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# Journal

December 2010



Making Rapid Strides of Progress

- Technology Support in Insurance

बीमा विनियामक और विकास प्राधिकरण

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Fax: +91-40-66823334  
e-mail: irdajournal@irda.gov.in



## From the Publisher



The success of insurance business necessarily depends on large numbers; and as a result, there is no wonder that each insurer deals with a very vast number of clients. It leads to the natural corollary that there is need for maintaining records of a gargantuan size, especially with regard to long term contracts. In fact, that has been the trend until not very long ago when information technology revolution came about. Insurance industry has been at the forefront in adopting technological advancement at a very early stage; and hence one gets to witness a less-paper environment if not an absolutely paperless one.

Owing to the large numbers and increase in the types of services rendered by the insurers, technological support has become an absolute pre-requisite. The role of technology in the acquisition of new business as also in helping retain the existing business is very important. Insurers are presently making use of several tools that help them in achieving major success in underwriting decisions at a very fast pace. At the other end, speedy settlement of claims that ever remained a true challenge for insurers, has seen tremendous improvement, thanks largely to the technological support. In between, several services that need to be rendered to the policyholders have been made very simple because of the involvement of the right technological processes.

Apart from providing admirable support in the accomplishment of mundane tasks, technology renders possible the fulfillment of several top management needs. With constant increase in the standards pertaining to compliance, one cannot imagine how corporate entities would have risen to the occasion in the absence of technological support. Similarly, several other top management functions like maintaining sufficient capital adequacy progressively, asset liability management, investment decisions etc are all dependent on the availability of sound and efficient technological tools. Going forward, one can visualize an increasingly important role for technology in the Indian insurance domain, in taking it closer to global standards.

'Technology Support in Insurance Services' is the focus of this issue of the **Journal**. While appreciating that the bottom-line for any corporate activity is profit, there is a certain element of social responsibility for the insurers which they owe to the society. 'Corporate Social Responsibility for Insurers' will be the focus of the next issue of the Journal.

Handwritten signature of J. Hari Narayan.

**J. Hari Narayan**

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# Enabling Dynamism in Service Delivery

## - Technology in Insurance



Technology has brought about a silent revolution globally; and in certain areas of business activity, the embracing of technology by corporates has become indispensable – both for the day-to-day activities as also for the implementation of strategic policies and decisions. It has become particularly significant in the third world countries where the visual development is very conspicuous. Several developing countries, India included, have demonstrated rapid rates of development during the last few years; and in achieving this, they have a lot to do with the role of technology in various fields of activity.

One area, where the introduction of technological skills has made a huge contribution, is financial services. While insurance continues to occupy a lower priority as compared to the other business classes within the domain of financial services, it has adopted technology at a very early stage. As a result, one gets to notice a sea change in the delivery of services by the insurance companies. Beginning from the dissemination of product information right up to the settlement of claims, one can clearly perceive the role of technology. This has enabled the insurers to achieve higher levels of service delivery and the resultant customer satisfaction. Further, it also resulted in the top managements having the facility of better utilization of precious resources like manpower and time.

While the adoption of technology is a prerequisite, corporate entities would do well to take a thorough analysis of their need and the applicability of the technology that they intend to acquire. The assessments must be based on the long-term suitability of the packages; with the growth projections for the future. For one thing, it involves a huge amount of both capital

and revenue expenditure; and for another, obsolescence is very rapid. Accordingly, the adoption of technology must be based on sound judgment of the needs and applicability rather than on merely modernizing to be in the race. Further, there are several areas that could make a company vulnerable for pilferage in business-related functions. Companies must keep in place proper checks to ensure that their privacy is taken care of as information can be of immense value for their success. Especially in the insurance domain where information sharing has not been the players' forte, this factor plays an important role.

'Technology Support in Insurance Services' is the focus of this issue of the **Journal**. Mr. Venkata Madhukar Kanagala is the author of the first article in which he takes a detailed look at the trends observed in the adoption of technology by the insurance industry over the years. He emphasizes on the importance of efficient service delivery in the consolidation stage for which the choice of the right technological platforms is absolutely essential. Health insurance, particularly for the masses, has remained in the limelight for various reasons, of late. Ms. Malti Jaswal gives a vivid account of Rashtriya Swasthya Bima Yojana which is creating ripples – mainly by the support of the smart card services that is essentially technology-based.

What started mainly as a handy phone around a decade ago is today the medium of a suite of services that knows no bounds. Mr. Jagannath Krishnaswamy takes up the role of mobile technology in the rendering of efficient services in the insurance domain in his very informative article that follows next. That insurance is heavily dependent on the reliability of huge data needs no emphasis; and as the data is transmitted across various stakeholders via technology, it is vulnerable for leakage and other forms of abuse. Mr. M. S. Jayakumar highlights the measures that can be taken to thwart the evil designs of hackers in order that the real purpose for which it is meant is fulfilled. Apart from the usual monthly business figures, this issue is also embellished with the segment-wise performance of life and non-life insurers for the second quarter of the fiscal.

Although insurance is essentially a commercial activity, a certain element of nobleness has always been associated with it. 'Corporate Social Responsibility for Insurers' will be the focus of the next issue of the **Journal** and we will get to see a varied collection of thoughts on this very important aspect.

U. Jawaharlal

# Report Card:LIFE

statistics - life insurance

Sl No.	Insurer	Premium u/w (Rs. in Crores)		No. of Policies / Schemes		No. of lives covered under Group Schemes	
		October, 10	Upto October, 10	October, 10	Upto October, 10	October, 10	Upto October, 10
1	<b>Bajaj Allianz</b>	49.84	403.25	7082	52863	13555	67810
	Individual Single Premium	120.38	1051.20	98942	788587	2004973	12484767
	Group Single Premium	22.94	67.41	9	31		
2	<b>ING Vysya</b>	43.88	225.75	113	931		
	Individual Single Premium	1.81	3.17	298	520	101	1003
	Group Single Premium	47.62	315.51	19211	129963	0	138
3	<b>Reliance Life</b>	0.00	0.21	0	0	0	
	Individual Single Premium	68.11	220.12	8643	31940	553	438543
	Group Single Premium	138.78	1298.97	127147	1213578	28654	95946
4	<b>SBI Life</b>	1.10	18.92	8	121		
	Individual Single Premium	1.07	81.12	10	90		
	Group Single Premium	101.18	606.70	9265	58533	3365	207543
5	<b>Tata AIG</b>	105.33	1127.50	29609	391958	101254	404932
	Individual Single Premium	52.82	237.71	0	31		
	Group Single Premium	11.29	115.42	1157	14580	7133	34592
6	<b>HDFC Standard</b>	61.43	489.26	44144	311455	66969	210415
	Individual Single Premium	3.50	18.20	1	7		
	Group Single Premium	2.17	81.28	3	48		
7	<b>ICICI Prudential</b>	5.09	64.45	51619	86082	42841	130184
	Individual Single Premium	194.13	1581.05	42817	333853	582	228804
	Group Single Premium	0.65	4.02	24	108		
8	<b>Birla Sunlife</b>	22.74	209.27	0	31		
	Individual Single Premium	429.18	537.59	26212	33058	125327	1287726
	Group Single Premium	91.14	2447.57	40392	730577	9575	388759
9	<b>Aviva</b>	34.78	135.38	10	87		
	Individual Single Premium	70.05	520.17	2	29		
	Group Single Premium	0.73	7.29	19	26340	105	752
10	<b>Kotak Mahindra Old Mutual</b>	98.94	954.64	52081	673859	22009	322130
	Individual Single Premium	19.66	207.23	15	127		
	Group Single Premium	0.25	17.67	3	1216		
11	<b>Max New York</b>	36.06	320.21	13756	108658	287	1930
	Individual Single Premium	0.05	0.32	0	0	284468	1470648
	Group Single Premium	4.62	30.98	19	87		
12	<b>Met Life</b>	33.23	425.81	87	3060	55274	254856
	Individual Single Premium	7.18	74.58	54	420	127045	928672
	Group Single Premium	17.77	118.14	50	904	12513	1184953
	<b>Met Life</b>	119.64	935.31	60421	469316	-1785686	4136317
	Individual Single Premium	6.19	16.23	4	26		
	Group Single Premium	5.61	48.82	35	480		
	<b>Met Life</b>	1.45	54.29	36	7267	650	4527
	Individual Single Premium	30.17	262.26	11616	88828	107571	1482685
	Group Single Premium	0.39	7.52	1	3		
	<b>Met Life</b>	2.45	17.61	14	194		
	Individual Single Premium						
	Group Single Premium						

13	<b>Sahara Life</b> Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	1.99 2.02 0.00 0.00	20.67 25.39 0.00 0.00	17.45 31.68 0.00 18.49	361 2870 0 0	4806 28926 0 0	4968 35590 0 1	0 0 0 0	0 0 0 0	0 0 0 0	2092891
14	<b>Shriram Life</b> Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	20.13 2.60 9.09 0.16	145.68 111.51 38.97 3.54	38.42 133.91 0.00 0.28	2730 2330 0 1	16678 49035 0 5	5934 68104 0 7	0 0 0 0	0 0 0 0	168406 374781	28247
15	<b>Bharti Axa Life</b> Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	0.04 17.74 1.91 0.00	3.47 202.68 11.03 0.00	3.31 170.19 13.62 0.00	126 12438 0 0	2441 87710 0 0	4011 79159 7 0	0 0 0 0	0 0 0 0	6167 0	7979 0
16	<b>Future Generali Life</b> Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	0.98 31.41 0.00 5.54	6.36 185.60 0.10 17.37	4.39 166.20 0.03 14.20	105 38176 0 4	668 168636 1 48	681 135687 0 58	0 0 0 0	0 0 0 0	2241 1965938	119 749461
17	<b>IDBI Fortis Life</b> Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	13.73 15.97 0.00 0.69	74.44 151.83 0.00 1.47	48.15 115.78 0.00 0.03	1389 7120 0 3	9355 50875 0 11	7668 34799 0 3	0 0 0 0	0 0 0 0	0 0 0 0	0 18157
18	<b>Canara HSBC OBC Life</b> Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	0.11 30.27 1.13 0.00	5.46 378.23 12.10 0.00	4.93 327.70 1.29 0.00	2 3864 0 0	257 58088 0 0	235 49787 3 0	0 0 0 0	0 0 0 0	7260 0	834 0
19	<b>Aegon Reiligare</b> Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	0.08 15.82 0.01 0.00	4.17 105.12 0.32 0.00	0.89 47.14 0.00 0.00	37 6627 0 0	359 35583 1 0	189 16802 0 0	0 0 0 0	0 0 0 0	712 0	0 0
20	<b>DLF Pramerica</b> Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	0.00 5.44 0.00 0.00	0.80 39.67 0.00 0.00	0.03 11.82 0.00 0.00	0 2973 0 0	110 17725 0 0	0 7752 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0
21	<b>Star Union Dai-ichi</b> Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium	15.87 11.58 5.43 0.19	126.20 105.25 25.18 3.05	64.47 86.40 4.72 0.77	1087 4396 0 6	8213 36165 0 35	7704 33293 4 4	0 0 0 0	0 0 0 0	14460 110832	4362 8657
22	<b>IndiaFirst #</b> Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium <b>Private Total</b>	19.60 14.08 1.15 0.13	116.84 149.20 4.23 0.58		1100 5583 4 5	8578 51601 7 8			977 10356	3602 40953	
23	<b>LIC</b> Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium <b>Grand Total</b>	1716.16 1704.08 1316.73 178.85	18630.86 11829.79 12177.00 7969.37	9950.58 8648.91 10871.62 0.00	292600 1984297 1614 62	3056105 13728136 11756 402	2411154 14382518 11369 0		3041595 5481	16331355 759904	12194534 0
	<b>Individual Single Premium</b> <b>Individual Non-Single Premium</b> <b>Group Single Premium</b> <b>Group Non-Single Premium</b>	2475.66 2893.75 1520.86 417.83	21312.96 24934.46 13730.36 9730.12	10936.56 22087.28 11429.54 2237.76	40408 2625060 1682 346	3423933 19698578 12227 2977	2863126 21125553 11761 2188		3350909 1109638	20148622 25778473	13847509 20354599

Note: 1. Cumulative premium / No. of policies upto the month is net of cancellations which may occur during the free look period.  
2. Compiled on the basis of data submitted by the Insurance companies

**FIRST YEAR PREMIUM OF LIFE INSURERS FOR THE QUARTER ENDED SEPTEMBER, 2010**

**INDIVIDUAL SINGLE PREMIUM (INCLUDING RURAL & SOCIAL)**

(₹ in Crores)

SI No	Particulars	Premium		Policies		Sum Assured	
		Sept, 2009	Sept, 2010	Sept, 2009	Sept, 2010	Sept, 2009	Sept, 2010
1	<b>Non linked* Life</b>						
	with profit	641.25	1011.71	53493	169514	1046.71	1476.88
	without profit	34.62	30.19	279047	83398	1309.05	1515.14
2	<b>General Annuity</b>						
	with profit	1.39	2.33	82	64	0.00	0.00
	without profit	300.27	685.11	8485	16391	0.37	1.54
3	<b>Pension</b>						
	with profit	16.34	8.79	2555	920	5.39	0.29
	without profit	0.00	6.21	0	584	0.00	0.20
4	<b>Health</b>						
	with profit	0.00	0.00	0	0	0.00	0.00
	without profit	1.24	1.34	3297	2217	40.40	54.12
<b>A.</b>	<b>Sub total</b>	<b>995.10</b>	<b>1745.67</b>	<b>346959</b>	<b>273088</b>	<b>2401.93</b>	<b>3048.16</b>
1	<b>Linked* Life</b>						
	with profit	0.00	0.00	0	0	0.00	0.00
	without profit	815.13	4179.71	164346	653835	2169.24	6531.35
2	<b>General Annuity</b>						
	with profit	0.00	0.00	0	0	0.00	0.00
	without profit	0.00	0.00	0	0	0.00	0.00
3	<b>Pension</b>						
	with profit	0.00	0.00	0	0	0.00	0.00
	without profit	6871.73	12909.13	1809139	2093006	9.36	300.83
4	<b>Health</b>						
	with profit	0.00	0.00	0	0	0.00	0.00
	without profit	0.00	0.00	0	0	0.00	0.00
<b>B.</b>	<b>Sub total</b>	<b>7686.86</b>	<b>17088.84</b>	<b>1973485</b>	<b>2746841</b>	<b>2178.61</b>	<b>6832.18</b>
<b>C.</b>	<b>Total (A+B)</b>	<b>8681.96</b>	<b>18834.52</b>	<b>2320444</b>	<b>3019929</b>	<b>4580.54</b>	<b>9880.34</b>
	<b>Riders:</b>						
	<b>Non linked</b>						
1	Health #	0.00	0.01	0	0	0.00	-0.01
2	Accident # #	0.01	0.01	0	2	0.69	0.89
3	Term	0.00	0.03	0	0	0.00	2.84
4	Others	2.42	2.04	0	0	7.23	6.65
<b>D.</b>	<b>Sub total</b>	<b>2.44</b>	<b>2.08</b>	<b>0</b>	<b>3</b>	<b>7.92</b>	<b>10.38</b>
	<b>Linked</b>						
1	Health #	0.00	0.00	1	1	0.38	0.60
2	Accident # #	0.12	0.07	55	203	99.14	184.65
3	Term	0.00	0.00	0	0	29.45	0.22
4	Others	0.00	0.00	0	0	0.14	0.16
<b>E.</b>	<b>Sub total</b>	<b>0.12</b>	<b>0.07</b>	<b>56</b>	<b>203</b>	<b>129.10</b>	<b>185.64</b>
<b>F.</b>	<b>Total (D+E)</b>	<b>2.56</b>	<b>2.15</b>	<b>56</b>	<b>206</b>	<b>137.02</b>	<b>196.02</b>
<b>G.</b>	<b>**Grand Total (C+F)</b>	<b>8684.51</b>	<b>18836.67</b>	<b>2320444</b>	<b>3019929</b>	<b>4717.55</b>	<b>10076.36</b>

\* Excluding rider figures.

\*\* for policies Grand Total is C.

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

## Disability related riders.

The premium is actual amount received and not annualised premium.

## FIRST YEAR PREMIUM OF LIFE INSURERS FOR THE QUARTER ENDED SEPTEMBER, 2010

### INDIVIDUAL NON - SINGLE PREMIUM (INCLUDING RURAL & SOCIAL)

(₹ in Crores)

SI No	Particulars	Premium		Policies		Sum Assured	
		Sept, 2009	Sept, 2010	Sept, 2009	Sept, 2010	Sept, 2009	Sept, 2010
1	<b>Non linked*</b>						
	<b>Life</b>						
	with profit	7515.06	8850.74	11843445	10995581	138171.06	152958.47
	without profit	186.48	1167.41	847281	2323160	19273.76	39910.44
2	<b>General Annuity</b>						
	with profit	0.39	0.66	105	101	0.00	0.00
	without profit	0.00	0.00	0	0	0.00	0.00
3	<b>Pension</b>						
	with profit	47.23	21.36	28402	10255	587.38	116.74
	without profit	86.49	120.34	17618	19183	1.60	8.06
4	<b>Health</b>						
	with profit	0.00	0.00	0	0	0.00	0.00
	without profit	47.01	28.75	141434	71975	7142.94	3680.16
<b>A.</b>	<b>Sub total</b>	<b>7882.67</b>	<b>10189.26</b>	<b>12878285</b>	<b>13420255</b>	<b>165176.74</b>	<b>196673.88</b>
1	<b>Linked*</b>						
	<b>Life</b>						
	with profit	-0.13	-0.10	0	0	0.00	0.00
	without profit	7694.29	7124.30	4103219	2380148	73993.70	60009.87
2	<b>General Annuity</b>						
	with profit	0.00	0.00	0	0	0.00	0.00
	without profit	0.00	0.00	0	0	0.00	0.00
3	<b>Pension</b>						
	with profit	0.01	0.00	0	0	0.00	0.00
	without profit	2529.58	4609.20	752066	1233880	1000.59	959.66
4	<b>Health</b>						
	with profit	0.00	0.00	0	0	0.00	0.00
	without profit	98.81	63.62	74494	39244	1730.87	1421.60
<b>B.</b>	<b>Sub total</b>	<b>10322.55</b>	<b>11797.03</b>	<b>4929779</b>	<b>3653272</b>	<b>76725.17</b>	<b>62391.14</b>
<b>C.</b>	<b>Total (A+B)</b>	<b>18205.22</b>	<b>21986.29</b>	<b>17808064</b>	<b>17073527</b>	<b>241901.91</b>	<b>259065.02</b>
	<b>Riders:</b>						
	<b>Non linked</b>						
1	Health #	1.58	2.13	83	159	456.45	460.51
2	Accident # #	2.64	5.07	1380	2336	2697.77	6150.84
3	Term	0.68	1.00	29	65	145.29	191.08
4	Others	1.54	2.17	16	10	19.10	1679.81
<b>D.</b>	<b>Sub total</b>	<b>6.43</b>	<b>10.37</b>	<b>1508</b>	<b>2569</b>	<b>3318.60</b>	<b>8482.23</b>
	<b>Linked</b>						
1	Health #	2.08	1.66	219	162	845.28	290.10
2	Accident # #	8.31	3.65	1346	970	4236.67	2389.44
3	Term	0.40	0.17	62	55	571.62	1828.14
4	Others	0.76	0.41	25	23	438.58	254.58
<b>E.</b>	<b>Sub total</b>	<b>11.55</b>	<b>5.90</b>	<b>1652</b>	<b>1209</b>	<b>6092.16</b>	<b>4762.26</b>
<b>F.</b>	<b>Total (D+E)</b>	<b>17.99</b>	<b>16.26</b>	<b>3160</b>	<b>3778</b>	<b>9410.76</b>	<b>13244.49</b>
<b>G.</b>	<b>**Grand Total (C+F)</b>	<b>18223.20</b>	<b>22002.55</b>	<b>17808064</b>	<b>17073527</b>	<b>251312.67</b>	<b>272309.51</b>

\* Excluding rider figures.

\*\* for policies Grand Total is C.

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

# # Disability related riders.

The premium is actual amount received and not annualised premium.

**FIRST YEAR PREMIUM OF LIFE INSURERS FOR THE QUARTER ENDED SEPTEMBER, 2010**

**GROUP SINGLE PREMIUM (INCLUDING RURAL & SOCIAL)**

(₹ in Crores)

SI No	Particulars	Premium		No. of Schemes		Lives Covered		Sum Assured	
		Sept, 2009	Sept, 2010	Sept, 2009	Sept, 2010	Sept, 2009	Sept, 2010	Sept, 2009	Sept, 2010
<b>1</b>	<b>Non linked* Life</b>								
a)	Group Gratuity Schemes with profit	2.00	0.00	1	0	199	0	0.02	0.00
	without profit	4392.13	4958.90	1138	1024	688218	849026	3499.40	4012.99
b)	Group Savings Linked Schemes with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	5.01	3.77	239	113	120632	31430	535.77	199.98
c)	EDLI with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	4.25	1.89	343	242	503894	504237	2657.73	2473.94
d)	Others with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	684.79	1742.54	8167	8992	8838040	14987081	40396.74	83273.74
<b>2</b>	<b>General Annuity</b>								
	with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	3095.92	3987.00	63	18	2511	2911	0.00	0.00
<b>3</b>	<b>Pension</b>								
	with profit	5.11	0.00	2	0	34	0	0.00	0.00
	without profit	2085.28	1419.18	86	107	394664	338997	0.00	0.00
<b>4</b>	<b>Health</b>								
	with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	0.00	0.00	0	0	0	0	0.00	0.00
<b>A.</b>	<b>Sub total</b>	<b>10274.50</b>	<b>12113.28</b>	<b>10039</b>	<b>10496</b>	<b>10548192</b>	<b>16713682</b>	<b>47089.65</b>	<b>89960.66</b>
<b>1</b>	<b>Linked* Life</b>								
a)	Group Gratuity Schemes with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	161.11	59.71	17	14	105613	58792	34.73	7.07
b)	Group Savings Linked Schemes with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	0.00	9.60	0	18	0	5603	0.00	400.70
c)	EDLI with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	0.00	0.00	0	0	0	0	0.00	0.00
d)	Others with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	1.30	26.63	3	17	2180	19636	0.22	1.96
<b>2</b>	<b>General Annuity</b>								
	with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	0.00	0.00	0	0	0	0	0.00	0.00
<b>3</b>	<b>Pension</b>								
	with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	18.31	0.00	5	0	309	0	0.00	0.00
<b>4</b>	<b>Health</b>								
	with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	0.00	0.00	0	0	0	0	0.00	0.00
<b>B.</b>	<b>Sub total</b>	<b>180.72</b>	<b>95.94</b>	<b>25</b>	<b>49</b>	<b>108102</b>	<b>84031</b>	<b>34.95</b>	<b>409.74</b>
<b>C.</b>	<b>Total (A+B)</b>	<b>10455.21</b>	<b>12209.21</b>	<b>10064</b>	<b>10545</b>	<b>10656294</b>	<b>16797713</b>	<b>47124.60</b>	<b>90370.40</b>
<b>1</b>	<b>Riders: Non linked</b>								
1	Health #	0.10	0.13	10	10	2432	2776	106.46	124.30
2	Accident # #	0.11	0.15	43	31	1387	4378	180.80	339.23
3	Term	0.00	0.00	0	0	0	0	0.00	0.00
4	Others	0.00	0.00	0	0	0	0	0.00	0.00
<b>D.</b>	<b>Sub total</b>	<b>0.20</b>	<b>0.27</b>	<b>53</b>	<b>41</b>	<b>3819</b>	<b>7154</b>	<b>287.26</b>	<b>463.53</b>
<b>1</b>	<b>Linked</b>								
1	Health #	0.00	0.00	0	0	0	0	0.00	0.00
2	Accident # #	0.00	0.02	0	0	0	0	0.00	0.00
3	Term	0.00	0.00	0	0	0	0	0.00	0.00
4	Others	0.00	0.00	0	0	0	0	0.00	0.00
<b>E.</b>	<b>Sub total</b>	<b>0.00</b>	<b>0.02</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>
<b>F.</b>	<b>Total (D+E)</b>	<b>0.20</b>	<b>0.29</b>	<b>53</b>	<b>41</b>	<b>3819</b>	<b>7154</b>	<b>287.26</b>	<b>463.53</b>
<b>G.</b>	<b>**Grand Total (C+F)</b>	<b>10455.42</b>	<b>12209.50</b>	<b>10064</b>	<b>10545</b>	<b>10656294</b>	<b>16797713</b>	<b>47411.85</b>	<b>90833.92</b>

\* Excluding rider figures.

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

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

# # Disability related riders.

The premium is actual amount received and not annualised premium.

## FIRST YEAR PREMIUM OF LIFE INSURERS FOR THE QUARTER ENDED SEPTEMBER, 2010

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

SI No	Particulars	Premium		No. of Schemes		Lives Covered		Sum Assured	
		Sept, 2009	Sept, 2010	Sept, 2009	Sept, 2010	Sept, 2009	Sept, 2010	Sept, 2009	Sept, 2010
<b>1</b>	<b>Non linked* Life</b>								
a)	Group Gratuity Schemes with profit	0.00	26.88	0	5	0	30461	0.00	3.05
	without profit	132.83	161.31	83	91	106875	74271	344.59	338.32
b)	Group Savings Linked Schemes with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	115.48	103.52	16	403	862984	270313	2064.00	2139.77
c)	EDLI with profit	0.30	0.59	103	111	83403	94179	1008.44	1320.01
	without profit	3.72	7.26	194	181	313666	691665	3319.52	6623.37
d)	Others with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	814.75	5332.34	1034	1437	14491090	22513138	81412.42	113506.19
<b>2</b>	<b>General Annuity</b>								
	with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	0.00	0.00	0	0	0	0	0.00	0.00
<b>3</b>	<b>Pension</b>								
	with profit	0.00	27.17	0	1	0	1	0.00	0.00
	without profit	7.12	2648.12	0	1	0	23043	0.00	0.00
<b>4</b>	<b>Health</b>								
	with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	0.03	0.06	0	0	8958	921	49.07	7.34
<b>A.</b>	<b>Sub total</b>	<b>1074.23</b>	<b>8307.27</b>	<b>1430</b>	<b>2230</b>	<b>15866976</b>	<b>23697992</b>	<b>88198.04</b>	<b>123938.05</b>
<b>1</b>	<b>Linked* Life</b>								
a)	Group Gratuity Schemes with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	305.50	503.76	280	153	511556	702724	3305.04	2967.98
b)	Group Savings Linked Schemes with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	40.59	27.38	114	185	31950	49090	475.93	702.70
c)	EDLI with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	0.00	0.00	0	0	0	0	0.00	0.00
d)	Others with profit	0.00	0.75	0	1	0	338	0.00	0.03
	without profit	45.56	15.93	7	3	2714	7541	6.60	4.79
<b>2</b>	<b>General Annuity</b>								
	with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	3.77	0.00	1	0	18	0	3.77	0.00
<b>3</b>	<b>Pension</b>								
	with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	210.90	454.25	88	57	8173	168508	0.00	0.00
<b>4</b>	<b>Health</b>								
	with profit	0.00	0.00	0	0	0	0	0.00	0.00
	without profit	0.00	0.00	0	0	0	0	0.00	0.00
<b>B.</b>	<b>Sub total</b>	<b>606.32</b>	<b>1002.08</b>	<b>490</b>	<b>399</b>	<b>554411</b>	<b>928201</b>	<b>3791.35</b>	<b>3675.50</b>
<b>C.</b>	<b>Total (A+B)</b>	<b>1680.55</b>	<b>9309.34</b>	<b>1920</b>	<b>2629</b>	<b>16421387</b>	<b>24626193</b>	<b>91989.39</b>	<b>127613.55</b>
<b>Riders:</b>									
<b>1</b>	<b>Non linked</b>								
1	Health #	1.96	2.28	28	46	36018	38616	2812.61	2225.98
2	Accident # #	0.95	0.95	33	22	823	9613	1080.32	891.98
3	Term	0.00	0.00	0	1	0	87	0.97	1.69
4	Others	0.00	0.03	3	9	159	6769	104.47	1609.88
<b>D.</b>	<b>Sub total</b>	<b>2.91</b>	<b>3.27</b>	<b>64</b>	<b>78</b>	<b>37000</b>	<b>55085</b>	<b>3998.37</b>	<b>4729.52</b>
<b>1</b>	<b>Linked</b>								
1	Health #	0.00	0.00	0	0	0	0	0.00	0.00
2	Accident # #	0.00	0.01	11	0	65	0	1.36	0.00
3	Term	0.00	0.00	0	0	0	0	0.00	0.00
4	Others	0.00	0.00	0	0	0	0	0.00	0.00
<b>E.</b>	<b>Sub total</b>	<b>0.00</b>	<b>0.01</b>	<b>11</b>	<b>0</b>	<b>65</b>	<b>0</b>	<b>1.36</b>	<b>0.00</b>
<b>F.</b>	<b>Total (D+E)</b>	<b>2.91</b>	<b>3.27</b>	<b>75</b>	<b>78</b>	<b>37065</b>	<b>55085</b>	<b>3999.73</b>	<b>4729.52</b>
<b>G.</b>	<b>**Grand Total (C+F)</b>	<b>1683.46</b>	<b>9312.62</b>	<b>1920</b>	<b>2629</b>	<b>16421387</b>	<b>24626193</b>	<b>95989.12</b>	<b>132343.07</b>

\* Excluding rider figures.

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

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

# # Disability related riders.

The premium is actual amount received and not annualised premium.

## To all insurers

Ref:IRDA/LIFE/CIR/REF/179/11/2010

Date:11-11-2010

To

### Portal for Registration of Referral Companies

Please refer IRDA (Sharing of Database for Distribution of Insurance Products) Regulations, 2010 (herein after referred as "Regulations") notified by IRDA on 1st July, 2010.

The process of seeking grant of approval of Referral Company is stipulated in Regulation 3 of Chapter II of the Regulations. In order to streamline the process and enable better control, a portal has been designed wherein the insurers need to key in the data prior to sending the application for grant of approval of the Referral Company. After uploading the information sought on the portal, you may print Form-A and send the same along with the supporting documents as mentioned in Schedule-I of Form A of the Regulation.

The Entire process of registration of a referral company has been divided in to two stages viz., Application Stage and Agreement stage.

User manual which will guide the insurers in this process is placed as an Annexure. This process should be completed by the Compliance Officer who is designated under Regulation 15 of the Regulations. Members' Login and passwords would be communicated to the compliance officers separately. Please note that the insurers who had sent applications earlier also need to upload their data on the Portal and send the hard copies of Form-A generated by it.

Sd/-

**(Kunnel Prem)**

Consultant & Special Officer (Life)

## Circular

Ref:IRDA/F&I/CIR/AML/180/11/2010

Date:12-11-2010

### The CEOs of life insurance companies

#### Anti Money Laundering /Counter-Financing of Terrorism (AML/CFT Guidelines)

The Authority has reviewed the AML/CFT guidelines to align certain stipulations with that of the 40 + 9 Recommendations of the Financial

Action Task Force (FATF). Accordingly, the following additional stipulations/clarifications are issued for compliance:

Sl.No.	Clause Ref. in Master Circular 2010 on AML/CFT guidelines	Stipulation/Clarification
i.	Clause 3.1.1	<p>While implementing the KYC norms on legal persons insurers will have to identify and verify their legal status through various documents (indicated, but not limited to, at Annexure 1 of the guidelines), to be collected in support of</p> <ul style="list-style-type: none"> <li>• The name, legal form, proof of existence,</li> <li>• Powers that regulate and bind the legal persons,</li> <li>• Address of the registered office/main place of business</li> <li>• The natural persons who have a controlling interest and comprise the mind and management of the legal persons.</li> </ul> <p>Systems/processes laid down to meet this requirement may be based on risk perception on the entity (Eg., in case of a public limited company verification and identification of shareholders of that company is not called for)</p>

ii.	Clause 3.1.2 (i) (b)	<p>Insurers shall pay special attention to money laundering threats that may arise from</p> <ul style="list-style-type: none"> <li>• Development of new products</li> <li>• New business practices including new delivery mechanisms</li> <li>• Use of new or developing technologies for both new and pre-existing products.</li> </ul> <p>Special attention should especially, be paid to the non-face-to-face business relationships brought into effect through these methods.</p> <p>Insurer should lay down systems to prevent their misuse in money laundering schemes. Safeguards will have to be built to manage typical risks associated in these methods like</p> <ul style="list-style-type: none"> <li>• Ease of access to the facility;</li> <li>• Speed of electronic transactions;</li> <li>• Ease of making multiple fictitious applications without incurring extra cost or the risk of detection;</li> <li>• Absence of physical documents; etc.,</li> </ul> <p>The extent of verification in respect of such non face-to-face customers will depend on the risk profile of the product and that of the customer.</p> <p>Insurers shall have in place procedures to manage specific increased risks associated with such relationships e.g., verification of details of the customer through on-site visits etc.,</p>
iii.	Clause 3.1.3 (ii)	<p>Insurers are directed to lay down appropriate on-going risk management procedures for identifying and applying enhanced due diligence measures to PEPs, customers who are close relatives of PEPs. These measures are also to be applied to insurance contracts of which a PEP is the ultimate beneficial owner.</p> <p>If the on-going risk management procedures indicate that the customer or beneficial owner is found to be, or subsequently becomes a PEP, insurers shall obtain senior management approval on this business relationship.</p>
iv.	Clause 3.1.4 (iv)	<p>Insurers are directed to apply the AML/CFT requirements effective from 1st January 2011, even in case of '<b>term life insurance contracts</b>' hitherto exempt from the AML/CFT requirements.</p> <p>For the purposes of risk categorization, however, they may be considered as low risk products, unless the details indicate otherwise.</p>
v.	Clause 3.3 (iv)	<p>It is hereby clarified that 'freezing of insurance contracts' would require not-permitting any transaction (financial or otherwise), against the specific contract in question.</p>

2. This circular is being issued in terms of powers under section 14(1) (e) of the Insurance Regulatory and Development Authority Act, 1999.

3. Insurers shall revise their AML/CFT program in accordance with the above stipulations at

the earliest and file a revised Board approved AML/CFT program with the Authority, in any case, not later than 31st December 2010.

(R.K. Nair)  
Member (F&I)

## Circular

Ref: IRDA/F&amp;I/CIR/EMT/ 183 /11/2010

Date:18-11-2010

### Interpretation of First Ten Years of Business u/s 40A of the Insurance Act, 1938

Section 40A of the Insurance Act, 1938 (the Act) lays down the permissible limits for payment of commission or remuneration, in any form, in respect to any policy of life insurance issued in India by an insurer and effected through an insurance agent, in various lines/segments of life insurance business. The proviso to the said section permits life insurers, in the first ten years of business, to pay forty per cent of the first year's premium payable on the policy, towards commission.

2. In the light of the fact that a few life insurance companies are completing ten years of business in the current financial year, it is necessary to clarify the exact relevant date to be reckoned for the purpose.

3. It is hereby, clarified that the date of grant of 'certificate of registration' in Form IRDA/R3 under IRDA (Registration of Indian Insurance Companies) Regulations, 2000, by IRDA shall be the relevant date for the purpose of computing the first year of commencement of business.
4. All life Insurers are directed to take note and ensure compliance.

(R.K. Nair)  
Member (F&I)

## CEOs of All Life Insurance Companies

Ref:IRDA/ACT/CIR/VIP/187/11/2010

Date:23-11-2010

To

### Guidelines on Variable Insurance Products (VIP)

The structure of insurance policies evolves over time to provide policy holders, a stream of long term benefits. Generally these changes are in response to changes in the overall financial sector as also to be in line with current consumer expectations. Over the past decade, non-linked life insurance products have been recreated to address some of their anachronistic features such as, lack of transparency, high initial business strain etc. Most importantly, these design innovations in Life insurance sector, provide consumers greater flexibility to change the mortality and savings proportions of their insurance policies as individual life stage needs changes. These new variations of traditional products are variously termed 'Universal Life' or 'Variable Life' policies and these products have gained a substantial share in the market, particularly in the developed markets where they first evolved. It is clear that their popularity is caused by the greater flexibility, transparency and lower business strain, as compared to non-linked conventional type products which hence provide for better returns. A few such products have been recently introduced in India too.

After a careful study of the design of such products in several countries and having regard to the specificities of the insurance industry in India, in particular the concerns of market conduct, consumer awareness and approaches to policyholder protection, the IRDA had circulated an exposure draft of the approach proposed to be adopted in the regulation of such products. Taking into consideration the response and comments received and to address the relevant concerns, the Authority issues the following guidelines:

1. Universal Life products shall be known as Variable Insurance Products (VIP).
2. All VIP shall only be offered under non-unit linked platform and shall not be permitted on unit linked platform.
3. VIP shall be defined as a Non- Linked Life Insurance product that provides:
  - a. A Death benefit equal to the guaranteed sum assured plus the balance in the policy account.
  - b. A Maturity benefit equal to the balance in the policy account together with a terminal bonus, if any, as applicable
4. Every policy shall have a corresponding policy account whose balance shall depict the accrual to the policyholder. The policy account shall be credited with premium net of all charges. The guaranteed rate and bonus shall be applicable to the balance of the policy account. The statement of policy account shall be sent to the policyholder at least once a year.
5. VIP shall only provide mortality cover, no other contingency shall be covered other than death. The sum assured shall at least be ten times annualized premium.

6. The policyholder shall be offered flexibility of changing the sum assured during the currency of the contract subject to a minimum sum assured as approved in the F&U clearance accorded by the Authority. When the sum assured is changed, such change will be effective from the immediate next policy anniversary.
7. No group insurance contract is allowed for these products at this stage.
8. These products shall have the following features:
  - i. Benefit payable on death: The benefit payable on death shall be the sum assured chosen by the policyholder together with the balance in the policy account as on the date of death.
  - ii. Benefit payable on Maturity: The benefit payable on maturity shall be the balance of money in the policy account plus the terminal bonus (if any), as applicable.
  - iii. Only level regular premiums will be permitted in these policies. Single premium or Limited premiums shall not be allowed.
  - iv. The premium shall be shown separately as risk premium, charges, commission and policy components.
  - v. The minimum policy and premium payment term shall be five years.
  - vi. All Variable insurance products shall have a lock-in period of three years.
9. All the VIP shall prescribe a surrender value which shall not be more than as specified in the Table 1 below:
10. Top-up premium: Top-up premium is allowed throughout the term. At any point of time during the currency of the contract, the total top-up premium paid shall not exceed the sum total of regular premiums paid at that point of time.
11. Partial Withdrawal: No partial withdrawal shall be allowed under this product. However a loan amount of not more than 60% of the balance may be extended at a rate of interest as approved in the F&U clearance accorded by the Authority.
12. All VIP shall be offered as traditional products either as participating or non-participating, as per the current practice.

**Table - 1**

Policy Year	Minimum Surrender benefit payable
During 1st/2nd/3rd year	The balance in the policy account will be frozen on the date of surrender and this balance shall be payable at the end of lock-in period without debiting any further expenses or crediting any further interest.
During 4th and 5th year	If the surrender takes place during the 4th or 5th policy year, the policyholder is eligible for 98 per cent of the policy balance available in his or her account. This amount is payable immediately on surrender.
After 5th year	The amount available in the policy account as on the date of surrender and is payable immediately on surrender.

13. Non-participating VIP: The product must have a guaranteed interest rate, referred as minimum floor rate. This minimum floor rate, as approved in the File and Use clearance accorded by the Authority, shall be guaranteed for the whole term and shall be calculated on the policy account. The insurer may also declare an additional investment return at periodical intervals.
14. Participating VIP: The product must have a guaranteed interest rate applied on policy account. This guaranteed investment return will be declared at the start of the policy term and will continue throughout the term of that policy. The company shall also declare bonus rates at the end of every financial year in accordance with section 49 of the Insurance Act, 1938 and other regulations and directives of IRDA as applicable to participating (also known as 'with profits') products.
15. (a) For all modes of premium payment (viz., annual, half-yearly, quarterly and monthly) the additional interest rate (for non-par) or the bonus (for par) shall be declared once a year (immediately after the annual actuarial valuation i.e., as on March 31st of each year) which is to be credited to the policy account in the manner as specified in clause 4; (b). the guaranteed rate shall be credited to the policy account at least on quarterly basis.
16. The insurer shall keep a separate account of all receipts and payments in respect of this product. The valuation of assets and liabilities shall be in accordance with the IRDA (Assets, Liabilities and Solvency Margin) Regulations, 2000.
17. Premiums: The premium shall comprise the sum of the following four components:
  - (i) The first component shall be termed as the Risk Premium which shall be used to provide the guaranteed sum assured payable on death.
  - (ii) The second component shall be the expense component;
  - (iii) The third component shall be the commission rates offered under the product;
  - (iv) The fourth component shall be termed as the policy premium.

18. Expense component and commission component together shall not exceed at any point of time the maximum given in Table 2:

**Table: 2**

Year	Maximum expense ( including commission)
1st year	27.5% of the first year premium
2nd and 3rd year	7.5% of second and third year premium
4th year onwards	5% of the 4th year and subsequent premium
On Top-up premiums	3% of the top-up premium

19. Riders: There shall not be any rider attached to this product.
20. If due premiums are not paid within the grace period, the policy shall become a paid-up policy. This due date of first unpaid premium shall be known as date of paid up policy. The policyholder may revive the policy within 12 months from the date of first unpaid premium. During this revival period, the life cover ceases.
21. Furnishing Statements of Accounts: Policy account statement shall be issued at the end of each financial year to the policyholder giving the breakup of the closing balance, premium received, deductions towards mortality, commission and expenses, minimum floor interest earned, additional interest earned or bonus declared and added and closing balance in the manner prescribed in the Annexure attached to this circular.
22. Disclosure: The products shall not be sold as universal life or unit-linked products. The promotion architecture and the key features

document to be sent to all prospective policyholders shall disclose, apart from whatever else may be specified from time to time, the following:

- (i) Guaranteed minimum floor rate
  - (ii) Sum assured
  - (iii) Premium paying term
  - (iv) A clear disclosure of the premium showing the four components separately
  - (v) Lock in period and the treatment of monies during lock in period in the event of surrender
  - (vi) Interest rate on loan, if applicable
  - (vii) A declaration that this is a non linked insurance product
23. All existing individual products which have a separate and identified savings component shall be refilled with the Authority in accordance with these guidelines and fresh approval is to be obtained.

**(R. Kannan)**  
Member (Actuary)

## Order

Ref:IRDA/F&I/ORD/EMT/192/11/2010

Date:25-11-2010

### **Order of The Insurance Regulatory And Development Authority Against TATA AIG Life Insurance Company Limited**

1. The present order stands directed against TATA AIG LIFE INSURANCE COMPANY LIMITED having its registered office at Delphi- B Wing, 2nd Floor, Orchard Avenue, Hiranandani Business Park, Powai, Mumbai- 400 076 (hereinafter referred to as TALIC) on account of their alleged default in complying with the directions issued by the Insurance Regulatory and Development Authority (hereinafter referred to as the Authority).  
The facts of this case are as follows:
2. The Authority noted that the Expenses of Management (EoM) for the year 2008-09 was 114.90% which is beyond permissible limits under Section 40B of the Insurance Act, 1938 read with Rule 17D of Insurance Rules 1939.
3. TALIC was directed, vide IRDA's letter Ref: 405/2/F&A/LEML/162/2007-08 dated 14th October 2009 addressed to Life Insurance Council, which was in turn forwarded by the Life Insurance Council to TALIC, to bring down the EoM

below 110% by the year 2009-10, and below 100% by 2010-11.

4. Upon perusal of the statement on EoM submitted by TALIC for the year 2009-10 vide letter reference TALIC/F&A/IRDA/2010/171 dated 29th June 2010, the Authority, inter-alia noted that the EoM for the year 2009-10 was 117.28%. This is a violation of IRDA's directions vide letter dated 14th October 2009.
5. In view thereof, a notice dated 15th September 2010 was issued to TALIC, in terms of which TALIC was advised to show cause as to why appropriate action should not be initiated against them for the violation specified therein viz., non-compliance of IRDA's directions vide letter dated 14th October 2009 and to

make their written submissions within the stipulated period of twenty one days. TALIC has offered submissions under cover of reply dated 8th October 2010, and requested the Authority to take an appropriate view in line with circumstances considering that TALIC was compliant with the limits in the initial years; and have started relatively late expansion and heightened focus on expenses rationalization.

6. I have examined the submissions, the documentary material on record as well as the facts and circumstances of the case. While making request for approval of opening of new branches in the year 2009-10 vide letter dated 4th August 2009 and the correspondence resting therewith, TALIC had confirmed that it would ensure compliance with the limits on EoM in the year 2009-10, the basis on which approval for opening of branches was accorded in the year 2009-10. The Company had based their assurance, given vide letter dated 27th October 2009, taking into account efforts of the management to restrict the expenses in terms of increasing branch productivity, strategic IT initiatives, synergy of activities of various

branches etc., all of which are well within the control of the management to monitor.

7. Contrary to the directions of the Authority and assurances provided by the Company to the Authority while requesting for approval to open new branches offices in the year 2009-10, TALIC has not complied with the limits on EoM under Rule 17D in the year 2009-10.
8. In view of the above, bearing in mind the fact that TALIC is a registered entity and on account of the same ought to have complied with the directions of the Authority, I, in judicious exercise of the powers conferred upon me under Section 14(1) of the Insurance Regulatory and Development Authority Act, 1999 read with Section 102 of Insurance Act, 1938, am of the considered view that a penalty of ₹ 5,00,000/- (Rupees five lakh only) be imposed upon Tata AIG Life Insurance Company Limited for violating directions of the Authority.
9. The penalty amount shall be paid within a period of ten days from the date of receipt of this order through a crossed demand draft drawn in favour of Insurance Regulatory and Development Authority and payable at Hyderabad which may be sent to Shri R.K. Nair, Member (F&I) at the Insurance Regulatory and Development Authority, 3rd Floor, Parishram Bhavan, Basheer Bagh, Hyderabad 500 004.
10. You are hereby, directed further, to bring this Order to the Notice of your Board in their next meeting. A copy of note to the Board and Resolution thereon shall be filed with the Authority.

sd/-

**(J. Hari Narayan)**  
Chairman

## Order

Ref:IRDA/BRK/ORD/LC/194/11/2010

Date:26-11-2010

### **Order of The Insurance Regulatory And Development Authority In The Matter of Renewal of Composite Broking License of M/s. Willis India Insurance Brokers Private Ltd.**

In terms of order dated 21/10/10 in W.P.No. 2179/2010, the High Court of Judicature at Bombay, the Authority duly constituted a Committee consisting of Mr. G Prabhakara, Member (Life) and Mr. M Ramaprasad, Member (Non-Life) to hear and decide the renewal application dated 16th February '09 of Willis India Insurance Brokers Private Limited on its own merits and without being influenced by any of the grounds set out in the impugned order.

2. The constituted Committee gave an opportunity of hearing to Willis India

Insurance Brokers Private Limited (WIIBPL) represented by Mr. Mitul Vora, Dy. Managing Director and Principal Officer of WIIBPL and Mr. Jayant Vora, Vice Chairman of WIIBPL on 2nd November 2010 in the premises of IRDA, Hyderabad. The minutes of the said hearing are on records of the Authority and a copy duly signed by all present was exchanged with the representatives of the broking company on the same day.

3. On scrutiny of the application for renewal as well as the records of the Authority, the following instances are observed to be of importance while considering the application for renewal of licence.

#### **Dispute regarding outstanding settlement of Export Credit Guarantee Corporation of India Ltd. (ECGC):**

- a) ECGC, one of the licensed insurers had lodged a complaint vide ref. no. ECGC/COMP/2008 dtd. 19th December 2008, that Bhaichand Amoluk Consultancy Services Pvt. Ltd., (BACSPL) owe considerable amount of money, particularly an amount of ₹ 5.08 crores as due to them as recovery from reinsurers on claims

lodged by them and also that BACSPL had received substantial amount of the dues from foreign brokers which they had failed to remit to ECGC. ECGC had also filed legal suits against BACSPL for recovery of the dues.

- b) BACSPL further have submitted to the Authority earlier that in view of the long standing relationship with ECGC, they prefer to settle the issue with their clients and accordingly it is noted from the records that the dispute was resolved amicably by BACSPL paying an amount of ₹ 5,66,99,428.00 and the settlement has been recorded as Consent Terms on 13th April 2010, in the High Court of Bombay with respect to the suit no. 1268 of 2009 filed by ECGC against BACSPL.
  - c) Further ECGC has filed a letter with IRDA dtd. 15th April 2010 conveying resolution of the legal dispute through Consent Terms and that ECGC unconditionally withdraws complaint and all allegations made in their earlier letter to the Authority.
  - d) It is observed from the records of correspondence exchanged between ECGC, BACSPL and AON Ltd., U.K., that BACSPL vide letter dated 3rd August 2004 issued by their legal counsel M/s. Desai & Dewanji, have admitted that they have reconciled their accounts according to which an amount of ₹ 4,97,86,665.98 was outstanding to be paid to ECGC on the said date. Correspondence exchanged with AON Ltd reveal that as on 22/4/2003, the inter-transaction accounts between AON Ltd and BACSPL reveal that only an amount of ₹ 20,18,887.69 was actually due to AON Ltd., on the overall account. These two submissions prove that as at the end of April 2003, AON Ltd., U.K., had remitted all monies due in respect of ECGC account to BACSPL and that BACSPL had not in turn remitted the amount due to ECGC in time. In fact, it is observed from the Consent Terms dated 13th April '10 that BACSPL has settled the dispute by paying an amount of ₹ 5,66,99,428.
  - e) The Authority observes that BACSPL being dominant partner of WIIBPL has failed to discharge the responsibilities of a broker as specified in the Regulations. They have failed to disclose the disputes with ECGC at the time of submitting the requirements during the referred renewal of the licence in the years 2006 as well as 2009.
4. The Authority therefore observes that WIIBPL by not furnishing the required information in Item 5.1 of Form 'A' under Regulation 13 of IRDA (Insurance Brokers) Regulations, 2002, have violated the said provisions. In fact, it leads to the conclusion that the Authority has been denied of the facts of the said dispute which would have otherwise led to the weighing of the application for broking licence in terms of provisions of Regulation 9(1) of the IRDA (Insurance Brokers) Regulations, 2002 as well as Section 42D of Insurance Act, 1938. That the documents / details now available with the Authority prove to the effect that BACSPL, dominant partner of WIIBPL had indeed received substantial amount of claims due to ECGC from AON Ltd. U.K., and that they have failed to remit to ECGC, in time.
  5. The Authority has also observed that WIIBPL had invested the money belonging to 'Insurance Bank Account' in Fixed Deposits during financial years 2003-04, 2004-05, 2005-06, 2006-07 and thereby earned interest. Thus the broker violated the provisions

of Regulation 23 of IRDA (Insurance Brokers) Regulations, 2002.

It is further noted that the applicant by their letter dated 23rd July 2010 to the Authority, have themselves admitted committing above referred violations under Regulation 23 of IRDA (Insurance Brokers) Regulations, 2002.

6. The above mentioned deficiencies and violations of relevant Regulations reasonably lead the Authority to perceive that there is no financial discipline on the part of the broker and the said act is not conducive to public interest/policy holders' interest.
7. In terms of Regulation 13(3) of the IRDA (Insurance Brokers) Regulations, 2002, the application seeking renewal is required to be dealt with in the same manner as is specified under Regulation 9 of the IRDA (Insurance Brokers) Regulations, 2002. In terms of Regulation 9(2)(I) of the Regulations, the Authority while considering an application for grant of license is required to take into account all matters relevant to carrying out the functions by the broker and in particular whether the grant of license would be in the interest of the policyholders.
8. In view of the aforesaid findings in the context of the violations committed by the broker, having regard to the gravity of the same and the facts of the case which evidence that the broker has clearly failed to adhere to the applicable and relevant regulations while carrying out the activities as an insurance broker and has acted in a manner prejudicial to the interests of the policyholders, the Authority is of the view and hence the application of the broker, seeking grant of renewal of license that was earlier granted to them to carry out the functions as a Composite Insurance Broker, be rejected.
9. Accordingly, in exercise of the power vested upon the Authority under section 14 of the IRDA Act, 1999 read with Regulation 14(1) of the IRDA (Insurance Brokers) Regulations, 2002, the Authority refuses to grant renewal of license earlier granted to Willis India Insurance Brokers Pvt. Ltd., to act as a Composite Broker.

**(M. Ramaprasad)**  
**(G.Prabhakara)**  
 Member(Non-life)  
 Member(life)

Summary Reports of Motor Data of Public and Private Sector Insurers - 2009-10

**Report MR1 - Vehicle Class wise - Number of Policies, Total Premium, Total Number of Claims, Total Claims Paid and Total Incurred Claims**

Class Code	Class Description	No of Policies	Amount in ₹ (Crores)		Amount in ₹ (Crores)	
			Total Premium	Total No of Claims	Total Claims Paid	Total Incurred Claims
11	Private Cars	71,38,559	4,722.89	15,37,282	2,901.08	2,950.80
14	Two wheelers	1,51,86,734	1,061.61	5,00,053	494.95	546.42
17	Goods Carrying Vehicles (Public Carriers - other than 3 wheelers)	21,80,566	2,213.97	2,12,887	1,818.83	2,023.96
18	Goods Carrying Vehicles (Private Carriers - other than 3 wheelers)	3,19,591	248.74	13,334	65.07	111.45
19	Goods Carrying Vehicles (Public Carriers - 3 wheelers)	2,95,749	165.41	21,312	97.93	191.42
20	Goods Carrying Vehicles (Private Carriers - 3 wheelers)	23,372	5.25	732	1.98	3.05
21	Passengers Carrying Vehicles - 4 wheelers	11,10,929	943.08	1,19,806	738.48	865.70
22	Passengers Carrying Vehicles - 3 wheelers	7,15,761	307.04	31,666	136.15	165.96
23	Special Type of Vehicles	9,59,411	449.58	38,721	256.44	377.21
26	Motor Trade (Road Risk only)	25,911	11.66	5,374	11.53	41.32
99	Others	4,23,307	162.30	47,913	108.54	65.78
	<b>Grand Total</b>	<b>2,83,79,890</b>	<b>10,291.53</b>	<b>25,29,080</b>	<b>6,630.97</b>	<b>7,343.08</b>

Source Insurance Information Bureau

Summary Reports of Motor Data of Public and Private Sector Insurers - 2009-10

**Report MR2 - Vehicle Class wise - OD Premium, TP Premium, Total OD Claims Paid, Total TP Claims Paid, OD Incurred Claims and TP Incurred Claims**

Class Code	Class Description	Amount in ₹ (Crores)					
		OD Premium	TP Premium	Total OD Claims Paid	Total TP Claims Paid	OD Incurred Claims	TP Incurred Claims
11	Private Cars	3,844.20	878.69	2,412.64	488.44	2,471.39	479.41
14	Two wheelers	546.62	514.99	227.26	267.69	243.92	302.50
17	Goods Carrying Vehicles (Public Carriers - other than 3 wheelers)	1,057.80	1,156.17	585.26	1,233.57	634.41	1,389.55
18	Goods Carrying Vehicles (Private Carriers - other than 3 wheelers)	146.66	102.09	35.96	29.11	45.81	65.64
19	Goods Carrying Vehicles (Public Carriers - 3 wheelers)	85.22	80.19	33.57	64.35	38.07	153.35
20	Goods Carrying Vehicles (Private Carriers - 3 wheelers)	1.86	3.39	0.47	1.51	0.38	2.67
21	Passengers Carrying Vehicles - 4 wheelers	416.73	526.36	208.33	530.15	222.20	643.50
22	Passengers Carrying Vehicles - 3 wheelers	128.19	178.85	34.13	102.02	34.03	131.93
23	Special Type of Vehicles	355.95	93.64	115.34	141.10	137.43	239.78
26	Motor Trade (Road Risk only)	9.85	1.80	1.41	10.12	1.39	39.92
99	Others	115.09	47.21	56.08	52.46	-32.15	97.93
	<b>Grand Total</b>	<b>6,708.16</b>	<b>3,583.37</b>	<b>3,710.44</b>	<b>2,920.53</b>	<b>3,796.89</b>	<b>3,546.19</b>

Source Insurance Information Bureau

## Summary Reports of Motor Data of Public and Private Sector Insurers - 2009-10

Report MR3 -Vehicle Class wise - OD Incurred Claims Ratio, TP Incurred Claims Ratio and Total Incurred Claims Ratio				
				Percentage
Class Code	Class Description	OD Incurred Claims Ratio	TP Incurred Claims Ratio	Total Incurred Claims Ratio
11	Private Cars	64.29	54.56	62.48
14	Two wheelers	44.62	58.74	51.47
17	Goods Carrying Vehicles (Public Carriers - other than 3 wheelers)	59.97	120.19	91.42
18	Goods Carrying Vehicles (Private Carriers - other than 3 wheelers)	31.24	64.30	44.81
19	Goods Carrying Vehicles (Public Carriers - 3 wheelers)	44.67	191.23	115.72
20	Goods Carrying Vehicles (Private Carriers - 3 wheelers)	20.44	78.78	58.15
21	Passengers Carrying Vehicles - 4 wheelers	53.32	122.26	91.79
22	Passengers Carrying Vehicles - 3 wheelers	26.55	73.76	54.05
23	Special Type of Vehicles	38.61	256.08	83.90
26	Motor Trade (Road Risk only)	14.13	2,215.16	354.47
99	Others	-27.93	207.45	40.53
	Grand Total	56.60	98.96	71.35

Source Insurance Information Bureau

Note: 1 The above table does not include 2 Pub. Sector (i.e. M/s. New India Assurance Co. Ltd and M/s. United India Insurance Co. Ltd.) Insurer's figures, as the data is not validated or to be resubmitted by them.

Note: 2 The figures are worked out on written premium basis.

Note: 3 The following Class Codes having insignificant number of records are included in 'Others' (12 - Pvt. Car (only 3 wheelers

with 750 - 1000 CC), 13 - Pvt. Car (only 3 wheelers with less than 750 CC) 15 - Two wheeler (with side car), 16-Three Wheeler invalid carriage with side car-treated as two wheeler, 24-Two Wheeler (hire or reward), 25-Motor Trade (Road Transit Risk only), 27-Motor Trade (Internal Risk only), 28-Standalone Tractor and 99 - Others)

## 13<sup>th</sup> Global Conference of Actuaries

The 13<sup>th</sup> Global Conference of Actuaries (GCA) will be held jointly by the Institute of Actuaries of India (IAI) and International Actuarial Association (IAA) between 20<sup>th</sup> and 22<sup>nd</sup> February, 2011 at Mumbai (More details to follow).

The conference would provide an effective platform for discussing the emerging scenario and the role of the actuarial profession.

**Venue:**  
Renaissance Hotel, Mumbai.

**Dates:**  
20th - 22nd February, 2011.

Each one of us owes a moral responsibility to the society for its general upliftment, irrespective of what we do professionally. Especially, the role played by corporate houses in promoting societal value is increasingly being observed globally mentions **U. Jawaharlal**.

## Looking Beyond Bottom-lines

### - Corporate Social Responsibility

The increasing role of responsibility that one owes to society in general is getting to be progressively perceptible – for the individual as also for corporate houses. Apart from what one has to do mandatorily to fulfill one's role, the emphasis is presently on voluntarily participating towards the betterment of the society. It is exactly in this regard that Corporate Social Responsibility (CSR) comes into the picture. Several definitions have been attempted to put CSR in a nut-shell; and the one that comes closest to putting it in the right perspective was given by the World Business Council for Sustained Development. It says "CSR is the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large".

Thus it hints broadly at corporate conscience in contributing to various areas of social upliftment. Corporate houses should however ensure that the attempts do not end up merely in fashion or as an exercise in brand-building. The very fact that it emphasizes on voluntary activity necessitates its being in true spirit; and aligned towards taking up societal challenges. Globally, large corporate houses have been involved in such hugely important social activities like education, health and environment. In order to make the exercise more meaningful and practical; it is essential that corporates do not chase lofty ideals and end-up in not reaching there. It would be more sensible to target such of those issues that are more pertinent and practically achievable. For a developing country like India, there would not be a dearth of such opportunities if one were to explore sincerely.

For all the development that is visible today, it would not be totally untrue to say that most of it is associated with the larger, urban agglomerations; and the country-side still remains largely inaccessible even for some essential services like basic education and

health. It needs no emphasis to mention that lots of progress can be achieved in this area; and especially for insurers, who are required to fulfill the required norms for social and rural business; this is an area where they can demonstrate a great amount of voluntary involvement. It is gratifying that this aspect is already observed to have been achieved by some of the players; and would be a great example for the others to emulate.

Further, insurers can also demonstrate their zeal to contribute towards the betterment of the society by taking an active part in several areas like increasing awareness and educating the masses; helping them understand the nuances of risk management and be prepared for eventualities, accordingly etc. Further, they should also look beyond strict business interests while making investments and avoid such avenues that would eventually lead to societal detriment rather than progress. It should also be ensured that CSR becomes a regular corporate culture rather than just a handful of top managers indulging in an occasional bout of philanthropic contribution.

'Corporate Social Responsibility for Insurers' will be the focus of the next issue of the **Journal**. Considering the importance of the subject, there is no doubt that it would make a very interesting reading.



## CSR for Insurers

*in the next issue...*

**Venkata Madhukar Kanagala** emphasizes that it is very essential for corporate entities to adopt the latest techniques in rendering services to their clients. He further adds that it is equally important to ensure that the services really add value in the long run.

# Technology Trends in Insurance

## - On the Right Track?

If ever we need to describe the era of transformation of any industry we find it easy to mark the milestones in history, with the arrival of technology and its later generations. Technology is so much intertwined with our lives, that it made available gadgets and services; brought sophistication in their utility; and created an urge in us that we demand more from it. Information technology in particular has been so much instrumental in promoting the standard of life that all those necessities in life, including insurance, are remotely and instantaneously available.

*The decade that would go into history in a month from now, was all spent setting the shop in order. The platform is set for insurers to consolidate and to gear up for next level of growth.*

note that insurance players resort to IT spending in a big way to build infrastructure and applications that can contribute to their service and efficiency objectives. Concerted efforts have resulted in achieving those objectives to a reasonable extent. As such this paper consciously does not attempt to discuss the basic components of IT architecture of an insurance company.

### The Honeymoon is over

The decade that would go into history in a month from now, was all spent setting the shop in order. The platform is set for insurers to consolidate and to gear up for next level of growth. In this situation, insurers can script a success story only if some key stakeholders like customers, distribution channel partners and shareholders are effectively serviced to win their support and loyalty during the journey of growth. There need not be any hesitation to say that IT consolidation and collaboration has to be the springboard for all such initiatives aimed to meet stakeholder expectations. The following discussion helps us to establish the IT platform required for the growth drivers to move on insurance growth avenues.

Indian insurance industry that has a huge potential and is driven by demand for products and services, also embraced IT in many areas, albeit slowly. The JV structure allowed best practices of the foreign firm to be applied straight away while its vision for business and IT architecture was the basis for technology road map. It is heartening to

Growth Avenues	Growth Driver	IT Platform
Increasing Insurance Penetration	Availability of products Insurance Appraisal Moment of truth experience	Web applications, STP Workflow automation System integration
Increasing Productivity Distribution Channel	Enablement and Empowerment Compensation structure	Transactions processing Virtual training tools Sales support software Data mining tools
Increasing Economic Value Added	Risk management Knowledge of business Knowledge of competition Compliance	Risk Management Compliance Business Intelligence & Competitive intelligence Global MIS and SIDE

### Increasing Insurance Penetration

The opening of the insurance sector certainly helped increasing insurance penetration in India. Insurance penetration (premium volume as a ratio of GDP) in rupee terms for the year 2008-09 stood at 4.74%, but that mark is far below the penetration levels achieved by the developed world countries. The potential is unlimited, but unless the insurable population is catered with right products in the right way it would not be possible to enlist the new customers or to retain the existing customers.

The first of all expectations from both the customers and distribution channel is the availability of products that are competitive and trendy of current times, in the kitty of the insurer. For example, when the equity market was bullish the customers wanted to ride on the wave and wished to have Unit Linked products in their portfolio. However, when the market turned bearish, customers would have liked to look at traditional products. The availability factor includes actual 'open for sale' situation and all those features which could be the ease of purchase, product being competitive, 'purchase action justified – no dissonance' feeling and most importantly the configurability of the features that exactly suit the need of the customer.

Non-availability of the products would impact new sales. Insurance companies seem to be following the FMCG marketing route to launch 'old wine in new bottle' or create some hype around the existing product by 'closing the product for sale and make the customer believe that there is something valuable to be grabbed immediately. In this strategy, the availability factor is not addressed properly'. On the flip side, dependency on the distribution channel members to position the product as satisfying the customer need is more pronounced.

Customers usually are not aware about the need for insurance and if at all a few of them realize the need, they would not be sure as to the amount of insurance that would take care of their needs. For this purpose too, insurer depends on distribution channel for proper appraisal of insurance need and its value.

### Moment of truth experience

It is all the more important to engage the existing customer with all those activities that re-emphasize the worthiness of the product he purchased, while energizing his thoughts to

continue with the policy. The activities could range from keeping at his disposal a host of services accessible seamlessly, to delivering a communications stream that would help him realize that the life policy was purchased to meet an unfulfilled need, so it is necessary for him to stay invested. This apart, policy related services, which would grow multi-fold due to configurability of products, have to be delivered to the expectations in real time and at the frequency customer would like it to be.

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*The potential is unlimited, but unless the insurable population is catered with right products in the right way it would not be possible to enlist the new customers or to retain the existing customers.*

### IT Platform

Keeping enablement and empowerment of distribution channel as a separate strategy, insurers could work on strengthening the direct channel by reaching customers and letting them choose insurance policy or a service through online. Insurers have to probably catch up with two terms namely 'real time' and 'service @ your nearest PC' to symbolize this technological readiness. It requires companies to build a capability that can let the customer have a complete view of his insurance scenario and also let him configure a product, purchase insurance and transact on his policy all in an environment of sophistication. This strategy is particularly useful with the growing trend of shopping for services in the nearest internet café. The following list more specifically defines the IT landscape envisaged.

- Web Applications that enable purchase of a policy supported by
  - Ability to find information on a range of financial products and their features including research findings on insurance amounts and achieving financial goals such as retirement income and leaving inheritance
  - Self service accounts. Finding an agent by name, address and zip code, get quotes.
  - Interactive blog that allows to post questions and gets answers in real time;
  - Calculation engines for illustration, life value, policy values
- Computer telephony integration
- Straight through processing
  - Automatic underwriting application that has the rules built allowing administrators to customize them based on distribution method or lines of business;
  - Underwriting decisions could be built in based on data

extracted from application, medical records, lab data etc. Reports could be compiled by analyzing data from medical records

- E-signature
- Deposit cheque using scanner.
- E-delivery of documents - viewing and printing policy documents online
- Mobile applications
  - Making available web applications on mobile phone to provide access to policy information, check deposit etc.
- Product builder systems
  - These systems enable business to develop innovative products using a true end to end business process approach. They act as product repository, calculation engine and configuration tool.
- Workflow methodologies
  - To integrate automated processes for policy cycle management

*In order that they form a perfect suite and deliver intended benefits, it is essential that companies should adopt the appropriate integration methodology.*

IT systems for an insurance company cannot be in place all at once, but they are acquired over a period of time per the planning and implementation agenda. In order that they form a perfect suite and deliver intended benefits, it is essential that companies should adopt the appropriate integration methodology.

**Increasing Productivity of Distribution Channel**

A study of the IRDA Annual Report 2008-09 will indicate the productivity from various constituents of distribution channel for the year 2008-09.

Channel constituent	Average Productivity (Pols)
Individual Agents	13.79
Corporate Agents – Banks	1969
Corporate Agents – Others	990
Brokers	8189

The above figures certainly throw poor light on the performance of the distribution channel. The productivity of Corporate Agents and Brokers appear to be much higher as compared to the individual agents, but considering their reach, net work and data base

capabilities, these channel partners seem to have failed to meet expectations of the industry. Another important statistic is that, during the year 2008-09, 1001 Corporate Agents were added, but 910 got terminated. The initial euphoria of expanding business through the insurance function seems to be dying down too fast. One of the reasons for low productivity and for channel partners turning back on insurance companies, particularly with respect to Corporate Agents is the lack of enablement and empowerment support from the insurance companies which have recruited them.

Brokers who have a clearer business model than Corporate Agents also contribute to low productivity due to the operational issues in handling multiple insurers. It is no wonder if their business contribution is skewed towards a few preferred insurers who could quickly resolve the operational issues using their inherent strengths.

**Compensation structure**

Compensation levels too have a say in low productivity. The commission paid (₹ 1550057 lakh) to the premium earned (₹ 22168311 lakh) for the year 2008-09 is only 6.9%, whereas, the percentage of operating expenses (₹ 2572389 lakh) to the premium earned during the year 2008-09 ( ₹ 22163811 lakh) stands a little below 12%. Though, it is difficult conclude that the commission paid is low, it is not an attractive business proposition for the distribution channel to dedicate all resources at their disposal to rise up to the expectations and justify insurers’ dependency on them, with such a low return from insurance business. We need to remember that a certain portion of income is lost on inevitable expenses. As such, we can not disregard, but agree that insurers have to direct their effort in improving the business returns for channel partners. By deploying the right technology, not only enablement and empowerment can be fulfilled, but expenses saved can be leveraged to provide better compensation structure to the distribution channel partners.

**IT Platform**

A real life scenario can possibly explain properly what is enablement and empowerment, than quoting the dictionary meaning of these words.

Scenario A	Scenario B
<p>Customer: A person who is somewhat aware about insurance is in requirement of some funds and wanted to surrender his ULIP. He would have approached the office with a request for surrender. Incidentally, he checked with his sales person to know the procedure for applying for surrender.</p> <p>The Agent requests the customer to visit his office. When the customer is in office, makes him comfortable to share information that there was only temporary shortage of funds which will not make him incapable of paying further premiums.</p> <p>The Agent in the interest of his commission income on future premiums, convinces the customer to go for a partial surrender or a loan as the case may be, processes the application and gives out a cheque for the amount that the customer's policy can pay.</p> <p>The Agent is empowered here. He is the appropriate person to let the customer surrender his policy or otherwise.</p> <p>If he had visited the office, the counter clerk according to his TAT would process surrender unmindful of loss to the company.</p>	<p>Customer is well educated and confident of his shopping abilities. He would have liked to sit with PC and do some research before finalizing the product, company etc. He knew Insurance Brokers are the right people to approach and as he enjoyed quizzing, he visited the Broker's Office.</p> <p>Broker has a Front office clerk expert in handling computer and trained in insurance sales. Additionally, he has the broker access to all the premium rates, underwriting guidelines, software to project the impact of various scenarios, to decisively convey which package of features would suit well to the customer.</p> <p>The customer is convinced, but he still wanted to have direct contact with the insurance company or take the policy sitting in his office, though he does not mind mentioning the Agent ID for commission or referral fee.</p> <p>Some part of the equipment, training to the clerk, product literature would have been provided by the insurance company. Here the Broker is enabled and whichever company does this best, benefits more from broker contribution.</p>

The following list more specifically defines the technology requirement of insurance sales professionals

- Transactions processing authority
  - Inquiry processing - Access to information through mobile devices or self service accounts on the websites. Example. Information about their client portfolio as well as detailed information for each client account, including savings, payment history, investment portfolios and the financial performance of each fund in which savings are invested
  - Transaction processing – Ability to process the transactions in real time. Example – Agents processing fund switches and premium redirection for their clients. Processing loans and withdrawals, premium collection and receipting.
  - Processing in force illustrations, premium solves (premium required to pay to achieve desired fund value in specified time).
  - Printing notices, fund value statements, annual statements.
- Virtual communication tools
  - Web casts, web conferencing and webinars for training. They can also be

used to provide support from expert sales persons from other locations.

- Sales Support software that can be useful in
  - Lead generation, deploying sales literature to the prospective client, appointment tracking, policy packaging, online chat with clients, campaign follow ups etc.
- CRM system integrated support for insights into past insurance history, financial standing and for understanding customer behavior.

As those empowerment strategies prove successful, service based fee, which will be out of savings accrued to the insurer, can be paid to improve the income from insurance agency.

#### Increasing Economic Value Added

The following definition available on the pages of [www.investopedia.com](http://www.investopedia.com) best describes the term Economic Value Added. 'Economic value added (EVA) is a performance measure developed by Stern Stewart and Company that attempts to measure the true economic profit produced by the company. It is frequently also referred as 'economic profit' and provides a measurement of a company's economic success (or failure) over a period of time. Such a metric is useful to investors who wish to determine how well a company has produced value for its investors, and it can be compared against the company's peers for a quick analysis of how well the company is operating in the industry'. In other words, the objective of maximizing shareholders' wealth is measured in terms of EVA.

As per IRDA annual report for 2008-09, the industry reported a loss of ₹ 4878 crores. Out of the 22 life insurers, only four companies have reported profits. The losses were justified by the special circumstances applicable to insurance companies in the initial 7 to 10

years. However, as they move to the consolidation phase, particularly when insurance companies IPO is round the corner, increasing the EVA of the company has to be on the higher order of agenda.

EVA for an insurance company depends on generating new business for higher cash flow as well as on managing the existing business efficiently. The efficiency parameters for insurance business more appropriately relate to managing risks.

A detailed discussion on risk varieties and how they are managed to create a positive impact on EVA is out of scope for this paper. However, it will not be out of place to mention that none of those, C1 (Asset risk), C2 (Pricing Risk), C3 (Interest Rate Risk), C4 (Miscellaneous risks) is less important than the other. Each of these risks arises due to interplay of multiple business scenarios applicable to the company. Due to the complexity and the huge money at stake,

*EVA for an insurance company depends on generating new business for higher cash flow as well as on managing the existing business efficiently.*

it is more sensible to avail technological advancements not only in identification and controlling risks, but also in business and competitive intelligence, so as to be sure about good governance. While it is desirable to set higher standards in risk management and thereby raise EVA targets to earn a niche place among the competitors, it is easier to set the next milestone as complying with regulations and standards in place.

**IT Platform**

The IT platform required to avail this growth avenue is two layered, the upper layer being internal to the organization and the lower layer external to it. The upper layer would comprise of Risk Management, Compliance and Business Intelligence systems; while the lower level is a global MIS based on standards for data exchange. A detailed discussion on the global MIS and standards for data exchange is reserved for another publication.

The following list more specifically outlines the capabilities envisaged.

- Enterprise Risk Management
  - Automation of processes associated with assessing and monitoring of risk, managing risk response strategy, linking risk management data to compliance activities. Some IT solutions in this area can assist with visual representations of the framework, customizable scoring methodology, workflow enabled processing of risk assessments and control tests and enterprise level visibility and reporting.

- Compliance systems
  - They track compliance activities and link back to the related laws, regulations and standards and provide readiness to any audit. It is possible to demonstrate proof of compliance for any type of audit or investigation.
- Business Intelligence and Competitive Intelligence systems
  - Business Intelligence systems analyze internal data and business processes and present historical, current and predictive views of business operations.
  - Competitive intelligence system enables users defining aspects of study, gathering, analyzing and distributing intelligence about products, customers and competitors and any aspect of the environment needed to support executives and managers in taking strategic decisions for an organization.

**Conclusion:**

The only thing that is constant is change. Most relevant example for this statement could be IT and its impact on the lives of individuals and business organizations. Change related to IT is rapid and transformational that even the organizations which implemented latest version would be wanting in another release upgrade or total replacement of system to catch up with those just born equipped with new technology suite. However, in order that insurance companies find themselves on the growth highway, they need to engage in Information Technology Planning and in doing so, it is essential to collaborate with a specialist in the business, lest the company should lose its way forward.

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*The author is currently working as Deputy General Manager in ING Vysya Life Insurance Company Limited, Bangalore. Views, either explicit or implicit, in the article are those of the author and not of the employer.*

**Malti Jaswal** highlights the simplicity associated with servicing of claims under the RSBY scheme that has gained a huge prominence among the BPL classes across the whole country in a very short span of time.

# Insuring Health of Millions

## - Smart Use of Technology

### Introduction

Rashtriya Swasthya Bima Yojna (RSBY) was rolled out in April 2008 by the central government for providing health insurance cover of ₹ 30,000 per annum to the unorganised workers belonging to BPL strata, providing a safety net against the financial hardship caused by sickness and hospitalisation. The beneficiary family pays Rs.30 at the time of enrolment while entire insurance premium is paid by the central and state governments in 75:25 ratio. As on date, 364 districts in 28 states have been selected for RSBY implementation, many running into second year of operation. In a short span of two and half years, 21.7M BPL families (approximately 75M lives) have been covered, which is quite a remarkable feat compared to the fact that approximately 30M lives have been covered till date under health insurance collectively by all insurers from the time of introduction of Mediclaim, the first health insurance product in 1986. The BPL beneficiaries covered under RSBY can avail of treatment at any of 7000 plus hospitals across India empanelled under the scheme and so far 0.75M persons have availed of benefits. The fast spread and reach of RSBY is primarily driven by robust technology platform of the scheme duly supported by PPP model which serves the interests of all stakeholders.

### Unique PPP Model:

Despite the very large numbers, 'bottom of pyramid' presents a challenging market for most businesses, low paying capacity of the buyers in far flung areas makes it a fragmented

market difficult to aggregate in a structured manner. By one stroke, RSBY has created bulk business opportunity for insurers, healthcare providers, intermediaries, smart card and IT enabled services, TPAs etc across India. For the government, it has helped improve access to healthcare and add to the social security net for millions of BPL

*The fast spread and reach of RSBY is primarily driven by robust technology platform of the scheme duly supported by PPP model which serves the interests of all stakeholders.*

population at minimal cost through demand side intervention. All the stake holders – insurers, government and health care providers – have been integrated into a cohesive delivery machinery through IT, well defined standard processes and protocols across India. The respective interest/incentive of each party, with in-built checks and balances, is driving the spread of RSBY as an unparallel health insurance scheme.

### Robust Technology Platform

The robust technology platform of RSBY is the first of its kind for a mass health insurance scheme which has helped scale up the paperless insurance covering millions in seamless fashion. Starting with BPL data validation/collation, generation of URN for each BPL family, enrolment of beneficiaries, data upload, networking with healthcare providers, fixed cost of procedures, transaction uploading and claim payment processing, MIS and analytics etc, each aspect of the scheme is administered through standard IT software, application and protocols developed and/or approved by Standardisation Testing and Quality Certification and National Informatics Centre,

Department of Information Technology, Ministry of Communications and Information Technology with the support of Ministry of Labour & Employment.

#### User friendly Simple Front End

The front end (rather the face of the scheme), is a biometric smart card issued to each BPL family enrolled under the scheme. The card carries the photograph and finger prints of head of the family and four other members of the family, issued in the field, on the spot, in the village (where BPL family resides) after due authentication by an official (FKO-Field Key Officer) appointed by state nodal agency. At the time of issuance, the card is loaded with ₹ 30,000 healthcare benefit for in-patient care at any RSBY network hospital in India. There is no other policy document except the smart card and to further facilitate utilisation of benefits by migrant workers whose family may reside in native place, while the head of the family may work in another city/district, card can be split into more than one with user specific distinct value.

*The enrolment data is a rich repository of age and gender mix of BPL households, useful for future government interventions and also for actuarial purpose by insurers.*



Thus the smart card serves two purposes – identifies the insured member and carries the available sum insured for utilisation at any given point of time during course of policy period (start and end date of policy are given in the card). There is no need for beneficiary to remember, carry or understand details as associated with a usual health insurance contract. This is one of the most innovative uses of smart card technology which has made front end extremely user friendly, keeping in mind the profile of BPL beneficiaries who would find it difficult to avail benefits if the same were not on cashless basis or process was complicated with requirement of multiple documents, claim forms, bills etc.

To support the user friendly front end, Ministry of Labour provides enrolment software (certified from STQC) which is used in the field by all implementing agencies, TPAs or technology vendors working on behalf of insurers. The enrolment data thus generated is uploaded on central server while also available with concerned insurer for transaction processing. The enrolment data is a rich repository of age and gender mix of BPL households, useful for future government interventions and also for actuarial purpose by insurers.

#### Paperless Transactions/claims management

RSBY provides cashless treatment to enrolled BPL beneficiaries at network hospitals for in-patient care; out-patient care is extended free of cost at network hospitals. The scheme makes extensive use of technology to facilitate smart card operation for paperless transaction at network hospitals located in mofussils, villages, towns and districts across country. A hospital under RSBY network is required to install a finger print reader, a smart card reader device, transaction software and internet connection. Once a hospital agrees to be part of RSBY network, a unique id and hospital authority card (HAC) is issued by Ministry of Labour to the hospital, activation of the same is essential before a single transaction is permitted at hospital end. Transaction software for cashless claim at network hospital is provided by respective insurer or TPA on behalf of insurer and needs certification from STQC before deployment.

To make the process of cashless completely paperless and operate in pre-approved manner, the standard package price for more than 750 procedures have been pre defined, as also charges for the general ward and ICU; enabling the hospital to go ahead with treatment of the beneficiary after authenticating the identity through finger prints, blocking the card for the relevant procedure cost, uploading the transaction to insurer/TPA server on line or at the end of the day in case internet is not available at the time of transaction. Thus the entire process of cashless claim is completed through use of smart card, smart card reader, bio metric reader, transaction software and internet; and the hospital does not need pre-approval except in case the reader device or card does not function for any reason or treatment pertains to other than 750 pre-defined procedures which

is not so often. The uploaded transactions are processed by the insurance company as valid claims and proceeds transferred to hospital either by cheque or electronically. The system maintains record of transactions which can be used for audit trail if required.

But for the simplified transaction process, small hospitals and healthcare facilities may not have been in a position to extend cashless benefits. Transactions running into hundreds and thousands would not have been possible for a small hospital with limited staff through paper exchange process as under regular health insurance or without use of technology end to end.

To check misuse and fraud, insurance companies make extensive use of utilisation and transaction data, trend analysis. SMS triggers to field claims coordinators at the time of transaction data upload have also been incorporated by most insurers/TPAs to facilitate verification on the spot. Though not a fool proof mechanism to check fraud, the process does offer a quick overview of utilisation pattern/misuse to trigger necessary corrective action by insurer, it however needs to be strengthened further.

#### **Control through Key Management System**

The simple front end architecture is firmly controlled at the back end by a Key Management System (KMS) run by Ministry of Labour which ensures authenticity and security of data and smart cards; and has played a significant role in the success of the scheme. KMS can be compared to a set of sequential combination locks, set/operated by various government agencies/officials at different levels - Ministry of Labour at parent key level going further to District Key and Field Key level, each protected by a password and PIN with in-built hierarchy and protocol. Main purpose of KMS is to prevent generation and issuance of fake RSBY cards to unauthorised persons, to protect on-card data against illegal tampering, to enable performance of post issuance card transactions (modifications, splitting, and utilization of benefits) at various locations by authorized agencies only. KMS also facilitates renewal of policy on card in the subsequent years without modification of any other data, though this is not currently utilised.

#### **Back end Data Management**

To control and monitor implementation of RSBY, Ministry of Labour has established

robust mechanism for data exchange which ensures that both sets of data – enrolment data and transaction data are available to Government in a timely and efficient manner, pre-validated to ensure accuracy and consistency. Data formats have been standardised for ease of collation in the desired manner. Once uploaded and consolidated, data is viewable by all concerned for purpose of MIS, reports and analytics, corrective measures etc.

*Data formats have been standardised for ease of collation in the desired manner. Once uploaded and consolidated, data is viewable by all concerned for purpose of MIS, reports and analytics, corrective measures etc.*

A central server has been established wherein participating insurers (or TPAs on behalf of insurer) push/upload data in batches as per pre defined schedule. Original bio-metric data containing finger prints, photographs etc is submitted in CD/hard disk separately. A few issues relating to different sets of software applications individually maintained by insurers/TPAs, data discrepancies, delay in flow/upload of data, loss of data etc in decentralised environment do have an impact on the smooth functioning of the scheme at both ends—enrolment and transaction. Thus a Central Data Management Agency has been proposed to be set up which would provide a single platform to operate, to manage and consolidate all RSBY data for all stakeholders, with data flow on near real time basis to this central agency's server from all ends and made accessible to all stakeholders with greater efficiency, consistency and seamlessly.

#### **Innovations abound**

RSBY has been a path-breaking innovative social security scheme in the arena of health insurance which has made extensive use of technology for - customer acquisition/distribution (enrolment), customer service (transactions/claims, modifications), control and monitoring (DKM & data management), claims cost control - standard cost of treatment (750 procedures and ward charges), portability of benefits anywhere in India, paperless operation and simple delivery process befitting BPL beneficiary profile. Thus, the scale achieved by RSBY is unparalleled in any part of the world. With smart card technology at the heart of scheme, many new features like hosting electronic medical records, linking payment gateway and uploading additional benefits under other government inclusion programs at a later date is quite feasible in future.

Some of the simplified processes and innovations of RSBY are worth consideration for adoption in main line health insurance portfolio.

RSBY has skilfully made use of its website and regular workshops at national, state, district level for continuous dissemination which has also helped evolution of the scheme with feedback from stakeholders and implementing agencies. The contribution of RSBY in popularising the concept of health insurance at grass root level is going to be immensely helpful to the growth of health insurance overall. Appreciating the capability of RSBY in making far reaching impact on the lives of millions below poverty line and in promoting inclusion agenda, international agencies like World Bank, GTZ etc have lent technical support to the scheme and other agencies are also joining in to supplement government efforts. ILO and UNDP have selected the scheme as one of the best performing social sector schemes in the world.

*The participation of private healthcare providers is a welcome move to provide choice to the BPL beneficiary, to supplement government facilities, and to encourage growth of healthcare facilities across districts and towns.*

### **Long term sustainability**

Technology platform and innovations notwithstanding, long term sustainability of the scheme also requires operational ease-efficiency and commitment of all stakeholders on various fronts. Without diluting controls, long term success of PPP model depends on fair balance in authority, responsibility and independent functioning of each party which could get lopsided when one end of the spectrum is government machinery. The business model of RSBY has helped it reach its current scale despite poor infrastructure in remote villages with no electricity or internet connectivity, BPL data discrepancies, lack of healthcare facilities/trained and skilled manpower etc; however capacity building is an urgent need which tends to get neglected in fast growth phase. The drop in enrolment conversion in recent times and trends emerging from transaction data need examination as regards process modification both on enrolment front and transaction side.

Almost all general/health insurers have been eager to participate in RSBY, which helps them expand their health insurance portfolio and cover mass population which would never have the ability to buy insurance on its own. The actuarial rating and underwriting practices also need to be protected while competing in tender driven environment. Over a period of time, the scheme shall offer insightful data relating to morbidity, incidence and burden of disease, gaps in

healthcare etc, invaluable to insurers, government and providers alike for which ensuring quality and accuracy of input data is most essential.

The participation of private healthcare providers is a welcome move to provide choice to the BPL beneficiary, to supplement government facilities, and to encourage growth of healthcare facilities across districts and towns. However, training and orientation of hospital staff, controlling abuse in false claims, fraudulent practices, unbundling of services, excess billing by healthcare providers in far flung remote areas etc are a real challenge. Given the nature and purpose of the scheme, neither a low claim ratio nor a very high claim ratio is desirable. Thus the factors leading to large variation in utilisation in different states and districts need to be studied in depth for corrective measures.

### **Way forward**

Going by the encouraging success of RSBY, central government has announced its intention to extend RSBY to MNREGS workers, construction workers, domestic help, coolies, street hawkers etc, while other groups can join on self-pay basis. A few state governments have launched schemes with critical illness cover to top up RSBY for greater protection and coverage. The opportunity offered by RSBY is huge in terms of business as well as in terms of its noble intent and thus works as a source of inspiration/incentive for all stakeholders. Greater understanding/appreciation of the complexity and responsibility associated with a social security program delivered through insurance mechanism under a PPP model is evolving for all stakeholders as RSBY progresses into third year of its operation and could pave way for universal coverage of base level in future.

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*The author is CEO Of E-Meditex (TPA) Services Limited.*

**Jagannath Krishnaswamy** observes that while mobile technology is one of the fastest growing and most promising trends adopted by insurers across the globe to provide better client experience at lower costs, the implementation of this technology has certain barriers.

# Transcending from Concept to Realization

## - Insurance Mobile Solutions

### Introduction

With over five billion users around the world, mobile phones are gaining ground as a key channel for businesses and consumers to interact. Today, mobile phones can "speak" to bar codes, read Radio Frequency Identification (RFID) tags and access the internet. By pointing and clicking a product or magazine, mobile phones bring information and service linked to a product, closer to the consumer and the consumer closer to the brand.

Mobile solutions enable mobile phone users to exchange data by using SMS (Short Message Service) and WAP (Wireless Application Protocol) technology. The SMS service is cost-effective, transmitted immediately, provides immediate response, is reliable and offers a complete message log, acting as both a personal and discreet form of communication.

The insurance industry has successfully overcome many challenges in the recent past, spanning an unstable economy to geopolitical turmoil. However, it still faces a number of financial difficulties due to declining stock valuations, decreasing margins and high claim payouts.

Insurers can tackle this situation in two ways: a) Improve market share by attracting new clients and retaining existing clients by providing high quality service or b) Improving operational efficiency by adopting solutions such as mobile technology that are cost-effective and offer high ROI.

Carriers have introduced mobile technology into the auto claim process, which has brought significant improvements, helping them meet efficiency and service levels as well as providing a path for future growth. Mobile solutions are so powerful today that a modest implementation can deliver quick and substantial returns.

*The insurance industry has successfully overcome many challenges in the recent past, spanning an unstable economy to geopolitical turmoil.*

### Why Mobile Solution?

#### Client:

- The client gets a better and more responsive service
- Enhances satisfaction
- Increases client responsiveness

#### Carrier:

- Improves employee productivity
- Provides access to information anytime and anywhere
- Improves retention and revenue

#### Processes:

- Automation of processes
- Accelerates time to market
- Reduces process costs and enables quicker execution

**Mobile adoption trends**

Over the last 18 months, there has been a growing trend of mobile applications launched, primarily by top tier insurers in certain functional areas.

Application Area	Companies	Platforms
<ul style="list-style-type: none"> <li>• Client self-service</li> <li>• Agency self-service</li> </ul>	<ul style="list-style-type: none"> <li>• Nationwide</li> <li>• Progressive Insurance</li> <li>• State Farm</li> <li>• GEICO</li> <li>• Farmers</li> <li>• American Family's</li> <li>• Travelers</li> <li>• All State</li> <li>• AXA Equitable Financial Services</li> </ul>	<ul style="list-style-type: none"> <li>• iPhone and iPod Touch</li> <li>• Android</li> <li>• Blackberry</li> </ul>

Features and Functions
<ul style="list-style-type: none"> <li>• Emergency services calls enabled</li> <li>• Collect and exchange accident information</li> <li>• Log on and view account information</li> <li>• Digital display of proof of insurance and other essential details</li> <li>• Auto fill claim information</li> <li>• Locates agents near you</li> <li>• Captures and stores accident photos</li> <li>• Draw the scene - This feature offers users the ability to “draw” the scene and circumstances of an accident, by selecting a road setting and vehicle, adding objects and showing motion</li> <li>• Assists in finding repair facilities and towing services</li> <li>• Assists in starting the claims process</li> <li>• Keeps the insured connected with status updates for their claim.</li> <li>• Enables payments online</li> <li>• Quotes</li> <li>• On the road - Search for hotels, gas stations, tow trucks, taxis, locksmiths, and rental cars by current location or zip code</li> <li>• Home inventory function that allows you to document your home and valuables</li> <li>• Product information</li> <li>• Premium calculator</li> </ul>

A closer look at all these examples of early adoption tells us that most are restricted to personal lines and are targeted directly to the “consumer” primarily for brand enhancement purposes.

Though First Notice of Loss, emergency assistance, and locator services are common examples where carriers have invested in new device-specific application development, these are often few and far between.

Current research indicates most carriers are simply extending existing web applications to mobile phones. Very few carriers have fully exploited this technology for business by developing new

applications specifically for mobile phones. We believe there is a great deal of value that is not yet unlocked in this space.

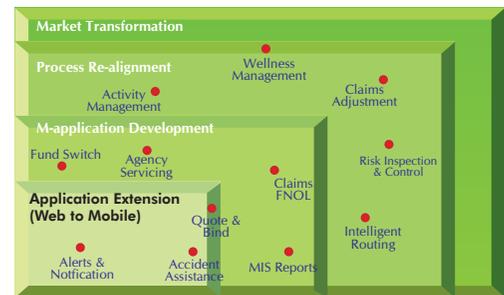
Figure 1 depicts our perspective on this evolution with additional business transactions targeted for new application development, especially in policy, claims, risk management and agency management.

The real value, however, is when business processes reach their potential and are redefined due to the introduction of mobile technology. Example, video-streaming in 3G or 4G communications and sophistication of devices, will enable remote claims adjustments and risk inspections multiplying the number of cases that can be handled in a day.

Similarly, we have observed GPS technologies employed in other industries for intelligent routing that can be replicated to optimize adjuster or agent travel and hence increase productivity and reduce overall turnaround time.

We have classified mobility adoption into 4 distinct stages and identified functionalities across the stages -

(Figure 1)



**Stage 1 - Application extension-** This includes mobilizing existing data and applications. Mobilization refers to the process of making current enterprise data, processes, and applications available for use on mobile and wireless devices. The first phase aims to provide end-users with a new level of convenience by enabling access to context-relevant information anywhere and anytime. An example could be to m-enable a web enabled application.

**Stage 2 - M-application development-** The second stage shifts the focus from mobilizing existing data and applications to enhancing the application by providing additional

functionalities and may require creating new business processes. The focus is on - a) Do it anywhere, b) Do it now. This enhances end-user experience and allows them perform their tasks with a higher degree of convenience and efficiency.

An example could be submission of FNOL, sales force automation.

**Stage 3 - Process re-alignment-** In this stage, mobile solutions begin to realign business processes with a focus on competitive advantage and improving efficiencies in operations. One example of realignment could be efficient routing of field force and assigning

a claim case to an adjuster who is already in the vicinity of the incident.

**Stage 4 - Market transformation-** In the fourth and final stage, we anticipate mobile solutions will create entirely new core enterprise competencies thereby reshaping the market place just like aggregators or comparative raters changed the way people bought insurance.

#### Business objectives and benefits

Organizations should decide what they want to accomplish with their mobile initiatives aligning them to overall business objectives in order to reap maximum benefits. Figure 2 depicts business benefits that can be achieved by implementing mobile solutions in various functional areas.

	Agency Service	Claims Adjustment	Risk Inspection	Client Service
Improved Experience	<ul style="list-style-type: none"> <li>Ease of doing Business</li> </ul>	<ul style="list-style-type: none"> <li>Turnaround time</li> <li>On-spot services</li> </ul>	<ul style="list-style-type: none"> <li>Mobile-enabled risk inspection</li> <li>Real-time data capture</li> </ul>	<ul style="list-style-type: none"> <li>Anywhere &amp; anytime service</li> </ul>
Reduced Cost	<ul style="list-style-type: none"> <li>Reduced cost per transaction</li> </ul>	<ul style="list-style-type: none"> <li>Reduced adjusting expenses by 30% (Source - Tower Group Inc.)</li> <li>Reduced frauds</li> </ul>	<ul style="list-style-type: none"> <li>Reduced travel time and expenses</li> </ul>	<ul style="list-style-type: none"> <li>Reduced call center traffic</li> </ul>
Increased Revenue	<ul style="list-style-type: none"> <li>Improved conversion ratio</li> </ul>	-	-	<ul style="list-style-type: none"> <li>Increased client retention</li> </ul>

Measuring the benefits listed above against certain parameters will assess the success of the implementation. These parameters can be classified into two categories - quantitative and qualitative.

Quantitative Benefits:	
Efficiency	Reduced process costs, faster executions, and higher output for existing processes.
Lead-time (through put)	Improved response time, this may comprise of processing time, queue time, interruption time.
Qualitative Benefits:	
Client Satisfaction	Serving the client in the best possible way.
Effectiveness	It introduces new functionalities into a process. This includes achieving higher-level objectives than efficiency, example - effectiveness can be achieved by increasing: visibility/transparency of process activities and/or flexibility
Quality of service or product	Increasing the availability of service or product by making it available more often at more and locations

#### Barriers to Adoption

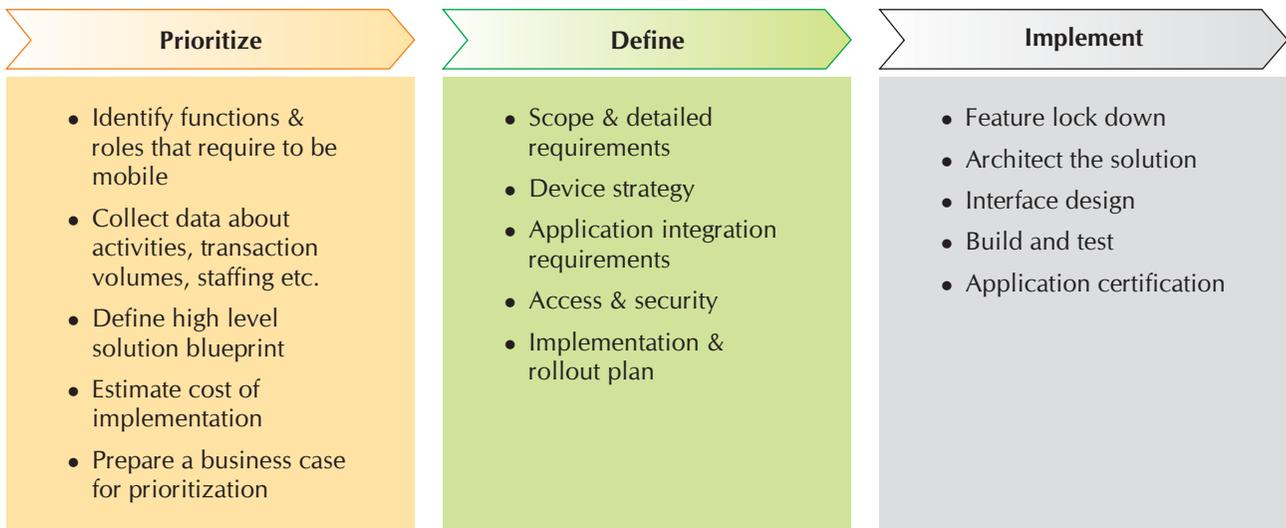
Although the benefits of mobile technology are recognized as offering great potential in the insurance sector, its widespread adoption has been lagging. We discuss some of the barriers in the adoption of mobile technology along with their business impact and the recommendations below.

Adoption barrier	Impact	Recommendation
Lack of clear business case	Benefits and expectations	<ul style="list-style-type: none"> <li>• Mobility assessment, defining business objectives, mobile objectives, prioritizing roles and functions for mobility</li> </ul>
Prohibitive cost of implementation	Restricting adoption of mobile technology	<ul style="list-style-type: none"> <li>• Selection of appropriate technology, vendor, creating a business case, understanding the investments and benefits</li> </ul>
Long implementation cycle	Restricting adoption of mobile technology	<ul style="list-style-type: none"> <li>• Prioritizing roles and functions for mobility, defining appropriate implementation strategy</li> </ul>
Lack of leading/standard technology platform in the mobile device space	Developing solutions for multiple platforms (CE, Android, Apple, Symbian etc).	<ul style="list-style-type: none"> <li>• Develop apps on top 2-3 platforms, use tools that allow easy portability of applications across various devices</li> </ul>
Difficulty in creating a corporate strategy	Cost of development increases	<ul style="list-style-type: none"> <li>• Induce users to migrate to these platforms over a time frame.</li> </ul>
Security of sensitive data travelling on wire-free networks	Encryption technologies and capabilities required	<ul style="list-style-type: none"> <li>• Use best in class encryption technologies</li> </ul>
Rapidly changing mobile technology (edge, 2g, 3g, wimax etc)	Rapid changes drives mobile devices to become obsolete, and increases application variants	<ul style="list-style-type: none"> <li>• Skip technology generations, and develop apps for the most stable and widely available technology.</li> </ul>
New roles will be required to govern the functioning and continued development of the mobility platform	Organizational change management	<ul style="list-style-type: none"> <li>• High level sponsorship is needed to support the governance organization.</li> <li>• Roles, responsibilities, accountability for data security need to be clearly defined.</li> </ul>

**Implementation Methodology**

A three-step process is recommended for mobile solution implementation. The process begins with prioritizing the roles and functions that need mobility, defining the scope of the solution, and finally, the implementation and roll-out. These individual phases are discussed below:

(Figure 3)



The first step is the 'prioritize' phase where we need to identify business functions and business roles from the mobility perspective.

For instance, the consumer segment utilizes employees such as claim adjusters, risk inspectors, underwriters, agents. In terms of business

functions, client service is a popular choice, depending on factors such as the target segment, size, brand image and the business need, a carrier may look at agency

management, claims adjustment, risk inspection or MI dashboards.

The next step is to capture details like transaction volumes, seasonality, staff strength, skill distribution, business operation activities and so on as critical elements for determining the real tangible returns. In this phase, technology experts should be engaged to determine a high-level solution blueprint - both in terms of functional features and infrastructure impact. This will help determine technology consideration and investment required for the implementation. Based on the information captured, a detailed business case can be prepared - plotting the investment against the potential gains.

Once the business case has been approved by the sponsors, a solution blueprint is prepared defining the scope and the solution implementation.

The next decision is on device strategy - whether the solution will be device-centric or function-centric. A key driver for device strategy is the intended user base. For instance, application intended for employees can be developed for Blackberry phones.

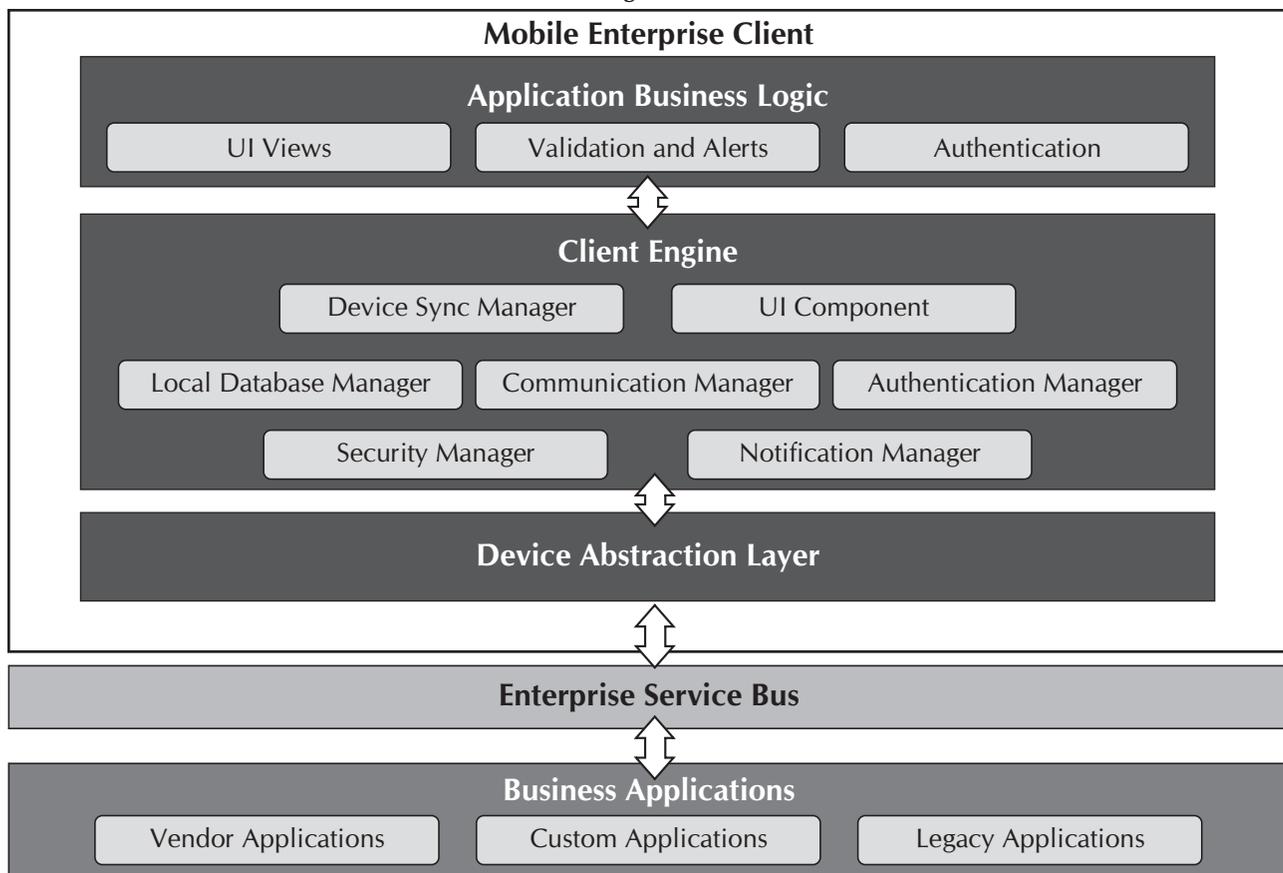
It is critical to identify the integration points and strategy with each application, whether it should be SOA, real-time web-service, simple text or email. Some of the major factors for consideration during design and implementation are -

- **Design aspects** : Small page weight, one-column layout, simple navigation, screen and font sizes, form layouts, JavaScript support, layout (CSS and HTML)
- **Push technology** - a critical component of a successful mobile application is the ability to push data to users.
- **Store-and-forward messaging** - messages are pushed once the connection is re-established.
- **Coverage fluctuations** - the application should handle users moving through coverage changes.
- **Security** - physical security (device/hard drive), security of the data transferred over wireless connections should be implemented through firewalls, user authentication and data encryption.
- **Application portability** - mobile middleware product that supports multiple devices and operating systems should be considered.

#### Mobile Enterprise Application- Client Architecture

This section elaborates the architecture of a mobile enterprise application -

(Figure 4)



Process overheads: These heavyweight processes impose overheads on the software development, which slows down the turn-around time for implementing changes.

Unpredictability of software requirements: This methodology relies on predicting the requirements, preparing an implementation plan and then following it for the development. However, more often than not, it is very difficult to predict the requirements. The mobile client resides on the smart phone device and interfaces with various business applications through the enterprise service bus. Business applications may be vendor applications, custom applications or legacy applications.

The mobile client encapsulates the application business logic, the client engine and the data abstraction layer.

*The adoption of mobile technology varies with every insurer based on its business model and specific requirements. Some companies may want to enable their sales force whereas others would want to start with claims.*

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- The application business logic layer is responsible for UI views, validation and alerts, and the authentication layer. The authentication layer has primarily two functions -
  - It authenticates the user with middleware if there is network connectivity. If not, it authenticates the user with the credentials available locally.
  - In case of non-compliance, displays alerts on the user interface accordingly.
- The device abstraction layer resolves the differences between mobile devices
- The client engine comprises of various components as described below -
  - Device synchronization manager
    - Authenticates with the authentication service
    - Sends and receives data from the synchronization service
    - Downloads application updates and device management commands

- Security manager
  - Encrypts data being sent to the middleware
  - Decrypts the coming data
- Local database manager
  - Manages data in the device database
  - Applies and composes data
  - Cleans up temporary data from the database
  - Manages record state
  - Manages device configuration details
- User interface
  - Face of the mobile solution.
  - Information entered by the user through the UI is validated and processed by the business logic.
- Authentication
  - Authenticates user with the middleware if there is network connectivity, otherwise authenticates with credentials available locally.
- Communication manager
  - Establishes connection to the network

### Conclusion

The adoption of mobile technology varies with every insurer based on its business model and specific requirements. Some companies may want to enable their sales force whereas others would want to start with claims. Whatever direction a company chooses, there are certain steps that need to be followed. In this paper, we have presented an approach that will help companies move forward from strategic intent to real adoption. We expect to see new applications that cover more and more business transactions within key areas that include policy, claims processing, risk management and agency management. Even as this happens, the real value of these services will be revealed as business processes get redefined by leveraging mobile technology.

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*The author is a Senior Consultant at L&T Infotech.*

**M.S. Jayakumar** opines that while it is essential for a corporate body to adopt technology, it has to take measures to ensure that there are well-organized checks to obviate the possibility of data pilferage.

## Warding off Data Leakage

### - Perennial Challenge for Business Entities

In the present era where internet and the World Wide Web have made the planet a global village, the importance of data driven decision making has gained importance in almost every progressive area of business. Limits of time and geographical boundaries are no longer limitations on information. Local data, nationwide data and global data can now be compiled, compared and analyzed for arriving at business decisions.

Insurance business has traditionally grown with economic growth. To keep pace with the environment, it needs to use the latest available technology for making its decisions. Also, like any other industry, insurers have to comply with regulatory requirements by submitting data to the regulator and communicate with the policy holders and other stake holders. All these activities involve transmission of vital data through electronic communication. The security of data is of prime importance not only for the sender (insurer) but also for the other stake holders who receive the data. From a privacy angle, even insured are interested in the security of the data of the insurer.

While conventional technology allowed LAN, WAN, VPN and internet, the present technology allows data access through mobile phones also. Corporates today are today allowing database services by SMS. In the Indian insurance industry, IRDA Data Centre has initiated an SMS based querying system on its Motor insurance database through which a vehicle's insurance status can be ascertained. Insurers too have started customer interfaces

and grievance redressal systems like 'SMS Solve'. With the growth in the number of cell phones in the country, it is anyone's guess that a lot of business would be transacted over cell phones in the not-too-distant future.

*The security of data is of prime importance not only for the sender (insurer) but also for the other stake holders who receive the data.*

Another technological advancement is cloud computing which basically shares the resources and allows the data to be stored in public domain also. No doubt, all these technologies bring a lot of comfort to the end user level in accessing information. However, one should realize that a large amount of data is flowing across cyberspace in multiple directions from and to multiple entities with varied business interests. This situation makes the security of the data a critical area of concern for the manager of the database. Yes, the improved accessibility through better technology overexposes the data and causes major threat to data security. There is ample evidence to suggest that in the present day scenario; even the best-protected environment is also subject to leaks. The owner of the data and the database professional should realize that if state-of-the-art technology is available to the corporate, it is in some way or the other accessible to the cyber thief and the hacker as well. One should be able to analyze how robust or vulnerable one's systems are; and try to visualize what they would be able to do in case a breach of the security of the corporate database is attempted by someone.

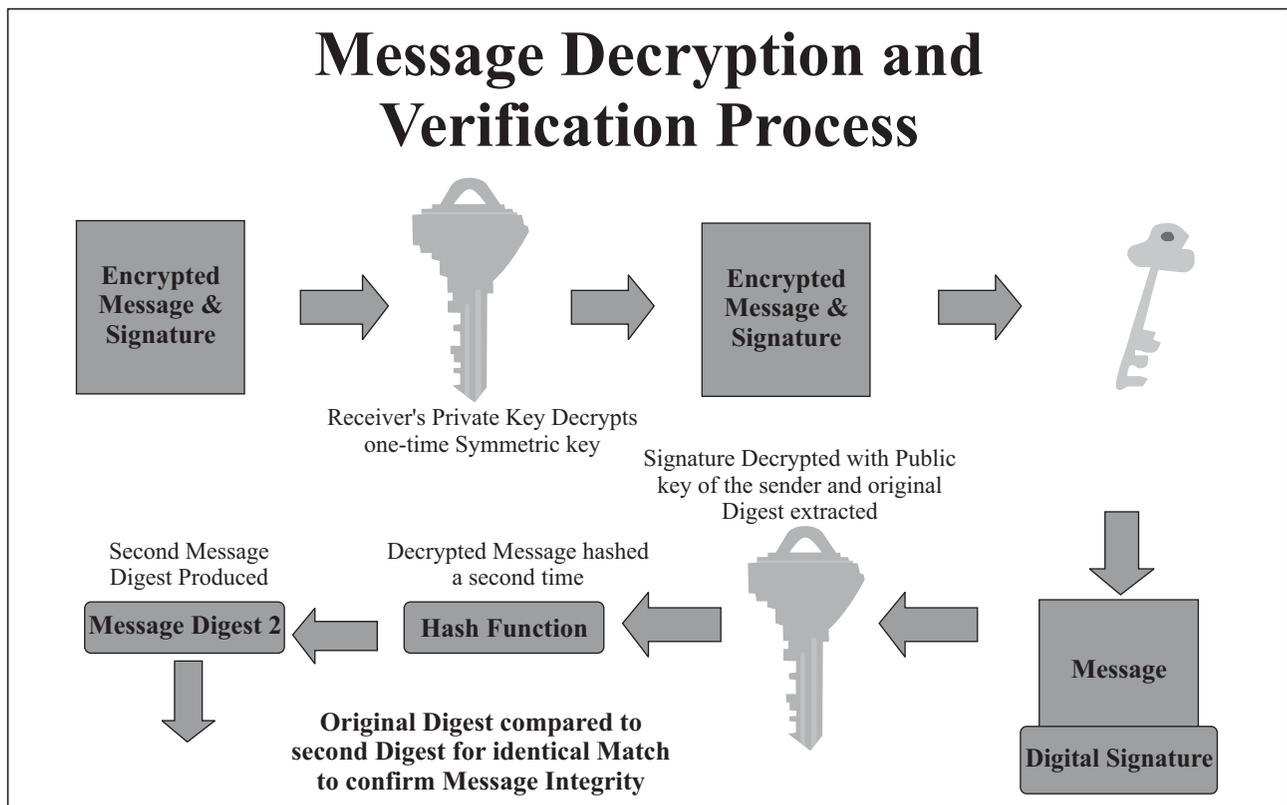
Data sent through internet, mobile technology, cloud computing or any other advanced technology for that matter should comply with

more rigorous norms, verifications and protocols than those conventionally used in conventional computing and data transfer mechanisms. Some of the basic concerns are given below:

1. Confidentiality – Protection from disclosure to unauthorized persons
2. Integrity – Maintaining data consistency
3. Authentication – Assurance of identity of person or originator of data
4. Non-repudiation – Originator of communication can't deny it later.
5. Authorization – Identity combined with an access policy grants the rights to perform some action.

Let us examine how these requirements can actually be fulfilled in an electronically transmitted document.

The first step involved in securing the document is encryption. Encryption is the process of converting a plain text message into secured coded form of text. Encryption is generally used to protect data in transit in networks from unauthorized interceptions and manipulations. It protects information stored in the computers from unauthorized viewing and manipulations. Encryption technology can be used to deter and detect accidental or intentional alterations of data. Encryption can also verify the authenticity of a transaction or a document.



Encryption process can be divided into two parts viz. key side and cryptographic side. Encryption takes a series of algorithm, or mathematical statements, to scramble data from its original format into one and undecipherable. It cannot be understood without converting back via decryption (the reverse of the process) to plain text. This is done using mathematical functions and special encryption-decryption password called the key. There are two types of key algorithms used i.e. Symmetric key and Asymmetric key. In a symmetric key encryption, one key will encrypt and decrypt information. Keys that correspond with each other are provided in advance on both the sender and receiver sides of the system so that both the devices can send and receive encrypted messages.

One can visualize 'symmetric key encryption' as something like a standard lock on a door. Anyone who has the copy of the key can get

in. If the building is vandalized, you don't know who is responsible for the act. Public key encryption is more like an electronic security system where anyone has a unique code. Vandalism would just require someone to lookup and see whose code was entered. Key management is an important factor in maintaining encryption communications. With symmetric encryption, a new key must be issued for every additional person with whom one needs to communicate. This creates a difficulty with distribution, storage, maintenance and ensuring the security of keys without running into errors.

Public Key Algorithms are asymmetric algorithms and therefore are based on the use of two different keys instead of just one. In public cryptography the two keys are called Private Key (must be known only to its owner) and Public Key (known to everyone). The relation between both keys is that what one key encrypts, the other one decrypts and vice-versa. It means if you encrypt one document with your public key, it would need your private key to decrypt the message. Under the Public Key Infrastructure (PKI) or asymmetric encryption, a pair of keys are used, i.e. a Public key and Private key. The public key is widely distributed to anyone who wants to privately communicate with the other party. The party has the private key which is paired to the public key while the public key is widely available; the private key is never shared. Although public key encryption deals with the key management issue found in symmetric key encryption, it is typically slower than symmetric key encryption. This is due to the fact that there is an additional overhead with multiple keys that needs to be managed.

A combination of both the technologies is used to overcome speed limitation and key distribution problems. To understand how this is being used in practice, first let us understand about digital signature. A digital signature is an electronic identification of a person or entity created by using public key algorithm and intended to verify the integrity of the data and the identity of the sender.

The digital signature of a message is generated in two steps:

1. A message digest is generated. A message digest is summary of the message we are going to transmit, and has two important properties: 1. It is always smaller than the message itself; and 2. Even the slightest change in the message produces a different digest. The message digest is generated using a set of hashing algorithms.
2. The message digest is encrypted using the sender's private key. The resulting encrypted message digest is the digital signature.

The digital signature is attached to the message, and sent to the receiver. The receiver then does the following:

1. Using the sender's public key decrypts the digital signature to obtain the message digest generated by the sender.
2. Uses the same message digest algorithm used by the sender to generate a message digest of the received message.
3. Compares both message digests (the one sent by the sender as a digital signature, and the one generated by the receiver). If they are not exactly the same, the message has been tampered by third party.

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***A digital signature is an electronic identification of a person or entity created by using public key algorithm and intended to verify the integrity of the data and the identity of the sender.***

We can be sure that digital signature was sent by the sender (and not by malicious user) because only the sender's public key can decrypt the digital signature (which was encrypted by the sender's private key; remember that what one key encrypts the other key decrypts, and vice versa ). If decrypting using the public key renders a faulty message digest, this means that either the message or the message digest are not exactly what the sender sent.

Using public key cryptography in this manner ensures better integrity of the data, because first of all, it provides the receiver with a way of knowing if the message received is exactly what was sent by the sender guaranteeing data-integrity. Nevertheless, it has to be appreciated that all these checks are only indicative; and there is no such thing as absolute fool-proof way of protecting the data from hackers and other surreptitious users. A high degree of caution and alertness at various stages will be of the highest importance.

The data security is actually a very vast area, which should be a matter of great concern and high priority for insurers and everyone that deals with data in the public domain.

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*The author is Deputy Director, Insurance Information Bureau, IRDA. Views expressed in this article are the personal views of the author.*

## प्रकाशक का संदेश



बीमा व्यवसाय की सफलता निश्चय ही अधिक संख्या पर निर्भर करती है; तथा इसके परिणामस्वरूप इसमें कोई आश्चार्य नहीं की प्रत्येक बीमाकर्त अत्यधिक ग्राहकों के साथ सौदा करते हैं। यह प्राकृतिक अनुमन को प्रेरित करता है जिसके अनुसार विशालकाय रिर्कोर्डों का रखरखाव करने की आवश्यकता है, विशेषतः दीर्घकालिक संविदाओं के संदर्भ में। यद्यपि, सूचना प्रौद्योगिकी की क्रान्ति का आना कोई पुरानी बात नहीं है। बीमा उद्योग सबसे आगे एक बड़े स्तर पर तकनीकी प्रगति को ग्रहण कर रहा है; तथा अतैव हमें आज पूर्णतः कागज रहित तो नहीं परन्तु न्यूनतम कागज का वातावरण प्राप्त हो रहा है।

अधिक संख्या के चलते तथा बीमाकर्ताओं द्वारा प्रदत्त की जाने वाली सेवाओं की किस्मों में वृद्धि, तकनीकी मदद अब एक परम आवश्यकता बन गई है। नये व्यापार के अर्जन तथा वर्तमान व्यापार को बनाए रखने के लिये तकनीकी की भूमिका अत्यंत आवश्यक है। बीमाकर्ता वर्तमान में अनेकों औजारों का इस्तेमाल कर रहे हैं जो उन्हें शीघ्र अतिशीघ्र बीमालेखन के निर्णय लेने में अत्यधिक मददगार सिद्ध हो रहे हैं। अन्य परिपेक्ष्य में, दावों का शीघ्र निपटारा जोकि बीमाकर्ताओं के लिये सदैव एक बड़ी चुनौती रहा है, में आश्चार्यजनक विकास हुआ है जिसका सारा श्रेय तकनीकी मदद को जाता है। इसी बीच, कई सेवाएँ जोकि पॉलिसीधारकों को उपलब्ध कराई जानी आवश्यक हैं अब अत्यधिक सरल हो गई हैं जोकि सही तकनीकी प्रक्रियाओं का नतीजा हैं।

साधारण कार्यों के कार्यान्वयन के प्रशंसनीय सहायता प्रदान करने के अतिरिक्त, तकनीकी द्वारा कई उच्च प्रबंधन कि आवश्यकताओं की पूर्ति में सहायता मिलती है। अनुपालन के स्तरों में निरंतर वृद्धि से, किसी के लिये यह अनुमान लगा पाना अत्यधिक कठिन होगा की निगमित संस्थाओं के लिये तकनीकी के अभाव में आज के स्तर तक पहुँच पाना लगभग असंभव था। उसी प्रकार, कई अन्य उच्च प्रबंधन क्रियाकलापों जैसे विकासशील रूप से पर्याप्त पूँजी की उपयुक्तता, संपत्ति दायित्व प्रबंधन, निवेश निर्णय आदि सभी सुचारु व उत्कृष्ट तकनीकी औजारों की उपलब्धता पर निर्भर करते हैं। आगे बढ़ते हुए, हम भारतीय बीमा परिपेक्ष्य में उसे भौगोलिक स्तरों तक ले जाने के लिये तकनीकी की लगातार बढ़ती हुई महत्वपूर्ण भूमिका को देख सकते हैं।

‘बीम सेवाओं में तकनीकी मदद’ जर्नल के इस अंक का केन्द्र बिन्दु है। यद्यपि, हमें इस बात की प्रशंसा करनी होगी कि किसी भी निगमित क्रियाकलाप के लिये लाभ ही मुख्य उद्देश्य है, बीमाकर्ताओं के लिये एक सामाजिक उत्तरदायित्व का तत्व है जोकि वह समाज को प्रदान करना चाहते हैं। ‘बीमाकर्ताओं के लिये निगमित सामाजिक उत्तरदायित्व’ जर्नल के अगले अंक का केन्द्र बिन्दु रहेगा।

जे. हरि नारायण

जे. हरि नारायण  
अध्यक्ष

# दृष्टि कोण



जोखिम प्रबंधन व शासन मानकों को संवृद्धि के साथ साथ कदम मिलाने होंगे; तथा यहाँ, अनुभव को बाँटना, मानकों को स्थापित करना व क्षमता का निर्माण करना ऐसे क्षेत्र हैं जिनमें अत्यधिक समन्वय की आवश्यकता है।

**श्री नग नम सिन**

सहायक प्रबंधक निदेशक (विकास), मोनेटरी ऑथोरिटी ऑफ़ सिंगापुर

स्वास्थ्य बीमा एक जटिल उत्पाद है; तथा अनुभवी व अनुज्ञप्ति प्राप्त अभिकर्ता ग्राहकों के लिये अत्यधिक मूल्यवान संसाधन हैं।

**श्री केविन एम मैक्कार्टी**

एनएआईसी उपाध्यक्ष तथा फ़्लोरिडा बीमा आयुक्त

वित्त का समावेश न केवल वित्तीय स्थिरता के लिये उपयुक्त है बल्कि आर्थिक रूप से पिछड़ी हुई जनता के लिये भी अवसर प्रदान कर के सामाज-आर्थिक स्थिरता भी प्रदान करता है।

**श्री जोनाथन डिक्सन**

अध्यक्ष, ऐक्सस टु इन्श्योरेन्स इनिशिएटिव

जैसा कि कार में होता है, कि प्राथमिक रूप से दुर्घटना से बचाव ही सबसे उत्तम उपाय है; तथा उसी प्रकार आधुनिक बीमा व्यवसाय के सफल प्रबंधन के लिये अत्यंत आवश्यक है एक उच्च श्रेणी का जोखिम प्रबंधन।

**श्री इयान लाफलिंग**

सदस्य, ऑस्ट्रेलियन प्रुडेन्शियल रेगुलेशन ऑथोरिटी

पुनर्बीमा, बीमाकर्ता के लिये उसकी समूह कंपनियों में जोखिम के स्थानांतरण के लिये एक महत्वपूर्ण औजार है, जिससे वह अपनी समूह कंपनियों के लिये मजबूती व सामूहिक रूप से बीमा लेखन की क्षमता में विकास करता है।

**श्री तकाशी ओकुमा**

महाप्रबंधक, साधारण बीमा संघ, जापान

देश के बीमा क्षेत्र के सामने सबसे बड़ी चुनौती है विस्तार, पहुँच व उपयुक्त उत्पाद उपलब्ध कराना तथा छः सौ मिलियन लोगों को सेवाएँ प्रदान करना जिसे अभी तक हासिल नहीं किया गया है।

**श्री जे. हरि नारायण**

अध्यक्ष, बीमा विनियामक और विकास प्राधिकरण, भारत



के. नागराज राव लिखते हैं कि लोकमत में यह एक साधारण धारणा है कि प्राकृतिक आपदा के समय सरकार उनके हितों की रक्षा करेगी; अतैव उनकी बेपरवाही के लिये भी तय्यार रहना होगा।

# बीमा द्वारा आपदा प्रबंधन

## – एक राष्ट्रिय प्राथमिकता

### त्रासदियों का गहन विश्लेषण

मानव धरती पर अपनी उत्पत्ति के समय से ही ब्रह्माण्ड के रहस्यों की खोजबीन में लगा है। अपनी खोज की इस इच्छा से, उसने जानबूझकर या नादानी से प्राकृति के संतुलन को ध्वस्त कर दिया है तथा प्राकृतिक आपदाओं के लिये रास्ता खोल दिया है। प्राकृति के सभी पाँच तत्व – पृथ्वी, जल, अग्नि, वायु, आकाश सभी का लगातार दुरुपयोग हुआ है जिसे मनुष्य को आनन्द व आराम उपलब्ध करवाने के लिये विकसित की गई नई तकनीक का

दशक में आपदा मृत्युओं में कमी का एक प्रमुख कारण भौगोलिक स्तर पर किये गये मानवीय समुदायों द्वारा किये गये प्रयासों का परिणाम है जिनके संसाधनों व प्रभावों में वृद्धि हुई है। अक्टूबर, 2005 के अकेले महीने में, वैश्विक मानवीय व राष्ट्रिय रेड क्रॉस अध्याय ने केन्द्रीय अफ्रीका रिपब्लिक, कोस्टा रिका, एल साल्वाडोर, ग्वाटेमाला, भारत, इंडोनेशिया, मैक्सिको, निकारगुआ, पकिस्तान, परागुए, रोमानिया, सुडान (स्त्रोत: चार्ल्स कोहेन) में मदद पहुंचाई है।

### प्रेरणार्थक तत्व:

प्राकृतिक आपदाओं के विस्तृत परिपेक्ष्य को जानने के उपरान्त यह अत्यंतवश्यक हो जाता है कि हम उसके प्रेरणार्थक तत्वों को भी जानें। जोकि निम्न प्रकार से हैं:

- प्रकृति की सक्रियता – बाड़, भूकम्प, भूस्खलन, ज्वालामुखी स्त्राव, सुनामी, इत्यादि
- निसरण जोकि मानवीय हिंसा-परमाणु युद्ध, आतंकवादी हमले, बंब विस्फोट जीववैज्ञानिक युद्ध तथा समान से संबंधित हैं
- तकनीकी से संबंधित – तेल छलकना, गैस विस्फोट, फ़ैक्टरी कचरा, परमाणु कचरा को दबाना, इत्यादि
- वलोरोगप्रत्युरोकोर्बन्स के कारण वातावरणीय अवक्रमण, वृक्ष कटाव, भूमी कटाव, इत्यादि

### वृहत प्रभाव व बीमा की भूमिका:

प्राकृतिक आपदाएँ अर्थव्यवस्था को दुर्बल बना देती हैं तथा सरकारें अपर्याप्त संसाधनों को उत्पादन के लिये प्रयोग नहीं कर सकतीं। करोड़ों रुपया प्रभावित लोगों की बिखरी हुई जिंदगी के पुनर्स्थापन व पुनर्निर्माण पर व्यय किया जाता है। बीमा आपातकाल में बदनसीब जनता की विपत्ति को कम करने के लिये एक प्रणाली है परन्तु बहुत कम समय पीड़ितों व सरकारी अभिकरणों द्वारा इसका लाभ उठाया जाता है।

## बीमा कंपनियों व निजि अभिकरणों द्वारा आपदा राहत तथा प्रबंधन इस देश की सबसे बड़ी उपलब्धी है।

नाम दिया गया। आने वाली पीढ़ियों ने अब यह महसूस किया है कि वास्तव में प्रकृति का विध्वंस पहले ही हो चुका है अतैव उन्होंने आपदाओं के प्रभाव को कम करने, उनसे बचाव करने व उनसे निपटने की प्रणाली का विकास करना प्रारंभ कर दिया है। इस कार्य में सरकार द्वारा उपायों के साथ साथ निजि संस्थाएँ व बीमा कंपनियाँ भी अपना योगदान दे रही हैं। बीमा कंपनियों व निजि अभिकरणों द्वारा आपदा राहत तथा प्रबंधन इस देश की सबसे बड़ी उपलब्धी है। सवाल यह नहीं है कि कैसे परन्तु यह है कि किस प्रकार हम इन प्रयासों की सहायता से प्राकृतिक आपदाओं से होने वाले प्रभाव को यथासंभव न्यूनतम कर सकते हैं।

### कठिनाई का परिमाण

1900 (ओफ़्फ़ीड्री/सीआरईडी 2003) से पूरे विजा में प्राकृतिक आपदाओं से अब तक बासठ मिलियन लोगों की मृत्यु हो चुकी है। यह संख्या लगभग दोनों विजा युद्धों में मारे गये लोगों की संख्या के समान है; फिर भी अर्थशास्त्र व राजनैतिक विज्ञान साहित्य में प्राकृतिक आपदाओं को बहुत कम ध्यान दिया जाता है, यद्यपि प्रति वर्ष दर्जनों लेख विवादों पर लिखे जाते हैं। 85 प्रतिशत से अधिक मृत्यु 1900 तथा 1950 के बीच हुई, तथा एक मिलियन से कुछ अधिक 1990 से प्राकृतिक आपदाओं के कारण हुई। स्वभाविक तौर पर, पिछले

- साधारण अवधारणा के अनुसार आसन्न आपदा को छोटा समझा जाता है
- आय का एक भाग बीमा के लिये अलग से रखने में असमर्थता
- प्राकृतिक आपदा से प्रभावित व्यक्तियों की अपर्याप्त या बीमा समझ में कमी
- समाज में वैयक्तिक बीमा आवरण प्रणाली का अभाव
- एक साधारण अवधारणा कि सरकार राजनैतिक अनिवार्यताओं के चलते अंततः बचाव के लिये आएगी
- प्राकृतिक आपदाओं से संबंधित आँकड़ों पर किये जाने वाले अनुसंधानों में कमी जिससे कि बीमा कंपनियों को सरकारी अभिकरणों को लागत लाभ अनुपात अपनी सुविधानुसार दिखाने का अवसर प्राप्त हो जाता है।

उपरोक्त के लिये हम यह भी जोड़ सकते हैं कि बीमा कंपनियों की अयोग्यता जिसके अंतर्गत उन्नत उत्पादों की सहायता से वह सरकार के सामने आपदा को कम करने व आपदा प्रबंधन के लिये बीमा अभिकरणों की सहायता से वैकल्पिक उपाय सुझा सकते हैं। इन पर विस्तृत रूप से विचार यहाँ किया जा रहा है:

1. **लोग साधारणतः परिकल्पित आपदाओं के प्रभाव को कम महत्व देते हैं** तथा अपनी संपत्ति का बीमा कर के उसकी सुरक्षा प्रणाली के विकास के लिये प्रयत्न नहीं करते। अत्यधिक सबूत यह दर्शाते हैं कि जोखिम प्रवृत्त क्षेत्रों में रहने वाले निवासी स्वेच्छा से हानि निरोधक साधन नहीं अपनाते। 1974 के कैलिफ़ोर्निया के भूकंप प्रवृत्त क्षेत्र में रहने वाले गृहमालिकों के एक सर्वे के अनुसार केवल 12 प्रतिशत लोगों ने किसी प्रकार के सुरक्षा प्रबंध किये हुए थे। पन्द्रह वर्ष बाद इसमें कुछ बदलाव आया है जिसमें भूकंप प्रवृत्त क्षेत्रों में कुछ जनता जागरूकता बढ़ी है। 1989 के एक सर्वे के अनुसार कैलिफ़ोर्निया के चार देशों के पैतिस सौ गृहमालिक भूकम्प के खतरे से घिरे हैं, केवल 5 से 9 प्रतिशत लोगों ने कुछ न कुछ हानि कम करने के उपाय किये हैं' (स्रोत: कुन्युंदर, होबर्ड). बीमा कंपनियों को एक संघ के निर्माण की आवश्यकता है तथा सामूहिक निधि एकत्रित करने की आवश्यकता है जिसकी सहायता से वह जनसाधारण को आपदा प्रबंधन प्रणाली के बारे में शिक्षित कर सकें।
2. बीमा कंपनियों को आपदाओं की प्रकृति को समझने के लिये अनुसंधान व विकास में समृद्धि करने की आवश्यकता है जोकि उनके पिछले कुछ वर्षों के अध्ययन के आधार पर किया जा सकता है जैसा कि वह मृत्युदर तालिकाओं के लिये करते हैं। आँकड़ों के अध्ययन से आपदा संभावित क्षेत्रों की पहचान,

आक्रमण की तीव्रता, प्रभाव के परिमाण आदि का पता लगाने में सुविधा होती है। यह संभावित क्षेत्र में आपदा प्रबंधन के लिये विकास, कारण, तकनीक व वातावरण अनुरूप उत्पाद बनाने में सहायता करेगा। इसी क्रम में हमें बीमाकर्तों की भी आवश्यकता है जो कि प्राकृतिक एवं मानव निर्मित आपदाओं का अध्ययन कर सकें ताकी उपयुक्त उत्पादों का विकास किया जा सके।

## बीमा कंपनियों को एक संघ के निर्माण की आवश्यकता है तथा सामूहिक निधि एकत्रित करने की आवश्यकता है जिसकी सहायता से वह जनसाधारण को आपदा प्रबंधन प्रणाली के बारे में शिक्षित कर सकें।

3. गरीब जनता का अपनी आय में से बीमा के लिये एक हिस्सा अलग न कर सकने का एक कारण एकत्र करने की प्रणाली का प्रबंधन है। कम आय समूहों के लिये एक समय पर प्रीमियम का भुगतान करना एक कठिन कार्य होता है। एक व्यक्ति जो ₹ 10/- प्रति दिन कमाता है वह बीमा के लिये ₹ 2000/- के वर्ष में एकत्र नहीं कर सकता। बीमा कंपनियों को उचित सूक्ष्म बीमा पॉलिसियाँ जोकि इन लोगों की आवश्यकताओं के अनुरूप हों, विकसित करने की आवश्यकता है।
4. आपदा को कम करने के लिये भौगोलिक सूचना प्रणाली (जीआईएस) जैसी तकनीकी उपलब्धियों का सामाजिक संवेदनशीलता को मापने व उपयुक्त उत्पादों के विकास में किया जाना चाहिये। इससे बीमा कम्पनियों को बाढ़, प्रवृत्त, भूकम्प प्रवृत्त, आतंकवाद प्रवृत्त (हवाईअड्डे, पूजास्थल, बौध, परमाणु संस्थापन) आदि अति संवेदनशील क्षेत्रों के निर्धारण में भी सहायता मिलेगी तथा प्रत्येक जोखिम में राशि लाभ के लिये आँकड़े तय्यार करने में मदद मिलेगी। सरकार आपदा के घटित होने के बाद लोगों के पुनर्स्थापन के प्रबंधन के लिये करोड़ों रुपया खर्च करती है। प्रत्येक आपदा जोखिम के राशि प्रभावी आँकड़े सरकार को प्रीमियम के निधिकरण या प्रीमियम के प्रबंधन में सहायता प्रदान करते हैं जोकि दीर्घकाल के लिये स्वतः पोषित किये हुए आपदा प्रबंधन ढाँचे के निर्माण में सहायता प्रदान करता है।
5. साधारण बीमा कंपनियों ने पहले से ही मौसम आधारित रिपोर्ट तय्यार करनी प्रारंभ कर दी हैं जो कि शीघ्र दावा प्रबंधन में मदद करती हैं। इस प्रणाली को अन्य क्षेत्रों जैसे - स्वास्थ्य बीमा, बाढ़ बीमा आदि में भी विभिन्न स्वास्थ्य व बाढ़ रिपोर्ट के आधार पर कार्यान्वित किये जाने की आवश्यकता है।
6. प्रस्तुत खोज के आधार पर यह स्पष्ट है कि कुछ आपदाएँ मानवीय गलतियों के कारण हुई हैं। बाढ़ के मामलों में अधिक नुकसान का एक कारण भवन निर्माण में नियमों का उल्लंघन करना होता है। बाढ़ के मामले में शौचालयों का निचले तल पर निर्माण बीमारियाँ फैलने का एक प्रमुख कारण होता है। बीमा कंपनियों के लिये यह अनिवार्य होना चाहिये कि वह सरकारी अभिकरणों पर प्रत्येक भवन निर्माण पर कब्जे के प्रमाण पत्र के साथ साथ उन्हें नियम तालिका व पॉलिसी भी प्रदान करने के लिये आग्रह करें।
7. सरकारी निधिकरण के लिये आपदा संभावित क्षेत्रों के लिये प्रभावकारी मूल्य प्रभावी ग्रुप बीमा पॉलिसियाँ बनाने की आवश्यकता है। जैसे कि, पूरे देश में बाढ़ संभावित क्षेत्रों की पहचान की जा सकती है तथा सभी क्षेत्रों की जनसंख्या के लिये ग्रुप बीमा पॉलिसी बनाई जा सकती है। जैसा कि पहले भी कहा गया है किन इन पॉलिसियों की रूपरेखा के लिये एक विस्तृत अध्ययन किया जाना आवश्यक है।

तथा उन्हें सरकार के सामने एक वैकल्पिक यंत्रावली के रूप में प्रस्तुत किया जाए। कई राज्य सरकारों ने स्वास्थ्य बीमा में पहले से ही इस प्रकार की योजनाओं को स्वीकार कर लिया है (कर्नाटक में यशस्वनी तथा ऐपी में वाय एस अभय हस्तम) तथा ऐसा कोई कारण नजर नहीं आता जिनके फलस्वरूप कोई भी राज्य सरकार आपदा प्रबंधन पॉलिसियों को अनुमति प्रदान न करे यदि वह सही परिपेक्ष्य में प्रस्तुत की जाएं।

8. साधारण बीमा कंपनियों को विस्तृत बीमा पॉलिसियाँ विकसित करने की आवश्यकता है जोकि जीवन बीमा, पशु बीमा, फसल बीमा, कृषि बीमा व आपदा बीमा की आवश्यकताओं के अनुरूप हों। पॉलिसी वितरण करने वाली बीमा कंपनी विविध बीमा जरूरतों को पूरा करने वाली एक एकल प्रणाली है। आंतरिक रूप से यह प्रीमियम को विभिन्न बीमाकर्ताओं व पुनर्बीमाकर्ता में निवेशित किया जा सकता है। यह प्रतिज्ञाति परिकल्पित दिखती है परन्तु कार्यान्वयन तकनीकों की विभिन्न प्रकारों के चलते इसे प्राप्त करना असंभव है। यदि एनजीओ, एसएचजी तथा निजि अभिकरणों से समन्वय किया जाय तो बीमाकर्ता प्रत्येक वित्तीय लेन-देन को एक बीमा समाधान में परिवर्तित कर सकता है। हॉवर्ड कुनरुदर (इबिड, पृष्ठ 224) का मानना है कि "यदि हम एक समाज के रूप में यह निश्चय कर लें कि हम भविष्य में प्राकृतिक आपदाओं से होने वाली हानियों को कम करेंगे तथा घटना के होने के उपरान्त सरकारी सहायता को सीमित करेंगे, इसके लिये हमें निजि व सार्वजनिक क्षेत्रों को एक सृजनशील प्रतिभागिता में बाँधना पड़ेगा।"

### नियम व विनियमों का कड़े रूप से पालन तथा नौकरशाही आचरणों से आघातों का अपमन होता है।

9. दीर्घकालिक परिमाण के रूप में बीमा कंपनियों ने राज्य अभिकरणों व शैक्षिक संस्थानों के साथ समन्वय किया है तथा 'आपदा प्रबंधन' को शैक्षिक पाठ्यक्रम में एक विषय के रूप में प्रचलित किया है।
10. आपदा प्रबंधन में परंपरागत सोच सरकार के निधिकरण सहित या अतिरिक्त सूक्ष्म बिमा या साधारण बीमा पॉलिसियों की रूपरेखा के इर्द-गिर्द ही घूमती है। क्या बीमा कंपनियाँ इस परंपरागत भूमिका से हट कर सोच सकती हैं तथा इस प्रकार की पॉलिसियों का निर्माण कर सकती हैं जोकि केवल आपदा संभावित क्षेत्रों से ही संबंधित हों जैसे तटिय इलाकों के लिये संभावित सुनामी के प्रबंधन के लिये वाइ-फ्राई बीमा प्रणाली, भूकम्प संभावित क्षेत्रों के लिये एक वाई-फ्राई भूकम्प पॉलिसी तथा सभी उद्योगीय स्थानों के लिये एक वाई-फ्राई पॉलिसी, बाँध, विशिष्ट आर्थिक क्षेत्र; तथा इसके लक्षणों को विशिष्ट सरकारों के सामने प्रस्तुत करें जोकी उत्सुका से इन उत्पादों का प्रयोग एक सामाजिक सुरक्षा के रूप में करें।

#### अन्य अग्रसक्रिय पहलुँ:

आपदाएँ मानवीय जीवन पर सामाजशास्त्र संबंधी व मनोवैज्ञानिक संबंधी परेशानियाँ अपने साथ ले कर आती हैं। एक जरूरतमंद के लिये एक सहायक हाथ, एक कर्णप्रिय आवाज तथा एक मुस्कुराता चेहरे की आवश्यकता होती है। नियम व विनियमों का कड़े रूप से पालन तथा नौकरशाही आचरणों से आघातों का अपमन होता है। बीमा कंपनियों को एक

सामाजिक कर्तव्य के रूप में अपनी कार्यप्रणाली को बदलते समय के साथ निपुर्ण बनाने की आवश्यकता है। कुछ उपाय इस प्रकार हैं:

- दावा प्रक्रमण के लिये आसान दस्तावेज बनाना
- प्रभावित क्षेत्रों में 24/7 समर्पित दावा प्रबंधन विशिष्ट दलों का निर्माण करना
- प्रीमियम का देर से भुगतान व ब्याज माफ़ करने जैसे नियमों में ढील देना
- कर्मचारियों को प्रभावित क्षेत्र में कॉलों को प्राप्त करना व उनका जवाब देने के लिये विशिष्ट प्रशिक्षण देना
- निगमित वेबसाइटों का पॉलिसीधारकों की सूचना के लिये प्रयोग करना
- आवश्यक दस्तावेजों वसूली के लिये सरकारी अभिकरणों के साथ सुचारु समन्वय
- वास्तविक पीड़ित को पहचानने व उसे सहायता पहुँचाने के लिये एनजीओ व एसजीओ की सेवाओं का उपयोग करना
- शोकसंतप्त परिवारों को उनके वित्तीय उपायों के लिये उनको निःशुल्क आवश्यक वित्तीय सलाह प्रदान करना
- एक अनुकरणीय व्यक्ति के रूप में खड़े होना तथा लोगों के दिलों में विज्ञास जगाना
- लोगों को साधारण कार्य अवस्थाओं में पुनः जाने का अज्ञासन दे कर

#### सारांश:

बीमा एक उद्योग के रूप में रुपान्तरित बदलावों से गुजर रहा है। यह अब एक साधारण संस्थान नहीं रह गया है जोकि केवल विक्रय तथा दावों के निपटारे जब भी वह प्रस्तुत होते हैं तक ही सीमित था। अब इसका क्षेत्र केवल जीवन या गैर-जीवन बीमा तक ही सीमित नहीं है। यह एक सामाजिक वातावरण में कार्यरत है तथा अपने सुर व ध्वनियों से उदीयमान है। इसकी भूमिका भौगोलिक उपायों व व्यापक पॉलिसियों के साथ एक बड़ा छाता प्रदान करना है। आपदा राहत तथा प्रबंधन अब इसके संपूर्ण व्यापक प्रभाव से अछूते नहीं हैं। यद्यपि, यह एक ऐसा क्षेत्र है जिसे विशिष्ट देखरेख की आवश्यकता है।

लेखक, एटर्निन्थोर्शिप डेवलपमेंट इंस्टिट्यूट ऑफ़ इण्डिया, अहमदाबाद में सहायक प्रोफेसर हैं।

**दक्षिणा मूर्थी जे तथा वेन्कट मधुकर कनागला** लिखते हैं कि यदि बीमाकर्ता कुशल दावा प्रबंधन के लिये गौरव प्राप्त करना चाहते हैं तो उन्हें कपटपूर्ण दावों को पकड़ने के महत्वपूर्ण मुद्दे को प्राथमिकता देनी होगी।

# बीमा कपट से सुरक्षा

## - विवेचनात्मक सफलता कारक

... (पिछले अंक से आगे)

### स्वाचित व्यापार गुणचर प्रणाली

- बहुगुही बीमा के अंतर्गत मोटर बीमा में बीमा राशि पर नियंत्रण के लिये मोटर का सही बाजार मूल्य निर्धारण
- बीमा के लिये प्रस्तुत वाहन की पहचान तथा वाहन के संपूर्ण जीवन का ब्यौरा प्राप्त करने के लिये

- केस के वृत्तांत, गतिविधियों व अस्पताल में जाँच, नैदानिक सेवाओं तथा निजि व्यवसायियों तथा दवाइयों के नुस्खों तथा उपचा प्रदान करने के लिये डाटा के इलेक्ट्रॉनिक वितरण के लिये, प्रयोग किया जा सकता है

यदि बीमा कंपनियों की इस प्रकार की ई-सूचना तक पहुँच जाती है तो वह दावा तहकीकात को ३६० डिग्री के कोण से परख सकती हैं।

भारत सरकार एक समिति गठित करने के विषय में विचार कर सकती है जोकि डाटा की उपलब्धता व वितरण के प्रबंधों का निरीक्षण कर सकती है तथा डाटा के गलत प्रयोग को प्रतिबंधित करने के लिये दिशानिर्देश जारी कर सकती है। बी.वि.प्रा. ने पहले ही मोटर वाहन बीम तथा स्वास्थ्य बीमा के डाटा को एकत्रित करना प्रारंभ कर दिया है जोकि सभी के प्रयोग के लिये उपलब्ध है। यद्यपि, अभी यह स्पष्ट नहीं है कि यह बीमा कंपनियों में कपट को रोकने में सहायता करेगा कि नहीं।

### विधान की आवश्यकता

कपट की रोकथाम के लिये अग्रसक्रिय प्रयास के लिये सबसे पहले बीमा कपट में सम्मिलित लोगों को दण्ड देना आवश्यक है। यूके तथा यूएसए जैसे देशों में, केन्द्र शासित व स्थानिय सरकारें बीमा कपट को गहन अपराध समझती हैं; तथा उन्होंने इसमें सम्मिलित लोगों को दण्ड देने के लिये विनियमन भी बनाये हैं। भारतीय दण्ड संहिता अभी तक बीमा कपट की व्याख्या नहीं करता। इस क्षेत्र में विधान की अत्यंत आवश्यकता है क्योंकि बीम बाजार में बहुत से निजि बीमा कंपनियाँ ऐसी हैं जो कि अपना व्यापार जारी नहीं रख सकती तथा उनकी पूंजी के इस प्रकार के कपटपूर्ण दावों में बह जाने के कारण बीमा कंपनी खोलने के उद्देश्य को पूरा नहीं कर सकती।

### बीमा कपट अवरोधी प्राधिकरण

प्रस्तावित विधानों के प्रावधानों के अंतर्गत, भारतीय सरकार या तो बी.वि.प्रा. के अधिकारों में वृद्धि करने का सोच सकती है या एक कपट अवरोधी प्राधिकरण को निम्नलिखित रूपरेखा के आधार पर स्थापित कर सकती है:-

## कपट की रोकथाम के लिये अग्रसक्रिय प्रयास के लिये सबसे पहले बीमा कपट में सम्मिलित लोगों को दण्ड देना आवश्यक है।

- प्राधिकरण के सदस्य बीमा उद्योग, पुलिस, बार कॉउंसिल, स्वाचित संघ, चिकित्सा कॉउंसिल तथा चेंस्वर ऑफ़ कॉमर्स से चुने जा सकते हैं,

### उद्देश्य निम्न प्रकार से हो सकते हैं:

- इस प्रकार के कार्यक्रम प्रारंभ करे जोकि आम जनता में बीमा कपट के परिणामवश कुप्रभावों से संबंधित जानकारी वितृत कर सके
- प्रदत्त दावों की जाँच करे कि कहीं उनमें डाटा के रखरखाव के समन्वय तथा डाटा वितरण तथा डाटा के मालिकों के लिये प्रत्यक्ष उचित साधनों से संबंधित किसी प्रकार की कमियाँ तो नहीं हैं
- सेवा प्रबंधकों की बीमा से संबंधित गतिविधियों के निरीक्षण तथा बीमाकर्ताओं की दावा प्रक्रमण प्रक्रिया के लिये सुविकसित सुझाव देने के लिये
- कपट की अवस्था में सेवा प्रबंधकों की भूमिका के लिये ऑन-साइट निरीक्षण का प्रबंध करने के लिये तथा विधान के अंतर्गत कार्यवाही के सुझाव प्रस्तुत करने के लिये
- कपट से बचाव 'दावा प्रबंधन' का एक अत्यंत महत्वपूर्ण विषय है तथा यह केवल तभी संभव है जब इसमें भागीदार सभी पक्ष अपने व्यवसाय के निजि स्वार्थ को भूल कर राष्ट्रिय हित के बारे में सोचें।

दक्षिणा मूर्थी जे, पैन्टासौपट मालेशिया में बीमा व्यापार सलाहकार हैं, पेन्टलिंग जया; तथा वेन्कट मधुकर, काँगला एचसीएल टैक्नोलोजीज, चेन्नई में एसोसियेट व्यापार प्रबंधक के पद पर कार्यरत हैं। इस लेख में लेखकों द्वारा प्रस्तुत विचार निजि हैं तथा उनके नियोक्ताओं को प्रदर्शित नहीं करते।

**डॉ. मोहन कंदा** का कहना है कि उपमहाद्वीप के द्वारा प्रदर्शित अतिसंवेदनशीलता का संदर्भ लें तो यह पता चलेगा कि केन्द्र द्वारा अत्यधिक नये कदम उठाए गए हैं जोकि आपदा के विध्वंसकारी प्रचलनों को काफ़ी हद तक रोकने में कामयाब हो सकेगा।

# आधुनिक प्रतिमान पारी

## – भारत में आपदा प्रबंधन

दुनिया का सबसे बड़ा व सबसे घनी आबादी वाले महाद्वीप, एशिया धरती का 30% भूमि क्षेत्र को घेरता है, जोकि दुनिया की 69% से भी अधिक मानवीय आबादी का घर है तथा विज की लगभग 40% पूँजी में योगदान देता है।

भारतीय उप-महाद्वीप भौगोलिक, भूगर्भीय व जलवायु संबंधी गुणों की एक व्यापक किस्में प्रस्तुत करता है; तथा दुर्भाग्यता से विभिन्न प्रकार के नियमित प्राकृतिक जोखिमों के प्रति

हिस्सा राहत व पुनर्स्थापन में व्यय करना पड़ता है। प्राकृतिक आपदाएँ कुछ एशियाई देशों में गरीबी की स्थिति को कायम रखने का एक प्रमुख कारण हैं। विज विकास रिपोर्ट 2010 के अनुसार विकासशील देशों के शहरों में लगभग 746 मिलियन लोग गरीबी की रेखा के नीचे बसते हैं (जोकि विज के संपूर्ण गरीबी का एक तिहाई है)। यह दुखद स्थिति उद्देश्यपूर्ण कदम उठाने की अनिवार्यता के लिये रेखांकित करती है। आपदा से हुई हानियों के गुरुत्व जिसकी आवृत्ति तथा घनत्व निरंतर जिस तरह से गत वर्षों से सावधान कर रहा है इसे साधारणतः स्वीकार नहीं किया जा सकता।

केन्द्र ने अगस्त, 1999 में राष्ट्रीय प्राथमिकता के रूप में आपदा प्रबंधन की महत्वता की पहचान की थी तथा उच्च शक्ति समिति (एच पी सी) का गठन किया था तथा गुजरात भूकंप के बाद आपदा प्रबंधन के लिये एक सभी पार्टी राष्ट्रीय समिति (एन सी डी एम) का गठन किया था जिसका कार्य आपदा प्रबंधन के लिये तैयारियाँ व योजनाएँ तय्यार करना था तथा इनसे निपटने के प्रभावकारी प्रणाली सरकार को सुझाना था। दसवाँ – पंच वर्षीय कार्यक्रम में भी पहली बार इस विषय पर विस्तृत अध्याय है।

23 दिसम्बर, 2005 को भारतीय सरकार द्वारा आपदा प्रबंधन अधिनियम लागू करने के लिये एक ऐतिहासिक कदम उठाया गया, जिसके अनुसार एक संवैधानिक व स्थाई संस्थान का निर्माण होना था जैसे राष्ट्रिय आपदा प्रबंधन प्राधिकरण (एनडीएमए) जोकि एक प्राधिकृत प्राधिकरण होगा जिसके अध्यक्ष माननीय प्रधान मंत्री होंगे तथा राज्य आपदा प्रबंधन प्राधिकरणों (एसडीएमए) वहां के क्षेत्रीय मुख्य मंत्री होंगे जिनका कार्य भारत में अखंड व एकीकृत पद्धति का विस्तार व कार्यन्वयन होगा। यह संस्थान प्राकृतिक रूप से विशिष्ट होंगे तथा आपसी सौहार्द के साथ कार्य करेंगे। आपदा प्रबंधन (डीएम) अभी तक के नियमों व कार्यक्रमों में पर्याप्त मात्रा में उजागृत नहीं हुआ है। देश में आपदा प्रबंधन

**आपदा से हुई हानियों के गुरुत्व जिसकी आवृत्ति तथा घनत्व निरंतर जिस तरह से गत वर्षों से सावधान कर रहा है इसे साधारणतः स्वीकार नहीं किया जा सकता।**

अतिसंवेदनशील है, जिनमें से अत्यधिक आपदा में परिवर्तित हो जाते हैं, जिससे जीवन व संपत्ति का भरपूर नुकसान होता है। जनसंख्या में तीव्र वृद्धि, अव्यवस्थित अवस्थापन, असुरक्षित निर्माण परंपराएँ तथा भौगोलिक तापन के कारण होने वाले अनियमित वातावरण हालात ही एशिया में नियमित व तीव्र प्राकृतिक आपदाओं के प्रमुख कारण हैं। यद्यपि, पूर्ण विज नियमित व सघन आपदाओं का सामना करता है, विकासशील देशों को इनके अत्यधिक प्रभावों को झेलना पड़ता है; तथा समाज के गरीब व कमजोर भाग, जैसे कि महिलारें, बच्चे, वृद्ध तथा शारीरिक रूप से लाचार लोगों को अन्य व्यक्तियों के मुकाबले अधिक मुसीबतों का सामना करना पड़ता है। वह लोग जोकि विकासशील देशों में रहते हैं, वह स्वभाविक रूप से कहीं अधिक प्रतिकूलता से प्रभावित है, जिसका प्रमुख कारण उनकी अतिसंवेदनशीलता व इन आपदाओं से निपटने के बंदोबस्त की कमी है।

आपदाएँ कुछ ही मिनटों व घंटों में सब कुछ समाप्त कर देती हैं, परन्तु उनके बाद विकास करने में दशकों से अधिक लग जाते हैं। कई अध्ययनों के आधार पर इन क्षेत्रों के देश अपनी जीडीपी का 2% से 20% तथा अपनी आय का 10% से 30% प्रति वर्ष आपदाओं के कारण हानि होती है। इसके अतिरिक्त, गरीब देशों को अपनी परिसंपत्ति का एक बड़ा

को सभी स्तरों पर विकास योजनाओं के अनुसार मुख्य धारा से जोड़ने के निश्चय ताकी हम सही मायनों में विकास के उच्च स्तरों को छू सकें, अब विभिन्न क्षेत्रों में अग्रसर हो रहा है तथा यह प्रक्रिया प्रारंभ हो चुकी है।

आपदा प्रबंधन को विकास योजना प्रणाली की मुख्य धारा के साथ जोड़ने की प्रक्रिया के लिये आवश्यक है कि हम प्रत्येक गतिविधि जिसकी हम योजना बना रहे हैं उसका हम सूक्ष्मता से अध्ययन करें जोकि न केवल आपदा की संवेदनशीलता को कम करने की उस गतिविधि से संबंधित हो वरन् उस गतिविधि का संदर्भित जोखिम को कम करने पर भी पर्याप्त प्रभाव पड़े।

आपदा प्रबंधन को विकास प्रक्रिया की मुख्य धारा से जोड़ने की दो विधियाँ हैं। जिनमें (क) संरचनात्मक उपाय (ख) गैर-संरचनात्मक उपाय हैं।

संरचनात्मक उपायों के अनुसार आपदा प्रबंधन से संबंधित तीन उपाय हैं:

सभी नये प्रोजेक्ट/ कार्यक्रमों में पुनः विचार किया जाना चाहिये तथा उनमें आपदा प्रबंधन के लचीलेपन को भी समाहित करना चाहिये। इसके परिणाम स्वरूप:

(क) सभी महत्वपूर्ण ढाँचे जैसे बिजली, पानी, अचल संपत्तियाँ तथा संचार आदि सभी अनिवार्य रूप से आपदा के लचीलेपन से संबंधित सुरक्षा मानकों का पालन करें।

(ख) तकनीकी-कानूनी पद्धति के परिपालन जैसे बीआईएस कोड तथा एनडीएमए के विभिन्न आपदाओं से संबंधित दिशानिर्देश सार्वजनिक किये जाने चाहिये।

(ग) यह सुनिश्चित किया जाए कि सभी प्रस्तुत निर्माण कार्यों में आपदा से निपटने के लिये सभी संभावित सुविधाएँ यथा संभव नीहित हों।

वर्तमान कार्यों / कार्यक्रमों का समान रूप से निरीक्षण किया जाना चाहिये ताकी यह सुनिश्चित किया जा सके कि जितना हिस्सा पूरा हो चुका है (ढाँचे जैसे पुल आदि, तथा बिल्डिंग भी) उसमें उस क्षेत्र में संभावित किसी भी प्रकार की आपदा का सामना करने का लचीलापन नीहित है कि नहीं।

जो प्रोजेक्ट पूरे हो चुके हैं उनका चयनानुसार प्राथमिकता से निरीक्षण किया जाना चाहिये। इस प्रक्रिया का कार्यान्वयन एनडीएमए के दिशानिर्देशों के अनुसार होना चाहिये, विशेषतः जोकि भूकम्प व चक्रवात तथा बाढ़ से संबंधित हैं।

आपदा प्रबंधन के लिये राष्ट्रिय स्तर के नेतृत्व/ प्रोजेक्ट एनडीएमए द्वारा निर्धारित किये गये हैं जोकि ग्यारहवीं पंचवर्षीय योजना के दौरान संबंधित किये जायेंगे। इनमें राष्ट्रिय बाढ़ जोखिम राहत प्रोजेक्ट, राष्ट्रिय भूस्खलन जोखिम राहत प्रोजेक्ट, राष्ट्रिय भूकम्प जोखिम राहत प्रोजेक्ट, राष्ट्रिय आपदा संचार नेटवर्क आदि सम्मिलित हैं।

यद्यपि, इन प्रोजेक्टों/ योजनाओं के विवरण विस्तृत प्रोजेक्ट रिपोर्टों के द्वारा तयार किये जायेंगे। तदपश्चात, इस प्रकार की योजनाएँ ग्यारहवीं पंचवर्षीय योजना के तहत कार्यान्वयन के लिये अनुमोदित होने के बाद संबंधित मंत्रालयों द्वारा क्षेत्रीय वितरण के लिये उपयोग में लाई जाएँगी।

योजना आयोग ने ग्यारहवीं पंच वर्षीय योजना (2007-2012) दस्तावेजों में आपदा प्रबंधन के संबंध में विशिष्ट महत्व दिया है:

- विभिन्न केन्द्रीय मंत्रालयों, विभागों व राज्य सरकारों द्वारा की जाने वाली कार्यवाहियों की सूची बनाना
- आपदा प्रबंधन में प्रोजेक्टों व कार्यक्रमों के लिये दिशानिर्देश देना
- ग्यारहवीं पंच वर्षीय योजना के लिये कार्यक्रम / योजनाओं का सुझाव देना
- प्रोजेक्टों के लिये नियोजित निधियों की आवश्यकता को उजागृत करना व राष्ट्रिय आपदा प्रबंधन प्रयासों को महत्व देना

## आपदा प्रबंधन के लिये राष्ट्रिय स्तर के नेतृत्व / प्रोजेक्ट एनडीएमए द्वारा निर्धारित किये गये हैं जोकि ग्यारहवीं पंचवर्षीय योजना के दौरान संबंधित किये जायेंगे।

पूर्ण विकास प्रयासों के तहत आपदा प्रबंधन से संबंधित मुद्दों को मुख्य धारा का हिस्सा बनाने के प्रयास के लिये योजना आयोग ने आपदा प्रबंधन के सभी नये व पुराने प्रोजेक्टों तथा कुछ चयनित समाप्त हो चुके प्रोजेक्टों के परीक्षण के लिये सहमति प्रदान की थी। इसे अब अंततः ईएफसी व पीआईबी प्रारूपों में आपदा प्रबंधन लेखा परीक्षण को सम्मिलित करते हुए एक स्वतः प्रमाणित भाग के रूप में स्वीकृति प्रदान कर दी गई है। वित्त मंत्रालय व योजना आयोग ने अब इस गतिविधि के लिये निधियाँ जुटाने की अनिवार्यता को स्वीकृति प्रदान की है इसके अतिरिक्त केन्द्रीय मंत्रालयों / विभागों व राज्य / संघ राज्यों द्वारा आपदा प्रबंधन योजनाओं से उद्भूत उपायों को भी मदद मिलनी चाहिये।

विकासशील योजनाओं में आपदा प्रबंधन को मुख्यधारा से जोड़ने के लिये गैर-संरचनात्मक उपायों में निम्नलिखित सम्मिलित होंगे:

- भूकम्प जाँच / बाढ़ प्रबंधन, आदि के लिये उप-नियम मुख्य योजनाओं के बनाने में संशोधन
- बिल्डिंग व भूमी प्रयोग विनियमों में संशोधन
- बाढ़, तल क्षेत्रीकरण

(शेष भाग अगले अंक में.....)

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

Sl. No.	Insurer	Fire	Marine	Marine Cargo	Marine Hull	Engineering	Motor
1	Royal Sundaram Previous year	29.28 25.00	12.79 11.17	12.79 11.13	0.00 0.05	17.08 19.52	346.63 288.60
2	TATA-AIG \$ Previous year	128.58 107.25	78.44 59.39	78.44 59.39	0.00 0.00	26.13 24.32	167.60 100.56
3	Reliance Previous year	60.79 84.31	18.60 21.17	13.71 17.57	4.89 3.60	21.16 46.13	464.51 690.24
4	IFFCO Tokio Previous year	150.02 133.83	73.25 72.05	45.80 38.65	27.45 33.40	31.82 54.27	423.88 322.91
5	ICICI Lombard Previous year	197.83 194.65	81.59 80.39	55.85 47.35	25.73 33.04	81.59 91.85	702.87 618.83
6	Bajaj Allianz Previous year	144.50 122.53	41.41 36.08	38.23 32.83	3.18 3.26	49.06 49.79	818.84 671.12
7	HDFC ERGO Previous year	114.79 61.33	18.90 10.01	13.05 5.41	5.85 4.61	27.54 12.32	178.07 116.46
8	Cholamandalam Previous year	35.45 35.96	21.42 22.49	21.41 21.56	0.01 0.93	11.85 12.43	281.98 212.66
9	Future Generali Previous year	42.30 18.63	16.38 7.18	16.38 7.18	0.00 0.00	12.03 6.13	144.83 88.95
10	Universal Sampo Previous year	24.42 17.78	2.77 1.93	2.77 1.93	0.00 0.00	3.08 2.21	85.96 16.55
11	Shriram Previous year	1.57 0.52	0.12 0.00	0.12 0.00	0.00 0.00	0.87 0.26	313.46 136.02
12	Bharti Axa Previous year	23.68 14.05	6.43 2.09	6.43 2.09	0.00 0.00	6.39 6.23	174.89 53.93
13	Raheja QBE* Previous year	0.78 0.02	0.02 0.00	0.02 0.00	0.00 0.00	0.03 0.00	0.08 0.07
14	SBI	1.24	0.00	0.00	0.00	0.00	0.00
15	New India Previous year	633.71 526.44	267.90 222.63	131.87 102.48	136.03 120.15	145.61 146.47	1,055.93 986.69
16	National Previous year	318.48 251.45	127.35 122.31	79.97 70.52	47.39 51.78	98.68 72.95	1,226.80 1,018.54
17	United India Previous year \$	431.19 352.06	241.86 197.54	144.27 117.89	97.59 79.65	190.61 130.68	969.78 840.32
18	Oriental Previous year	400.01 345.72	235.36 192.11	112.04 88.75	123.31 103.36	145.68 120.77	841.54 758.04
	<b>Grand Total</b> Previous year	<b>2,738.61</b> 2,291.53	<b>1,244.60</b> 1,058.55	<b>773.16</b> 624.72	<b>471.44</b> 433.83	<b>869.21</b> 796.32	<b>8,197.66</b> 6,920.49
<b>SPECIALISED INSTITUTIONS</b>							
19	ECGC Previous year						
20	Star Health & Allied Insurance Previous year						
21	Apollo MUNICH Previous year						
22	Max BUPA # Previous year						

# Commenced operations in March, 2010

\$ Figures revised by Insurer for March, 2009

Compiled on the basis of data submitted by the Insurance companies

**FOR THE PERIOD APRIL - SEPTEMBER, 2010 (PROVISIONAL & UNAUDITED)**

(₹ in Crores)

Motor OD	Motor TP	Health	Aviation	Liability	Personal Accident	All Others	Grand Total
272.57 223.15	74.06 65.45	86.64 60.24	0.00 0.00	4.79 6.60	19.75 15.14	15.78 12.03	532.74 438.30
143.05 85.76	24.55 14.80	64.61 36.78	0.00 0.00	72.33 70.44	66.14 49.69	10.29 6.95	614.12 455.38
315.28 475.64	149.23 214.60	128.53 124.08	43.68 14.79	12.42 13.79	28.70 28.64	21.62 22.40	800.02 1,045.55
293.24 222.27	130.64 100.64	81.19 60.67	24.21 15.43	39.28 31.04	13.47 9.92	60.18 48.08	897.30 748.20
509.66 427.37	193.21 191.46	751.97 414.10	37.95 36.92	63.22 57.26	50.73 49.96	157.81 67.74	2,125.56 1,611.70
613.57 482.67	205.27 188.45	167.37 162.58	12.51 18.82	61.34 40.00	26.83 30.04	97.86 86.79	1,419.72 1,217.74
129.10 78.52	48.98 37.94	154.41 123.69	24.62 4.13	46.28 38.41	57.27 18.68	6.94 36.10	628.82 421.14
195.98 162.22	86.00 50.44	85.88 90.78	0.00 0.00	6.67 6.60	16.97 15.17	14.92 19.13	475.15 415.21
104.26 63.95	40.57 25.00	51.01 29.12	0.00 0.00	6.48 3.62	16.43 7.13	10.50 8.16	299.94 168.92
66.14 15.04	19.82 1.52	11.78 7.53	0.00 0.00	0.73 0.38	2.31 6.92	16.10 13.76	147.15 67.07
163.25 66.71	150.21 69.31	0.00 0.00	0.00 0.00	0.26 0.10	0.45 0.37	0.19 0.17	316.93 137.44
135.23 41.51	39.67 12.42	34.29 13.66	0.00 0.00	1.08 1.03	9.44 3.94	2.04 1.07	258.24 96.00
0.07 0.06	0.02 0.01	0.00 0.00	0.00 0.00	2.97 0.24	0.19 0.00	0.02 0.00	4.10 0.33
0.00	0.00	0.00	1.48	0.00	4.45	0.10	7.26
608.76 559.26	447.17 427.43	1,112.69 785.16	32.39 35.27	82.75 69.09	62.50 52.54	249.57 209.05	3,643.04 3,033.34
832.13 638.85	394.67 379.69	716.56 457.02	13.51 26.94	39.49 28.23	60.80 44.60	220.53 170.71	2,822.20 2,192.74
522.42 488.76	447.36 351.56	825.81 589.64	3.36 2.05	43.56 39.50	57.91 52.35	284.73 259.50	3,048.81 2,463.64
458.54 408.38	383.00 349.66	596.37 476.45	33.04 48.29	53.54 58.42	73.20 63.47	259.56 244.32	2,638.29 2,307.59
5,363.24 4,440.10	2,834.42 2,480.38	4,869.11 3,431.50	226.75 202.63	537.19 464.76	567.54 448.55	1,428.73 1,205.96	20,679.40 16,820.29
						415.19 390.38	415.19 390.38
		573.37 428.73			6.24 3.25	2.23 1.89	581.85 433.87
		81.87 45.06			2.65 1.88	2.96 1.97	87.48 48.91
		8.25 0.00			0.00 0.00	0.00 0.00	8.25 0.00

# Report Card: General

## GROSS PREMIUM UNDERWRITTEN FOR AND UP TO THE MONTH OF OCTOBER, 2010

(₹ in Crores)

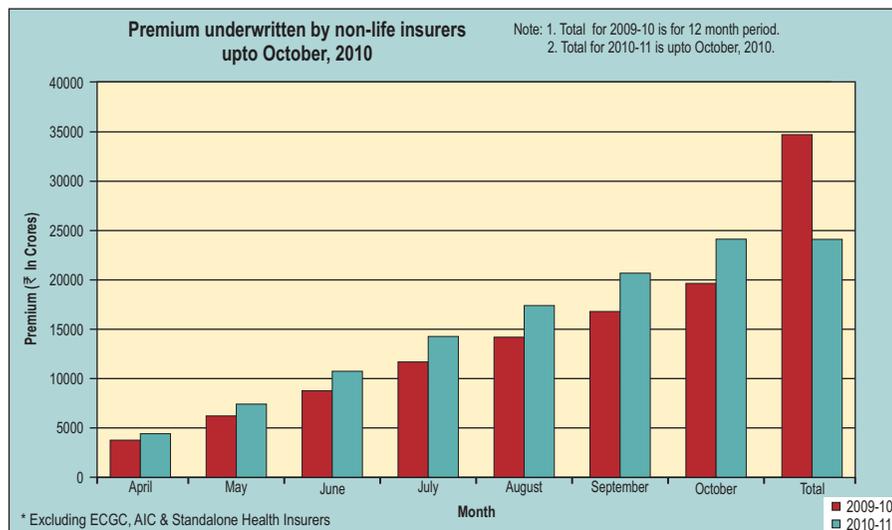
INSURER	OCTOBER		APRIL-OCTOBER		GROWTH OVER THE CORRESPONDING PREVIOUS YEAR
	2010-11	2009-10*	2010-11	2009-10*	
Royal Sundaram	102.47	81.36	640.16	519.66	23.19
Tata-AIG	89.92	68.48	706.26	523.86	34.82
Reliance General	150.01	170.42	950.02	1215.97	-21.87
IFFCO-Tokio	155.16	124.92	1052.46	873.12	20.54
ICICI-Iombard	418.08	302.83	2543.64	1914.52	32.86
Bajaj Allianz	233.68	204.60	1653.40	1422.34	16.25
HDFC ERGO General	111.40	100.74	740.22	521.88	41.84
Cholamandalam	88.69	62.44	563.84	477.65	18.05
Future Generali	49.18	27.92	349.12	196.83	77.37
Universal Sampo	20.33	11.93	167.48	79.01	111.99
Shriram General	68.55	36.58	385.48	174.02	121.52
Bharti AXA General	46.01	29.67	304.25	125.67	142.11
Raheja QBE	0.56	0.17	4.66	0.50	822.08
SBI General#	3.16	0.00	10.43	0.00	
New India	551.78	483.67	4186.67	3517.01	19.04
National	475.92	360.95	3298.12	2553.69	29.15
United India	488.53	403.08	3537.17	2868.63	23.31
Oriental	429.44	388.88	3067.73	2696.57	13.76
<b>PRIVATE TOTAL</b>	<b>1537.19</b>	<b>1222.05</b>	<b>10071.42</b>	<b>8045.04</b>	<b>25.19</b>
<b>PUBLIC TOTAL</b>	<b>1945.67</b>	<b>1636.58</b>	<b>14089.69</b>	<b>11635.89</b>	<b>21.09</b>
<b>GRAND TOTAL</b>	<b>3482.86</b>	<b>2858.63</b>	<b>24161.11</b>	<b>19680.94</b>	<b>22.76</b>
<b>SPECIALISED INSTITUTIONS:</b>					
<b>1. Credit Insurance</b>					
ECGC	71.63	66.40	486.83	456.78	6.58
<b>2. Health Insurance</b>					
Star Health & Allied Insurance	199.10	196.27	780.95	630.14	23.93
Apollo MUNICH	15.73	9.40	103.21	58.32	76.98
Max BUPA @	2.41	0.00	10.60	0.00	
<b>Health Total</b>	<b>217.24</b>	<b>205.67</b>	<b>894.76</b>	<b>688.45</b>	<b>29.97</b>
<b>3. Agriculture Insurance</b>					
AIC	183.34	206.53	1136.09	1009.35	12.56

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

@ Commenced operations in March, 2010

# Commenced operations in April, 2010

\* Figures revised by insurance companies



# **Statistical Supplement**

(Monthly - September, 2010)

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	1548.04	14450.28	29341	180437	372.41	2197.52	32477682.00	212734929.00
Previous year	1175.63	12252.76	29071	186875	-273.30	-872.26	29847116.00	158459543.00
Marine Cargo	550	3823.18	13813	84706	124.91	540.53	11019492.00	81729943.00
Previous year	425.58	3282.65	13688	81025	-206.68	-805.64	7711990.00	40161796.00
Marine Hull (Including Onshore & Offshore oil energy)	51	318.16	13	194	15.41	-7.58	26377.00	2293312.00
Previous year	35.49	325.74	102	675	-87.47	-686.43	651051.00	2074773.00
Marine (Total)	601.38	4141.34	13826	84900	140.32	532.95	11045869.00	84023255.00
Previous year (Total)	461.07	3608.39	13790	81700	-294.15	-1492.07	8363041.00	42236569.00
Aviation	134	1251.34	41	153	-442.13	-630.29	2018774.00	20904931.00
Previous year	576.06	1881.63	33	141	453.43	-145.53	2807853.00	14367500.00
Engineering	815	4905.64	1238	8144	-39.33	-73.43	16495397.00	95434887.00
Previous year	854.72	4979.07	1263	8322	-17.64	-616.60	18650257.00	63895999.00
Motor Own Damage	10585	61357.17	314968	1958150	2830.84	13089.96	759369.00	4511101.00
Previous year	7754.21	48267.21	278235	1696787	121.64	-477.32	601578.00	3610317.00
Motor Third party	3195	20526.74	325134	1993812	392.06	1681.84		
Previous year	2803.34	18844.90	280603	1760769	-2239.54	-2838.50		
Motor (Total)	13780.45	81883.91	325134	1993812	3222.90	14771.80	759369.00	4511101.00
Previous year (Total)	10557.54	67112.11	280603	1760769	-2117.90	-3315.82	601578.00	3610317.00
Workmen's compensation / Employer's liability	211	1217.71	1561	10267	77.75	328.62	30722.00	168552.00
Previous year	133.51	889.08	1383	9236	-53.80	-652.76	20261.00	156931.00
Public Liability	4	34.71	7	80	-0.10	1.12	9200.00	89899.00
Previous year	4.47	33.59	9	95	-1.20	-600.16	10302.00	100810.00
Product Liability	50	680.72	29	262	-19.55	147.76	21611.00	319757.00
Previous year	69.53	532.97	33	266	-38.70	-637.66	93570.00	434318.00
Other Liability Covers	325	4201.11	247	1711	163.95	1657.15	214528.00	1335589.00
Previous year	160.57	2543.97	270	1809	-12.65	-611.61	164535.00	1343162.00
Liability (Total)	590.13	6134.25	1844	12320	222.05	2134.65	276061.00	1913797.00
Previous year (Total)	368.08	3999.61	1695	11406	-106.35	-2502.19	288668.00	2035221.00
Personal Accident	435	2682.56	6785	47802	7.62	-320.97	1958373.00	27678000.00
Previous year	427.21	3003.52	7802	45507	-22.64	-621.60	1431072.00	14771639.00
Medical Insurance	2261	13397.14	70935	464956	961.01	321.19	2125973.00	14908139.00
Previous year	1299.81	13075.96	95600	718623	-304.78	-903.74	3778561.00	19277014.00
Overseas Medical Insurance	497	3340.09	42426	289690	39.80	158.33	91284.00	723553.00
Previous year	456.77	3181.76	35312	223307	-33.58	-632.54	167934.00	1031075.00
Health (Total)	2757.40	16737.23	113361	754646	1000.82	479.52	2217257.00	15631692.00
Previous year (Total)	1756.58	16257.72	130912	941930	-338.36	-1536.28	3946495.00	20308089.00
Crop Insurance	0	0.00	0	0	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0	0	0.00	-598.96	0.00	0.00
Credit Guarantee	106	1222.73	20	119	-380.71	293.38	257504.00	1705468.00
Previous year	486.40	929.34	17	144	335.24	-263.72	1539700.00	3754735.00
All Other Miscellaneous	1361	8563.01	50363	308308	226.84	813.18	1963378.00	64670810.00
Previous year	1133.78	7749.83	45780	279016	-1098.98	-1697.94	1320373.00	51733460.00
Grand Total	22127.87	141972.29	541953	3390641	4330.79	20198.31	69469664.00	529208870.00
Previous year (Total)	17797.07	121773.98	510966	3315810	-3480.66	-13662.98	68796153.00	375173072.00

\* Wherever applicable

## FOR AND UP TO THE MONTH OF SEPTEMBER, 2010

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
202.62	1116.36	4317	24441	0.00	0.00	0.00	0.00		
124.90	899.50	5098	29505	0.00	0.00	0.00	0.00		
17.91	118.66	516	4134	0.00	0.00	0.00	0.00		
9.70	189.33	541	3063	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		
17.91	118.66	516	4134	0.00	0.00	0	0	0	0
9.70	189.33	541	3063	0.00	0.00	0	0	0	0
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		
125.37	778.13	157	1359	0.00	0.00	0.00	0.00		
18.37	551.02	75	562	0.00	0.00	0.00	0.00		
69.87	530.97	2260	14699	0.00	0.00	0.00	0.00		
118.53	897.29	3573	32344	0.00	0.00	0.00	0.00		
1118.71	6885.51	29745	194250	0.00	0.00	0.00	0.00		
828.92	6422.29	23741	165394	0.00	0.00	0.00	0.00		
1188.58	7416.47	29745	194250	0.00	0.00	0	0	0	0
947.45	7319.58	23741	165394	0.00	0.00	0	0	0	0
45.92	206.93	256	1747	0.00	0.00	0.00	0.00		
18.46	114.13	266	1471	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	0.00	0.00		
0.00	0.00	0	0	0.00	0.00	0.00	0.00		
0.00	145.76	0	55	0.00	0.00	0.00	0.00		
6.76	23.57	18	52	0.00	0.00	0.00	0.00		
45.92	352.69	256	1802	0.00	0.00	0	0	0	0
25.22	137.70	284	1523	0.00	0.00	0	0	0	0
56.95	509.68	4365	17735	2.11	10.09	6810.00	34210.00		
19.45	390.26	642	6702	1.65	7.48	6360.00	29546.00		
48.51	455.01	1303	10424	0.00	0.00	0.00	0.00	69955.00	475301.00
43.13	219.87	1059	5315	0.00	0.00	0.00	0.00	60365.00	466120.00
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
48.51	455.01	1303	10424	0.00	0.00	0	0	69955	475301
43.13	219.87	1059	5315	0.00	0.00	0	0	60365	466120
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	0.00	0.00		
233.44	1517.37	7104	69437	0.00	0.00	0.00	0.00		
320.90	1901.78	15022	85761	0.00	0.00	0.00	0.00		
1919.30	12264.38	47763	323582	2.11	10.09	6810	34210	69955	475301
1509.12	11609.04	46462	297825	1.65	7.48	6360	29546	60365	466120

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	128.00	2367.50	1650	7351	128.00	2239.51	11985679.83	50394290.80
Previous year	201.70	1404.91	2661	9163	201.70	1203.21	534807.43	2093148.96
Marine Cargo	102.73	642.89	212	1060	102.73	540.16	4736874.19	19336099.28
Previous year	35.74	209.13	114	743	35.74	173.39	229194.75	795552.50
Marine Hull (Including Onshore & Offshore oil energy)								
Previous year								
Marine (Total)	102.73	642.89	212	1060	102.73	540.16	4736874.19	19336099.28
Previous year (Total)	35.74	209.13	114	743	35.74	173.39	229194.75	795552.50
Aviation								
Previous year								
Engineering	35.23	639.43	173	803	35.23	604.20	11757071.46	30944384.87
Previous year	60.05	622.51	180	885	60.05	562.46	252898.31	2056124.33
Motor Own Damage	2484.92	13522.53	42486	224475	2484.92	11037.61	2416847.68	8885985.57
Previous year	857.88	4151.00	13337	61301	857.88	3293.12	83955.60	306981.81
Motor Third party	755.25	3966.78	42486	224475	755.25	3211.54		
Previous year	279.33	1242.40	13337	61301	279.33	963.07		
Motor (Total)	3240.17	17489.32	42486	224475	3240.17	14249.15	2416847.68	8885985.57
Previous year (Total)	1137.21	5393.40	13337	61301	1137.21	4256.19	83955.60	306981.81
Workmen's compensation / Employer's liability	2.79	68	43	495	2.79	65.70	37063	149685
Previous year	12	86	118	697	11.53	74.64	2439	9097
Public Liability								
Previous year								
Product Liability								
Previous year								
Other Liability Covers	8.84	39.37	8	81	8.84	30.54	59768	257956
Previous year	2	16	5	47	2.04	14.44	7055	13076
Liability (Total)	11.62	107.86	51	576	11.62	96.24	96831.44	407640.61
Previous year (Total)	13.58	102.65	123	744	13.58	89.08	9493.97	22173.11
Personal Accident	81.98	943.85	1925	8170	81.98	861.87	16970096.03	69325914.35
Previous year	101.07	393.68	640	3376	101.07	292.61	479074.46	1851343.32
Medical Insurance	227.58	3428.91	2053	9152	227.58	3201.33	57827.58	217739.94
Previous year	61.51	1366.35	725	3027	61.51	1304.84	1775.14	9447.24
Overseas Medical Insurance								
Previous year								
Health (Total)	227.58	3428.91	2053	9152	227.58	3201.33	57827.58	217739.94
Previous year (Total)	61.51	1366.35	725	3027	61.51	1304.84	1775.14	9447.24
Crop Insurance								
Previous year								
Credit Guarantee								
Previous year								
All Other Miscellaneous	39.43	203.75	1322	5746	39.43	164.32	932819.15	3615320.39
Previous year	23.99	107.21	2014	7008	23.99	83.22	30200.28	352051.54
Grand Total	3866.74	25823.51	49872	257333	3866.74	21956.77	48954047.35	183127375.80
Previous year (Total)	1634.85	9599.84	19794	86247	1634.85	7964.99	1621399.93	7486822.83

\* Wherever applicable

## FOR AND UP TO THE MONTH OF SEPTEMBER, 2010

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
	0.22		16						
	13.28		3130						
0.15	0.15	1	1						
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.15	0.15	1	1	0.00	0.00	0	0	0	0
18.09	148.88	442	4114						
4.45	17.26	125	505						
	11.64								
1.54	6.52								
18.09	160.52	442	4114	0.00	0.00	0	0	0	0
6.00	23.78	125	505	0.00	0.00	0	0	0	0
	1		5						
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.00	0.64	0	5	0.00	0.00	0	0	0	0
	33.36		87						
0.16	25.59	5	90						
0.71	8.86	2	24		190.53		1600000		
2.09	592.26	18	23						
0.71	8.86	2	24	0.00	190.53	0	1600000	0	0
2.09	592.26	18	23	0.00	0.00	0	0	0	0
	1.54		72						
	9.94		2559						
18.80	204.50	444	4313	0.00	190.53	0	1600000	0	0
8.39	665.63	149	6313	0.00	0.00	0	0	0	0

Name of the Insurer: Cholamandalam Ms General Insurance Company Limited

**BUSINESS FIGURES:**

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire	499.26	3,545.00	6,053	37,781	140.93	(50.74)	424,941	8,681,611
Previous year	358.34	3,595.75	1,060	8,779	18.64	(97.75)	1,167,624	12,366,245
Marine Cargo	419.32	2,141.12	728	4,849	98.79	(14.84)	1,017,411	9,922,479
Previous year	320.53	2,155.95	704	5,248	(35.71)	50.49	1,015,116	8,126,601
Marine Hull (Including Onshore & Offshore oil energy)	-	1.09	-	-	(3.20)	(92.37)	-	104
Previous year	3.20	93.46	11	39	(107.07)	(16.81)	720	7,949
Marine (Total)	419.32	2,142.20	728	4,849	95.59	(107.21)	1,017,411	9,922,583
Previous year (Total)	323.73	2,249.42	715	5,287	(142.78)	33.68	1,015,836	8,134,550
Aviation	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
Engineering	146.04	1,185.25	696	4,379	(20.44)	(58.01)	123,248	1,640,687
Previous year	166.48	1,243.27	112	1,910	34.00	(180.42)	613,008	3,592,975
Motor Own Damage	3,305.42	19,597.56	57,955	343,013	529.31	3,376.04	240,534	1,298,447
Previous year	2,776.12	16,221.51	39,952	250,522	671.37	3,630.30	135,552	899,255
Motor Third party	1,450.58	8,600.37	-	-	545.74	3,556.37	-	-
Previous year	904.84	5,044.00	-	-	389.48	1,713.83	-	-
Motor (Total)	4,756.01	28,197.93	57,955	343,013	1,075.05	6,932.42	240,534	1,298,447
Previous year (Total)	3,680.95	21,265.51	39,952	250,522	1,060.86	5,344.14	135,552	899,255
Workmen's compensation / Employer's liability	28.03	217.69	78	680	(4.52)	(19.83)	4,199	32,612
Previous year	32.55	237.53	33	829	(16.15)	(43.38)	4,822	39,675
Public Liability	75.09	449.09	312	1,956	52.20	27.01	16,922	184,117
Previous year	22.90	422.08	232	1,846	(25.91)	36.51	7,821	152,841
Product Liability	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
Other Liability Covers	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
Liability (Total)	103.13	666.78	390	2,636	47.68	7.18	21,121	216,729
Previous year (Total)	55.45	659.61	265	2,675	(42.06)	(6.86)	12,643	192,515
Personal Accident	257.37	1,697.25	2,189	12,968	7.39	180.04	313,172	1,981,615
Previous year	249.98	1,517.20	1,460	10,010	17.42	164.68	28,615	455,153
Medical Insurance	1,326.52	8,588.27	2,576	15,132	275.22	(489.86)	70,528	440,458
Previous year	1,051.31	9,078.13	1,830	13,907	13.23	883.08	92,522	533,651
Overseas Medical Insurance	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
Health (Total)	1,326.52	8,588.27	2,576	15,132	275.22	(489.86)	70,528	440,458
Previous year (Total)	1,051.31	9,078.13	1,830	13,907	13.23	883.08	92,522	533,651
Crop Insurance	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
Credit Guarantee	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
All Other Miscellaneous	126.17	1,492.20	9,465	53,072	(116.35)	(420.35)	101,911	2,363,772
Previous year	242.52	1,912.56	15,112	99,681	(152.92)	(452.28)	255,114	2,942,422
Grand Total	7,633.82	47,514.89	80,052	473,830	1,505.07	5,993.46	2,312,866	26,545,903
Previous year (Total)	6,128.76	41,521.43	60,506	392,771	806.38	5,688.26	3,320,914	29,116,766

\* Wherever applicable

## FOR AND UP TO THE MONTH OF SEPTEMBER, 2010

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
0.34	0.34			185.36	483.36				
-	0.21		1	90.36	980.28	-	-		
-	-			-	-	-	-		
-	-			-	-	-	-		
-	-			-	-	-	-		
-	-			-	-	-	-		
-	-			-	-	-	-		
-	-			-	-	-	-		
-	-			-	-	-	-		
-	-			48.47	110.61	-	-		
-	-			44.83	221.86	-	-		
199.49	1,137.89	6526	17467	-	-	-	-		
125.76	859.13	1919	12944	-	-	-	-		
-	-			-	-	-	-		
-	-			-	-	-	-		
199.49	1,137.89	6526	17467	-	-	-	-		
125.76	859.13	1919	12944	-	-	-	-		
-	-			-	-	-	-		
-	-			-	-	-	-		
-	-			-	-	-	-		
-	-			-	-	-	-		
-	-			-	-	-	-		
-	-			-	-	-	-		
-	-			-	-	-	-		
-	-			-	-	-	-		
-	-			-	-	-	-		
-	-			-	-	-	-		
-	-			-	-	-	-		
861.14	4,807.81	17	57	-	-	531,078	3,026,349		
416.13	1,996.91	1	3	-	-	-	-		
-	-			-	-	-	-		
-	-			-	-	-	-		
861.14	4,807.81	17	57	-	-	531,078	3,026,349	-	-
416.13	1,996.91	1	3	-	-	-	-	-	-
-	-			-	-	-	-		
-	-			-	-	-	-		
-	-			-	-	-	-		
-	-			-	-	-	-		
-	-			-	-	-	-		
44.78	44.78			75.49	154.03	-	-		
-	0.43		3	36.15	326.48	-	-		
1,105.75	5,990.82	6543	17524	309.32	748.00	531,078	3,026,349	-	-
541.90	2,856.68	1920	12951	171.34	1,528.62	-	-	-	-

Name of the Insurer: Future General 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	292.02	4229.65	811	5570	106.79	2366.99	427439.15	2103138.80
Previous year	185.23	1862.66	487	2961	77.43	1131.14	249049.96	3724757.64
Marine Cargo	153.88	1638.06	4646	21933	9.87	920.06	455058.22	3028684.80
Previous year	144.01	718.01	2183	8669	99.81	504.37	293199.44	2986495.76
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)	153.88	1638.06	4646	21933	9.87	920.06	455058.22	3028684.80
Previous year (Total)	144.01	718.01	2183	8669	99.81	504.37	293199.44	2986495.76
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	97.87	1203.14	242	1532	9.86	589.79	19559.34	459851.70
Previous year	88.01	613.35	129	864	-15.40	11.03	49023.39	540739.06
Motor Own Damage	1827.91	10425.68	34461	230543	782.23	4030.61	168854.68	595516.63
Previous year	1045.68	6395.07	27168	181456	432.74	4109.92	99599.72	544306.78
Motor Third party	695.88	4056.90	34461	230543	282.30	1556.54		
Previous year	413.58	2500.36	517	2863	217.47	1881.43		
Motor (Total)	2523.79	14482.58	34461	230543	1064.53	5587.15	168854.68	595516.63
Previous year (Total)	1459.25	8895.42	27168	181456	650.21	5991.35	99599.72	544306.78
Workmen's compensation / Employer's liability	40.72	279.62	313	1768	19.75	140.66	4459.65	25878.22
Previous year	20.97	138.96	192	1010	7	91	1785.21	13037.47
Public Liability	0.00	0.00	0	0	0.00	-1.83	0.00	0.00
Previous year	0.00	1.83	0	45	-1	-1	0.00	508.75
Product Liability	83.67	368.26	106	460	58.97	147.09	12609.38	77690.37
Previous year	24.70	221.18	60	297	0	64	6185.98	51716.67
Other Liability Covers	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0	0			0.00	0.00
Liability (Total)	124.39	647.88	419	2228	78.71	285.92	17069.03	103568.59
Previous year (Total)	45.68	361.97	252	1352	7.03	154.41	7971.19	65262.89
Personal Accident	129.12	1642.77	4878	20073	68.90	929.89	5060374.44	5525335.58
Previous year	60.21	712.87	850	5010	12.32	40.45	65605.74	3618348.19
Medical Insurance	289.49	4596.78	972	5525	185.58	1684.76	4222.38	32179.70
Previous year	103.91	2912.02	627	3323	-122.73	1174.76	7184.94	153731.21
Overseas Medical Insurance	73.52	503.78	5044	30402	73.52	503.78	7998.65	44789.37
Previous year	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Health (Total)	363.01	5100.57	6016	35927	259.10	2188.55	12221.03	76969.07
Previous year (Total)	103.91	2912.02	627	3323	-122.73	1174.76	7184.94	153731.21
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	171.72	1049.83	1660	19447	28.36	234.25	174826.50	962589.12
Previous year	143.36	815.58	6177	31452	104.39	688.11	84015.81	870749.69
Grand Total	3855.79	29994.48	53133	337253	1626.13	13102.59	6335402.38	12855654.29
Previous year (Total)	2229.66	16891.89	37873	235087	813.06	9695.60	855650.18	12504391.23

\* Wherever applicable

## FOR AND UP TO THE MONTH OF SEPTEMBER, 2010

Amount of Premium u/w in Rural Areas		No. of Policies in Rural Areas		Amount of Premium u/w in Social Sector		No. of Lives covered in Social Sector		No. of Lives covered *	
For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
14.66	288.82	87	613						
(0.66)	42.36	4	106						
8.77	159.08	210	1773						
2.91	17.82	16	209						
8.77	159.08	210	1773	0.00	0.00	0	0		
2.91	17.82	16	209	0.00	0.00	0	0		
2.52	79.26	15	112						
0.66	11.11	2	33						
148.43	780.98	2907	20477						
42.68	341.65	604	7422						
63.61	357.61	2907	6436						
18.29	146.42	259	3181						
212.04	1,138.59	2907	20477	0.00	0.00	0	0		
60.97	488.08	863	10603	0.00	0.00	0	0		
	33.00		54						
21.00	27.78	21	72						
0.36	18.44	3	68						
21.00	60.78	21	126	0.00	0.00	0	0		
0.36	18.44	3	68	0.00	0.00	0	0		
1.70	32.14	98	738	0.00	5.20	0	95367	10596.00	
-	-	-	-						
0.51	70.07	41	267						
19.73	254.11	21	284						
3.63	13.64	196	780						
4.14	83.71	237	1047	0.00	0.00	0	0	0	0
19.73	254.11	21	284	0.00	0.00	0	0	0	0
19.93	206.00	564	13932						
27.82	134.19	2452	10799						
284.76	2,048.38	4139	38818	0.00	5.20	0	95367	0	0
111.79	966.10	3361	22102	0.00	0.00	0	0	0	0

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	638.12	11,478.85	2,601	16,044	(29.01)	5,345.44	1,846,968	23,226,504
Previous year	667.13	6,133.41	1,014	2,667	340.47	3,898.80	1,824,798	9,976,535
Marine Cargo	62.02	1,304.92	132	889	27.86	764.41	165,703	4,349,747
Previous year	34.16	540.51	59	389	18.86	323.15	110,203	2,308,627
Marine Hull (Including Onshore & Offshore oil energy)	160.81	585.17	33	223	146.70	124.44	37,679	146,669
Previous year	14.11	460.73	5	24	14.11	460.73	6,720	32,651
Marine (Total)	222.83	1,890.09	165	1,112	174.56	888.85	203,382	4,496,415
Previous year (Total)	48.27	1,001.23	64	413	32.97	783.88	116,922	2,341,278
Aviation	466.42	2,461.98	2	17	356.42	2,048.94	15,572	1,221,369
Previous year	110.00	413.04	-	4	109.31	397.27	-	348,265
Engineering	356.32	2,753.77	219	1,353	165.19	1,521.71	168,592	2,901,237
Previous year	191.13	1,232.06	150	396	50.53	810.62	88,119	1,380,030
Motor Own Damage	2,286.57	12,909.90	35,664	202,290	689.26	5,058.19	140,446	856,579
Previous year	1,597.31	7,851.71	26,728	145,750	561.70	1,956.81	56,102	498,832
Motor Third party	853.25	4,897.59	48,645	267,704	186.92	1,103.54		
Previous year	666.33	3,794.04	34,082	196,872	493.25	2,948.72		
Motor (Total)	3,139.82	17,807.48	48,645	267,704	876.18	6,161.73	140,446	856,579
Previous year (Total)	2,263.64	11,645.76	34,082	196,872	1,054.96	4,905.53	56,102	498,832
Workmen's compensation / Employer's liability	20.84	140.20	26	206	19.73	56.00	25,831	137,996
Previous year	1.11	84.20	10	140	(3.82)	52.15	6,917	68,257
Public Liability	39.69	137.46	6	89	34.75	86.74	7,835	63,433
Previous year	4.94	50.71	10	66	1.00	35.64	5,435	45,180
Product Liability	15.09	137.74	3	19	15.09	122.95	1,580	40,516
Previous year	-	14.80	-	9	(0.10)	(7.50)	-	6,287
Other Liability Covers	784.47	4,212.57	88	492	(28.78)	520.81	131,668	881,213
Previous year	813.25	3,691.76	54	373	302.07	2,114.07	115,293	674,378
Liability (Total)	860.09	4,627.97	123	806	40.79	786.51	166,914	1,123,158
Previous year (Total)	819.30	3,841.47	74	588	299.14	2,194.37	127,644	794,102
Personal Accident	960.19	5,727.14	85,696	394,046	286.68	3,859.31	211,259	906,499
Previous year	673.50	1,867.83	43,272	70,236	620.48	1,517.95	450,303	3,564,554
Medical Insurance	1,538.56	15,004.18	22,970	142,831	863.79	2,949.76	64,538	534,556
Previous year	674.77	12,054.41	10,002	17,925	448.36	10,302.81	26,020	468,092
Overseas Medical Insurance	63.67	437.13	480	3,385	14.92	122.75	14,977	5,913,485
Previous year	48.75	314.38	433	2,524	(22.27)	(86.59)	613,119	5,424,466
Health (Total)	1,602.23	15,441.31	23,450	146,216	878.71	3,072.52	79,515	6,448,041
Previous year (Total)	723.52	12,368.80	10,435	20,449	426.10	10,216.22	639,139	5,892,558
Crop Insurance	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
Credit Guarantee	-	-	-	-	-	-	-	-
Previous year	-	-	-	-	-	-	-	-
All Other Miscellaneous	216.23	693.65	1,751	10,142	(266.93)	(2,916.71)	160,410	590,500
Previous year	483.16	3,610.37	1,693	7,185	238.12	3,053.47	(615,353)	3,032,674
Grand Total	8,462.25	62,882.24	162,652	837,440	2,482.60	20,768.29	2,993,058	41,770,302
Previous year (Total)	5,979.64	42,113.95	90,784	298,810	3,172.09	27,778.09	2,687,674	27,828,829

\* Wherever applicable

## FOR AND UP TO THE MONTH OF SEPTEMBER, 2010

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
(1.65)	679.38	194	1,116		-		-		
2.39	330.05	8	72	-	-	-	-		
3.04	81.22	-	65		-		-		
0.45	89.68	1	44	-	-	-	-		
0.15	0.15	21	21		-		-		
-	-	-	-	-	-	-	-		
3.19	81.37	21	86	-	-	-	-	-	-
0.45	89.68	1	44	-	-	-	-	-	-
-	-	-	-		-		-		
-	-	-	-	-	-	-	-		
30.16	134.40	38	176		-		-		
6.11	158.12	25	57	-	-	-	-		
217.32	1,127.00	3,918	19,714		-		-		
255.30	1,536.23	6,225	42,410	-	-	-	-		
112.39	594.68	5,873	31,761		-		-		
-	-	-	-	-	-	-	-		
329.72	1,721.69	5,873	31,761	-	-	-	-	-	-
255.30	1,536.23	6,225	42,410	-	-	-	-	-	-
0.06	10.28	1	18		-		-		
-	2.84	-	8	-	-	-	-		
35.70	35.84	1	2		-		-		
-	0.40	-	3	-	-	-	-		
-	3.26	-	-		-		-		
-	-	-	-	-	-	-	-		
181.28	220.93	11	22		-		-		
-	10.19	-	7	-	-	-	-		
217.04	270.31	13	42	-	-	-	-	-	-
-	13.43	-	18	-	-	-	-	-	-
65.03	456.43	12,414	41,955		-		-		
0.84	11.16	104	672	-	-	-	-		
68.17	2,526.39	1,212	7,097	42.25	58.13	43,711	60,338	46,429	543,630
2.15	52.66	3	665	-	-	-	-	26,849	345,162
1.19	6.90	13	82		-		-	11,970	112,583
0.98	16.97	7	155	-	-	-	-	9,003	48,942
69.36	2,533.29	1,225	7,179	42.25	58.13	43,711	60,338	58,399	656,213
3.13	69.63	10	820	-	-	-	-	35,852	394,104
-	-	-	-		-		-		
-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	-		
4.39	28.67	474	2,677		-		-		
13.11	192.75	46	741	-	-	-	-		
717.23	5,905.54	20,252	84,992	42.25	58.13	43,711	60,338	58,399	656,213
281.33	2,401.04	6,419	44,834	-	-	-	-	35,852	394,104

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	931.94	19,783.39	2,229	12,524	302.64	318.30	2,190,153	33,488,657
Previous year	629.29	19,465.09	2,184	14,159	(213.05)	(1,517.19)	1,546,758	29,509,498
Marine Cargo	531.04	5,585.30	813	4,770	137.12	850.05	2,023,804	21,874,831
Previous year	393.92	4,735.25	686	4,744	(38.03)	(912.68)	1,233,248	16,665,600
Marine Hull (Including Onshore & Offshore oil energy)	371.84	2,573.21	7	315	(9.99)	(730.43)	12,186	1,705,171
Previous year	381.83	3,303.64	16	349	(220.38)	(5,173.57)	-56,865	2,269,736
Marine (Total)	902.88	8158.52	820	5085	127.13	119.62	2035990.57	23580001.85
Previous year (Total)	775.74	8038.89	702	5093	-258.41	-6086.25	1176382.87	18935335.96
Aviation	404.51	3,795.38	11	90	(266.83)	103.70	-311,216	10,841,097
Previous year	671.34	3,691.69	21	96	(865.34)	643.06	2,048,187	16,443,830
Engineering	964.94	8,159.28	510	3,236	(142.06)	(1,025.42)	287,318	6,737,022
Previous year	1,107.00	9,184.69	458	3,484	(414.26)	(2,553.74)	210,430	6,231,963
Motor Own Damage	8,867.78	50,965.72	313,605	1,807,197	1,505.10	8,229.20	1,173,686	6,634,931
Previous year	7,362.69	42,736.52	244,446	1,384,431	475.14	(304.17)	863,072	5,272,780
Motor Third party	3,243.70	19,321.48	320,843	1,864,992	62.55	175.39		
Previous year	3,181.15	19,146.08	261,452	1,515,571	(521.69)	(2,190.06)		
Motor (Total)	12111.48	70287.20	320843	1864992	1567.65	8404.59	1173685.61	6634931.10
Previous year (Total)	10543.84	61882.61	261452	1515571	-46.55	-2494.23	863072.12	5272780.37
Workmen's compensation / Employer's liability	144.25	868.10	446	2,744	55.24	310.08	23,160	125,898
Previous year	89.02	558.02	311	1,751	(18.15)	(31.80)	15,878	91,016
Public Liability	2.18	41.42	7	84	(1.63)	3.89	4,100	13,602
Previous year	3.81	37.53	9	84	(1.21)	(11.78)	6,605	86,776
Product Liability	40.66	158.01	5	36	37.91	10.59	5,395	31,142
Previous year	2.75	147.42	2	38	(15.26)	(49.29)	1,150	44,877
Other Liability Covers	1,272.28	5,254.01	132	908	(107.94)	270.56	347,293	974,139
Previous year	1,380.21	4,983.45	94	921	26.03	230.23	451,388	1,305,230
Liability (Total)	1459.37	6321.54	590	3772	-16.42	595.12	379947.93	1144781.12
Previous year (Total)	1475.79	5726.43	416	2794	-8.59	137.36	475020.66	1527899.42
Personal Accident	594.36	5,072.88	24,768	128,504	(11.61)	76.77	1,176,881	12,294,924
Previous year	605.96	4,996.11	11,840	78,410	(2,397.70)	(3,339.95)	2,385,336	10,150,917
Medical Insurance	11,567.23	71,350.40	23,818	140,579	5,520.50	33,546.68	676,059	6,125,552
Previous year	6,046.73	37,803.72	23,461	158,822	482.31	(15,724.40)	264,169	2,023,911
Overseas Medical Insurance	573.52	3,846.61	39,187	246,721	56.08	239.92	956,915	6,346,589
Previous year	517.44	3,606.68	23,681	168,060	(68.96)	(20.02)	792,637.65	6,275,719
Health (Total)	12140.75	75197.01	63005	387300	5576.59	33786.61	1632973.48	12472141.47
Previous year (Total)	6564.16	41410.40	47142	326882	413.35	-15744.42	1056806.47	8299630.13
Crop Insurance	-	0.00	-	-	-	0.00	-	-
Previous year	0.00	0.00	-	-	0.00	0.00	-	-
Credit Guarantee	334.22	1,196.28	6	26	110.15	(260.10)	7,510	32,694
Previous year	224.07	1,456.38	6	34	(17.78)	126.22	20,194	68,057
All Other Miscellaneous	7,211.67	14,584.92	11,901	61,787	6,168.74	9,267.33	1,209,612	16,253,001
Previous year	1,042.93	5,317.59	14,657	58,924	303.73	(512.10)	524,005	26,879,933
Grand Total	37056.11	212556.40	424683	2467316	13415.98	51386.53	9782856.07	123479250.41
Previous year (Total)	23640.13	161169.87	338878	2005447	-3504.61	-31341.24	10306192.54	123319844.75

\* Wherever applicable

## FOR AND UP TO THE MONTH OF SEPTEMBER, 2010

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	8.56	-	3	0.00	0.00	-	-		
-	0.00	-	-	-	0.00	-	-		
0.00	(0.18)	-	-	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	-0.18	0	0	0.00	0.00	0	0	0	0
-	0.00	-	-	-	0.00	-	-		
0.00	0.00	-	-	0.00	0.00	-	-		
0.42	4.74	3	33	-	0.00	-	-		
1.68	17.07	9	158	0.00	0.00	-	-		
866.17	5,275.71	-	-	-	0.00	-	-		
281.12	2,951.96	6,608	74,259	0.00	0.00	-	-		
492.40	3,126.22	26,173	163,678	-	0.00	-	-		
284.76	1,239.90	3,131	34,787	0.00	0.00	-	-		
1358.57	8401.93	26173	163678	0.00	0.00	0	0	0	0
565.88	4191.86	9739	109046	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	-	-		
-	781.18	-	-	-	0.00	-	-		
0.00	0.00	-	-	0.00	0.00	-	-		
0.00	781.18	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	965.32	-	8	0.00	0.00	-	-		
4598.89	23,970.40	650	2,472	155.71	510.11	48,547	177,619	1,632,484	10,007,741
14.84	7,084.38	212	2,701	0.00	33.24	-	27,637	543,512	5,475,319
10.10	120.58	327	2,962	-	0.00	-	-	39,187	246,721
37.33	189.47	838	6,143	0.00	0.00	-	-	23,681	168,060
4609.00	24090.98	977	5434	155.71	510.11	48547	177619	1671671	10254462
52.17	7273.85	1050	8844	0.00	33.24	0	27637	567193	5643379
-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	-		
8	30	66	416	-	-	-	-		
8	389	41	386	-	-	-	-		
5976.19	33308.85	27219	169561	155.71	510.11	48547	177619	1671671	10254462
627.29	12845.49	10839	118445	0.00	33.24	0	27637	567193	5643379

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	1070.35	15001.75	7735	45102	-395.12	1070.35	5662094.22	79358227.10
Previous year	789.75	13382.53	7008	44130	-656.88	789.75	4177733.43	70792677.41
Marine Cargo	711.68	4579.61	1057	5864	135.83	711.68	5164443.98	33233013.13
Previous year	480.46	3864.87	1172	5963	45.12	480.46	3486578.52	28046319.59
Marine Hull (Including Onshore & Offshore oil energy)	285.38	2745.48	24	190	-338.85	285.38	1851862.97	17815626.60
Previous year	776.13	3340.47	41	170	679.12	776.13	5036381.69	21676550.42
Marine (Total)	997.06	7325.09	1081	6054	-203.02	997.06	7016306.95	51048639.73
Previous year (Total)	1256.59	7205.34	1213	6133	724.24	1256.59	8522960.21	49722870.02
Aviation	241.45	2421.46	24	170	-15.93	241.45	1596216.41	16008286.23
Previous year	429.25	1543.05	46	136	316.51	429.25	2837750.34	10201118.33
Engineering	519.80	3182.36	421	2786	142.63	519.80	42917.72	262753.78
Previous year	579.65	5426.87	640	3019	156.33	579.65	47859.45	448073.92
Motor Own Damage	5178.65	29324.34	286013	1701382	149.52	5178.65	210741.80	1193335.88
Previous year	3885.76	22226.57	241687	1424538	184.10	3885.76	158128.80	904496.64
Motor Third party	2270.59	13063.65	816	26221	83.70	2270.59		
Previous year	1745.24	10064.22	4301	27095	54.51	1745.24		
Motor (Total)	7449.24	42387.99	286013	1701382	233.23	7449.24	210741.80	1193335.88
Previous year (Total)	5631.01	32290.79	241687	1424538	238.61	5631.01	158128.80	904496.64
Workmen's compensation / Employer's liability	110.20	592.23	896	4792	-3.75	110.20	6870.12	36922.69
Previous year	82	503	694	4180	13	82.38	5136	31369
Public Liability	88.04	545.08	5	99	-10.14	88.04	418673.69	2591985.79
Previous year	13	256	22	319	-15	13.29	63202	1216720
Product Liability	3.80	131.40	11	81	-7.31	3.80	2058.48	71233.63
Previous year	1	47	2	53	-8	1.08	585	32028
Other Liability Covers	189.92	2659.07	250	1614	152.12	189.92	183695.96	2571921.27
Previous year	76	2299	123	861	-61	75.90	73416	2223238
Liability (Total)	391.96	3927.78	1162	6586	130.92	391.96	611298.25	5272063.37
Previous year (Total)	172.66	3104.29	841	5413	-70.86	172.66	142339.23	3503355.25
Personal Accident	262.76	1347.44	5069	22984	-64.02	262.76	563355.83	2888879.78
Previous year	159.62	991.79	2630	14864	-15.76	159.62	342228.45	2126378.64
Medical Insurance	1027.85	7980.76	2764	15226	270.65	1027.85	43371.57	336759.89
Previous year	422.28	5926.32	4263	23008	135.01	422.28	17818.57	250069.82
Overseas Medical Insurance	21.42	138.01	2010	14926	3.20	21.42	3564.10	22962.21
Previous year	16.52	141.09	1513	12164	-1.21	16.52	3027.11	25854.40
Health (Total)	1049.27	8118.77	4774	30152	273.85	1049.27	46935.67	359722.10
Previous year (Total)	438.80	6067.41	5776	35172	133.80	438.80	20845.68	275924.22
Crop Insurance								
Previous year								
Credit Guarantee								
Previous year								
All Other Miscellaneous	806.33	6017.65	7000	44805	-149.91	806.33	598650.19	4467736.34
Previous year	947.23	4807.95	9344	69045	462.71	947.23	703260.69	3569607.07
Grand Total	12788.21	89730.28	313279	1860021	-47.39	12788.21	16348517.04	160859644.30
Previous year (Total)	10404.56	74820.02	269185	1602450	1288.69	10404.56	16953106.27	141544501.49

\* Wherever applicable

## FOR AND UP TO THE MONTH OF SEPTEMBER, 2010

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
22.47	174.58	952	5148						
20.49	206.44	1071	7040						
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						
2.05	28.68	22	117						
433.80	3255.87	25465	193016						
209.48	1570.87	0	0						
643.28	4826.74	25465	193016	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
1	8	6	101						
0	2	0	6						
0	0	0	0						
0	1	13	87						
0.95	11.05	19	194	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
162.18	565.08	1791	7942	9.18	33.67	182226	645463		
1.90	3913.66	50	225						
0.00	0.00	0	0						
1.90	3913.66	50	225	0.00	0.00	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0	0	0
65.19	804.56	2146	13378	8.59	315.75	3063	49479		
970.13	8131.15	43426	289999	8.47	405.37	124414	595097		
898.02	10324.35	30445	220020	17.77	349.42	185289	694942	0	0
990.62	8337.59	44497	297039	8.47	405.37	124414	595097	0	0

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	3057.29	31848.14	42391	318633	523.60	6703.09		
Previous year	2533.69	25145.05	35207	260232	-398.85	3205.08		
Marine Cargo	1192.28	7996.51	17486	107037	90.11	944.43		
Previous year	1102.17	7052.08	18027	98920	-390.16	-129.72		
Marine Hull (Including Onshore & Offshore oil energy)	154.37	4738.54	246	1406	-1233.32	-439.93		
Previous year	1387.69	5178.47	369	1474	954.66	1910.38		
Marine (Total)	1346.65	12735.05	17732	108443	-1143.21	504.50	0.00	0.00
Previous year (Total)	2489.86	12230.55	18396	100394	564.50	1780.66	0.00	0.00
Aviation	364.04	1350.73	6	45	-372.17	-1343.36		
Previous year	736.21	2694.09	7	66	410.21	84.77		
Engineering	1763.68	9867.59	11267	48519	532.59	2572.76		
Previous year	1231.09	7294.83	9742	37751	-1040.14	-608.13		
Motor Own Damage	13971.53	83213.12	246891	1772133	3783.76	19328.36		
Previous year	10187.77	63884.76	209412	1503494	-1258.68	-4054.50		
Motor Third party	6499.11	39467.04	129671	747841	87.71	1498.07		
Previous year	6411.40	37968.97	125634	641347	449.79	-980.46		
Motor (Total)	20470.64	122680.16	246891	1772133	3871.47	20826.43	0.00	0.00
Previous year (Total)	16599.17	101853.73	209412	1503494	-808.89	-5034.96	0.00	0.00
Workmen's compensation / Employer's liability	354.15	2527.86	3947	21395	-59.11	694.11		
Previous year	413.26	1833.75	4017	15991	31.73	433.70		
Public Liability	114.87	677.40	769	4650	24.41	255.57		
Previous year	90.46	421.83	716	3914	7.97	87.85		
Product Liability	29.47	321.32	68	345	4.58	115.71		
Previous year	24.89	205.61	59	245	9.35	66.41		
Other Liability Covers	25.11	422.54	672	4798	51.38	60.52		
Previous year	-26.27	362.02	789	5427	-116.00	-162.33		
Liability (Total)	523.60	3949.12	5456	31188	21.26	1125.91	0.00	0.00
Previous year (Total)	502.34	2823.21	5581	25577	-66.95	425.63	0.00	0.00
Personal Accident	890.78	6080.16	45297	273702	265.44	1620.61		
Previous year	625.34	4459.55	33489	206662	-327.33	705.50		
Medical Insurance	12246.92	71478.91	147628	729821	4513.97	25951.05		
Previous year	7732.95	45527.86	79461	472662	1712.61	2661.37		
Overseas Medical Insurance	7.94	177.41	319	4614	-0.07	3.24		
Previous year	8.01	174.17	387	4510	-2.40	-1.31		
Health (Total)	12254.86	71656.32	147947	734435	4513.90	25954.29	0.00	0.00
Previous year (Total)	7740.96	45702.03	79848	477172	1710.21	2660.06	0.00	0.00
Crop Insurance	0.00		0					
Previous year	0.00		0					
Credit Guarantee	0.00		0					
Previous year	0.00		0					
All Other Miscellaneous	3943.46	22052.73	945630	1643068	1856.11	4981.65		
Previous year	2087.35	17071.08	239745	849890	-120.86	-410.49		
Grand Total	44615.00	282220.00	1592288	5678007	10068.99	62945.88	0.00	0.00
Previous year (Total)	34546.01	219274.12	757061	4102585	-78.10	2808.12	0.00	0.00

\* Wherever applicable

## FOR AND UP TO THE MONTH OF SEPTEMBER, 2010

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
189.27	1211.18	6942	29869	31.99	651.36				
152.09	1029.12	5476	25529	30.11	656.62				
11.02	103.34	210	1049	3.40	30.67				
13.46	129.40	249	1419	4.12	61.19				
0.00	0.00	0	0	0.00	0.00				
0.00	0.00	0	0	0.00	0.00				
11.02	103.34	210	1049	3.40	30.67				
13.46	129.40	249	1419	4.12	61.19				
0.00	0.00	0	0	0.00	0.00				
0.00	0.00	0	0	0.00	0.00				
42.66	205.87	769	2648	29.47	115.13				
39.71	197.66	522	2277	27.23	128.57				
946.33	5820.55	63497	280233	569.43	2737.56				
794.52	4777.01	42357	202826	371.00	1993.06				
742.00	3675.44	25670	152528	206.49	1562.15				
567.34	3101.04	16742	119129	141.22	1236.48				
1688.33	9495.99	63497	280233	775.92	4299.71				
1361.86	7878.05	42357	202826	512.22	3229.54				
8.22	84.76	173	1262	3.59	26.15	5	203		
9.68	84.09	199	1201	5.42	33.66	8	274		
0.00	0.00	0	0	0.00	0.00	0			
0.00	0.00	0	0	0.00	0.00	0			
0.00	0.00	0	0	0.00	0.00	0			
0.00	0.00	0	0	0.00	0.00	0			
0.32	2.51	-95		0.86	1.89	0			
1.80	13.40	9	251	2.19	7.23	0			
8.54	87.27	78	1262	4.45	28.04	5	203		
11.48	97.49	208	1452	7.61	40.89	8	274		
89.22	344.85	6350	31197	46.39	406.20	12691	237290		
41.26	227.47	2879	22798	21.47	261.78	8019	156573		
369.46	1433.60	15697	65473	568.46	2015.35	34269	342038		
187.62	794.28	4672	38182	301.28	1070.74	20497	153769		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
369.46	1433.60	15697	65473	568.46	2015.35	34269	342038		
187.62	794.28	4672	38182	301.28	1070.74	20497	153769		
0.00		0		0.00		0			
0.00		0		0.00		0			
0.00		0		0.00		0			
0.00		0		0.00		0			
796.38	3070.30	45209	242832	684.30	2668.22	9689	95983		
531.57	2191.20	30428	163663	594.51	2097.65	3871	52594		
3194.88	15952.40	164422	807091	2144.38	10214.68	56654	675514		
2339.05	12544.67	103533	577275	1498.55	7546.98	32395	363210		

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	4.76	77.96	3	56	4.76	77.96	18456.30	93667.23
Previous year	0.65	1.80	1	17	0.65	1.80	2125.20	3341.27
Marine Cargo	0.00	2.44		23	0.00	2.44		2860.02
Previous year	0.17	0.42	6	10	0.17	0.42	195.08	673.19
Marine Hull (Including Onshore & Offshore oil energy)								
Previous year								
Marine (Total)	0.00	2.44	0	23	0.00	2.44	0.00	2860.02
Previous year (Total)	0.17	0.42	6	10	0.17	0.42	195.08	673.19
Aviation								
Previous year								
Engineering	0.85	3.18	1	8	0.85	3.18	2755.08	3922.74
Previous year								
Motor Own Damage	1.71	6.56	19	73	1.71	6.56	281.60	1056.65
Previous year	1.93	6.23	20	59	1.93	6.23	328.56	969.44
Motor Third party	0.35	1.65		43	0.35	1.65		
Previous year	0.17	0.54			0.17	0.54		
Motor (Total)	2.06	8.21	19	73	2.06	8.21	281.60	1056.65
Previous year (Total)	2.10	6.77	20	59	2.10	6.77	328.56	969.44
Workmen's compensation / Employer's liability	0.00	3.15		2	0.00	3.15		550.00
Previous year	0.49	1.29	1	2	0.49	1.29		
Public Liability	0.00	1.54	0	2	0.00	1.54	0.00	2000
Previous year	0.00	0.83	0	1	0.00	0.83	0	500
Product Liability								
Previous year								
Other Liability Covers	94.73	292.49	10	41	94.73	292.49	40080	111991
Previous year	3.50	21.94	1	6	3.50	21.94	1000	6130
Liability (Total)	94.73	297.18	10	45	94.73	297.18	40080.00	114541.22
Previous year (Total)	3.99	24.06	2	9	3.99	24.06	1000.00	6630.00
Personal Accident	-0.20	19.10	1	16	-0.20	19.10	25.00	36296.00
Previous year	0.00	0.17	0	9	0.00	0.17	0.00	118.50
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								
Previous year								
All Other Miscellaneous	0.01	1.86	1	28	0.01	1.86	5.00	1443.14
Previous year	0.00	0.06	0	3	0.00	0.06	0.00	35.25
Grand Total	102.20	409.93	35	249	102.20	409.93	61602.98	253786.99
Previous year (Total)	6.92	33.28	29	107	6.92	33.28	3648.84	11767.64

\* Wherever applicable

## FOR AND UP TO THE MONTH OF SEPTEMBER, 2010

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	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	0.00	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	0	0	0	0	0	0	0		
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		
0.04	0.13	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
0.04	0.13	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		

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	593.86	6078.84	3204	21471	-128.77	-2352.35	631712.81	8161224.06
Previous year	722.63	8431.19	2773	19482	-40.26	1510.50	1002973.25	15976675.66
Marine Cargo	185.10	1370.97	1640	12055	-52.25	-385.93	328045.69	3370534.90
Previous year	237.35	1756.90	1916	11243	-160.79	-170.49	643620.29	8176169.89
Marine Hull (Including Onshore & Offshore oil energy)	0.00	489.13	0	6	-18.98	128.86	0.00	176390.39
Previous year	18.98	360.27	5	95	-17.58	-154.62	6248.83	151978.75
Marine (Total)	185.10	1860.10	1640	12061	-71.22	-257.07	328045.69	3546925.29
Previous year (Total)	256.33	2117.17	1921	11338	-178.38	-325.11	649869.12	8328148.65
Aviation	86.59	4368.13	6	30	-1134.80	2889.10	26565.50	183152.13
Previous year	1221.39	1479.03	10	77	1085.24	838.28	2361373.16	3203565.34
Engineering	285.43	2116.35	403	2661	-280.08	-2496.84	-3067363.02	2949110.10
Previous year	565.51	4613.19	409	2943	-343.01	-736.34	535504.98	4038090.51
Motor Own Damage	5143.58	31528.00	126494	631428	-2520.99	-16035.76	327139.46	1994878.12
Previous year	7664.57	47563.76	166227	1013790	945.06	8835.97	472328.76	2903025.25
Motor Third party	2368.49	14922.65	129915	785272	-1052.81	-6537.46		
Previous year	3421.31	21460.11	175899	1077615	803.39	6312.25		
Motor (Total)	7512.08	46450.65	129915	785272	-3573.80	-22573.22	327139.46	1994878.12
Previous year (Total)	11085.88	69023.87	175899	1077615	1748.45	15148.22	472328.76	2903025.25
Workmen's compensation / Employer's liability	62.08	327.20	236	1572	-62.57	-162.66	5182.47	30941.98
Previous year	124.65	489.86	360	2417	59.99	15.75	7209.49	51469.04
Public Liability	2.38	80.45	37	230	-9.84	-29.65	994.50	159391.65
Previous year	12.22	110.11	60	253	-27.80	-32.14	13808.75	25064521.52
Product Liability	0.12	10.82	1	9	-3.62	-36.05	75.00	2325.00
Previous year	3.74	46.87	2	66	1.63	-3.66	150.00	7475.00
Other Liability Covers	7.60	823.65	960	4006	3.77	91.19	3483.85	273701.94
Previous year	3.83	732.46	16	176	-39.68	-335.00	925.97	254578.86
Liability (Total)	72.18	1242.11	1234	5817	-72.26	-137.18	9735.81	466360.57
Previous year (Total)	144.44	1379.29	438	2912	-5.85	-355.06	22094.20	25378044.42
Personal Accident	133.11	2869.95	5654	29761	-379.00	5.79	466502.82	4838188.72
Previous year	512.11	2864.16	3514	33829	955.36	-514.95	1182357.90	7217290.63
Medical Insurance	1525.43	10791.20	7782	130424	-291.97	214.70	81193.54	349544.61
Previous year	1817.40	10576.50	69696	225562	-569.03	-8464.33	109249.39	1545309.73
Overseas Medical Insurance	245.75	2062.21	44924	358553	-34.69	231.08	1448202.85	12227073.31
Previous year	280.44	1831.13	38316	246369	63.38	58.69	73720582.80	97169299.24
Health (Total)	1771.18	12853.41	52706	488977	-326.66	445.78	1529396.39	12576617.92
Previous year (Total)	2097.84	12407.63	108012	471931	-505.65	-8405.64	73829832.19	98714608.97
Crop Insurance	0	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	0.00	0	0	0.00	0.00	0	0.00
Previous year	0.00	0.00	0	0	0.00	0.00	0.00	0.00
All Other Miscellaneous	396.15	2162.29	5326	35316	128.39	-77.61	2986731.37	5046128.68
Previous year	267.76	2239.90	5643	39860	-442.16	-1226.63	362623.13	3299020.48
Grand Total	11035.68	80001.83	200088	1381366	-5838.21	-24553.60	3238466.82	39762585.57
Previous year (Total)	16873.89	104555.43	298619	1659987	2273.73	5933.27	80418956.68	169058469.90

\* Wherever applicable

## FOR AND UP TO THE MONTH OF SEPTEMBER, 2010

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
-18.63	330.19	91	737						
6.84	612.47	100	975						
-0.01	21.85	-1	78						
4.52	17.81	11	79						
0.00	0.30	0	1						
0.00	0.60	0	2						
-0.01	22.15	-1	79	0.00	0.00	0	0	0	0
4.52	18.41	11	81	0.00	0.00	0	0	0	0
0.00	0.00	0	1						
0.00	0.00	0	0						
-14.53	62.30	18	126						
2.24	114.80	10	133						
414.76	2599.79	7670	55406						
724.68	5820.31	14505	98102						
221.41	1380.85	7850	17307						
381.52	1668.69	752	3559						
636.18	3980.64	15520	72713	0.00	0.00	0	0	0	0
1106.20	7489.00	15257	101661	0.00	0.00	0	0	0	0
-1.20	11.70	2	49						
0.80	12.51	8	94						
0.00	1.09	0	3						
0.00	2.87	0	2						
0.00	0.27	0	1						
0.00	0.00	0	0						
0.14	0.98	12	104						
0.00	4.00	0	2						
-1.05	14.04	14	157	0.00	0.00	0	0	0	0
0.80	19.37	8	98	0.00	0.00	0	0	0	0
1.34	42.06	472	3346	43.84	127.79	160232.00	362804.00		
1.71	100.81	168	1416	-36.98	519.90	126616.00	5291168.92		
9.91	1102.48	99	1786						
21.42	195.27	1371	6274						
9.51	99.87	3080	27763						
10.19	60.29	1967	10711						
19.42	1202.35	3179	29549	0.00	0.00	0	0	0	0
31.61	255.56	3338	16985	0.00	0.00	0	0	0	0
0.00	0.00	0	0						
0.00	0.00	0	0						
0	0.00	0	0						
0.00	0.00	0	0						
8.24	62.87	595	2950	4.95	49.30	274.00	5842.00		
6.54	67.35	539	2640	13.92	53.25	1351.00	6570.00		
630.95	5716.59	19888	109658	48.79	177.09	160506	368646	0	0
1160.47	8677.76	19431	123989	-23.07	573.15	127967	5297739	0	0

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	264.77	2928.16	2495	17110	4.55	428.40	387694.43	4799524.05
Previous year	260.21	2499.76	3251	12629	-80.79	-1034.06	339798.79	3812295.24
Marine Cargo	173.80	1279.11	3083	18128	-26.90	166.32	522221.87	3276503.03
Previous year	200.70	1112.79	3275	16796	63.52	55.34	591126.32	2874191.22
Marine Hull (Including Onshore & Offshore oil energy)	0.00	0.00	0	0	0.00	-4.56	0.00	0.00
Previous year	0.00	4.56	0	0	0.00	4.56	0.00	0.00
Marine (Total)	173.80	1279.11	3083	18128	-26.90	161.76	522221.87	3276503.03
Previous year (Total)	200.70	1117.35	3275	16796	63.52	59.90	591126.32	2874191.22
Aviation							0.00	
Previous year							0.00	
Engineering	369.96	1707.64	142	802	-153.13	-244.06	128810.51	670617.01
Previous year	523.09	1951.69	197	1120	166.34	-133.80	151114.22	639057.39
Motor Own Damage	5530.87	27257.03	76728	381399	1460.93	4941.53	292018.00	1457246.43
Previous year	4069.94	22315.50	64821	331505	575.84	3523.23	221334.45	1221273.38
Motor Third party	1432.47	7405.90	457	2748	314.03	861.07		
Previous year	1118.44	6544.83	721	4647	176.45	1800.14		
Motor (Total)	6963.34	34662.93	76728	381399	1774.96	5802.61	292018.00	1457246.43
Previous year (Total)	5188.38	28860.33	64821	331505	752.29	5323.37	221334.45	1221273.38
Workmen's compensation / Employer's liability	26.69	132.76	51	262	-152.66	-160.13	3166.35	11642.75
Previous year	179.35	292.89	42	349	148.11	83.98	138253.76	149738.33
Public Liability	46.47	229.62	42	223	33.41	62.63	19860.97	82257.76
Previous year	13.06	166.99	17	169	-14.32	14.02	14409.30	89448.72
Product Liability	7.89	116.44	5	30	-89.43	-83.68	4599.83	27631.10
Previous year	97.32	200.12	325	349	95.22	149.11	9325.25	32710.81
Other Liability Covers								
Previous year								
Liability (Total)	81.05	478.81	98	515	-208.68	-181.18	27627.16	121531.61
Previous year (Total)	289.73	659.99	384	867	229.00	247.11	161988.31	271897.87
Personal Accident	246.89	1975.37	5774	36456	-40.21	461.36	2667546.79	12962718.52
Previous year	287.10	1514.01	10949	63398	-3.07	48.10	447139.30	1629198.75
Medical Insurance	842.20	8663.82	17278	117340	-109.23	2640.11	150362.85	898396.26
Previous year	951.44	6023.71	21279	125473	22.55	-17.85	134450.82	1031172.69
Overseas Medical Insurance								
Previous year								
Health (Total)	842.20	8663.82	17278	117340	-109.23	2640.11	150362.85	898396.26
Previous year (Total)	951.44	6023.71	21279	125473	22.55	-17.85	134450.82	1031172.69
Crop Insurance								
Previous year								
Credit Guarantee								
Previous year								
All Other Miscellaneous	58.92	1578.43	30429	278973	-71.63	375.16	132519.87	8717921.67
Previous year	130.54	1203.28	2265	13245	-22.98	438.07	189049.77	5386666.40
Grand Total	9000.93	53274.27	136027	850723	1169.73	9444.16	4308801.48	32904458.58
Previous year (Total)	7831.19	43830.11	106422	565034	1126.86	4930.85	2236001.97	16865752.94

\* Wherever applicable

## FOR AND UP TO THE MONTH OF SEPTEMBER, 2010

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
8.34	54.76	271	1916						
7.52	51.65	287	2298						
0.00	0.00	0	0						
0.00	0.00	0	0						
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
0.39	5.24	2	20						
0.00	0.00	0	0						
408.06	2000.22	4698	22353						
693.57	3123.74	8563	45048						
408.06	2000.22	4698	22353	0.00	0.00	0	0		
693.57	3123.74	8563	45048	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		
122.90	349.95	80615	219900	0.94	4.17	3613.00	11931.00		
14.86	121.06	818	4663	2.36	5.39	7902.00	19145.00		
781.02	2993.47	19356	78066	414.17	1530.11	118722.00	421267.00	42182.00	301964.00
146.73	914.06	1866	15537	0.00	0.76	0.00	861.00	48576.50	351462.50
781.02	2993.47	19356	78066	414.17	1530.11	118722	421267	42182	301964
146.73	914.06	1866	15537	0.00	0.76	0	861	48577	351463
139.81	826.85	1827	12141	0.00	0.00	0.00	0.00		
62.74	439.06	947	8106	0.00	0.00	0.00	0.00		
1460.52	6230.50	106769	334396	415.11	1534.28	122335	433198	42182	301964
925.42	4649.58	12481	75652	2.36	6.15	7902	20006	48577	351463

# non-life insurance

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	29.56	123.57	54	149	29.56	123.57	50325.79	199236.05
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	0.00	147.61	0	14	0.00	147.61	0.00	84120.55
Previous year								
Engineering								
Previous year								
Motor Own Damage								
Previous year								
Motor Third party								
Previous year								
Motor (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Workmen's compensation / Employer's liability								
Previous year								
Public Liability								
Previous year								
Product Liability								
Previous year								
Other Liability Covers								
Previous year								
Liability (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Personal Accident	0.00	444.86	0	2	0.00	444.86	0.00	38555.54
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								
Previous year								
All Other Miscellaneous	2.56	10.41	13	35	2.56	10.41	74558.76	162313.34
Previous year								
Grand Total	32.12	726.45	67	200	32.12	726.45	124884.55	484225.48
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00

\* Wherever applicable

## FOR AND UP TO THE MONTH OF SEPTEMBER, 2010

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	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	0.00	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	0.00	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		
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0	0	0
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

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	9.86	157.47	89	535.00	3.04	105.40	18854.14	214646.69
Previous year	6.82	52.07	29	215	0.55	43.59	10952.50	48976.00
Marine Cargo	0.52	12.26	24	170.00	0.52	12.26	526.08	12842.09
Previous year	0.00	0.00	0	0	0.00	0.00	0.00	0.00
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)	0.52	12.26	24	170	0.52	12.26	526.08	12842.09
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
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	25.18	87.29	30	139.00	20.89	61.58	25470.24	75918.45
Previous year	4.29	25.71	13	30	1.06	20.34	6348.58	31541.16
Motor Own Damage	3319.16	16324.81	92122	414978.00	2047.27	9653.83	256590.50	1267708.76
Previous year	1271.89	6670.98	41978	212733	998.16	6289.30	90433.98	484236.91
Motor Third party	2920.07	15021.08	93279	486296.00	1597.88	8089.69		
Previous year	1322.19	6931.39	43034	218927	1069.30	6611.63		
Motor (Total)	6239.23	31345.89	93279	486296	3645.15	17743.52	256590.50	1267708.76
Previous year (Total)	2594.08	13602.37	43034	218927	2067.46	12900.93	90433.98	484236.91
Workmen's compensation / Employer's liability	1.59	12.49	6	56.00	-3.43	3.78	8.90	104.71
Previous year	5.02	8.71	2	24	4.49	7.84	1.08	90.04
Public Liability	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Product Liability	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Other Liability Covers	6.61	13.76	11	44.00	6.26	12.79	5160.00	9399.31
Previous year	0.35	0.97	7	14	0.13	0.75	21.00	311.00
Liability (Total)	8.20	26.25	17	100	2.83	16.57	5168.90	9504.02
Previous year (Total)	5.37	9.68	9	38	4.62	8.59	22.08	401.04
Personal Accident	9.61	45.23	1726	7784.00	6.87	8.14	5667.29	45035.60
Previous year	2.74	37.09	931	9811	2.74	37.09	1534.09	26275.01
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	2.32	18.55	86	716.00	0.72	1.90	5593.65	37745.28
Previous year	1.60	16.65	103	1257	1.32	16.37	418.25	5011.95
Grand Total	6294.92	31692.94	95251	495740	3680.02	17949.37	317870.80	1663400.89
Previous year (Total)	2614.90	13743.57	44119	230278	2077.75	13026.91	109709.48	596442.07

\* Wherever applicable



Name of the Insurer: *Tata AIG General Insurance Company Limited*

**BUSINESS FIGURES:**

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire	749	12,858	9,282	63,241		-	4,907,604	97,045,034
Previous year	793	10,725	12,386	74,924	-	-	51,747,047	189,260,866
Marine Cargo	1,111	7,844	1,523	8,824		-	1,648,763	6,397,326
Previous year	768	5,939	1,685	12,358	-	-	2,568,908	7,064,016
Marine Hull (Including Onshore & Offshore oil energy)	-	-	-	-		-	-	-
Previous year	-	-	-	-	-	-	-	-
Marine (Total)	1,111	7,844	1,523	8,824	-	-	1,648,763	6,397,326
Previous year (Total)	768	5,939	1,685	12,358	-	-	2,568,908	7,064,016
Aviation	-	-	-	-		-	-	-
Previous year	-	-	-	-	-	-	-	-
Engineering	153	2,613	57	435		-	419,424	8,799,471
Previous year	137	2,432	61	493	-	-	3,231,552	6,976,596
Motor Own Damage	2,952	14,305	68,016	345,854		-	158,527	826,415
Previous year	1,788	8,576	28,254	175,790	-	-	76,887	459,974
Motor Third party	476	2,455	68,016	345,854		-	-	-
Previous year	264	1,480	28,254	175,790	-	-	-	-
Motor (Total)	3,428	16,760	68,016	345,854	-	-	158,527	826,415
Previous year (Total)	2,052	10,056	28,254	175,790	-	-	76,887	459,974
Workmen's compensation / Employer's liability	91	518	14	112		-	5,195	126,895
Previous year	11	117	6	87	-	-	1,294	85,143
Public Liability	310	1,740	43	304		-	427,728	1,379,594
Previous year	214	1,426	33	210	-	-	204,884	734,147
Product Liability	85	330	8	111		-	81,224	6,771,044
Previous year	92	287	33	179	-	-	126,557	2,637,432
Other Liability Covers	624	4,645	497	3,313		-	162,336	1,941,163
Previous year	1,075	5,214	398	1,863	-	-	690,792	2,079,678
Liability (Total)	1,110	7,233	562	3,840	-	-	676,482	10,218,696
Previous year (Total)	1,392	7,044	470	2,339	-	-	1,023,527	5,536,401
Personal Accident	862	6,614	6,545	49,232		-	573,194	4,626,917
Previous year	(76)	4,969	3,676	50,788	-	-	104,213	3,479,507
Medical Insurance	1,229	1,229	-	-		-	-	-
Previous year	-	-	-	-	-	-	-	-
Overseas Medical Insurance	(348)	5,232	27,627	179,149		-	3,380,403	20,501,258
Previous year	598	3,678	25,147	135,840	-	-	3,468,722	16,348,244
Health (Total)	881	6,461	27,627	179,149	-	-	3,380,403	20,501,258
Previous year (Total)	598	3,678	25,147	135,840	-	-	3,468,722	16,348,244
Crop Insurance	-	-	-	-		-	-	-
Previous year	-	-	-	-	-	-	-	-
Credit Guarantee	-	-	-	-		-	-	-
Previous year	-	-	-	-	-	-	-	-
All Other Miscellaneous	239	1,029	7,286	18,684		-	17,503	48,301
Previous year	78	695	144	961	-	-	31,425	111,335
Grand Total	8,534	61,412	120,898	669,259	-	-	11,781,900	148,463,418
Previous year (Total)	5,742	45,538	71,823	453,493	-	-	62,252,281	229,236,938

\* Wherever applicable

## FOR AND UP TO THE MONTH OF SEPTEMBER, 2010

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
25	626	62	420		-		-		
15	401	64	484	-	-	-	-		
58	512	39	279		-		-		
20	143	17	138	-	-	-	-		
-	-	-	-		-		-		
-	-	-	-	-	-	-	-		
58	512	39	279	-	-	-	-	-	-
20	143	17	138	-	-	-	-	-	-
-	-	-	-		-		-		
-	-	-	-	-	-	-	-		
1	48	1	12		-		-		
2	16	1	14	-	-	-	-		
223	1,017	5,246	26,117		-		-		
75	436	1,596	9,255	-	-	-	-		
-	-	-	-		-		-		
-	-	-	-	-	-	-	-		
223	1,017	5,246	26,117	-	-	-	-	-	-
75	436	1,596	9,255	-	-	-	-	-	-
4	5	2	4		-		-		
0	2	-	1	-	-	-	-		
39	240	28	133		-		-		
12	99	11	97	-	-	-	-		
-	-	-	-		-		-		
-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	-		
42	245	30	137	-	-	-	-	-	-
12	101	11	98	-	-	-	-	-	-
49	286	629	4,301	(0)	2	(154)	13,143		
11	74	190	1,572	6	7	40,964	43,377		
-	-	-	-		-		-		
-	-	-	-	-	-	-	-		
1	1,244	88	538		-		-		
4	9	47	273	-	-	-	-		
1	1,244	88	538	-	-	-	-	-	-
4	9	47	273	-	-	-	-	-	-
-	-	-	-		-		-		
-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	-		
77	344	5,502	15,643		-		-		
14	77	299	1,929	-	-	-	-		
476	4,322	11,597	47,447	(0)	2	(154)	13,143	-	-
153	1,255	2,225	13,763	6	7	40,964	43,377	-	-

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	10118.07	63370.78	87710	478397	12.09	10726.69	520236855.06	684747570.31
Previous year	10105.98	52644.09	101642	452879			53750337.57	205059804.55
Marine Cargo	2047.81	13186.72	18260	145122	490.93	2938.42	11659799.35	60494967.96
Previous year	1556.88	10248.30	30215	140942			20334062.26	168127479.81
Marine Hull (Including Onshore & Offshore oil energy)	2822.67	13603.09	991	6005	-3.15	1588.37	-4362601.62	16182413.88
Previous year	2825.82	12014.72	825	6613			260520.12	18120496.95
Marine (Total)	4870.48	26789.81	19251	151127	487.78	4526.79	7297197.73	76677381.84
Previous year (Total)	4382.70	22263.02	31040	147555	0.00	0.00	20594582.38	186247976.76
Aviation	-65.10	3239.16	69	351	-601.80	-287.81	37894.39	8422988.58
Previous year	536.70	3526.97	113	301			545697.55	4538303.20
Engineering	2563.23	14560.50	6411	35276	-668.87	-86.51	169311383.20	224946750.72
Previous year	3232.10	14647.01	3538	35158			3084642.15	56994125.54
Motor Own Damage	10632.36	60876.37	588483	2597158	1459.56	4950.44	4652517.49	23453053.43
Previous year	9172.80	55925.93	430801	2512061			-8063489.64	9217613.52
Motor Third party	7572.12	44716.81	200172	2023930	895.96	1974.08		
Previous year	6676.16	42742.73	275711	1336384				
Motor (Total)	18204.48	105593.18	588483	2597158	2355.52	6924.52	4652517.49	23453053.43
Previous year (Total)	15848.96	98668.66	430801	2512061	0.00	0.00	-8063489.64	9217613.52
Workmen's compensation / Employer's liability	339	2508	7331	41182	125	643	73430	496278
Previous year	214	1865	-930	33260			-7776	230602
Public Liability	-21	29	-963	226	152	-58	3796930	4370221
Previous year	-173	86	-661	896			-16517	4291603
Product Liability	22	316	-2	83	-34	68	57942	248557
Previous year	56	248	-5	107			-3750	235826
Other Liability Covers	932	5423	10722	28921	6	714	540284	1116574
Previous year	926	4709	4204	23038			94938	685318
Liability (Total)	1271.17	8275.43	17088	70412	249.44	1366.55	4468586.03	6231629.18
Previous year (Total)	1021.73	6908.88	2608	57301	0.00	0.00	66895.89	5443349.64
Personal Accident	617.09	6249.90	39805	288826	-166.99	995.41	5249301.43	54379869.71
Previous year	784.08	5254.49	50380	258533			-7275136.19	43627124.19
Medical Insurance	16372.13	110444.88	120024	626352	6507.86	32846.05	20361347.22	389107795.22
Previous year	9864.27	77598.83	180255	685584			1950090.70	50830005.14
Overseas Medical Insurance	99.13	823.62	6164	34309	-5.82	-93.18	3959.66	178705.15
Previous year	104.95	916.80	5665	33444			258747.41	1664873.02
Health (Total)	16471.26	111268.50	126188	660661	6502.04	32752.87	20365306.88	389286500.37
Previous year (Total)	9969.22	78515.63	185920	719028	0.00	0.00	2208838.11	52494878.16
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
Credit Guarantee	2.23	2.75	43	53	-57.33	-58.97	3.35	6.25
Previous year	59.56	61.72	1003	1021			-30978.84	20331.06
All Other Miscellaneous	4447.48	24953.86	124605	638572	1142.78	4110.57	12263220.33	219364508.52
Previous year	3304.70	20843.29	308121	869968			13537436.99	164771661.30
Grand Total	58500.39	364303.87	621342	4347605	9254.66	60970.11	743882265.89	1687510258.91
Previous year (Total)	49245.73	303333.76	960076	3878128	0.00	0.00	78418825.97	728415167.92

\* Wherever applicable

## FOR AND UP TO THE MONTH OF SEPTEMBER, 2010

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
573.37	2550.22	3164	46429	590.82	2140.19				
424.61	2719.08	7256	40363	139.50	1124.48				
170.47	501.18	967	4871	80.10	379.76				
29.13	286.46	751	3863	64.65	274.42				
1.42	20.24	12	147	1.65	44.58				
1.05	12.86	18	109	2.73	9.94				
171.89	521.42	979	5018	81.75	424.34	0	0		
30.18	299.32	769	3972	67.38	284.36	0	0		
0.00	0.00	0	0	0.00	0.00				
0.00	0.00	0	0	0.00	0.00				
51.39	523.11	454	2395	115.64	460.89	0.00	0.00		
91.96	581.52	576	2638	69.73	363.89	0.00	0.00		
514.44	3282.89	32662	185616	541.10	3009.96	1147.00	12655.00		
473.08	3450.89	28383	189960	-204.38	2663.00	1015.00	8535.00		
401.30	2375.80	18695	150894	-1104.99	1977.61	-8627.00	7253.00		
362.35	2382.97	11915	85059	395.22	1912.77	2865.00	12534.00		
915.74	5658.69	32662	185616	-563.89	4987.57	-7480	19908		
835.43	5833.86	28383	189960	190.84	4575.77	3880	21069		
69	297	407	2455	72	197	3018	10936		
1	196	-104	2129	16	130	-538	7937		
0	1	-6	10	0	10	0	0		
-5	3	-53	11	-4	1	0	0		
0	18	1	4	36	37	0	0		
0	20	-4	4	0	24	0	0		
39	182	429	2952	-39	109	4	622		
84	176	388	2937	13	77	2	57		
106.97	497.79	831	5421	69.68	352.34	3022	11558		
81.18	394.76	227	5081	24.41	231.91	-536	7994		
62.49	345.73	2146	24371	117.97	355.77	23041	186724		
146.09	883.25	3167	16816	-56.99	162.33	17827	247870		
2180.85	4206.47	9151	84350	1225.60	3363.41	295371	1497500	904642	3362893
254.76	1211.58	12290	37942	501.82	1571.68	139821	10404324	394615	1868541
15.33	60.57	116	1509	7.26	59.90	920	4478	4658	27339
8.22	28.85	147	836	12.83	30.89	1633	16975	2103	24170
2196.18	4267.04	9267	85859	1232.86	3423.31	296291	1501978	909300	3390232
262.98	1240.43	12437	38778	514.65	1602.57	141454	10421299	396718	1892711
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0		
800.94	5142.06	29448	151855	435.38	1394.27	26380	95354		
870.07	3287.88	25256	170249	-35.01	1393.03	22619	5256101		
4878.97	19506.06	64984	472242	2080.21	13538.68	341254	1815522		
2742.50	15240.10	61603	362956	914.51	9738.34	185244	15954333		

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	5110.89	40000.97	42435	264578	1644.05	5428.68	11899437.63	97346156.96
Previous year	3466.84	34572.29	40788	245445				
Marine Cargo	1441.68	11204.35	15202	91333	15.32	2329.36	5550224.06	34396220.17
Previous year	1426.36	8874.99	18384	116504				
Marine Hull (Including Onshore & Offshore oil energy)	2186.64	12331.32	496	2601	-1240.40	1995.42	738660.11	3423118.30
Previous year	3427.04	10335.90	532	2812				
Marine (Total)	3628.32	23535.67	15698	93934	-1225.08	4324.78	6288884.17	37819338.47
Previous year (Total)	4853.40	19210.89	18916	119316				
Aviation	524.33	3303.59	26	186	-659.92	-1525.22	54325.79	12696600.32
Previous year	1184.25	4828.81	30	194				
Engineering	3094.65	14568.02	3475	21011	1756.45	2491.31	1808935.54	12673782.09
Previous year	1338.20	12076.71	3006	21227				
Motor Own Damage	7845.68	45853.86	429227	2461844	892.71	5015.68	520443.01	3051139.12
Previous year	6952.97	40838.18	356027	2170328				
Motor Third party	6361.51	38300.38	579777	3413792	570.23	3334.40	0.00	0.00
Previous year	5791.28	34965.98	485401	2989127				
Motor (Total)	14207.19	84154.24	579777	3413792	1462.94	8350.08	520443.01	3051139.12
Previous year (Total)	12744.25	75804.16	485401	2989127				
Workmen's compensation / Employer's liability	577.30	3552.14	4890	31289	117.77	636.81	11054.10	58407.51
Previous year	459.53	2915.33	4706	29282				
Public Liability	7.56	56.20	37	224	2.29	7.16	1600371.46	9687454.69
Previous year	5.27	49.04	28	237				
Product Liability	137.17	286.22	19	74	88.78	-83.69	406723.11	1981039.01
Previous year	48.39	369.91	18	78				
Other Liability Covers	244.55	1459.47	2483	15024	-93.91	-1048.74	635923.79	7392061.95
Previous year	338.46	2508.21	2470	14609				
Liability (Total)	966.58	5354.03	7429	46611	114.93	-488.46	2654072.46	19118963.16
Previous year (Total)	851.65	5842.49	7222	44206				
Personal Accident	1400.10	7319.64	87692	532910	347.86	972.84	2557518.46	12693098.16
Previous year	1052.24	6346.80	91348	534478				
Medical Insurance	8621.87	59162.84	70106	417968	2719.47	12041.45	354743.19	2218415.10
Previous year	5902.40	47121.39	57528	336874				
Overseas Medical Insurance	62.36	474.27	1756	13976	-9.94	-48.84	159280.19	1393341.69
Previous year	72.30	523.11	1937	14948				
Health (Total)	8684.23	59637.11	71862	431944	2709.53	11992.61	514023.38	3611756.79
Previous year (Total)	5974.70	47644.50	59465	351822				
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	3335.89	25955.94	92296	545313	-267.98	1523.80	15799508.26	1070587884.74
Previous year	3603.87	24432.14	89028	539611				
Grand Total	40952.18	263829.21	900690	5350279	5882.78	33070.42	42097148.70	1269598719.81
Previous year (Total)	35069.40	230758.79	795204	4845426			0.00	0.00

\* Wherever applicable

## FOR AND UP TO THE MONTH OF SEPTEMBER, 2010

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
237.16	1867.46	7473	44040	761.94	8316.35	0	0	0	0
129.60	1255.86	4417	27816	0.00	0.00	0	0	0	0
69.45	421.14	796	4056	376.88	2064.11	0	0	0	0
27.82	185.58	665	4360	0.00	0.00	0	0	0	0
8.81	68.46	155	1000	294.24	1201.21	0	0	0	0
0.93	16.43	78	807	0.00	0.00	0	0	0	0
78.26	489.60	951	5056	671.12	3265.31	0	0	0	0
28.75	202.01	743	5167	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
108.85	542.10	539	2812	425.13	2154.19	0	0	0	0
45.17	338.61	290	2054	0.00	0.00	0	0	0	0
1331.26	7921.67	68559	414562	2306.32	11779.37	0	0	0	0
798.38	4591.86	38322	236941	147.51	4591.86	0	0	0	0
1172.91	7184.94	97377	588896	1807.10	9535.42	53494	2058689	1501931	5172565
706.62	4183.71	52840	328666	130.62	4183.71	8263	45125	52581	319706
2504.17	15106.61	97377	588896	4113.42	21314.79	53494	2058689	1501931	5172565
1505.00	8775.57	52840	328666	278.13	8775.57	8263	45125	52581	319706
75.49	449.29	851	5335	174.94	793.85	197	2469	487164	502945
36.45	213.15	500	3217	4.98	213.15	0	0	0	0
0.03	2.38	1	11	3.07	5.60	0	3	7	19
0.03	0.45	1	5	0.00	0.45	0	0	0	0
8.37	9.12	2	4	15.53	31.66	1	2	2	10
8.71	9.38	1	4	0.00	9.38	0	0	0	0
6.92	105.56	169	1246	56.87	368.76	73	826	337	3228
2.63	58.78	89	632	2.68	58.78	0	0	0	0
90.81	566.35	1023	6596	250.41	1199.86	271	3300	487510	506202
47.82	281.76	591	3858	7.66	281.76	0	0	0	0
108.90	681.71	19741	118561	319.21	1771.21	3635	190307	1664207	2398287
47.46	341.30	10697	68205	17.89	341.30	0	0	0	0
203.07	1317.64	3880	24616	2480.58	7938.72	2956	228688	1503433	1846480
159.52	766.98	1654	9727	65.45	766.98	0	0	0	0
2.35	15.59	55	403	14.82	77.25	80	810	324	4537
0.77	6.48	26	137	0.33	6.48	0	0	0	0
205.42	1333.23	3935	25019	2495.40	8015.97	3036	229498	1503757	1851017
160.29	773.46	1680	9864	65.78	773.46	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0	0	0
174.40	14361.55	29992	166633	885.22	5570.72	6786	203950	1721457	4096008
415.91	3563.67	18785	115621	50.14	3563.67	2864	14811	26567	160324
3507.97	34948.61	161031	957613	9921.85	51608.38	67222	2685744	6878862	14024079
2380.00	15532.24	90043	561251	419.60	13735.76	11127	59936	79148	480030

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	5112.00	43119.00	63494	429686	1137.00	7913.00	8172662	69007727
Previous year	3975.00	35206.00	63904	400750	282.00	3631.00	6390675	56578468
Marine Cargo	1930.00	14427.00	34766	169389	-620.00	2638.00	4093319	30606104
Previous year	2550.00	11789.00	26112	150897	1204.42	1404.00	5576208	25783084
Marine Hull (Including Onshore & Offshore oil energy)	554.00	9759.00	2216	12536	194.00	1794.00	199281	3508106
Previous year	360.00	7965.00	1047	6629	98.58	3122.00	116017	2566971
Marine (Total)	2484.00	24186.00	36982	181926	-426.00	4432.00	4292600	34114211
Previous year (Total)	2910.00	19754.00	27159	157526	1303.00	4526.00	5692225	28350055
Aviation	135.00	336.00	34	420	114.97	131.18	20255	50412
Previous year	20.03	204.82	9	120	-15.71	-389.67	2947	30133
Engineering	3266.00	19061.00	12118	60944	777.00	5993.00	1407759	8222268
Previous year	2489.00	13068.00	12725	58853	926.00	1386.00	1102742	5789686
Motor Own Damage	8893.00	52242.00	380108	2607855	300.00	3366.00	1261869	7412862
Previous year	8593.00	48876.00	293881	2459510	1500.19	6342.00	1070712	6090075
Motor Third party	7413.00	44736.00	640730	4256874	1894.00	9580.00		0
Previous year	5519.00	35156.00	491012	3645380	112.81	3608.00		0
Motor (Total)	16306.00	96978.00	640730	4256874	2194.00	12946.00	1261869	7412862
Previous year (Total)	14112.00	84032.00	491012	3645380	1613.00	9950.00	1070712	6090075
Workmen's compensation / Employer's liability	410.41	2543.75	6889	38764	13.65	335.28		0
Previous year	396.76	2208.47	6408	31594	7.13	-101.93	0.00	0
Public Liability	10.69	434.79	400	3439	0.80	-37.60	1812	77403
Previous year	9.89	472.39	539	3207	2.58	-20.67	1676	81924
Product Liability	44.59	301.24	143	977	6.13	88.09	8872	59939
Previous year	38.46	213.15	564	1273	12.16	14.79	7981	44233
Other Liability Covers	257.82	1076.22	2020	11999	60.77	20.25	78438	327429
Previous year	197.05	1055.96	3698	15778	3.98	105.89	58818	315196
Liability (Total)	723.50	4356.00	9452	55179	81.34	406.02	89121.50	464771.40
Previous year (Total)	642.16	3949.97	11209	51851	25.85	-1.92	68474.92	441353.49
Personal Accident	1337.71	5791.00	91468	297629	-700.38	555.82	4404709	19069423
Previous year	2038.09	5235.18	147935	320414	1336.22	1721.15	7352749	18886799
Medical Insurance	13316.42	77758.94	88239	757295	3946.64	22534.65	1839468	10741260
Previous year	9369.78	55224.29	89442	631404	3285.19	16122.68	1510236	8901138
Overseas Medical Insurance	839.58	4822.07	10395	74051	227.36	1082.35	247009	1418738
Previous year	612.22	3739.71	9341	62531	178.81	970.32	180916	1105072
Health (Total)	14156.00	82581.00	98634	831346	4174.00	23617.00	2086478	12159998
Previous year (Total)	9982.00	58964.00	98783	693935	3464.00	17093.00	1691152	10006210
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	0.00	0	0	0.00	0.00	0	0
Previous year	0.00	0.00	0	0	0.00	0.00	0	0
All Other Miscellaneous	4226.78	28473.00	157676	974851	1176.06	2522.97	814801	5488748
Previous year	3050.72	25950.02	127148	923601	-1052.36	-1099.57	568722	4837656
Grand Total	47747.00	304881.00	1490695	9696711	8528.00	58517.00	22550254	155990421
Previous year (Total)	39219.00	246364.00	1273765	8711940	7882.00	36816.00	23940399	131010436

\* Wherever applicable

## FOR AND UP TO THE MONTH OF SEPTEMBER, 2010

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
608.99	2985.99	11505	65195	0.00	0.00	0	0		
428.21	2789.44	9891	65649	251.56	903.72	146	2313	0	0
63.56	347.18	5995	12642	0.00	0.00	0	0		
63.25	401.32	5943	12500	43.39	427.24	105	459	0	0
13.25	41.85	149	1045	0.00	0.00	0	0		
5.76	34.04	77	639	3.52	11.71	1	91	0	0
76.82	389.03	6144	13687	0.00	0.00	0	0		
69.02	435.36	6020	13139	46.91	438.95	106	550		
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	-1	0.00	0.00	0	0	0	0
251.46	853.46	1149	4759	0.00	0.00	0	0		
176.42	821.77	1128	5503	90.98	356.08	45	375	0	0
1194.15	9169.85	49622	365508	0.00	0.00	0	0		
1567.76	13291.58	62706	363208	364.73	1587.62	1712	10512	0	0
1083.43	8024.78	82625	574000	0.00	0.00	0	0		
986.70	7436.67	91223	501438	308.67	1044.97	2116	6296	0	0
2277.58	17194.62	82625	574000	0.00	0.00	0	0		
2554.46	20728.25	91223	501438	673.40	2632.58	3828	16808		
34.99	216.83	542	4199	13.68	93.16	12	217		
48.66	246.60	797	4330	6.67	70.16	27	572	0	0
3.98	26.79	104	510	0.00	0.00	0	0		
3.38	17.90	97	456	0.00	7.36	0	65	0	0
0.00	2.16	0	18	0.00	0.00	0	0		
0.00	7.59	0	10	0.00	1.96	0	69	0	0
12.87	67.50	193	1025	0.00	5.71	0	0		
31.30	96.50	303	1380	0.00	11.45	0	1	0	0
51.84	313.28	839	5752	13.68	98.87	12	217		
83.34	368.59	1197	6176	6.67	90.94	27	708		
153.91	1343.65	7929	23283	729.04	2387.53	18858	85758		
121.95	1576.23	6009	25521	621.27	1914.19	11495	44085	0	0
289.31	2991.35	6957	65546	878.40	6334.84	616791	3926273	396548	1340633
292.41	2208.69	8310	47703	779.27	4733.06	4565	532395	279037	929549
11.99	199.02	311	3121	0.00	5.94	0	363	2048	7182
8.24	173.29	207	3263	0.00	63.92	0	246	1492	6014
301.30	3190.38	7268	68667	878.40	6340.79	616791	3926636	398596	1347815
300.65	2381.98	8517	50966	779.27	4796.98	4565	532641	280529	935563
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0	0	0
0.00	0.00	0	0	0.00	0.00	0	0		
0.00	0.00	0	0	0.00	0.00	0	0	0	0
1835.71	7892.89	32857	209839	871.34	4157.12	123228	148507		
1227.88	8419.92	195656	399031	710.32	3725.57	4232	176333	0	0
5557.61	34163.29	199937	1330689	2492.46	12984.30	758889	4161118	398596	1347815
4961.92	37521.54	382346	1430629	3180.39	14859.00	24444	773813	280529	935563

Name of the Insurer: *Universal Sampo 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	353.29	2442.16	7845	46999	-29.82	663.69	397214.27	3235371.06
Previous year	383.11	1778.48	9210	43047	378.53	1732.75	1260.13	2052170.27
Marine Cargo	13.80	276.88	102	636	2.18	83.85	40041.11	1928912.49
Previous year	11.61	193.02	77	446	11.31	175.32	81132.17	1058906.97
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)	13.80	276.88	102	636	2.18	83.85	40041.11	1928912.49
Previous year (Total)	11.61	193.02	77	446	11.31	175.32	81132.17	1058906.97
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	20.85	308.00	68	498	-15.89	87.30	43228.48	149826.11
Previous year	36.74	220.69	88	390	36.74	220.61	-6172.53	216305.09
Motor Own Damage	956.03	6614.41	33236	234793	556.36	5110.76	63669.54	431870.19
Previous year	399.67	1503.65	12351	43196	398.33	1502.31	42610.53	149181.21
Motor Third party	239.02	1981.62	0	0	211.84	1830.03		
Previous year	27.18	151.59	0	0	27.18	151.59		
Motor (Total)	1195.05	8596.02	33236	234793	768.20	6940.78	63669.54	431870.19
Previous year (Total)	426.85	1655.24	12351	43196	425.51	1653.90	42610.53	149181.21
Workmen's compensation / Employer's liability	5.06	37	58	344	-1.47	15.05	267	3584
Previous year	6.53	22.22	16	98	6.41	22.09	216.75	2872.14
Public Liability	0.00	4.27	0	4	0.00	-1.71	0	5900
Previous year	0.00	5.98	0	6	0.00	5.98	0.00	5000.00
Product Liability	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Other Liability Covers	0.39	31.83	-19	29	-0.48	21.62	24888	34178
Previous year	0.87	10.21	1	27	0.87	10.21	1094	5591
Liability (Total)	5.45	73.37	39	377	-1.95	34.97	25155.11	43661.95
Previous year (Total)	7.40	38.41	17	131	7.28	38.28	1310.75	13463.14
Personal Accident	28.06	231.04	746	2813	22.27	-460.93	66604.57	1698101.51
Previous year	5.79	691.97	419	1059	4.87	644.45	-47782.54	8231402.59
Medical Insurance	120.23	1177.64	2224	13011	58.03	424.23	6964.00	73502.65
Previous year	62.20	753.41	1783	8709	62.13	752.80	3683.16	60159.00
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)	120.23	1177.64	2224	13011	58.03	424.23	6964.00	73502.65
Previous year (Total)	62.20	753.41	1783	8709	62.13	752.80	3683.16	60159.00
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	282.38	1609.97	12127	70638	-58.67	233.77	143683.20	872275.08
Previous year	341.05	1376.20	12893	62930	340.58	1375.73	179988.21	781205.50
Grand Total	2019.11	14715.09	56387	369765	744.34	8007.67	786560.28	8433521.04
Previous year (Total)	1274.76	6707.42	36838	159908	1266.96	6593.85	256029.89	12562793.78

\* Wherever applicable



Name of the Insurer: Agriculture Insurance Company of India 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								
Previous year								
Medical Insurance								
Previous year								
Overseas Medical Insurance								
Previous year								
Health (Total)								
Previous year (Total)								
Crop Insurance	24473.7	95275.3	85141.0	265603.0	-6373.2	16341.2	654782.6	2353344.4
Previous year	28919.4	80282.4	72493.0	233997.0	11985.9	32220.0	810020.5	2237616.0
Credit Guarantee								
Previous year								
All Other Miscellaneous								
Previous year								
Grand Total	24473.7	95275.3	85141.0	265603.0	-6373.2	16341.2	654782.6	2353344.4
Previous year (Total)	28919.4	80282.4	72493.0	233997.0	11985.9	32220.0	810020.5	2237616.0

\* 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	45.88	265.45	2836	15033	45.88	265.45	31969.38	166339.88
Previous year	62.81	188.38	1425	8758	62.81	188.38	269787.85	627655.63
Medical Insurance	1769.21	7905.14	32543	188002	1769.21	7905.14	55928.57	279091.86
Previous year	1284.20	4223.56	19103	33445	1284.20	4223.56	134124.81	425894.19
Overseas Medical Insurance	32.34	281.61	2351	13701	32.34	281.61	191199.81	1107323.41
Previous year	39.82	281.99	2062	14063	39.82	281.99	185088.00	1033018.50
Health (Total)	1801.54	8186.75	34894	201703	1801.54	8186.75	247128.38	1386415.27
Previous year (Total)	1324.02	4505.55	21165	47508	1324.02	4505.55	319212.81	1458912.69
Crop Insurance								
Previous year								
Credit Guarantee								
Previous year								
All Other Miscellaneous	47.15	295.51	46914	267969	47.15	295.51	234570.00	1339845.00
Previous year	41.08	197.43	41256	195804	41.08	197.43	206280.00	978760.00
Grand Total	1894.57	8747.70	84644	484705	1894.57	8747.70	513667.75	2892600.14
Previous year (Total)	1427.91	4891.36	63846	252070	1427.91	4891.36	795280.66	3065328.32

\* Wherever applicable



Name of the Insurer: *Export Credit Guarantee Corporation of India 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								
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	7691	41519	1066	6274	1324	2481	476288	2380160
Previous year	6367	39038	1060	6567	-30	4316	309111	2229979
All Other Miscellaneous								
Previous year								
Grand Total	7690.83	41519.37	1066	6274	1323.83	2481.37	476287.59	2380160.30
Previous year (Total)	6367.00	39038.00	1060	6567	-30.00	4316.00	309110.79	2229979.00

\* Wherever applicable



Name of the Insurer: Max Bupa Health Insurance Company Limited

**BUSINESS FIGURES:**

LINE OF BUSINESS	Total Premium u/w		Total No. of Policies Issued		Accretions during the month (premium)		Sum Assured	
	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month	For the month	Up to the month
Fire								
Previous year								
Marine Cargo								
Previous year								
Marine Hull (Including Onshore & Offshore oil energy)								
Previous year								
Marine (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Aviation								
Previous year								
Engineering								
Previous year								
Motor Own Damage								
Previous year								
Motor Third party								
Previous year								
Motor (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Workmen's compensation / Employer's liability								
Previous year								
Public Liability								
Previous year								
Product Liability								
Previous year								
Other Liability Covers								
Previous year								
Liability (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Personal Accident								
Previous year								
Medical Insurance	247.27	824.63	2888	9429	241.43	818.79	9701.50	32020.50
Previous year								
Overseas Medical Insurance								
Previous year								
Health (Total)	247.27	824.63	2888	9429	241.43	818.79	9701.50	32020.50
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	247.27	824.63	2888	9429	241.43	818.79	9701.50	32020.50
Previous year (Total)	0.00	0.00	0	0	0.00	0.00	0.00	0.00

\* 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			0	0			0.00	0.00
Previous year			0	0			0.00	0.00
Marine Cargo			0	0			0.00	0.00
Previous year			0	0			0.00	0.00
Marine Hull (Including Onshore & Offshore oil energy)			0	0			0.00	0.00
Previous year			0	0			0.00	0.00
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			0	0			0.00	0.00
Previous year			0	0			0.00	0.00
Engineering			0	0			0.00	0.00
Previous year			0	0			0.00	0.00
Motor Own Damage			0	0			0.00	0.00
Previous year			0	0			0.00	0.00
Motor Third party			0	0				
Previous year			0	0				
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			0	0				
Previous year			0	0				
Public Liability			0	0				
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	106.95	624.35	10645	62822	27.83	163.56	183386.18	812308.64
Previous year	79.12	324.80	8610	45467	27.11	123.30	123288.14	409533.09
Medical Insurance	2440.62	56623.36	69663	360082	1209.85	11320.85	153152.00	22589300.25
Previous year	1230.77	42421.01	41652	220170	570.03	19120.75	78255.00	21710163.61
Overseas Medical Insurance	94.36	714.08	3327	23488	32.79	219.62	343685.77	2209214.39
Previous year	61.57	452.45	2151	13717	28.02	220.50	1846603.44	2814725.64
Health (Total)	2534.98	57337.44	72990	383570	1242.64	11540.47	496837.77	24798514.64
Previous year (Total)	1292.34	42873.46	43803	233887	598.05	19341.25	1924858.44	24524889.25
Crop Insurance								
Previous year								
Credit Guarantee								
Previous year								
All Other Miscellaneous	27.50	223.10	9809	79317	6.21	34.52	98090	793170.00
Previous year	21.29	188.58	7572	66833	-26.37	3.45	75720.00	668330.00
Grand Total	2669.43	58184.89	93444	525709	1276.68	11738.55	778313.95	26403993.28
Previous year (Total)	1392.75	43386.84	59985	346187	598.79	19468.00	2123866.58	25602752.34

\* Wherever applicable





“ క్లెయిమ్లు చేస్తూ అన్ని డాక్యుమెంటులు నేను పంపి వూడూ వారాలయింది... వాళ్ళు తొందరలోనే డబ్బు పంపిస్తారని నేను ఆశిస్తున్నాను.”

“ అవును. వాళ్ళు పంపిస్తారు. అన్ని కాగితాలు సరిగా ఉన్నట్లయితే, వాళ్ళు 30 రోజుల లోపల పరిష్కరించవలసి ఉంటుంది. అది రూలు!”

భారత్లోని ఇన్సూరెన్స్ కంపెనీల పర్యవేక్షణ సంస్థ అయిన ది ఇన్సూరెన్స్ రెగ్యులేటరీ అండ్ డెవలప్మెంట్ అథారిటీ (ఐఆర్డిఐ), సాలసీదారుల ప్రయోజనాలను సంరక్షిస్తుంది. ఐఆర్డిఐ నిధించిన కొన్ని నియమాలు కొన్ని ఇక్కడ సొండుసరచబడ్డాయి:

- సంబంధిత డాక్యుమెంటులన్నీ అందుకున్న 30 రోజుల లోపల భీమా కంపెనీ ద్వారా ఒక క్లెయిమ్లు చెల్లించబడాలి లేదా అవసరమయిన కారణాలను చూపుతూ వినాదాన్ని తెలియజేయాలి.
- ఒక ప్రతిపాదన అందుకున్న 30 రోజుల లోపల భీమా కంపెనీ భావి సాలసీదారునికి వివరణిక, ప్రతిపాదన పత్రం ఒక కాపీ, ఛార్జ్ ఏమీ లేకుండా ఉచితంగా ఇవ్వవలసి ఉంటుంది.
- భీమా కంపెనీ ప్రతిపాదనలు ముట్టిన 15 రోజుల లోపల ప్రక్రియాత్మకం చేయాలి మరియు వర్తమానం సంపవలసి ఉంటుంది.
- అవసరమయిన డాక్యుమెంటులన్నీ సమర్పించిన తరువాత క్లెయిమ్లు పరిష్కారంలో ఒకవేళ జాప్యం జరిగినట్లయితే, నిర్ణయించబడిన మొత్తంలో వడ్డీని చెల్లించవలసిన బాధ్యత భీమా కంపెనీకి ఉంటుంది.
- ఒక జీవిత భీమా సాలసీదారుడు సాలసీని రద్దు చేసుకోవడానికి 15 రోజుల "ప్రీ లుక్ పీరియడ్" (సాలసీ ముట్టిన తేదీనుండి) సొందడానికి హక్కు ఉన్నది.
- సాలసీదారుల నుండి ఎలాంటి సమాచారం అందినా అందిన 10 రోజుల లోపల భీమా కంపెనీ ప్రతి సమాధానం ఇవ్వవలసి ఉంటుంది.



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Risk management and governance standards would need to keep pace with growth; and here, the sharing of experience, establishing standards and capacity building are areas for greater cooperation.

**Mr Ng Nam Sin**

*Assistant Managing Director (Development), Monetary Authority of Singapore.*

Health insurance is a complex product; and experienced and licensed agents are a valuable resource for consumers.

**Mr. Kevin M. McCarty**

*NAIC Vice President and Florida Insurance Commissioner.*

Financial inclusion is relevant not just for financial stability but also for socio-economic stability by providing opportunities to the economically under-privileged population.

**Mr. Jonathan Dixon**

*Chair of the Access to Insurance Initiative.*

As with cars, it's much better to avoid the accident in the first place; and so high quality risk management is critically important to successful management of a modern insurance business.

**Mr. Ian Laughlin**

*Member, Australian Prudential Regulation Authority.*

Reinsurance is an important tool for an insurer to transfer risks among group companies, securing its group company's soundness and enhancing group-wide underwriting capability.

**Mr. Takashi Okuma**

*General Manager, General Insurance Association of Japan.*

The major challenge before the insurance sector in the country is to expand, reach out and provide suitable products and services to the six hundred million people that remain untapped.

**Mr. J. Hari Narayan**

*Chairman, Insurance Regulatory Development Authority, India.*

