थ्य बीमा क्षेत्र में पारदर्शिता का आभाव ग्रामीण और शहरी दोनों क्षेत्र में विद्यमान है, खासकर ग्रामीण क्षेत्र के लोगों में। वजह उनका स्वास्थ्य बीमा के बारे में पूर्ण जानकारी का न हान। कभी-कभी बीमा कंपनी के नियमों को आम लोग समझ नहीं पाते जिससे उन्हें वो सहूलियत नहीं मिल पाती जिसकी वो उम्मीद कर रहे होते हैं। प्रत्येक स्तर पर स्वास्थ्य बीमा में पारदर्शिता की आवश्यकता है, जिससे इसकी पहुँच को भरोसे के साथ आगे बढ़ाया जा सके।

पारदर्शिता के आभाव में यह क्षेत्र पूर्ण रूप से विकसित नहीं हो सकता। लोगों का विश्वास स्वास्थ्य बीमा में तभी होगा जब नियम कानूनों में पारदर्शिता होगी और उस पारदर्शिता को आम लोग समझ पायें।

#### ग) सेवाओं की गुणवत्ता में व्यापक अंतर:

भारत में प्रतिवर्ष होने वाली कुल मृत्यु में से दवाओं के प्रतिकूल प्रभाव से लगभग चार लाख लोगो की मृत्यु होती है। एक आम आदमी को अपने इलाज के लिए विभिन्न प्रक्रियाओं से गुजरना पड़ता है और जिसमे उसे त्वरित देखभाल की भी आवश्यकता होती है, पर अक्सर इसके अभाव में लोग अपनी जान गवां देते है। इस सब का सीधा-सीधा सम्बन्ध सेवाओं और उनकी गुणवत्ता से है। हालाँकि पिछले कुछ वर्षों में इनमे सुधार हुआ है, पर अभी भी व्यापक सुधार की सम्भावना है। स्वास्थ्य बीमा आम लोगों को बीमा सुरक्षा दे सकता है, पर स्वास्थ्य सेवाओं में सुधार की ग्यारंटी नहीं और जब तक स्वास्थ्य सेवाओं में सुधार खासकर ग्रामीण क्षेत्र में नहीं होता स्वास्थ्य बीमा अपेक्षित विस्तार भी नहीं हो सकता।

#### घ) चिकित्सीय स्वास्थ्य बीमा: स्वास्थ्य बीमा

माइनर कंट्रीब्यूटर है, स्वास्थ्य देखभाग इको सिस्टम में। भारत में अमी भी स्वास्थ्य बीमा के प्रति लोगों में तरह-तरह की भ्रान्तियां हैं, जिससे लोग इनके महत्व को नहीं समझ पाते और इनका लाभ भी नहीं उठा पाते, नतीजन वो अपनी वर्षों की बचत को आकस्मिक बिमारियों के इलाज में खर्च

कर देते है। आज भी 70 प्रतिशत लोगों के पकेट से दूर है स्वास्थ्य बीमा। जिसकी मुख्य वजह लोगों में इसकी जानकारी और सुविधाओं का आभाव है।

#### च) सामाजिक सुविधाएँ: अपर्याप्त सामाजिक

सुविधाएँ स्वास्थ्य के लिए, जैसे खाद्य सुरक्षा, पानी की सुविधा, रहने के लिए व्यवस्था, शिक्षा की पर्याप्त व्यवस्था, रोजगार सुविधाएं ये घटक व्यापक रूप से स्वास्थ्य बीमा के विकास में बाधक है। आज भारत में कुल आबादी का प्रमुख हिस्सा जमीनी आवश्यकताओं से वंचित है। कई क्षेत्रों की दयनीय स्थिति देखकर तो यहाँ तक लगता है कि इन्हे शायद कई वर्षों पश्चात जमीनी आवश्यकताएं मिल पाएं। जब तक जमीनी आवश्यकताएं नहीं पूरी होगी स्वास्थ्य बीमा का विकास भी नहीं हो पायेगा। जमीनी आवश्यकताओं की पूर्ति के लिए सरकार को उसके प्रति कटिबद्ध होना पड़ेगा। सामाजिक असुविधाएँ सीधे तौर पर स्वास्थ्य बीमा के विकास को प्रभावित करती है।

#### छ: संचालन प्रक्रियाओं में नियामक और

मानकीकृत अनुपस्थिति: स्वास्थ्य बीमा को नियंत्रित करने के लिए एक मजबूत नियंत्रक की आवश्यकता है, जो सही तरह से स्वास्थ्य बीमा के विकास को सुनियोजित तरीके से आगे बढ़ा सके, और वह सिर्फ स्वास्थ्य बीमा के लिए ही नियंत्रक का कार्य करें। इसे यदि अलग से नियंत्रित किया जाय तो यह निश्चिततौर पर इसके विकास के साथ आगे बढ़ सकता है, साथ ही इसमें प्याप्त

कमियों को समाप्त किया जा सकता है। स्वास्थ्य बीमा की भारत में संभावनाओं के आँकलन के आधार पर - यह अत्यंत ही आवश्यक है कि सुनियोजित तरीके से इसके प्रचार-प्रसार पर भी कार्य किया जाय। आज भी लोग स्वास्थ्य बीमा और जीवन बीमा में अंतर को नहीं समझ पायें है।

#### ज - जीवन शैली में परिवर्तन: पिछले दो

दशकों से आम आदमी की जीवन शैली अत्यधिक अव्यवस्थित हो चुकी है, ऐसा इसलिए है कि, मध्यम वर्गीय लोगों का शहरीकरण तेजी से हुआ है। लगभग 130 मिलियन लोग अव्यवस्थित जीवन शैली के द्वारा उत्पन्न बीमारी से पीडित है, जैसे मधुमेह मानसिक तनाव, हृदय रोग आदि। आज लोग अपने स्वास्थ्य के प्रति तो सजग है पर उसे स्वस्थ बनाये रखने के लिए प्रतिदिन कुछ समय नहीं दे पा रहे है, वजह उनकी व्यस्तता और अधिक आय अर्जित करने की लालसा। लोगों की जीवन शैली की वजह से शायद स्वास्थ्य बीमा दावा की संख्या भी अधिक है। जब लोग अपने लिए जागरूक होंगे तो स्वास्थ्य बीमा के विकास में भी मदद मिलेगी।

#### स्वास्थ्य बीमा में चाहिए एक बड़ा परिवर्तन:

भारतीय स्वास्थ्य बीमा उद्योग को वर्ष 2020 तक 280 बिलियन तक विकसित होने का अनुमान है। स्वास्थ्य बीमा में व्यापक परिवर्तन लाने के लिए लागत और गुणवत्ता को ध्यान में रखना पड़ेगा। निजी स्वास्थ्य बीमाकर्ता को जरूरत है की

सार्वजनिक स्वास्थ्य बीमा कंपनियों से आगे निकलकर कार्य करें। स्वास्थ्य बीमा में लोगों की आवश्यकताओं, उनकी आय के अनुरूप भी उत्पाद बनाया जाय। ग्रामीण क्षेत्र के लोगों के लिए कम प्रीमियम पर सुविधाएं प्रदान की जाय जिससे लोगों का आकर्षण इसे लेने में हों। गरीब लोगों के स्वास्थ्य बीमा के लिए राज्य सरकारें, मदद के लिए निकलकर सामने आये और बड़े पैमाने पर अनुदान प्रदान करें जिससे असहाय और गरीब लोग भी इसके लाभों को प्राप्त कर सकें। स्वास्थ्य बीमा के विकास के लिए निम्न महत्वपूर्ण कदम उठाये जा सकते हैं।

1. स्वास्थ्य बीमा क्षेत्र के लिए अलग से नियंत्रक की आवश्यकता है, जो स्वतंत्र रूप से उसके विकास के लिए सुनियोजित तरीके से कार्य कर सकें।
2. स्वास्थ्य बीमा का बाजार बहुत बड़ा है, परन्तु लोगों में जानकारी का आभाव है। लोगों में स्वास्थ्य बीमा को प्रचारित-प्रसारित नियमित रूप से किया जाना चाहिए, जिससे लोग इसे लेने के लिए स्वयं प्रेरित हो।
3. स्वास्थ्य बीमा प्रत्येक तबके के लोगों की आवश्यकताओं के अनुरूप बनाया जाना चाहिए। इसके लिए ग्रामीण क्षेत्र के लिए अलग और शहरी क्षेत्र के लिए अलग उत्पाद होने चाहिए। उत्पाद लोगों की आय के अनुरूप भी बनाये जा सकते हैं।
4. स्वास्थ्य बीमा कंपनियों को उत्पाद पारदर्शी बनाना चाहिए, जिससे एक आम आदमी भी उसके लाभ और नियमों को आसानी

से समझ सकें। स्वास्थ्य बीमा विक्री प्रतिनिधि सारे नियमों से ग्राहकों को अवश्य अवगत कराएँ। इससे लोगों का विश्वास मजबूत होगा।

5. स्वास्थ्य सेवाओं में ग्रामीण स्तर तक सुधार की आवश्यकता है। केंद्र और राज्य सरकारों को मिलकर स्वास्थ्य सुविधाओं में सुधार करना चाहिए, जिससे लोगों को अच्छी सुविधाएँ मिल सकें और लोग उन सुविधाओं को पाने के लिए स्वास्थ्य बीमा का सहारा ले सकें।
6. केन्द्र राज्य सरकारों को चाहिए की जमीनी आवश्यकताओं की पूर्ति समाज में पूर्ण करें। जब जमीनी आवश्यकताएं पूर्ण होगी तो लोग स्वतः ही स्वास्थ्य बीमा के प्रति आकर्षित होंगे और इनका लाभ उठायेगे।
7. खासकर शहरी लोगों को अपने जीवन शैली पर विशेष ध्यान देना चाहिए, जिससे उनका स्वास्थ्य उत्तम रह सके। यदि उनका स्वास्थ्य उत्तम नहीं होता है, उनकी जीवनशैली की वजह से, खामियाजा बीमा कंपनी को चुकाना पडता है।
8. केन्द्र और राज्य सरकार को सामाजिक उत्थान के लिए गरीबों के स्वास्थ्य बीमा प्रीमियम पर बड़े पैमाने पर योगदान देना चाहिए, जिससे पिछड़े वर्ग को भी इसका लाभ मिल सकें।
9. स्वास्थ्य बीमा के लिए कंपनियों को अलग से लायसेंस दिया जाना चाहिए। जिससे वो समुचित रूप से उसी कार्य को स्वास्थ्य बीमा का विकास कर सकें।

10. स्वास्थ्य बीमा के विकास के लिए यह आवश्यक है कि इसे नई पीढी के पाठ्यक्रम में शामिल किया जाना चाहिए।

11. स्वास्थ्य बीमा स्वस्थ भारत का प्रतीक बन सकता है यदि इसे पूर्ण रूप से विस्तारित किया जाय।

स्वस्थ भारत संपन्न भारत की पहचान है, और भारत तभी संपन्न माना जा सकता है जब यहाँ के लोग स्वस्थ रहे। स्वस्थ रहने के बावजूद आकस्मिक बीमारी दुर्घटना की सम्भावना बनी रहती है, और यदि किसी पर यह विपत्ति आ जाती है तो एक आम आदमी की सारी गाढी कमाई खत्म हो जाती है, ऐसे में स्वास्थ्य बीमा अत्यंत ही आवश्यक है, साथ ही हम सकते हैं की यह एक मात्र विकल्प है लोगों के पास खुद को सुरक्षित करने का। नाम मात्र का प्रीमियम दे कर आप भविष्य में उत्पन्न हो सकने वाली आकस्मिक समस्याओं के निदान का पूंजीगत ढांचा तैयार कर लेते हैं, जो न केवल आपके साथ-साथ आपके परिवार को भी सुकून देता है। स्वास्थ्य बीमा में विद्यमान समस्याओं को यदि केन्द्रित तरीके से निवारण कर दिया जाय और साथ ही साथ उसका प्रचार प्रसार कर दिया जाय तो स्वास्थ्य बीमा उद्योग त्वरित रूप से आगे बढ़ते हुए आम लोगों को निश्चिन्तता प्रदान करेगा।

डॉ. अजय कुमार मिश्रा, वरिष्ठ कार्यकारी कार्यकर्ता, सहारा इण्डिया जीवन बीमा कंपनी लि., मार्केटिंग विभाग, हेड आफिस लखनऊ

# स्वच्छता, स्वास्थ्य और सामाजिक बीमा

जगेन्द्र कुमार  
श्रीराम जनरल इंश्योरेंस, जयपुर

विलियम के अनुसार- “स्वच्छता जीवन का वह गुण है, जो व्यक्ति को अधिक समय तक जीवित रहने, सुखी रहने तथा सर्वोत्तम प्रकार से सेवा करने योग्य बनाता है।” अब चूंकि मनुष्य वातावरण की एक इकाई है तो वह स्वयं स्वच्छ रहकर ही अपने चारों ओर के वातावरण को स्वच्छ रख सकता है। प्राचीन समय में स्वच्छता से तात्पर्य केवल नित्य स्नान व मल मूत्र निष्कासन से था किंतु वर्तमान में स्वच्छता का व्यापक अर्थ हो गया है। सही मायने में स्वच्छता का मतलब है “मनुष्य के चारों ओर विद्यमान पर्यावरण जो कि रोग को फैलाने का कार्य करता है पर नियंत्रण रखना तथा स्वास्थ्य को उन्नत बनाये रखना। जब बात व्यक्ति से ऊपर उठ कर पर्यावरण पर आ जाती है तो स्वच्छता में वायु, जल भोजन, आवास आदि घटक भी शामिल हो जाते हैं। जाहिर सी बात है जब पंचतत्त्व युक्त पर्यावरण की बात होगी तो उसकी स्वच्छता हेतु भी व्यक्तिगत स्तर पर कुछ नियमों की अनुपालना श्रेयस्कर होगी और वे प्राकृतिक नियम है स्वच्छ एवं ताजी हवा में सांस लेना, सूर्य का प्रकाश, ताप, प्रकृति भ्रमण, संतुलित व पौष्टिक भोजन, नियमित व्यायाम व कसरत करना, योग, तनाव रहित जीवन यापन करना, गहरी निद्रा लेना व

सदैव स्वच्छ व स्वस्थ आदतों का पालन करना। तात्पर्य बिलकुल साफ है कि स्वच्छता केवल बाह्य ही नहीं होनी चाहिए ना ही कुछ समय के लिए होनी चाहिए यह तो हमारी दिनचर्या का एक हिस्सा होनी चाहिए, निरंतर इसकी पालना से हमारा आंतरिक मन भी शुद्ध व स्वच्छ होगा तथा तभी एक निरोग, स्वस्थ, स्वच्छ समाज का निर्माण होगा और यह एक अच्छे नगर की व्यवस्था में नींव की ईंट का कार्य करेगा।

## स्वास्थ्य पर सरकारी खर्च:

अपने नागरिकों के स्वास्थ्य पर सरकार द्वारा किये जाने वाले खर्च से यह पता चलता है कि वर्तमान समाज का राजनैतिक नेतृत्व जनस्वास्थ्य को लेकर कितना सजग है। अमेरिका जहां अपने सकल घरेलू उत्पादन का 16 प्रतिशत स्वास्थ्य पर खर्च करता है वहीं भारत में सरकार 0.9 प्रतिशत का ही खर्च करती है। अन्य विकसित देशों में कनाडा 10 प्रतिशत, आस्ट्रेलिया 9.2 प्रतिशत, बेल्जियम 10.1 प्रतिशत, डेनमार्क 8.9 प्रतिशत, फ्रांस 10.4 प्रतिशत, इटली 8.4, जापान 8 प्रतिशत, स्वीडन 9.3 प्रतिशत, इंग्लैंड 7.8 प्रतिशत खर्च स्वास्थ्य पर करते है। यहां

तक कि श्रीलंका 1.8 प्रतिशत, बांग्लादेश, 1.6 प्रतिशत, नेपाल 1.5 प्रतिशत खर्च करते है। अमेरिका मे स्वास्थ्य पर प्रति व्यक्ति प्रतिवर्ष 5711 डॉलर खर्च किये जाते हैं वहीं भारत में मात्र 1377 रुपए (करीब 39 डॉलर) ही खर्च किये जाते हैं। अन्य विकसित देशों में इंग्लैंड 2317, स्विट्जरलैंड में 3847 डॉलर, स्वीडन में 2745, जापान में 2249, जर्मनी में 2983 डॉलर तथा कनाडा में 2998 डॉलर प्रति व्यक्ति प्रतिवर्ष स्वास्थ्य पर खर्च किये जाते हैं। यह आंकड़े दर्शाते हैं कि भूमंडल में भारत स्वास्थ्य पर सबसे कम खर्च करने वाले देशों में है। भारत में स्वास्थ्य पर होने वाले खर्च का 15 प्रतिशत राज्य सरकार खर्च करती है, 4.1 प्रतिशत सामाजिक बीमा, 1.4 प्रतिशत निजी बीमा तथा 80 प्रतिशत खर्च जनता को अपनी जेब से देना पड़ता है। आज भी बीमार पड़ने पर 20 प्रतिशत जनता को अपना सामान, जमीन बेचनी पड़ती है।

## जनता का स्वास्थ्य:

विश्व में होने वाली बीमारियों का पांचवां हिस्सा भारत में ही होता है। कुपोषित बच्चे यहां पर



अफ्रीका से भी ज्यादा है तथा खून की कमी (एनीमिया) के मरीज भी बड़ी संख्या में हैं। प्रसव के समय होने वाली शिशु मृत्यु दर प्रति 1000 पर श्रीलंका में 15, नेपाल में 38, भूटान में 41 तथा मालदीव में 20 है। वहीं हमारे देश में प्रसव के समय होने वाली शिशु मृत्यु दर 52 है। जन्म से लेकर मृत्यु तक की आयु श्रीलंका में पुरुष-महिला 71/74, पाकिस्तान में 66/67, बांग्लादेश में 68/68, मालदीव में 70/74 है वहीं भारत में यह 62/66 ही है। आयु का यह आंकड़ा यूनाइटेड नेशन पापुलेशन फंड द्वारा 2010 में जारी किया गया है।

बच्चों के स्वास्थ्य का एक मानक उनका वजन भी है। दूसरा मानक उनकी लंबाई है। हमारे पास बच्चों के वजन का आंकड़ा उपलब्ध है। जिसके अनुसार श्रीलंका में 5 प्रतिशत, भूटान में 3 प्रतिशत, नेपाल में 12 प्रतिशत, बांग्लादेश और पाकिस्तान में 13 प्रतिशत तथा भारत में सबसे ज्यादा 18 प्रतिशत बच्चों का वजन मानक से कम है। गर्भावस्था के दौरान महिलाओं का चिकित्सीय परीक्षण अनिवार्य है बावजूद इसके भारत में केवल 75 प्रतिशत गर्भवती महिलाओं को ही यह सुविधा मिल पाती है जबकि मालदीव में 99 प्रतिशत, श्रीलंका में 99 प्रतिशत तथा भूटान में 88 प्रतिशत गर्भवती महिलाओं को यह सुविधा मिलती है।

इन आंकड़ों से इंगित होता है कि हमारे देश में गर्भवती महिलाओं तथा बच्चों के स्वास्थ्य की देखभाल अपने पड़ोसी मुल्कों की तुलना में कम होती है। जबकि इसी समय सबसे ज्यादा

चिकित्सीय सुविधाओं की आवश्यकता होती है। मलेरिया से होने वाली मौतों में भी भारत अपने पड़ोसी देशों से काफी आगे है। जहां नेपाल 0, श्रीलंका 0, भूटान 0.2, बांग्लादेश में 1.8, प्रति एक लाख पर मलेरिया से मौतें होती हैं वहीं भारत में 1.9 मौतें होती हैं।

### चिकित्सा सुविधा:

जनस्वास्थ्य के आँकलन का एक जरिया देश में उपलब्ध चिकित्सकों की संख्या तथा अस्पतालों में बिस्तरों की उपलब्धता है। अमेरिका में जहां 300 व्यक्तियों पर 1 चिकित्सक उपलब्ध है वहीं भारत में 2000 व्यक्तियों पर एक चिकित्सक उपलब्ध है। सेंट्रल ब्यूरो ऑफ हेल्थ इंटेलेजेंस के एक अध्ययन के अनुसार हमारे देश में, 5,40,330 बिस्तर हैं। यदि जनसंख्या को हम एक अरब भी माने तो प्रति 1850 व्यक्तियों के 1000 व्यक्तियों के लिए तथा यूरोप में 159 लोगों के लिए 1 बिस्तर उपलब्ध है। आज भी हमारे देश के अधिकांश जिलों में एमआरआई तथा सीटी स्कैन जैसी जांच नहीं होती है। अति विशिष्ट चिकित्सक जैसे न्यूरो सर्जन, हार्ट स्पेशलिस्ट, हार्ट सर्जन, तथा नेफ्रोलॉजिस्ट केवल चुनिंदा स्थानों पर ही उपलब्ध हैं।

### स्वच्छ पानी तथा निस्तारी व्यवस्था:

संयुक्त राष्ट्र संघ के एक अध्ययन से पता चलता है कि भारत में ज्यादा लोग मोबाईल फोन का उपयोग करते हैं बनिस्बत शौचालय के। अर्थात् मोबाईल फोन तो सर्वव्यापी है लेकिन शौचालय के। अर्थात् मोबाईल फोन तो सर्वव्यापी है लेकिन शौचालय

सभी को उपलब्ध नहीं है। संयुक्त राष्ट्र संघ के ही अनुसार भारत में केवल 38 प्रतिशत नागरिकों की बसाहटों में मलमूत्र निकासी की सुविधा प्राप्त है बाकी 62 प्रतिशत नागरिक इस सुविधा से वंचित हैं। बजबजाती नालियों तथा निस्तारी सुविधा न होने के कारण जलजनित बीमारियों से आधी से भी ज्यादा आबादी पीडित रहत है।

स्वच्छ पानी की उपलब्धता भी सरकारी दावों के अनुसार शहरों में 96 प्रतिशत तथा गांवों में 84 प्रतिशत है। सन् 2007 में एशियन डेवलपमेंट बैंक ने एक अध्ययन में पाया कि बड़े शहरों में केवल 3 से 4 घंटे ही पानी की उपलब्धता रहतती है। मध्यप्रदेश और छत्तीसगढ़ जैसे राज्यों में ऐसा कोई शहर नहीं है जहां हर रोज पानी आता हो। ऐसे शहर बहुमत में हैं जहां तीन से सात दिन में एक बार पानी मिलता है।

### स्वच्छता का अर्थशास्त्र:

विश्व अर्थव्यवस्था में तेजी से अपनी स्थिति मजबूत कर रहा भारत दुनिया की शीर्ष 10 अर्थव्यवस्थाओं में शामिल है। हालांकि, यह मानव विकास सूचकांक पर 134वें स्थान पर फिसल गया है। पर्याप्त स्वच्छता के अभाव में भारत में एक बड़ी समस्या है। भारत को इस वजह से ज्यादा स्वास्थ्य लागत, उत्पादकाता घाटा और कम पर्यटन आय के रूप में 53.8 बिलियन डॉलर (भारत में सकल घरेलू उत्पाद 2006 का 6.4 प्रतिशत से अधि है) का नुकसान होता है। (विश्व बैंक का जल एवं स्वच्छता कार्यक्रम, फरवरी 2011)

### अस्वच्छता और बच्चे:

1. ठीक से सफाई न होना डायरिया से होने वाली मौतों का एक बड़ा कारण है।
2. 14 साल की उम्र तक के सभी बच्चों में 20 फीसदी से अधिक बच्चे असुरक्षित पानी, अपर्याप्त स्वच्छता या अपर्याप्त सफाई के कारण या तो बीमा रहते हैं या मर जाते हैं।
3. शौचालय निर्माण में उत्साहजनक वृद्धि (जनगणना के अनुसार 2011 में 84 फीसदी स्कूलों में शौचालय की सुविधा थी) के बावजूद पहुंच, संचालन और सुविधाओं के रखरखाव की भारी समस्याएं हैं जो ग्रामीण क्षेत्रों में स्कूली बच्चों के खुले में शौच का प्रमुख कारण हैं।

### महिला:

1. अस्वच्छता के कारण महिलाएं प्रजनन मार्ग के संक्रमण से ग्रस्त हैं, शौचालयों की कमी के कारण महिलाओं को अधिक गंभीर रूप से सांस्कृतिक वर्जना झेलनी पड़ती है। वे दिन में खुले में शौच के लिए नहीं जा सकती हैं। शौचालय के अभाव में लाखों महिलाएं सुबह और शाम के बीच शौच न जाने को मजबूर होती हैं। 200 मिलियन महिलाओं को मासिक धर्म स्वच्छता और उससे जुड़ी स्वास्थ्य देखभाल की पर्याप्त जानकारी नहीं है। भारत की 23 प्रतिशत लड़कियां यौवन तक पहुंचने के बाद स्कूल जाना छोड़ देती हैं।

### विकलांक (पीडब्ल्यूडी) और बुजुर्ग:

1. देश में कुल आबादी का लगभग 2.1 प्रतिशत यानी 2 करोड़ 10 लाख व्यक्ति विकलांगता के साथ जी रहे हैं। इसमें अस्थायी रूप से विकलांग और बुजुर्ग भी शामिल हैं। 2020 में विकलांगता के साथ जी रहे लोगों की कुल जनसंख्या 7 करोड़ होने का अनुमान है जिनमें 17 करोड़ 70 लाख बुजुर्ग होने का अनुमान है जिनमें से अधिकांश बहु विकलांगता की स्थिति में होंगे।
2. विकलांगता के साथ जीने वालों के लिए उनकी शारीरिक बाधाओं के कारण सासान्य बुनियादी ढांचे का उपयोग करना या शौच के लिए बाहर जाना मुश्किल होता है।
3. ग्रामीण और शहरी इलाकों में विकलांगता के साथ जीने वालों के लिए सार्वजनिक शौचालय कम हैं और दूर हैं। यहां तक कि स्कूलों में भी आश्चर्यजनक ढंग से उनके लिए कोई प्रावधान नहीं है। विकलांगों के लिए सुलभ शौचालय मानकों का प्रावधान किसी राज्य/राष्ट्रीय/अंतरराष्ट्रीय नीतियों में निर्दिष्ट नहीं है।

### स्वास्थ्य-विज्ञान

1. जन स्वास्थ्य एसोसिएशन के अनुसार, केवल 53 प्रतिशत भारतीय शौच जाने के बाद साबुन से हाथ धोते हैं, केवल 38 फीसदी खाने से पहले साबुन से हाथ धोते

हैं और केवल 30 फीसदी लॉग खाना पकाने के पहले साबुन से हाथ धोते हैं। (यूनिसेफ)

2. केवल 11 प्रतिशत भारतीय ग्रामीण परिवारों में बच्चे के मल का निपटारा सुरक्षित रूप से होता है। 80 प्रतिशत बच्चों के मल को खुले में छोड़ दिया जाता है या कचरे में फेंक दिया जाता है। (यूनिसेफ)
3. साबुन से हाथ धोना, विशेष रूप से मलमूत्र के संपर्क के बाद, डायरिया के मामलों को 40 प्रतिशत और श्वसन संक्रमण को 30 प्रतिशत तक कम कर सकता है।

स्वच्छता का स्वास्थ्य से घनिष्ठ सम्बन्ध है। आरोग्य को नष्ट करने के जितने भी कारण हैं, उनमें गन्दगी प्रमुख है। बीमारियाँ गन्दगी में ही पलती हैं। जहाँ कूड़े-कचरे के ढेर जमा रहते हैं, मल-मूत्र सड़ता है, नालियों में कीचड़ भरी रहती है, सीलन और सडन बनी रहती हैं, वहीं मक्खी, पिस्सू, खटमल जैसे बीमारियाँ उत्पन्न करने वाले कीड़े उत्पन्न होते हैं। उन्हें मारने की दवायें छिड़कना तब तक बेकार है, जब तक गन्दगी को हटाया न जाय। दवा आदि से इन्हें मारा जाय तो भी क्या हुआ। पैदावार न रुके तो अगले दिनों वे उतने ही और पैदा हो जाते हैं, जितने मारे या हटाये गये थे। कहना न होगा कि हैजा, मलेरिया, दस्त, पेट के कीड़े, चेचक, खुजली, रक्त-विकार जैसे कितने ही रोग इन मक्खी, मच्छर जैसे कीड़ों से ही फैलते हैं। मलेरिया का विष मच्छर फैलाते हैं। मक्खियाँ हैजा जैसी संक्रामक बीमारी की अग्रदूत हैं। प्लेग फैलाने में पिस्तुओं

का सबसे बड़ा हाथ रहता है। खटमल खून पीते हैं नहीं वरन् रक्त को विषैला भी करते हैं। इन कीड़ों के द्वारा पग-पग पर जो कष्ट होता है, सुविधा और बेचैनी उठानी पड़ती है, उसका कष्ट तो अलग ही दुःख देता रहता है। निवास-स्थान तथा उसके आस-पास गन्दगी का रहना स्वास्थ्य के लिए स्पष्ट खतरा है। गन्दगी जितनी निकट आती जाती है, उतनी ही उसकी भयंकरता और बढ़ती जाती है। आग की तरह वह जितनी समीप आवेगी उतनी ही अधिक घातक बनती जायगी।

#### सामाजिक बीमा:

जवीन बीमा, मानव जीवन से जुड़ी आकस्मिकताओं, जैसे कि मृत्यु, विकलांगता, दुर्घटना, सेवानिवृत्ति आदि के लिए एक वित्तीय सुरक्षा है। प्राकृतिक या दुर्घटना कारणों से मानव जीवन से मृत्यु और विकलांगता के जोखिम जुड़े रहते हैं। किसी मनुष्य की मृत्यु होने या स्थायी अथवा अस्थायी रूप से विकलांग हो जाने पर परिवार की आय की हानि होती है। यद्यपि मानव जीवन अनमोल है, लेकिन भावी वर्षों की आय में हानि के आधार पर एक धनराशि निर्धारित की जा सकती है। इसलिए, जीवन बीमा में, परिपक्वता/निश्चित धनराशि (या वह धनराशि, हानि की स्थिति में जिसका भुगतान किए जाने की गारंटी होती है), एक प्रकार का “लाभ” होता है। पॉलिसी अवधि के दौरान बीमित व्यक्ति की मृत्यु हो जाने या किसी दुर्घटना के कारण अपंग हो जाने की स्थिति में जीवन बीमा उत्पाद, एक निश्चित मात्रा में धनराशि प्रदान करते हैं।

भारत सरकार ने कर्मचारी राज्य बीमा अधिनियम, 1948 (ईएसआई अधिनियम) है जो कर्मचारी बीमा से संबंधित है। इस अधिनियम में एक एकीकृत जरूरत आधारित सामाजिक बीमा योजना परिकल्पित है जो बीमारी, मातृत्व, अस्थायी शारीरिक विकलांगता, नौकरी के कारण लगी चोट की वजह से मृत्यु जिसके परिणामस्वरूप वेतन अथवा अर्जन क्षमता की हानि होती है, जैसी आकस्मिकताओं में कर्मचारियों की हितों की संरक्षा करेगा। इस अधिनियम में कर्मचारियों और उनके निकटतम आश्रितों को पर्याप्त रूप से अच्छी चिकित्सा परिचर्या की गारंटी भी दी गई है। इस अधिनियम में कई सामाजिक सुरक्षा लाभों का भी उपबंध है जिनमें चिकित्सा लाभ, मातृत्व लाभ आदि शामिल हैं। इसके अतिरिक्त अधिनियम नियोजकों को मातृत्व लाभ अधिनियम, 1961 और कर्मचार मुआवजा अधिनियम 1923 के अंतर्गत उनके दायित्वों से भी मुक्त करता है। अधिनियम के अंतर्गत बीमा योजना कर्मचारियों के स्वास्थ्य बीमा आवश्यकताओं के अनुरूप तैयार की गई है जिसमें बीमित व्यक्तियों और उनके आश्रितों को पूर्ण चिकित्सा सुविधाएं उपलब्ध कराई गई हैं।

केंद्र सरकार ने कर्मचारी राज्य बीमा अधिनियम के अंतर्गत योजनाओं को प्रशासित करने के लिए कर्मचारी राज्य बीमा निगम (ईएसआईसी) की स्थापना की है। यह देश में प्रमुख सामाजिक सुरक्षा संगठन है, इस निगम में केंद्रीय और राज्य सरकारों, नियोजकों, कर्मचारियों, संसद और चिकित्सा व्यवसाय का प्रतिनिधित्व करने वाले सदस्य शामिल हैं। निगम के कार्य कर्मचारियों

को चिकित्सा उपचार, रुग्णता, मातृत्व और नौकरी के कारण घायलावस्था के दौरान नकद लाभ उपलब्ध कराना तथा नौकरी के दौरान लगी चोटों के कारण कर्मचारियों की मृत्यु पर आश्रितों को पेंशन उपलब्ध करना है। आमतौर पर बीमा को किसी अप्रत्याशित स्थिति जैसे मृत्यु, स्थायी शारीरिक अक्षमता, व्यावसायिक उद्यम में क्षति, दुर्घटना से आर्थिक नुकसानों के विरुद्ध सुरक्षा के रूप में देख जा सकता है। बीमा कम्पनियों इन अप्रत्याशित स्थितियों से सुरक्षा प्रदान करने हेतु प्रीमियम लेती हैं। दावे का भुगतान पॉलिसी खरीदने वाले व्यक्तियों से संचित प्रीमियमों की राशि से किया जाता है और बीमा कम्पनियां प्रीमियम के रूप में संचित राशि के ट्रस्टी के रूप में कार्य करती हैं।

बीमा नियामक एवं विकास प्राधिकरण (इरडा) सामाजिक स्वास्थ्य बीमा योजना को नियामक की निगरानी में लाने के लिए राज्य सरकार से बातचीत कर रही है। प्रधानमंत्री जन धन योजना वित्तीय समावेश पर एक राष्ट्रीय मिशन है, जिसका उद्देश्य देश में सभी परिवारों को बैंकिंग सुविधाएं मुहैया कराना और हर परिवार को बैंकिंग आर कर्ज की सुविधाएं सुलभ हो जाएंगी। इससे उन्हें साहूकारों के चंगुल से बाहर निकलने, आपातकालीन जरूरतों के चलते पैदा होने वाले वित्तीय संकटों से खुद को दूर रखने और तरह-तरह के वित्तीय उत्पादों से लाभान्वित होने का मौका मिलेगा पहले कदम के तहत हर खाताधारक को एक रुपये डेबिट कार्ड और एक लाख रुपये का दुर्घटना बीमा कवर दिया जाएगा। आगे चलकर उन्हें बीमा और पेंशन उत्पादों के

दायरे में लाया जाएगा। योजना के तहत, बिना बैंक खाते वाले परिवार का व्यक्ति खाता खोलता है तो उसे 1 लाख रुपए के दुर्घटना बीमा के साथ 'रुपे' डेबिट कार्ड मिलेगा। 26 जनवरी 2015 तक खोले गए खातों के लिए 30 हजार रुपए का अतिरिक्त जीवन बीमा कवर के तौर-तरीकों पर वित्तीय सेवाएं विभाग कार्य कर रहा है। लाभार्थियों जिनका पहले से बैंक खाता है वे भी इस योजना के तहत 26 जनवरी 2015 से पहले उनके बैंक की शाखा से जारी 'रुपे' कार्ड लेकर 1 लाख रुपए का दुर्घटना बीमा तथा 30 हजार रुपए का जीवन बीमा लेने के पात्र है।

देश में कार्यबल की कुल संख्या में लगभग 93 प्रतिशत असंगठित क्षेत्र के कामगार है। सरकार ने कुछ व्यावसायिक समूहों के लिए कुछ सामाजिक सुरक्षा उपायों का कार्यान्वयन किया है किंतु इनका कवरेज अभी बहुत कम है। अधिकांश कामगारों के पास कोई सामाजिक

सुरक्षा कवरेज अब भी नहीं है। असंगठित क्षेत्र में कामगारों के लिए एक बड़ी असुरक्षा उनका बार बार बीमार पड़ना तथा उक्त कामगारों एवं उनके परिवार के सदस्यों की चिकित्सा देखभाल तथा उन्हें अस्पताल में भर्ती करने की जरूरत है। स्वास्थ्य सुविधाओं में विसर के बावजूद इनकी बीमारी भारत में मानव के वंचित रहने के सर्वाधिक कारणों में से एक बनी हुई है। इसे स्पष्ट रूप से मान्यता दी गई है कि स्वास्थ्य बीमा स्वास्थ्य के जोखिम के कारण निर्धन परिवारों को सुरक्षा देने का एक माध्य है, जिससे अधिक व्यय के कारण निर्धनता बढ़ती है। निर्धन व्यक्ति इसकी लागत या इच्छित लाभ की कभी के कारण स्वास्थ्य बीमा लेने के लिए अनिच्छुक होते हैं या सक्षम नहीं होते हैं। स्वास्थ्य बीमा करना और इसे लागू करना, खास तौर पर ग्रामीण क्षेत्रों में, बहुत कठिन है। इन कामगारों को सामाजिक सुरक्षा देने की जरूरत पहचानते हुए केंद्र सरकार

ने राष्ट्रीय स्वास्थ्य बीमा योजना (आरएसबीवाय) आरंभ की है। 25 मार्च 2013 तक, योजना में 34,285,737 स्मार्ट कार्ड और 5,097,128 अस्पताल में भर्ती होने की मामले हैं।

देश में केवल 4-5 पीसदी आबादी ही बीमा उत्पादों तक पहुंच रखती है। ऐसे में सरकार के लिए यह एक बड़ी चुनौती है कि ज्यादा से ज्यादा लोग बीमा का लाभ उठा पाए। देश के सभी क्षेत्रों में पहुंच बनाने के लिए बीमा कंपनियों को भारी मात्रा में निवेश की जरूरत है। इसी के मद्देनजर सरकार बीमा विधेयक को संसद के शीतकालीन सत्र में पेश करना की तैयारी में है। जिसमें एफडीआई सीमा 49 फीसदी करने के साथ दूसरे अहम बदलाव करने की तैयारी है।

**जगेन्द्र कुमार, श्रीराम जनरल  
इंश्योरेंस, जयपुर**



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## STATISTICS NON-LIFE INSURANCE

# Report Card : General

Gross Premium underwritten for and up to the month of October 2014

(₹ in Crores)

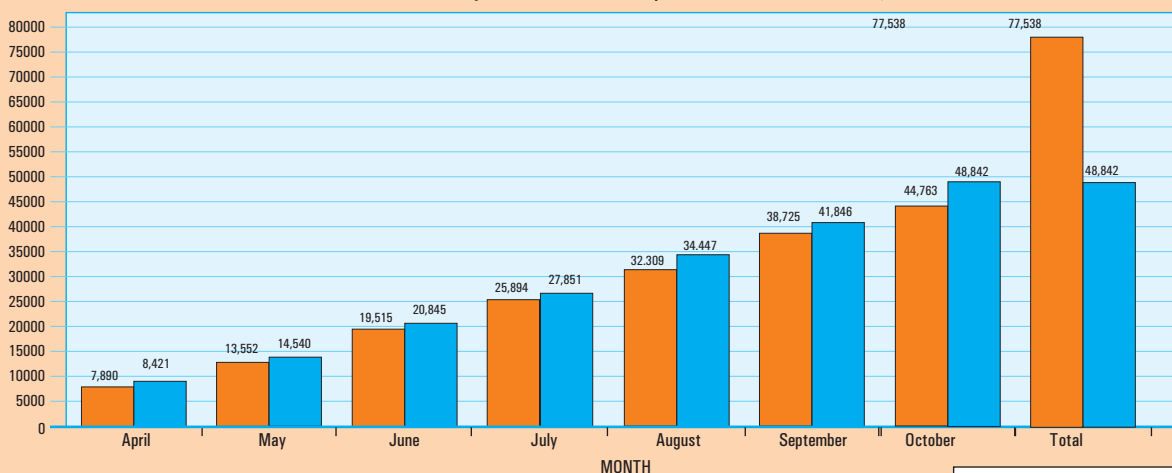
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INSURER	OCTOBER		APRIL - OCTOBER		GROWTH OVER THE CORRESPONDENCE PREVIOUS YEAR
	2014-15	2013-14*	2014-15	2013-14*	
Royal Sundaram	136.12	128.01	907.75	856.60	5.97
Tata-AIG	203.56	179.43	1,532.72	1,404.71	9.11
Reliance General	228.26	198.71	1,644.82	1,472.87	11.67
IFFCO-Tokio	251.12	271.15	1,877.33	1,743.08	7.70
ICICI-lombard	625.33	587.65	3,990.94	3,991.98	-0.03
Bajaj Allianz	446.83	391.33	3,062.91	2,600.54	17.78
HDFC ERGO General	248.28	216.60	1,880.44	1,688.66	11.36
Cholamandalam	137.72	129.09	1,110.10	1,035.54	7.20
Future Generali	113.46	96.70	826.20	709.84	16.39
Universal Sampo	45.49	36.25	359.65	311.98	15.28
Shriram General	119.09	124.82	829.59	866.50	-4.26
Bharti AXA General*	139.51	115.08	888.66	816.56	8.83
Raheja QBE	1.72	1.54	12.91	14.13	-8.64
SBI General	115.04	96.31	777.66	637.24	22.03
L&T General	34.15	21.07	174.25	141.51	23.14
Magma HDI	44.28	36.36	253.80	202.10	25.58
Liberty	25.83	11.77	149.68	51.02	193.38
Star Health & Allied Insurance	104.26	77.36	723.98	555.65	30.29
Apollo MUNICH	46.54	40.28	328.26	273.93	19.83
Max BUPA	26.86	24.46	186.09	154.92	20.12
Religare	16.91	8.87	122.34	87.05	40.54
Cigna TTK	1.19	NA	4.86	NA	NA
<b>New India</b>	<b>1,039.46</b>	<b>900.74</b>	<b>7,606.44</b>	<b>6,629.78</b>	<b>14.73</b>
<b>National</b>	<b>919.65</b>	<b>781.90</b>	<b>6,349.99</b>	<b>5,560.77</b>	<b>14.19</b>
<b>United India</b>	<b>867.08</b>	<b>797.82</b>	<b>6,319.95</b>	<b>5,897.72</b>	<b>7.16</b>
<b>Oriental</b>	<b>603.40</b>	<b>544.53</b>	<b>4,406.88</b>	<b>4,231.27</b>	<b>4.15</b>
ECCG	109.95	97.23	720.36	697.82	3.23
AIC	350.97	122.80	1,793.58	2,128.74	-15.74
<b>PRIVATE TOTAL</b>	<b>3,111.55</b>	<b>2,792.85</b>	<b>21,644.95</b>	<b>19,616.41</b>	<b>10.34</b>
<b>PUBLIC TOTAL</b>	<b>3,890.52</b>	<b>3,245.03</b>	<b>27,197.20</b>	<b>25,146.10</b>	<b>8.16</b>
<b>GRAND TOTAL</b>	<b>7,002.06</b>	<b>6,037.88</b>	<b>48,842.15</b>	<b>44,762.51</b>	<b>9.11</b>

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

\* Figures revised by insurance companies

Premium underwritten by non-life insurers up to the month of October, 2014



\* Compiled on the basis of data submitted by the Insurance companies

The total bar in the above chart represents the business figures of the entire financial year

THE NIA FAIR INTERNATIONAL CONFERENCE ON LIABILITY INSURANCE HELD AT NIA PUNE



The dignitary addressing the valedictory session is Sri. M. Ramprasad, Member (Non-Life) IRDAI.





**Bima  
Bemisaal**



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## हमारा लक्ष्य

- 1. पालिसीधारकों के हितों का संरक्षण तथा उनके प्रति उचित व्यवहार सुनिश्चित करना;
- 2. आम आदमी के हित के लिए बीमा उद्योग की स्वस्थ और व्यवस्थित संवृद्धि करना तथा अर्थव्यवस्था की संवृद्धि की गति बढ़ाने के लिए दीर्घकालिक निधियाँ उपलब्ध कराना;
- 3. प्राधिकरण जिनका विनियमन करता है, उनकी सत्वनिष्ठा, वित्तीय सुदृढ़ता, उचित व्यवहार और सक्षमता के उच्च मानकों का निर्धारण, संवर्धन, निगरानी और प्रवर्तन करना;
- 4. प्रामाणिक दावों का स्वस्थ निपटान सुनिश्चित करना, बीमा प्रबंधन और अन्य अनाचारों की रोकथाम करना तथा प्रभावी शिकायत निवारण तंत्र की स्थापना करना;
- 5. बीमा संबंधित वित्तीय बाजारों में निष्कपटता, पारदर्शिता और व्यवस्थित कार्यसंचालन को बढ़ावा देना तथा बीमा बाजार के प्रतिभागियों में वित्तीय सुदृढ़ता के उच्च मानक लागू करने के लिए एक विश्वसनीय प्रबंध-सूचना-प्रणाली का निर्माण करना;
- 6. जहाँ उपयुक्त मानक अपर्याप्त हैं अथवा अप्रभावी ढंग से लागू किये गये हैं, वहाँ कार्रवाई करना;
- 7. विवेकपूर्ण विनियमन की अपेक्षाओं के अनुरूप बीमा उद्योग के दैनिकीन कार्यसंचालन में उत्तम स्व-विनियमन लाना।

## OUR MISSION

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

जनवरी 2015 January						
रविवार SUN	सोमवार MON	मंगलवार TUE	बुधवार WED	गुरुवार THU	शुक्रवार FRI	शनिवार SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

फरवरी 2015 February						
रविवार SUN	सोमवार MON	मंगलवार TUE	बुधवार WED	गुरुवार THU	शुक्रवार FRI	शनिवार SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

मार्च 2015 March						
रविवार SUN	सोमवार MON	मंगलवार TUE	बुधवार WED	गुरुवार THU	शुक्रवार FRI	शनिवार SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

अप्रैल 2015 April						
रविवार SUN	सोमवार MON	मंगलवार TUE	बुधवार WED	गुरुवार THU	शुक्रवार FRI	शनिवार SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

मई 2015 May						
रविवार SUN	सोमवार MON	मंगलवार TUE	बुधवार WED	गुरुवार THU	शुक्रवार FRI	शनिवार SAT
31					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

जून 2015 June						
रविवार SUN	सोमवार MON	मंगलवार TUE	बुधवार WED	गुरुवार THU	शुक्रवार FRI	शनिवार SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				



जुलाई 2015 July						
रविवार SUN	सोमवार MON	मंगलवार TUE	बुधवार WED	गुरुवार THU	शुक्रवार FRI	शनिवार SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

अगस्त 2015 August						
रविवार SUN	सोमवार MON	मंगलवार TUE	बुधवार WED	गुरुवार THU	शुक्रवार FRI	शनिवार SAT
						1
30	31					8
2	3	4	5	6	7	15
9	10	11	12	13	14	22
16	17	18	19	20	21	29
23	24	25	26	27	28	

सितंबर 2015 September						
रविवार SUN	सोमवार MON	मंगलवार TUE	बुधवार WED	गुरुवार THU	शुक्रवार FRI	शनिवार SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

अक्टूबर 2015 October						
रविवार SUN	सोमवार MON	मंगलवार TUE	बुधवार WED	गुरुवार THU	शुक्रवार FRI	शनिवार SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

नवंबर 2015 November						
रविवार SUN	सोमवार MON	मंगलवार TUE	बुधवार WED	गुरुवार THU	शुक्रवार FRI	शनिवार SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

दिसम्बर 2015 December						
रविवार SUN	सोमवार MON	मंगलवार TUE	बुधवार WED	गुरुवार THU	शुक्रवार FRI	शनिवार SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

#### HOLIDAYS - 2015

1. Milad-Un-Nabi or Id-e-Milad	January 4	Sunday
2. Makar Sankranti	January 14	Wednesday
3. Republic Day	January 26	Monday
4. Maha Shivratri	February 17	Tuesday
5. Mahavir Jayanti	April 2	Thursday
6. Good Friday	April 3	Friday
7. Buddha Purnima	May 4	Monday
8. Id-ul-Fitr	July 18	Saturday
9. Independence Day	August 15	Saturday
10. Ganesh Chaturthi	September 17	Thursday
11. Id-ul-Zuha (Bakrid)	September 25	Friday
12. Mahatma Gandhi's Birthday	October 2	Friday
13. Dussehra (Vijay Dashmi)	October 22	Thursday
14. Muharram	October 24	Saturday
15. Diwali	November 11	Wednesday
16. Guru Nanak's Birthday	November 25	Wednesday
*Milad-un-Nabi	December 24	Thursday
17. Christmas	December 25	Friday

#### Restricted Holidays - 2015

1. New Year's Day	January 1	Thursday
2. Pongal	January 15	Thursday
3. Sri Pandhram/Basant Panchami	January 24	Saturday
4. Guru Ravidas's Birthday	February 3	Tuesday
5. Ho!l	March 6	Friday
6. Ugadi/Chaitra Suktadi/Cheti Chand/Gudi Padwa	March 21	Saturday
7. Ram Navami	March 26	Saturday
8. Vishu/Valsakki/Masadi	April 14	Tuesday
9. Bapah Bihu (Assam)/Vaisakhi (Bengal)	April 15	Wednesday
10. Hazrat Ali's Birthday	May 3	Sunday
11. Jamat-ul-Vida	July 17	Friday
12. Rath Yatra	July 18	Saturday
13. Nawroz/Parsi New Year Day	August 18	Tuesday
14. Onam	August 28	Friday
15. Additional Holiday for Dussehra	October 20	Tuesday
	October 21	Wednesday
16. Maharishi Valmiki's Birthday	October 27	Tuesday
17. Karva Chauth	October 30	Friday
18. Deepavali (South India)	November 10	Tuesday
19. Govardhan Pooja	November 12	Thursday
20. Bhal Dig	November 13	Friday
21. Chhath Pooja/Pratihar Sashit	November 17	Tuesday
22. Guru Teg Bahadur's Martyrdom day	November 24	Tuesday
23. Christmas Eve	December 24	Thursday

## **Real Value of Insurance Through Right Buying - A Few Tips**

- 1. Make sure you purchase insurance policies only from the following:**
  - Registered insurance companies
  - Licensed insurance Agents
  - Licensed Insurance Brokers and Common Service Centres (CSCs)
  - Licensed web aggregators
  
- 2. Verify genuineness of the person and the entity before making any payment:**
  - Ask for the identity proof of the person /entity soliciting insurance.
  - Ask for the details of address and telephone number of the person and the entity concerned, especially in case of telesales.
  - Check the IRDA website to verify the details of insurance companies, brokers and web aggregators.
  
- 3. Choose the insurance product suitable to you based on the following:**
  - Life stage, financial position and financial requirements
  - Purpose of the policy to be purchased -
    - to insure against risk to life or property
    - as long-term savings
    - to take care of hospitalization needs in future
    - to save for old age / pension / annuity
    - to meet mandatory requirements
    - Benefits offered in terms of adequacy of sum assured/ sum insured
    - Tax incentive, if available
  
- 4. Ensure the following while purchasing any insurance policy:**
  - Read the prospectus and proposal form carefully.
  - Fill in the details completely before signing the proposal form.
  - Retain a copy of the proposal form for ready reference.
  - The insurer has a duty to furnish free of charge a copy of the proposal form within 30 days of the acceptance of the proposal. Please collect the same along with the insurance policy.
  - If the premium is paid through cheque, please ensure that it is in the name of the registered insurance company; and obtain receipt of payment.
  - Do not make payment in the name of any individual; or if the payment is by cash, make sure it is not without ascertaining the credentials.
  
- Follow up with insurer or agent/broker for prompt receipt of policy document.
  
- 5. Life insurance policy mainly provides risk coverage for life.** But it can also serve as a tool for long term investment and involves long term commitment. Take care of the following after receiving the Life insurance policy:
  - Read the policy document carefully.
  - Check the mode of premium payment, term of the policy, maturity benefits offered, lock-in period, surrender value etc.
  - Ensure that the terms and conditions as per policy document are the same as promised at the time of purchase.
  - If you disagree with the terms and conditions, return the policy to the insurer within 15 days from the date of receipt of policy giving reasons for objections. You are entitled for refund of the premium paid after deducting proportionate risk premium, the expenses incurred by insurer for medical examination, stamp charges.
  - Pay premium regularly and promptly; and do not allow the policy to lapse.
  - Continue the policy without a break to derive maximum value out of insurance policy as insurance cover will be available only on timely payment of premium.
  - Inform the family members about the purchase of insurance policy and its benefits, especially to the nominee.
  
- 6. Never fall prey to fictitious offers made by spurious callers promising high returns or unreasonable gains involving sale or redemption of insurance policies or other financial products.**
  
- 7. Never fall prey to calls made in the name of IRDA offering bonus or profits on investment.**

IRDA does not involve in sale of any kind of insurance or financial products or in investment of premium of insurance companies whatsoever.
  
- 8. If any unlicensed intermediaries or unregistered insurers solicit insurance, file FIR with the police and intimate IRDA.** Any payment made to such unlicensed intermediaries or unregistered insurers is at your own risk.

**Disclaimer:** This is intended to provide you general information only and is not exhaustive. It is an education initiative and does not seek to give you any legal advice.

# **Statistical Supplement**

(Monthly - October, 2014)



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	3659.10	23442.66	25016.00	222836.00	1261.78	3180.52	38410676.00	239777356.00
Previous year	2397.33	20481.12	29645.00	221972.00	-540.76	180.80	18430142.00	185316437.00
Marine Cargo	995.24	7049.62	11646.00	88678.00	-299.19	275.54	6425533.00	36358122.00
Previous year	1294.43	6774.08	11960.00	84168.00	591.33	1338.95	2623612.00	26604681.00
Marine Hull (Including Onshore & Offshore oil energy)	164.01	554.50	2.00	22.00	164.01	118.60	258165.00	1746284.00
Previous year	0.00	435.90	0.00	20.00	-0.17	420.61	0.00	5413426.00
Marine (Total)	1159.24	7604.11	11648	88700	-135.19	394.14	6683698.00	38104406.00
Previous year (Total)	1294.43	7209.98	11960	84188	591.16	1759.55	2623612.00	32018107.00
Aviation	30.03	96.13	6.00	36.00	-13.20	-327.84	563267.00	834396.00
Previous year	43.23	423.97	4.00	45.00	8.66	-98.50	32191.00	3058169.00
Engineering	767.96	4797.41	565.00	4453.00	-491.59	-2562.41	1713536.00	6582185.00
Previous year	1259.55	7359.83	758.00	6971.00	230.31	-574.39	503001.00	6135103.00
Motor Own Damage	18880.30	111845.03	368690.00	2199745.00	1085.10	7066.70	979505.00	5987103.00
Previous year	17795.20	104736.28	354766.00	2104881.00	2489.54	11956.45	940470.00	5703144.00
Motor Third party	7746.70	52789.02	379042.00	2284350.00	370.28	6792.44		
Previous year	7376.42	45996.58	366303.00	2179105.00	1577.72	8406.36		
Motor (Total)	26627.00	164634.05	379042	2284350	1455.38	13859.13	979505.00	5987103.00
Previous year (Total)	25171.62	150732.87	366303	2179105	4067.26	20362.81	940470.00	5703144.00
Workmen's compensation / Employer's liability	280.39	2218.78	1399.00	11630.00	3.15	175.55	45268.00	415999.00
Previous year	277.24	2043.23	1521.00	10873.00	29.85	165.47	31610.00	281079.00
Public Liability	8.45	46.13	15.00	127.00	3.76	-15.34	18270.00	145498.00
Previous year	4.69	60.34	10.00	118.00	-1.47	17.42	10820.00	140251.00
Product Liability	588.96	1851.31	52.00	357.00	273.82	221.22	81704.00	566711.00
Previous year	315.14	1630.08	50.00	314.00	236.67	289.32	56701.00	885293.00
Other Liability Covers	621.85	7655.89	282.00	2235.00	4.96	510.53	386394.00	3708666.00
Previous year	616.89	7145.36	251.00	1817.00	131.35	1053.02	197797.00	2165031.00
Liability (Total)	1499.65	11772.11	1748	14349	285.69	891.97	531636.00	4836874.00
Previous year (Total)	1213.96	10879.01	1832	13122	396.39	1525.23	296928.00	3471654.00
Personal Accident	389.21	3515.41	70194.00	679383.00	43.99	622.66	3781560.00	12437303.00
Previous year	345.22	2892.74	38624.00	285246.00	33.54	-628.14	628119.00	4229533.00
Medical Insurance	4070.49	38514.88	35253.00	229068.00	-1224.81	-4835.00	338563.00	3646589.00
Previous year	5295.30	43345.27	34749.00	222118.00	1459.49	15717.16	370644.00	2946937.00
Overseas Medical Insurance	591.00	7058.01	38098.00	292351.00	70.91	1368.73	73753.00	1310399.00
Previous year	520.09	5689.28	31518.00	254433.00	61.41	617.39	85889.00	2932722.00
Health (Total)	4661.49	45572.90	73351	521419	-1153.90	-3466.27	412316.00	4956988.00
Previous year (Total)	5815.40	49034.55	66267	476551	1520.90	16334.56	456533.00	5879659.00
Crop Insurance	4179.67	33219.09	5204.00	17141.00	4179.67	33219.08	33.00	174989.00
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Credit Guarantee	185.45	1054.54	2.00	12.00	-2.95	512.29	15922.00	378525.00
Previous year	188.39	542.25	6.00	19.00	52.01	195.48	84545.00	496431.00
All Other Miscellaneous	1524.26	10582.86	41267.00	298919.00	119.98	-86.73	1479316.00	12333675.00
Previous year	1404.28	10497.29	37103.00	322338.00	42.94	-90.74	926921.00	13815321.00
<b>Grand Total</b>	<b>44683.06</b>	<b>306291.27</b>	<b>608043</b>	<b>4131598</b>	<b>5549.66</b>	<b>46236.53</b>	<b>54571465.00</b>	<b>326403800.00</b>
Previous year (Total)	<b>39133.40</b>	<b>260053.61</b>	<b>552502</b>	<b>3589557</b>	<b>6402.42</b>	<b>38966.68</b>	<b>24922462.00</b>	<b>260123558.00</b>

\*Wherever applicable

## FOR AND UP TO THE MONTH OF OCTOBER, 2014

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
93.80	1828.26	2312.00	18207.00	0.00	0.00	0.00	0.00		
99.74	1723.92	2525.00	17544.00	0.00	0.00	0.00	0.00		
18.96	216.99	485.00	4901.00	0.00	0.00	0.00	0.00		
34.15	251.19	834.00	5671.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18.96	216.99	485	4901	0.00	0.00	0	0	0	0
34.15	251.19	834	5671	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		
35.49	286.55	57.00	547.00	0.00	0.00	0.00	0.00		
66.96	481.76	105.00	1152.00	0.00	0.00	0.00	0.00		
1121.84	7193.85	505.00	2674.00	0.00	0.00	0.00	0.00		
1318.21	7919.66	735.00	3816.00	0.00	0.00	0.00	0.00		
523.19	4113.89	31789.00	219814.00	0.00	0.00	0.00	0.00		
590.07	4054.17	38232.00	234664.00	0.00	0.00	0.00	0.00		
1645.03	11307.74	31789	219814	0.00	0.00	0	0	0	0
1908.28	11973.83	38232	234664	0.00	0.00	0	0	0	0
15.42	228.47	136.00	1739.00	0.00	0.00	0.00	0.00		
28.65	269.05	246.00	1956.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
26.54	255.27	30.00	231.00	0.00	0.00	0.00	0.00		
40.47	404.44	26.00	198.00	0.00	0.00	0.00	0.00		
41.95	483.73	166	1970	0.00	0.00	0	0	0	0
69.12	673.49	272	2154	0.00	0.00	0	0	0	0
21.25	284.61	3335.00	43192.00	7.49	62.04	18043.00	143615.00		
28.25	252.32	2911.00	26842.00	19.82	94.76	38521.00	211539.00		
233.17	3297.65	2778.00	21575.00	0.00	0.00	0.00	0.00	117157.00	957808.00
291.44	2948.14	3362.00	21678.00	0.00	0.00	0.00	0.00	102492.00	821672.00
36.38	546.75	2017.00	20922.00	0.00	0.00	0.00	0.00	0.00	0.00
47.97	474.56	2853.00	19079.00	0.00	0.00	0.00	0.00	0.00	0.00
269.54	3844.40	4795	42497	0.00	0.00	0	0	117157	957808
339.41	3422.70	6215	40757	0.00	0.00	0	0	102492	821672
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
209.29	1151.28	5357.00	26600.00	0.00	0.00	0.00	0.00		
120.81	708.29	2555.00	24311.00	0.00	0.00	0.00	0.00		
<b>2335.31</b>	<b>19403.55</b>	<b>48296</b>	<b>357728</b>	<b>7.49</b>	<b>62.04</b>	<b>18043</b>	<b>143615</b>	<b>117157</b>	<b>957808</b>
<b>2666.72</b>	<b>19487.52</b>	<b>53649</b>	<b>353095</b>	<b>19.82</b>	<b>94.76</b>	<b>38521</b>	<b>211539</b>	<b>102492</b>	<b>821672</b>



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	648.87	5750.47	1102.00	8542.00	648.87	5101.59	7253845.64	31433355.68
Previous year	469.25	5657.77	1324.00	8572.00	469.25	5188.53	4061949.70	23072847.57
Marine Cargo	189.22	2129.75	231.00	1879.00	189.22	1940.53	2478632.32	10141422.65
Previous year	188.26	2011.47	249.00	2098.00	188.26	1823.21	3245594.79	8502665.92
Marine Hull (Including Onshore & Offshore oil energy)								
Previous year								
Marine (Total)	189.22	2129.75	231	1879	189.22	1940.53	2478632.32	10141422.65
Previous year (Total)	188.26	2011.47	249	2098	188.26	1823.21	3245594.79	8502665.92
Aviation								
Previous year								
Engineering	556.70	2166.83	179.00	1752.00	556.70	1610.13	1330830.38	3876885.92
Previous year	538.09	2388.83	286.00	2559.00	538.09	1850.74	723449.30	2645023.85
Motor Own Damage	7738.96	43559.82	170083.00	1026592.00	7738.96	35820.86	680885.92	4003281.64
Previous year	6379.32	39594.75	147366.00	895475.00	6379.32	33215.42	620927.99	3836281.59
Motor Third party	3441.56	18913.64	170083.00	1026592.00	3441.56	15472.07		
Previous year	2729.27	18274.31	147366.00	895475.00	2729.27	15545.04		
Motor (Total)	11180.52	62473.46	170083	1026592	11180.52	51292.93	680885.92	4003281.64
Previous year (Total)	9108.60	57869.06	147366	895475	9108.60	48760.46	620927.99	3836281.59
Workmen's compensation / Employer's liability	53.25	481.22	266	1976	53.25	427.97	31707	183959
Previous year	56.39	417	197	1532	56.39	360.97	11918	90145
Public Liability	0	5	2	21	0.37	4.48	0	0
Previous year	0	5.95	0	20.00	0.00	5.95		
Product Liability					0.00	0.00	0	0
Previous year					0.00	0.00	0	0
Other Liability Covers	107	842	47	396	106.66	735.61	51120	340714
Previous year	90	521	43	295	89.69	431.07	34138	244793
Liability (Total)	160.28	1328.34	315	2393	160.28	1168.06	82827.38	524673.24
Previous year (Total)	146.08	944.06	240	1847	146.08	797.98	46055.86	334938.13
Personal Accident	138.09	1527.56	12697.00	71420.00	138.09	1389.47	5812583.91	24319910.85
Previous year	148.24	1549.53	792.00	7199.00	148.24	1401.29	4376712.79	22182668.09
Medical Insurance	759.46	12070.00	1260.00	10630.00	759.46	11310.54	8902.02	80587.41
Previous year	753.55	10216.81	1121.00	10554.00	753.55	9463.26	11775.30	91614.13
Overseas Medical Insurance								
Previous year								
Health (Total)	759.46	12070.00	1260	10630	759.46	11310.54	8902.02	80587.41
Previous year (Total)	753.55	10216.81	1121	10554	753.55	9463.26	11775.30	91614.13
Crop Insurance								
Previous year								
Credit Guarantee	12	126	0	6	12.00	113.74	0	0
Previous year	40	92	0	1	39.88	52.33	0	0
All Other Miscellaneous	305.61	1293.74	609.00	6025.00	305.61	988.13	403478.57	14608896.10
Previous year	116.08	925.92	1122.00	7029.00	116.08	809.84	243398.07	1703853.97
<b>Grand Total</b>	<b>13950.76</b>	<b>88865.89</b>	<b>186476</b>	<b>1129239</b>	<b>13950.76</b>	<b>74915.13</b>	<b>18051986.14</b>	<b>88989013.49</b>
Previous year (Total)	<b>11508.04</b>	<b>81655.67</b>	<b>152500</b>	<b>935334</b>	<b>11508.04</b>	<b>70147.63</b>	<b>13329863.80</b>	<b>62369893.25</b>

\*Wherever applicable

**FOR AND UP TO THE MONTH OF OCTOBER, 2014**

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
12.63	164.78	614.00	1311.00						
20.72	135.93	821.00	4680.00						
-74.36	273.78	7.00	97.00						
2.14	121.71	7.00	39.00						
-74.36	273.78	7	97	0.00	0.00	0	0	0	0
2.14	121.71	7	39	0.00	0.00	0	0	0	0
14.17	42.66	12.00	116.00						
6.09	19.71	38.00	286.00						
321.15	2780.20	5497.00	96940.00						
329.98	2279.06	6389.00	45567.00						
184.53	1461.08	0.00	0.00						
161.55	1243.19		0.00						
505.68	4241.27	5497	96940	0.00	0.00	0	0	0	0
491.53	3522.25	6389	45567	0.00	0.00	0	0	0	0
0.92	34.85	12.00	138.00						
1.72	27	6.00	66.00						
0.00	1.09	0.00	4.00						
0.00	0.53	0.00	1.00						
	0.00								
0.30	17.66	3.00	11.00						
0.04	1.86	1.00	4						
1.22	53.59	15	153	0.00	0.00	0	0	0	0
1.76	28.89	7	71	0.00	0.00	0	0	0	0
16.43	57.64	30.00	6813.00	0.00	0.00	0	0		
19.89	131.83	51.00	426.00						
3.78	172.67	20.00	272.00						
5.51	47.96	30.00	146.00						
3.78	172.67	20	272	0.00	0.00	0	0	0	0
5.51	47.96	30	146	0.00	0.00	0	0	0	0
0	12	0.00	1						
0	0	0.00	0						
13.24	38.75	243.00	845.00						
11.07	106.18	664.00	3726.00						
<b>492.78</b>	<b>5057.15</b>	<b>6438</b>	<b>106548</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>558.71</b>	<b>4114.45</b>	<b>8007</b>	<b>54941</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



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	810.4	7,132.4	15,521	126,892	250.7	474.7	2,388,466	23,659,614
Previous year	559.7	6,657.7	8,900	104,519	6.7	976.2	980,025	16,991,669
Marine Cargo	683.8	3,976.1	374	3,337	165.3	(23.8)	2,070,913	18,544,453
Previous year	518.5	3,999.9	398	3,211	(44.0)	946.7	1,005,777	14,067,070
Marine Hull (Including Onshore & Offshore oil energy)	0.0	0.1	1	2	0.0	(0.9)	5	18
Previous year	-	1.0	-	2	-	-	-	107
Marine (Total)	683.8	3,976.2	375	3,339	165.3	(24.7)	2,070,917	18,544,471
Previous year (Total)	518.5	4,000.9	398	3,213	(44.0)	946.7	1,005,777	14,067,177
Aviation	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
Engineering	193.0	1,471.4	591	5,562	8.0	8.3	196,715	1,584,333
Previous year	185.0	1,463.1	994	6,302	(86.5)	(181.2)	202,124	1,579,363
Motor Own Damage	4,861.3	32,933.0	69,402	459,558	(344.1)	(3,965.9)	1,112,404	7,435,235
Previous year	5,205.4	36,898.9	71,076	487,288	70.7	3,814.4	370,840	2,597,280
Motor Third party	5,251.6	37,161.4	72,862	487,984	319.4	3,081.5	-	-
Previous year	4,932.2	34,079.9	73,711	498,557	959.5	7,924.1	-	-
Motor (Total)	10,112.9	70,094.4	72,862	487,984	(24.7)	(884.4)	1,112,404	7,435,235
Previous year (Total)	10,137.6	70,978.8	73,711	498,557	1,030.2	11,738.5	370,840	2,597,280
Workmen's compensation / Employer's liability	50.8	314.0	148	1,286	18.9	21.2	26,274	133,935
Previous year	31.9	292.8	163	1,310	(15.2)	(138.4)	23,673	72,490
Public Liability	32.3	421.2	44	470	(0.2)	39.3	48,577	406,682
Previous year	32.5	381.9	54	446	22.5	(47.9)	9,233	106,963
Product Liability	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
Other Liability Covers	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
Liability (Total)	83.0	735.2	192	1,756	18.7	60.5	74,851	540,617
Previous year (Total)	64.4	674.7	217	1,756	7.3	(186.3)	32,906	179,453
Personal Accident	584.7	3,621.0	3,193	21,683	80.4	183.0	387,363	2,446,866
Previous year	504.2	3,438.0	2,037	16,536	86.5	530.3	294,466	2,092,111
Medical Insurance	963.2	10,863.9	5,415	51,955	239.6	(2,010.1)	133,979	779,191
Previous year	723.6	12,874.0	6,269	47,566	(2,190.3)	(4,494.2)	32,867	588,115
Overseas Medical Insurance	36.3	383.4	1,565	12,138	(3.0)	(32.8)	4,139	36,880
Previous year	39.2	416.2	1,671	11,318	2.6	37.0	4,986	21,846
Health (Total)	999.4	11,247.2	6,980	64,093	236.6	(2,042.9)	138,118	816,071
Previous year (Total)	762.8	13,290.2	7,940	58,884	(2,187.7)	(4,457.3)	37,854	609,961
Crop Insurance	219.0	11,947.1	60	156	118.6	9,596.1	3,750	221,026
Previous year	100.4	2,351.0	10	28	100.4	1,471.9	890	28,849
Credit Guarantee	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
All Other Miscellaneous	86.1	785.5	2,551	23,526	9.7	85.5	1,104,667	5,474,942
Previous year	76.3	700.0	2,565	24,761	1.1	46.0	179,168	2,031,572
<b>Grand Total</b>	<b>13,772.3</b>	<b>111,010.5</b>	<b>102,325</b>	<b>734,991</b>	<b>863.4</b>	<b>7,456.0</b>	<b>7,477,250.9</b>	<b>60,723,175.7</b>
Previous year (Total)	<b>12,908.9</b>	<b>103,554.5</b>	<b>96,772</b>	<b>714,556</b>	<b>(1,086.0)</b>	<b>10,884.8</b>	<b>3,104,050.8</b>	<b>40,177,433.6</b>

\*Wherever applicable



**FOR AND UP TO THE MONTH OF OCTOBER, 2014**

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
22.6	49.9	33	220	-	-	-	-	-	-
1.0	7.0	13	90	-	-	-	-	-	-
-	0.1	-	5	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	0.1	-	5	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1.5	8.8	8	23	-	-	-	-	-	-
1.6	11.1	2	11	-	-	-	-	-	-
729.5	4,859.9	15,244	100,999	-	-	-	-	-	-
729.2	4,699.2	15,068	96,882	-	-	-	-	-	-
478.0	3,296.6	15,341	101,646	-	-	-	-	-	-
418.6	2,812.3	15,136	97,208	-	-	-	-	-	-
1,207.6	8,156.5	15,341	101,646	-	-	-	-	-	-
1,147.8	7,511.5	15,136	97,208	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
0.3	1.1	12	49	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
3.6	3,071.1	51	174	-	-	-	1,779,058	-	-
-	6,526.3	-	190	-	-	-	3,960,446	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
3.6	3,071.1	51	174	-	-	-	1,779,058	-	-
-	6,526.3	-	190	-	-	-	3,960,446	-	-
219.0	11,947.1	60	156	-	-	-	-	-	-
100.4	2,351.0	10	28	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
37.9	343.2	1,224	10,037	-	-	-	-	-	-
37.7	297.9	1,185	10,386	-	-	-	-	-	-
<b>1,492.5</b>	<b>23,577.8</b>	<b>16,729</b>	<b>112,310</b>	-	-	-	<b>1,779,058</b>	-	-
<b>1,288.5</b>	<b>16,704.8</b>	<b>16,345</b>	<b>107,912</b>	-	-	-	<b>3,960,446</b>	-	-



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	548.91	8237	2994	26341	-56.10	839.06	2358378.96	28196347.37
Previous year	605.01	7398	3248	22324	27.91	974.13	2000992.35	20582101.49
Marine Cargo	290.80	3513.92	1048	8466	-72.20	174.94	443866.46	13574342.43
Previous year	363.00	3338.98	1000	7146	-216.30	-131.35	603770.21	9963984.83
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)	290.80	3513.92	1048	8466	-72.20	174.94	443866.46	13574342.43
Previous year (Total)	363.00	3338.98	1000	7146	-216.30	-131.35	603770.21	9963984.83
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	250.11	2214.14	347	3117	-19.55	-92.94	192909.59	2140556.86
Previous year	269.66	2307.08	476	4287	41.08	238.75	328124.61	1631435.44
Motor Own Damage	5478.18	32507.94	68732	419227	992.15	5477.34	297728.89	1791601.71
Previous year	4486.04	27030.59	59980	355345	669.98	3391.04	247245.00	1502378.17
Motor Third party	2070.28	13679.50	143	1623	342.22	2431.61		
Previous year	1728.06	11247.89	120	764	194.72	-29.28		
Motor (Total)	7548.47	46187.43	68732.00	419227.00	1334.37	7908.95	297728.89	1791601.71
Previous year (Total)	6214.10	38278.48	59980.00	355345.00	864.70	3361.77	247245.00	1502378.17
Workmen's compensation / Employer's liability	140.64	1328.49	903	7175	17.62	82.04	18790.69	268411.37
Previous year	123.02	1246.46	909	6703	0	317	16995.75	209720.99
Public Liability	0.45	14.38	3	103	-1.19	-0.71	160.00	22553.94
Previous year	1.64	15.09	6	84	2	15	3000.00	23430.64
Product Liability	99.71	1099.73	154	1260	-43.92	181.11	35257.08	328786.05
Previous year	143.63	918.62	126	1053	56	125	32758.48	307029.60
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	0.00	0.00
Liability (Total)	240.80	2442.60	1060	8538	-27.49	262.44	54207.77	619751.36
Previous year (Total)	268.29	2180.17	1041	7840	57.97	456.89	52754.23	540181.23
Personal Accident	334.09	2461.69	7893	62799	18.63	-584.55	894363.92	8471783.83
Previous year	315.45	3046.24	5885	54714	11.06	-1212.16	8698467.03	30317495.58
Medical Insurance	1083.18	7094.51	2381	16610	159.96	869.54	28624.92	244726.64
Previous year	923.22	6224.97	2128	14373	180.74	-513.12	21628.10	252446.13
Overseas Medical Insurance	81.49	806.84	5283	40246	2.84	55.66	46962.30	545787.98
Previous year	78.66	751.17	4322	36061	8.81	55.33	78517.59	674855.86
Health (Total)	1164.67	7901.35	7664	56856	162.80	925.20	75587.22	790514.62
Previous year (Total)	1001.88	6976.15	6450	50434	189.55	-457.79	100145.69	927301.99
Crop Insurance	452.70	5454.38	811	1211	492.76	2106.15	19613.99	92899.16
Previous year	-40.06	3348.23	3	796	-40.06	3348.23	950.72	35126.78
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	515.08	4207.60	5479	41620	-157.78	96.98	775355.15	6112208.03
Previous year	672.86	4110.62	5628	34522	115.26	574.08	1155843.29	5537216.14
<b>Grand Total</b>	<b>11345.62</b>	<b>82620.37</b>	<b>96028</b>	<b>628175</b>	<b>1675.43</b>	<b>11636.23</b>	<b>5112011.94</b>	<b>61790005.37</b>
Previous year (Total)	<b>9670.19</b>	<b>70984.14</b>	<b>83711</b>	<b>537408</b>	<b>1051.17</b>	<b>7152.55</b>	<b>13188293.14</b>	<b>71037221.63</b>

\*Wherever applicable

## FOR AND UP TO THE MONTH OF OCTOBER, 2014

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
(8.73)	1,103.86	331	2746						
48.08	663.81	273	1711						
12.25	305.42	82	651						
37.90	252.93	88	498						
-	-								
-	-								
12.25	305.42	82	651	0.00	0.00	0	0		
37.90	252.93	88	498	0.00	0.00	0	0		
-	-								
-	-								
36.21	183.45	33	365						
45.74	156.90	36	372						
428.95	2,520.13	5456	33870						
329.49	2,099.12	4531	28429						
180.48	1,234.02								
140.41	1,117.48								
609.43	3,754.15	5456	33870	0.00	0.00	0	0		
469.90	3,216.61	4531	28429	0.00	0.00	0	0		
7.29	48.97	37	317						
6.44	66.37	44	296						
-	-								
-	-								
3.46	27.81	9	71						
12.01	49.41	11	89						
-	-								
-	-								
10.75	76.78	46	388	0.00	0.00	0	0		
18.45	115.77	55	385	0.00	0.00	0	0		
55.87	177.90	674	5995	3.14	22.50	2538	29086		
39.46	99.14	366	3673						
38.66	189.38	110	884					22161	193975
10.28	129.71	119	785						
4.71	47.62	272	2237						
3.56	39.81	191	1960						
43.37	237.01	382	3121	0.00	0.00	0	0	22161	193975
13.84	169.52	310	2745	0.00	0.00	0	0	0	0
-	-	-	-						
-	-	-	-						
-	-	-	-						
-	-	-	-						
124.57	858.87	980	6075						
(82.78)	455.74	798	4667						
<b>883.73</b>	<b>6,697.42</b>	<b>7984</b>	<b>53211</b>	<b>3.14</b>	<b>22.50</b>	<b>2538</b>	<b>29086</b>	<b>22161</b>	<b>193975</b>
<b>590.59</b>	<b>5,130.42</b>	<b>6457</b>	<b>42480</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



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	3,856.93	23,876.37	6,550	42,937	759.25	4,490.57	11,112,894.74	73,379,653.87
Previous year	3,097.68	19,385.80	6,167	38,764	377.90	881.73	10,788,787.47	46,348,186.14
Marine Cargo	770.19	6,665.28	827	5,818	404.64	2,091.48	2,362,243.28	25,952,913.95
Previous year	365.55	4,573.80	355	2,548	62.90	674.72	1,313,017.10	17,518,447.45
Marine Hull (Including Onshore & Offshore oil energy)	53.85	725.50	4	22	(1.00)	(288.54)	123,981.74	528,603.54
Previous year	54.86	1,014.05	8	126	(57.19)	38.49	10,833.49	349,932.45
Marine (Total)	824.04	7,390.78	831	5,840	403.64	1,802.94	2,486,225.02	26,481,517.49
Previous year (Total)	420.41	5,587.85	363	2,674	5.71	713.21	1,323,850.59	17,868,379.91
Aviation	542.24	1,899.26	4	58	(7.25)	260.45	149,388.70	1,493,631.63
Previous year	549.49	1,638.81	4	47	37.96	(109.44)	112,817.64	2,626,346.90
Engineering	266.83	3,876.65	269	2,068	(322.14)	(461.57)	124,694.76	1,767,122.36
Previous year	588.97	4,338.23	359	2,677	157.27	(316.48)	119,289.28	1,493,192.46
Motor Own Damage	5,268.51	37,198.21	80,010	511,380	(489.14)	3,811.75	353,176.53	2,598,134.79
Previous year	5,757.64	33,386.46	79,154	443,752	916.69	5,680.91	398,343.25	2,256,150.04
Motor Third party	3,521.08	25,085.88	150,451	968,677	182.87	6,239.51	-	-
Previous year	3,338.21	18,846.37	144,722	835,107	1,160.90	5,079.33	-	-
Motor (Total)	8,789.59	62,284.09	150,451	968,677	(306.27)	10,051.26	353,176.53	2,598,134.79
Previous year (Total)	9,095.85	52,232.83	144,722	835,107	2,077.59	10,760.24	398,343.25	2,256,150.04
Workmen's compensation / Employer's liability	117.20	592.50	142	976	49.70	64.28	65,063.23	385,519.01
Previous year	67.51	528.22	94	716	19.90	101.15	44,871.56	202,801.90
Public Liability	6.53	91.05	10	142	(1.65)	(89.06)	12,595.62	107,804.37
Previous year	8.18	180.11	17	114	(3.87)	17.81	7,974.00	85,726.44
Product Liability	6.65	68.35	3	18	1.70	30.96	3,970.00	91,417.73
Previous year	4.96	37.39	2	15	(29.04)	(32.92)	2,870.00	12,010.30
Other Liability Covers	941.89	7,169.62	136	920	418.59	941.96	259,133.24	1,838,957.29
Previous year	523.31	6,227.66	120	861	59.85	566.84	141,022.31	2,008,919.20
Liability (Total)	1,072.28	7,921.52	291	2,056	468.33	948.13	340,762.09	2,423,698.39
Previous year (Total)	603.95	6,973.38	233	1,706	46.83	652.88	196,737.87	2,309,457.83
Personal Accident	3,590.94	22,778.67	153,166	1,015,721	1,047.13	7,100.99	2,501,746.64	93,901,339.91
Previous year	2,543.81	15,677.68	124,276	810,684	464.69	1,559.37	565,117.01	17,010,731.93
Medical Insurance	4,092.68	27,980.81	36,570	254,528	274.64	(10,312.71)	163,280.77	1,179,362.78
Previous year	3,818.04	38,293.51	36,481	231,652	162.24	9,417.09	33,208.80	1,346,080.09
Overseas Medical Insurance	98.07	3,944.12	4,744	31,398	(274.75)	1,773.76	4,241,773.30	14,970,677.34
Previous year	372.82	2,170.36	2,020	13,104	180.94	426.30	1,725,302.60	15,016,126.33
Health (Total)	4,190.75	31,924.93	41,314	285,926	(0.11)	(8,538.94)	4,405,054.07	16,150,040.12
Previous year (Total)	4,190.86	40,463.87	38,501	244,756	343.18	9,843.38	1,758,511.40	16,362,206.42
Crop Insurance	1,194.68	5,107.17	44	111	862.85	2,992.26	13,024.61	83,512.18
Previous year	331.84	2,114.91	-	15	257.05	1,503.07	9,444.97	61,858.72
Credit Guarantee	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
All Other Miscellaneous	499.69	20,984.23	1,433	3,776	262.31	531.81	343,887.98	32,450,003.82
Previous year	237.38	20,452.42	238	1,928	(82.61)	940.11	245,118.66	3,756,631.03
<b>Grand Total</b>	<b>24,827.96</b>	<b>188,043.67</b>	<b>354,353</b>	<b>2,327,170</b>	<b>3,167.74</b>	<b>19,177.89</b>	<b>21,830,855.13</b>	<b>250,728,654.58</b>
Previous year (Total)	<b>21,660.23</b>	<b>168,865.78</b>	<b>314,863</b>	<b>1,938,358</b>	<b>3,685.56</b>	<b>26,428.07</b>	<b>15,518,018.15</b>	<b>110,093,141.38</b>

\*Wherever applicable

## FOR AND UP TO THE MONTH OF OCTOBER, 2014

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
102.89	1,205.17	273	3,274	-	-	-	-		
67.75	1,003.75	460	3,037	-	-	-	-		
30.19	978.63	25	489	-	-	-	-		
10.01	484.90	38	214	-	-	-	-		
-	-	-	-	-	-	-	-		
-	45.81	-	2	-	-	-	-		
30.19	978.63	25	489	-	-	-	-	-	-
10.01	530.72	38	216	-	-	-	-	-	-
-	-	-	-	-	-	-	-		
52.10	68.10	-	6	-	-	-	-		
9.70	147.37	31	242	-	-	-	-		
29.79	212.29	47	370	-	-	-	-		
391.13	3,774.26	6,252	58,233	-	-	-	-		
706.75	3,623.06	10,935	53,813	-	-	-	-		
347.65	4,028.04	14,064	154,636	-	-	-	-		
654.16	3,320.31	25,402	147,090	-	-	-	-		
738.77	7,802.30	14,064	154,636	-	-	-	-	-	-
1,360.92	6,943.37	25,402	147,090	-	-	-	-	-	-
2.29	47.41	7	80	-	-	-	-		
0.20	54.22	2	46	-	-	-	-		
0.24	7.00	1	8	-	-	-	-		
0.42	1.15	1	4	-	-	-	-		
-	0.02	-	1	-	-	-	-		
1.50	3.25	1	2	-	-	-	-		
19.35	92.12	3	35	-	-	-	-		
3.18	101.71	2	30	-	-	-	-		
21.88	146.55	11	124	-	-	-	-	-	-
5.29	160.33	6	82	-	-	-	-	-	-
195.31	1,890.58	9,348	101,502	-	0.08	-	89		
193.73	1,153.60	11,561	77,858	6.54	18.42	7,343	20,695		
132.03	1,222.49	1,237	13,726	-	-	-	-	250,242	1,650,733
373.78	1,577.11	1,896	13,700	-	-	-	-	161,074	1,906,790
2.24	23.94	134	1,333	-	-	-	-	61,985	905,243
0.98	8.89	49	355	-	-	-	-	128,462	857,475
134.27	1,246.43	1,371	15,059	-	-	-	-	312,227	2,555,976
374.76	1,586.00	1,945	14,055	-	-	-	-	289,536	2,764,265
414.43	995.12	-	-	-	-	-	-		
5.36	339.92	-	-	-	-	-	-		
-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	-		
425.78	3,416.79	83	194	-	-	-	-		
(15.50)	8,376.35	11	128	-	-	-	-		
<b>2,073.23</b>	<b>17,828.94</b>	<b>25,206</b>	<b>275,520</b>	-	<b>0.08</b>	-	<b>89</b>	<b>312,227</b>	<b>2,555,976</b>
<b>2,084.20</b>	<b>20,374.43</b>	<b>39,470</b>	<b>242,842</b>	<b>6.54</b>	<b>18.42</b>	<b>7,343</b>	<b>20,695</b>	<b>289,536</b>	<b>2,764,265</b>



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	5,148.11	41,311.53	2,528	18,852	224.13	3,143.87	7,175,306	65,107,144
Previous year	4,923.99	38,167.67	2,339	16,470	1,409.85	8,991.32	7,925,586	60,314,463
Marine Cargo	1,337.74	13,657.57	1,094	8,918	36.01	549.74	4,585,214	46,267,433
Previous year	1,301.73	13,107.83	1,759	10,990	259.12	3,177.94	6,086,830	50,185,912
Marine Hull (Including Onshore & Offshore oil energy)	357.81	2,692.46	23	66	120.68	(548.52)	689,692	1,216,847
Previous year	237.13	3,240.97	17	93	(382.36)	(431.54)	389,773	1,184,801
Marine (Total)	1695.56	16350.03	1117	8984	156.69	1.22	5274906.01	47484279.80
Previous year (Total)	1538.86	16348.81	1776	11083	-123.24	2746.40	6476603.75	51370712.83
Aviation	478.48	3,016.70	2	78	(207.07)	64.25	79,300	2,823,924
Previous year	685.55	2,952.46	6	94	(126.00)	(2,901.77)	291,779	3,319,265
Engineering	1,407.13	9,505.36	596	4,336	206.30	(955.68)	591,415	5,861,161
Previous year	1,200.83	10,461.05	790	5,313	(183.12)	(559.21)	560,141	5,923,334
Motor Own Damage	22,376.55	120,557.02	1,183,180	6,027,043	1,723.45	1,693.06	3,517,206	18,411,205
Previous year	20,653.09	118,863.97	878,390	4,840,679	4,506.47	19,735.89	2,868,304	15,766,944
Motor Third party	12,651.54	72,382.35	1,196,980	6,106,832	1,349.17	7,086.36		
Previous year	11,302.37	65,296.00	891,107	4,908,037	3,089.84	20,216.08		
Motor (Total)	35028.08	192939.38	1196980	6106832	3072.63	8779.41	3517205.93	18411204.76
Previous year (Total)	31955.46	184159.96	891107	4908037	7596.31	39951.97	2868303.99	15766944.00
Workmen's compensation / Employer's liability	234.82	2,180.84	1,012	8,254	(97.96)	(195.23)	46,655	562,929
Previous year	332.78	2,376.06	1,017	6,840	(9.49)	340.74	49,098	515,386
Public Liability	2.36	36.61	9	110	(0.15)	(7.42)	11,991	141,962
Previous year	2.51	44.03	6	119	(0.02)	1.79	3,000	56,858
Product Liability	3.00	152.16	1	26	(1.12)	(9.86)	1,600	54,402
Previous year	4.12	162.02	4	39	(8.45)	17.03	591	38,945
Other Liability Covers	809.73	7,794.13	230	1,741	140.87	807.07	209,141	2,443,777
Previous year	668.86	6,987.05	198	1,487	124.19	421.61	176,879	1,986,525
Liability (Total)	1049.91	10163.73	1252	10131	41.63	594.56	269387.03	3203069.08
Previous year (Total)	1008.28	9569.17	1225	8485	106.23	781.16	229567.10	2597714.51
Personal Accident	1,649.52	13,217.14	40,418	290,717	220.58	1,617.01	1,341,751	16,604,042
Previous year	1,428.94	11,600.13	41,639	296,873	200.43	1,704.00	1,643,744	19,665,935
Medical Insurance	9,622.80	74,971.07	62,063	369,394	(5,404.94)	(8,853.50)	799,676	3,408,868
Previous year	15,027.74	83,824.57	50,496	345,510	(1,114.48)	3,280.82	6,962,700	10,254,282
Overseas Medical Insurance	554.10	6,019.52	162,137	969,317	(21.24)	153.75	3,199,590	24,811,470
Previous year	575.34	5,865.77	75,004	568,289	109.29	1,005.92	1,454,235.53	10,677,700
Health (Total)	10176.90	80990.59	224200	1338711	-5426.18	-8699.75	3999265.49	28220338.45
Previous year (Total)	15603.09	89690.34	125500	913799	-1005.19	4286.73	8416935.13	20931981.58
Crop Insurance	4,019	21,331.19	247	1,189	5,375	(4,952.42)	35,234	157,349
Previous year	(1,355.52)	26,283.61	710	1,121	(5,391.30)	40.87	-15,087	273,645
Credit Guarantee	317.88	1,618.36	4	52	65.37	(5.05)	3,630	52,072
Previous year	252.52	1,623.41	6	47	59.21	455.57	6,317	42,379
All Other Miscellaneous	1,562.54	8,650.32	6,436	49,984	39.08	309.37	17,516,727	93,086,937
Previous year	1,523.46	8,340.95	9,965	68,321	173.46	1,614.60	9,101,748	23,904,577
<b>Grand Total</b>	<b>62533.25</b>	<b>399094.33</b>	<b>1473780</b>	<b>7829866</b>	<b>3767.81</b>	<b>-103.22</b>	<b>39804127.37</b>	<b>281011521.29</b>
Previous year (Total)	<b>58765.44</b>	<b>399197.55</b>	<b>1075063</b>	<b>6229643</b>	<b>2716.65</b>	<b>57111.65</b>	<b>37505638.67</b>	<b>204110950.27</b>

\*Wherever applicable

**FOR AND UP TO THE MONTH OF OCTOBER, 2014**

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	0.00	-	-	0.00	0.00	-	-		
994.21	5,201.50	-	-	-	0.00	-	-		
797.71	5,637.20	-	-	0.00	0.00	-	-		
1018.16	5,948.71	49,515	256,444	-	0.00	-	-		
1,078.59	6,730.22	35,838	239,060	0.00	0.00	-	-		
2012.37	11150.21	49515	256444	0.00	0.00	0	0	0	0
1876.30	12367.42	35838	239060	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	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	-	-		
752.50	4,635.15	406	2,613	190.95	206.41	43,852	55,658	277,312	3,425,360
2,516.64	7,319.44	43	862	0.00	260.17	-	81,389	588,355	5,995,239
2.93	38.36	66	653	-	0.00	-	-	164,046	972,350
4.67	11.74	116	269	0.00	0.00	-	-	75,004	568,289
755.43	4673.51	472	3266	190.95	206.41	43852	55658	441358	4397710
2521.31	7331.18	159	1131	0.00	260.17	0	81389	663359	6563528
2,885	15,715	247	1,189	-	-	-	-		
-1,076	15,070	461	748	-	-	-	-		
-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	-		
12	176	57	512	-	-	-	-		
6	16	69	268	-	-	-	-		
<b>5665.16</b>	<b>31715.54</b>	<b>50291</b>	<b>261411</b>	<b>190.95</b>	<b>206.41</b>	<b>43852</b>	<b>55658</b>	<b>441358</b>	<b>4397710</b>
<b>3327.50</b>	<b>34784.76</b>	<b>36527</b>	<b>241207</b>	<b>0.00</b>	<b>260.17</b>	<b>0</b>	<b>81389</b>	<b>663359</b>	<b>6563528</b>



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	491.03	14367.50	3844.00	32275.00	-65.29	491.03	1146525.85	21497490.22
Previous year	486.56	15241.30	5473.00	40361.00	-189.76	486.56	465923.85	25221458.78
Marine Cargo	725.16	6585.39	1254.00	9878.00	71.18	725.16	2303627.98	20327585.89
Previous year	1174.53	6919.80	1447.00	6788.00	418.23	1174.53	5667264.68	22793585.30
Marine Hull (Including Onshore & Offshore oil energy)	136.01	1043.44	54.00	236.00	105.35	136.01	25430.61	614672.25
Previous year	65.27	1037.14	49.00	266.00	-118.65	65.27	16516.26	590459.77
Marine (Total)	861.18	7628.83	1308	10114	176.53	861.18	2329058.59	20942258.13
Previous year (Total)	1239.80	7956.94	1496	7054	299.58	1239.80	5683780.94	23384045.07
Aviation	1.57	62.02	0.00	10.00	-8.78	1.57	0.00	306814.14
Previous year	7.37	248.37	0.00	16.00	4.30	7.37	0.00	521841.46
Engineering	277.95	3714.87	435.00	3683.00	-586.33	277.95	172433.88	2125410.53
Previous year	348.07	6056.08	584.00	3160.00	-284.27	348.07	262451.47	4557270.35
Motor Own Damage	11511.59	68692.08	385184.00	2306246.00	1531.36	11511.59	679703.61	4117250.89
Previous year	9595.39	58736.65	328833.00	2121211.00	2083.86	9595.39	570353.49	3300342.03
Motor Third party	7687.25	47843.17	32462.00	151514.00	59.34	7687.25		
Previous year	6073.84	40452.31	5097.00	38570.00	792.56	6073.84		
Motor (Total)	19198.84	116535.25	385184	2306246	1590.70	19198.84	679703.61	4117250.89
Previous year (Total)	15669.23	99188.96	328833	2121211	2876.42	15669.23	570353.49	3300342.03
Workmen's compensation / Employer's liability	161.10	1284.14	970.00	9299.00	-88.43	161.10	27459.65	245412.23
Previous year	139	947	892	6252	6	139.17	17335	133487
Public Liability	6.94	67.81	9.00	98.00	0.14	6.94	3345.00	97703.06
Previous year	41	575	50	445	-13	40.61	9717	167895
Product Liability	55.21	227.67	7.00	65.00	-5.62	55.21	18060.00	68831.95
Previous year	20	206	5	55	-48	19.79	7950	85853
Other Liability Covers	141.11	2207.65	114.00	907.00	-93.09	141.11	39001.48	825791.99
Previous year	49	1319	55	407	-47	48.66	26998	627463
Liability (Total)	364.36	3787.27	1100	10369	-187.01	364.36	87866.13	1237739.23
Previous year (Total)	248.23	3046.15	1002	7159	-101.45	248.23	61999.79	1014697.22
Personal Accident	216.88	2118.01	7835.00	76258.00	-255.46	216.88	766244.06	6369695.96
Previous year	316.95	1924.20	9900	84344	46.03	316.95	1085610.37	5740716.60
Medical Insurance	1774.18	18777.64	10062.00	59753.00	-539.72	1774.18	138537.46	1262485.47
Previous year	2402.98	14981.74	7405	40705	583.03	2402.98	145232.58	2056403.01
Overseas Medical Insurance	19.97	245.91	2353.00	28231.00	-20.55	19.97	3472.00	38740.30
Previous year	15.25	183.05	914	19241	-4.51	15.25	2043.10	27666.20
Health (Total)	1794.14	19023.56	12415	87984	-560.27	1794.14	142009.46	1301225.77
Previous year (Total)	2418.23	15164.78	8319	59946	578.52	2418.23	147275.68	2084069.21
Crop Insurance								
Previous year								
Credit Guarantee	1241	5256	2	44	1100	1241	487	387384
Previous year	823	3017	2	42	-1372	823	487	359057
All Other Miscellaneous	665.70	15239.32	15344.00	231132.00	-8626.85	665.70	1015749.46	9540396.44
Previous year	5558.20	22463.61	27032	171457	-2179.11	5558.20	3705466.67	16726176.22
<b>Grand Total</b>	<b>25112.37</b>	<b>187732.77</b>	<b>427467</b>	<b>2758115</b>	<b>-7422.82</b>	<b>25112.37</b>	<b>6340078.05</b>	<b>67825665.34</b>
Previous year (Total)	<b>27115.25</b>	<b>174307.50</b>	<b>382641</b>	<b>2494750</b>	<b>-321.62</b>	<b>27115.25</b>	<b>11983349.25</b>	<b>82909673.86</b>

\*Wherever applicable



## FOR AND UP TO THE MONTH OF OCTOBER, 2014

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
7.93	100.54	231	2025.00						
17.50	147.32	494	3556.00						
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						
0.70	4.49	4.00	31.00						
0.15	6.93	1.00	66.00						
750.11	4925.92	41294.00	231046.00						
646.70	4734.29	29472.00	221411.00						
1044.03	6839.52	0.00	0.00						
435.39	5048.72	0.00	0.00						
1794.14	11765.44	41294	231046	0.00	0.00	0	0		
1082.09	9783.01	29472	221411	0.00	0.00	0	0		
2	16	10	131						
4	17	41	302						
0	0	0	0						
0	1	0	4						
0	0	0	0						
0	0	0	0						
0	3	12	137						
0	2	21	165						
2.13	19.07	22	268	0.00	0.00	0	0		
4.45	20.46	62	471	0.00	0.00	0	0		
145.86	683.73	520	6131	6.11	32.49	122197	650015		
132.33	623.36	1392	12544	7.24	31.75	144838	635036		
298.24	3449.60	147	1371	292.66	2794.27	0	1675724		
964.94	5771.00	481	1534	956.25	5713.51	930730	2698705		
298.24	3449.60	147	1371	292.66	2794.27	0	1675724	0	0
964.94	5771.00	481	1534	956.25	5713.51	930730	2698705	0	0
148.05	10027.48	1879	17139.00	41.88	2388.24	2728	181572		
5002.96	17098.41	4642	20833.00	4714.59	14629.32	15526	1043120		
<b>2397.05</b>	<b>26050.35</b>	<b>44097</b>	<b>258011</b>	<b>340.65</b>	<b>5215.00</b>	<b>124925</b>	<b>2507311</b>	<b>0</b>	<b>0</b>
<b>7204.42</b>	<b>33450.49</b>	<b>36544</b>	<b>260415</b>	<b>5678.08</b>	<b>20374.58</b>	<b>1091094</b>	<b>4376861</b>	<b>0</b>	<b>0</b>



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	608.53	2,667.89	913	6,079	259.88	511.82	895,132	6,160,424
Previous year	348.65	2,156.06	416	2,594	176.58	678.94	476,812	4,680,277
Marine Cargo	47.38	562.71	384	3,065	(7.75)	68.78	285,214	2,425,926
Previous year	55.13	493.93	452	2,636	10.41	71.21	316,599	2,666,260
Marine Hull (Including Onshore & Offshore oil energy)	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
Marine (Total)	47.38	562.71	384	3,065	(7.75)	68.78	285,214	2,425,926
Previous year (Total)	55.13	493.93	452.00	2,636.00	10.41	71.21	316,598.70	2,666,260.35
Aviation	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
Engineering	184.81	1,158.54	175	1,378	54.71	290.58	34,959	935,826
Previous year	130.09	867.96	248.00	1,653.00	22.78	87.39	98,757.79	879,182.39
Motor Own Damage	1,303.24	6,981.61	30,418	151,921	252.17	1,455.82	89,378	421,828
Previous year	1,051.07	5,525.79	15,909.00	72,057.00	565.65	2,256.67	63,852.40	367,678.95
Motor Third party	510.67	2,746.72	287	2,014	496.77	931.01	-	-
Previous year	13.90	1,815.70	-	200.00	(245.74)	(88.05)	6,392.65	33,518.82
Motor (Total)	1,813.91	9,728.33	30,418	151,921	748.94	2,386.84	89,378	421,828
Previous year (Total)	1,064.97	7,341.49	15,909	72,057	319.90	2,168.62	70,245.06	401,197.77
Workmen's compensation / Employer's liability	28.69	284.36	245	1,825	(5.52)	29.02	5,341	62,651
Previous year	34.20	255.33	209.00	1,565.00	5.08	31.50	5,876.18	47,798.21
Public Liability								
Previous year								
Product Liability	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
Other Liability Covers	8.85	57.63	26	210	(4.53)	(5.80)	6,353	30,262
Previous year	13.37	63.43	22.00	132.00	(2.64)	1.18	3,656.50	66,759.58
Liability (Total)	37.53	341.98	271	2,035	(10.04)	23.22	11,694	92,912
Previous year (Total)	47.57	318.77	231.00	1,697.00	2.44	32.67	9,532.68	150,925.34
Personal Accident	13.71	126.02	281	3,458	(0.86)	(116.72)	26,001	204,851
Previous year	14.57	242.75	282.00	2,899.00	5.46	(24.36)	15,115.97	992,385.05
Medical Insurance	687.93	2,564.29	2,929	24,693	253.41	(44.14)	20,311	156,649
Previous year	434.51	2,608.43	2,230.00	10,053.00	168.27	1,849.90	15,228.99	256,890.53
Overseas Medical Insurance	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
Health (Total)	687.93	2,564.29	2,929	24,693	253.41	(44.14)	20,311	156,649
Previous year (Total)	434.51	2,608.43	2,230.00	10,053.00	168.27	1,849.90	15,228.99	256,890.53
Crop Insurance	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
Credit Guarantee	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
All Other Miscellaneous	20.84	275.25	442	2,870	9.20	153.70	97,308	691,865
Previous year	11.64	121.56	402.00	1,459.00	11.64	121.56	33,793.52	410,590.53
<b>Grand Total</b>	<b>3,414.63</b>	<b>17,425.01</b>	<b>35,813</b>	<b>195,499</b>	<b>1,307.49</b>	<b>3,274.07</b>	<b>1,459,996.62</b>	<b>11,090,281.50</b>
Previous year (Total)	<b>2,107.14</b>	<b>14,150.94</b>	<b>20,170</b>	<b>95,048</b>	<b>717.49</b>	<b>4,985.92</b>	<b>1,036,085.00</b>	<b>10,437,708.61</b>

\*Wherever applicable

**FOR AND UP TO THE MONTH OF OCTOBER, 2014**

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
12.79	298.68	77	1,514	-	-	-	-	-	-
13.52	64.07	38	195	-	-	-	-	-	-
1.25	12.45	27	253	-	-	-	-	-	-
1.16	18.55	43	266	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1.25	12.45	27	253	-	-	-	-	-	-
1.16	18.55	43.00	266.00	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
5.11	36.25	23	163	-	-	-	-	-	-
6.31	46.43	34.00	218.00	-	-	-	-	-	-
194.42	1,016.78	5,176	33,311	-	-	-	-	-	-
100.18	507.19	1,387.00	7,869.00	-	-	-	-	-	-
54.85	444.26	-	8	-	-	-	-	-	-
39.05	317.28	1,402.00	1,418.00	-	-	-	-	-	-
249.28	1,461.04	5,176	33,311	-	-	-	-	-	-
139.22	824.47	1,402	7,869	-	-	-	-	-	-
0.81	18.80	18	166	-	-	-	-	-	-
2.79	15.78	23.00	156.00	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	1.60	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
0.81	20.39	18	166	-	-	-	-	-	-
2.79	15.78	23.00	156.00	-	-	-	-	-	-
0.06	2.16	9	331	-	0.07	-	152	-	-
0.19	0.68	20.00	235.00	0.04	0.46	98.00	1,543.00	-	-
-	-	-	-	0.14	5.01	15	1,565	7,156	60,642
-	-	-	-	1.45	9.85	460.00	2,140.00	153,020.00	1,943,336.00
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	0.14	5.01	15	1,565	7,156	60,642
-	-	-	-	1.45	9.85	460.00	2,140.00	153,020.00	1,943,336.00
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
0.85	11.93	28	148	-	-	-	-	-	-
0.52	3.33	17.00	72.00	-	-	-	-	-	-
<b>270.14</b>	<b>1,842.90</b>	<b>5,358</b>	<b>35,886</b>	<b>0.14</b>	<b>5.07</b>	<b>15</b>	<b>1,717</b>	<b>7,156</b>	<b>60,642</b>
<b>163.71</b>	<b>973.32</b>	<b>1,577</b>	<b>9,011</b>	<b>1.49</b>	<b>10.31</b>	<b>558</b>	<b>3,683</b>	<b>153,020</b>	<b>1,943,336</b>



Name of the Insurer: Liberty Videocon 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	76.64	1051.18	123.00	1295.00	0.00	0.00	222417.96	3127919.90
Previous year	122.70	465.33	105.00	612.00	0.00	0.00	257212.31	1301507.73
Marine Cargo	38.61	208.05	21.00	124.00	0.00	0.00	250081.62	605326.03
Previous year	8.63	30.30	10.00	35.00	0.00	0.00	17094.97	166956.00
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)	38.61	208.05	21	124	0.00	0.00	250081.62	605326.03
Previous year (Total)	8.63	30.30	10	35	0.00	0.00	17094.97	166956.00
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	69.46	430.96	42.00	357.00	0.00	0.00	97566.12	388788.79
Previous year	23.62	243.55	29.00	162.00	0.00	0.00	32099.44	247688.61
Motor Own Damage	1594.70	8479.19	14649.00	66300.00	0.00	0.00	81039.97	434538.32
Previous year	801.31	3444.11	4217.00	19440.00	0.00	0.00	37977.61	166115.51
Motor Third party	399.40	2038.22	15119.00	68444.00	0.00	0.00		
Previous year	131.04	549.34	4392.00	19985.00	0.00	0.00		
Motor (Total)	1994.10	10517.41	15119	68444	0.00	0.00	81039.97	434538.32
Previous year (Total)	932.35	3993.45	4392	19985	0.00	0.00	37977.61	166115.51
Workmen's compensation / Employer's liability	16.70	137.09	45.00	329.00	0.00	0.00	3761.61	31886.90
Previous year	6.06	42.72	29.00	124.00	0.00	0.00	637.46	7837.54
Public Liability	0.00	0.05	0.00	1.00	0.00	0.00	0.00	300.00
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	7.22	73.42	14.00	108.00	0.00	0.00	3040.20	30513.20
Previous year	0.40	2.69	4.00	19.00	0.00	0.00	427.50	1447.25
Liability (Total)	23.92	210.56	59	438	0.00	0.00	6801.81	62700.10
Previous year (Total)	6.46	45.41	33	143	0.00	0.00	1064.96	9284.79
Personal Accident	142.92	570.38	50.00	361.00	0.00	0.00	208278.16	1557502.14
Previous year	64.20	228.25	29.00	107.00	0.00	0.00	176522.11	669899.85
Medical Insurance	206.84	1782.81	38.00	266.00	0.00	0.00	35884.02	72766.60
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)	206.84	1782.81	38	266	0.00	0.00	35884.02	72766.60
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
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	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	30.72	197.01	100.00	1037.00	0.00	0.00	27110.04	581798.94
Previous year	18.78	95.78	84.00	508.00	0.00	0.00	98946.87	559514.15
<b>Grand Total</b>	<b>2583.21</b>	<b>14968.35</b>	<b>15552</b>	<b>72322</b>	<b>0.00</b>	<b>0.00</b>	<b>929179.70</b>	<b>6831340.83</b>
Previous year (Total)	<b>1176.74</b>	<b>5102.08</b>	<b>4682</b>	<b>21552</b>	<b>0.00</b>	<b>0.00</b>	<b>620918.27</b>	<b>3120966.65</b>

\*Wherever applicable

**FOR AND UP TO THE MONTH OF OCTOBER, 2014**

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
0.60	24.10	3.00	28.00	0.00	0.00	0.00	0.00		
0.00	9.94	1.00	23.00	0.00	0.00	0.00	0.00		
0.00	1.46	1.00	4.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	1.46	1	4	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		
2.25	5.08	1.00	3.00	0.00	0.00	0.00	0.00		
0.00	0.02	0.00	2.00	0.00	0.00	0.00	0.00		
112.64	442.88	838.00	3713.00	0.00	0.00	0.00	0.00		
28.50	62.01	209.00	431.00	0.00	0.00	0.00	0.00		
36.04	138.95	857.00	3821.00	0.00	0.00	0.00	0.00		
5.50	15.54	214.00	463.00	0.00	0.00	0.00	0.00		
148.68	581.83	857	3821	0.00	0.00	0	0		
34.00	77.55	214	463	0.00	0.00	0	0		
0.53	11.29	2.00	28.00	0.00	0.00	0.00	0.00		
0.48	0.52	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		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.31	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		
0.53	11.60	2	29	0.00	0.00	0	0		
0.48	0.52	1	2	0.00	0.00	0	0		
0.00	5.67	0.00	6.00	0.00	0.00	0.00	0.00		
0.00	0.05	0.00	1.00	0.00	0.00	0.00	0.00		
0.56	14.17	0.00	2.00	0.00	0.00	0.00	0.00	13106	361556
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0
0.56	14.17	0	2	0.00	0.00	0	0	13106	361556
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	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	6.60	0.00	17.00	0.00	0.00	0.00	0.00		
-0.06	0.50	2.00	12.00	0.00	0.00	0.00	0.00		
<b>152.62</b>	<b>650.51</b>	<b>864</b>	<b>3910</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>13106</b>	<b>361556</b>
<b>34.43</b>	<b>88.57</b>	<b>218</b>	<b>503</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



Name of the Insurer: Magma HDI 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	163.00	1291.82	336.00	3643.00	72.20	966.07	220874.02	1828564.13
Previous year	90.80	325.75	95.00	381.00	87.54	310.94	67056.19	788448.67
Marine Cargo	71.05	554.80	128.00	680.00	23.00	406.95	85106.14	1252125.41
Previous year	48.06	147.85	10.00	64.00	47.61	126.95	39899.52	484009.32
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)	71.05	554.80	128	680	23.00	406.95	85106.14	1252125.41
Previous year (Total)	48.06	147.85	10	64	47.61	126.95	39899.52	484009.32
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	84.19	476.99	233.00	1249.00	72.35	393.76	71749.59	561159.10
Previous year	11.84	83.23	50.00	238.00	12.88	85.22	5399.49	33101.41
Motor Own Damage	2087.34	11989.09	28562.00	161647.00	326.50	1809.61	240093.19	1316359.85
Previous year	1760.84	10179.48	22616.00	125683.00	1797.93	10362.09	185645.45	1046489.61
Motor Third party	1500.96	9986.68	29734.00	180888.00	-134.74	616.98		
Previous year	1635.70	9369.70	24197.00	138916.00	1669.01	9513.75		
Motor (Total)	3588.30	21975.78	29734	180888	191.76	2426.59	240093.19	1316359.85
Previous year (Total)	3396.54	19549.18	24197	138916	3466.94	19875.84	185645.45	1046489.61
Workmen's compensation / Employer's liability	8.68	60.29	82.00	454.00	8.68	60.29	838.30	6949.60
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Public Liability	-0.29	0.25	0.00	2.00	-80.70	-90.53	0.00	1510.00
Previous year	80.41	90.78	11.00	16.00	80.41	90.78	20220.55	27205.75
Product Liability	15.12	89.03	5.00	17.00	15.12	89.03	37663.51	59662.95
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Liability Covers	461.40	632.94	25.00	112.00	461.40	632.94	146859.19	276934.67
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Liability (Total)	484.91	782.52	112	585	404.50	691.73	185361.01	345057.22
Previous year (Total)	80.41	90.78	11	16	80.41	90.78	20220.55	27205.75
Personal Accident	8.17	54.31	374.00	3060.00	8.17	54.31	23669.99	138642.80
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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
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)	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	0.00	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	28.21	243.95	163.00	1163.00	19.62	230.28	79154.19	380711.63
Previous year	8.59	13.67	24.00	172.00	8.62	13.68	16262.28	36429.29
<b>Grand Total</b>	<b>4427.84</b>	<b>25380.16</b>	<b>31080</b>	<b>191268</b>	<b>791.60</b>	<b>5169.70</b>	<b>906008.13</b>	<b>5822620.14</b>
Previous year (Total)	<b>3636.23</b>	<b>20210.47</b>	<b>24387</b>	<b>139787</b>	<b>3704.00</b>	<b>20503.41</b>	<b>334483.48</b>	<b>2415684.05</b>

\*Wherever applicable

**FOR AND UP TO THE MONTH OF OCTOBER, 2014**

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
136.60	645.50	244.00	2317.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
29.62	166.18	88.00	396.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
29.62	166.18	88	396	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		
32.08	183.45	151.00	682.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
1198.75	7053.86	16496.00	95558.00	0.00	0.00	0.00	0.00		
1035.62	6415.90	13082.00	82016.00	0.00	0.00	0.00	0.00		
902.82	6086.15	17206.00	101500.00	0.00	0.00	0.00	0.00		
972.07	5872.53	13435.00	83292.00	0.00	0.00	0.00	0.00		
2101.57	13140.01	17206	101500	0.00	0.00	0	0		
2007.69	12288.43	13435	83292	0.00	0.00	0	0		
6.08	36.70	63.00	315.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.54	0.00	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		
7.86	73.36	2.00	10.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
446.36	501.12	18.00	65.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
460.30	611.72	83	392	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
4.30	22.41	303.00	1937.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17.77	168.09	96.00	772.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
<b>2782.25</b>	<b>14937.36</b>	<b>18171</b>	<b>107996</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>2007.69</b>	<b>12288.43</b>	<b>13435</b>	<b>83292</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



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	9388.55	53772.95	36789	325906	3176.14	-1199.87	434010011	835969740
Previous year	6212.41	54972.82	43234	315024	2102.54	4758.23	84567998	683589304
Marine Cargo	1031.61	11179.29	9565	82322	-360.85	-229.25	3985320	1049317094
Previous year	1392.47	11408.54	8166	58423	-26.57	-1011.38	3728364	52255799
Marine Hull (Including Onshore & Offshore oil energy)	272.88	5381.27	478	2149	-78.63	-3268.68	88924	20327549
Previous year	351.51	8649.95	264	1829	-231.62	430.02	364272	30250951
Marine (Total)	1304.49	16560.56	10043	84471	-439.48	-3497.93	4074244	1069644643
Previous year (Total)	1743.97	20058.49	8430	60252	-258.19	-581.36	4092637	82506750
Aviation	847.79	4500.91	11	93	233.09	-1458.81	-776585744	374415279
Previous year	614.70	5959.72	6	67	238.54	2367.91	114106	5750906
Engineering	1898.02	16508.34	1815	15039	-545.10	-244.79	3142040	85589574
Previous year	2443.11	16753.13	2308	18056	979.58	365.57	4587430	1233120854
Motor Own Damage	23160.77	133634.71	498167	3334794	3869.12	13549.61	820447	5412768
Previous year	19291.65	120085.09	521499	3184501	1814.56	3731.32	782074	5032110
Motor Third party	27861.82	173755.19	661570	4748015	4451.05	26881.66	819753	5408117
Previous year	23410.77	146873.53	731124	4669895	4503.60	14743.92	780392	5021692
Motor (Total)	51022.59	307389.90	661570	4748015	8320.18	40431.28	1640200	10820885
Previous year (Total)	42702.41	266958.62	731124	4669895	6318.16	18475.24	1562467	10053802
Workmen's compensation / Employer's liability	318.10	3621.80	3132	30807	-114.69	-373.99	27413	463839
Previous year	432.79	3995.79	4294	31505	50.40	-59.49	33429	427489
Public Liability	1.37	62.42	72	830	-4.50	7.95	242	30707
Previous year	5.87	54.47	110	715	1.23	2.23	9692	48029
Product Liability	6.72	418.93	9	96	-1.85	67.48	72346	358604
Previous year	8.57	351.45	12	81	3.87	76.99	44205	175741
Other Liability Covers	106.90	1200.19	590	5966	-98.84	-106.97	84663	1564111
Previous year	205.74	1307.16	797	5483	91.61	35.41	130391	986774
Liability (Total)	433.09	5303.34	3803	37699	-219.88	-405.53	184664	2417260
Previous year (Total)	652.97	5708.87	5213	37784	147.11	55.14	217717	1638033
Personal Accident	649.32	7789.10	39760	338219	-298.13	-98.72	1955918	27929484
Previous year	947.45	7887.82	29398	208363	51.13	-64.43	1359702	30091629
Medical Insurance	23443.38	195852.08	101323	874998	4839.65	57288.99	1105564	45594567
Previous year	18603.73	138563.09	122072	856037	4408.81	11913.40	-163690	127073095
Overseas Medical Insurance	42.96	1334.23	884	11351	-112.35	-110.23	-12431	80587
Previous year	155.31	1444.46	1193	11596	116.28	75.19	-2203	9018
Health (Total)	23486.34	197186.31	102207	886349	4727.29	57178.76	1093133	45675153
Previous year (Total)	18759.04	140007.55	123265	867633	4525.09	11988.59	-165893	127082114
Crop Insurance								
Previous year								
Credit Guarantee	-2.63	13.82	0	0	-2.63	5.15	0	0
Previous year	0.00	8.67	1	2	0.00	8.67	240	2092
All Other Miscellaneous	2937.44	25973.78	53578	447687	-1176.48	-11787.53	4429703	63509619
Previous year	4113.92	37761.31	67154	467816	-1492.20	2769.67	10214972	252864541
<b>Grand Total</b>	<b>91965.00</b>	<b>634999.00</b>	<b>909576</b>	<b>6883478</b>	<b>13775.00</b>	<b>78922.00</b>	<b>-326055832</b>	<b>2515971637</b>
Previous year (Total)	<b>78190.00</b>	<b>556077.00</b>	<b>1010133</b>	<b>6644892</b>	<b>12611.76</b>	<b>40143.23</b>	<b>106551375</b>	<b>2426700025</b>

\*Wherever applicable



## FOR AND UP TO THE MONTH OF OCTOBER, 2014

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
347.59	2697.37	4872	43794	325.02	2675.76				
360.31	3341.28	5831	40626	405.33	3674.04				
74.15	536.63	349	3001	81.70	774.25				
64.69	469.14	305	2568	65.33	689.65				
19.14	123.24	31	355	17.90	83.64				
20.93	100.07	23	344	0.02	153.63				
93.29	659.87	380	3356	99.60	857.89				
85.62	569.21	328	2912	65.35	843.27				
0.00	0.00	0	0	23.16	77.50				
0.00	0.00	0	0	0.00	0.00				
36.93	410.37	143	1406	306.31	1724.37				
103.22	961.13	246	2227	301.93	2135.69				
1450.34	10127.22	79473	642249	1033.97	6084.33				
1522.90	9780.48	95300	601557	929.57	5832.62				
2028.92	18200.09	100147	898903	1338.47	9647.58				
2258.52	15877.67	131169	874373	1218.10	8273.60				
3479.26	28327.31	100147	898903	2372.44	15731.91				
3781.41	25658.14	131169	874373	2147.67	14106.22				
34.13	403.09	498	4876	35.28	331.77				
49.33	441.02	639	5065	38.07	364.37				
0.05	2.44	4	50	0.13	3.31				
0.04	2.45	2	29	0.69	3.29				
0.00	11.94	0	3	0.00	23.61				
0.04	11.85	1	5	1.14	7.55				
2.76	26.26	56	411	1.01	41.11				
8.88	25.57	77	475	5.94	83.83				
36.94	443.74	558	5340	36.42	399.80				
58.29	480.89	719	5574	45.84	459.04				
41.28	559.46	4824	46112	63.61	627.46	7975	63653	63059	603729
70.65	341.73	4034	27501	72.17	489.54	6470	70448	62183	593544
520.96	5174.16	8062	62378	5569.08	48006.56	14764	106925	135875	1030385
459.46	5930.47	9667	63287	1572.50	10497.03	36649	239748	365240	2372430
0.18	13.04	19	316	2.46	41.74	88	905	889	11345
0.75	8.43	29	260	2.45	37.20	88	850	1178	11604
521.14	5187.19	8081	62694	5571.54	48048.31	14852	107830	136764	1041730
460.21	5938.90	9696	63547	1574.94	10534.23	36737	240598	366418	2384034
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
325.21	3409.03	10830	98450	183.19	1780.79	5499	12154	24620	142755
465.27	2990.07	17375	107689	256.21	2541.76	5881	15748	26015	150477
<b>4881.65</b>	<b>41694.34</b>	<b>129835</b>	<b>1160055</b>	<b>8981.29</b>	<b>71923.78</b>	<b>28326</b>	<b>183637</b>	<b>224443</b>	<b>1788214</b>
<b>5384.99</b>	<b>40281.36</b>	<b>169398</b>	<b>1124449</b>	<b>4869.46</b>	<b>34783.79</b>	<b>49088</b>	<b>326794</b>	<b>454616</b>	<b>3128055</b>



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	0.45	19.22	1.00	22.00	0.45	19.22	720.00	16777.53
Previous year	0.63	22.81	4.00	49.00	0.63	22.81	912.47	25981.73
Marine Cargo	0.00	0.27	0.00	2.00	0.00	0.27	0.00	299.78
Previous year	0.00	0.69	0.00	3.00	0.00	0.69	0.00	670.31
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	0.00	0	0.00	0.00	0.00	0.00
Marine (Total)	0.00	0.27	0	2	0.00	0.27	0.00	299.78
Previous year (Total)	0.00	0.69	0	3	0.00	0.69	0.00	670.31
Aviation	0.00	0.00	0	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	0.79	15.32	1.00	14.00	0.79	15.32	326.91	851.99
Previous year	0.79	23.33	1.00	12.00	0.79	23.33	83.60	1109.82
Motor Own Damage	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
Motor Third party	4.03	24.81	17.00	207.00	4.03	24.81	0.00	0.00
Previous year	6.51	50.20	236.00	1022.00	6.51	50.20	0.00	0.00
Motor (Total)	4.03	24.81	17	207	4.03	24.81	0.00	0.00
Previous year (Total)	6.51	50.20	236	1022	6.51	50.20	0.00	0.00
Workmen's compensation / Employer's liability	0.47	10.71	3.00	27.00	0.47	10.71	868.77	6916.09
Previous year	0.41	12.27	3.00	21.00	0.41	12.27	117.62	2611.31
Public Liability	0.30	9.12	1.00	17.00	0.30	9.12	50.00	6575.00
Previous year	0.00	13.22	0.00	21.00	0.00	13.22	0.00	8872.95
Product Liability	0.00	29.18	0.00	6.00	0.00	29.18	0.00	8300.00
Previous year	3.30	49.21	1.00	11.00	3.30	49.21	1200.00	14270.00
Other Liability Covers	188.33	1135.75	50.00	364.00	188.33	1135.75	87375.50	473589.06
Previous year	141.33	1153.08	38.00	292.00	141.33	1153.08	74911.63	367635.27
Liability (Total)	189.10	1184.76	54	414	189.10	1184.76	88294.27	495380.14
Previous year (Total)	145.04	1227.79	42	345	145.04	1227.79	76229.24	393389.53
Personal Accident	1.54	9.93	6.00	29.00	1.54	9.93	2571.32	34239.60
Previous year	0.27	11.39	2.00	18.00	0.27	11.39	-28289.35	30584.69
Medical Insurance	0.16	0.60	8.00	23.00	0.16	0.60	30.00	133.00
Previous year	0.12	0.50	12.00	23.00	0.12	0.50	43.00	153.50
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)	0.16	0.60	8	23	0.16	0.60	30.00	133.00
Previous year (Total)	0.12	0.50	12	23	0.12	0.50	43.00	153.50
Crop Insurance	0.00	0.00	0	0	0.00	0.00	0	0
Previous year	0.00	0.00	0	0	0.00	0.00	0	0
Credit Guarantee	0.00	53.21	0.00	5.00	0.00	53.21	0.00	1217.56
Previous year	0.00	33.19	0.00	6.00	0.00	33.19	0.00	2694.33
All Other Miscellaneous	-24.35	-17.53	2.00	20.00	-24.35	-17.53	196.70	5875.01
Previous year	0.90	42.83	3.00	31.00	0.90	42.83	1879.70	20440.91
<b>Grand Total</b>	<b>171.72</b>	<b>1290.60</b>	<b>89</b>	<b>736</b>	<b>171.72</b>	<b>1290.60</b>	<b>92139.20</b>	<b>554774.62</b>
Previous year (Total)	<b>154.26</b>	<b>1412.73</b>	<b>300</b>	<b>1509</b>	<b>154.26</b>	<b>1412.73</b>	<b>50858.66</b>	<b>475024.82</b>

\*Wherever applicable

**FOR AND UP TO THE MONTH OF OCTOBER, 2014**

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	15.31	0.00	4.00	0.00	0.00	0.00	0.00		
0.00	17.73	0.00	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		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	10.25	0.00	2.00	0.00	0.00	0.00	0.00		
0.00	19.35	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	10.82	0.00	141.00	0.00	0.00	0.00	0.00		
1.02	21.05	5.00	89.00	0.00	0.00	0.00	0.00		
0.00	10.82	0	141	0.00	0.00	0	0		
1.02	21.05	5	89	0.00	0.00	0	0		
0.00	0.89	0	3	0.00	1.66	0	90		
0.00	1.12	0	2	0.00	1.13	0	62		
0.00	0.00	0.00	0.00	0	0	0	0		
0.00	6.65	0.00	2.00	0.00	0.00	0.00	0.00		
0	0	0	0	0	0	0	0		
0	0	0	0	0.00	0.00	0	0		
0.00	37.86	0.00	1.00	0	0	0	0		
0.00	23.52	0.00	3.00	0.00	0.00	0.00	0.00		
0.00	38.75	0	4	0.00	1.66	0	90		
0.00	31.29	0	7	0.00	1.13	0	62		
0.10	0.13	0	0	0.17	0.55	140.00	450		
0.08	1.00	0	0	0.04	3.78	30.00	21329		
0.00	0.00	0	0	0.00	0.00	0.00	0.00		
0.00	0.00	0	0	0.00	0.00	0.00	0.00		
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	0	0	0	0	0		
0	0	0	0	0	0	0	0		
0.00	0.00	0	0	0	0	0	0		
0.00	0.00	0	0	0	0	0	0		
0.00	0.12	0	2	0.00	0.00	0.00	0.00		
0.00	0.82	0	8	0.00	0.00	0.00	0.00		
<b>0.10</b>	<b>75.39</b>	<b>0</b>	<b>153</b>	<b>0.17</b>	<b>2.21</b>	<b>140</b>	<b>540</b>		
<b>1.10</b>	<b>91.24</b>	<b>5</b>	<b>117</b>	<b>0.04</b>	<b>4.91</b>	<b>30</b>	<b>21391</b>		



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	1671.87	15127.52	2582.00	25978.00	708.48	1720.00	5446264.95	34831007.93
Previous year	963.39	13407.52	2986.00	23800.00	90.07	1972.41	1157520.71	24114856.24
Marine Cargo	242.28	2969.76	1039.00	10716.00	33.85	558.01	722591.76	10501073.32
Previous year	208.43	2411.75	1506.00	10279.00	10.66	394.97	576660.85	7887019.22
Marine Hull (Including Onshore & Offshore oil energy)	11.30	359.12	2.00	9.00	-1.16	218.23	9511.70	268097.13
Previous year	12.46	140.89	2.00	7.00	10.64	95.70	10218.62	88949.35
Marine (Total)	253.58	3328.88	1041	10725	32.70	776.24	732103.46	10769170.45
Previous year (Total)	220.89	2552.63	1508	10286	21.30	490.67	586879.47	7975968.57
Aviation	59.80	191.63	8.00	17.00	7.73	-0.04	250222.00	559419.50
Previous year	52.07	191.67	4.00	17.00	3.57	-81.38	185332.00	256463.20
Engineering	519.88	4760.67	508.00	4066.00	7.71	-315.73	1165411.92	3369636.88
Previous year	512.17	5076.40	364.00	2658.00	-126.05	-977.62	331751.62	2445786.68
Motor Own Damage	6814.44	42401.95	234122.00	1356639.00	-61.42	-2123.73	441632.20	2796090.66
Previous year	6875.86	44525.68	166387.00	1111374.00	-9.99	1462.66	429370.95	2778065.37
Motor Third party	7592.57	50682.13	308988.00	1929023.00	1886.90	13411.83		
Previous year	5705.67	37270.29	203187.00	1312261.00	1003.05	4546.37		
Motor (Total)	14407.01	93084.08	308988	1929023	1825.48	11288.10	441632.20	2796090.66
Previous year (Total)	12581.53	81795.98	203187	1312261	993.06	6009.02	429370.95	2778065.37
Workmen's compensation / Employer's liability	43.26	448.77	229.00	2078.00	-24.16	-43.15	6125.81	82780.00
Previous year	67.42	491.91	287.00	1931.00	14.79	10.43	13330.58	76830.77
Public Liability	10.01	82.11	36.00	451.00	-0.52	-25.40	6706.83	102853.28
Previous year	10.53	107.51	44.00	379.00	7.14	10.93	7998.80	119257.22
Product Liability	0.00	13.68	0.00	7.00	0.00	-13.62	0.00	3290.00
Previous year	0.00	27.29	0.00	6.00	-0.95	22.09	0.00	4679.73
Other Liability Covers	38.74	2216.22	487.00	5326.00	-93.52	-144.71	24156.01	766700.87
Previous year	132.26	2360.93	410.00	4764.00	7.16	-131.87	65333.61	747048.21
Liability (Total)	92.01	2760.77	752	7862	-118.20	-226.87	36988.65	955624.15
Previous year (Total)	210.21	2987.64	741	7080	28.14	-88.41	86662.99	947815.92
Personal Accident	132.10	1335.97	18257.00	61319.00	66.95	181.22	211829.71	3726672.86
Previous year	65.16	1154.75	6438.00	28968.00	-170.88	-511.98	370063.75	2650889.33
Medical Insurance	4071.12	31275.40	6049.00	44649.00	190.46	-808.21	7650088.58	10209125.08
Previous year	3880.66	32083.61	24989.00	197866.00	1305.34	17917.33	6266396.65	53276752.46
Overseas Medical Insurance	253.56	2490.61	45192.00	434882.00	-14.30	324.86	2378482.90	19962350.85
Previous year	267.87	2165.75	59570.00	434835.00	37.06	40.61	1942639.61	17935568.87
Health (Total)	4324.68	33766.01	51241	479531	176.16	-483.35	10028571.48	30171475.93
Previous year (Total)	4148.53	34249.36	84559	632701	1342.40	17957.94	8209036.26	71212321.33
Crop Insurance	993.36	6258.85	22.00	3275.00	1069.11	5744.35	14701.03	199025.24
Previous year	-75.74	514.49	-1.00	184.00	-75.74	502.33	-3029.34	14221.60
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	371.85	3867.85	2485.00	26213.00	-820.57	-1488.52	449404.44	4666785.82
Previous year	1192.42	5356.38	3422.00	29319.00	924.85	1029.26	205250.53	4026561.02
<b>Grand Total</b>	<b>22826.16</b>	<b>164482.24</b>	<b>385884</b>	<b>2548009</b>	<b>2955.54</b>	<b>17195.41</b>	<b>18777129.83</b>	<b>92044909.43</b>
Previous year (Total)	<b>19870.62</b>	<b>147286.83</b>	<b>303208</b>	<b>2047274</b>	<b>3030.72</b>	<b>26302.25</b>	<b>11558838.94</b>	<b>116422949.26</b>

\*Wherever applicable

**FOR AND UP TO THE MONTH OF OCTOBER, 2014**

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	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	0.00	0.00	0.00	0.00	0.00	0.00		
6.54	138.02	40.00	436.00	0.00	0.00	0.00	0.00		
43.80	181.89	45.00	245.00	0.00	0.00	0.00	0.00		
512.19	3778.75	18409.00	123327.00	0.00	0.00	0.00	0.00		
568.02	4213.45	13972.00	102931.00	0.00	0.00	0.00	0.00		
728.15	5614.86	7796.00	68124.00	0.00	0.00	0.00	0.00		
583.12	4158.47	3977.00	27573.00	0.00	0.00	0.00	0.00		
1240.35	9393.61	18409	123327	0.00	0.00	0	0	0	0
1151.14	8371.92	13972	102931	0.00	0.00	0	0	0	0
4.52	33.74	15.00	146.00	0.00	0.00	0.00	0.00		
10.42	43.28	11.00	115.00	0.00	0.00	0.00	0.00		
0.00	5.08	0.00	20.00	0.00	0.00	0.00	0.00		
0.00	1.43	1.00	17.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2.31	5.84	22.00	272.00	0.00	0.00	0.00	0.00		
0.35	12.86	15.00	242.00	0.00	0.00	0.00	0.00		
6.83	44.67	37	438	0.00	0.00	0	0	0	0
10.78	57.56	27	374	0.00	0.00	0	0	0	0
4.99	45.59	1573.00	10302.00	0.01	65.02	0.00	166174.00		
5.42	120.32	1548.00	5099.00	0.00	0.00	0.00	0.00		
9.76	251.45	126.00	1103.00	0.00	0.00	0.00	0.00	1418277	9840737
372.63	1830.00	206.00	1560.00	0.00	0.00	0.00	0.00	608753	4183250
10.28	107.42	3705.00	38762.00	0.00	0.00	0.00	0.00	46699	444575
12.55	97.86	4529.00	35407.00	0.00	0.00	0.00	0.00	56589	114576
20.05	358.87	3831	39865	0.00	0.00	0	0	1464976	10285312
385.18	1927.86	4735	36967	0.00	0.00	0	0	665342	4297826
993.36	6258.85	22.00	3275.00	0.00	0.00	0.00	0.00		
-75.74	514.49	-1.00	184.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5.87	81.09	249.00	2859.00	7.31	78.81	0.00	247.00		
74.62	242.19	695.00	4472.00	21.05	175.25	14275.00	245542.00		
<b>2277.99</b>	<b>16320.69</b>	<b>24161</b>	<b>180502</b>	<b>7.33</b>	<b>143.83</b>	<b>0</b>	<b>166421</b>	<b>1464976</b>	<b>10285312</b>
<b>1595.18</b>	<b>11416.22</b>	<b>21021</b>	<b>150272</b>	<b>21.05</b>	<b>175.25</b>	<b>14275</b>	<b>245542</b>	<b>665342</b>	<b>4297826</b>



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	511.42	5665.82	4160.00	20684.00	211.44	905.58	933059.61	10473065.30
Previous year	300.03	4760.24	2273.00	19845.00	-145.90	-2278.07	705164.98	8389791.57
Marine Cargo	183.80	2190.89	4915.00	34006.00	33.88	601.38	716182.14	5295622.73
Previous year	149.92	1589.50	4713.00	31006.00	11.63	-46.12	341361.80	3952036.50
Marine Hull (Including Onshore & Offshore oil energy)	0.00	53.27	0.00	1.00	0.00	-68.32	0.00	1176.79
Previous year	0.00	121.60	5.00	8.00	0.00	121.89	0.00	18823.57
Marine (Total)	183.80	2244.16	4915	34007	33.88	533.06	716182.14	5296799.52
Previous year (Total)	149.92	1711.10	4718	31014	11.63	75.77	341361.80	3970860.08
Aviation							0.00	
Previous year							0.00	
Engineering	367.52	2066.01	173.00	918.00	-58.20	-87.26	159621.18	977078.98
Previous year	425.72	2153.27	140.00	805.00	9.26	-0.93	133641.79	781629.43
Motor Own Damage	7696.98	46333.78	99396.00	587022.00	900.79	4769.37	365356.40	2169557.16
Previous year	6796.19	41564.41	91882.00	553783.00	-569.88	-2850.98	333217.56	2044008.25
Motor Third party	2950.96	18738.05	2483.00	17078.00	254.34	1182.89		
Previous year	2696.61	17555.16	1562.00	10884.00	187.51	2431.79		
Motor (Total)	10647.93	65071.82	99396	587022	1155.13	5952.26	365356.40	2169557.16
Previous year (Total)	9492.80	59119.57	91882	553783	-382.37	-419.19	333217.56	2044008.25
Workmen's compensation / Employer's liability	36.61	240.43	109.00	763.00	4.42	2.39	19023.26	68632.79
Previous year	32.20	238.04	96.00	718.00	-19.28	35.29	9386.00	46960.92
Public Liability	36.44	314.87	39.00	234.00	-350.88	-466.34	14353.31	102976.56
Previous year	387.33	781.21	53.00	290.00	-125.81	-156.96	52753.33	170353.22
Product Liability	3.48	16.02	3.00	4.00	-15.20	-70.48	1691.25	670.75
Previous year	18.68	86.50	7.00	33.00	-61.77	-48.31	11930.27	32821.26
Other Liability Covers	0.00		0.00				0.00	
Previous year								
Liability (Total)	76.54	571.32	151	1001	-361.66	-534.44	35067.82	172280.10
Previous year (Total)	438.20	1105.76	156	1041	-206.86	-169.98	74069.60	250135.40
Personal Accident	282.03	2276.52	10972.00	86539.00	-29.88	-287.11	1651939.20	12465976.87
Previous year	311.92	2563.62	13057.00	97247.00	-55.78	-605.96	1964332.31	15577820.30
Medical Insurance	1491.99	12335.10	24111.00	178658.00	-67.55	-986.42	255854.15	2723621.29
Previous year	1559.53	13321.52	25710.00	152250.00	440.52	1016.96	225230.39	1848168.00
Overseas Medical Insurance	12.87	128.09	1261.00	8998.00	12.87	128.09	879.00	6338.25
Previous year								
Health (Total)	1504.86	12463.19	25372	187656	-54.68	-858.33	256733.15	2729959.54
Previous year (Total)	1559.53	13321.52	25710	152250	440.52	1016.96	225230.39	1848168.00
Crop Insurance								
Previous year								
Credit Guarantee								
Previous year								
All Other Miscellaneous	38.14	415.78	71.00	588.00	-85.08	-508.70	67945.43	1352041.50
Previous year	123.22	924.49	1230.00	9533.00	5.33	-208.77	137594.81	1311774.88
<b>Grand Total</b>	<b>13612.24</b>	<b>90774.63</b>	<b>145210</b>	<b>918415</b>	<b>810.95</b>	<b>5115.06</b>	<b>4185904.93</b>	<b>35636758.97</b>
Previous year (Total)	<b>12801.34</b>	<b>85659.58</b>	<b>139166</b>	<b>865518</b>	<b>-324.17</b>	<b>-2590.16</b>	<b>3914613.23</b>	<b>34174187.92</b>

\*Wherever applicable

**FOR AND UP TO THE MONTH OF OCTOBER, 2014**

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
0.10	2.08	4.00	102.00	0.00	0.00	0.00	0.00		
0.01	29.12	4.00	1103.00	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		
528.71	5443.29	2355.00	28178.00	0.00	0.00	0.00	0.00		
100.57	5376.92	644.00	43141.00	0.00	0.00	0.00	0.00		
528.71	5443.29	2355	28178	0.00	0.00	0	0		
100.57	5376.92	644	43141	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		
6.19	22.91	778.00	2723.00	0.97	1.94	3876.00	7268.00		
1.06	103.29	301.00	14742.00	1.56	4.82	5546.00	10871.00		
36.71	1756.42	394.00	2202.00	0.00	1588.06	0.00	505383.00	56226.00	470569.00
1.52	3321.93	172.00	16538.00	64.42	2945.38	6.00	1259562.00	56085.00	573527.50
36.71	1756.42	394	2202	0.00	1588.06	0	505383	56226	470569
1.52	3321.93	172	16538	64.42	2945.38	6	1259562	56085	573528
147.81	1298.22	1952.00	15722.00	0.00	0.00	0.00	0.00		
48.59	1480.57	514.00	19558.00	0.00	0.00	0.00	0.00		
<b>719.52</b>	<b>8522.92</b>	<b>5483</b>	<b>48927</b>	<b>0.97</b>	<b>1590.00</b>	<b>3876</b>	<b>512651</b>	<b>56226</b>	<b>470569</b>
<b>151.76</b>	<b>10311.83</b>	<b>1635</b>	<b>95082</b>	<b>65.98</b>	<b>2950.20</b>	<b>5552</b>	<b>1270433</b>	<b>56085</b>	<b>573528</b>



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	3949.78	26229.03	27021.00	172930.00	117.51	928.51	3250035.47	26933595.21
Previous year	3832.27	25300.52	25243.00	177973.00	1217.16	9514.81	2788535.29	22904929.10
Marine Cargo	171.90	966.34	227.00	2144.00	87.07	330.18	807504.82	4873996.33
Previous year	84.83	636.15	255.00	1576.00	45.74	214.64	276612.00	2177758.96
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)	171.90	966.34	227	2144	87.07	330.18	807504.82	4873996.33
Previous year (Total)	84.83	636.15	255	1576	45.74	214.64	276612.00	2177758.96
Aviation	0.00	57.93	0.00	27.00	-111.65	-303.63	0.00	0.00
Previous year	111.65	361.56	19.00	51.00	-84.59	-1010.32	0.00	120382.01
Engineering	97.14	1371.29	113.00	1690.00	18.51	167.88	69456.60	1484598.89
Previous year	78.63	1203.42	254.00	1905.00	-0.69	-73.04	35407.49	863097.73
Motor Own Damage	2270.71	13565.00	33467.00	219099.00	154.59	108.76	169433.85	1148109.18
Previous year	2116.11	13456.23	36606.00	225559.00	729.48	6593.66	389454.56	2357837.64
Motor Third party	1883.94	12167.20	1904.00	6327.00	176.80	1261.04		
Previous year	1707.14	10906.15	276.00	1425.00	912.75	6887.64		
Motor (Total)	4154.64	25732.19	33467	219099	331.39	1369.81	169433.85	1148109.18
Previous year (Total)	3823.25	24362.39	36606	225559	1642.23	13481.31	389454.56	2357837.64
Workmen's compensation / Employer's liability	12.36	103.13	41.00	368.00	2.00	-11.29	3794.08	23348.06
Previous year	10.36	114.42	56.00	317.00	-4.71	50.28	773.94	16783.12
Public Liability	0.00	4.76	0.00	20.00	0.00	2.69	0.00	14931.00
Previous year	0.00	2.07	0.00	5.00	0.00	1.11	0.00	3826.18
Product Liability	0.00	11.24	0.00	5.00	0.00	11.24	0.00	2830.00
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Liability Covers	4.81	78.46	15.00	126.00	1.92	5.36	3318.00	46576.45
Previous year	2.89	73.10	16.00	131.00	-15.98	18.89	762.25	34098.66
Liability (Total)	17.17	197.59	56	519	3.92	8.01	7112.08	87685.51
Previous year (Total)	13.25	189.59	72	453	-20.69	70.28	1536.19	54707.97
Personal Accident	1862.65	13242.63	1700.00	13915.00	524.10	4329.36	4180805.93	29996995.27
Previous year	1338.55	8913.27	407.00	1755.00	424.95	4978.24	2151446.76	28489360.28
Medical Insurance	835.09	4403.18	20730	130319	745.57	3739.60	47000.30	277309.54
Previous year	89.52	663.58	1915.00	6100.00	22.30	187.72	5709.88	33991.19
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)	835.09	4403.18	20730	130319	745.57	3739.60	47000.30	277309.54
Previous year (Total)	89.52	663.58	1915	6100	22.30	187.72	5709.88	33991.19
Crop Insurance	0.00	3375.51	0.00	6.00	0.00	3375.51	0.00	28332.89
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Credit Guarantee	81.11	142.67	5.00	15.00	81.11	142.67	4173.70	14149.20
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
All Other Miscellaneous	334.46	2047.43	20613.00	176208.00	75.08	-46.37	665907.59	7284755.03
Previous year	259.38	2093.80	23681.00	173375.00	80.94	471.29	731140.47	20095398.00
<b>Grand Total</b>	<b>11503.94</b>	<b>77765.81</b>	<b>103932</b>	<b>716872</b>	<b>1872.62</b>	<b>14041.53</b>	<b>9201430.35</b>	<b>72129527.03</b>
Previous year (Total)	<b>9631.33</b>	<b>63724.28</b>	<b>88452</b>	<b>588747</b>	<b>3327.35</b>	<b>27834.92</b>	<b>6379842.63</b>	<b>77097462.89</b>

\*Wherever applicable



## FOR AND UP TO THE MONTH OF OCTOBER, 2014

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
1418.53	8928.35	13147.00	77931.00	2.87	5.66	0.00	0.00		
839.17	6953.32	10037.00	79280.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	41.17	0.00	138.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	41.17	0	138	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		
47.76	356.96	36.00	522.00	0.00	0.00	0.00	0.00		
25.75	321.34	85.00	715.00	0.00	0.00	0.00	0.00		
929.66	4174.27	15226.00	72690.00	0.00	149.18	0.00	6413.00		
781.32	4513.00	14291.00	83555.00	0.00	0.00	0.00	0.00		
842.20	3820.47	1053.00	2777.00	0.00	164.46	0.00	9.00		
711.02	4025.75	87.00	319.00	0.00	0.00	0.00	0.00		
1771.86	7994.74	15226	72690	0.00	313.64	0	6422		
1492.34	8538.75	14291	83555	0.00	0.00	0	0		
6.52	28.97	12.00	60.00	0.00	0.00	0.00	0.00		
0.36	13.90	4.00	48.00	0.00	0.00	0.00	0.00		
0.00	0.30	0.00	2.00	0.00	0.00	0.00	0.00		
0.00	0.59	0.00	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	7.81	0.00	15.00	0.00	0.00	0.00	0.00		
0.05	2.75	1.00	17.00	0.00	0.00	0.00	0.00		
6.52	37.08	12	77	0.00	0.00	0	0		
0.41	17.24	5	67	0.00	0.00	0	0		
5.37	63.71	646.00	4079.00	3.96	11.85	8052.00	23619.00		
0.12	17.57	1.00	11.00	0.00	0.00	0.00	0.00		
287.75	2062.60	13299.00	87959.00	6.80	17.35	0.00	0.00	44933.00	222670.00
19.63	124.57	636.00	3361.00	0.00	0.00	0.00	0.00	4934.00	31959.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
287.75	2062.60	13299	87959	6.80	17.35	0	0	44933	222670
19.63	124.57	636	3361	0.00	0.00	0	0	4934	31959
0.00	1730.64	0.00	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		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
121.87	877.35	13998.00	103273.00	0.29	28.91	1691.00	24816.00		
50.48	395.03	705.00	43576.00	0.00	0.00	0.00	0.00		
<b>3659.67</b>	<b>22051.42</b>	<b>56364</b>	<b>346534</b>	<b>13.92</b>	<b>377.41</b>	<b>9743</b>	<b>54857</b>	<b>44933</b>	<b>222670</b>
<b>2427.90</b>	<b>16409.01</b>	<b>25760</b>	<b>210703</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>4934</b>	<b>31959</b>



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	132.83	764.50	2182	11380	69.18	262.13	190801.02	909597.88
Previous year	63.65	502.37	486	2875	33.19	119.35	83885.34	748300.57
Marine Cargo	5.10	45.16	138	665	-3.43	-12.63	13316.47	113900.11
Previous year	8.52	57.78	63	338	-12.54	-79.83	4274.82	72505.35
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)	5.10	45.16	138	665	-3.43	-12.63	13316.47	113900.11
Previous year (Total)	8.52	57.78	63	338	-12.54	-79.83	4274.82	72505.35
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	62.58	333.93	184	758	23.15	56.93	41768.09	185983.35
Previous year	39.43	276.99	106	697	-1.58	70.23	12890.76	154715.73
Motor Own Damage	3976.22	24771.17	120500	700852	-427.12	-422.74	384773.32	2327038.57
Previous year	4403.34	25193.92	118859	685286	-496.36	-1158.14	416884.48	2455938.50
Motor Third party	7753.30	44755.74	124129	720053	-376.69	-3029.69	-376.69	-3029.69
Previous year	8129.99	47785.44	124138	711501	482.27	5709.44		
Motor (Total)	11729.52	69526.92	124129	720053	-803.81	-3452.44	384396.64	2324008.87
Previous year (Total)	12533.33	72979.35	124138	711501	-14.09	4551.30	416884.48	2455938.50
Workmen's compensation / Employer's liability	15.79	79.52	526	1356	10.55	24.63	793.35	2849.98
Previous year	5.24	54.89	63	438	4.47	39.18	112.24	1066.45
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	0.04	0.04	1	1	0.04	0.04	110.00	110.00
Previous year	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Other Liability Covers	4.55	20.36	20	120	-3.02	-2.15	6939.50	18686.52
Previous year	7.56	22.51	18	73	-0.04	5.47	13592.50	24598.50
Liability (Total)	20.38	99.92	547	1477	7.58	22.52	7842.85	21646.50
Previous year (Total)	12.80	77.40	81	511	4.43	44.64	13704.74	25664.95
Personal Accident	32.88	160.33	6591	41141	22.00	62.30	29451.52	142691.68
Previous year	10.88	98.03	754	4387	2.97	51.56	10500.58	92894.06
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	19.38	119.45	600	3131	3.48	-56.33	21073.07	374305.24
Previous year	15.91	175.78	330	2297	-7.25	119.34	22284.96	89526.68
<b>Grand Total</b>	<b>12002.68</b>	<b>71050.20</b>	<b>134371</b>	<b>778605</b>	<b>-681.84</b>	<b>-3117.50</b>	<b>688649.65</b>	<b>4072133.64</b>
Previous year (Total)	<b>12684.52</b>	<b>74167.70</b>	<b>125958</b>	<b>722606</b>	<b>5.14</b>	<b>4876.60</b>	<b>564425.67</b>	<b>3639545.84</b>

\*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	1,705	23,250	9,211	64,896		-	2,247,291	42,173,822
Previous year	1,848	23,032	9,498	69,512	-	-	23,732,466	156,314,166
Marine Cargo	2,354	16,039	11	361		-	82,133	1,950,403
Previous year	2,176	14,046	3,511	21,203	-	-	559,536	3,839,396
Marine Hull (Including Onshore & Offshore oil energy)	-	-	-	-		-	-	-
Previous year	-	-	-	-	-	-	-	-
Marine (Total)	2,354	16,039	11	361	-	-	82,133	1,950,403
Previous year (Total)	2,176	14,046	3,511	21,203	-	-	559,536	3,839,396
Aviation	37	137	-	4		-	2,657,240	4,010,557
Previous year	18	163	-	4	-	-	-	560,930
Engineering	426	5,087	27	180		-	3,131,394	16,384,565
Previous year	277	4,832	127	745	-	-	3,283,466	25,203,999
Motor Own Damage	6,851	40,492	99,745	687,725		-	359,017	2,440,472
Previous year	6,236	39,569	113,380	810,351	-	-	362,040	2,488,243
Motor Third party	3,375	22,826	99,745	687,725		-	-	-
Previous year	2,944	20,568	113,380	810,351	-	-	-	-
Motor (Total)	10,226	63,318	99,745	687,725	-	-	359,017	2,440,472
Previous year (Total)	9,179	60,137	113,380	810,351	-	-	362,040	2,488,243
Workmen's compensation / Employer's liability	147	1,300	-	12		-	15	569,084
Previous year	200	1,280	48	388	-	-	36,090	615,602
Public Liability	4	118	46	394		-	299,761	503,635
Previous year	280	1,921	48	377	-	-	229,185	1,763,413
Product Liability	3	34	45	363		-	73,703	173,105
Previous year	46	444	11	72	-	-	52,919	326,511
Other Liability Covers	1,255	12,487	713	5,862		-	376,407	4,499,076
Previous year	792	8,032	884	5,850	-	-	493,107	4,120,228
Liability (Total)	1,410	13,939	804	6,631	-	-	749,885	5,744,900
Previous year (Total)	1,319	11,677	991	6,687	-	-	811,301	6,825,754
Personal Accident	996	8,560	11,665	99,551		-	10,068,919	76,427,209
Previous year	1,028	8,295	15,429	100,891	-	-	8,340,192	67,519,281
Medical Insurance	1,399	5,909	31,249	260,677		-	589,093	4,512,162
Previous year	625	6,432	25,414	195,372	-	-	492,285	2,713,284
Overseas Medical Insurance	1,036	9,292	20,807	159,166		-	6,808,166	51,375,882
Previous year	913	8,103	17,880	149,219	-	-	6,127,251	51,687,700
Health (Total)	2,435	15,201	52,056	419,843	-	-	7,397,259	55,888,044
Previous year (Total)	1,537	14,535	43,294	344,591	-	-	6,619,536	54,400,984
Crop Insurance	-	-	-	-		-	-	-
Previous year	-	-	-	-	-	-	-	-
Credit Guarantee	-	-	-	-		-	-	-
Previous year	-	-	-	-	-	-	-	-
All Other Miscellaneous	766	7,741	1,721	14,369		-	1,375,753	2,045,070
Previous year	560	3,754	3,491	22,914	-	-	574,119	1,994,615
<b>Grand Total</b>	<b>20,356</b>	<b>153,272</b>	<b>175,240</b>	<b>1,293,560</b>	<b>-</b>	<b>-</b>	<b>28,068,891</b>	<b>207,065,041</b>
Previous year (Total)	<b>17,943</b>	<b>140,471</b>	<b>189,721</b>	<b>1,376,898</b>	<b>-</b>	<b>-</b>	<b>44,282,656</b>	<b>319,147,369</b>

\*Wherever applicable

**FOR AND UP TO THE MONTH OF OCTOBER, 2014**

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
147	1,274	1,051	8,276		-		-		
202	1,932	905	9,177	-	-	-	-	-	-
202	1,688	81	1,064		-		-		
168	1,603	122	977	-	-	-	-	-	-
-	-	-	-		-		-		
-	-	-	-	-	-	-	-	-	-
202	1,688	81	1,064	-	-	-	-	-	-
168	1,603	122	977	-	-	-	-	-	-
-	-	-	-		-		-		
-	-	-	-	-	-	-	-	-	-
17	61	24	81		-		-		
10	82	8	88	-	-	-	-	-	-
2,040	12,897	21,771	157,142		-		-		
1,878	11,744	26,589	194,191	-	-	-	-	-	-
-	-	-	-		-		-		
-	-	-	-	-	-	-	-	-	-
2,040	12,897	21,771	157,142	-	-	-	-	-	-
1,878	11,744	26,589	194,191	-	-	-	-	-	-
-	32	-	3		-		-		
2	61	6	51	-	-	-	-	-	-
121	903	145	1,083		-		-		
118	684	133	772	-	-	-	-	-	-
-	-	-	-		-		-		
-	-	-	-	-	-	-	-	-	-
-	-	-	-		-		-		
-	-	-	-	-	-	-	-	-	-
121	935	145	1,086	-	-	-	-	-	-
121	745	139	823	-	-	-	-	-	-
132	1,100	4,138	36,639	892	2,509	-	-	-	-
132	899	5,642	34,959	211	4,631	(316,448)	1,905,392	-	-
968	3,059	4,080	31,179		-		-		
256	4,905	2,864	20,168	-	-	-	-	-	-
51	533	331	2,695		-		-		
41	409	263	3,045	-	-	-	-	-	-
1,019	3,592	4,411	33,874	-	-	-	-	-	-
297	5,314	3,127	23,213	-	-	-	-	-	-
-	-	-	-		-		-		
-	-	-	-	-	-	-	-	-	-
-	-	-	-		-		-		
-	-	-	-	-	-	-	-	-	-
564	3,023	1,340	9,324		-		-		
58	1,458	2,368	13,198	-	-	-	-	-	-
<b>4,242</b>	<b>24,571</b>	<b>32,961</b>	<b>247,486</b>	<b>892</b>	<b>2,509</b>	-	-	-	-
<b>2,867</b>	<b>23,777</b>	<b>38,900</b>	<b>276,626</b>	<b>211</b>	<b>4,631</b>	<b>(316,448)</b>	<b>1,905,392</b>	-	-



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	15233.74	96858.60	47851.00	397229.00	9002.08	14338.77	328301543.23	977148591.49
Previous year	6231.66	82519.83	51143.00	396085.00			60738236.45	671834798.45
Marine Cargo	2334.26	20494.45	21583.00	163443.00	-394.08	1855.59	159951227.21	491580315.41
Previous year	2728.34	18638.86	24923.00	162494.00			39506528.34	295502129.99
Marine Hull (Including Onshore & Offshore oil energy)	1739.53	17713.56	794.00	6162.00	-2043.55	-5799.63	10076198.36	37111218.60
Previous year	3783.08	23513.19	1069.00	5718.00			36985946.74	87113002.61
Marine (Total)	4073.79	38208.01	22377.00	169605.00	-2437.63	-3944.04	170027425.57	528691534.01
Previous year (Total)	6511.42	42152.05	25992.00	168212.00	0.00	0.00	76492475.08	382615132.60
Aviation	2802.56	7105.67	149.00	615.00	580.99	-229.24	86231274.08	165841391.92
Previous year	2221.57	7334.91	52.00	416.00			92780578.63	129984350.01
Engineering	2388.50	22795.28	4253.00	30938.00	-1256.33	-964.43	19988327.98	87931778.48
Previous year	3644.83	23759.71	5243.00	35438.00			20553003.88	129287990.58
Motor Own Damage	23519.89	147820.43	887594.00	5115936.00	1368.51	18810.10	351912.29	13365262.09
Previous year	22151.38	129010.33	775541.00	4348863.00			3296493.43	13356543.99
Motor Third party	23034.99	153282.26	781551.00	5104273.00	2447.94	26366.07		
Previous year	20587.05	126916.19	761911.00	4586876.00				
Motor (Total)	46554.88	301102.69	887594.00	5115936.00	3816.45	45176.17	351912.29	13365262.09
Previous year (Total)	42738.43	255926.52	775541.00	4586876.00	0.00	0.00	3296493.43	13356543.99
Workmen's compensation / Employer's liability	731.86	6031	5647.00	48275	-270.86	505.87	5843.31	849639
Previous year	1002.72	5525.32	8413.00	43094			143195.66	922239.46
Public Liability	14.77	101.35	91.00	705	6.08	26.08	3616.67	35387.72
Previous year	8.69	75.27	47.00	314			-480.88	4581.89
Product Liability	33.33	504.34	65.00	124	18.48	35.99	1509.90	21681.59
Previous year	14.85	468.35	78.00	147			-1069.93	5701.86
Other Liability Covers	1103.77	9957.90	5891.00	50009	102.00	-3.58	306026.55	2597908.09
Previous year	1001.77	9961.48	5290.00	50740			565827.18	2215058.60
Liability (Total)	1883.73	16594.78	11694	99113	-144.30	564.36	316996.43	3504616.18
Previous year (Total)	2028.03	16030.42	13828	94295	0.00	0.00	707472.03	3147581.81
Personal Accident	1040.50	11141.10	39282.00	308014	101.45	701.80	7489877.46	226216425.60
Previous year	939.05	10439.30	42377.00	309735			11348873.55	415451592.89
Medical Insurance	25273.36	228036.74	112959.00	895791	4393.35	36392.08	1919868.83	82884173.00
Previous year	20880.01	191644.66	125909.00	882586			46397469.90	136864531.91
Overseas Medical Insurance	65.78	755.35	4584.00	22307	-69.62	7.10	-51707.93	798130.73
Previous year	135.40	748.25	3672.00	22844			17695.03	150317.53
Health (Total)	25339.14	228792.09	117543	918098	4323.73	36399.18	1868160.90	83682303.73
Previous year (Total)	21015.41	192392.91	129581	905430	0.00	0.00	46415164.93	137014849.44
Crop Insurance	0.00	0.00	0.00	0	0.00	0.00	0.00	0
Previous year	0.00	0.00	0.00	0	0.00	0.00	0.00	0
Credit Guarantee	5.76	67.31	1.00	6	-30.41	-51.45	0.00	19700
Previous year	36.17	118.76	2.00	13	0.00	0.00	5000.00	196000.00
All Other Miscellaneous	4623.87	37978.29	152265.00	636641	-83.57	5674.60	44714078.06	186509056.92
Previous year	4707.44	32303.69	101541.00	673891			184283877.95	314280295.09
<b>Grand Total</b>	<b>103946.47</b>	<b>760643.82</b>	<b>1283009</b>	<b>7676195</b>	<b>13872.46</b>	<b>97665.72</b>	<b>659289596.00</b>	<b>2272910660.42</b>
Previous year (Total)	<b>90074.01</b>	<b>662978.10</b>	<b>1145300</b>	<b>7170391</b>	<b>0.00</b>	<b>0.00</b>	<b>496621175.93</b>	<b>2197169134.86</b>

\*Wherever applicable

## FOR AND UP TO THE MONTH OF OCTOBER, 2014

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
659.76	5771.42	16853.00	58112.00	36.58	1379.58	0.00	0.00		
766.69	7265.40	7667.00	43998.00	187.29	2019.28	0.00	0.00		
220.68	1679.20	5807.00	22601.00	63.95	521.52	0.00	0.00		
252.33	1782.38	976.00	9515.00	71.04	541.08	0.00	0.00		
14.90	204.90	181.00	1857.00	0.79	37.46	0.00	0.00		
13.50	249.14	59.00	312.00	0.85	32.28	0.00	0.00		
235.58	1884.10	5988.00	24458.00	64.74	558.98	0.00	0.00		
265.83	2031.52	1035.00	9827.00	71.89	573.36	0.00	0.00		
0.84	15.25	4.00	14.00	3.98	3.98	0.00	0.00		
0.00	1.11	0.00	0.00	0.00	0.00	0.00	0.00		
187.16	1540.32	1221.00	5537.00	30.31	485.12	0.00	0.00		
218.93	1832.09	960.00	4956.00	115.51	661.65	0.00	0.00		
2357.22	16460.67	247659.00	672314.00	365.26	2503.04	42933.00	281860.00		
3866.60	28798.88	81631.00	490533.00	514.56	4281.36	82493.00	299881.00		
4027.00	29632.81	232873.00	912981.00	369.36	4396.10	57752.00	380513.00		
4723.75	39481.79	78303.00	541088.00	4714.61	9496.53	59584.00	371632.00		
6384.22	46093.48	247659.00	912981.00	734.62	6899.14	100685.00	662373.00		
8590.35	68280.67	81631.00	541088.00	5229.17	13777.89	142077	671513		
81.30	637	677.00	10296	27.30	192	3711.00	26541		
67.65	840	441.00	3181	397.51	682	2557.00	14878		
7.26	8	6.00	29	1.43	4	0.00	0		
-0.07	1	-6.00	10	0.00	0	0.00	0		
0.01	7	3.00	13	0.13	5	0.00	0		
0.26	4	3.00	18	0.00	0	0.00	0		
96.32	1089	1198.00	10276	29.76	345	524.00	4973		
205.58	1452	772.00	11870	89.11	417	484.00	6115		
184.89	1741.96	1884	20614	58.62	545.41	4235	31514		
273.42	2296.87	1210	15079	486.62	1099.85	3041	20993		
85.54	902.93	5961.00	32103	50.44	319.13	23448.00	479328		
137.21	970.13	10452.00	33407	74.22	580.17	26469.00	310025		
4177.70	23867.02	7694.00	55737	338.99	7370.81	960847.00	17622002	1162918.00	23293768
4867.05	21839.22	12301.00	56598	-449.35	6453.09	1065508.00	17530810	1330501.00	22490768
-11.69	69.84	-535.00	3075	1.88	18.87	305.00	2175	305733.00	317808
-555.17	50.01	382.00	993	22.39	46.93	155.00	1954	779.00	17687
4166.01	23936.86	7159	58812	340.87	7389.68	961152	17624177	1468651	23611576
4311.88	21889.23	12683	57591	-426.96	6500.02	1065663	17532764	1331280	22508455
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		
647.41	4599.71	45217.00	117661	474.59	1579.53	266165.00	4211375		
570.07	7778.68	18996.00	145800	265.18	1626.82	116628.00	3635793		
<b>12551.41</b>	<b>86486.03</b>	<b>331946</b>	<b>1230292</b>	<b>1794.75</b>	<b>19160.55</b>	<b>1355685</b>	<b>23008767</b>		
<b>15134.38</b>	<b>112345.70</b>	<b>134634</b>	<b>851746</b>	<b>6002.92</b>	<b>26839.04</b>	<b>1353878</b>	<b>22171088</b>		



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	7752.04	63013.89	38472	313366	2149.53	-3603.25	29253356.02	146613146.08
Previous year	5602.51	66617.14	42244	307547				
Marine Cargo	1631.54	14469.82	12369	95274	-263.35	-1478.62	4448830.59	44074573.76
Previous year	1894.89	15948.44	14516	101378				
Marine Hull (Including Onshore & Offshore oil energy)	1232.29	11509.35	263	4789	228.73	-2319.20	154732.78	13670333.69
Previous year	1003.56	13828.55	436	3596				
Marine (Total)	2863.83	25979.17	12632	100063	-34.62	-3797.82	4603563.37	57744907.45
Previous year (Total)	2898.45	29776.99	14952	104974				
Aviation	1214.17	6035.13	39	229	-981.79	-2006.19	3469230.61	6881176.94
Previous year	2195.96	8041.32	31	222				
Engineering	1579.17	19762.74	2078	17818	-691.16	-589.09	1577968.93	14058229.50
Previous year	2270.33	20351.83	2923	23736				
Motor Own Damage	11687.51	69203.44	626526	3629384	966.92	3725.59	832350.64	4987612.57
Previous year	10720.59	65477.85	556346	3330630				
Motor Third party	14293.95	93185.88	773272	4671536	1428.27	10512.31	0.00	0.00
Previous year	12865.68	82673.57	890996	4458611				
Motor (Total)	25981.46	162389.32	773272	4671536	2395.19	14237.90	832350.64	4987612.57
Previous year (Total)	23586.27	148151.42	890996	4458611				
Workmen's compensation / Employer's liability	511.71	4433.03	4647	37707	-38.72	-362.21	10610.27	81653.16
Previous year	550.43	4795.24	5401	38837				
Public Liability	6.48	60.00	35	285	1.66	10.31	1485647.59	11146377.04
Previous year	4.82	49.69	32	235				
Product Liability	10.80	544.76	9	77	3.00	-19.93	55718.11	2200507.93
Previous year	7.80	564.69	8	75				
Other Liability Covers	307.95	2223.96	2862	22216	-123.66	158.69	589240.59	12767173.43
Previous year	431.61	2065.27	3068	21057				
Liability (Total)	836.94	7261.75	7553	60285	-157.72	-213.14	2141216.56	26195711.56
Previous year (Total)	994.66	7474.89	8509	60204				
Personal Accident	841.58	7558.95	58578	451997	45.03	-5.53	1201949.60	17645305.06
Previous year	796.55	7564.48	71571	480914				
Medical Insurance	16178.11	117740.67	90375	695518	3758.91	15703.77	1175789.86	5068074.58
Previous year	12419.20	102036.90	91573	652693				
Overseas Medical Insurance	39.49	485.26	1249	12266	-0.50	13.66	262443.78	13877554.93
Previous year	39.99	471.60	1247	13127				
Health (Total)	16217.60	118225.93	91624	707784	3758.41	15717.43	1438233.64	18945629.51
Previous year (Total)	12459.19	102508.50	92820	665820				
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	3053.24	30461.42	54385	442040	-595.40	-2179.28	4191331.64	44745547.12
Previous year	3648.64	32640.70	68362	475495				
<b>Grand Total</b>	<b>60340.03</b>	<b>440688.30</b>	<b>1038633</b>	<b>6765118</b>	<b>5887.47</b>	<b>17561.03</b>	<b>48709201.01</b>	<b>337817265.79</b>
Previous year (Total)	<b>54452.56</b>	<b>423127.27</b>	<b>1192408</b>	<b>6577523</b>			<b>0.00</b>	<b>0.00</b>

\*Wherever applicable



## FOR AND UP TO THE MONTH OF OCTOBER, 2014

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
488.20	4685.70	7979	64672	0.00	0.00	0	0	0	0
522.46	4578.75	7972	60229	0.00	0.00	0	0	0	0
85.04	653.86	845	5467	0.00	0.00	0	0	0	0
93.33	685.36	990	5723	0.00	0.00	0	0	0	0
11.08	112.13	49	733	0.00	0.00	0	0	0	0
9.93	83.88	59	817	0.00	0.00	0	0	0	0
96.12	765.99	894	6200	0.00	0.00	0	0	0	0
103.26	769.24	1049	6540	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
131.85	1061.64	243	2032	0.00	0.00	0	0	0	0
121.99	851.19	341	3454	0.00	0.00	0	0	0	0
2345.48	13601.16	130311	743672	0.00	0.00	0	0	0	0
2117.75	12804.16	113115	669827	0.00	0.00	0	0	0	0
3430.52	22104.35	169174	1016953	0.00	0.00	125	65994	46580	247011
2941.50	18879.15	152999	934726	0.00	0.00	337	27325	48325	642947
5776.00	35705.51	169174	1016953	0.00	0.00	125	65994	46580	247011
5059.25	31683.31	152999	934726	0.00	0.00	337	27325	48325	642947
87.58	711.08	805	6647	135.84	1071.24	0	0	0	0
91.13	760.60	936	7060	156.63	1263.62	0	0	0	0
-0.08	1.69	0	21	0.00	0.00	0	0	0	0
0.00	1.00	0	11	0.00	0.00	0	0	0	0
0.00	6.84	0	4	0.00	0.00	0	0	0	0
0.00	1.83	0	2	0.00	0.00	0	0	0	0
35.41	214.75	299	2100	0.00	0.00	0	0	0	0
26.30	183.05	311	1952	0.00	0.00	0	0	0	0
122.91	934.36	1104	8772	135.84	1071.24	0	0	0	0
117.43	946.48	1247	9025	156.63	1263.62	0	0	0	0
67.19	657.50	11325	85369	143.78	1841.20	95	1115	536	13750
64.72	546.12	12504	87327	179.23	1937.48	1904	3393	2433	12479
414.54	6502.07	6908	49415	2220.77	16982.61	31	239	118	941
399.64	3112.85	6672	44214	1992.05	15387.25	36	248	132	956
1.49	19.06	78	605	0.00	0.00	0	0	0	0
1.60	17.84	55	509	0.00	0.00	0	0	0	0
416.03	6521.13	6986	50020	2220.77	16982.61	31	239	118	941
401.24	3130.69	6727	44723	1992.05	15387.25	36	248	132	956
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
771.80	6417.15	18413	146418	626.80	9233.42	50	1971	217	2969
771.80	7512.23	23936	157417	817.61	10104.84	-187	1771	131	3419
<b>7870.10</b>	<b>56748.98</b>	<b>216118</b>	<b>1380436</b>	<b>3127.19</b>	<b>29128.47</b>	<b>301</b>	<b>69319</b>	<b>47451</b>	<b>264671</b>
<b>7162.15</b>	<b>50018.01</b>	<b>206775</b>	<b>1303441</b>	<b>3145.52</b>	<b>28693.19</b>	<b>2090</b>	<b>32737</b>	<b>51021</b>	<b>659801</b>



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	7278.43	78272.97	62518	533985	-1192.19	2115.68	7885623	84802784
Previous year	8470.62	76157.29	88290	532651	657.72	7131.42	9177270	82510606
Marine Cargo	1997.72	18038.23	16626	145755	-149.89	-829.94	4236946	38257116
Previous year	2147.61	18868.17	21966	153995	-430.27	-750.90	4554846	40017328
Marine Hull (Including Onshore & Offshore oil energy)	1800.31	14033.38	1733	13652	-76.99	-2891.77	647594	5047978
Previous year	1877.30	16925.15	2209	12681	207.08	951.69	675288	6088184
Marine (Total)	3798.03	32071.61	18359	159407	-226.88	-3721.71	4884539	43305094
Previous year (Total)	4024.91	35793.32	24175	166676	-223.19	200.79	5230134	46105512
Aviation	141.31	3205.40	112	1631	-42.61	-38.90	21202	480930
Previous year	183.92	3244.30	105	668	41.82	360.20	27595	486767
Engineering	3953.29	30482.08	7763	61137	217.14	-2043.06	1704004	13138827
Previous year	3736.15	32525.14	18029	73383	1091.61	2992.54	1610409	14019457
Motor Own Damage	16028.77	99728.74	583524	4305950	1105.55	2890.92	2274397	14150979
Previous year	14923.22	96837.82	647942	4167769	121.43	1450.52	2117526	13740772
Motor Third party	19912.17	129465.95	960911	6844540	2396.09	18695.84		0
Previous year	17516.08	110770.11	1045157	6765280	2957.04	14261.70	0	0
Motor (Total)	35940.94	229194.69	960911	6844540	3501.64	21586.76	2274397	14150979
Previous year (Total)	32439.30	207607.93	1045157	6765280	3078.47	15712.22	2117526	13740772
Workmen's compensation / Employer's liability	658	5641	6435	72355	-50	351		0
Previous year	708	5290	7842	69366	15	67	0	0
Public Liability	79	720	91	4104	-41	16	13368	121959
Previous year	120	704	121	3554	14	-119	20268	119259
Product Liability	41	563	18	975	-9	-157	8090	111944
Previous year	50	719	21	1398	12	-89	9936	143102
Other Liability Covers	229	3020	586	19432	-27	634	69573	918781
Previous year	256	2386	622	18703	256	1084	77763	725769
Liability (Total)	1005.99	9942.75	7130	96866	-126.84	844.85	91031	1152684
Previous year (Total)	1132.83	9097.90	8606	93021	296.10	944.16	107967	988130
Personal Accident	2932.05	11679.85	39685	295544	374.19	1566.67	9654429	38458512
Previous year	2557.86	10113.18	47023	288750	475.96	984.63	8422325	33299902
Medical Insurance	26771.46	197115.86	107382	1339980	4103.96	20714.16	3698086	27228674
Previous year	22667.50	176401.70	101595	1430202	-37.81	10519.61	3131184	24367316
Overseas Medical Insurance	34.17	345.24	720	9509	-7.47	-36.91	10053	101571
Previous year	41.64	382.15	784	8064	19.69	-318.28	12251	112431
Health (Total)	26805.63	197461.10	108102	1349489	4096.49	20677.25	3708139	27330245
Previous year (Total)	22709.14	176783.85	102379	1438266	-18.12	10201.33	3143435	24479747
Crop Insurance	257.51	1057.13	1400	51400	207.90	881.17		0
Previous year	49.61	175.96	101	30220	49.61	175.96	0	92
Credit Guarantee	0.00	8.61	0	8	-0.11	2.34		0
Previous year	0.11	6.27	10	61	0.11	6.27	0	0
All Other Miscellaneous	4594.80	38453.00	392950	1379910	116.84	160.57	885745	7412627
Previous year	4477.96	38292.43	403233	1357043	-85.21	339.11	863221	7381674
<b>Grand Total</b>	<b>86707.98</b>	<b>631829.19</b>	<b>1598930</b>	<b>10773917</b>	<b>6925.57</b>	<b>42031.62</b>	<b>31109109</b>	<b>230232681</b>
Previous year (Total)	<b>79782.41</b>	<b>589797.57</b>	<b>1737108</b>	<b>10746020</b>	<b>5364.88</b>	<b>39048.63</b>	<b>30699882</b>	<b>223012659</b>

\*Wherever applicable

## FOR AND UP TO THE MONTH OF OCTOBER, 2014

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
79.79	5976.65	7532	114419	0.00	0.00	0	0		
301.42	5917.48	7384	112175	0.00	0.00	0	0	0.00	0.00
160.23	873.50	949	16935	0.00	0.00	0	0		
192.05	891.33	930	16603	0.00	0.00	0	0	0.00	0.00
11.37	108.78	255	1629	0.00	0.00	0	0		
12.20	107.70	250	1597	0.00	0.00	0	0	0.00	0.00
171.60	982.28	1204	18564	0.00	0.00	0	0		
204.25	999.03	1180	18200	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
734.20	2073.20	7304	17734	0.00	0.00	7	7		
726.94	2052.68	7231	17558	0.00	0.00	0	0	0.00	0.00
6121.28	24855.27	141223	697952	0.00	0.00	0	0		
6354.46	24367.91	125295	671108	0.00	0.00	0	0	0.00	0.00
4882.81	23775.13	146731	1133515	0.00	0.00	0	0		
4560.77	23082.65	123486	1100500	0.00	0.00	0	0	0.00	0.00
11004.09	48630.40	146731	1133515	0.00	0.00	0	0		
10915.23	47450.56	125295	1100500	0.00	0.00	0	0		
51	598	580	9188	28	221	374	795		
61	592	740	9097	27	214	363	772	0.00	0.00
3	45	51	813	0	0	0	0		
3	43	48	774	0	0	0	0	0.00	0.00
0	0	0	0	0	0	0	1		
0	0	0	0	0	0	0	0	0.00	0.00
10	152	146	2218	0	0	0	0		
10	151	144	2196	0	0	0	0	0.00	0.00
63.45	795.18	777	12219	27.93	220.75	374	796		
73.25	785.61	932	12067	27.11	214.32	363	772		
4229.09	6995.78	13577	56368	69.28	2257.09	1001103	1960738		
4623.38	7138.55	14782	53683	72.92	2375.88	782455	2063935	0.00	0.00
5058.12	15866.50	4540	191875	3413.44	36888.62	841102	20272263	2012264	22757785
5696.74	16190.31	4451	188113	4023.22	36523.39	1098750	20071548	1983182	21313503
0.00	96.70	0	1516	0.00	0.00	0	0	82	3115
2.78	213.32	199	4090	0.00	0.00	0	0	214	7605
5058.12	15963.20	4540	193391	3413.44	36888.62	841102	20272263	2012346	22760900
5699.52	16403.63	4650	192203	4023.22	36523.39	1098750	20071548	1983396	21321108
257.51	1057.13	1400	51400	0.00	0.00	0	0		
49.61	175.96	101	30220	0.00	0.00	0	0	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
2252.53	12215.90	43151	311827	452.29	8295.72	40578	244887		
2792.02	12465.20	47889	308739	439.12	8054.10	43174	237754	0.00	0.00
<b>23850.38</b>	<b>94689.72</b>	<b>226216</b>	<b>1909437</b>	<b>3962.94</b>	<b>47662.18</b>	<b>1883164</b>	<b>22478691</b>	<b>2012346</b>	<b>22760900</b>
<b>25385.62</b>	<b>93388.70</b>	<b>209444</b>	<b>1845345</b>	<b>4562.37</b>	<b>47167.69</b>	<b>1924742</b>	<b>22374009</b>	<b>1983396</b>	<b>21321108</b>



Name of the Insurer: Universal Sompo 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	767.40	7441.69	9457.00	84279.00	192.69	1016.80	1018712.10	13030725.66
Previous year	574.71	6424.89	8411.00	71395.00	-370.27	520.71	584325.72	9550475.10
Marine Cargo	136.98	1115.36	189.00	1383.00	1.63	-185.51	688112.72	10146465.32
Previous year	135.35	1300.87	174.00	1482.00	-15.83	371.93	3481357.54	11837943.71
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)	136.98	1115.36	189	1383	1.63	-185.51	688112.72	10146465.32
Previous year (Total)	135.35	1300.87	174	1482	-15.83	371.93	3481357.54	11837943.71
Aviation	0.00	0.00	0.00	0.00	0.00	-26.41	0.00	0.00
Previous year	0.00	26.41	0.00	5.00	0.00	26.41	0.00	34600.00
Engineering	95.06	917.39	101.00	844.00	-68.12	-483.65	17078.54	533728.35
Previous year	163.18	1401.05	160.00	1122.00	-6.99	604.52	141153.83	615033.95
Motor Own Damage	1341.93	7898.28	34687.00	222351.00	209.76	954.16	195940.90	1116336.23
Previous year	1132.17	6944.13	35355.00	224473.00	-219.72	-691.29	164068.67	1011883.41
Motor Third party	714.45	4914.55	0.00	0.00	-62.47	-1010.51		
Previous year	776.92	5925.06	0.00	0.00	-409.80	-1194.83		
Motor (Total)	2056.38	12812.84	34687	222351	147.29	-56.35	195940.90	1116336.23
Previous year (Total)	1909.09	12869.19	35355	224473	-629.53	-1886.12	164068.67	1011883.41
Workmen's compensation / Employer's liability	12	127	99	846	1.31	-12.87	2296	29023
Previous year	10.24	139.53	120.00	927.00	-10.27	-12.59	1612.78	32783.20
Public Liability	0.00	1.33	0.00	12.00	0.00	-0.70	0	5950
Previous year	0.00	2.03	0.00	9.00	0.00	-0.24	0.00	6865.00
Product Liability	4.93	15.91	0.00	13.00	3.53	-2.19	1360.00	4518.00
Previous year	1.40	18.10	2.00	14.00	1.40	-0.81	410.00	2809.50
Other Liability Covers	14	192	16	108	5.60	75.02	3712	39676
Previous year	9	116	10	141	-6	24	2136	27838
Liability (Total)	30.89	335.42	115	979	10.44	59.26	7368.34	79166.90
Previous year (Total)	20.46	276.16	132	1091	-14.39	10.74	4158.95	70295.86
Personal Accident	18.38	469.22	676	5284	-15.52	36.62	85900.28	3619679.83
Previous year	33.90	432.60	511.00	4366.00	-12.83	58.84	149182.41	14759634.32
Medical Insurance	378.90	7276.97	7064	76465	12.69	2475.91	43060.89	502979.90
Previous year	366.21	4801.06	6236	44847	-40.60	1862.96	28966.33	280476.69
Overseas Medical Insurance	1.64	31.75	88.00	2223.00	-0.07	19.05	22643.17	587990.49
Previous year	1.71	12.70	99.00	678.00	1.11	3.90	21774.53	186303.01
Health (Total)	380.54	7308.72	7152	78688	12.62	2494.96	65704.06	1090970.38
Previous year (Total)	367.92	4813.76	6335	45525	-39.49	1866.87	50740.85	466779.71
Crop Insurance	681.43	1867.43	8.00	22.00	681.43	1867.43	14150.87	28254.18
Previous year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Credit Guarantee	14.17	31.24	2.00	8.00	10.83	17.10	2466.00	30066.00
Previous year	3.34	14.14	2.00	7.00	3.34	14.14	0.00	13400.00
All Other Miscellaneous	367.28	3665.81	10670.00	103353.00	-49.62	26.39	291329.06	2595714.46
Previous year	416.90	3639.42	12087.00	101255.00	-5.02	184.17	279746.00	2436758.98
<b>Grand Total</b>	<b>4548.50</b>	<b>35965.11</b>	<b>63057</b>	<b>497191</b>	<b>923.66</b>	<b>4766.63</b>	<b>2386762.88</b>	<b>32271107.30</b>
Previous year (Total)	<b>3624.85</b>	<b>31198.48</b>	<b>63167</b>	<b>450721</b>	<b>-1091.01</b>	<b>1772.20</b>	<b>4854733.99</b>	<b>40796805.04</b>

\*Wherever applicable

**FOR AND UP TO THE MONTH OF OCTOBER, 2014**

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		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	5.36	44.65	0.00	0.00		
0.00	0.00	0.00	0.00	9.81	72.62	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.41	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	1.40	7.46	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	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	0.41	0	0	0	0
0.00	0.00	0	0	1.40	7.46	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	0.00	0.00		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
113.13	1175.50	3622.00	35241.00	0.00	0.00	0.00	0.00		
177.85	1332.27	4846.00	40045.00	0.00	0.00	0.00	0.00		
<b>113.13</b>	<b>1175.50</b>	<b>3622</b>	<b>35241</b>	<b>5.36</b>	<b>45.06</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>177.85</b>	<b>1332.27</b>	<b>4846</b>	<b>40045</b>	<b>11.21</b>	<b>80.08</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



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	35097.27	179358.43	122607	370432	22816.90	-33515.07	695899.29	3284371.12
Previous year	12280.37	212873.50	105341	1130124	-6599.83	11468.68	416033.07	4232047.20
Credit Guarantee								
Previous year								
All Other Miscellaneous								
Previous year								
Grand Total	<b>35097.27</b>	<b>179358.43</b>	<b>122607</b>	<b>370432</b>	<b>22816.90</b>	<b>-33515.07</b>	<b>695899.29</b>	<b>3284371.12</b>
Previous year (Total)	<b>12280.37</b>	<b>212873.50</b>	<b>105341</b>	<b>1130124</b>	<b>-6599.83</b>	<b>11468.68</b>	<b>416033.07</b>	<b>4232047.20</b>

\*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	175.67	1261.26	4701	34905.00	175.67	1261.26	272977.24	1695760.79
Previous year	114.85	779.86	3335	20934.00	114.85	779.86	268244.93	1861470.36
Medical Insurance	4048.32	29906.34	34729	230149.00	4048.32	29906.34	203117.81	1331740.56
Previous year	3669.66	25455.65	34624	200278.00	3669.66	25455.65	305203.02	1335818.32
Overseas Medical Insurance	83.88	573.56	2650	26220.00	83.88	573.56	538157.25	3204482.50
Previous year	63.86	458.78	2114	18513.00	63.86	458.78	493024.00	2814980.25
Health (Total)	4132.20	30479.90	37379	256369	4132.20	30479.90	741275.06	4536223.06
Previous year (Total)	3733.52	25914.43	36738	218791	3733.52	25914.43	798227.02	4150798.57
Crop Insurance								
Previous year								
Credit Guarantee								
Previous year								
All Other Miscellaneous	346.08	1084.60	0	2	346.08	1084.60	1605775.50	3185397.00
Previous year	179.33	698.62	0	0	179.33	698.62	781030.00	2730060.00
Grand Total	<b>4653.95</b>	<b>32825.75</b>	<b>42080</b>	<b>291276</b>	<b>4653.95</b>	<b>32825.75</b>	<b>2620027.80</b>	<b>9417380.85</b>
Previous year (Total)	<b>4027.70</b>	<b>27392.91</b>	<b>40073</b>	<b>239725</b>	<b>4027.70</b>	<b>27392.91</b>	<b>1847501.95</b>	<b>8742328.93</b>

\*Wherever applicable







Name of the Insurer: CignaTTK 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								
Previous year								
Medical Insurance	119.24	486.35	1,295	5,068	119.24	486.35	5,545.50	22,674.50
Previous year								
Overseas Medical Insurance								
Previous year								
Health (Total)	119.24	486.35	1295	5068	119.24	486.35	5545.50	22674.50
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	119.24	486.35	1295	5068	119.24	486.35	5545.50	22674.50
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00

\*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	10995	72036	651	53330	1271	2254	275700	2265483
Previous year	9723	69782	781	5209	406	6343	211971	2272496
All Other Miscellaneous								
Previous year								
Grand Total	<b>10995.00</b>	<b>72035.66</b>	<b>651</b>	<b>53330</b>	<b>1271.46</b>	<b>2253.75</b>	<b>275700.45</b>	<b>2265483.24</b>
Previous year (Total)	<b>9723.26</b>	<b>69781.91</b>	<b>781</b>	<b>5209</b>	<b>406.44</b>	<b>6342.64</b>	<b>211971.21</b>	<b>2272496.04</b>

\*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)								
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	0.94	52.10	3.00	41.00	0.94	52.10	952.00	25,035.27
Previous year	15.47	65.22	28.00	139.00	15.47	65.22	10824.30	76,727.89
Medical Insurance	2,684.94	18,556.73	16,202.00	119,793.00	2,684.94	18,556.73	188,250.29	1,299,330.06
Previous year	2430.19	15427.21	15808.00	108591.00	2,430.19	15,427.21	245256.30	1,112,080.11
Overseas Medical Insurance								
Previous year								
Health (Total)	2684.94	18556.73	16202.00	119793.00	2684.94	18556.73	188250.29	1299330.06
Previous year (Total)	2430.19	15427.21	15808.00	108591.00	2430.19	15427.21	245256.30	1112080.11
Crop Insurance								
Previous year								
Credit Guarantee								
Previous year								
All Other Miscellaneous								
Previous year								
Grand Total	<b>2,685.88</b>	<b>18,608.83</b>	<b>16,205.00</b>	<b>119,834.00</b>	<b>2,685.88</b>	<b>18,608.83</b>	<b>189,202.29</b>	<b>1,324,365.33</b>
Previous year (Total)	<b>2,445.66</b>	<b>15,492.44</b>	<b>15,836.00</b>	<b>108,730.00</b>	<b>2,445.66</b>	<b>15,492.44</b>	<b>256,080.60</b>	<b>1,188,808.00</b>

\*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	89.34	339.27	851.00	3016.00	35.45	188.66	191043.31	553798.57
Previous year	53.89	150.61	21	136	53.89	150.61	118994.06	302539.29
Medical Insurance	1588.03	11845.92	8570.00	62837.00	755.15	3291.12	77737.52	658553.83
Previous year	832.88	8554.80	4820	23557	382.40	7060.21	23359.04	639767.58
Overseas Medical Insurance	14.02	49.05	629.00	1346.00	14.02	49.05	451.40	1148.30
Previous year	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Health (Total)	1602.06	11894.98	9199	64183	769.18	3340.18	78188.92	659702.13
Previous year (Total)	832.88	8554.80	4820	23557	382.40	7060.21	23359.04	639767.58
Crop Insurance								
Previous year								
Credit Guarantee								
Previous year								
All Other Miscellaneous								
Previous year								
Grand Total	1691.39	12234.25	10050	67199	804.62	3528.84	269232.23	1213500.70
Previous year (Total)	886.77	8705.41	4841	23693	436.29	7210.82	142353.10	942306.87

\*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	281.79	1703.36	14054	98871.00	108.28	487.99	361055.08	2567436.40
Previous year	173.51	1215.37	11442	82601.00	57.24	337.80	189917.42	1350379.16
Medical Insurance	10081.66	69965.51	123904	828341.00	2581.69	16485.65	695991.99	4873525.72
Previous year	7499.97	53479.86	101868	712828.00	2228.90	9800.56	696972.84	4561630.77
Overseas Medical Insurance	62.55	729.29	2858	22543.00	-0.05	-140.59	322670.45	3094279.94
Previous year	62.60	869.88	2247	28334.00	-7.72	-6.75	321345.47	2693026.35
Health (Total)	10144.21	70694.80	126762	850884	2581.64	16345.06	1018662.44	7967805.66
Previous year (Total)	7562.57	54349.74	104115	741162	2221.18	9793.81	1018318.31	7254657.12
Crop Insurance								
Previous year								
Credit Guarantee								
Previous year								
All Other Miscellaneous	0.00	0.00	0	0.00	0.00	0.00	0	0.00
Previous year	0.00	0.00	0	0.00	0.00	0.00	0	0.00
Grand Total	<b>10426.00</b>	<b>72398.16</b>	<b>140816</b>	<b>949755</b>	<b>2689.92</b>	<b>16833.05</b>	<b>1379717.52</b>	<b>10535242.06</b>
Previous year (Total)	<b>7736.08</b>	<b>55565.11</b>	<b>115557</b>	<b>823763</b>	<b>2278.42</b>	<b>10131.61</b>	<b>1208235.73</b>	<b>8605036.28</b>

\*Wherever applicable





## ULIPS KE CHAAR SUTRA

**A Unit Linked Insurance Policy (ULIP) is a long term instrument for risk protection with a lock-in period of 5 years.**

- Do you know that you can't surrender your ULIP policy for a period of 5 years?  
**If you surrender the policy before 5 years, no payment will be made by your insurer until the expiry of five years.**
- Do you know that for your Pension/Annuity ULIP you can commute only one third of the surrender value after the lock-in period?  
**The remaining amount must be used to purchase an annuity, as allowed.**
- Do you know that a certain percentage of the premium goes towards various charges of the insurance company?  
**Find out the sum total of charges and invest in products having lower charges.**
- Do you know that the insurance company deducts certain amounts towards surrender charges from the amount payable to you if you surrender your policy?  
**Find out the exact percentage of Surrender Charges before buying ULIPs.**

**Remember that it is in your interest not to surrender your ULIP Policy before it expires.**

A public awareness initiative by



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

Promoting Insurance. Protecting Insured.

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You may contact IRDA of India Call Centre at 155255 if your grievance has not been attended to by the insurance company or you may approach the Insurance Ombudsman, if applicable. For further information visit [www.gbic.co.in](http://www.gbic.co.in) or [www.igms.irda.gov.in](http://www.igms.irda.gov.in)



## EVENTS

2-3 Feb 2015 , Venue: NIA Pune	Recalibrating Leadership Journey
"5-6 Feb 2015, Venue: "Hong Kong"	Asia Insurance Conference on Employee Benefits "Theme: "Using Insurance as a Partner to Innovate "Employee Benefits Schemes while Controlling Costs""
"9-10 Feb 2015," Venue: Grand Hyatt Hotel, Singapore"	15th Asia CEO Insurance Summit Theme: "Disruptions, Innovation & New Horizons Reinventing the Business"
"3-4 Mar 2015, Venue: "Mandarin Oriental, Kuala Lumpur, Malaysia"	Theme: "Optimising the Role of Brokers in the Insurance Value Chain"
"23-24 Mar 2015, Venue: "Mandarin Orchard Hotel, Singapore"	10th Asia Conference on Healthcare and Health Insurance
9th - 20th March 2015, Venue: NIA Pune	Comprehensive Technical Programme in Life Insurance
2nd - 7th Feb, 2015, online course	Regulation of Insurance Products, <a href="http://www.naic.org/education_home.htm">http://www.naic.org/education_home.htm</a>
9th -13th Feb, Venue: NIRD,Hyderabad	Investment Credit, Project Finance in Agriculture and Allied Activities



## IRDA of India Does Not Sell Insurance!

The public are hereby cautioned regarding the following:

- There are certain telephone calls by persons claiming to be employees of Insurance Regulatory and Development Authority of India (IRDA of India), trying to sell insurance policies or offer 'benefits'.
- IRDA of India does not sell or promote any insurance product or offer any benefit.
- If any person approaches you claiming to be IRDA of India employee for sale of insurance products or offering any 'benefit', please report it to the nearest police station.

**IRDA of India regulates the activities of insurance companies to protect the interests of the general public and insurance policyholders**



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You may contact IRDA of India Call Centre at 155255 or Lon on to [www.igms.irda.gov.in](http://www.igms.irda.gov.in)  
If your grievance has not been attended to by the insurance company.