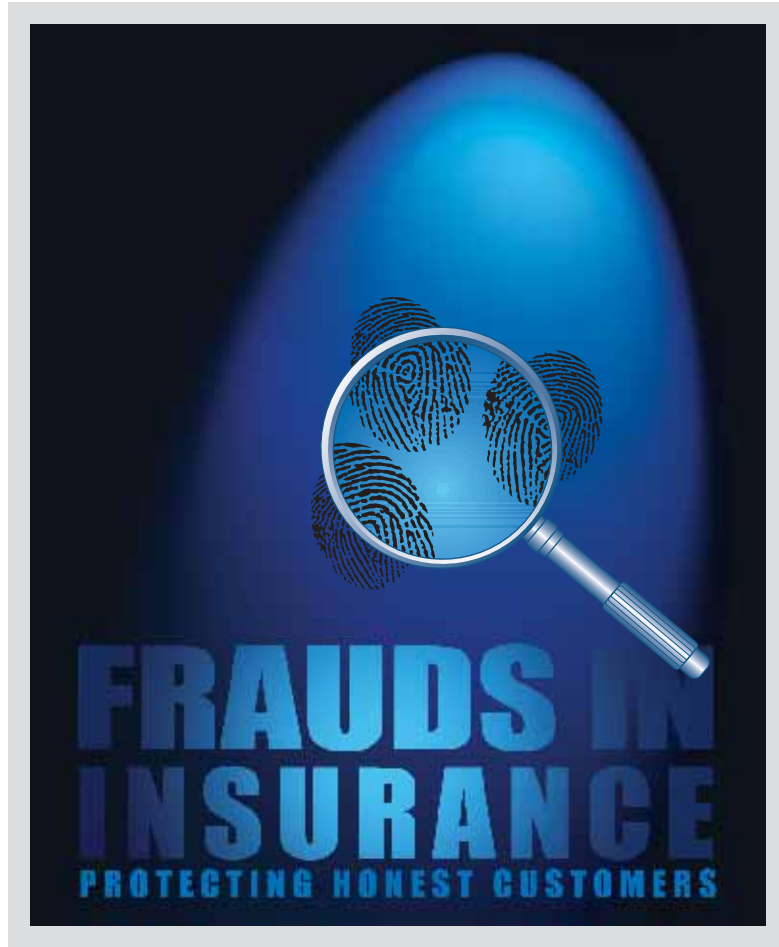




Volume IX, No. 6

Journal

June 2011



Need for Greater Alertness

- Insurance Frauds

बीमा विनियामक और विकास प्राधिकरण



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- Insurance Frauds

बीमा विनियामक और विकास प्राधिकरण

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From the Publisher



The occurrence of frauds is a big dampener for the progress of any industry. On one hand, it is responsible for the draining away of monetary resources thereby leading to a big dent in the profitability of the organization. On the other, it directly affects the functioning of the organization's workforce that would eventually lead to the deployment of precious human resources which normally could have directed their energies towards more productive purposes. While the incidence of frauds is universal and cuts across several areas of operation; it is significantly manifest in emerging markets, especially in such of those areas where the levels of understanding are particularly below par.

The analysis of the major areas of fraudulent occurrences would immediately reveal that it is higher in those areas where the checks are either non-existent or not strong enough to ensure their application. To a great extent, this factor has been found to be true in the domain of Indian insurance. If the courts have decided in favour of the claimants on most occasions, it bears silent testimony to the fact that the managements have not enforced enough discipline in combating this evil. Managements need to be more forthright and decisive in distinguishing between what the policyholders' rights are; and what they must do to earn their rights.

A very common area that leads to a majority of frauds in the Indian insurance sector is the lack of understanding of the contractual obligations by the policyholder. If this continues to be the bone of contention despite all the progress made, it is certainly not a healthy sign, unfortunately. There is need to educate the prospects upfront that the premiums being paid by them are to cover the happening of the event; and do not give them the right to enforce a claim on the insurance company. Further, where the insurer has been defrauded on account of systemic loopholes, care must be taken to avoid their recurrence. Above all, there should be a constant vigil against the possibility of the occurrence of an insurer fraud, even unwittingly, that could deal a death blow to the reputation of the entire industry.

'Frauds in Insurance' is the focus of this issue of the **Journal**. As anticipated, the response to this hugely debated topic has been overwhelming; and it is proposed to focus on insurance frauds once again in the next issue of the Journal.

J. Hari Narayan

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Insurance Frauds

- Drain on Resources

In the domain of personal lines insurance, there is something unique with regard to frauds – on several occasions, the person responsible for its perpetration is not even aware that he or she has committed a fraud, especially in the nascent markets. To start with, there are several questions in the proposal form that eventually enable the underwriters to take decisions with regard to acceptance of the risk. Owing to a partial or total lack of knowledge about the importance of the questions, several proponents answer the queries in a very casual and sometimes careless manner thereby contributing towards the commitment of fraud, albeit unwittingly. In the Indian market, an oft repeated comment about the filling up of the proposal form is that the applicant is not even aware of its contents, which can lead to unintended frauds. The distributor can play a very important role in such a scenario by carefully explaining the importance of the questionnaire; and further by assisting the proponent to give truthful replies that would lead to very objective risk assessment and sound underwriting decisions being made.

Insurance business is exclusively dependent on the uncertainty factor; and it is for providing a financial security to the policyholders against the contingent happening of an event that a premium is charged. It is often very difficult to drive home the point that the premium paid is only for transfer of the risk and does not create a right to enforce a claim. Although the policyholder may not understand the implications clearly, it leads to the perpetration of a fraud. This is particularly true in case of some classes like Health and Motor where policyholders assume a 'rightful claim' after a few claim-free years. In all these cases, there is need to educate the policyholder properly the basics of an insurance contract so that such unintended frauds, at least in personal lines, come down drastically.

'Frauds in Insurance' is the focus of this issue of the **Journal**. Health insurance continues to be one class that is growing at a very rapid rate, on one hand. On the other, there is no end to the controversies associated with the class - including several frauds. Dr. Dhiraj Goud takes up the case of analyzing some of the issues and on what needs to be done to set it right, in the opening article. In the next article, Mr. B.G. Patki brings into discussion several ways of frauds being perpetrated in the Motor insurance class, another class that is ever in limelight. Marine insurance has always remained a fascinating class – for the underwriter as also for the trickster. Mr. Ramji Mishra gives a vivid account of the various frauds that often get to be seen in this domain; and on ways to keep them under check. In the last article, Mr. C.L. Baradhvaj suggests ways to identify fraudulent attempts upfront so that post-event follow-up and recovery exercises can be greatly curtailed.

Considering the importance of such a critical aspect and also looking at the various viewpoints, it is proposed to focus once again on 'Insurance Frauds' in the next issue of the **Journal**. Dr. R. Kannan demitted office as Member (Actuary) earlier during this month. As a member of the Editorial Board of the **Journal**, Dr. Kannan has been a great source of inspiration and an excellent mentor. On behalf of the **Journal**, I take this opportunity to wish him a very peaceful and pleasant retired life; and the **Journal** looks forward to his continued support in future. I also take this opportunity to welcome Mr. R.K. Nair, Member (F & A), IRDA to the Editorial Board of the **Journal**; and look forward to his wisdom and expertise in the conduct of the **Journal**.

U. Jawaharlal

Report Card:LIFE

First Year Premium of Life Insurers for the Period ended April, 2011

| Sl No. | Insurer | Premium u/w (₹ in Crores) | | | No. of Policies / Schemes | | | No. of lives covered under Group Schemes | | |
|--------|--|-----------------------------------|-----------------------------------|----------------------------------|---------------------------|---------------------------|----------------------------|--|------------------|------------------|
| | | April, 11 | Upto April, 11 | Upto April, 10 | April, 11 | Upto April, 11 | Upto April, 10 | April, 11 | Upto April, 11 | Upto April, 10 |
| 1 | Bajaj Allianz Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 9.43 61.81 5.12 15.61 | 9.43 61.81 5.12 15.61 | 26.65 117.90 4.80 14.68 | 1624 43535 0 66 | 1624 43535 0 66 | 5341 106379 1 106 | 9520 671878 | 9520 671878 | 6001 1646877 |
| 2 | ING Vysya Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 1.54 17.25 0.21 0.00 | 1.54 17.25 0.21 0.00 | 0.01 28.94 0.54 0.00 | 153 10257 0 0 | 153 10257 0 0 | 14409 0 0 0 | 47 0 | 47 0 | 106 43 |
| 3 | Reliance Life Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 3.45 50.33 1.72 18.33 | 3.45 50.33 1.72 18.33 | 8.19 110.81 1.77 11.72 | 2038 56601 17 38 | 2038 56601 17 38 | 2159 91249 24 17 | 51427 70103 | 51427 70103 | 41226 3922 |
| 4 | SBI Life Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 37.60 48.49 101.57 9.32 | 37.60 48.49 101.57 9.32 | 19.35 87.38 4.06 7.461 | 3503 19163 26 8 | 3503 19163 26 8 | 2442 22622 1 1 | 25912 53210 | 25912 53210 | 261 20119 |
| 5 | Tata AIG Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 14.64 53.09 2.72 6.16 | 14.64 53.09 2.72 6.16 | 2.29 61.46 2.06 1.16 | 1279 25859 0 3 | 1279 25859 0 3 | 321 42480 0 7 | 6807 44766 | 6807 44766 | 3828 13183 |
| 6 | HDFC Standard Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 11.35 60.75 6.05 26.13 | 11.35 60.75 6.05 26.13 | 3.85 117.07 1.38 41.04 | 1219 19139 19 2 | 1219 19139 19 2 | 1998 29559 21 6 | 28738 234 | 28738 234 | 22320 21434 |
| 7 | ICICI Prudential Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 29.83 97.52 41.80 127.33 | 29.83 97.52 41.80 127.33 | 1.11 266.42 10.25 25.90 | 2827 94759 20 4 | 2827 94759 20 4 | 54 99199 88 130 | 87688 48227 | 87688 48227 | 95207 117032 |
| 8 | Birla Sunlife Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 2.11 55.57 0.18 9.09 | 2.11 55.57 0.18 9.09 | 1.92 70.74 0.22 12.57 | 99 24717 0 18 | 99 24717 0 18 | 21765 125867 0 22 | 51 109198 | 51 109198 | 81 45322 |
| 9 | Aviva Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 1.88 15.71 0.05 3.67 | 1.88 15.71 0.05 3.67 | 1.10 23.39 0.01 2.53 | 94 4520 0 7 | 94 4520 0 7 | 62 11170 0 8 | 324 -80617 | 324 -80617 | 29 179336 |
| 10 | Kotak Mahindra Old Mutual Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 11.03 15.26 5.16 12.59 | 11.03 15.26 5.16 12.59 | 5.28 32.14 3.93 8.21 | 828 4930 0 63 | 828 4930 0 63 | 437 10300 0 50 | 21960 157076 | 21960 157076 | 16877 101518 |
| 11 | Max New York Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 15.74 109.53 6.52 2.58 | 15.74 109.53 6.52 2.58 | 12.66 119.20 1.17 5.40 | -1 48899 10 195 | -1 48899 10 195 | 102 65392 6 161 | 20860 1351402 | 20860 1351402 | 365749 201213 |
| 12 | Met Life Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 1.42 17.01 0.88 1.69 | 1.42 17.01 0.88 1.69 | 1.30 19.70 1.90 3.98 | 207 7645 0 29 | 207 7645 0 29 | 321 8506 0 20 | 810 71878 | 810 71878 | 912 44048 |

| | | | | | | | | | |
|----|---|---|---|--|--|--|--|--|---------------------------------------|
| 13 | Sahara Life Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 0.56 1.23 0.00 0.00 | 0.56 1.23 0.00 0.00 | 127 1331 0 0 | 127 1331 0 0 | 175 2231 0 0 | 0 0 0 0 | 0 0 0 0 | 0 0 0 0 |
| 14 | Shriram Life Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 10.99 7.46 3.21 0.00 | 10.99 7.46 3.21 0.00 | 1157 5321 0 0 | 1157 5321 0 0 | 1488 4772 0 0 | 10051 10051 0 0 | 10051 10051 0 0 | 7427 7427 0 0 |
| 15 | Bharti Axa Life Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 0.02 8.03 1.01 0.00 | 0.02 8.03 1.01 0.00 | -2 4454 0 0 | -2 4454 0 0 | 378 7851 0 0 | 503 503 0 0 | 503 503 0 0 | 1017 1017 0 0 |
| 16 | Future Generali Life Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 2.43 11.85 0.00 0.58 | 2.43 11.85 0.00 0.58 | 338 5810 0 10 | 338 5810 0 10 | 24 10567 0 7 | 0 0 3970 3970 | 0 0 3970 3970 | 604 498181 0 0 |
| 17 | IDBI Federal Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 3.23 5.06 0.00 0.58 | 3.23 5.06 0.00 0.58 | 261 1724 0 1 | 261 1724 0 15 | 836 3724 0 5 | 0 0 117329 117329 | 0 0 117329 117329 | 0 7434 0 0 |
| 18 | Canara HSBC OBC Life Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 0.01 44.00 0.30 0.00 | 0.01 44.00 0.30 0.00 | 0 4913 0 0 | 0 4913 0 0 | 31 6385 0 0 | 110 110 0 0 | 110 110 0 0 | 574 574 0 0 |
| 19 | Aegon Religare Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 2.27 5.90 0.05 0.00 | 2.27 5.90 0.05 0.00 | 110 2443 0 0 | 110 2443 0 0 | 23 1649 0 0 | 109 109 0 0 | 109 109 0 0 | 110 110 0 0 |
| 20 | DLF Pramerica Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 1.51 5.96 0.00 0.00 | 1.51 5.96 0.00 0.00 | 142 4152 0 0 | 142 4152 0 0 | 44 2305 0 0 | 0 0 0 0 | 0 0 0 0 | 0 0 0 0 |
| 21 | Star Union Dai-ichi Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 16.20 7.69 1.40 0.03 | 16.20 7.69 1.40 0.03 | 1002 2177 0 1 | 1002 2177 0 1 | 346 1339 0 1 | 686 686 892 892 | 686 686 892 892 | 572 5536 0 0 |
| 22 | IndiaFirst Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium Private Total Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 45.71 9.08 0.75 0.72 222.95 708.55 178.69 234.41 | 45.71 9.08 0.75 0.72 222.95 708.55 178.69 234.41 | 4255 3430 0 7 21260.00 395779 92 466 | 4255 3430 0 7 21260.00 395779 92 466 | 655 8957 0 0 39004 676912 141 541 | 266027 266027 2626630 2626630 | 266027 266027 2626630 2626630 | 562901 2905198 0 0 |
| 23 | LIC Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium Grand Total Individual Single Premium Individual Non-Single Premium Group Single Premium Group Non-Single Premium | 853.59 1151.06 886.46 827.66 1076.54 1859.61 1065.14 1062.08 | 853.59 1151.06 886.46 827.66 1076.54 1859.61 1065.14 1062.08 | 146753 1279257 486 214 168013 1675036 578 680 | 146753 1279257 486 214 168013 1675036 578 680 | 268824 1449607 832 0 307828 2126519 973 541 | 326430 326430 97605 97605 592457 2724235 592457 2724235 | 326430 326430 97605 97605 592457 2724235 592457 2724235 | 864579 54125 1427480 2959323 |

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 MARCH, 2011

INDIVIDUAL SINGLE PREMIUM (INCLUDING RURAL & SOCIAL)

(₹ in Crores)

| SI No | Particulars | Premium | | Policies | | Sum Assured | |
|-----------|-------------------------------|-----------------|-----------------|----------------|----------------|-----------------|-----------------|
| | | Mar, 2010 | Mar, 2011 | Mar, 2010 | Mar, 2011 | Mar, 2010 | Mar, 2011 |
| 1 | Non linked* Life | | | | | | |
| | with profit | 2590.74 | 3135.35 | 160611 | 460829 | 2463.18 | 4357.93 |
| | without profit | 70.56 | 94.97 | 852184 | 290604 | 7532.15 | 2692.74 |
| 2 | General Annuity | | | | | | |
| | with profit | 2.42 | 3.24 | 189 | 170 | 0.00 | 0.00 |
| | without profit | 925.41 | 1452.36 | 24516 | 38657 | 1.75 | 4.84 |
| 3 | Pension | | | | | | |
| | with profit | 35.49 | 29.43 | 4503 | 3755 | 8.23 | 2.82 |
| | without profit | 0.34 | 40.71 | 0 | 1831 | 0.00 | 1.01 |
| 4 | Health | | | | | | |
| | with profit | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| | without profit | 2.20 | 2.10 | 5135 | 3098 | 85.96 | 84.96 |
| A. | Sub total | 3627.15 | 4758.16 | 1047138 | 798944 | 10091.27 | 7144.30 |
| 1 | Linked* Life | | | | | | |
| | with profit | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| | without profit | 7863.01 | 17659.76 | 1315336 | 2645235 | 13427.86 | 27138.59 |
| 2 | General Annuity | | | | | | |
| | 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 | Pension | | | | | | |
| | with profit | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| | without profit | 18182.06 | 13451.03 | 4386701 | 2149934 | 80.16 | 300.44 |
| 4 | Health | | | | | | |
| | 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. | Sub total | 26045.08 | 31110.79 | 5702037 | 4795169 | 13508.02 | 27439.03 |
| C. | Total (A+B) | 29672.23 | 35868.95 | 6749175 | 5594113 | 23599.29 | 34583.33 |
| | Riders: Non linked | | | | | | |
| 1 | Health# | 0.01 | 0.02 | 0 | 0 | 0.00 | -0.01 |
| 2 | Accident### | 0.03 | 0.15 | 3 | 7 | 2.34 | 32.24 |
| 3 | Term | 0.00 | 0.03 | 0 | 0 | 0.07 | 2.88 |
| 4 | Others | 5.03 | 4.15 | 0 | 0 | 15.35 | 13.29 |
| D. | Sub total | 5.07 | 4.35 | 3 | 8 | 17.75 | 48.40 |
| | Linked | | | | | | |
| 1 | Health# | 0.00 | 0.00 | 2 | 1 | 1.51 | 1.64 |
| 2 | Accident### | 0.20 | 0.22 | 142 | 1188 | 185.85 | 1298.86 |
| 3 | Term | 0.00 | 0.00 | 0 | 0 | 46.64 | 0.15 |
| 4 | Others | 0.00 | 0.00 | 1 | 0 | 0.35 | 0.48 |
| E. | Sub total | 0.21 | 0.22 | 145 | 1190 | 234.35 | 1301.12 |
| F. | Total (D+E) | 5.28 | 4.57 | 148 | 1198 | 252.10 | 1349.52 |
| G. | **Grand Total (C+F) | 29677.51 | 35873.52 | 6749175 | 5594113 | 23851.39 | 35932.85 |

* 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 MARCH, 2011

INDIVIDUAL NON - SINGLE PREMIUM (INCLUDING RURAL & SOCIAL)

(₹ in Crores)

| SI No | Particulars | Premium | | Policies | | Sum Assured | |
|------------------|----------------------------|-----------------|-----------------|-----------------|-----------------|------------------|------------------|
| | | Mar, 2010 | Mar, 2011 | Mar, 2010 | Mar, 2011 | Mar, 2010 | Mar, 2011 |
| 1 | Non linked* | | | | | | |
| | Life | | | | | | |
| | with profit | 20351.60 | 25037.50 | 30618486 | 31974592 | 395733.50 | 459031.25 |
| | without profit | 833.94 | 2374.18 | 2824582 | 5182108 | 54084.72 | 111781.32 |
| 2 | General Annuity | | | | | | |
| | with profit | 1.17 | 1.54 | 301 | 256 | 0.00 | 0.00 |
| | without profit | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 3 | Pension | | | | | | |
| | with profit | 87.34 | 108.16 | 49533 | 31407 | 985.76 | 572.35 |
| | without profit | 153.63 | 341.23 | 23666 | 51694 | 2.20 | 30.96 |
| 4 | Health | | | | | | |
| | with profit | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| | without profit | 92.18 | 72.44 | 272206 | 146548 | 14377.70 | 7571.66 |
| A. | Sub total | 21519.87 | 27935.06 | 33788774 | 37386605 | 465183.87 | 578987.56 |
| 1 | Linked* | | | | | | |
| | Life | | | | | | |
| | with profit | -0.28 | -0.08 | 0 | 0 | 0.00 | 0.00 |
| | without profit | 22327.72 | 13066.40 | 10474517 | 3773192 | 200501.83 | 122561.17 |
| 2 | General Annuity | | | | | | |
| | 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 | Pension | | | | | | |
| | with profit | 0.01 | 0.01 | 0 | 0 | 0.00 | 0.00 |
| | without profit | 7929.66 | 5286.49 | 2001736 | 1263984 | 2261.36 | 922.57 |
| 4 | Health | | | | | | |
| | with profit | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| | without profit | 240.69 | 136.89 | 181574 | 103396 | 3807.28 | 3951.86 |
| B. | Sub total | 30497.80 | 18489.71 | 12657827 | 5140572 | 206570.47 | 127435.60 |
| C. | Total (A+B) | 52017.67 | 46424.77 | 46446601 | 42527177 | 671754.34 | 706423.15 |
| D. | Riders: | | | | | | |
| | Non linked | | | | | | |
| | 1 Health# | 3.55 | 32.00 | 196 | 676 | 1047.88 | 1891.63 |
| | 2 Accident## | 6.67 | 21.45 | 3525 | 9969 | 7326.40 | 25440.32 |
| | 3 Term | 1.62 | 4.10 | 96 | 593 | 319.55 | 1095.68 |
| 4 Others | 4.30 | 289.17 | 27 | 35 | 1701.84 | 5892.62 | |
| Sub total | 16.15 | 346.72 | 3844 | 11273 | 10395.68 | 34320.24 | |
| E. | Linked | | | | | | |
| | 1 Health# | 4.43 | 2.94 | 475 | 287 | 1732.57 | 563.70 |
| | 2 Accident## | 15.59 | 5.56 | 3006 | 1888 | 19122.57 | 5414.33 |
| | 3 Term | 0.79 | 0.50 | 134 | 57 | 2058.03 | 1143.70 |
| | 4 Others | 1.37 | 0.59 | 76 | 40 | 1131.66 | 276.76 |
| Sub total | 22.17 | 9.60 | 3691 | 2273 | 24044.83 | 7398.49 | |
| F. | Total (D+E) | 38.32 | 356.32 | 7535 | 13546 | 34440.52 | 41718.73 |
| G. | **Grand Total (C+F) | 52055.99 | 46781.08 | 46446601 | 42527177 | 706194.86 | 748141.89 |

* 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 MARCH, 2011

GROUP SINGLE PREMIUM (INCLUDING RURAL & SOCIAL)

(₹ in Crores)

| SI No | Particulars | Premium | | No. of Schemes | | Lives Covered | | Sum Assured | |
|-----------|--|-----------------|-----------------|----------------|--------------|-----------------|-----------------|------------------|------------------|
| | | Mar, 2010 | Mar, 2011 | Mar, 2010 | Mar, 2011 | Mar, 2010 | Mar, 2011 | Mar, 2010 | Mar, 2011 |
| 1 | Non linked* Life | | | | | | | | |
| a) | Group Gratuity Schemes with profit | 2.25 | 0.00 | 2 | 0 | 882 | 0 | 0.09 | 0.00 |
| | without profit | 8810.63 | 10762.10 | 2850 | 2570 | 1826918 | 2354525 | 7410.46 | 12039.85 |
| b) | Group Savings Linked Schemes with profit | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| | without profit | 14.63 | 13.53 | 728 | 143 | 205663 | 34717 | 1549.57 | 251.57 |
| c) | EDLI with profit | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| | without profit | 9.13 | 2.23 | 941 | 425 | 1920258 | 1554728 | 5730.03 | 6818.04 |
| d) | Others with profit | 0.00 | 3.71 | 0 | 3 | 0 | 7412 | 0.00 | 0.02 |
| | without profit | 3230.37 | 3656.97 | 19721 | 14988 | 33609516 | 22899078 | 155578.22 | 151180.80 |
| 2 | General Annuity | | | | | | | | |
| | with profit | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| | without profit | 4752.03 | 6013.35 | 91 | 39 | 9443 | 9971 | 0.11 | 0.13 |
| 3 | Pension | | | | | | | | |
| | with profit | 5.16 | 0.00 | 2 | 0 | 36 | 0 | 0.00 | 0.00 |
| | without profit | 4617.08 | 5543.42 | 242 | 1972 | 5110788 | 1148891 | 0.00 | 27.70 |
| 4 | Health | | | | | | | | |
| | 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 |
| A. | Sub total | 21441.27 | 25995.31 | 24577 | 20140 | 42683504 | 28009322 | 170268.47 | 170318.11 |
| 1 | Linked* Life | | | | | | | | |
| a) | Group Gratuity Schemes with profit | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| | without profit | 39.93 | 64.35 | 8 | 10 | 11366 | 57926 | 27.18 | 5.79 |
| b) | Group Savings Linked Schemes with profit | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| | without profit | 2.27 | 269.56 | 6 | 38 | 7618 | 29655 | 45.84 | 1419.01 |
| 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 | 0.00 | 26.67 | 0 | 17 | 0 | 19636 | 0.00 | 1.96 |
| 2 | General Annuity | | | | | | | | |
| | with profit | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| | without profit | 4.53 | 0.00 | 1 | 0 | 7 | 0 | 0.00 | 0.00 |
| 3 | Pension | | | | | | | | |
| | 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 |
| 4 | Health | | | | | | | | |
| | 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. | Sub total | 46.73 | 360.58 | 15 | 65 | 18991 | 107217 | 73.03 | 1426.77 |
| C. | Total (A+B) | 21488.00 | 26355.89 | 24592 | 20205 | 42702495 | 28116539 | 170341.50 | 171744.87 |
| | Riders: | | | | | | | | |
| | Non linked | | | | | | | | |
| 1 | Health# | 0.38 | 0.33 | 19 | 23 | 6923 | 4919 | 374.65 | 271.24 |
| 2 | Accident## | 0.13 | 0.45 | 72 | 107 | 2425 | 20493 | 281.19 | 2178.77 |
| 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 |
| D. | Sub total | 0.51 | 0.78 | 91 | 130 | 9348 | 25412 | 655.83 | 2450.02 |
| | Linked | | | | | | | | |
| 1 | Health# | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| 2 | Accident## | 0.00 | 0.04 | 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 |
| E. | Sub total | 0.00 | 0.04 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| F. | Total (D+E) | 0.51 | 0.82 | 91 | 130 | 9348 | 25412 | 655.83 | 2450.02 |
| G. | **Grand Total (C+F) | 21488.51 | 26356.71 | 24592 | 20205 | 42702495 | 28116539 | 170997.33 | 174194.89 |

* 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 MARCH, 2011

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

| SI No | Particulars | Premium | | No. of Schemes | | Lives Covered | | Sum Assured | |
|-----------|--|----------------|-----------------|----------------|--------------|-----------------|-----------------|------------------|------------------|
| | | Mar, 2010 | Mar, 2011 | Mar, 2010 | Mar, 2011 | Mar, 2010 | Mar, 2011 | Mar, 2010 | Mar, 2011 |
| 1 | Non linked* Life | | | | | | | | |
| a) | Group Gratuity Schemes with profit | 0.00 | 297.17 | 0 | 31 | 0 | 57646 | 0.00 | 5.76 |
| | without profit | 981.87 | 454.50 | 260 | 221 | 389907 | 264906 | 1364.53 | 746.74 |
| b) | Group Savings Linked Schemes with profit | 0.00 | 1.44 | 0 | 7 | 0 | 1075 | 0.00 | 7.91 |
| | without profit | 274.32 | 222.18 | 80 | 905 | 2480706 | 825562 | 5425.11 | 8069.20 |
| c) | EDLI with profit | 0.61 | 0.88 | 164 | 155 | 102116 | 92212 | 1169.12 | 1441.89 |
| | without profit | 4.47 | 18.49 | 269 | 294 | 483857 | 1891370 | 5369.16 | 15235.87 |
| d) | Others with profit | 0.00 | 5.98 | 0 | 2 | 0 | 3285 | 0.00 | 0.33 |
| | without profit | 1543.37 | 6407.21 | 2267 | 8036 | 33020681 | 50396056 | 156133.25 | 276375.30 |
| 2 | General Annuity | | | | | | | | |
| | 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 |
| 3 | Pension | | | | | | | | |
| | with profit | 0.00 | 754.78 | 0 | 15 | 0 | 13404 | 0.00 | 0.00 |
| | without profit | 19.47 | 5660.62 | 2 | 13 | 184 | 114204 | 0.00 | 7.93 |
| 4 | Health | | | | | | | | |
| | with profit | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| | without profit | 0.05 | 2.25 | 0 | 8 | 9942 | 21318 | 55.86 | 435.13 |
| A. | Sub total | 2824.16 | 13825.50 | 3042 | 9687 | 36487393 | 53681038 | 169517.03 | 302326.06 |
| 1 | Linked* Life | | | | | | | | |
| a) | Group Gratuity Schemes with profit | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| | without profit | 2208.82 | 1698.87 | 553 | 366 | 1359519 | 1215043 | 5176.38 | 4909.83 |
| b) | Group Savings Linked Schemes with profit | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| | without profit | 173.97 | 147.40 | 305 | 259 | 70621 | 100034 | 1092.39 | 2213.52 |
| 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 | 5.90 | 0 | 3 | 0 | 2539 | 0.00 | 0.25 |
| | without profit | 88.19 | 48.88 | 21 | 15 | 18982 | 36095 | 11.13 | 10.11 |
| 2 | General Annuity | | | | | | | | |
| | with profit | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| | without profit | 121.97 | 0.00 | 9 | 0 | 1571 | 0 | 121.97 | 0.00 |
| 3 | Pension | | | | | | | | |
| | with profit | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| | without profit | 645.31 | 1081.42 | 137 | 59 | 52704 | 174547 | 0.00 | 0.00 |
| 4 | Health | | | | | | | | |
| | 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. | Sub total | 3238.25 | 2982.47 | 1025 | 702 | 1503397 | 1528258 | 6401.86 | 7133.71 |
| C. | Total (A+B) | 6062.41 | 16807.97 | 4067 | 10389 | 37990790 | 55209296 | 175918.89 | 309459.77 |
| D. | Riders: Non linked | | | | | | | | |
| 1 | Health## | 3.60 | 4.12 | 54 | 74 | 57043 | 67116 | 4145.89 | 4014.92 |
| 2 | Accident### | 2.32 | 2.54 | 100 | 54 | 35976 | 29062 | 2685.23 | 2374.72 |
| 3 | Term | 0.01 | 0.00 | 1 | 1 | 144 | 187 | 15.06 | 3.22 |
| 4 | Others | 0.00 | 0.07 | 6 | 23 | 73 | 19690 | 136.41 | 3659.65 |
| D. | Sub total | 5.94 | 6.73 | 161 | 152 | 93236 | 116055 | 6982.59 | 10052.52 |
| E. | Linked | | | | | | | | |
| 1 | Health## | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| 2 | Accident### | 0.00 | 0.02 | 38 | 0 | 251 | 0 | 4.14 | 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 |
| E. | Sub total | 0.00 | 0.02 | 38 | 0 | 251 | 0 | 4.14 | 0.00 |
| F. | Total (D+E) | 5.95 | 6.75 | 199 | 152 | 93487 | 116055 | 6986.74 | 10052.52 |
| G. | **Grand Total (C+F) | 6068.36 | 16814.72 | 4067 | 10389 | 37990790 | 55209296 | 182905.63 | 319512.30 |

* 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.

Order

Ref: IRDA/LIFE/ORD/GRV/101/052011

Date: 04-05-2011

Personal hearing in the matter of M/s MetLife India Insurance Company Limited

A personal hearing was given to M/s MetLife India Insurance Company (hereafter referred as Life Insurer) on May 04th, 2011 with regard to the show cause notice issued based on the complaint lodged by Ms. Kalyani Choudhury. Sri Rajesh Relan, CED and his team were present. On Behalf of IRDA, Sri G. Prabhakara, Member (Life) Sri Kunnel Prem, CSO (Life) Sri D.V.S. Ramesh, Deputy Director and Sri K. Srinivas, Assistant Director were present

The findings on the explanations offered by the Life Insurer to the issues raised in the Show Case Notice dated 16th November, 2010 are as follows.

Issue: A complaint dated 09th September, 2009 lodged by Ms. Kalyani Chaudhuri, Kolkata was received by IRDA on 16th September, 2009. In this complaint the complainant alleged falsification and manipulation of her application for an investment with Axis Bank towards two ULIP policies of Life Insurer. The complaint was forwarded to the Life Insurer on 25/09/2009. Pursuant to an application made under RTI Act by the above complainant, the company was advised on 26/10/2010 to review the matter and submit its response to the Authority.

The Life Insurer submitted that it offered to refund the money considering the complaint as non suitability of the policies and requested the complainant to forward the policy document. Life Insurer informs that the customer insisted on compensation for mental harassment. Life Insurer confirmed that based on subsequent representation received from IRDA, that it has refunded the entire premium on 24/09/2010.

On the request of the insurance company, the

Authority granted a personal hearing on May 4, 2011.

In order to prevent mis-selling and to check fraudulent sales, the IRDA has mandated that a proposal Form be filled in and signed by the prospective policy holder. The proposal form contains a Declaration by the 'proposer / Life to be Assured' agreeing to the revelations made therein. In addition, IRDA also prescribed Benefit Illustration for Unit Linked products requiring the Insurers to obtain the signature of the policyholders that addition to these forms, the Life Insurer, in the present case also obtained a 'Declaration for Unit Linked Products'.

The Authority has examined the original papers and has noted that all the forms have been signed by the prospective policyholder (the complainant in this case). The Life Insurer also informs that certain medical tests were carried out at the premises of the complainant as part of medical underwriting before considering the policies. The Authority has also noted that there are no reasons to doubt the signatures of the complainant. The IRDA is therefore of the opinion that this measure of policyholder protection has been complied with by the Company and indeed the procedure prescribed has been to enhance policyholder protection.

The Authority has also mandated that companies should ascertain the source of funds while prescribing the AML guidelines. It is observed that the Company has obtained the details of the bank transactions of the complainant as a proof of sources of income.

As part of policyholder protection, the IRDA has mandated that insurance companies must respond to any communications raised by policyholders within 10 working days. In the present case, it is noted that the complainant

had first written to the insurance company on 25.02.2009 received by the company on 05.03.2009 and the Company in turn responded to the letter of the complainant on 17.03.2009.

While responding to the policyholder, the Company advised her that the case would be considered as a return of the policy within the free look period and on her return of the policy bond, the monies would be repaid to her. The IRDA has mandated that the policyholders must be given the benefit of returning their policies within a period of 15 days if they are not satisfied with nay of the terms and conditions of the policy. In the instant case, it is noted that the Company agreed to treat the matter as within the free look period even though there was no regulatory requirement to extend such an offer beyond the minimum prescribed time.

On examining the documents and submissions of the Life Insurer it is observed that there is no information asymmetry and concerns expressed by the complainant are not well founded. On noting the responses of the life insurer at various points of time it is observed that the Life Insurer attended the complaint with care and caution. No departure is observed from the Regulations and Guidelines issued by IRDA.

Decision: It should be noted that the insurance regulatory architecture in India in so far as it

relates to policyholder welfare is quite elaborate. Firstly, all insurance companies, maintain a system for redressing policyholder grievances, Secondly, in case a policyholder is not satisfied with a decision of an insurer, the Government has provided the Office of Insurance Ombudsman before whom individual complaints can be taken up. The Ombudsman is empowered to come a decision on specific matters where the claim does not exceed ₹20 lakhs. Finally the legal architecture of the country provides remedies such as consumer courts etc. The IRDA, being a regulatory body, examines some complaints on a random basis from time to time to ensure that regulatory architecture designed to protect consumer welfare is functioning well and effectively. During such examination, if any consumer shortcoming comes to light, it gives an opportunity to revisit the Regulations and to put in place appropriate measures.

In the instant case, it is noticed that there are no shortfalls in the regulatory architecture and further that the Insurance Company has not deviated from the elements of the same. In these circumstances, the IRDA concludes that there is no substance in the compliant /allegations of complainant.

Sd/-
(J. Hari Narayan)
Chairman

Right for information

Ref: IRDA/GEN/08/2007

Date:13-06-2011

Right to information act, 2005

The Government of India has enacted the Right to Information Act, 2005 (<http://www.persmin.nic.in>) which has come into effect from October 13, 2005. The Right to Information under this Act is meant to give to the citizens of India access to information under control of public authorities to promote

transparency and accountability in these organisations. The Act, under Sections 8 and 9, provides for certain categories of information to be exempt from disclosure. The Act also provides for appointment of a Chief Public Information Officer to deal with requests for information.

IRDA's Obligation under the Act

The Insurance Regulatory and Development Authority (IRDA) is a public authority as defined in the Right to Information Act, 2005. As such, the Insurance Regulatory and Development Authority is obliged to provide information to members of public in accordance with the provisions of the said Act.

Access to the Information held by IRDA

The right to information includes access to the information which is held by or under the control of any public authority and includes the right to inspect the work, document, records, taking notes, extracts or certified copies of documents / records and certified samples of the materials and obtaining information which is also stored in electronic form.

IRDA Website

The IRDA maintains an active website (URL: <http://www.irda.gov.in>). The site is updated regularly and all the information released by the IRDA is also simultaneously made available on the website. The information published in public domain include the following:

1. Acts/Regulations
2. Information relating to Insurers/Reinsurers, Agents Training Institutes, Appointed Actuaries.
3. Information relating to Surveyors, Third Party Administrators, Insurance Brokers, Corporate Agents
4. Information relating to Insurance Councils, Insurance Ombudsmen
5. Annual Report / IRDA Journal
6. Press Releases.

Complaints against Insurance Companies

IRDA has provided for a separate channel for lodging complaints against deficiency of services rendered by Insurance Companies. If you have a complaint/grievance against an insurance company for poor quality of service rendered by any of its offices/branches, please approach the Nodal Officer of the Insurance Company concerned. In case you are not satisfied with the Insurance Company's response you may also file a complaint with the Insurance Ombudsman in your State. The Insurance Ombudsman is an independent office to provide speedy and cost effective resolution of grievances to the customers. For

more details on Insurance Ombudsman Scheme and their contact numbers, please visit http://www.irdaindia.org/ins_ombusman.htm

Complaints from Policyholders

Policyholders who have complaints against insurers are required to first approach the Grievance/Customer Complaints Cell of the concerned insurer. If they do not receive a response from insurer(s) within a reasonable period of time or are dissatisfied with the response of the company, they may approach the Grievance Cell of the IRDA. For details of contact, please visit IRDA website <http://irda.gov.in/irdaweb/grievancescell.htm>

Making an Application under the Right to Information Act, 2005

Citizens of India will have to make the request for information in writing, clearly specifying the information sought under the Right to Information Act, 2005. The application for request should give the contact details (postal address, telephone number, fax number, email address) so that the applicants can be contacted for clarifications or for further information. As per the Act, information can be furnished only to citizens of India but not to others.

How do I send my application?

As per the Right to Information (Regulation of Fee and Cost) Rules, 2005 prescribed by the Government of India: a request for obtaining information under Section 6(1) of RIA needs to be accompanied by an application fee of ₹10 by way of cash against proper receipt or by DD or bankers' cheque.

You could send your request by post accompanied by the application fee of ₹10/- payable by demand draft or bankers' cheque favouring Insurance Regulatory and Development Authority. The fee can also be paid in cash along with the application. Applications can also be made over fax or email. IRDA will take up the application for consideration, as required under the Act, only after the application fee has been received.

Where do I send my request?

You can send your request addressed to any of the concerned Central Public Information Officers (CPIOs) indicated below:

| Department | Functional Areas | Name and Designation of CPIO | e-mail |
|---|--|--|---|
| Actuarial | Actuarial Returns, Appointed Actuary System, File & Use of Life Products and other actuarial matters. | Mr. S.P.Chakravarthy, D.D. | shyama@irda.gov.in |
| Life | Life Returns, Market conduct issues, Micro Insurance, Agents, Corporate Agents, ATI (Agents Training Institutions) and Referrals, approval of Branch Offices of Insurers, etc. | Mr.D.V.S.Ramesh, D.D. | dvsramesh@irda.gov.in |
| Non-Life | Reinsurance, File & Use of products, Surveyors, Approval of Branch Offices of Insurers and other matters relating to General Insurers and Re-insurer(s), Brokers, TPAs. | Mr. N.M.Bahera, D.D (Health) Mr.K.Sridhar, A.D (Non-Life) Mr.K.Mahipal Reddy, D.D (Broker) | nmbahera@irda.gov.in k.sridharrao@irda.gov.in kmahipalreddy@irda.gov.in |
| F & I | Accounts & Investments of Insurers and also registration of new Insurers, approval of appointment and remuneration of CEOs of Insurers, etc. | Mr. Mahesh Agarwal, | maheshagarwal@irda.gov.in |
| Administration, Inspection & Consumer Affairs | HR, Recruitment and training, Promotions, Vigilance etc. and office services, IT, International affairs, Internal Audit and Legal affairs and any other residual matters. | Mr.B.Raghavan, Sr.AD | raghvanb@irda.gov.in |
| Consumer Affairs Department | Policyholders interests both life and non-life (Grievances, advertisements, Ombudsman etc) | Mr.A.Krishnan,DD | a.krishnan@irda.gov.in |
| Delhi Office | Liaison work | Mr. Rakesh Bajaj, DD, ACPIO | rakesh@irda.gov.in |

Postal Address

Insurance Regulatory and Development Authority
3rd Floor, Parisrama Bhavan, Basheer Bagh
HYDERABAD 500 004
Ph: (040) 6682 0964 / 66789768
Fax: (040) 6682 3334

How long will IRDA take to provide information?

IRDA will, within 30 days of receipt of the application for information along with the fee, communicate to the requestor whether it can or cannot provide the information.

Will I have to pay to get the information?

As per the Right to Information (Regulation of Fee and Cost) Rules, 2005, the public authority shall charge:

- ₹2/- for each page (in A-4 or A-3 size paper) created or copied;
- actual charge or cost price of a copy in larger size paper;
- actual cost or price for samples or models; and?
- for inspection of records, no fee for the first hour; and a fee of ₹5/- for each 15 minutes (or fraction thereof thereafter)

Further, to provide information under Section 7(5) of the Right to Information Act, 2005, the public authority shall charge:

- ₹50/- per diskette or floppy; and
- for information provided in printed form at the price fixed for such publication or ₹2/- per page of photocopy for extracts from the publication.

At what stage will I have to pay this cost?

If IRDA has the information and can provide it to you it will, within 30 days of its receiving the application along with appropriate fees, communicate to you the cost of providing the information as prescribed under Section 7(1) of Right to Information Act.

When will I get the information?

You will get the information, once IRDA receives the payment towards providing the information.

Can IRDA refuse to give me information?

The Right to Information Act, 2005 under Sections 8 and 9 exempts certain categories of information from disclosures. These include:

- Information, disclosure of which would prejudicially affect the sovereignty and integrity of India, the security, strategic, scientific or economic interests of the State, relation with foreign State or lead to incitement of an offence.
- Information which has been expressly forbidden to be published by any court of law or tribunal or the disclosure of which may constitute contempt of court;
- Information, the disclosure of which would cause a breach of privilege of Parliament or the State Legislature;
- Information including commercial confidence, trade secrets or intellectual property, the disclosure of which would harm the competitive position of a third party, unless the competent authority is satisfied that larger public interest warrants the disclosure of such information;
- Information available to a person in his fiduciary relationship, unless the competent authority is satisfied that the larger public interest warrants the disclosure of such information;
- Information received in confidence from foreign Government; information, the disclosure of which would endanger the life or physical safety of any person or identify the source of information or assistance given in confidence for law enforcement or security purposes;

- Information which would impede the process of investigation or apprehension or prosecution of offenders;
- Cabinet papers including records of deliberations of the Council of Ministers, Secretaries and other officers;
- Information which relates to personal information the disclosure of which has no relationship to any public activity or interest, or which would cause unwarranted invasion of the privacy of the individual.

Do I have a right to appeal?

Under the Right to Information Act, 2005 you have the right to appeal if you are not satisfied with the information provided by IRDA or its decision not to provide the information requested.

Who should I address my appeal to?

You can address the appeal to:
 Shri H. Ananthakrishnan
 Officer on Special Duty (Legal)
 Insurance Regulatory and Development Authority
 3rd Floor, Parisrama Bhavan, Basheer Bagh
 HYDERABAD 500 04 Ph: (040) 23381100
 (D) 23381243, Fax: (040) 6682 3334

What if I am not satisfied even with the decision of the appellate authority?

Under the Act, if you are not satisfied with the decision of the appellate authority within IRDA, you can appeal to the Central Information Commissioner appointed in terms of Chapter 3 of the Right to Information Act, 2005.

Information Under Section 4(1)(b) of RTI Act' 2005

- Composition of Authority
- Duties, Powers and Functions of IRDA
- Directory of IRDA Employees
- Pay and Allowance in IRDA
- Organization Structure
- Addresses of Offices of IRDA
- Committee reports

(Note : The information under this page is under compilation and shall be finalised shortly.)

Information Under Section 4(1)(d) of RTI Act' 2005

- Warnings and Penalties - Life Insurers
- Warnings and Penalties - Non-Life Insurers
- Warnings and Penalties - Reinsurers



Time to Act

- Insurance Frauds

'Rather than lamenting about the continued occurrence of fraudulent claims that adversely affects their profitability, insurers should ensure to put in place effective checks to plug the loopholes in the systems' emphasizes U. Jawaharlal.

Continuing with the earlier debate, it is unfortunate that there is a general human tendency to overlook certain aspects of decorum that leads to a silent perpetration of innocuous looking frauds. In a global survey that was conducted a few years ago, it was revealed that more than five per cent of the total expenses of the corporate world go towards 'pilferage' of office equipment, stationery etc. Abuse of one's office and its machinery is a fashion even among the highest echelons of educated groups - just because they cannot appreciate the fact that it amounts to a fraudulent deed. No wonder then that the average policyholder does not realize the element of fraud involved in making/exaggerating a claim although he/she has paid the premiums for a few years. In all the above cases, there is no doubt need for soul-searching and introspection which only can curtail the incidence of such deeds.

Apart from these, there is also an incidence of deliberate frauds being perpetrated on insurers by some elements taking advantage of laxity in supervision. While there is need for managements to identify all such weak areas and augment the procedures properly, one has to admit that the lack of deterrent punishment in whatever manner encourages such continued occurrence of frauds. There is need for ensuring that notwithstanding business interests, insurers put proper checks in

place to weed out such fraudulent elements. Above all, insurers must put best practices in place so that even the slightest possibility of a supply side fraud does not occur; especially at a time when courts quite often find fault with the systems and pass verdicts against the insurers.

It is often felt that the judgments delivered by the courts are necessarily harsh against the insurers. There could be two ways of looking at the issue - first, that there is need for making the contracts increasingly explicit and thereby avoiding the applicability of the clause *contra proferentem*. Secondly, as has been emphasized time and again, there is need for increasing the general standards of awareness about the importance of the contents of the proposal form, the inherent nature of insurance business that is necessarily to do with uncertainty, policyholders' obligations etc. These measures will go a long way in ensuring that frauds are greatly reduced; and also that verdicts are more balanced.

Taking into consideration the huge importance of the subject and the tremendous response, the focus of the next issue of the Journal will once again be on 'Frauds in Insurance'; and we will get to see a fresh collection of words of wisdom by experts in the domain.



Frauds in Insurance

in the next issue...

New Vistas in Health Insurance

- Fraudulent Trends in India

Dr. Dhiraj Goud contends that in order to keep a check on Health insurance frauds in India, there is need for stricter legislation that would impose heavy penalties on fraudulent claimants.

“ Sometimes the perpetrators are independent, such as the recent rash of Indian surgeons discovered to be needlessly removing women’s uteri in order to increase billings; and sometimes they are colluding with the insureds.

Fraud is as integral to India’s health insurance industry as it is worldwide. However, as insurance fraud in India has long been considered an invisible, victimless crime, with the burden of proof upon insurers, the attitude toward health care fraud has been, until recently, casual at best.

So it is not surprising that today, health insurance fraud has achieved the kind of national volume in India that borders on alarming. At the end of December 2010, an article posted by The Insurance Times, India’s monthly insurance journal, pegged India’s health insurance industry’s loss ratio at about 110% to 140%, a substantial rise from 2003’s 78%; and a 2009 report from India Forensic Research, a Pune-based consultancy that investigates fraud, found that insurers are losing, annually, over ₹15,000 crore due to fraud, with healthcare fraud and motor vehicle fraud leading the list.

Healthcare frauds are categorized as hard and soft, with hard frauds preplanned and premeditated actions such as faking illnesses, changing claims dates and submitting fabricated hospital bills; and soft frauds being more opportunistic and likely to consist of inflating a hospital bill or adding fee for a service which has not been received. Soft frauds can also occur at the application stage, where a prospect might quote a lower age for lower premium.

Fraud is not perpetrated only by policyholders: hospitals, physicians and pharmaceutical providers have also been found to be sources thereof. Sometimes the perpetrators are independent, such as the recent rash of Indian surgeons discovered to be needlessly removing women’s uteri in order to increase billings; and sometimes they are colluding with the insureds.

Indeed, there have been cases where physicians and hospitals, once discovering a patient has insurance, have over-diagnosed, over-treated and/or overpriced treatment. In many markets, health care providers give discounts to insurers based on volume of patient volumes while in India, providers may inflate the prices for patients who have insurance.

Can this growing tide of fraud be halted, or at least stemmed? And if so, how? Some efforts are currently under way, but not at the industry-wide strategic level as some would prefer.

In early 2010, an initiative aimed at combating health care fraud, the Clinical Establishments (Registration & Regulation) Bill, was successfully enacted. The bill seeks to ensure uniform standards of facilities and services by clinical establishments. It provides a legislative framework for the registration and regulation of clinical establishments, prescribes minimum standards for the facilities and for the services

to be provided; and creates a national registry of all clinical establishments in India.

Another effort comes from the General Insurance Public Sector Association (GIPSA), an organization composed of four Indian public-sector insurance companies. GIPSA recently imposed standardized rates for more than three dozen hospital medical procedures for the purpose of settling cashless claims, and is also establishing a joint venture third-party administrator that would handle settlement of cashless claims. These moves should mitigate, at least to some extent, the provider practice of overbilling insureds.

Industry observers in India would like to see things go further. For example, some would like to see a statutory fraud committee established for the insurance industry, along the lines of the U.S.'s 1996 HIPAA (Health Insurance Portability and Accountability Act) legislation, which elevated health care fraud to a federal-level crime. They would like insurance fraud in India to be similarly defined as an offence that carries with it severe punitive consequences, and one where the burden of proof is upon the accused to prove absence of commission of fraud, rather than upon the accuser, as it is now.

An additional possible solution to curtail fraud at the industry level could be to develop a common database of all insured lives, similar to that provided by Credit Information Bureau (India) Limited (CIBIL). Banks, financial institutions, state financial corporations, non-banking financial companies, housing finance companies and credit card companies are all members of CIBIL, which maintains a repository of information about the credit histories of all commercial and consumer borrowers. This information is made available to all members in the form of credit information reports.

A proposed common database of all insured lives could help track, among other relevant information, the details of all the policies

owned by an insured, and the claim histories of all insured lives. Each insured life could also be provided with a unique insurance identification number, or could be linked to some other unique id such as the PAN.

Until these and other improvements or developments occur, health insurance companies must continuously look sharp for fraud, and must be proactive both about developing detection techniques and about continuously assessing them to make sure as many frauds as possible are caught.

First, health insurers would do well to put a system into place as part of the claims examination process that would identify and track common triggers so that claims possessing these triggers can be flagged for further checks. Triggering frauds, from a range of commonly observed frauds, could include:

- Numerous claims from same hospital, submitted at regular intervals
- High-value claims
- Hospital claim amount higher or average length of stay longer for a particular cause than industry average or for that geographic area
- Excessive doctor-patient ratios, and higher than average per-patient visits
- Higher per-patient costs, more (and more costly) per-patient medical tests
- Diagnostic investigation steps and diagnosis of the ailment are unrelated
- Unusually high treatment costs compared to etiology
- Post-operative histopathology reports not available
- Pharmaceutical bills in serial order
- Claimants usually short-term policyholders with lower sums insured

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A proposed common database of all insured lives could help track, among other relevant information, the details of all the policies owned by an insured, and the claim histories of all insured lives.

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Health insurance policies should also contain language requiring that all treatment be medically necessary. Internal processes, systems and personnel should be in place to investigate and establish the medical necessity of any treatment claimed.

Claims with these triggers should also be saved in an information bank, so that fraudulent patterns can be detected from policyholders as well as providers.

Health insurance providers can work together to assemble a common, shared database of these triggers, to improve fraud and fraudster detection and take punitive action as needed.

A substantial difference could be made in application fraud if the regulations that govern agent conduct, originally enacted by the Insurance Regulatory and Development Authority in July 2000, were more effectively enforced, and agent training and monitoring improved. According to an article originally published in November 2008 by The Insurance Times, planned non-disclosure of information by Indian health insurance applicants that could affect insurability, or the cost thereof, is commonplace. "Even if the customer wants to disclose, his/her insurance agent advises to the contrary," the article stated.

The regulations clearly lay out how insurance agents are required to sell, what they are and what they are not permitted to do, which includes responsibility for getting the right information from applicants and not encouraging applicants to commit fraud in order to get a better deal.

Health insurance policies should also contain language requiring that all treatment be medically necessary. Internal processes, systems and personnel should be in place to investigate and establish the medical necessity of any treatment claimed. Waiting period should be spelled out, as well as actions that will be taken if fraud is detected (such as

cancellation of policy and forfeiture of premium).

Insurers should also design benefit structures so that rogue providers cannot inflate the cost of treatment.

Schedules of surgical procedures are cumbersome and can be difficult to maintain, but have proven effective in setting realistic levels of compensation for surgeons and anesthetists in some markets.

Finally, insurance companies would do well to develop Best Practice Codes, and adhere to them.

Some of these frauds could be ascribed to the industry's growing pains, as many are the same as were seen in other health insurance markets over the last 25 years. Still, insurers in India, as did insurers elsewhere in the world, must strengthen all of their procedures, from application to underwriting to preauthorization to claims. Doing so, especially in today's environment of escalating health care costs, will help insurers keep a tighter lid on costs as well as losses stemming from planned and opportunistic fraud.

The author is Chief Manager, Health Services, RGA Services India Private Limited.

Need for Extra Caution

- Frauds in Motor Insurance

B.G. Patki comments that while fraudulent tendencies cannot be totally wished away, there is need for a proper risk management system to be in place to curb these trends.

Any result oriented organization has to essentially have its sound risk management process meticulously structured for governance. It is common knowledge that the basic ingredients of risk management process include, inter alia, identifying and then analyzing the various risk factors to enable evolve the most scientific, methodical management system for risk control or loss control as it is called since 1989, in the industry. It is also common knowledge that the results are disastrous in the industry's most voluminous product i.e. Motor. Almost half the volume is occupied by this most sensitive product.

The two components, 'Liability to Third Parties' and 'Loss or Damage to Own Vehicle' constitute the Motor insurance product. This largest non-life product is bleeding – and is bleeding for quite a long time. The belief that only T.P. section is instrumental for such an unhealthy situation is a glaring example of naiveté, to say the least, since both OD & TP contribute towards the losses in Motor.

Identified reasons for losses and/or excess outgo in OD & TP are: underwriting, assessments, modes of settlement; and above all, frauds. However, fraudulent element exists in all the reasons mentioned.

Insurance and frauds go together, historically.

The day the concept of insurance was born, perhaps approx. 400 to 500 B.C., the concept of fraudulently claiming from the insurance companies had also taken birth. Therefore, it stands to reason that the professional 'Motor' management personnel should not unduly get worried about the frauds which are usually taking place but rather be proactive in nipping them in bud.

There is, however, a need to understand what exactly constitutes fraud, and then be on the constant look out to spot when and where the fraudulent element exists so that timely corrective action is taken to safeguard the organization's interest. What then will follow is undoubtedly the elimination of loss and/or excess outgo which is a loss itself.

Fraud could mean: - A) The crime of deceiving somebody in order to get money or goods illegally. B) Wrongful or criminal deception intended to result in financial or personal gain. It is quite important and pertinent to note that even a wrongful deception which results in financial or personal gain of any nature becomes a fraud.

Frauds In Underwriting:-

Since the first reason identified for causing losses in Motor insurance is underwriting, let us take a deep look at our present underwriting culture. While underwriting means: "To accept

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It is quite important and pertinent to note that even a wrongful deception which results in financial or personal gain of any nature becomes a fraud.

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It is a well known fact that quite a few questions of the proposal form are left blank, may be even intentionally. Sometimes the proposal forms are not even available on record.

responsibility for an insurance policy so that you will pay money in case a loss or a damage happens”, the underwriter has the following responsibility: “he is a person whose job it is to estimate the risks involved in a particular activity and decide how much somebody must pay for insurance”.

Both in OD and TP, the risk or perils to be covered, exclusions etc. are structured and are uniform. They are highly regulated. No freedom yet on this count. What remains for an underwriter to decide, in every activity proposed, is to work out the price. It is worthwhile to ascertain if this is practised when the proposal is accepted and when the premium is charged; also if the present premium rate structure has any scientific basis or it is still based on the erstwhile TAC stipulated rate which the industry always blamed for being quite low? Underwriting activity at the grass root level has to work out the accurate chargeable rate before accepting the proposal by examining all the required information supplied by the proposer. That this is not being done is a hard fact staring at us. It is agreed that in the present era, the rates have to be reasonable and competitive. But at the same time the rate charged also has to be viable. If not.....

Proposal form so submitted by the prospective insured is the basis of the legal contract which is issued in the form of a policy document. It is a well known fact that quite a few questions of the proposal form are left blank, may be even intentionally. Sometimes the proposal forms are not even available on record. These things are taking place on regular basis. Is it wise to consider these acts as just negligence and/or inefficiency? Such a scenario does put the organization to losses in future.

In the absence of a pertinent set of data such as 1) previous insurance history, 2) Claims history,

3) Declined status, 4) Proposer’s occupation/status, the data which is essentially required to decide whether the proposal is to be at all accepted and if so at what price, the actual premium collected will be far from accurate. This has made companies suffer losses. Several of the SUVs viz. Sumo, Innova etc. are used for carrying passengers illegally while they are registered as private cars. In many a case, the status/occupation of the person will most certainly reveal that these vehicles are purchased with the sole hidden purpose of commercial usage. Motor professionals consider that there is a distinct fraudulent element involved in such activities at the time of acceptance.

Prudent premium rate structure in the Own Damage section essentially warrants differential rating make/model wise. Each and every model poses a different claim cost and therefore, is a different risk. Process of risk analysis of each make and model is required to be conducted to frame viable rating. The system is known as “Risk Factor Rating System”. The analysis may depend on each company’s individual perception of the risk. That such an exercise has been undertaken is not yet felt or seen by the industry watchers. What does this indicate?

Another factor is the IDV calculation at the time of acceptance. In certain cases the IDV is to be arrived at by applying the stipulated formula. No deviation is permitted. However, deviations are taking place, at times, to suit the individual interest. Erroneous value of the insured vehicle puts the company to a financial loss.

Frauds Post Acceptance/Claims:-

Claims management is the heart of insurance management. This is where the company’s money has an outlet. Whenever the company has a liability, payment has to be made. But the quantum of payment made while not liable as

per contract and/or made in excess of liability as per the contract, is tantamount to frauds. Assessment disproportionate to the actual liability of the company has been identified as the major contributory factor towards the excess outgo in OD section resulting in higher Incurred Claims Ratio.

Out of ten perils covered in Sect. I (OD) of the package policy, the sixth peril i.e. "Accidental External Means" peril is the most dominating. Approximately, 90% of the OD claims fall under this peril. It will be quite educative and beneficial to undertake a research of paid claim files by Motor specialists. If done, it will most likely reveal that in quite a few cases, internal parts of the assembly are paid as liability when there is no accidental external means impact on the outer housing of the assembly. For example: Pistons, King Pins, Rear Axle Tube End, Stub Axles - just to name a few.

Climatic conditions are changing. "Flood" peril, for the last 7/8 years, has become a matter of great concern. During monsoon, the city/town roads do get flooded regularly. Intentional wading through such already waterlogged roads is bound to cause some loss or damage to vehicle parts. Insurance company has no liability in such cases. Assessment of liability and subsequent payment made most certainly constitute a fraud.

When the insured vehicle meets with an accident, external impact is likely to cause some damage to various parts of the vehicle. The repairing of the vehicle involves either repairing the damaged part or, if seriously affected, by replacing the same by a new one. Obviously, replacement cost is much higher than the repairing cost. Very often, despite the fact that the liability is assessed on the basis of replacement of the part/s, many times the assessed parts are repaired but still claimed at

the replacement cost. Payment made in such cases is much higher than the expenses incurred. This contributes towards the insurer's excess outgo. These fraudulent market practices are age old. These practices become successful, inter alia, due to lack of controls. In order to eliminate the losses of this nature, concept of 'Reinspection' survey after the accidental repairs of the vehicle is complete, together with the inspection of salvage parts for their genuineness was introduced as far back in the sixties. Systematic reinspection is considered to be the most effective weapon of OD control as it successfully unearths and eliminates the frauds of this kind. Doing away with or even diluting this strong risk control procedure helps such frauds to become a success.

Surveyors are important constituents of insurance management, especially claims. They may be in-house or the job may be outsourced. They are engaged with the specific purpose of 'assessing the liability of the company, if any'. This automatically means that the surveyors so engaged must be equipped with a thorough knowledge of the OD contract [Sect I of the package policy] such as perils covered, their meaning; the exclusions, their meaning; warranties/conditions etc. In fact, surveyors are expected to be masters of Sect I of the package policy which relates exclusively to the loss or damage to the insured vehicle and the parts thereof. This mastery is in addition to their being experienced automobile experts. This aspect is fundamental to the selection of surveyors since it is a contributory factor to the end results. Any negligence/deviation in this regard, therefore, will have to be viewed in the right perspective.

There are instances where the uninsured vehicle meets with an accident causing loss to the owner. Claim, however, is lodged on some

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In quite a few cases, internal parts of the assembly are paid as liability when there is no accidental external means impact on the outer housing of the assembly.

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Focus on high claim ratio offices in OD as well as TP will reveal the so far hidden elements. Matters, then, are bound to improve. The governance will definitely produce excellence.

insured vehicle which does not suffer any loss. In a few cases, such an attempt at fraud has been successful. Occasionally, although the insured vehicle does not suffer any accidental loss/damage, loss is claimed by fabricating the accident and damage.

This is not the end of the list of frauds and/or fraudulent attempts in OD section.

Liability To Third Parties:-

This section is also not free from frauds. The coverage is as stipulated by the law i.e. The Motor Vehicles Act, 1988. Price i.e. premium is decided and regulated by the Regulator.

In TP claims, there is the possibility of a galore of frauds. While the list is quite long, some of them are mentioned as illustration.

- Insured's collusion with claimants.
- Advocates collusion/nexus with opposite Advocates.
- Selecting MACT of choice [Namakkal case] by fabricating fraudulent documents/ address.
- As per law, TP liability is based on the principle of fault. Ignoring to make a proper exercise to find facts of the accident for taking appropriate defense results in losing the case.
- Selection of proper Advocates.

And the list continues both in OD and TP. An attempt has been made here to illustrate a few very commonly noticed ones.

However, as already said earlier, frauds will take place. It is part and parcel of the human nature and nothing to get bogged down by. All that is essential is to structure the most effective risk management system of management both in OD and TP; and to ensure its strict implementation. The fraudulent elements will always undoubtedly get exposed to enable the management to nip them in bud and not allow the frauds to become successful. Focus on high claim ratio offices in OD as well as TP will reveal the so far hidden elements. Matters, then, are bound to improve. The governance will definitely produce excellence.

I have said this in the past and will say it again. 'Motor' is a good portfolio capable of producing profits. It, however, depends on how it is managed. By constant vigilance, frauds can be controlled and eliminated. Preventive vigilance is the need of the day.

The author is Consultant - Motor Insurance, Risk Management and Automobile Accident Technology.

Plugging the Leaks

- Frauds in Marine Insurance

Ramji Mishra says "Fraud is an endemic feature of insurance business; there is no 'universal' remedy and this is highly unlikely to change, but it can be controlled..."

Marine insurance is one of the most fascinating, as also a unique, form of insurance. It gives the required comfort to the trade, both domestic and international, transferring risk of moving property from one place to another, to insurers. Covering both the vessel (Hull insurance) and the cargo being carried (Cargo insurance), it has evolved into a necessary ingredient of modern commerce. With increase in trade – and consequent marine premiums – have emerged a variety of frauds, relating to both cargo and hull. The range of frauds is fascinating. In this article we have tried to discuss the maritime fraud committed by customer/ insured in connection with an insurance claim.

The variety of hull claim frauds is matched by fraudulent cargo claims. We are aware of tankers carrying edible oil or fuel over-turning and losing all the cargo they were carrying, making a fit case of lodging claim on insurance. Similar stories of loss of cargo on high seas are also common. In another variety of fraud, clever fraudsters insure goods for much higher value than actual, engineer their disappearance, often in a intermediate country en route to destination in a third country, and lodge claim for non-delivery. Such types of claims are used as a vehicle to launder money as well.

What makes the marine claim frauds, especially the international ones, difficult to investigate is the complexity of the marine trade, scores of intermediaries involved – such as bankers,

insurers, shipping line, customs, shipping line agents, custom agent, freight consolidators, container companies, inland carriers, surveyors, cargo inspection agencies and so on – many of them in different locations. Fraudsters have made clever use of such difficulties to make themselves rich at the cost of insurers.

The sinking of an over-insured vessel carrying a high valued non-existent cargo has been encountered at regular intervals. During periods of economic and political upheaval and depression in the shipping business, there have been incidents of unusual losses. In the last few years, these and other factors have led to a significant escalation in the number of incidents that can be termed as 'maritime frauds'.

The elements of the different types of maritime fraud may be summarized as red flags are as under.

- Sinking of vessel in suspicious circumstances.
- Offering goods in stringent demand and not readily available.
- Offering goods at unduly low prices especially from a country or a seller who is not a normal source of supply.
- Calling for payment conditions out of line with those customers normally expect.

During periods of economic and political upheaval and depression in the shipping business, there have been incidents of unusual losses.

When the unfortunate purchaser of the goods belatedly realizes that no goods are arriving, he starts checking, only to find that the alleged carrying vessel either does not exist or was loading at some other port at the relevant time.

- Requiring advance payment through an intermediary offering the goods without disclosing name of suppliers.
- Involving use of names that resemble but are not those of well known houses.
- Pressurising for fast acceptances of offer and speedy issuance of documentary credit.
- Requiring payment by documentary credit issued in favour of party other than named.
- Requiring Charter Party Bills of Lading to be accepted when contrary to nature of transaction or type of goods.
- Offering for sale an insurance of non-existent cargo.
- Issuance of false certificates by corrupt port officials for short landing of cargo.
- Issuance of Bills of Lading without actual loading of cargo.
- Exportation of rubbish by consignors.
- Charter Party Fraud.
- Laundering of money.

Majority of the above crimes can be classified into four categories as under:

- Scuttling of ships
- Documentary frauds
- Fraud related to the chartering of vessels
- Cargo Thefts/Fraud

Scuttling of Ships

Also known as 'rust bucket' frauds, this involves deliberate sinking of vessels in pursuance of fraud against both cargo and hull interests. With occasional exceptions, these crimes are committed by ship-owners in a situation where a vessel is approaching or has the end of its economic life, taking into account the age of the vessel, its condition and the prevailing freight market. The crime can be aimed at hull

insurers alone or against both hull and cargo interests.

Documentary Frauds

This type of fraud involves the sale and purchase of goods on documentary credit terms and some or all of the documents specified by the buyer to be presented by the seller to the bank in order to receive payment, are forged. Bankers pay against documents. The forged documents attempt to cover up the fact that the goods actually do not exist or that they are not of the quality ordered by the buyer. When the unfortunate purchaser of the goods belatedly realizes that no goods are arriving, he starts checking, only to find that the alleged carrying vessel either does not exist or was loading at some other port at the relevant time.

This has been extended to full load import cargo also. The vessels usually employed by fraudsters are:

- Vessels flying a flag of convenience
- Vessels over 15 or 20 years of age
- Usually small sized ships of 7000 to 10000 GRT
- Vessels having changed their names and owners a few months before the last voyage.

Fraud related to Chartering of vessels

This is also known as "Charter-party fraud. In depressed conditions of shipping market, the vessels' owners, to avoid laying up their vessels, are tempted to charter them to unknown companies without demanding any substantial financial guarantee for the performance of the charter contract. The fraudulent chartered can turn this situation to his advantage. Having chartered a vessel from an unsuspecting owner, the chartered canvasses for cargo, knowing that in a depressed economy, shippers will be willing to cut corners in the hope of reducing transport costs and thus saving on freight so that their goods can be more attractively priced the charterer offers low freight rates on pre-paid basis. He can

afford to do that, as he has no intention of completing the voyage.

Soon, after the vessel sails from the port, the chartered disappears.

Cargo Theft/Fraud

There are several variations in the modus operandi of cargo thefts. In a typical example, the vessel, having loaded a cargo, deviates from its route and puts it into a port of convenience. The cargo may be discharged and sold on the quayside or in a more sophisticated manner. Such an act is often accompanied by changes of the vessel's name or a subsequent scuttling in order to hide the evidence of theft. The whole process of investigation is proved difficult as by the time the loss is known the cargo disappears and the actual recovery of goods is unlikely. The owners of these ships are "paper companies" set up a few days prior to the operation.

A variation of the cargo fraud is the container fraud. Container security primarily relies on the seal, with the belief that such seals cannot be tampered with. However, they can be. Further, wrong practices like handing over the seal to the transporter, who passes it on to the driver, gives a chance for him to fabricate or buy a duplicate, which is put on the container at the time of sealing. The driver coolly parks his vehicle en route, at a friendly warehouse, where the main fraudsters take away a part of the cargo and re-attach the actual seal, which was in driver's possession. Gangs are often known to take the doors of the containers off their hinges, removing skillfully part of the contents, and fixing the doors back, so that no one has doubts on the pilferage.

Case Study:

Money launderers use Marine Insurance fraud as vehicle:

M/s Glass Palace Chandigarh Vs. TataAIG General Insurance Co. Ltd Decided on 5th April 2011

This case study demonstrates that, against the popular perception of non-life insurance being not as vulnerable to money laundering as life insurance, it remains vulnerable to the exploits of fraudsters and money launderers.

A client – a trader-exporter – lodged claim of non-delivery of the whole consignment on its marine insurer. It had sent a consignment of furniture to the buyer-importer in Canada. The consignment was loaded – among with 2 others – in a container. One of the two consignments was meant for Malaysia and the other for Sri Lanka. So, the container went to Colombo, Sri Lanka from Mumbai, India. There, strangely, the Sri Lankan consignee took away consignment meant for Canada and his consignment landed up in Canada. This constituted non-delivery and was payable under the policy.

The investigator appointed at Sri Lanka indicated that the Sri Lankan consignee was non-existent. He called for documents from the consignee in Canada and opined that the entire transaction was a sham, a fraud. This led the claim being referred for investigation by Special Investigation Unit of Insurer. What started was an investigation spanning multiple countries – India, Sri Lanka, Singapore and Canada and involved seeking information from Customs & Port authorities, Banks, shipping lines, customs house agents, freight consolidators etc., with some amount of computer forensics thrown in.

Just as the Sri Lankan consignee was non-existent, the counterpart of the freight consolidator which had taken the three – apparently unconnected consignments for loading into a container & had issued Bill of Ladings (BLs) – in Sri Lanka was also a firm on the verge of being closed down and the man said to be responsible for the act had disappeared from scene. There were questions as to how Sri Lankan customs could have allowed Canadian shipment to be released to

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Gangs are often known to take the doors of the containers off their hinges, removing skillfully part of the contents, and fixing the doors back, so that no one has doubts on the pilferage.

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Most of the mails of the consignee and all mails of the NVOCC were originating from the IP address of the consignor, clearly establishing that consignor was the mastermind of the entire fraud, fronting for the consignee and the NVOCC.



an importer who was non-existent, as most countries require importers-exporters to be registered/ licensed! Adding twist to the tale, the Indian consignor of the Sri Lankan consignment had also shifted the address mentioned in the shipping bill and was said to have deceived many and defaulted on bank payments.

The investigation into the Sri Lankan consignment was necessitated because of the feeling of the SIU Head that it was central to the fraud and there was strong chance of the consignor colluding with insured – a feeling that was to be proved right later. Reason was, it was highly unusual for three consignments destined for different countries to be loaded in a single container. Prima facie, the three consignors looked different. Were they really different?

The first wall collapsed when shipping bills filed with customs for the three consignments were procured. The consignor for Malaysian consignment had the same address as that of insured. The two firms were having different names but had same partners/ Directors. It later turned out that the third firm, sending consignment to Sri Lanka, was also owned by relatives of insured firm's Partners.

All this was not enough to prove fraud on part of consignor or consignee. Consignee was incorporated just a few days before placing Purchase Order (PO) on consignor – its first. Consignor had not demanded any Letter of Credit (LC) – which was highly unusual. Most importantly, it had remitted the payment to India to consignor even though it knew that the consignment was not delivered.

Later investigation at Canada indicated that consignee had not availed any credit line from a bank, did not have Business Number from Canada Revenue Agency (CRA) – required for engaging in export-import – clearly indicating that it had no intention to actually import anything.

There were other oddities at consignee end – the product description in the PO was vague, the consignment was shipped after cut-off date mentioned in PO, the payment had come from an account number different from the one mentioned on PO; the list was long.

The third player – the Customs House Agent – was common to the insured firm and the Sri Lankan consignor. The BL was issued by a NVOCC (Non Vessel Owning Common Carrier) – essentially a freight consolidator. The BL – issued on 6/Feb/09 – carried a date of 6/Mar/09, indicating that the NVOCC would not be accepting any business in between, meaning that it was likely to be a sham. The firm, incorporated in Singapore, had a Delhi address, which was found to be a residence. The lady staying there informed that there was no such firm at the address. However, the clinching evidence came from analysis of IP addresses of mails sent by consignor, consignee and the NVOCC. It turned out that, most of the mails of the consignee and all mails of the NVOCC were originating from the IP address of the consignor, clearly establishing that consignor was the mastermind of the entire fraud, fronting for the consignee and the NVOCC. Interestingly, the official of NVOCC writing mails on its behalf never appeared before insurance company investigators.

It was found out later that, the other firm from the three having common Directors/ Partners as that of insured firm – had been involved in an identical claim with an Australian insurer; the common thread being the third firm which had sent consignment to Sri Lanka.

The insured filed a complaint, against the repudiation of claim by Insurer, before SCDRS Chandigarh. The SCDRS dismissed the complaint and held,

“The entire case smacks of fraud with the object of cheating the insurance company by claiming the insurance amount from them. In fact, it

appears to be fit case for registering a criminal case of fraud and fabrication of documents against the complainants. We do not find any merit in this complaint and the same is accordingly dismissed with litigation costs of Rs. 10,000/-"

Precautionary Measures for Fraud Prevention

There are certain basic precautions against maritime fraud that commercial interests, like exporters and importers, banks and insurance companies, should be aware of; and should be able to implement.

Exporters and Importers:

The checks and precautions that buyers and sellers can implement are:

- Care should be exercised when dealing for the first time with unknown parties. Careful inquiries should be made as to their standing and integrity before entering into a binding agreement.
- Shipment should be by well-established shipping lines.
- The cargo owners should be wary:
 - If the freight rate is too attractive
 - If the ship owner owns one vessel
 - If the vessel is over 15 years of age.
 - If the vessel has passed through various owners.
- Payment by irrevocable documentary credit, confirmed by a bank in seller's country, provides the best safeguard to the seller. Should the seller have any doubt about the authenticity of the documentary credit, he should immediately consult his bank before parting with the goods.
- As far as the buyer is concerned, he should ensure that he receives the documents he has stipulated in his documentary credit application. Therefore, the buyer must

consider carefully which documents he requires. For example, an independent "loading certificate" would add significantly to his protection as would detailed instructions on which shipping line or forwarding agent is to be used. The inspection of cargo should be as close to the time of loading on board as possible.

- In order to ensure that the subject cargo is in fact loaded on the specified carrying vessel, the buyer may stipulate for a "report on the vessel" from an independent third party.
- Conference or national lines bills of lading should be used and marked "freight prepaid" with the amount of freight clearly stated in the bill of lading.
- Services of dependable and well-known forwarding agents, who are also members of a national association, should be engaged.
- Buyers and sellers should attempt to identify whether the carrying vessel is on charter and who the charterers and owners are and whether chartering is done only through agents or reputable institutions.

Banks:

Banks should take following precautions against maritime fraud.

- Bankers should make use of Lloyd's shipping index. Important points to check with regard to the carrying vessel are ownership, age, size and importantly the position of the vessel at the time the bill of lading was dated. The following web link may be useful,

<http://www.equasis.org/EquasisWeb/public/HomePage>
- If such checks are considered difficult for a bank because of the volume of work involved, then perhaps a 'super-service' at additional cost to the customers should be



Payment by irrevocable documentary credit, confirmed by a bank in seller's country, provides the best safeguard to the seller. Should the seller have any doubt about the authenticity of the documentary credit, he should immediately consult his bank before parting with the goods.



It is always important to remember the simple fact that fraud occurs whenever a suitable opportunity presents itself. It is effective resistance which successfully manages fraud, whilst maintaining high levels of customer service.

considered with the actual checks being carried out by outside agent or brokers retained at an annual fee.

- Methods should be examined of improving documentary credit operations by the application of computerized and modern business methods.

Insurers:

Insurers should take the following precautions against maritime fraud.

- Where the name of the carrying vessel is not known at the point when insurance is effected, the insurance is made subject to the Institute Classification Clause (vessel classed with a classification society which is a member of International Association of Classification Societies (IACS) or a National Flag Society) and the requirement that the vessel carrying the goods conforms to the provisions of the clause.
- The assured is required to declare to the insurers the name of the carrying vessel as soon as it is known. When the carrying vessels comply with the requirements of the classifications clause, standard rate premium is charged. Otherwise, extra premium is attracted for over-age, under-tonnage, non-classification and FOC registration of a vessel.
- In India, the exporter is encouraged to use vessels "approved by GIC" to carry the export cargo. This system also applies to import cargo when the carrying vessel is bringing a full load of import cargo to India as also to imports on vessels from Singapore, Malaysia and Far East (excluding Japan, Mainland China).

Focus Area: Insurer

- **Zero Tolerance:** Fraud in any form is not acceptable
- **Resistance:**

It is always important to remember the simple

fact that fraud occurs whenever a suitable opportunity presents itself. It is effective resistance which successfully manages fraud, whilst maintaining high levels of customer service.

It may be described as under,

It is pro active action & effective resistance which successfully manages fraud.

The universal equation says:

$$\text{Incidence of fraud} = \frac{\text{The inclination} + \text{The opportunity}}{\text{The resistance}}$$

Strong Investigation Team:

Sadly, the current economic situation is a perfect breeding ground for instances of fraud to rise. Global data indicates that the incidence of insurance fraud has risen dramatically over the past few years.

For the insurance industry, it is time to realize that marine insurance is also prone

to frauds, understand the types of frauds and create a framework for flagging

suspicious claims early and have them investigated by professional investigators.

Data sharing and legal action:

It is also required to set up industry level claims database to share information on fraudsters and also pursue both civil and criminal action (restitution and prosecution), wherever appropriate. Prompt penal action / litigation and image of the company work as deterrent for potential fraudster:

Educating customer: Fraud is morally unacceptable.

The author is National Head - Claims (Legal & Compliance), TataAIG General Insurance Co. Ltd.

Arresting the Trends

- Frauds in Insurance Industry

C.L. Baradhwaj opines that a strong deterrent punishment for a fraudulent attempt would go a long way in sending the right signals to those elements who are otherwise on the look-out for 'opportunities' to make a quick buck.

Introduction

Like any other industry, insurance is also prone to the risk of frauds. Insurance being a service oriented industry, gains visibility only if the benefits flowing out of insurance are understood by the customer. But for certain products like home loan insurance, health and auto insurance, the need is not appreciated. This coupled with the complexity of the product makes this sector vulnerable to certain peculiar frauds.

While the public sector players had their own tied agents till 2000, with the entry of private companies, new forms of distribution like corporate agents and brokers emerged. New service providers like Third Party Administrators came into the picture while the role of surveyors and loss assessors were clearly defined.

With over 45 insurance companies operating with more than 10,000 offices across the country with an army of 2.7 million agents, the operations life cycle has become complex and with this complexity increases the vulnerability to various types of frauds.

This article discusses the nature of frauds to which this industry is susceptible and the suggested measures to mitigate the fraud risk.

Definition of Fraud

Section 17 of the Indian Contract Act, 1872, defines fraud to include the following:

- (a) the suggestion as a fact of that which is not true by one who does not believe it to be true ("misstatement")
- (b) active concealment of fact by one having knowledge or belief of a fact ("concealment")
- (c) a promise made without any intention of performing it ("false commitments")
- (d) any other act fitted to deceive

Different types of frauds in insurance industry

As per the Fraud Unit of the Department of Insurance of the State of Texas, USA, insurance frauds cost each US family over \$1,000 per year. The dedicated fraud unit of the regulator in Texas has taken conscious efforts to control this menace. 80% of the frauds were reported in health care, followed by 17% in Property and Casualty and 3% in Life and Disability.

In India, broadly frauds in insurance industry can be categorised into the following heads, based on the entity/person from whom the fraud emanates:

(a) Customer related frauds

Both globally and within India, incidence of customer related frauds have been noticed; and in India, this category of frauds has seen an increasing trend after the privatisation of the

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With over 45 insurance companies operating with more than 10,000 offices across the country with an army of 2.7 million agents, the operations life cycle has become complex and with this complexity increases the vulnerability to various types of frauds.

"

The objective could be to obtain the cover for an uninsurable life or avoiding health extra premiums for a sub-standard life or getting insurance at cheaper rates by understating the age.

industry . A customer fraud can happen in the following ways:

(i) Submission of false documents at the proposal stage

This involves customers indulging in submission of false documents to secure an insurance cover. The objective could be to obtain the cover for an uninsurable life or avoiding health extra premiums for a sub-standard life or getting insurance at cheaper rates by understating the age. Age proofs in such cases are tampered to achieve the objective.

Falsified KYC documents are also submitted along with the proposal form. This typically happens when the customer is not in possession of such documents. Usually, customer related KYC document tampering happens in tandem with the urge to secure an insurance cover as above.

Dedicated teams are employed by the underwriters to scrutinise submission of such forged documents at the entry stage and refer them to the risk control unit for verification of suspicious documents.

(ii) False representations on health, family history, occupation etc. in the proposal form

Another practice resorted to by a customer securing cover through fraudulent means is to make false representations about health – usually in non-medical cases. The health and family related questions are answered in such a way that the proposer and his family are in perfect health, whereas in reality it could be wrong. The objective in this case would be to obtain insurance cover which could otherwise be turned down, or to avoid health extra premiums.

There have been instances of trying to become richer by insuring persons in

death beds by indulging in a shopping spree of policies across insurance companies. In such cases, the customer either conceals the status of health in the proposal form or submits false documents to substantiate his occupation, income or even good health.

These frauds mostly come to earth at the claims stage when the claims are investigated. Claims are repudiated for proven frauds.

(iii) Money laundering through insurance policies, especially life insurance

One of the recent trends in customer related frauds is money laundering related. Under this scenario, the true beneficiary acts from behind. The person who acts as the policyholder could just be a conduit to launder the money. The object of taking an insurance policy is to give the appearance of a legal tender for the money acquired through illegal means. This risk is more pronounced in life than in general insurance.

Insurance companies insist on KYC documents to tackle money laundering both at the new business stage, account maintenance and claims stage. Income proofs are obtained for high risk cases to ensure that the customer has the capacity to pay the premiums. In addition to the above, monitoring the movements in accounts and reporting of suspicious and cash transactions are done with Financial Intelligence Unit.

(iv) Fake claims including submission of fake claim documents

This is prevalent both in life and general, particularly health insurance segment. Making a false claim for hospitalisation by submission of fake bills has created havoc in this segment. Thanks to the institution of Third Party Administrators and Cashless

schemes, this risk has been mitigated to a great extent. However, the risk of collusion between hospitals and patients still exists.

In fact, after the introduction of the cashless Medclaim facility, most hospitals encourage patients with insurance cover as it becomes easy for them to convince customers to go in for high cost treatments and diagnosis when a simple treatment would do. This enables hospitals to earn higher income in the form of room rent, diagnostic charges etc.

In Motor insurance, exaggerated claims are quite significant. It is not uncommon when making an insurance claim for the insured to exaggerate his claim; this is often done in the expectation that this will give him some leeway when the time comes to negotiate a settlement of the claim with the insurer. There are instances where some part of the claim was genuine while the rest was inflated. There have been many judicial precedents on this point. Courts have adopted a consistent approach to the disallowing of claims which are exaggerated to any material extent. However, if insurers wish to continue to rely on the remedy of avoidance when dealing with such claims, it is advisable to incorporate express terms into their policy contracts to this effect. Another example would be a rigged claim by damaging a part of the car which the owner wants to get replaced (because he does not like it) and claiming it to be an accident.

In Property insurance, it could be claim for items not owned by the claimant or overstated losses to cover the deductibles.

In Life insurance, there have been instances of fake death claims in the last decade. Persons connected with the claims teams of insurance companies during the last decade would remember the famous Jesudas claims case, whereunder the life assured was reported to have died in an accident near Vadipatti in Madurai District of Tamil Nadu, whereas there

were suspicious circumstances surrounding the death and the life assured was believed to have been living in the Gulf under another passport. The other popular case is that of Mahmooda Begum whereunder the facts of the case were similar to that of Jesudas case. In both the cases, life insurance policies were taken from many insurance companies with the intention of gaining benefit out of “purported death” of the life assured.

Claims teams across the life insurance companies share information on such claims and take a concerted action to tackle this menace.

(b) Distributor related frauds

A distributor is the vital link in the policy life cycle. His role begins the time he starts prospecting till settlement of claims. A life insurance agent is the key distributor in terms of number. However, insurance brokers and other intermediaries also play a key role in this process.

Various frauds related to distributors could be classified as follows:

(i) At the point of solicitation:

(a) Submission of false documents at the proposal stage

This involves production of forged documents by a distributor towards age proofs, KYC documents etc. in order to secure issuance of a policy. Age proofs are tampered to either avoid extra premiums on account of health or to reduce the premiums for a stated insurance cover. KYC documents such as identity proof and address proof are tampered for two reasons – one reason being targeting the customers who do not have any valid KYC documents (or) it could be to avoid displeasing the customers by asking multiple documents.

”

After the introduction of the cashless Medclaim facility, most hospitals encourage patients with insurance cover as it becomes easy for them to convince customers to go in for high cost treatments and diagnosis when a simple treatment would do.

”



Where the distributor is proved to be involved in submission of false documents, their services are terminated immediately. Further, police complaints are filed, where appropriate, to act as a deterrent.



Back office operations teams in insurance companies have dedicated document verification teams who refer suspicious documents to risk control team. Verification of documents is done and their genuineness is confirmed to the operations team. Where the distributor is proved to be involved in submission of false documents, their services are terminated immediately. Further, police complaints are filed, where appropriate, to act as a deterrent.

(b) Forgery of documents

Another violation is the forgery of signatures in the proposal forms. While there are instances of intention to sign the proposal form like customers without informing him, there are situations where this is done with customer's consent also – sometimes the customer is out of station and is not able to sign the proposal form. These cases come to light mostly when the customers and distributors are at loggerheads after the policy is taken due to various reasons. Most of these forgeries do not come to light if they are 'consented to' by the customer.

The document verification team in partnership with the risk control team plays a critical role in detecting and taking appropriate action in such cases.

(c) Incorrect declarations on health, family history, occupation etc. while filling the proposal form on behalf of the customer

It is the agent who fills the proposal form in most of the cases as the prospects hardly find time to fill the forms. While filling the form, the agents also fill in all the health related declarations, family history, occupation, income details etc. without checking with the customers. As a result, the agent just shows the customer the

dotted line where he has to sign – and the customer blindly signs the proposal form often without reading it

The agent often thinks that he will lose the business in case he checks with the prospect and the prospect compels the agent to disclose his adverse health details – as this opens up the possibility of imposing a health extra or even declining the proposal – in the end he will lose his commission. As a result of this apprehension, the agent fills up the questionnaire himself by giving positive replies about the state of the proposer's health.

Hardly does the agent realise that he is doing gross injustice to his customer by doing so. At the time of claim, if the investigations reveal that the customer was suffering from any ailment which was material for the customer to disclose, the claim stands repudiated.

The irony here is that the proposer (customer) is never made aware that he is signing on a health declaration by the agent (who is insurance company's representative at the point of sale). However, if it is proved at the claims stage that some illness which the proposer was suffering from at the time of submission of proposal, was not disclosed in the proposal form, then, as per legal principles upheld by various judicial fora, it is decided that it is a "fraud" (active concealment of a material fact) done by the customer on the insurance company and claim stands repudiated.

As a result of the above process, it is the customer's family who is getting penalised for no fault on his part. It is the agent who exercises a fraud in such cases on the customers (for his own benefit without realising the consequences).

In order to curb this practice, insurance companies must increase awareness of the customers on the need to exercise care and caution while filling up the questions on health, occupation etc. This can be done by highlighting these questions in the proposal form in such a way that the customer's attention is attracted to this section when he signs the proposal form. Further, distributors must be trained by insurance companies to highlight the importance of this point and the consequences it has on the customer's family as well as on the reputation of the insurance company and that of distributors.

(d) Misleading information about the policy features to the customer to influence him to buy the policy

This is popularly called 'mis-selling' in the industry. This includes false representations made by the distributor to the prospect about the policy features or makes false promises in order to entice or induce the customer to buy a policy. This has become a menace towards which IRDA has taken serious steps which includes regulatory action against erring distributors, insurance companies and resolution to the customers. A Consumer Affairs Department functions within the Authority to monitor the customer complaints in this regard.

The risk control unit of insurance companies has dedicated teams who investigate and take appropriate disciplinary action. However, the solution lies in recruiting the right quality of sales force who can take proper care of customers in their agency business – move towards professionalisation of agency force.

(i) Collection stage:

a. Misappropriation & misapplication of funds

This involves misapplication of funds as well as misappropriation of funds. In cash collections, the incidence is higher. Even though the cash collections have been limited to Rs.50,000 per customer, cash frauds happen in small ticket cases especially in Class B and Class C cities.

Misapplication of funds happens when the amount paid by one customer is applied to another customer's policy. Also called "teeming and lading" or "lapping", this happens especially when the customer pays the premium ahead of the due date or days of grace. Since the insurance cover can continue till the expiry of days of grace, the amount remitted by one customer can be applied to another customer's account (which may be the agent's or his relative's policy also) temporarily. By the time the days of grace expires, another customer's funds are collected and adjusted to this customer and so on.

This menace can be controlled if the cheque payments contain the policy number on the reverse of the cheque. Insurance companies normally insist on policy number being written – but this is invariably done by the agent at the time of tendering the premium payment at the insurer's office. For cash transactions, it would be difficult to track.

Whether cash or cheque, the customers must insist on a proper receipt within certain days from the date of handing over premium to the customer. Insurance companies can give wide publicity to this point to control this menace.

b. Issue of fake receipts

This is a sequel to misappropriation of funds as above – a false receipt is issued to the customer to make him believe that the premium has

“ Since the insurance cover can continue till the expiry of days of grace, the amount remitted by one customer can be applied to another customer's account (which may be the agent's or his relative's policy also) temporarily. ”

Medical examiner frauds can happen at the proposal stage. There have been instances where medical reports are issued without the physical presence of the life assured or a favourable medical report is issued without conducting a medical examination.

been remitted. This comes to light only when the customer checks with the insurance company.

c. Issue of fake policy insurance covers

There have been instances of distributors issuing fake policies also. The customer never comes to know that there is no insurance coverage unless and until a claim is made. However, the instances of such a fraud are not many in India.

d. Replacements

“Churning” as it is popularly called, it is a tendency on the part of the distributor to urge the customer to lapse or surrender a policy and invest the proceeds in a new policy with the intention of gaining higher commission on new business. The customer may in the process lose on account of higher exit charges. Mostly the customer is not made aware of the exit charges but is positioned as a scheme of transfer approved by the insurance company for transfer from one policy to another policy.

Internationally, there have been many ways to track and curb this practice. One of them is building rules around payment of commission on new policies taken by existing customers who have in the recent past taken out moneys from their existing policies – as withdrawals, loans, surrenders etc. In such cases commission is paid only on the net accretion of inflow of premiums. Usually a window period of six months is kept for tracking such replacements. It can be both 'backward' and 'forward' replacements (i.e. taking a fresh policy and then taking out money from the existing policy). Such tracking is done at the industry level in US.

(j) Claims stage

Colluding/conniving at false claim documents This happens mostly if the agent is in collusion with the nominee to submit false claim documents. Given the foolproof claim investigation process, these tendencies can be

easily tracked and disciplinary action taken against such distributors.

(k) Vendor related frauds

There are other intermediaries such as medical examiners, third party administrators, surveyors and loss assessors etc. whose role is critical to ensuring that the benefits reach the intended beneficiaries. Further, there are various other service providers who provide critical input services to an insurance company. This varies from service providers such as couriers and office management services etc. whose role is critical especially given that outsourcing is vital to insurance industry.

Medical examiner frauds can happen at the proposal stage. There have been instances where medical reports are issued without the physical presence of the life assured or a favourable medical report is issued without conducting a medical examination. Outside India, medical examiner frauds have been reported in workmen compensation claims – medical examiner knowingly begins or continues to provide medical treatment to the employee that is unnecessary – to enable false claims being submitted under workmen compensation policies. 'Claim mills' represent a situation where the doctors and the plaintiff lawyers conspire to create inflated workmen compensation claims to the consideration of 'business relationship'.

(l) Employee related frauds

Human resources form the critical backbone to an insurance company. They administer the processes and ensure that end results reach the customers. Cutting off the weeds of violation of processes is a continuous process. While watchdogs like internal audit, whistle blower and risk control mechanisms play a critical role in bringing out these violations to light, an effective risk management control framework is necessary.

Employee related frauds relate to the following:

(i) Losses to property

This includes losses to the assets owned by the insurance company – including theft and damage. A proper asset codification in insurance company's offices followed by a periodic stock taking exercise would go a long way in mitigating this risk.

(ii) False expense claims

Employees making false claims for reimbursements by submitting fake bills is another area. Effective finance control trains their team to track such fake bills and builds red flags within the system so that these frauds are checked at early stages. A strong process of referral of suspicious claims to the risk control team who investigate and give their views, is in place in many insurance companies. Appropriate disciplinary action, which includes termination, is taken in such cases.

Importance of a Risk management framework

An effective fraud control framework has the following lines of defence to tackle the frauds:

1st Line of Defence

This comprises of the respective heads of departments who have the primary responsibility of building internal checks and controls to prevent frauds. This includes controls such as “maker-checker” process, financial limits for approvals for various levels, periodic supervision etc. They own the primary responsibility.

2nd Line of Defence

This comprises of the compliance and risk control teams who have oversight responsibilities and support the teams in building up appropriate controls to tackle the

frauds. A risk control and management process is facilitated by this team whereby the Heads of Departments are guided in building the risk control mechanisms to mitigate or eliminate the risks.

3rd Line of Defence

This comprises of the internal audit teams who independently examine the processes and report weaknesses in control mechanisms. Corrective action is agreed and action taken to bring down the risk.

Yearly workshops on risk control are held to facilitate identification of all risks, including the risks of fraud; and action points identified to proactively address the risks.

A strong deterrent would be a robust internal disciplinary action frame work which exhibits 'zero tolerance' to unacceptable behaviours coupled with police complaints, where warranted. A strong internal risk control team which acts as the surveillance unit is critical to manage this risk to ensure smooth business continuity.

The author is VP-Compliance, Bharti AXA Life Insurance Company Limited. The views expressed herein are the personal views of the author and should in no way be deemed to be the views of the company.



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प्रकाशक का संदेश



कपट की घटनाओं से किसी भी उद्योग को एक बड़ा अघात पहुँचता है। एक ओर, इनके परिणामवश वित्तीय संसाधनों की हानी होती है जिससे की संस्था के लाभों में अत्यधिक कमी आ जाती है। दूसरी ओर यह सीधे सीधे संस्था के जनबल की कार्य पद्धति को भी प्रभावित करते हैं जिसके परिणामवश निश्चित रूप से अमूल्य मानव संसाधनों के प्रस्तरण होता है जोकि साधारणतः अपनी शक्तियाँ अधिक उत्पादकता के लिए प्रयोग कर सकते थे। यद्यपि, कपट की घटनाएँ संपूर्ण विश्व में होती हैं तथा जिनसे परिचालन के कई क्षेत्र कट जाते हैं; यह स्पष्ट रूप से नवोदित बाजारों में प्रत्यक्ष है, मुख्यतः उन क्षेत्रों में जहाँ समझबूझ के स्तर विशेषतः काफी निचले स्तर के हैं।

कपट की घटनाओं के प्रमुख क्षेत्रों के आँकड़े तुरंत ही यह प्रकट कर देंगे कि यह उन क्षेत्रों में अधिक है जहाँ जाँच या तो होती नहीं है या इतनी कमजोर है कि उनके पालन की पुष्टि भी नहीं होती। अधिकाधिक, भारतीय प्रक्षेत्र में यह तथ्य सही पाया गया है। यदि न्यायालयों ने अत्यधिक मामलों में दावेदारों के हित में फैसले सुनाए हैं तो अत्यधिक मामलों में उसे इस मूक साक्ष्य का सामना करना पड़ता है कि प्रबंधनों ने बुराई के विरुद्ध उचित अनुशासन लागू नहीं किया है। प्रबंधनों को इसका अंतर जानने के लिए कि पॉलिसीधारकों के क्या अधिकार हैं; व उन्हें उनके अधिकारों की प्राप्ति के लिए और अधिक स्पष्टवादी व निश्चयकारी होने की आवश्यकता है।

एक सामान्य क्षेत्र जोकि भारतीय बीमा क्षेत्र में अधिकांश कपटों कि ओर ले जाता है वह है पॉलिसीधारक द्वारा संविदात्मक

कर्तव्यों की समझ में कमी। सभी प्रकार की उन्नतियों के उपरांत भी, यदि यह कारण यह सभी विवादों की जड़ बना रहता है तो, दुर्भाग्यता से यह निश्चित रूप से एक स्वस्थ संकेत नहीं है। हमें सबसे पहले संभावितों यह शिक्षा देने की आवश्यकता है कि उनके द्वारा दिया गया प्रीमियम घटना को आवरण देने के लिए है; तथा यह बीमा कंपनी पर दावे का दबाव डालने का अधिकार नहीं देता। आगे, जिस मामले में बीमाकर्ता ने प्रणाली संबंधी कमियों चलते कपट किया है, वहाँ उनके पुनःघटित होने की संभावना को टालने के लिए प्रयास किए जाने चाहिए। सर्वोपरि, किसी भी प्रकार के बीमाकर्ता कपट की संभावना को रोकने के लिए निरंतर चौकसी होनी चाहिए। इसके द्वारा संपूर्ण उद्योग की प्रतिष्ठा पर सांघातिक प्रहार से निपटा जा सकता है।

बीमा में कपट जर्नल के इस अंक का मुख्य विषय है। जैसा कि अपेक्षित है, इस सर्व प्रचलित विषय पर अत्यधिक प्रतिक्रियाएं हो रही हैं; तथा यह प्रस्तावित किया जाता है कि बीमा कपट जर्नल के अगले अंक का भी मुख्य विषय रहेगा।

जे. हरि नारायण

जे. हरि नारायण
अध्यक्ष

दृष्टि कोण



संकटकाल के समय हमारे राज्याधारित प्रणाली की संग्रहित शक्ति स्पष्ट रूप से प्रकट हो जाती है। अलबामा में विध्वंस हमें बाध्य करता है कि प्रभावितों को सहायता प्रदान करने के लिए हम अपने संसाधनों को शीघ्रता व प्रभावशाली रूप से प्रयोग करें।

सुश्री सुसन ई. वॉस

एनएआईसी अध्यक्ष व लोवा बीमा आयुक्त

विकसित अर्थव्यवस्थाएं समान रूप से अशुद्ध मूल्य पूँजी की संभावना से पूर्ण हैं। उपप्राथमिकता ऋण संकट, जिसने भौगोलिक वित्तीय संकटों को तीन वर्ष से कम समय में तलछट में बिठा दिया, जोकि अशुद्ध मूल्य पूँजी का एक अन्य उदाहरण है जिसके परिणामवश अपरिमित जोखिम उठाए गए व लाभ उठाए गए।

श्री रवि मेनन

प्रबंध निदेशक, मोनेटरी ऑथॉरिटी ऑफ सिंगापुर

बीमा व्यापार के विनियमन के अंतर्राष्ट्रीय मानक विशिष्ट बदलावों के दौर से गुजर रहे हैं तथा यह अत्यंत आवश्यक है कि विनियामकों के पास इन बदलावों के अनुमानों पर विचार विमर्ष करने व उन बदलावों का समनुरूप कार्यान्वयन करने का एक सुअवसर है।

श्री डेविड विक

मुख्य कार्यकारी, इस्ले ऑफ मैन इंश्युरेन्स एण्ड पैन्शन्स ऑथॉरिटी

जैसा कि प्राधिकरण अपने विस्तृत विनियामक संरचना के कार्यान्वयन के साथ उन्नती करती है, जोकि भौगोलिक विनियामक मानकों में विकास के अनुरूप होती है, हम यह स्वीकार करते हैं कि यह न केवल हमारे लिए (बर्मुडा के विनियामक) बल्कि बाज़ार के लिए भी एक महत्वपूर्ण बदलाव का द्योतक है।

श्री जर्मी कॉक्स

प्रमुख कार्यकारी अधिकारी, बर्मुडा मोनेटरी ऑथॉरिटी

जब आप अतिविशिष्ट घटनाओं से गुजरते हैं - जैसे कि हाल ही के आर्थिक संकट - उन पर विचार करना व उनकी पुनरावृत्ति को रोकने के उपायों को तय करना अतिआवश्यक हो जाता है। वैश्विक स्तर पर, विनियामक अपनी भूमिका पुनः परिभाषित कर रहे हैं।

श्री डेनियल बुलेट

अध्यक्ष, कैनेडियन बीमा विनियामक परिषद

स्वास्थ्य बीमा कवचों की संहवर्णात्मकता ग्राहकों को उत्कृष्ट मर्दे उपलब्ध कराने के लिए एक यथोचित अवधारणा है। यद्यपि, संहवर्णात्मकता का उद्देश्य केवल तभी पूरा होगा यदि सूचना का आदान - प्रदान निर्विघ्नता से हो।

श्री जे. हरि नारायण

अध्यक्ष, बीमा विनियामक और विकास प्राधिकरण, भारत



भारत में पेन्शन क्षेत्र के सुधार

एच.एम. जैन का कहना है कि यह नया विधेयक जब अधिनियम के रूप में परिवर्तित हो गया है, पेन्शन क्षेत्र में आमूल-चूल परिवर्तन होने के आशा है।

...(पिछले अंक से आगे)

हाल ही में एक शोध संस्थान के अनुमान के अनुसार सन् 2012 तक हमारे देश में स्वास्थ्य बीमा का इतना विकास होगा कि मात्र यह क्षेत्र रु. 25,000 करोड़ की सीमा पार कर जाएगा।

पृष्ठभूमि और आज की मांग

आज सारी दुनियां में जीवन अवधि काफी बढ़ चुकी है जिसमें हमारा देश भी शामिल है। औसत मृत्यु दर के उत्तरोत्तर घटने व बेहतर स्वास्थ्य सेवाओं की उपलब्धि के कारण पिछली जनगणना में ही यह पाया गया था कि एक भारतीय 63.8 वर्ष तक सामान्यतः जीवित रहता है। कुपोषण व प्रदूषण के साथ साथ अनेक महामारियों जैसे प्लेग, मलेरिया व क्षय रोगों का अन्मूलन आज एक वैश्विक सत्य है और विकसित देशों में सामान्य जीवन अवधि 80 से 85 वर्ष तक की हो चुकी है। एक शोध रिपोर्ट अनुसार चिकित्सा क्षेत्र में अत्याधुनिक जटिल खोजों और नई स्वास्थ्य सेवाओं के कारण पश्चिमी देशों में नागरिकों की औसत आयु 90 वर्ष की हो जाएगी। गत आधी शताब्दी में जो प्रगति हुई है उससे सन् 2050 तक चाहे एक जापानी हो या आस्ट्रेलिया का निवासी औसत रूप से 100 वर्ष तक जीवित रहेगा। वैज्ञानिकों ने यह सिद्ध कर दिया है कि मनुष्य के जीन्स जो स्वस्थ जीवन के लिए प्रकृति ने पहले ही हमें दिए हैं वे हमें मानसिक व शारीरिक रूप से सौ वर्ष तक सक्षम बनाए रख सकते हैं, यदि हम अपने पर्यावरण से पूरा ताल मेल बना सकें। इस बदलते परिदृश्य के कारण वरिष्ठ नागरिकों के लिए एक पूरी तरह से नया दृष्टिकोण पैदा करने की आवश्यकता है। पेन्शन योजनाओं की प्रकृति, वृद्धों के लिए नए प्रकार के लाभपूर्ण नियोजन अवसर, दूरगामी स्वास्थ्य सेवाओं के सार्वजनिकरण के लिए पहल, सेवानिवृत्ति की आयु की पुनर्वीक्षा, कम प्रीमियम अथवा निःशुल्क सामूहिक स्वास्थ्य बीमा योजनाओं की उपलब्धि, अस्पतालों, आरोग्य केन्द्रों व मानसिक स्वास्थ्य के लिए विशाल स्तर पर केन्द्रों की स्थापना - यह सब मात्र सरकार की पहल पर नहीं किया जा सकता है। इसमें संगठित निजी क्षेत्र व गैर सरकारी स्वैच्छिक संगठनों को भी एक भूमिका अदा करनी होगी।

हाल ही में एक शोध संस्थान के अनुमान के अनुसार सन् 2012 तक हमारे देश में स्वास्थ्य बीमा का इतना विकास होगा कि मात्र यह क्षेत्र रु. 25,000 करोड़ की सीमा पार कर जाएगा। बीमा के लिए सक्षम जनसंख्या 30 करोड़ से अधिक हो जाएगी और इसका कुल 3 प्रतिशत स्वास्थ्य बीमा के विविध प्रकारों का फायदा उठाएगा। अभी यह प्रतिशत संगठित क्षेत्र में मात्र एक प्रतिशत से कम है। यह क्षेत्र देश की अर्थव्यवस्था के लिए एक नई चुनौती होगा।

मूलभूत प्रश्न

हमारे देश में एक अरसे से स्वास्थ्य बीमा की उपेक्षा होती रही है और बदलते जनसांख्यिक दबावों के कारण जिसके तहत वृद्ध लोगों की संख्या में उत्तरोत्तर वृद्धि हो रही है, अब इस समस्या को अनदेखा करना बीमा कम्पनियों व सरकार के लिए भी मुश्किल हो रहा है। पहले भारतीय बीमा नियामक और विकास प्राधिकरण ने स्वास्थ्य बीमा से जुड़े सभी पक्षों की जांच के लिए एक कार्यकारी समिति का गठन किया था जिसके संयोजक आई. आर. डी. ए. के सामान्य बीमा के सदस्य के. के. श्रीनिवासन थे। प्राधिकरण के कार्यकारी निदेशक पी.सी. जेम्स के अलावा इसके सदस्यों में केन्द्रीय स्वास्थ्य व परिवार कल्याण मंत्रालय और बीमा कम्पनियों के प्रतिनिधि भी थे। इस समिति में गैर सरकारी स्वैच्छिक संगठनों के प्रतिनिधियों को भी स्थान दिया गया था। ग्रामीण क्षेत्र की स्वास्थ्य सम्बन्धी समस्याओं के समग्र रूप व हल को भलीभांति समझने व सुझाव देने के लिए एक विशेष सह-समिति भी बनाई गई थी जिसकी अनुशंसाओं का लाभ उठाकर इस समिति ने अपनी रिपोर्ट हाल में जारी की है। स्वास्थ्य बीमा की कीमत, संरक्षण का दायरा, प्रीमियम संग्रहण, दावों का भुगतान, उत्पादों का विपणन और सामान्य नागरिकों के लिए

उपलब्धता - इन सब विषयों की इस रिपोर्ट में विशद चर्चा है और दी गई अनुशंसाओं के कार्यान्वयन के प्रश्न का भी विशिष्ट उल्लेख किया गया है।


इस रिपोर्ट में कुछ मूलभूत प्रश्नों को भी छुआ गया है जिससे इसका नीति विषयक महत्व भी बढ़ा है। उदाहरण के लिए वरिष्ठ नागरिकों को बीमे के संरक्षण का मौलिक अधिकार उनकी कोई भी आयु हो, मिलना आवश्यकता है। यदि कोई वरिष्ठ नागरिक प्रीमियम देने के लिए तैयार है तब उसे किसी भी आधार पर बीमे से वंचित नहीं किया जाना चाहिए। विशद सामाजिक सुरक्षा योजना के अन्तर्गत यह भी जरूरी माना गया है कि हर व्यक्ति निजी पहल पर समय रहते ही भावी सुरक्षा के लिए पेन्शन व स्वास्थ्य बीमा के लिए पहल करें। सामान्य दरों पर 65 वर्ष तक की आयु के नागरिकों या इसके ऊपर की आयु के लोगों को भी स्वास्थ्य बीमा उपलब्ध हो और बिना किसी ऊपरी आयु की सीमा के बंधन के उसे बीमा के पुनर्चलन का अधिकार दिया जाए। प्रीमियम या अतिरिक्त लोडिंग अनावश्यक रूप से किसी भी स्थिति में उंची दर पर नहीं क्योंकि सेवानिवृत्त नागरिकों के पास संसाधन भी अत्यन्त सीमित होते हैं। मूल भावना यह है कि तुलनात्मक रूप से युवा अथवा सेवाकाल में बीमा लेनेवालों के भुगतान से वरिष्ठ नागरिकों के लिए स्वास्थ्य पालिसियों में सहायता दिया जाए और उन्हें कम दर पर वही लाभ दिया जाए। इस तरह

किसी अनावश्यक तकनीकी आधार पर दावे भी नहीं निरस्त किए जाएं और पेन्शन व स्वास्थ्य बीमा के लिए पृथक शिकायत निवारण कानून बनाया जाए या विशेष ओम्बड्समेन की नियुक्ति की जाए। बीमा लेने के पहले के वर्तमान रोगों को वरिष्ठ नागरिकों के लिए बाधा न माना जाए और उनकी सामान्य स्वास्थ्य और चिकित्सकीय आवश्यकताओं पर पूरी संवेदनशीलता दिखाई जाए। किसी भी स्थिति में पहले से हुए रोग के नाम पर जैसे रक्तचाप या मधुमेह के बहाने किसी वरिष्ठ नागरिक को बीमे से वंचित न किया जाए। वरिष्ठ नागरिकों को हमारे बीच सम्माननीय स्थान दिलाने के लिए सरकार, स्वास्थ्य मंत्रालय और बीमा कम्पनियों के बीच परस्पर संवाद को बनाए रखना भी आवश्यक है।

कुछ भी हो आज देश के 14 लाख से अधिक भारतीय जीवन बीमा निगम के अभिकर्ताओं की सुरक्षा को नकारना महंगा पड़ सकता है।

लेखक, अध्यक्ष, लाइफ इंश्योरेंस एजेन्ट्स फ़ेडरेशन ऑफ़ इण्डिया, मुम्बई।

वरिष्ठ नागरिकों को हमारे बीच सम्माननीय स्थान दिलाने के लिए सरकार, स्वास्थ्य मंत्रालय और बीमा कम्पनियों के बीच परस्पर संवाद को बनाए रखना भी आवश्यक है।



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बीमा बिक्री की रीढ़ है - अभिकर्ता

जगेंद्र कुमार का कहना है कि प्राचीनकाल से ही बीमा की बिक्री अभिकर्ताओं के माध्यम से होती रही है।

एक व्यक्तिगत एजेन्ट जिसने प्रायोगिक प्रशिक्षण लिया है व सम्बन्धित परीक्षा पास की है, बीमा हेतु आग्रह कर सकता है तथा व्यवसाय कर सकता है।

बीमा व्यवसाय की एक विशेषता यह है कि कभी कभी संभाव्य ग्राहक का बीमाकर्ता से कम और मध्यस्थ से ज्यादा नजदीकी सम्बन्ध रहता है। इन मध्यस्थों में बीमा एजेन्ट प्रमुख है जो प्रारम्भ से ही बीमा ग्राहकों को हर प्रकार की जानकारियाँ एवं बीमा सुविधाएं प्रदान कराते रहे हैं। बीमा एजेन्ट वो है जो एक जीवन बीमाकर्ता ऐसे ब्याजी की विधिवत जिसमें, प्रशिक्षण, परीक्षा, पात्रता आदि शामिल हैं, के पश्चात लाइसेंस देकर बीमा करने के लिए अधीकृत करती हैं। एक व्यक्तिगत एजेन्ट जिसने प्रायोगिक प्रशिक्षण लिया है व सम्बन्धित परीक्षा पास की है, बीमा हेतु आग्रह कर सकता है तथा व्यवसाय कर सकता है। इस व्यक्तिगत एजेन्ट की पहचान उसकी बीमा कम्पनी है। जिसका वह प्रतिनिधी है। वह उसके नियमों में दिए प्रावधानों एवं आचरण का पालन करता है। ऐसे अभिकर्ता को पारिश्रमिक के रूप में उसके दिए हुए प्रशुल्क पर निर्धारित दर से कमीशन मिलता है। विभिन्न बीमा कम्पनियों अपने अभिकर्ताओं को

उनके अच्छे कार्य निष्पादन के आधार पर अन्य प्रोत्साहन भी प्रदान करती है जिनमें नकद राशि पुरस्कार, क्लब सदस्यता, तथा विदेश यात्रा सुमुख हैं। भारत में बीमा के प्रारम्भ से ही बीमा सेवाएं प्रमुखतया बीमा अभिकर्ता के माध्यम से उपलब्ध होती रही हैं तथा ये अभिकर्ता अपने संभावित ग्राहकों में जिनमें, मित्र, पड़ोसी, रिश्तेदार, व्यवसाई, क्लब के साथी तथा परिवारजन भी शामिल होते हैं, को अपने नजदीकी होने या घनिष्ठता के आधार पर बीमा सेवाएं प्रदान कर अपने रिश्तों को और मजबूती देती है। बीमाकर्ता के लिए भी यह बीमा बिक्री की रीढ़ है।

जीवन बीमा अभिकर्ताओं की स्थिति:

वर्ष 2009-2010 में व्यक्तिगत बीमा अभिकर्ताओं की संख्या 1.39 फीसदी बढ़ी। 31 अप्रैल 2009 को 29.38 लाख से बढ़कर 31 मार्च 2010 को 29.78 लाख पहुंच गई जीवन बीमा के अभिकर्ताओं की स्थिति इस प्रकार है:

| बीमा कम्पनी | 1.4.2009 तक | जुड़े लोग | हटाए गए | 31.3.2010 तक |
|----------------|-------------|-----------|---------|--------------|
| निजी कम्पनियां | 1592579 | 625336 | 642439 | 1575476 |
| एलआईसी | 1344856 | 312547 | 254596 | 1402807 |
| कुल | 2937435 | 937883 | 897035 | 2978283 |

निजी जीवन बीमा प्रदाताओं द्वारा जुटाए गए नए व्यावसायिक प्रीमियम में निगमित अभिकर्ताओं की हिस्सेदारी 2008-09 के 31.70% से बढ़कर 2009-10 में 35.16% हो गई। दूसरी ओर जीवन बीमा निगम ने नए व्यावसायिक प्रीमियम का 97.75% व्यक्तिगत अभिकर्ताओं से प्राप्त किया।

नकारात्मक नतीजे:

चिन्ता का विषय यह है कि 2009-10 में नियुक्त किए गए अभिकर्ताओं की संख्या 9.37 लाख थी जबकि हटाए गए अभिकर्ताओं की संख्या 8.97 लाख थी यह स्थिति निजी बीमा कम्पनियों में और भी खराब थी जहां 6.25 लाख जुड़े तथा 6.42

लाख निकाले गए। बड़ी संख्या में अभिकर्ताओं के हटाए जाने से नकारात्मक नतीजे देखे जा सकते हैं। पहला तो यह बीमाकर्ताओं की वित्तीय स्थिति पर काफी बोझ डालता है क्योंकि बीमाकर्ताओं को इनकी तलाश नियुक्ति एवं प्रशिक्षण देने आदि कार्यों में काफी समय और पूंजी खर्च करने पड़ते हैं। दूसरी ओर इनकी सेवाएं समाप्त होने के बाद इनके द्वारा आरंभ की गई पालिसी वस्तुतः अनाथ हो जाती है और प्रायः सेवा प्रदाता के अभाव में समाप्त हो जाती है। तीसरे एजेन्सी की छवि भी घूमिल होती है क्योंकि लोगों में तथा भविष्य में इस पेशे में आने की इच्छा रखने वाले लोगों को इसमें स्थायित्व की कमी नजर आने लगती है और इससे अच्छे अभिकर्ता प्राप्त करना और भी कठिन हो जाता है।

इसलिए यह सभी भागीदारों के हित में हैं कि अभिकर्ताओं के बाहर जाने की संख्या में कमी आए।

कमीशन का व्यय:

कमीशन व्यय और परिचालन व्यय कुल व्यय का मध्यस्थ पूर्ण भाग है। वर्ष 2009-10 के दौरान सार्वजनिक और निजी क्षेत्र की गैर जीवन बीमा कम्पनियों का कमीशन व्यय क्रमशः 1823 और 677 करोड़ रुपए रहा है, जिसका कुल योग गैर जीवन बीमा क्षेत्र में 2503 करोड़ रुपए हैं। कमीशन व्यय सबसे अधिक वाहन खर्च में रहा है जो कि 808 करोड़ रुपए है, और जिसमें सार्वजनिक और निजी क्षेत्रों की भागीदारी क्रमशः 519 और 289 करोड़ रुपए है। कमीशन के खर्चा पर एक नजर डालें :

करोड़ रुपयों में

| खण्ड | निजी क्षेत्र | | सार्वजनिक क्षेत्र | | कुल | |
|-----------|--------------|---------|-------------------|---------|---------|---------|
| | 2008-09 | 2009-10 | 2008-09 | 2009-10 | 2008-09 | 2009-10 |
| आग | 59.79 | 60.79 | 204.81 | 239.86 | 264.60 | 300.65 |
| समुद्र | 42.28 | 40.51 | 120.66 | 123.26 | 162.94 | 163.77 |
| वाहन | 259.69 | 289.48 | 528.41 | 519.09 | 788.10 | 808.57 |
| स्वास्थ्य | 170.79 | 129.76 | 418.70 | 486.17 | 589.49 | 615.93 |
| अन्य | 150.24 | 150.36 | 398.28 | 457.43 | 548.52 | 613.79 |
| कुल | 682.79 | 676.90 | 1670.86 | 1825.81 | 2355.65 | 2502.71 |

बीमा कम्पनी परिवर्तन:

सुविधाओं के अभाव में अभिकर्ताओं की लाइसेंस निरस्त करने वाली बीमा कम्पनी से नाराजगी स्वाभाविक है। समय समय पर अभिकर्ता एक बीमा कम्पनी से अपना एजेन्सी लाइसेन्स दूसरी बीमा कम्पनी में स्थानान्तरित करने का अनुरोध करते रहे हैं। यद्यपि बीमाकर्ता को किसी भी अभिकर्ता के जाने या नए के आने से अधिक फर्क नहीं पड़ता किन्तु बीमा धारकों को अपने प्रीमियमों के भुगतान करने तथा अन्य बीमा सेवाओं में समस्या उत्पन्न हो जाती है। साथ ही अभिकर्ता को भी पालिसी पर मिलने वाले लाभ बन्द हो जाते हैं। जिसके कारण बीमाधारकों की सेवा में रुकावट आती है। अभिकर्ताओं की रुचि के अनुसार प्राधिकरण ने बीमा कम्पनियों को यह निर्देश दिया है कि यदि किसी बीमा कम्पनी में लाइसेंस प्राप्त किए अभिकर्ता अपनी बीमा कम्पनी को छोड़कर दूसरी बीमा कम्पनी में स्थानान्तरण चाहते हैं तो अनाशक्ति प्रमाण पत्र जारी करने पर उस अभिकर्ता को स्थानान्तरित किया जा सकता है और इसी प्रकार बीमा

कम्पनी अपने पालिसी धारकों को इसकी लिखित रूप में सूचना देगी। अन्ततः उद्देश्य यह है कि अभिकर्ता का बीमा कम्पनी परिवर्तन का स्वामियता पालिसीधारकों का नहीं भुगतान पड़े।

व्यक्तिगत नया व्यवसाय:

नए व्यवसाय में जीवन बीमा क्षेत्र की प्रत्यक्ष खरीददारी का हिस्सा 2008-09 में 9.69 से बढ़कर 2009-10 में 10.60% पहुंच गया। यह पहली बार है कि बीमा क्षेत्र में व्यक्तियों को अभिकर्ता नियुक्त होने का मौका दिया गया है और नया व्यवसाय करने का सहारा दिया है। व्यक्तिगत अभिकर्ताओं के नए व्यापार की शुरुआत करने से व्यापार वृद्धि सन् 2009-10 में 79.61 प्रतिशत तक पहुंच गई। निजी जीवन बीमा में निगमित अभिकर्ताओं की जिम्मेदारी 2009-10 में 35.16 प्रतिशत हो गई। दूसरी ओर जीवन बीमा निगम ने नए व्यावसायिक प्रीमियम का 97.75% व्यक्तिगत अभिकर्ताओं से प्राप्त किया। व्यक्तिगत श्रेणी में नए व्यवसायों में किया गया प्रदर्शन इस प्रकार रहा:

बीमाकर्ता को किसी भी अभिकर्ता के जाने या नए के आने से अधिक फर्क नहीं पड़ता किन्तु बीमा धारकों को अपने प्रीमियमों के भुगतान करने तथा अन्य बीमा सेवाओं में समस्या उत्पन्न हो जाती है।

(प्रतिशत में)

| जीवन बीमाकर्ता | व्यक्तिगत अभिकर्ता | निगमित बैंक | अभिकर्ता दूसरे | दलाल | प्रत्यक्ष विक्रय | व्यक्तिगत व्यवसाय | प्रेषित किए गए |
|----------------|--------------------|-------------|----------------|------|------------------|-------------------|----------------|
| निजी कुल | 50.67 | 24.88 | 10.28 | 3.44 | 10.73 | 100.00 | 7.83 |
| जीवन बीमा निगम | 97.75 | 1.64 | 0.52 | 0.09 | 0.00 | 100.00 | 0.18 |
| कुल योग | 79.69 | 10.60 | 4.28 | 1.38 | 4.13 | 100.00 | 3.13 |

इरडा का सुझाव है कि हर बीमा अभिकर्ता को प्रति वर्ष कम से कम 20 नई पालिसीयां बेचनी चाहिए और उसके द्वारा जुटाई पहले साल की प्रीमियम आय 1.50 लाख रु. से कम नहीं होनी चाहिए।

महत्वपूर्ण प्रावधान कारपोरेट एजेन्ट

भारत में अभिकर्ताओं के लिए आई.आर.डी.ए. (बीमा अभिकर्ताओं को लाइसेन्स देना) विनियमावली 2000 के तहत महत्वपूर्ण प्रावधान किए गए हैं जैसे :

1. इरडा द्वारा अनुमोदित कोई भी फर्म, कम्पनी, बैंकिंग कम्पनी, क्षेत्रीय ग्रामीण बैंक, सहकारी समिति, पंचायत, स्थानीय प्राधिकरण, गैर सरकारी संस्था, लघु ऋणदाता वित्तीय संस्थान गैर बैंकिंग वित्तीय कम्पनी या कोई अन्य संगठन निगमित अभिकर्ता (करपोरेट एजेंट) हो सकते हैं।
2. कारपोरेट एजेंट को अपने साझेदार (फर्म के मामले में) निदेशक (कम्पनी के मामले में), या एक से अधिक अधिकारी या कर्मचारियों को निगमित बीमा कार्यपालक के रूप में नामित करना होगा।
3. कारपोरेट एजेंट को अपने किसी एक या अधिक साझेदारों, निदेशकों या कर्मचारियों को विशिष्ट व्यक्तियों के रूप में नामित करना होगा जो कारपोरेट एजेंट की ओर से व्यवसाय लाने के लिए उत्तरदायी होंगे।
4. व्यक्तिगत एजेंटों की भ्रांति कारपोरेट एजेन्ट कारपोरेट बीमा पालक का लाइसेन्स या विशिष्ट व्यक्ति का प्रमाण पत्र रद्द कर दिया जाएगा।

अभिकर्ता एवं आचार संहिता:

विनियमावली के नियम 8 में प्रत्येक लाइसेंस धारक अभिकर्ता को आचार संहिता का पालन करने की बाध्यता का प्रावधान है। यह संहिता नियमों के अतिरिक्त बीमा बाजार में अभिकर्ताओं की गलत बिक्री को रोकने, अभद्र व्यवहार पर नियंत्रण रखने अपनी पहचान बताने तथा पालिसी धारकों को सही एवं अधिकारिक बीमा सेवा प्रदान करने के लिए है। सभी बीमा मध्यस्थों के लि,

उनके कार्यानुसार बीमा प्राधिकरण ने आचार संहिता का प्रावधान किया है। वास्तविकता यह भी है कि भारतीय बीमा बाजार में ग्राहकों को बीमा उत्पादों की उपलब्धता एवं आवस्था की अधिक जानकारी नहीं होती ऐसे में सम्भाव्य ग्राहक को उत्पादों के बारे में लगाए जाने वाले प्रीमियम, आवरण कमीशन आदि के बारे में सही सूचना प्राप्त का अधिकार है। बीमा कम्पनी का अनुज्ञा पत्रधारी प्राप्त निधी होने के नाते अभिकर्ता का यह दायित्व हो जाता है कि ऐसी समस्त जानकारी एवं बीमा से संबंधित सभी दस्तावेज ग्राहकों को उपलब्ध कराये। यही नहीं स्थाई बीमा कम्पनी द्वारा ग्राहक का प्रस्ताव नकार दिया गया है तो उसकी सूचना भी सही समय सीमा के तहत उपलब्ध कराये। अधिकांशत पालिसी उपवर्धों में नामांकन, समावेशन तथा हस्तान्तरण आदि के विकल्प उपलब्ध होते हैं जिनका चयन एवं उनकी सूचना बीमाकर्ता को लिखित में देनी आवश्यक होती है। यही नहीं बीमाकर्ता को भी यह आवश्यक हो जाता है कि प्रस्तावित दरों लाभों शर्तों एवं आवरण में कोई परिवर्तन किया गया है, कोई जुर्माना, लोडिंग या अनिवार्य आर्थिकता लगाया गया है, तो उसकी सूचना भी पालिसीधारक को दें अतः अभिकर्ता दोनों पक्षों का आवश्यक रखना प्रेषित करने का एक सशक्त माध्यम है।

बीमा नियामक द्वारा जारी दिशानिर्देश:

बीमा नियामक ने एक मसौदे में यह बात कही है कि लोगों को झूठा देकर बीमा पालिसी बेचने वाले एजेन्ट का लाइसेन्स रद्द किया जा सकता है। इरडा का सुझाव है कि हर बीमा अभिकर्ता को प्रति वर्ष कम से कम 20 नई पालिसीयां बेचनी चाहिए और उसके द्वारा जुटाई पहले साल की प्रीमियम आय 1.50 लाख रु. से कम नहीं होनी चाहिए। नियामक के आकड़ों के अनुसार वित्त वर्ष 2009-10 में बहुत सी बीमा कम्पनियों की आदी से ज्यादा पालिसियों का नवीनीकरण नहीं हुआ है। साथ ही इरडा का यह

भी मानना है कि भारतीय बीमा उद्योग में अभिकर्ता का जितना कमीशन है उससे सस्ते में बीमा उत्पादों को बेचने का कोई दूसरा तरीका नहीं है। देश में इस समय 40 लाख एजेन्ट हैं। 80 फीसदी बीमा पालिसियों की बिक्री इन्हीं के जरिए होती है 2009-10 में सभी कम्पनियों द्वारा इकट्ठा किया गया जीवन बीमा प्रीमियम लगभग 2,61,000 करोड़ रुपए रहा है। इसका 55% हिस्सा पारम्परिक बीमा उत्पादों से आया है और बाकी 45 फीसदी हिस्सा ही यूलिप उत्पादों से आया है। अभी बीमा उद्योग जितना प्रीमियम इकट्ठा कर रहा है, उसका केवल 7 प्रतिशत हिस्सा ही एजेन्ट के कमीशन के रूप में जाता है इससे सस्ता कोई दूसरा तरीका सम्भव नहीं है। हाल में इरडा ने नए दिशा निर्देश जारी किए हैं जिनके तहत बीमा कम्पनियों के कर्मचारी अपने रिश्तेदारों को कम्पनी में एजेन्ट नहीं बना सकते हैं। कम्पनियों के रिश्तेदारों की परिभाषा में उनकी पत्नी, बहन, माई, माता पिता, बेटा, बेटा, बहु और दामाद शामिल है। ये दिशा निर्देश जुलाई 2011 से लागू होंगे। बीमा उद्योग के अधिकारियों का मानना है कि एजेन्ट के तौर पर रिश्तेदारों की नियुक्ति कई तरह से भ्रष्टाचार के दरवाजे खोलने का काम करती है मसलन ब्रांच मेनेजर अपनी अभिकर्ता पत्नी को सेल के लिए आने वाली काल हस्तांतरित कर दें।

निसन्देह भारत में बीमा बिक्री के क्षेत्र में अभिकर्ता रिढ़ की हड्डी है। प्राचीनकाल से ही बीमा की बिक्री अभिकर्ताओं के माध्यम से होती रही है। अभिकर्ता, व्यावहारिक सम्पर्क रखने वा कम खर्च में बीमा उत्पाद उपलब्ध कराने वाला वह व्यक्ति है जो अपनी बीमा कम्पनी के उत्पाद एवं सेवाओं का सही आइना प्रस्तुत करना है। अभिकर्ता ऐसा सशत्र माध्यम है जो जितना बीमा कम्पनी के प्रति वफादार है उतना ही अपने पालिसीधारकों एवं संभावित ग्राहकों के लिए। भारत में लगभग 30 लाख अभिकर्ता जीवन बीमा तथा 10 लाख से अधिक अभिकर्ता सामान्य बीमा विक्रय करते हैं। बीमा अभिकर्ता किसी भी एक जीवन बीमा कम्पनी तथा एक गैर जीवन बीमा कम्पनी के उत्पाद बिक्री कर सकता है। अभिकर्ताओं को लाइसेन्स जारी करने वाली संस्था

इरडा प्रति तीन वर्ष के लिए उन्हें अधीकृत करती है। चिन्ता का विषय यह है कि अभिकर्ता जो कम शिक्षित साधनहीन तथा अन्य आय में बीमा कम्पनियों के लिए अपनी प्रतिबद्धता दर्शाता है उसको अनुबद्ध की शर्तेपूरी न करने पर बीमा कम्पनी या बाहर का रास्ता दिखा देती है। अकेले 2009-10 में 8.97 लाख एजेंटों को निकाला गया तथा 9.37 लाख नए एजेंटों की भर्ती की गई है। अगर किसी कम्पनी में कोई एजेंट 5 साल तक रह जाता है तो वह नवीनीकरण वाली पालिसियों से कमीशन का पात्र हो जाता है जबकि अगर वह 10 साल तक रहता है तो उसके न रहने पर उसके परिवार को कमीशन मिलता है। अगर वह 15 साल तक अभिकर्ता रहता है तो उसे पेंशन भी मिलती है। यही कारण है कि बीमा कम्पनियां पुराने एजेंटों को निकाल कर नए एजेंटों को रखने पर जोर देती है। इससे उन्हें एजेंट के कमीशन की बचत का सीधा लाभ मिलता है। विचारणीय बिन्दू यह है कि अभिकर्ताओं के हितों की रक्षा होनी चाहिए जिससे उनकी रोजी रोटी न दिन जाए।

लेखक कापोरिट हेड (ट्रेनिंग), श्रीराम जनरल इश्योरेंस, 71/143, परमहंस मार्ग, मानसरोवर, जयपुर - 302020

हाल में इरडा ने नए दिशा निर्देश जारी किए हैं जिनके तहत बीमा कम्पनियों के कर्मचारी अपने रिश्तेदारों को कम्पनी में एजेन्ट नहीं बना सकते हैं। कम्पनियों के रिश्तेदारों की परिभाषा में उनकी पत्नी, बहन, माई, माता पिता, बेटा, बेटा, बहु और दामाद शामिल है।

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 | 45.55 43.26 | 25.20 23.02 | 24.80 22.55 | 0.41 0.47 | 36.87 36.34 | 793.03 616.06 |
| 2 | TATA-AIG \$ Previous year | 186.85 158.72 | 153.63 115.11 | 153.63 115.11 | 0.00 0.00 | 38.49 39.56 | 421.47 240.46 |
| 3 | Reliance Previous year | 97.68 129.78 | 38.70 44.42 | 22.15 27.35 | 16.55 17.07 | 58.31 103.86 | 1,074.87 1,318.71 |
| 4 | IFFCO Tokio Previous year | 212.72 202.38 | 129.62 135.12 | 84.42 70.54 | 45.19 64.58 | 64.89 93.57 | 941.23 849.01 |
| 5 | ICICI Lombard Previous year | 283.46 270.06 | 166.37 146.57 | 110.01 81.59 | 56.37 64.98 | 149.04 152.83 | 1,544.96 1,379.16 |
| 6 | Bajaj Allianz Previous year | 288.05 261.40 | 79.88 74.76 | 75.89 68.41 | 3.99 6.35 | 111.86 100.47 | 1,714.07 1,445.77 |
| 7 | HDFC ERGO Previous year | 194.32 142.78 | 48.52 25.01 | 30.10 15.49 | 18.41 9.52 | 53.87 29.31 | 420.70 366.12 |
| 8 | Cholamandalam Previous year | 56.61 47.77 | 43.68 42.39 | 43.67 41.44 | 0.01 0.95 | 23.92 22.41 | 623.49 450.10 |
| 9 | Future Generali Previous year | 69.88 42.38 | 30.74 15.50 | 30.74 15.50 | 0.00 0.00 | 23.77 15.20 | 319.49 210.40 |
| 10 | Universal Sampo Previous year | 55.85 42.54 | 5.98 3.85 | 5.98 3.85 | 0.00 0.00 | 5.87 3.48 | 163.43 78.90 |
| 11 | Shriram Previous year | 4.42 1.74 | 0.93 0.04 | 0.93 0.04 | 0.00 0.00 | 2.26 1.48 | 768.30 411.48 |
| 12 | Bharti Axa Previous year | 39.08 28.52 | 11.34 5.44 | 11.34 5.44 | 0.00 0.00 | 12.17 13.18 | 413.61 184.52 |
| 13 | Raheja QBE* Previous year | 1.11 0.16 | 0.13 0.02 | 0.13 0.02 | 0.00 0.00 | 0.38 0.40 | 0.24 0.17 |
| 14 | SBI | 23.10 | 0.17 | 0.17 | 0.00 | 1.51 | 0.07 |
| 15 | L&T | 2.46 | 0.43 | 0.43 | 0.00 | 1.74 | 10.95 |
| 16 | New India Previous year | 1,050.64 923.78 | 553.92 474.30 | 271.96 196.01 | 281.97 278.29 | 342.04 291.83 | 2,303.52 2,070.94 |
| 17 | National Previous year | 572.36 426.76 | 305.89 238.92 | 170.03 141.80 | 135.85 97.13 | 244.51 186.81 | 2,761.60 2,179.74 |
| 18 | United India Previous year \$ | 790.48 647.93 | 498.76 451.97 | 274.19 275.68 | 224.57 176.29 | 416.51 306.43 | 2,114.52 1,817.13 |
| 19 | Oriental Previous year | 671.58 575.03 | 447.58 390.45 | 233.93 183.42 | 213.65 207.03 | 322.25 281.80 | 1,744.70 1,610.19 |
| | Grand Total Previous year | 4,646.22 3,945.01 | 2,541.45 2,186.90 | 1,544.48 1,264.24 | 996.97 922.66 | 1,910.27 1,678.94 | 18,134.26 15,228.86 |
| SPECIALISED INSTITUTIONS | | | | | | | |
| 20 | ECGC Previous year | | | | | | |
| 21 | Star Health & Allied Insurance Previous year | | | | | | |
| 22 | Apollo MUNICH Previous year | | | | | | |
| 23 | 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 - MARCH, 2011 (PROVISIONAL & UNAUDITED)

(₹ in Crores)

| Motor OD | Motor TP | Health | Aviation | Liability | Personal Accident | All Others | Grand Total |
|-----------------------|----------------------|----------------------|------------------|--------------------|--------------------|----------------------|------------------------|
| 629.37 477.62 | 163.67 138.44 | 155.98 125.47 | 0.00 0.00 | 15.95 16.21 | 37.26 26.56 | 33.85 28.63 | 1,143.70 915.56 |
| 361.20 207.76 | 60.27 32.70 | 110.72 83.40 | 0.00 0.00 | 149.30 141.53 | 125.07 104.28 | 28.48 17.53 | 1,214.01 900.58 |
| 738.46 905.71 | 336.41 413.00 | 254.28 238.75 | 45.64 40.61 | 18.17 18.64 | 31.95 43.63 | 35.83 41.26 | 1,655.43 1,979.65 |
| 659.19 501.67 | 282.04 347.34 | 176.88 164.22 | 46.09 41.91 | 57.06 43.98 | 28.05 20.60 | 158.96 88.75 | 1,815.50 1,639.56 |
| 1,136.55 957.22 | 408.40 421.94 | 1,341.94 911.81 | 101.10 57.32 | 130.34 104.91 | 94.35 79.69 | 440.31 192.72 | 4,251.87 3,295.06 |
| 1,302.18 1,052.08 | 411.89 393.69 | 339.49 295.39 | 28.42 28.62 | 100.19 73.81 | 53.11 52.73 | 189.68 182.75 | 2,904.74 2,515.70 |
| 304.26 201.00 | 116.44 165.13 | 328.73 268.74 | 32.61 18.28 | 76.14 69.18 | 129.17 72.90 | 17.99 12.29 | 1,302.05 1,004.62 |
| 433.33 312.82 | 190.17 137.28 | 148.07 149.51 | 0.00 0.00 | 11.34 12.11 | 32.32 29.42 | 28.38 31.15 | 967.83 784.85 |
| 231.69 150.86 | 87.80 59.55 | 105.34 69.32 | 0.00 0.00 | 13.74 8.93 | 28.02 13.15 | 21.19 11.82 | 612.17 386.72 |
| 128.12 61.66 | 35.31 17.23 | 23.49 17.41 | 0.00 0.00 | 1.93 0.73 | 3.46 9.84 | 39.02 32.54 | 299.04 189.28 |
| 406.38 202.64 | 361.93 208.84 | 0.00 0.00 | 0.00 0.00 | 0.41 0.16 | 2.85 1.63 | 1.71 0.39 | 780.89 416.93 |
| 321.30 138.83 | 92.31 45.69 | 52.34 49.19 | 0.00 0.00 | 2.82 3.20 | 15.04 23.92 | 5.08 2.98 | 551.48 310.95 |
| 0.19 0.15 | 0.06 0.02 | 0.00 0.00 | 0.00 0.00 | 5.50 1.00 | 0.55 0.18 | 0.05 0.02 | 7.96 1.94 |
| 0.06 | 0.00 | 0.12 | 11.70 | 0.00 | 5.82 | 0.53 | 43.02 |
| 8.26 | 2.69 | 0.00 | 0.00 | 0.82 | 0.00 | 0.85 | 17.24 |
| 1,345.43 1,172.06 | 958.09 898.88 | 1,993.96 1,552.47 | 70.42 64.40 | 161.76 126.88 | 124.07 103.20 | 496.20 434.72 | 7,096.53 6,042.51 |
| 1,654.55 1,270.38 | 1,107.04 909.36 | 1,572.39 1,077.55 | 25.96 37.13 | 71.61 53.13 | 126.54 97.57 | 434.55 327.49 | 6,115.41 4,625.10 |
| 1,152.54 963.74 | 961.98 853.39 | 1,681.47 1,256.14 | 20.07 30.02 | 101.36 91.43 | 132.10 109.17 | 621.08 527.11 | 6,376.35 5,237.32 |
| 955.72 868.39 | 788.99 741.80 | 1,330.82 1,063.51 | 79.87 92.08 | 104.43 99.85 | 151.31 101.12 | 587.05 504.73 | 5,439.60 4,718.75 |
| 11,768.78 9,444.59 | 6,365.48 5,784.28 | 9,616.02 7,322.89 | 461.87 410.37 | 1,022.88 865.67 | 1,121.04 889.58 | 3,140.81 2,436.85 | 42,594.81 34,965.08 |
| | | | | | | 885.67 813.71 | 885.67 813.71 |
| | | 1,232.44 947.02 | | | 11.82 10.59 | 4.62 4.04 | 1,248.88 961.64 |
| | | 270.82 106.43 | | | 6.73 4.26 | 5.89 3.97 | 283.45 114.66 |
| | | 25.70 0.00 | | | 0.00 0.00 | 0.00 0.00 | 25.70 0.00 |

Report Card: General

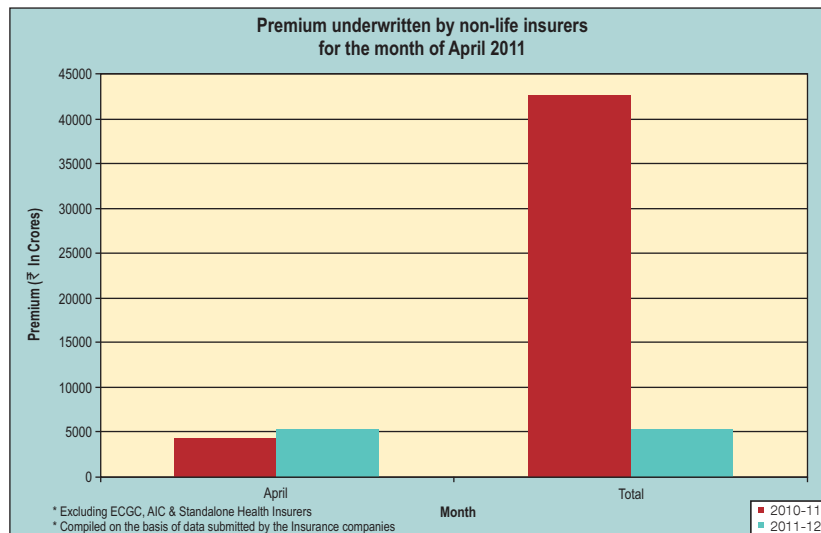
GROSS PREMIUM UNDERWRITTEN FOR AND UP TO THE MONTH OF APRIL, 2011

(₹ in Crores)

| INSURER | APRIL | | APRIL-MARCH | | GROWTH OVER THE CORRESPONDING PREVIOUS YEAR |
|----------------------------------|----------------|----------------|----------------|----------------|---|
| | 2011-12 | 2010-11* | 2011-12 | 2010-11* | |
| Royal Sundaram | 134.48 | 90.06 | 134.48 | 90.06 | 49.32 |
| Tata-AIG | 205.57 | 161.07 | 205.57 | 161.07 | 27.63 |
| Reliance General | 210.64 | 138.63 | 210.64 | 138.63 | 51.94 |
| IFFCO-Tokio | 225.07 | 209.01 | 225.07 | 209.01 | 7.68 |
| ICICI-Iombard | 586.80 | 487.96 | 586.80 | 487.96 | 20.26 |
| Bajaj Allianz | 280.97 | 265.26 | 280.97 | 265.26 | 5.92 |
| HDFC ERGO General | 230.05 | 160.45 | 230.05 | 160.45 | 43.37 |
| Cholamandalam | 111.05 | 91.59 | 111.05 | 91.59 | 21.25 |
| Future Generali | 93.54 | 70.26 | 93.54 | 70.26 | 33.13 |
| Universal Sampo | 31.67 | 28.01 | 31.67 | 28.01 | 13.07 |
| Shriram General | 68.28 | 42.53 | 68.28 | 42.53 | 60.56 |
| Bharti AXA General | 86.49 | 52.66 | 86.49 | 52.66 | 64.25 |
| Raheja QBE | 1.38 | 0.45 | 1.38 | 0.45 | 205.00 |
| SBI General | 17.95 | 0.22 | 17.95 | 0.22 | 8079.25 |
| L&T General | 11.75 | 0.00 | 11.75 | 0.00 | |
| New India | 1002.60 | 891.03 | 1002.60 | 891.03 | 12.52 |
| National | 654.00 | 536.28 | 654.00 | 536.28 | 21.95 |
| United India | 719.19 | 597.92 | 719.19 | 597.92 | 20.28 |
| Oriental | 580.76 | 558.09 | 580.76 | 558.09 | 4.06 |
| PRIVATE TOTAL | 2295.69 | 1798.17 | 2295.69 | 1798.17 | 27.67 |
| PUBLIC TOTAL | 2956.55 | 2583.32 | 2956.55 | 2583.32 | 14.45 |
| GRAND TOTAL | 5252.24 | 4381.49 | 5252.24 | 4381.49 | 19.87 |
| SPECIALISED INSTITUTIONS: | | | | | |
| 1. Credit Insurance | | | | | |
| ECGC | 65.35 | 65.27 | 65.35 | 65.27 | 0.12 |
| 2. Health Insurance | | | | | |
| Star Health & Allied Insurance | 224.48 | 204.04 | 224.48 | 204.04 | 10.02 |
| Apollo MUNICH | 30.69 | 18.51 | 30.69 | 18.51 | 65.83 |
| Max BUPA | 4.10 | 0.33 | 4.10 | 0.33 | 1144.83 |
| Health Total | 259.27 | 222.87 | 259.27 | 222.87 | 16.33 |
| 3. Agriculture Insurance | | | | | |
| AIC | 37.96 | 45.85 | 37.96 | 45.85 | -17.22 |

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

* Figures revised by insurance companies



The Insurance Regulatory & Development Authority (IRDA) organized a seminar on “Policyholder Protection and Welfare” at New Delhi on 3rd June, 2011, during the course of which its online grievance portal IGMS (Integrated Grievance Management System) was also launched. There were several deliberations on the subjects of Consumer Education; Consumer Protection; and Grievance Management & Dispute Redressal, at the seminar.

IGMS is a comprehensive solution which not only has the ability to provide a centralized and online access to the policyholder but also complete access and control to IRDA for monitoring grievance disposal by insurance companies. IGMS also enables detailed analyses that would help identify issues of concern for the policyholder.



Mr. S.K. Sharma, Secretary, Department of Financial Services, Govt. of India lighting the lamp to mark the inauguration of the seminar. Also seen in the picture are (from L to R): Mr. J. Hari Narayan, Chairman, IRDA; Mr. G. Prabhakara, Member (Life), IRDA; Mr. M. Rama Prasad, Member (Non-Life), IRDA; Mr. R.K. Nair (partially hidden), Member (F & A), IRDA; and Mr. Rajiv Agarwal, Secretary, Ministry of Consumer Affairs, Govt. of India.



Mr. S.K. Sharma releasing a comic book titled 'Ranjan and his Tryst with Insurance', on the occasion. Also seen in the picture is Mr. J. Hari Narayan.



Ms. Yegnapriya Bharath, Joint Director, Consumer Affairs Dept., IRDA speaking at the seminar.

Statistical Supplement

(Monthly - March, 2011)

Name of the Insurer: Bajaz 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 | 2931.00 | 28804.51 | 47543 | 382288 | 36.98 | 2664.10 | 21554714.00 | 347176591.00 |
| Previous year | 2894.02 | 26140.41 | 44873 | 384962 | -7.70 | -602.32 | 28266348.00 | 274180006.00 |
| Marine Cargo | 540.00 | 7588.91 | 16029 | 167844 | -39.46 | 747.92 | 8199287.00 | 133320798.00 |
| Previous year | 579.46 | 6841.00 | 15177 | 165468 | 160.99 | -208.90 | 7009885.00 | 111504546.00 |
| Marine Hull (Including Onshore & Offshore oil energy) | 12.65 | 398.85 | 3 | 356 | -34.48 | -236.44 | 346000.00 | 3298841.00 |
| Previous year | 47.13 | 635.30 | 51 | 1323 | -37.20 | -913.64 | 116278.00 | 2932090.00 |
| Marine (Total) | 552.64 | 7987.76 | 16032 | 168200 | -73.94 | 511.47 | 8545287.00 | 136619639.00 |
| Previous year (Total) | 626.58 | 7476.29 | 15228 | 166791 | 123.79 | -1122.54 | 7126163.00 | 114436636.00 |
| Aviation | 504.43 | 2841.63 | 22 | 328 | 453.81 | -20.62 | 1596222.00 | 38221506.00 |
| Previous year | 50.62 | 2862.25 | 45 | 308 | -35.71 | -588.74 | 7748436.00 | 33614097.00 |
| Engineering | 1022.16 | 11185.93 | 2207 | 18053 | -153.17 | 1139.17 | 23744470.00 | 176904010.00 |
| Previous year | 1175.33 | 10046.77 | 1787 | 17084 | 54.99 | -1100.62 | 16486318.00 | 123575340.00 |
| Motor Own Damage | 13374.79 | 130217.99 | 357491 | 3596204 | 1175.54 | 25010.09 | 957615.00 | 9121806.00 |
| Previous year | 12199.26 | 105207.90 | 391917 | 3745705 | 3237.20 | 6449.13 | 926869.00 | 7906776.00 |
| Motor Third party | 3956.09 | 41189.31 | 362286 | 3982819 | -151.27 | 1820.50 | | |
| Previous year | 4107.36 | 39368.81 | 397654 | 3821604 | 917.45 | -776.20 | | |
| Motor (Total) | 17330.88 | 171407.30 | 362286 | 3982819 | 1024.26 | 26830.59 | 957615.00 | 9121806.00 |
| Previous year (Total) | 16306.62 | 144576.71 | 397654 | 3821604 | 4154.65 | 5672.93 | 926869.00 | 7906776.00 |
| Workmen's compensation / Employer's liability | 231.13 | 2613.08 | 1822 | 20002 | 55.43 | 826.21 | 43005.00 | 382283.00 |
| Previous year | 175.70 | 1786.87 | 1773 | 18347 | 35.07 | -496.43 | 23968.00 | 288418.00 |
| Public Liability | 4.18 | 60.63 | 21 | 155 | -2.88 | -1.19 | 44841.00 | 198719.00 |
| Previous year | 7.06 | 61.81 | 13 | 157 | 1.66 | -593.55 | 15466.00 | 168831.00 |
| Product Liability | 118.85 | 1342.14 | 35 | 544 | 27.89 | 224.16 | 30680.00 | 701757.00 |
| Previous year | 90.96 | 1117.98 | 40 | 532 | -22.92 | -652.87 | 63618.00 | 811948.00 |
| Other Liability Covers | 257.72 | 6003.50 | 266 | 3396 | 10.79 | 1589.59 | 130180.00 | 2559321.00 |
| Previous year | 246.93 | 4413.91 | 255 | 3400 | 96.54 | -29.62 | 119894.00 | 2472712.00 |
| Liability (Total) | 611.88 | 10019.34 | 2144 | 24097 | 91.23 | 2638.77 | 248706.00 | 3842080.00 |
| Previous year (Total) | 520.65 | 7380.57 | 2081 | 22436 | 110.35 | -1772.47 | 222946.00 | 3741909.00 |
| Personal Accident | 435.94 | 5310.65 | 8242 | 90807 | -6.97 | 37.45 | 2307770.00 | 38713986.00 |
| Previous year | 442.91 | 5273.20 | 9057 | 91930 | -273.42 | -2292.47 | 1719183.00 | 26203738.00 |
| Medical Insurance | 3594.01 | 28510.05 | 90319 | 927058 | 907.31 | 4108.57 | 2772940.00 | 29145750.00 |
| Previous year | 2686.71 | 24401.48 | 80071 | 1159981 | -305.17 | -6986.84 | 3539249.00 | 39959285.00 |
| Overseas Medical Insurance | 377.24 | 5438.82 | 41987 | 505630 | 28.93 | 301.29 | 228029.00 | 1490287.00 |
| Previous year | 348.31 | 5137.53 | 42930 | 428038 | 17.54 | -509.50 | 99440.00 | 1695003.00 |
| Health (Total) | 3971.25 | 33948.87 | 132306 | 1432688 | 936.24 | 4409.86 | 3000969.00 | 30636037.00 |
| Previous year (Total) | 3035.02 | 29539.01 | 123001 | 1588019 | -287.63 | -7496.34 | 3638689.00 | 41654288.00 |
| 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 | -598.96 | 0.00 | 0.00 |
| Credit Guarantee | 43.77 | 1698.08 | 18 | 243 | -101.62 | -623.81 | 204637.00 | 3636343.00 |
| Previous year | 145.39 | 2321.90 | 14 | 274 | -285.79 | 150.83 | 497100.00 | 7590447.00 |
| All Other Miscellaneous | 1781.16 | 17269.59 | 72573 | 619788 | -48.85 | 1316.97 | 3333239.00 | 80685658.00 |
| Previous year | 1830.01 | 15952.62 | 70518 | 591582 | 174.69 | 3449.58 | 12979618.00 | 108629830.00 |
| Grand Total | 29185.11 | 290473.67 | 643373 | 6719311 | 2157.97 | 38903.95 | 65493629.00 | 865557656.00 |
| Previous year (Total) | 27027.14 | 251569.72 | 664258 | 6684990 | 3728.22 | -6301.10 | 79611670.00 | 741533067.00 |

* Wherever applicable

FOR AND UP TO THE MONTH OF MARCH, 2011

| Amount of Premium u/w in Rural Areas | | No. of Policies in Rural Areas | | Amount of Premium u/w in Social Sector | | No. of Lives covered in Social Sector | | No. of Lives covered * | |
|--------------------------------------|-----------------|--------------------------------|-----------------|--|-----------------|---------------------------------------|-----------------|------------------------|-----------------|
| For the month | Up to the month | For the month | Up to the month | For the month | Up to the month | For the month | Up to the month | For the month | Up to the month |
| 147.41 | 1304.01 | 0 | 32687 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 253.60 | 2385.40 | 12334 | 72736 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 6.13 | 228.00 | 780 | 7602 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 6.38 | 368.54 | 693 | 7011 | 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 | | |
| 6.13 | 228.00 | 780 | 7602 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| 6.38 | 368.54 | 693 | 7011 | 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 | | |
| 92.98 | 1386.84 | 384 | 3021 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 177.21 | 1254.23 | 311 | 1781 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 59.95 | 990.74 | 1616 | 29941 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 117.06 | 1557.11 | 2900 | 51963 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 1539.56 | 14359.94 | 37680 | 396018 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 1392.65 | 11982.66 | 54391 | 361567 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 1599.51 | 15350.68 | 37680 | 396018 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| 1509.71 | 13539.77 | 54391 | 361567 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| 31.44 | 420.44 | 265 | 3440 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 33.28 | 280.57 | 285 | 3413 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 0.57 | 4.30 | 6 | 19 | 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 | | |
| 27.54 | 938.65 | 1241 | 17431 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 3.60 | 54.34 | 11 | 114 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 58.98 | 1359.09 | 1506 | 20871 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| 37.45 | 339.21 | 302 | 3546 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| 44.40 | 865.26 | 5597 | 53182 | 2.57 | 25.67 | 6035.00 | 83011.00 | | |
| 40.98 | 595.18 | 4087 | 26390 | 2.85 | 16.66 | 11400.00 | 73351.00 | | |
| 144.26 | 1123.48 | 2902 | 26237 | 0.00 | 0.00 | 0.00 | 0.00 | 106449.00 | 950774.00 |
| 128.11 | 697.05 | 3278 | 17310 | 0.00 | 0.00 | 0.00 | 0.00 | 106093.00 | 916901.00 |
| 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 |
| 144.26 | 1123.48 | 2902 | 26237 | 0.00 | 0.00 | 0 | 0 | 106449 | 950774 |
| 128.11 | 697.05 | 3278 | 17310 | 0.00 | 0.00 | 0 | 0 | 106093 | 916901 |
| 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 | | |
| 367.50 | 3709.46 | 13055 | 115726 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 365.58 | 3804.43 | 18173 | 146109 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 2461.17 | 25326.82 | 61904 | 655344 | 2.57 | 25.67 | 6035 | 83011 | 106449 | 950774 |
| 2519.02 | 22983.81 | 93569 | 636450 | 2.85 | 16.66 | 11400 | 73351 | 106093 | 916901 |

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 | 176.92 | 3907.51 | 1176 | 17370 | 176.92 | 3730.59 | 71894652.17 | 170144884.03 |
| Previous year | 429.67 | 2852.22 | 1259 | 15071 | 429.67 | 2422.55 | 779967.13 | 5176012.09 |
| Marine Cargo | 53.88 | 1133.52 | 248 | 2547 | 53.88 | 1079.64 | 791136.09 | 42043042.27 |
| Previous year | 79.39 | 544.44 | 197 | 1681 | 79.39 | 465.05 | 388640.31 | 2166360.76 |
| Marine Hull (Including Onshore & Offshore oil energy) | | | | | | | | |
| Previous year | | | | | | | | |
| Marine (Total) | 53.88 | 1133.52 | 248 | 2547 | 53.88 | 1079.64 | 791136.09 | 42043042.27 |
| Previous year (Total) | 79.39 | 544.44 | 197 | 1681 | 79.39 | 465.05 | 388640.31 | 2166360.76 |
| Aviation | | | | | | | | |
| Previous year | | | | | | | | |
| Engineering | 136.00 | 1217.39 | 205 | 1831 | 136.00 | 1081.39 | -70307675.95 | 16107775.80 |
| Previous year | 91.57 | 1317.69 | 187 | 2039 | 91.57 | 1226.13 | 271437.10 | 4004156.20 |
| Motor Own Damage | 3792.18 | 32129.91 | 59434 | 537899 | 3792.18 | 28337.74 | 2574442.00 | 24048572.23 |
| Previous year | 2528.81 | 13882.56 | 45233 | 200130 | 2528.81 | 11353.75 | 278592.81 | 1064804.81 |
| Motor Third party | 1067.99 | 9231.06 | 59434 | 537899 | 1067.99 | 8163.07 | | |
| Previous year | 1056.06 | 4569.31 | 45233 | 227571 | 1056.06 | 3513.25 | | |
| Motor (Total) | 4860.17 | 41360.97 | 59434 | 537899 | 4860.17 | 36500.80 | 2574442.00 | 24048572.23 |
| Previous year (Total) | 3584.87 | 18451.87 | 45233 | 227571 | 3584.87 | 14867.00 | 278592.81 | 1064804.81 |
| Workmen's compensation / Employer's liability | 9.46 | 139 | 45 | 743 | 9.46 | 129.77 | 10630 | 328955 |
| Previous year | 18 | 211 | 195 | 1727 | 18.46 | 192.55 | 2302 | 20284 |
| Public Liability | | | | | | | | |
| Previous year | | | | | | | | |
| Product Liability | | | | | | | | |
| Previous year | | | | | | | | |
| Other Liability Covers | 35 | 142 | 13 | 144 | 34.73 | 107.71 | 104057 | 655554 |
| Previous year | 3 | 109 | 9 | 145 | 2.89 | 105.91 | 1663 | 35651 |
| Liability (Total) | 44.19 | 281.67 | 58 | 887 | 44.19 | 237.48 | 114686.97 | 984509.89 |
| Previous year (Total) | 21.34 | 319.80 | 204 | 1872 | 21.34 | 298.46 | 3965.77 | 55934.17 |
| Personal Accident | 135.31 | 1504.28 | 2144 | 20163 | 135.31 | 1368.97 | 7843944.65 | 148493459.43 |
| Previous year | 798.21 | 2392.34 | 1097 | 8074 | 798.21 | 1594.13 | 6438352.32 | 15549669.34 |
| Medical Insurance | 570.21 | 5234.18 | 2926 | 21871 | 570.21 | 4663.97 | 73305.32 | 600380.29 |
| Previous year | 1627.11 | 4919.41 | 1595 | 10001 | 1627.11 | 3292.30 | 13043.42 | 44463.88 |
| Overseas Medical Insurance | | | | | | | | |
| Previous year | | | | | | | | |
| Health (Total) | 570.21 | 5234.18 | 2926 | 21871 | 570.21 | 4663.97 | 73305.32 | 600380.29 |
| Previous year (Total) | 1627.11 | 4919.41 | 1595 | 10001 | 1627.11 | 3292.30 | 13043.42 | 44463.88 |
| Crop Insurance | | | | | | | | |
| Previous year | | | | | | | | |
| Credit Guarantee | | | | | | | | |
| Previous year | | | | | | | | |
| All Other Miscellaneous | 47.74 | 508.14 | 1019 | 14387 | 47.74 | 460.40 | 3844232.58 | 11714596.49 |
| Previous year | 57.15 | 297.55 | 719 | 11407 | 57.15 | 240.40 | 65141.39 | 635244.78 |
| Grand Total | 6024.42 | 55147.65 | 67210 | 616955 | 6024.42 | 49123.24 | 16828723.81 | 414137220.43 |
| Previous year (Total) | 6689.32 | 31095.33 | 50491 | 277716 | 6689.32 | 24406.01 | 8239140.26 | 28696646.02 |

* Wherever applicable

(Premium in ₹ Lakhs)

FOR AND UP TO THE MONTH OF MARCH, 2011

| 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 |
| | 32.19 | | 4987 | | | | | | |
| 1.97 | 15.59 | 5 | 3165 | | | | | | |
| | 0.16 | | 10 | | | | | | |
| | | | 1 | | | | | | |
| | | | | | | | | | |
| 0.00 | 0.16 | 0 | 10 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| 0.00 | 0.00 | 0 | 1 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| | | | | | | | | | |
| | 5.88 | | 8 | | | | | | |
| | 0.13 | | 2 | | | | | | |
| | 659.85 | | 14385 | | | | | | |
| 26.40 | 87.74 | 812 | 2999 | | | | | | |
| | 11.64 | | | | | | | | |
| 8.18 | 27.56 | | | | | | | | |
| 0.00 | 671.49 | 0 | 14385 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| 34.58 | 115.29 | 812 | 2999 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| | | | | | | | | | |
| | 0 | | 1 | | | | | | |
| | 2 | | 6 | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| 0.00 | 0.35 | 0 | 1 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| 0.00 | 2.01 | 0 | 6 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| | 88.23 | | 445 | 11.51 | 11.51 | 11140 | 11140 | | |
| 686.28 | 973.92 | 20 | 201 | | | | | | |
| | 33.54 | | 250 | 0.00 | 0.00 | 0 | 0 | | |
| 226.01 | 1418.41 | 5 | 45 | | 586.25 | | 1400000 | | |
| | | | | | | | | | |
| 0.00 | 33.54 | 0 | 250 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| 226.01 | 1418.41 | 5 | 45 | 0.00 | 586.25 | 0 | 1400000 | 0 | 0 |
| | | | | | | | | | |
| | | | | | | | | | |
| | 18.52 | | 3969 | | | | | | |
| 0.42 | 10.53 | 7 | 2570 | | | | | | |
| 0.00 | 850.36 | 0 | 24055 | 11.51 | 11.51 | 11140 | 11140 | 0 | 0 |
| 949.27 | 2535.87 | 849 | 8989 | 0.00 | 586.25 | 0 | 1400000 | 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 | 466.89 | 5,661.41 | 13,045 | 82,723 | 215.48 | 884.20 | 1,020,748 | 15,306,967 |
| Previous year | 251.41 | 4,777.21 | 4,567 | 22,490 | 276.60 | (607.23) | 824,218 | 18,261,448 |
| Marine Cargo | 335.27 | 4,366.93 | 739 | 8,640 | 11.86 | 223.15 | 2,113,964 | 20,268,328 |
| Previous year | 323.42 | 4,143.79 | 892 | 12,112 | 195.94 | 616.48 | 1,217,354 | 18,141,646 |
| Marine Hull (Including Onshore & Offshore oil energy) | - | 1.09 | - | - | 0.13 | (93.68) | - | 143 |
| Previous year | (0.13) | 94.77 | - | 49 | (4.91) | (33.56) | - | 20,299 |
| Marine (Total) | 335.27 | 4,368.02 | 739 | 8,640 | 11.98 | 129.47 | 2,113,964 | 20,268,471 |
| Previous year (Total) | 323.29 | 4,238.56 | 892 | 12,161 | 191.03 | 582.92 | 1,217,354 | 18,161,945 |
| Aviation | - | - | - | - | - | - | - | - |
| Previous year | - | - | - | - | - | - | - | - |
| Engineering | 278.36 | 2,392.49 | 839 | 7,955 | 113.74 | 151.94 | 353,327 | 3,474,929 |
| Previous year | 164.62 | 2,240.55 | 397 | 4,540 | (186.41) | (492.88) | 371,294 | 6,347,320 |
| Motor Own Damage | 4,725.17 | 43,332.78 | 86,325 | 737,249 | 1,950.48 | 12,050.74 | 305,425 | 2,695,845 |
| Previous year | 2,774.70 | 31,282.05 | 50,535 | 542,572 | 922.63 | 6,649.87 | 174,613 | 1,948,485 |
| Motor Third party | 2,073.64 | 19,016.55 | - | - | 855.96 | 5,288.45 | - | - |
| Previous year | 1,217.67 | 13,728.09 | - | - | 667.26 | 6,407.76 | - | - |
| Motor (Total) | 6,798.81 | 62,349.33 | 86,325 | 737,249 | 2,806.44 | 17,339.19 | 305,425 | 2,695,845 |
| Previous year (Total) | 3,992.37 | 45,010.14 | 50,535 | 542,572 | 1,589.90 | 13,057.63 | 174,613 | 1,948,485 |
| Workmen's compensation / Employer's liability | 65.09 | 526.92 | 180 | 1,200 | 40.89 | 89.86 | 58,335 | 311,744 |
| Previous year | 24.20 | 437.06 | 150 | 857 | (10.39) | (54.95) | 2,129 | 67,010 |
| Public Liability | 25.55 | 607.29 | 150 | 3,547 | 2.39 | (166.66) | 15,024 | 279,067 |
| Previous year | 23.16 | 773.95 | 336 | 4,148 | 8.57 | (28.30) | 15,817 | 258,562 |
| Product Liability | - | - | - | - | - | - | - | - |
| Previous year | - | - | - | - | - | - | - | - |
| Other Liability Covers | - | - | - | - | - | - | - | - |
| Previous year | - | - | - | - | - | - | - | - |
| Liability (Total) | 90.64 | 1,134.21 | 330 | 4,747 | 43.28 | (76.80) | 73,359 | 590,811 |
| Previous year (Total) | 47.36 | 1,211.01 | 336 | 5,005 | (1.83) | (83.25) | 17,945 | 325,572 |
| Personal Accident | 279.29 | 3,232.00 | 2,529 | 23,319 | 1.39 | 290.28 | 322,668 | 3,668,684 |
| Previous year | 277.90 | 2,941.72 | 1,850 | 25,332 | 158.97 | (7.08) | 352,325 | 5,809,376 |
| Medical Insurance | 624.12 | 14,807.34 | 3,108 | 23,786 | (195.07) | (143.88) | 36,076 | 878,505 |
| Previous year | 819.19 | 14,951.22 | 2,701 | 29,530 | 24.70 | (1,637.66) | 48,113 | 1,013,020 |
| Overseas Medical Insurance | - | - | - | - | - | - | - | - |
| Previous year | - | - | - | - | - | - | - | - |
| Health (Total) | 624.12 | 14,807.34 | 3,108 | 23,786 | (195.07) | (143.88) | 36,076 | 878,505 |
| Previous year (Total) | 819.19 | 14,951.22 | 2,701 | 29,530 | 24.70 | (1,637.66) | 48,113 | 1,013,020 |
| Crop Insurance | - | - | - | - | - | - | - | - |
| Previous year | - | - | - | - | - | - | - | - |
| Credit Guarantee | - | - | - | - | - | - | - | - |
| Previous year | - | - | - | - | - | - | - | - |
| All Other Miscellaneous | 176.27 | 2,838.10 | 23,770 | 104,354 | (48.17) | (276.96) | 427,801 | 5,782,124 |
| Previous year | 224.44 | 3,115.06 | 699 | 160,608 | (98.61) | (870.47) | 593,845 | 4,952,330 |
| Grand Total | 9,049.65 | 96,782.91 | 130,685 | 992,773 | 2,949.08 | 18,297.43 | 4,653,368 | 52,666,337 |
| Previous year (Total) | 6,100.57 | 78,485.48 | 61,977 | 802,238 | 1,954.34 | 9,941.97 | 3,599,708 | 56,819,495 |

* Wherever applicable

FOR AND UP TO THE MONTH OF MARCH, 2011

| 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 |
| 0.36 | 0.36 | - | | 8.14 | 953.42 | | | | |
| - | 0.27 | - | 2 | 193.32 | 1,639.81 | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | 25.18 | 58.97 | - | - | | |
| - | - | - | - | 42.47 | 427.26 | - | - | | |
| 400.47 | 2,796.67 | 6,663 | 45,066 | - | - | - | - | | |
| 191.94 | 1,875.25 | 2,875 | 27,574 | - | - | - | - | | |
| | | - | - | - | - | - | - | | |
| | | - | - | - | - | - | - | | |
| 400.47 | 2,796.67 | 6,663 | 45,066 | - | - | - | - | | |
| 191.94 | 1,875.25 | 2,875 | 27,574 | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | 8,570.86 | | | | | | 5,365,152 | | |
| 306.35 | 3,820.66 | 4 | 15 | | | | | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | 8,570.86 | - | - | - | - | - | 5,365,152 | - | - |
| 306.35 | 3,820.66 | 4 | 15 | | | 217,368 | 3,532,995 | - | - |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| 35.03 | 186.32 | 2,221 | 12,860 | 55.58 | 222.05 | - | | | |
| - | 0.45 | - | 3 | 94.79 | 637.88 | - | - | | |
| 435.86 | 11,554.21 | 8,884 | 57,926 | 88.91 | 1,234.45 | - | 5,365,152 | - | - |
| 498.29 | 5,696.62 | 2,879 | 27,594 | 330.58 | 2,704.95 | 217,368 | 3,532,995 | - | - |

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 | 784.71 | 6988.08 | 1817 | 12215 | 168.94 | 2749.90 | 967699.48 | 3916407.17 |
| Previous year | 615.77 | 4238.19 | 820 | 6202 | 447.82 | 2521.55 | 1022053.84 | 4521861.78 |
| Marine Cargo | 158.17 | 3073.69 | 12898 | 57328 | 75.71 | 1523.30 | 1493064.78 | 6568938.28 |
| Previous year | 82.46 | 1550.39 | 4352 | 24293 | 15.30 | 871.83 | 434008.90 | 3353995.51 |
| Marine Hull (Including Onshore & Offshore oil energy) | 0.00 | 0.00 | - | - | 0.00 | 0.00 | 0.00 | 0.00 |
| Previous year | 0.00 | 0.00 | - | - | 0.00 | 0.00 | 0.00 | 0.00 |
| Marine (Total) | 158.17 | 3073.69 | 12898 | 57328 | 75.71 | 1523.30 | 1493064.78 | 6568938.28 |
| Previous year (Total) | 82.46 | 1550.39 | 4352 | 24293 | 15.30 | 871.83 | 434008.90 | 3353995.51 |
| Aviation | 0.00 | 0.00 | - | - | 0.00 | 0.00 | 0.00 | 0.00 |
| Previous year | 0.00 | 0.00 | - | - | 0.00 | 0.00 | 0.00 | 0.00 |
| Engineering | 187.91 | 2377.05 | 418 | 3784 | 61.77 | 857.28 | 107149.52 | 856320.37 |
| Previous year | 126.14 | 1519.78 | 237 | 2078 | -122.15 | 118.60 | 80366.62 | 653964.29 |
| Motor Own Damage | 2546.86 | 23169.09 | 44748 | 462958 | 553.66 | 8083.51 | 244490.55 | 1658956.93 |
| Previous year | 1993.21 | 15085.58 | 46686 | 411032 | 902.74 | 7978.64 | 189389.47 | 1085216.40 |
| Motor Third party | 956.51 | 8779.80 | 44748 | 462958 | 168.08 | 2825.21 | | |
| Previous year | 788.43 | 5954.60 | 46686 | 411032 | 364.93 | 3494.68 | | |
| Motor (Total) | 3503.37 | 31948.90 | 44748 | 462958 | 721.74 | 10908.72 | 244490.55 | 1658956.93 |
| Previous year (Total) | 2781.63 | 21040.18 | 46686 | 411032 | 1267.67 | 11473.33 | 189389.47 | 1085216.40 |
| Workmen's compensation / Employer's liability | 60.31 | 602.48 | 405 | 3823 | 23.02 | 282.47 | 6695.34 | 53313.27 |
| Previous year | 37.29 | 320.01 | 307 | 2424 | 23 | 203 | 3581.70 | 25287.57 |
| Public Liability | 0.00 | 0.00 | - | - | 0.00 | 0.00 | 0.00 | 0.00 |
| Previous year | 0.00 | 0.00 | - | - | -1 | -9 | 0.00 | 0.00 |
| Product Liability | 66.17 | 771.79 | 102 | 930 | 16.37 | 198.33 | 16013.85 | 141820.16 |
| Previous year | 49.80 | 573.46 | 70 | 706 | 28 | 216 | 7169.95 | 68201.58 |
| Other Liability Covers | 0.00 | 0.00 | - | - | 0.00 | 0.00 | 0.00 | 0.00 |
| Previous year | 0.00 | 0.00 | - | - | | | 0.00 | 0.00 |
| Liability (Total) | 126.49 | 1374.27 | 507 | 4753 | 39.39 | 480.80 | 22709.19 | 195133.43 |
| Previous year (Total) | 87.09 | 893.47 | 377 | 3130 | 50.69 | 410.06 | 10751.65 | 93489.14 |
| Personal Accident | 258.07 | 2802.40 | 4522 | 41291 | 179.87 | 1487.34 | 328655.16 | 2944174.77 |
| Previous year | 78.20 | 1315.06 | 1908 | 15067 | 41.24 | 358.60 | 52592.85 | 1982214.68 |
| Medical Insurance | 261.71 | 9674.65 | 1635 | 13014 | -143.20 | 3339.43 | 8944.72 | 39935.11 |
| Previous year | 404.92 | 6335.23 | 954 | 7848 | 150.16 | 2209.87 | 7492.15 | 46378.85 |
| Overseas Medical Insurance | 80.89 | 859.46 | 5169 | 54629 | 18.51 | 262.27 | 25652.65 | 97346.97 |
| Previous year | 62.39 | 597.19 | 3574 | 36386 | 62.39 | 597.19 | 7987.65 | 50727.22 |
| Health (Total) | 342.61 | 10534.11 | 6804 | 67643 | -124.69 | 3601.70 | 34597.37 | 137282.08 |
| Previous year (Total) | 467.30 | 6932.41 | 4528 | 44234 | 212.55 | 2807.06 | 15479.80 | 97106.07 |
| Crop Insurance | 0.00 | 0.00 | - | - | 0.00 | 0.00 | 0.00 | 0.00 |
| Previous year | 0.00 | 0.00 | - | - | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit Guarantee | 0.00 | 0.00 | - | - | 0.00 | 0.00 | 0.00 | 0.00 |
| Previous year | 0.00 | 0.00 | - | - | 0.00 | 0.00 | 0.00 | 0.00 |
| All Other Miscellaneous | 220.32 | 2118.60 | 2754 | 31591 | 38.73 | 936.19 | 227136.23 | 1429987.37 |
| Previous year | 181.59 | 1182.41 | 13803 | 47915 | 67.12 | 626.20 | 177334.85 | 878675.17 |
| Grand Total | 5581.65 | 61217.11 | 74468 | 681563 | 1161.45 | 22545.22 | 3425502.27 | 17707200.39 |
| Previous year (Total) | 4420.19 | 38671.89 | 72711 | 553951 | 1980.22 | 19187.21 | 1981977.97 | 12666523.05 |

* Wherever applicable

FOR AND UP TO THE MONTH OF MARCH, 2011

| 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 |
| 5.41 | 485.21 | 82 | 1031 | | | | | | |
| 73.00 | 167.65 | 214 | 419 | | | | | | |
| 9.08 | 312.28 | 604 | 3866 | | | | | | |
| 28.00 | 95.51 | 1078 | 1704 | | | | | | |
| | | | | | | | | | |
| 9.08 | 312.28 | 604 | 3866 | 0.00 | 0.00 | 0 | 0 | | |
| 28.00 | 95.51 | 1078 | 1704 | 0.00 | 0.00 | 0 | 0 | | |
| | | | | | | | | | |
| 18.16 | 153.94 | 22 | 282 | | | | | | |
| 36.00 | 68.59 | 44 | 130 | | | | | | |
| 245.92 | 2016.84 | 4604 | 43435 | | | | | | |
| 634.00 | 1444.86 | 12859 | 29936 | | | | | | |
| 105.39 | 887.27 | | | | | | | | |
| 271.00 | 618.52 | 5511 | 12830 | | | | | | |
| 351.31 | 2904.11 | 4604 | 43435 | 0.00 | 0.00 | 0 | 0 | | |
| 905.00 | 2063.38 | 12859 | 29936 | 0.00 | 0.00 | 0 | 0 | | |
| | | | | | | | | | |
| | 33 | | 54 | | | | | | |
| | | | | | | | | | |
| 4 | 55.64 | 26 | 212 | | | | | | |
| 11 | 76 | 1078 | 1200 | | | | | | |
| | | | | | | | | | |
| 3.75 | 88.64 | 26 | 266 | 0.00 | 0.00 | 0 | 0 | | |
| 11.00 | 75.68 | 1078 | 1200 | 0.00 | 0.00 | 0 | 0 | | |
| 3.70 | 79.64 | 281 | 2265 | 0.00 | 6.55 | 0 | 125367 | | |
| | | | | 0.00 | 43.31 | 0 | 811726 | | |
| 1.17 | 93.17 | 66 | 646 | | | | | 9756 | 236305 |
| -7.00 | 289.86 | 474 | 1215 | | | | | | |
| 4.42 | 32.35 | 240 | 1972 | | | | | | |
| | | | | | | | | | |
| 5.59 | 125.52 | 306 | 2618 | 0.00 | 0.00 | 0 | 0 | 9756 | 236305 |
| -7.00 | 289.86 | 474 | 1215 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| | | | | | | | | | |
| | | | | | | | | | |
| 44.62 | 375.72 | 1124 | 17913 | | | | | | |
| 77.00 | 381.79 | 13215 | 41950 | | | | | | |
| 441.61 | 4525.05 | 7049 | 71676 | 0.00 | 6.55 | 0 | 125367 | 9756 | 236305 |
| 1123.00 | 3142.46 | 28962 | 76554 | 0.00 | 43.31 | 0 | 811726 | 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 | 2,188.36 | 19,432.47 | 3,887 | 33,457 | (3,392.14) | 5,154.09 | 2,631,869 | 37,401,835 |
| Previous year | 5,580.49 | 14,278.38 | 1,869 | 10,421 | 2,868.12 | 7,805.14 | 1,693,091 | 21,633,598 |
| Marine Cargo | 193.87 | 3,010.44 | 306 | 2,047 | (135.23) | 1,461.47 | 408,949 | 14,507,874 |
| Previous year | 329.10 | 1,548.97 | 179 | 1,203 | 242.83 | 959.79 | 1,650,270 | 6,065,065 |
| Marine Hull (Including Onshore & Offshore oil energy) | 222.41 | 1,841.49 | 36 | 488 | 406.65 | 889.15 | 55,403 | 3,425,882 |
| Previous year | (184.24) | 952.33 | 65 | 246 | (184.40) | 699.39 | 69,754 | 445,710 |
| Marine (Total) | 416.28 | 4,851.92 | 342 | 2,535 | 271.41 | 2,350.62 | 464,352 | 17,933,756 |
| Previous year (Total) | 144.86 | 2,501.30 | 244 | 1,449 | 58.43 | 1,659.18 | 1,720,024 | 6,510,775 |
| Aviation | (52.70) | 3,260.79 | - | 25 | (56.86) | 1,433.16 | - | 1,375,364 |
| Previous year | 4.17 | 1,827.63 | 1 | 10 | (73.18) | 1,644.94 | 1,944 | 696,000 |
| Engineering | 455.41 | 5,386.53 | 440 | 3,318 | 53.89 | 2,455.57 | 438,485 | 6,162,089 |
| Previous year | 401.53 | 2,930.96 | 322 | 1,858 | (18.00) | 1,480.03 | 430,854 | 3,700,178 |
| Motor Own Damage | 3,875.95 | 30,425.87 | 61,440 | 490,263 | 626.88 | 10,326.36 | 233,515 | 2,016,256 |
| Previous year | 3,249.07 | 20,099.51 | 50,462 | 348,121 | 1,819.07 | 7,682.23 | 178,446 | 1,269,630 |
| Motor Third party | 1,540.15 | 11,644.12 | 97,065 | 687,714 | (7,376.85) | (4,868.45) | | |
| Previous year | 8,917.00 | 16,512.57 | 67,460 | 462,934 | 5,610.40 | 10,396.86 | | |
| Motor (Total) | 5,416.10 | 42,069.99 | 97,065 | 687,714 | (6,749.97) | 5,457.91 | 233,515 | 2,016,256 |
| Previous year (Total) | 12,166.08 | 36,612.08 | 67,460 | 462,934 | 7,429.47 | 18,079.09 | 178,446 | 1,269,630 |
| Workmen's compensation / Employer's liability | 65.97 | 367.58 | 70 | 452 | 48.11 | 165.84 | 104,181 | 450,558 |
| Previous year | 17.85 | 201.74 | 40 | 342 | 10.32 | 120.39 | 12,190 | 159,158 |
| Public Liability | 9.23 | 155.66 | 18 | 168 | (9.31) | 62.99 | 12,395 | 533,990 |
| Previous year | 18.54 | 92.66 | 8 | 117 | 22.37 | 21.95 | 4,470 | 66,325 |
| Product Liability | 11.75 | 217.51 | 1 | 34 | (10.24) | 126.76 | 4,500 | 59,714 |
| Previous year | 21.99 | 90.75 | 8 | 30 | 21.99 | 58.66 | 746 | 18,782 |
| Other Liability Covers | 404.34 | 6,873.58 | 111 | 1,098 | 91.48 | 340.44 | 132,396 | 1,594,133 |
| Previous year | 312.86 | 6,533.14 | 79 | 818 | 123.28 | 3,378.98 | 69,727 | 1,321,489 |
| Liability (Total) | 491.28 | 7,614.32 | 200 | 1,752 | 120.04 | 696.03 | 253,473 | 2,638,395 |
| Previous year (Total) | 371.24 | 6,918.29 | 135 | 1,307 | 177.96 | 3,579.98 | 87,134 | 1,565,755 |
| Personal Accident | 1,482.23 | 12,917.27 | 244,175 | 1,170,158 | (117.83) | 5,627.76 | 894,921 | 4,152,729 |
| Previous year | 1,600.06 | 7,289.50 | 62,390 | 388,571 | 1,408.68 | 6,523.81 | (6,939,244) | 1,363,089 |
| Medical Insurance | 2,175.34 | 32,033.51 | 32,715 | 333,986 | (3,250.04) | 5,797.84 | 115,548 | 1,295,282 |
| Previous year | 5,425.39 | 26,235.67 | 22,179 | 129,836 | 4,293.17 | 21,311.29 | 295,449 | 1,322,276 |
| Overseas Medical Insurance | 101.34 | 839.19 | 359 | 5,840 | 48.69 | 200.75 | 2,349,334 | 14,125,453 |
| Previous year | 52.64 | 638.43 | 343 | 4,409 | 6.21 | (38.50) | 1,514,525 | 12,676,649 |
| Health (Total) | 2,276.68 | 32,872.70 | 33,074 | 339,826 | (3,201.35) | 5,998.59 | 2,464,882 | 15,420,735 |
| Previous year (Total) | 5,478.03 | 26,874.10 | 22,522 | 134,245 | 4,299.38 | 21,272.78 | 1,809,974 | 13,998,926 |
| Crop Insurance | - | - | - | - | - | - | - | - |
| Previous year | - | - | - | - | - | - | - | - |
| Credit Guarantee | - | - | - | - | - | - | - | - |
| Previous year | - | - | - | - | - | - | - | - |
| All Other Miscellaneous | 490.01 | 1,799.41 | 9,214 | 35,250 | 8,034.38 | 570.08 | 38,043 | 662,137 |
| Previous year | (7,544.36) | 1,229.33 | 4,444 | 25,875 | (5,508.71) | 1,013.80 | 971,250 | 8,210,034 |
| Grand Total | 13,163.65 | 130,205.40 | 388,397 | 2,274,035 | (5,038.43) | 29,743.82 | 7,419,540 | 87,763,297 |
| Previous year (Total) | 18,202.09 | 100,461.58 | 159,387 | 1,026,670 | 10,642.18 | 63,058.75 | (46,529) | 58,947,983 |

* Wherever applicable

FOR AND UP TO THE MONTH OF MARCH, 2011

| 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 |
| 64.34 | 928.21 | 230 | 2,270 | | - | | - | | |
| 1,386.13 | 1,852.65 | 129 | 409 | - | - | - | - | | |
| 3.89 | 259.60 | 22 | 173 | | - | | - | | |
| 36.80 | 173.58 | 15 | 104 | - | - | - | - | | |
| 1.65 | (2.84) | 1 | 23 | | - | | - | | |
| 0.15 | 0.30 | - | - | - | - | - | - | | |
| 5.54 | 256.76 | 23 | 196 | - | - | - | - | - | - |
| 36.95 | 173.88 | 15 | 104 | - | - | - | - | - | - |
| - | - | - | - | | - | | - | | |
| - | - | - | - | - | - | - | - | | |
| 34.74 | 365.30 | 45 | 388 | | - | | - | | |
| 6.96 | 220.22 | 22 | 170 | - | - | - | - | | |
| 389.08 | 2,842.24 | 5,330 | 50,472 | | - | | - | | |
| 515.71 | 3,324.70 | 9,761 | 78,030 | - | - | - | - | | |
| 53.68 | 1,333.84 | 11,744 | 84,624 | | - | | - | | |
| - | - | - | - | - | - | - | - | | |
| 442.76 | 4,176.08 | 11,744 | 84,624 | - | - | - | - | - | - |
| 515.71 | 3,324.70 | 9,761 | 78,030 | - | - | - | - | - | - |
| 2.42 | 21.95 | 2 | 26 | | - | | - | | |
| 1.25 | 9.98 | 4 | 19 | - | - | - | - | | |
| - | 44.40 | - | 6 | | - | | - | | |
| - | 0.48 | - | 9 | - | - | - | - | | |
| - | 27.93 | - | 5 | | - | | - | | |
| - | - | - | - | - | - | - | - | | |
| 3.69 | 351.90 | 3 | 57 | | - | | - | | |
| 3.90 | 38.23 | 2 | 18 | - | - | - | - | | |
| 6.11 | 446.18 | 5 | 94 | - | - | - | - | - | - |
| 5.14 | 48.68 | 6 | 46 | - | - | - | - | - | - |
| 165.12 | 1,156.34 | 109,242 | 246,520 | | - | | - | | |
| 84.50 | 383.62 | 5,730 | 25,580 | - | - | - | - | | |
| 72.01 | 4,085.40 | 1,450 | 16,879 | 77.73 | 135.86 | 151,944 | 205,223 | 198,022 | 1,514,519 |
| 836.26 | 3,146.11 | 1,225 | 4,443 | 31.12 | 65.49 | 10,456 | 53,098 | 344,012 | 1,047,575 |
| 0.31 | 21.08 | 11 | 141 | | - | | - | 16,471 | 182,225 |
| 1.57 | 17.77 | 9 | 202 | - | - | - | - | 13,305 | 109,612 |
| 72.33 | 4,106.48 | 1,461 | 17,020 | 77.73 | 135.86 | 151,944 | 205,223 | 214,493 | 1,696,744 |
| 837.83 | 3,163.88 | 1,234 | 4,645 | 31.12 | 65.49 | 10,456 | 53,098 | 357,317 | 1,157,187 |
| - | - | - | - | | - | | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| 4.77 | 66.25 | 368 | 7,075 | | - | | - | | |
| 80.20 | 623.68 | 972 | 3,574 | - | - | - | - | | |
| 795.71 | 11,501.59 | 123,118 | 358,187 | 77.73 | 135.86 | 151,944 | 205,223 | 214,493 | 1,696,744 |
| 2,953.42 | 9,791.32 | 17,869 | 112,558 | 31.12 | 65.49 | 10,456 | 53,098 | 357,317 | 1,157,187 |

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 | 1,564.00 | 28,346.46 | 2,203 | 24,934 | (11.82) | 1,340.28 | 1,875,830 | 51,858,401 |
| Previous year | 1,575.82 | 27,006.18 | 1,837 | 25,155 | 1,085.63 | (1,943.85) | 461,935 | 40,380,275 |
| Marine Cargo | 582.55 | 11,000.72 | 1,043 | 10,959 | (33.12) | 2,841.97 | 1,487,665 | 37,590,200 |
| Previous year | 615.67 | 8,158.75 | 525 | 8,829 | 329.77 | (617.63) | 1,202,676 | 28,333,222 |
| Marine Hull (Including Onshore & Offshore oil energy) | 47.63 | 5,636.56 | 10 | 560 | 16.03 | (861.28) | 9,539 | 2,817,760 |
| Previous year | 31.60 | 6,497.85 | 15 | 584 | (521.28) | (7,110.52) | 4,254 | 4,016,137 |
| Marine (Total) | 630.18 | 16637.29 | 1053 | 11519 | -17.10 | 1980.69 | 1497203.58 | 40407959.81 |
| Previous year (Total) | 647.28 | 14656.59 | 540 | 9413 | -191.51 | -7728.15 | 1206929.25 | 32349358.59 |
| Aviation | 94.44 | 10,110.28 | 7 | 166 | (13.06) | 4,378.15 | 71,192 | 18,414,704 |
| Previous year | 107.50 | 5,732.13 | 9 | 169 | 94.97 | 512.04 | 448,151 | 22,603,919 |
| Engineering | 728.18 | 14,904.39 | 621 | 6,858 | 120.35 | (378.36) | 363,706 | 10,349,806 |
| Previous year | 607.82 | 15,282.74 | 475 | 6,582 | 376.74 | (3,254.29) | 358,593 | 8,913,242 |
| Motor Own Damage | 11,595.88 | 113,655.37 | 417,751 | 4,215,214 | 1,408.98 | 17,933.33 | 1,511,774 | 15,030,563 |
| Previous year | 10,186.90 | 95,722.04 | 318,358 | 3,234,346 | 2,938.58 | 8,263.46 | 1,132,070 | 11,535,204 |
| Motor Third party | 3,897.98 | 40,840.31 | 426,591 | 4,320,839 | (0.90) | (1,353.31) | | |
| Previous year | 3,898.87 | 42,193.62 | 335,783 | 3,473,766 | (35.29) | (2,477.57) | | |
| Motor (Total) | 15493.86 | 154495.68 | 426591 | 4320839 | 1408.09 | 16580.02 | 1511773.90 | 15030563.19 |
| Previous year (Total) | 14085.77 | 137915.67 | 335783 | 3473766 | 2903.28 | 5785.89 | 1132069.83 | 11535203.52 |
| Workmen's compensation / Employer's liability | 165.16 | 2,008.49 | 590 | 5,916 | 83.00 | 868.75 | 21,546 | 285,629 |
| Previous year | 82.16 | 1,139.74 | 348 | 3,910 | 41.75 | 157.90 | 10,111 | 180,860 |
| Public Liability | 0.64 | 53.81 | 3 | 113 | 0.64 | 4.08 | 500 | 28,163 |
| Previous year | 0.00 | 49.73 | - | 111 | (2.36) | (10.20) | - | 100,309 |
| Product Liability | 0.54 | 220.33 | 2 | 58 | 0.08 | (74.26) | 100 | 42,610 |
| Previous year | 0.46 | 294.59 | - | 64 | (8.87) | (67.01) | - | 65,680 |
| Other Liability Covers | 245.48 | 10,751.05 | 139 | 1,648 | (151.49) | 1,744.09 | 55,682 | 1,682,469 |
| Previous year | 396.96 | 9,006.96 | 108 | 1,614 | 260.52 | 2,387.75 | 47,873 | 1,932,821 |
| Liability (Total) | 411.82 | 13033.67 | 734 | 7735 | -67.76 | 2542.66 | 77827.41 | 2038870.45 |
| Previous year (Total) | 479.58 | 10491.02 | 456 | 5699 | 291.05 | 2468.44 | 57984.33 | 2279670.16 |
| Personal Accident | 568.08 | 9,434.55 | 38,527 | 365,234 | 123.49 | 1,465.47 | 792,103 | 20,509,225 |
| Previous year | 444.59 | 7,969.08 | 20,580 | 174,077 | 159.71 | (3,282.79) | 979,968 | 22,138,167 |
| Medical Insurance | 7,534.06 | 128,130.08 | 31,643 | 299,949 | (620.70) | 42,453.96 | 244,976 | 8,796,127 |
| Previous year | 8,154.76 | 85,676.13 | 26,670 | 304,916 | 6,139.49 | (11,614.84) | 927,064 | 4,750,797 |
| Overseas Medical Insurance | 446.70 | 6,064.29 | 39,679 | 490,746 | 89.32 | 559.49 | 880,214 | 11,285,099 |
| Previous year | 357.37 | 5,504.81 | 30,883 | 328,091 | (36.01) | (374.23) | 641,296.70 | 9,922,577 |
| Health (Total) | 7980.75 | 134194.38 | 71322 | 790695 | -531.38 | 43013.44 | 1125189.78 | 20081225.89 |
| Previous year (Total) | 8512.13 | 91180.93 | 57553 | 633007 | 6103.48 | -11989.07 | 1568360.99 | 14673374.44 |
| Crop Insurance | - | 0.00 | - | - | - | 0.00 | - | - |
| Previous year | 0.00 | 0.00 | - | - | 0.00 | 0.00 | - | - |
| Credit Guarantee | 130.44 | 2,150.95 | 3 | 45 | (136.79) | (700.73) | 8,456 | 92,632 |
| Previous year | 267.24 | 2,851.69 | 9 | 61 | 35.90 | 315.89 | 8,354 | 153,562 |
| All Other Miscellaneous | 9,755.68 | 41,879.82 | 12,461 | 116,812 | 7,251.20 | 25,459.70 | 1,722,828 | 27,709,035 |
| Previous year | 2,504.48 | 16,420.11 | 8,220 | 133,472 | 1,945.16 | 6,638.16 | 351,415 | 43,666,312 |
| Grand Total | 37357.43 | 425187.47 | 553522 | 5644837 | 8125.21 | 95681.33 | 9046109.05 | 206492423.31 |
| Previous year (Total) | 29232.22 | 329506.15 | 425462 | 4461401 | 12804.42 | -12477.73 | 6573760.72 | 198693084.00 |

* Wherever applicable

FOR AND UP TO THE MONTH OF MARCH, 2011

| 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 | - | - | | |
| 0.00 | 4.74 | - | 33 | - | 0.00 | - | - | | |
| 2.00 | 42.66 | 12 | 305 | 0.00 | 0.00 | - | - | | |
| 1136.92 | 11,907.18 | - | - | - | 0.00 | - | - | | |
| 1,025.27 | 7,791.14 | - | 108,669 | 0.00 | 0.00 | - | - | | |
| 563.75 | 6,433.35 | 27,443 | 342,336 | - | 0.00 | - | - | | |
| 734.88 | 4,744.72 | 34,624 | 199,494 | 0.00 | 0.00 | - | - | | |
| 1700.68 | 18340.53 | 27443 | 342336 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| 1760.15 | 12535.86 | 34624 | 199494 | 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 | - | - | | |
| - | 777.56 | - | - | - | 0.00 | - | - | | |
| 0.00 | 0.00 | - | - | 0.00 | 0.00 | - | - | | |
| 0.00 | 777.56 | 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 | 115.72 | 115.72 | 66,092 | 66,092 | | |
| 1796.87 | 33,802.97 | 313 | 4,251 | 27.30 | 749.65 | 8,573 | 253,053 | 1,726,209 | 18,330,545 |
| 4,015.69 | 20,415.99 | 213 | 5,046 | 0.00 | 33.24 | - | 27,637 | 2,498,427 | 11,605,747 |
| 3.49 | 137.53 | 128 | 3,620 | - | 0.00 | - | - | 39,679 | 490,746 |
| 25.25 | 299.30 | 508 | 9,159 | 0.00 | 0.00 | - | - | 30,883 | 328,091 |
| 1800.36 | 33940.51 | 441 | 7871 | 27.30 | 749.65 | 8573 | 253053 | 1765888 | 18821291 |
| 4040.95 | 20715.29 | 721 | 14205 | 0.00 | 33.24 | 0 | 27637 | 2529310 | 11933838 |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | - | - | - | - | | |
| 2 | 40 | 44 | 601 | - | - | - | - | | |
| 7 | 432 | 85 | 1,023 | - | - | - | - | | |
| 3503.12 | 53103.76 | 27928 | 350841 | 27.30 | 749.65 | 8573 | 253053 | 1765888 | 18821291 |
| 5809.67 | 34699.72 | 35442 | 215038 | 115.72 | 148.96 | 66092 | 93729 | 2529310 | 11933838 |

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 | 1307.46 | 21272.43 | 8358 | 86862 | 500.80 | 1307.46 | 6916398.08 | 112529721.39 |
| Previous year | 1939.02 | 20238.11 | 8012 | 84936 | 875.85 | 1939.02 | 7188753.73 | 103989717.44 |
| Marine Cargo | 506.48 | 8442.34 | 1174 | 12112 | -79.74 | 506.48 | 3675423.33 | 61263823.68 |
| Previous year | 563.59 | 7054.19 | 1169 | 11743 | -31.93 | 563.59 | 4089822.09 | 51190380.85 |
| Marine Hull (Including Onshore & Offshore oil energy) | 104.14 | 4519.41 | 83 | 567 | 34.17 | 104.14 | 675742.21 | 29326738.37 |
| Previous year | 1424.40 | 6458.15 | 41 | 421 | 1319.76 | 1424.40 | 9243026.86 | 41907351.95 |
| Marine (Total) | 610.62 | 12961.75 | 1257 | 12679 | -45.57 | 610.62 | 4351165.54 | 90590562.05 |
| Previous year (Total) | 1987.99 | 13512.34 | 1210 | 12164 | 1287.83 | 1987.99 | 13332848.95 | 93097732.81 |
| Aviation | 645.82 | 4608.61 | 90 | 436 | 340.35 | 645.82 | 4269514.00 | 30467630.75 |
| Previous year | 376.54 | 4191.29 | 57 | 419 | 137.05 | 376.54 | 2489312.69 | 27708719.66 |
| Engineering | 456.95 | 6489.24 | 729 | 6274 | -93.06 | 456.95 | 37728.47 | 535789.06 |
| Previous year | 780.86 | 9357.11 | 695 | 6283 | 219.19 | 780.86 | 48855.00 | 756959.72 |
| Motor Own Damage | 6081.97 | 65919.12 | 307205 | 3663567 | -324.96 | 6081.97 | 247502.06 | 2682537.78 |
| Previous year | 5604.66 | 50166.86 | 301616 | 3165831 | 986.62 | 5604.66 | 228098.94 | 2041530.07 |
| Motor Third party | 2266.81 | 28204.17 | 4511 | 59883 | -376.64 | 2266.81 | | |
| Previous year | 14370.45 | 34734.28 | 2204 | 55403 | 12221.47 | 14370.45 | | |
| Motor (Total) | 8348.78 | 94123.28 | 307205 | 3663567 | -701.60 | 8348.78 | 247502.06 | 2682537.78 |
| Previous year (Total) | 19975.11 | 84901.13 | 301616 | 3165831 | 13208.09 | 19975.11 | 228098.94 | 2041530.07 |
| Workmen's compensation / Employer's liability | 129.90 | 1313.64 | 888 | 9914 | 17.56 | 129.90 | 8098.63 | 81898.97 |
| Previous year | 81 | 945 | 116 | 7721 | 5 | 80.69 | 5031 | 58937 |
| Public Liability | 51.86 | 819.75 | 13 | 141 | 23.05 | 51.86 | 246587.27 | 3898133.03 |
| Previous year | 31 | 475 | 45 | 595 | 0 | 31.39 | 149363 | 2258316 |
| Product Liability | 3.89 | 184.11 | 16 | 161 | -9.24 | 3.89 | 2107.79 | 99807.57 |
| Previous year | 10 | 87 | 14 | 108 | 1 | 9.69 | 5253 | 54120 |
| Other Liability Covers | 133.42 | 3388.07 | 209 | 2606 | 38.74 | 133.42 | 129046.78 | 3277027.61 |
| Previous year | 37 | 2891 | 53 | 1674 | -36 | 37.06 | 35845 | 2796045 |
| Liability (Total) | 319.06 | 5705.57 | 1126 | 12822 | 70.11 | 319.06 | 385840.46 | 7356867.19 |
| Previous year (Total) | 158.83 | 4398.46 | 228 | 10098 | -29.23 | 158.83 | 195492.38 | 5167418.30 |
| Personal Accident | 206.81 | 2805.11 | 3054 | 50123 | -49.41 | 206.81 | 443405.01 | 6014080.48 |
| Previous year | 250.77 | 2060.41 | 4328 | 32241 | 112.06 | 250.77 | 537643.68 | 4417465.25 |
| Medical Insurance | 415.47 | 17440.57 | 4148 | 34490 | -654.54 | 415.47 | 17531.18 | 735930.41 |
| Previous year | 4062.15 | 16189.07 | 3291 | 46522 | 3656.31 | 4062.15 | 171408.41 | 683121.77 |
| Overseas Medical Insurance | 18.87 | 247.32 | 2923 | 31643 | 2.46 | 18.87 | 3139.89 | 41150.37 |
| Previous year | 16.16 | 232.53 | 1848 | 23081 | 1.52 | 16.16 | 2961.20 | 42609.34 |
| Health (Total) | 434.34 | 17687.89 | 7071 | 66133 | -652.08 | 434.34 | 20671.07 | 777080.78 |
| Previous year (Total) | 4078.31 | 16421.60 | 5139 | 69603 | 3657.82 | 4078.31 | 174369.61 | 725731.11 |
| Crop Insurance | | | | | | | | |
| Previous year | | | | | | | | |
| Credit Guarantee | | | | | | | | |
| Previous year | | | | | | | | |
| All Other Miscellaneous | 5499.44 | 15896.31 | 19069 | 105646 | 4906.51 | 5499.44 | 4082997.83 | 11802039.06 |
| Previous year | 722.50 | 8875.30 | 19094 | 149295 | -10.04 | 722.50 | 536412.21 | 6589371.02 |
| Grand Total | 17829.29 | 181550.20 | 347959 | 4004542 | 4276.05 | 17829.29 | 20755222.51 | 262756308.54 |
| Previous year (Total) | 30269.93 | 163955.77 | 340379 | 3530870 | 19458.62 | 30269.93 | 24731787.19 | 244494645.37 |

* Wherever applicable

FOR AND UP TO THE MONTH OF MARCH, 2011

| 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 |
| 10.02 | 359.08 | 380 | 11079 | | | | | | |
| 19.22 | 338.55 | 23 | 10986 | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| | | | | | | | | | |
| 0.53 | 144.72 | 4 | 195 | | | | | | |
| 509.38 | 6590.78 | 15963 | 319919 | | | | | | |
| 200.53 | 2844.29 | 0 | 0 | | | | | | |
| 709.91 | 9435.07 | 15963 | 319919 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| 1 | 15 | 3 | 162 | | | | | | |
| 0 | 2 | 0 | 10 | | | | | | |
| 0 | 0 | 0 | 0 | | | | | | |
| 0 | 2 | 3 | 192 | | | | | | |
| 1.10 | 19.69 | 6 | 364 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| 121.48 | 1513.17 | 931 | 26369 | 12.15 | 83.30 | 149559 | 1548292 | | |
| 74.25 | 7541.16 | 81 | 746 | 75.26 | 75.52 | 37899 | 38535 | | |
| 0.00 | 0.00 | 0 | 0 | | | | | | |
| 74.25 | 7541.16 | 81 | 746 | 75.26 | 75.52 | 37899 | 38535 | 0 | 0 |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| | | | | | | | | | |
| | | | | | | | | | |
| 4853.69 | 6072.49 | 11653 | 43041 | 2674.98 | 3082.35 | 222367 | 295518 | | |
| 806.27 | 16729.81 | 22806 | 554843 | 36.48 | 593.43 | 188231 | 1461798 | | |
| 5770.98 | 25085.38 | 29018 | 401713 | 2762.39 | 3241.17 | 409825 | 1882345 | 0 | 0 |
| 825.49 | 17068.36 | 22829 | 565829 | 36.48 | 593.43 | 188231 | 1461798 | 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 | 7307.42 | 57236.30 | 76397 | 590580 | 2776.26 | 14560.17 | 51130951 | 2383267598 |
| Previous year | 4531.16 | 42676.13 | 73038 | 580128 | 415.06 | 3401.70 | 20516316 | 3243548569 |
| Marine Cargo | 1957.05 | 17003.43 | 14461 | 156353 | 241.41 | 2823.86 | 44018410 | 1129771198 |
| Previous year | 1715.64 | 14179.57 | 9911 | 98685 | 567.34 | 504.06 | 1112713249 | 2167431836 |
| Marine Hull (Including Onshore & Offshore oil energy) | 1262.13 | 13585.40 | 255 | 2630 | 749.70 | 3872.69 | 645495 | 110502669 |
| Previous year | 512.43 | 9712.71 | 256 | 2697 | 223.66 | 3310.20 | 835138 | 1026105287 |
| Marine (Total) | 3219.18 | 30588.83 | 14716 | 158983 | 991.11 | 6696.56 | 44663906 | 1240273867 |
| Previous year (Total) | 2228.07 | 23892.27 | 10167 | 101382 | 791.00 | 3814.24 | 1113548387 | 3193537122 |
| Aviation | 54.76 | 2595.93 | 9 | 258 | -22.77 | -1117.51 | 138989 | 7327689 |
| Previous year | 77.53 | 3713.44 | 27 | 308 | -23.51 | -1958.22 | 102357 | 8490860 |
| Engineering | 5071.72 | 24451.23 | 4163 | 32759 | 1467.15 | 5769.87 | 29021559 | 1063866785 |
| Previous year | 3604.57 | 18681.36 | 3819 | 30972 | 754.28 | 2043.60 | 2001744978 | 2137885497 |
| Motor Own Damage | 20215.72 | 165455.40 | 435058 | 4644990 | 7050.90 | 38416.98 | 681383 | 6440345 |
| Previous year | 13164.82 | 127038.42 | 376969 | 4021485 | -7031.71 | -6858.61 | 560198 | 5218848 |
| Motor Third party | 12532.35 | 110704.16 | 669562 | 6893835 | 3419.06 | 19768.55 | 680280 | 6429419 |
| Previous year | 9113.29 | 90935.61 | 562799 | 5941549 | -5005.63 | -3755.81 | 548908 | 5202561 |
| Motor (Total) | 32748.07 | 276159.56 | 669562 | 6893835 | 10469.96 | 58185.53 | 1361662 | 12869763 |
| Previous year (Total) | 22278.11 | 217974.03 | 562799 | 5941549 | -12037.33 | -10614.43 | 1109106 | 10421408 |
| Workmen's compensation / Employer's liability | 436.69 | 5108.57 | 4322 | 50947 | 100.02 | 1340.24 | 46983 | 425225 |
| Previous year | 336.67 | 3768.33 | 4168 | 46187 | 45.53 | 487.23 | 29749 | 265821 |
| Public Liability | 14.09 | 81.84 | 75 | 918 | 0.73 | 6.80 | 4540 | 36625 |
| Previous year | 13.36 | 75.04 | 77 | 820 | -0.90 | 1.17 | 2500 | 3435821 |
| Product Liability | 40.26 | 258.27 | 15 | 116 | 4.23 | -35.06 | 15178 | 208248 |
| Previous year | 36.03 | 293.33 | 15 | 106 | 14.37 | -25.53 | 112355 | 263615 |
| Other Liability Covers | 175.47 | 1712.71 | 561 | 5580 | 203.61 | 536.82 | 125919 | 1001130445 |
| Previous year | -28.14 | 1175.89 | 447 | 4869 | -92.58 | 84.76 | 129883 | 3611430 |
| Liability (Total) | 666.52 | 7161.39 | 4973 | 57561 | 308.59 | 1848.81 | 192620 | 1001800544 |
| Previous year (Total) | 357.93 | 5312.58 | 4707 | 51982 | -33.57 | 547.61 | 274487 | 7576687 |
| Personal Accident | 1145.41 | 12654.01 | 38903 | 374972 | -342.30 | 2897.43 | 4147482 | 68210323 |
| Previous year | 1487.71 | 9756.58 | 37355 | 362960 | 846.72 | 2522.02 | 136925684 | 172021555 |
| Medical Insurance | 17372.58 | 156605.89 | 178653 | 1400964 | 4087.47 | 49497.97 | 124809256 | 9362032418 |
| Previous year | 13285.11 | 107107.92 | 169308 | 1279593 | 3170.12 | 18361.43 | 17727938 | 66961030 |
| Overseas Medical Insurance | 31.87 | 633.05 | 1067 | 21107 | -8.14 | -14.01 | 69 | 1677 |
| Previous year | 40.01 | 647.06 | 1225 | 20332 | -1.98 | -81.60 | 35 | 71 |
| Health (Total) | 17404.46 | 157238.94 | 179720 | 1422071 | 4079.34 | 49483.96 | 124809325 | 9362034096 |
| Previous year (Total) | 13325.12 | 107754.98 | 170533 | 1299925 | 3168.13 | 18279.83 | 17727973 | 66961101 |
| 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 | 21.96 | 0 | 4 | -8.02 | -17.22 | 0 | 1975 |
| Previous year | 8.02 | 39.18 | 1 | 7 | 8.02 | 21.58 | 500 | 6401 |
| All Other Miscellaneous | 5818.48 | 43432.85 | 152458 | 1163211 | 1624.69 | 10723.42 | 6618093 | 613219148 |
| Previous year | 4193.79 | 32709.43 | 157951 | 1193532 | 565.20 | 2700.27 | 5349712 | 102756351 |
| Grand Total | 73436.00 | 611541.00 | 1140901 | 10694234 | 21344 | 149031.00 | 262084587.68 | 15752871788.76 |
| Previous year (Total) | 52092.00 | 462510.00 | 1020397 | 9562745 | -5546 | 20758.24 | 3297299498.53 | 8943205550.29 |

* Wherever applicable

FOR AND UP TO THE MONTH OF MARCH, 2011

| 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 |
| 736.28 | 6290.33 | 12872 | 96583 | 499.93 | 6296.98 | 0 | 0 | 0 | 0 |
| 585.84 | 2308.00 | 11631 | 89081 | 433.34 | 5512.75 | 0 | 0 | 0 | 0 |
| 135.61 | 850.90 | 682 | 6354 | 197.29 | 1197.92 | 0 | 0 | 0 | 0 |
| 62.77 | 268.00 | 528 | 4823 | 86.88 | 807.15 | 0 | 0 | 0 | 0 |
| 8.84 | 220.65 | 61 | 714 | 14.4 | 219.54 | 0 | 0 | 0 | 0 |
| 15.66 | 0.00 | 44 | 583 | 13.75 | 142.35 | 0 | 0 | 0 | 0 |
| 144.46 | 1071.54 | 743 | 7068 | 211.69 | 1417.46 | 0 | 0 | 0 | 0 |
| 78.42 | 268.00 | 572 | 5406 | 100.63 | 949.5 | 0 | 0 | 0 | 0 |
| 0 | 0.00 | 0 | 0 | 0 | 3.97 | 0 | 0 | 0 | 0 |
| 0 | 0.00 | 0 | 0 | 0 | 2.31 | 0 | 0 | 0 | 0 |
| 463.64 | 1543.21 | 611 | 4396 | 441.53 | 2418.56 | 0 | 0 | 0 | 0 |
| 256.54 | 419.00 | 610 | 4790 | 456.98 | 1527.32 | 0 | 0 | 0 | 0 |
| 1444.21 | 13127.64 | 81576 | 788741 | 696.55 | 6661.5 | 0 | 0 | 0 | 0 |
| 1130.26 | 10598.00 | 64809 | 626222 | 594.12 | 5711 | 0 | 0 | 0 | 0 |
| 1427.44 | 13215.80 | 129401 | 1199603 | 619.09 | 6213.85 | 0 | 0 | 0 | 0 |
| 1126.27 | 6899.00 | 97070 | 921334 | 552.9 | 5515.26 | 0 | 0 | 0 | 0 |
| 2871.65 | 26343.44 | 129401 | 1199603 | 1315.64 | 12875.35 | 0 | 0 | 0 | 0 |
| 2256.53 | 17497.00 | 97070 | 921334 | 1147.02 | 11226.26 | 0 | 0 | 0 | 0 |
| 43.12 | 581.08 | 689 | 8864 | 46.73 | 482.36 | 0 | 0 | 0 | 0 |
| 34.64 | 184.00 | 672 | 6728 | 33.05 | 385.56 | 576 | 576 | 0 | 0 |
| 0.02 | 2.69 | 3 | 61 | 0.14 | 3.2 | 0 | 0 | 0 | 0 |
| 0.02 | 30.00 | 3 | 32 | 0.01 | 3.9 | 0 | 0 | 0 | 0 |
| 0.09 | 8.95 | 1 | 6 | 0.5 | 15.89 | 0 | 0 | 0 | 0 |
| 17.57 | 0.00 | 4 | 9 | 17.98 | 28.59 | 0 | 0 | 0 | 0 |
| 1.53 | 110.28 | 24 | 264 | 52.91 | 263.24 | 0 | 0 | 0 | 0 |
| 4.06 | 0.00 | 19 | 228 | 20.06 | 210.09 | 0 | 0 | 0 | 0 |
| 44.76 | 703.01 | 717 | 9195 | 100.28 | 764.69 | 0 | 0 | 0 | 0 |
| 56.29 | 214.00 | 698 | 6997 | 71.09 | 628.14 | 0 | 0 | 0 | 0 |
| 63.59 | 565.93 | 5617 | 52646 | 63.47 | 959.9 | 25773 | 235543 | 205259 | 2142813 |
| 46.94 | 503.00 | 4744 | 46758 | 59.67 | 851.64 | 423211 | 619300 | 180955 | 2055778 |
| 1346.31 | 9442.14 | 17130 | 131428 | 1788.7 | 18306.49 | 455668 | 2888705 | 489181 | 3908454 |
| 1034.28 | 2192.00 | 18468 | 128138 | 1412.38 | 13151.32 | 196341 | 1600472 | 472657 | 3624596 |
| 0.74 | 22.50 | 34 | 732 | | | | | 1119 | 21699 |
| 0.57 | | 34 | 598 | | | | | 1267 | 21068 |
| 1347.05 | 9464.64 | 17164 | 132160 | 1788.70 | 18306.49 | 455668 | 2888705 | 490300 | 3930153 |
| 1034.85 | 2192.00 | 18502 | 128736 | 1412.38 | 13151.32 | 196341 | 1600472 | 473924 | 3645664 |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1106.25 | 6805.80 | 51726 | 339792 | 598.08 | 4033.55 | 16397 | 153539 | 72618 | 744669 |
| 804.17 | 9419.00 | 50891 | 319318 | 343.66 | 2867.42 | 573459 | 718762 | 71075 | 692120 |
| 6777.67 | 52787.90 | 218851 | 1841443 | 5019.32 | 47076.95 | 497838.00 | 3277787.00 | 768177.00 | 6817635.00 |
| 5119.59 | 32820.00 | 184718 | 1522420 | 4024.78 | 36716.66 | 1193587.00 | 2939110.00 | 725954.00 | 6393562.00 |

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 | 10.95 | 110.63 | 6 | 78 | 10.95 | 110.63 | 18480.98 | 145029.15 |
| Previous year | 6.69 | 15.87 | 8 | 45 | 6.69 | 15.87 | 4110.65 | 18222.42 |
| Marine Cargo | 5.43 | 12.52 | 4 | 43 | 5.43 | 12.52 | 5125.02 | 12996.59 |
| Previous year | 0.06 | 1.53 | 1 | 36 | 0.06 | 1.53 | 126.55 | 2535.82 |
| Marine Hull (Including Onshore & Offshore oil energy) | 0.00 | 0.00 | 0 | 0 | | | | |
| Previous year | 0.00 | 0.00 | 0.00 | 0 | | | | |
| Marine (Total) | 5.43 | 12.52 | 4 | 43 | 5.43 | 12.52 | 5125.02 | 12996.59 |
| Previous year (Total) | 0.06 | 1.53 | 1 | 36 | 0.06 | 1.53 | 126.55 | 2535.82 |
| Aviation | 0.00 | 0.00 | 0 | 0 | | | | |
| Previous year | 0.00 | 0.00 | 0 | 0 | | | | |
| Engineering | 7.89 | 38.26 | 3 | 26 | 7.89 | 38.26 | 593.34 | 25452.34 |
| Previous year | 23.93 | 39.55 | 12 | 13 | 23.93 | 39.55 | 17551.43 | 17553.68 |
| Motor Own Damage | 4.08 | 18.70 | 33 | 180 | 4.08 | 18.70 | 518.96 | 2654.92 |
| Previous year | 0.89 | 14.92 | 8 | 148 | 0.89 | 14.92 | 138.53 | 2274.53 |
| Motor Third party | 0.66 | 5.75 | 0 | 475 | 0.66 | 5.75 | | |
| Previous year | 0.07 | 2.50 | 0 | 37 | 0.07 | 2.50 | 0.00 | |
| Motor (Total) | 4.74 | 24.45 | 33 | 475 | 4.74 | 24.45 | 518.96 | 2654.92 |
| Previous year (Total) | 0.95 | 17.42 | 8 | 148 | 0.95 | 17.42 | 138.53 | 2274.53 |
| Workmen's compensation / Employer's liability | 1.29 | 4.80 | 9 | 12 | 1.29 | 4.80 | 107.12 | 732.12 |
| Previous year | 1.42 | 3.03 | 9 | 13 | 1.42 | 3.03 | 0 | 0 |
| Public Liability | 3.86 | 6.25 | 3 | 7 | 3.86 | 6.25 | 125.00 | 2650 |
| Previous year | 0.00 | 1.54 | 0 | 2 | 0.00 | 1.54 | 0 | 1000 |
| Product Liability | | | | | | | | |
| Previous year | | | | | | | | |
| Other Liability Covers | 12.60 | 539.05 | 12 | 108 | 12.60 | 539.05 | 9722 | 175152 |
| Previous year | 7.01 | 95.44 | 2 | 21 | 7.01 | 95.44 | 2850 | 39640 |
| Liability (Total) | 17.75 | 550.10 | 24 | 127 | 17.75 | 550.10 | 9953.72 | 178534.36 |
| Previous year (Total) | 8.43 | 100.00 | 11 | 36 | 8.43 | 100.00 | 2850.00 | 40639.86 |
| Personal Accident | 1.61 | 54.61 | 2 | 24 | 1.61 | 54.61 | 1796.00 | 196378.14 |
| Previous year | 9.67 | 18.33 | 32 | 45 | 9.67 | 18.33 | 29953.06 | 39059.06 |
| 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 | 1.84 | 5.34 | 6 | 40 | 1.84 | 5.34 | 1363.74 | 3303.39 |
| Previous year | 1.08 | 1.62 | 3 | 19 | 1.08 | 1.62 | 350.75 | 44037.51 |
| Grand Total | 50.22 | 795.91 | 78 | 813 | 50.22 | 795.91 | 37831.76 | 564348.89 |
| Previous year (Total) | 50.81 | 194.33 | 75 | 342 | 50.81 | 194.33 | 55080.98 | 164322.89 |

* Wherever applicable

FOR AND UP TO THE MONTH OF MARCH, 2011

| Amount of Premium u/w in Rural Areas | | No. of Policies in Rural Areas | | Amount of Premium u/w in Social Sector | | No. of Lives covered in Social Sector | | No. of Lives covered * | |
|--------------------------------------|-----------------|--------------------------------|-----------------|--|-----------------|---------------------------------------|-----------------|------------------------|-----------------|
| For the month | Up to the month | For the month | Up to the month | For the month | Up to the month | For the month | Up to the month | For the month | Up to the month |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| | | | | | | | | | |
| | | | | | | | | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| | | | | | | | | | |
| | | | | | | | | | |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| | | | | | | | | | |
| | | | | | | | | | |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 30.91 | 0 | 2 | 1.50 | 1.68 | 3500 | 7500 | | |
| 11.02 | 11.02 | 15 | 15 | 5.17 | 5.17 | 575504 | 575504 | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 30.91 | 0 | 2 | 1.50 | 1.68 | 3500 | 7500 | | |
| 11.02 | 11.02 | 15 | 15 | 5.17 | 5.17 | 575504 | 575504 | | |

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 | 568.53 | 9767.71 | 4687 | 40488 | 84.34 | -3210.36 | 864861.55 | 13877266.57 |
| Previous year | 484.18 | 12978.06 | 4611 | 39121 | -39.60 | 335.81 | -473237.63 | 27538207.90 |
| Marine Cargo | 78.88 | 2214.56 | 2467 | 25694 | -79.73 | -520.13 | 228118.88 | 5674633.98 |
| Previous year | 158.61 | 2734.69 | 2757 | 23245 | -69.96 | -488.62 | 388069.72 | 12420877.04 |
| Marine Hull (Including Onshore & Offshore oil energy) | -63.72 | 1654.98 | 0 | 19 | 0.67 | -52.02 | 0.00 | 1810093.49 |
| Previous year | -64.39 | 1707.00 | 0 | 119 | -115.29 | -1234.87 | 0.00 | 950718.73 |
| Marine (Total) | 15.16 | 3869.54 | 2467 | 25713 | -79.06 | -572.15 | 228118.88 | 7484727.47 |
| Previous year (Total) | 94.22 | 4441.69 | 2757 | 23364 | -185.25 | -1723.49 | 388069.72 | 13371595.77 |
| Aviation | 0.17 | 4564.30 | 2 | 46 | -6.81 | 503.77 | 250.00 | 354259.74 |
| Previous year | 6.97 | 4060.53 | 2 | 121 | -11.09 | 2959.79 | -950.00 | 4914951.95 |
| Engineering | 1038.58 | 5831.36 | 405 | 4628 | -1155.25 | -4554.92 | 273735.90 | 4966024.44 |
| Previous year | 2193.83 | 10386.28 | 434 | 5394 | 1050.96 | -1536.32 | 18572.70 | 7460591.03 |
| Motor Own Damage | 7736.31 | 73845.82 | 168941 | 1556532 | 2388.59 | -16724.99 | 496708.60 | 4656411.91 |
| Previous year | 5347.72 | 90570.81 | 146504 | 2050465 | -1230.21 | 7684.05 | 346761.41 | 5584707.42 |
| Motor Third party | 3419.51 | 33640.90 | 172507 | 1729187 | 909.85 | -7659.28 | | |
| Previous year | 2509.66 | 41300.18 | 151262 | 2156841 | -276.64 | 7699.83 | | |
| Motor (Total) | 11155.81 | 107486.72 | 172507 | 1729187 | 3298.44 | -24384.27 | 496708.60 | 4656411.91 |
| Previous year (Total) | 7857.38 | 131871.00 | 151262 | 2156841 | -1506.85 | 15383.89 | 346761.41 | 5584707.42 |
| Workmen's compensation / Employer's liability | 48.23 | 619.97 | 147 | 2546 | 8.61 | -60.97 | 4729.27 | 59707.47 |
| Previous year | 39.62 | 680.95 | 267 | 4103 | -22.42 | -144.13 | 3776.80 | 76329.62 |
| Public Liability | 4.13 | 112.49 | 67 | 506 | -2.18 | -129.65 | 2688.46 | 189366.57 |
| Previous year | 6.31 | 242.14 | 36 | 454 | -0.02 | -65.97 | 4052.56 | 25149716.63 |
| Product Liability | 0.00 | 12.17 | 0 | 13 | 0.00 | -58.93 | 0.00 | 3575.00 |
| Previous year | 0.00 | 71.10 | 0 | 70 | 0.00 | -40.01 | 0.00 | 9375.00 |
| Other Liability Covers | 161.30 | 1072.33 | 552 | 6552 | 141.64 | 202.22 | 18808.28 | 329851.83 |
| Previous year | 19.65 | 870.10 | 419 | 1305 | -105.84 | -459.94 | 6402.59 | 290346.85 |
| Liability (Total) | 213.66 | 1816.95 | 766 | 9617 | 148.07 | -47.33 | 26226.01 | 582500.87 |
| Previous year (Total) | 65.59 | 1864.29 | 722 | 5932 | -128.28 | -710.05 | 14231.96 | 25525768.10 |
| Personal Accident | -944.87 | 3194.55 | 3245 | 54093 | -1047.43 | -1168.30 | -446315.42 | 9953789.76 |
| Previous year | 102.55 | 4362.85 | 3692 | 54635 | 0.45 | -981.40 | 245360.46 | 12150043.74 |
| Medical Insurance | 1485.49 | 21789.54 | 19307 | 195705 | -474.59 | 1142.86 | -39028.93 | 688548.23 |
| Previous year | 1960.08 | 20646.68 | 36650 | 450422 | -97.49 | -7462.12 | 391590.11 | 2302132.77 |
| Overseas Medical Insurance | 253.82 | 3638.50 | 49425 | 679820 | 34.79 | 410.38 | 1594605.34 | 22901450.83 |
| Previous year | 219.04 | 3228.12 | 47858 | 522582 | 49.94 | 254.07 | 1276041.53 | 14120588.67 |
| Health (Total) | 1739.31 | 25428.03 | 68732 | 875525 | -439.81 | 1553.24 | 1555576.41 | 23589999.06 |
| Previous year (Total) | 2179.12 | 23874.80 | 84508 | 973004 | -47.55 | -7208.05 | 1667631.64 | 16422721.44 |
| 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 | 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 | 347.98 | 3583.49 | 8004 | 64685 | 64.48 | -542.16 | 476411.41 | 7277206.75 |
| Previous year | 283.50 | 4125.66 | 8495 | 78161 | 310.93 | -42.38 | 258065.52 | 5432012.03 |
| Grand Total | 14134.31 | 165542.66 | 260815 | 2803982 | 866.97 | -32422.50 | 3475573.33 | 72742186.57 |
| Previous year (Total) | 13267.34 | 197965.15 | 256483 | 3336573 | -556.28 | 6477.80 | 2464505.77 | 118400599.37 |

* Wherever applicable

FOR AND UP TO THE MONTH OF MARCH, 2011

| 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 |
| 24.14 | 201.46 | 460 | 3414 | | 29.39 | | 0.00 | | |
| 15.61 | 725.81 | 197 | 1568 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 6.25 | 75.33 | 57 | 451 | | 0.00 | | 0.00 | | |
| -0.05 | 24.75 | 7 | 134 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 0.00 | 0.00 | 0 | 1 | | 0.00 | | 0.00 | | |
| 0.22 | 1.04 | 0 | 2 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 6.25 | 75.33 | 57 | 452 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| 0.17 | 25.79 | 7 | 136 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| 0.00 | 0.00 | 0 | 0 | | 0.00 | | 0.00 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 8.55 | 133.43 | 31 | 309 | | 0.83 | | 0.00 | | |
| 4.49 | 135.10 | 23 | 229 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 1026.03 | 0.00 | 19396 | 222374 | | 0.00 | | 0.00 | | |
| 571.10 | 9736.26 | 13586 | 187390 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 0.00 | 0.00 | 19764 | 227980 | | 0.00 | | 0.00 | | |
| 301.95 | 3781.42 | 585 | 8507 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 1026.03 | 0.00 | 19764 | 227980 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| 873.05 | 13517.68 | 13586 | 187390 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| 0.92 | 50.00 | 5 | 94 | | 0.00 | | 0.00 | | |
| 0.55 | 15.87 | 8 | 136 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 0.05 | 0.95 | 5 | 17 | | 0.00 | | 0.00 | | |
| 0.00 | 2.97 | 0 | 3 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 0.00 | 0.00 | 0 | 1 | | 0.00 | | 0.00 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 5.48 | 40.96 | 336 | 2941 | | 0.00 | | 0.00 | | |
| 0.30 | 4.51 | 20 | 44 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 6.44 | 91.90 | 346 | 3053 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| 0.84 | 23.35 | 28 | 183 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| 2.59 | 29.31 | 160 | 2158 | | 133.45 | | 504038.00 | | |
| 1.42 | 114.58 | 574 | 2937 | 2.67 | 943.05 | 14443.00 | 5598693.92 | | |
| 34.80 | 203.80 | 522 | 3795 | | 0.00 | | 0.00 | | |
| 1338.81 | 3537.94 | 580 | 9339 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 6.15 | 84.73 | 810 | 7704 | | 0.00 | | 0.00 | | |
| 14.28 | 127.23 | 4460 | 30061 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 40.95 | 288.52 | 1332 | 11499 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| 1353.09 | 3665.18 | 5040 | 39400 | 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 | | |
| 0 | 0.00 | 0 | 0 | 0 | 0.00 | 0 | 0.00 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | | 0.00 | 0.00 | | |
| 29.56 | 256.40 | 1376 | 11444 | 12.73 | 83.86 | 861.00 | 7752.00 | | |
| 12.29 | 116.31 | 555 | 5316 | 8.77 | 110.06 | 1941.00 | 38041.00 | | |
| 1144.51 | 1076.36 | 23526 | 260309 | 12.73 | 247.53 | 861 | 511790 | 0 | 0 |
| 2260.97 | 18323.78 | 20010 | 237159 | 11.44 | 1053.11 | 16384 | 5636735 | 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 | 385.51 | 4554.85 | 3560 | 33279 | 33.92 | 228.59 | 718636.36 | 7729391.86 |
| Previous year | 351.59 | 4326.26 | 4593 | 35741 | 552.85 | -757.62 | 693865.28 | 6709586.30 |
| Marine Cargo | 310.17 | 2479.65 | 3741 | 35761 | -75.97 | 224.71 | 637732.35 | 5824912.52 |
| Previous year | 386.13 | 2254.94 | 16533 | 48407 | 230.84 | 305.04 | 961237.97 | 5337967.70 |
| Marine Hull (Including Onshore & Offshore oil energy) | 0.00 | 40.74 | 0 | 0 | 5.16 | -6.61 | 0.00 | 0.00 |
| Previous year | -5.16 | 47.34 | 5 | 5 | -5.74 | 0.38 | 11063.51 | 11063.51 |
| Marine (Total) | 310.17 | 2520.39 | 3741 | 35761 | -70.80 | 218.11 | 637732.35 | 5824912.52 |
| Previous year (Total) | 380.97 | 2302.28 | 16538 | 48412 | 225.10 | 305.42 | 972301.48 | 5349031.21 |
| Aviation | | | | | | | 0.00 | |
| Previous year | | | | | | | 0.00 | |
| Engineering | 294.35 | 3687.10 | 146 | 1470 | -97.13 | 53.38 | 67448.69 | 1281037.79 |
| Previous year | 391.48 | 3633.73 | 226 | 2011 | 10.93 | -150.38 | 140141.67 | 1192906.83 |
| Motor Own Damage | 6861.67 | 62936.52 | 94134 | 875748 | 1466.21 | 15174.37 | 373474.43 | 3338436.89 |
| Previous year | 5395.46 | 47762.15 | 75653 | 723470 | 706.01 | 5852.60 | 292386.52 | 2554350.91 |
| Motor Third party | 1798.76 | 16366.60 | 741 | 5824 | 281.67 | 2522.39 | | |
| Previous year | 1517.09 | 13844.21 | 559 | 8847 | 130.20 | 2763.08 | | |
| Motor (Total) | 8660.42 | 79303.12 | 94134 | 875748 | 1747.88 | 17696.76 | 373474.43 | 3338436.89 |
| Previous year (Total) | 6912.54 | 61606.36 | 75653 | 723470 | 836.21 | 8615.67 | 292386.52 | 2554350.91 |
| Workmen's compensation / Employer's liability | 12.82 | 229.31 | 40 | 489 | 0.46 | 14.73 | 1755.95 | 23778.50 |
| Previous year | 12.35 | 214.58 | 62 | 611 | 2.46 | -127.16 | 1765.59 | 27062.20 |
| Public Liability | 28.65 | 1103.40 | 26 | 438 | -15.16 | -86.48 | 6332.58 | 239898.23 |
| Previous year | 43.81 | 1189.88 | 33 | 419 | 7.30 | 741.36 | 14423.02 | 264384.51 |
| Product Liability | 21.28 | 262.54 | 8 | 84 | 17.59 | 46.09 | 6208.03 | 81675.66 |
| Previous year | 3.69 | 216.45 | 4 | 64 | -5.08 | 73.73 | -5790.76 | 54312.05 |
| Other Liability Covers | | | | | | | | |
| Previous year | | | | | | | | |
| Liability (Total) | 62.75 | 1595.25 | 74 | 1011 | 2.89 | -25.66 | 14296.56 | 345352.39 |
| Previous year (Total) | 59.86 | 1620.91 | 99 | 1094 | 4.67 | 687.93 | 10397.85 | 345758.76 |
| Personal Accident | 344.10 | 3725.93 | 6916 | 72242 | 337.01 | 1069.94 | 2352092.19 | 28428840.48 |
| Previous year | 7.09 | 2656.00 | 6047 | 80115 | -220.18 | -148.80 | 304868.17 | 3163107.24 |
| Medical Insurance | 1366.62 | 15598.29 | 21636 | 218703 | 331.16 | 3051.26 | 136942.92 | 1739335.35 |
| Previous year | 1035.46 | 12547.04 | 21785 | 255139 | 79.76 | 1107.59 | 216885.84 | 2026059.52 |
| Overseas Medical Insurance | | | | | | | | |
| Previous year | | | | | | | | |
| Health (Total) | 1366.62 | 15598.29 | 21636 | 218703 | 331.16 | 3051.26 | 136942.92 | 1739335.35 |
| Previous year (Total) | 1035.46 | 12547.04 | 21785 | 255139 | 79.76 | 1107.59 | 216885.84 | 2026059.52 |
| Crop Insurance | | | | | | | | |
| Previous year | | | | | | | | |
| Credit Guarantee | | | | | | | | |
| Previous year | | | | | | | | |
| All Other Miscellaneous | 86.10 | 3385.11 | 14894 | 465610 | -286.05 | 522.06 | 197846.19 | 19390282.42 |
| Previous year | 372.15 | 2863.05 | 42392 | 99508 | 252.88 | 1317.02 | 473383.40 | 10320810.63 |
| Grand Total | 11510.01 | 114370.04 | 145101 | 1703824 | 1998.87 | 22814.42 | 4498469.70 | 68077589.71 |
| Previous year (Total) | 9511.14 | 91555.62 | 167333 | 1245490 | 1742.21 | 10976.84 | 3104230.21 | 31661611.40 |

* Wherever applicable

FOR AND UP TO THE MONTH OF MARCH, 2011

| 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 |
| -0.50 | 106.01 | 0 | 3034 | | | | | | |
| 15.58 | 132.54 | 641 | 4429 | | | | | | |
| 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 | | |
| | | | | | | | | | |
| | | | | | | | | | |
| 0.21 | 7.87 | 2 | 38 | | | | | | |
| 0.37 | 4.48 | 3 | 15 | | | | | | |
| 568.85 | 6625.72 | 6066 | 90186 | | | | | | |
| 255.90 | 4699.00 | 3165 | 62034 | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| 568.85 | 6625.72 | 6066 | 90186 | 0.00 | 0.00 | 0 | 0 | | |
| 255.90 | 4699.00 | 3165 | 62034 | 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 | | |
| 17.37 | 542.01 | 8247 | 320556 | 0.89 | 9.87 | 3208.00 | 30695.00 | | |
| 36.75 | 232.62 | 27705 | 63156 | 1.35 | 13.90 | 3488.00 | 41269.00 | | |
| 59.78 | 5894.04 | 6272 | 135510 | 17.17 | 2477.31 | 4344.00 | 977844.00 | 47507.00 | 551061.00 |
| 247.09 | 2049.65 | 6731 | 37513 | 288.48 | 289.69 | 319612.00 | 324562.00 | 48949.00 | 617015.00 |
| | | | | | | | | | |
| | | | | | | | | | |
| 59.78 | 5894.04 | 6272 | 135510 | 17.17 | 2477.31 | 4344 | 977844 | 47507 | 551061 |
| 247.09 | 2049.65 | 6731 | 37513 | 288.48 | 289.69 | 319612 | 324562 | 48949 | 617015 |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| 191.81 | 1831.49 | 3165 | 27328 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 202.77 | 1144.31 | 3020 | 17809 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 837.51 | 15007.13 | 23752 | 576652 | 18.06 | 2487.18 | 7552 | 1008539 | 47507 | 551061 |
| 758.47 | 8262.60 | 41265 | 184956 | 289.82 | 303.59 | 323100 | 365831 | 48949 | 617015 |

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 | 1146.28 | 2310.19 | 7424 | 15124 | 1146.28 | 2310.19 | 654579.92 | 1471094.82 |
| Previous year | | | | | | | | |
| Marine Cargo | 16.88 | 16.88 | 6 | 6 | 16.88 | 16.88 | 42012.50 | 42012.50 |
| Previous year | | | | | | | | |
| Marine Hull (Including Onshore & Offshore oil energy) | | | | | | | | |
| Previous year | | | | | | | | |
| Marine (Total) | 16.88 | 16.88 | 6 | 6 | 16.88 | 16.88 | 42012.50 | 42012.50 |
| Previous year (Total) | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 |
| Aviation | 0.00 | 1170.08 | 0 | 58 | 0.00 | 1170.08 | 0.00 | 230555.49 |
| Previous year | | | | | | | | |
| Engineering | 47.63 | 150.61 | 53 | 127 | 47.63 | 150.61 | 116869.11 | 159370.32 |
| Previous year | | | | | | | | |
| Motor Own Damage | 3.43 | 6.40 | 35 | 38 | 3.43 | 6.40 | 165.71 | 327.90 |
| Previous year | | | | | | | | |
| Motor Third party | 0.43 | 0.49 | 35 | 38 | 0.43 | 0.49 | | |
| Previous year | | | | | | | | |
| Motor (Total) | 3.86 | 6.89 | 35 | 38 | 3.86 | 6.89 | 165.71 | 327.90 |
| 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 | 39.42 | 582.41 | 7 | 12 | 39.42 | 582.41 | 571585.00 | 2416802.81 |
| Previous year | | | | | | | | |
| Medical Insurance | 11.86 | 11.86 | 6 | 6 | 11.86 | 11.86 | 382.20 | 382.20 |
| Previous year | | | | | | | | |
| Overseas Medical Insurance | | | | | | | | |
| Previous year | | | | | | | | |
| Health (Total) | 11.86 | 11.86 | 6 | 6 | 11.86 | 11.86 | 382.20 | 382.20 |
| 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 | 19.90 | 52.80 | 264 | 623 | 19.90 | 52.80 | 149228.12 | 444933.54 |
| Previous year | | | | | | | | |
| Grand Total | 1285.83 | 4301.72 | 7795 | 15994 | 1285.83 | 4301.72 | 1534822.56 | 4765479.58 |
| 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 MARCH, 2011

| 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 |
| 81.59 | 155.86 | 580 | 971 | 41.70 | 41.70 | 6415.00 | 6415.00 | | |
| 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 | | |
| | | | | | | | | | |
| 2.56 | 13.10 | 3 | 14 | 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 | 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 | 1472 | 1472 |
| | | | | | | | | | |
| | | | | | | | | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 1472 | 1472 |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| | | | | | | | | | |
| | | | | | | | | | |
| 0.68 | 3.66 | 2 | 66 | 0.00 | 0.00 | 0 | 0 | | |
| | | | | | | | | | |
| 84.83 | 172.62 | 585 | 1051 | 41.70 | 41.70 | 6415 | 6415 | 1472 | 1472 |
| 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 | 37.63 | 441.98 | 198 | 1394 | 20.77 | 267.91 | 63058.37 | 733373.06 |
| Previous year | 16.85 | 174.06 | 11 | 460 | 16.18 | 151.76 | 22674.77 | 223307.96 |
| Marine Cargo | 38.52 | 93.05 | 103 | 557 | 34.20 | 88.73 | 162143.05 | 255412.66 |
| Previous year | 4.32 | 4.32 | 26 | 26 | 4.32 | 4.32 | 4789.22 | 4789.22 |
| 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) | 38.52 | 93.05 | 103 | 557 | 34.20 | 88.73 | 162143.05 | 255412.66 |
| Previous year (Total) | 4.32 | 4.32 | 26 | 26 | 0.00 | 0.00 | 4789.22 | 4789.22 |
| 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 | 29.45 | 226.28 | 72 | 473 | 11.84 | 78.51 | 12032.88 | 149522.07 |
| Previous year | 17.61 | 147.77 | 26 | 151 | 15.06 | 84.77 | 6286.45 | 109069.32 |
| Motor Own Damage | 4926.62 | 40637.59 | 144658 | 1181421 | 1992.32 | 20373.17 | 503887.11 | 3434557.24 |
| Previous year | 2934.30 | 20264.42 | 82944 | 611503 | 2617.92 | 14463.20 | 238266.99 | 1588888.44 |
| Motor Third party | 4213.24 | 36192.69 | 145888 | 1198719 | 1329.11 | 15308.69 | | |
| Previous year | 2884.13 | 20884.00 | 91946 | 649688 | 2572.98 | 15413.61 | | |
| Motor (Total) | 9139.86 | 76830.28 | 145888 | 1198719 | 3321.43 | 35681.86 | 503887.11 | 3434557.24 |
| Previous year (Total) | 5818.43 | 41148.42 | 91946 | 649688 | 5190.90 | 29876.81 | 238266.99 | 1588888.44 |
| Workmen's compensation / Employer's liability | 2.68 | 26.52 | 14 | 132 | 2.13 | 12.06 | 29.88 | 336.61 |
| Previous year | 0.55 | 14.46 | 11 | 53 | 0.40 | 5.29 | 17.67 | 135.84 |
| 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 | 0.26 | 14.90 | 10 | 117 | -0.23 | 13.17 | 86.50 | 10531.95 |
| Previous year | 0.49 | 1.73 | 7 | 38 | 0.48 | 1.11 | 170.00 | 680.00 |
| Liability (Total) | 2.94 | 41.42 | 24 | 249 | 1.90 | 25.23 | 116.38 | 10868.56 |
| Previous year (Total) | 1.04 | 16.19 | 18 | 91 | 0.00 | 0.00 | 187.67 | 815.84 |
| Personal Accident | 81.48 | 284.81 | 1285 | 16107 | 78.22 | 122.11 | 89677.47 | 341009.78 |
| Previous year | 3.26 | 162.70 | 858 | 14543 | 0.63 | 160.07 | 2199.61 | 197549.47 |
| 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 | 11.14 | 170.94 | 160 | 1315 | 0.08 | 131.73 | 25030.53 | 792523.96 |
| Previous year | 11.05 | 39.20 | 121 | 2015 | 7.00 | 32.74 | 13513.93 | 24639.56 |
| Grand Total | 9341.02 | 78088.75 | 147730 | 1218814 | 3468.44 | 36396.08 | 855945.79 | 5717267.33 |
| Previous year (Total) | 5872.56 | 41692.66 | 93006 | 666974 | 5229.77 | 30306.15 | 287918.64 | 2149059.81 |

* Wherever applicable

Name of the Insurer: Tata AIG General Insurance Company Limited

BUSINESS FIGURES:

| LINE OF BUSINESS | Total Premium u/w | | Total No. of Policies Issued | | Accretions during the month (premium) | | Sum Assured | |
|---|-------------------|-----------------|------------------------------|-----------------|---------------------------------------|-----------------|---------------|-----------------|
| | For the month | Up to the month | For the month | Up to the month | For the month | Up to the month | For the month | Up to the month |
| Fire | 1,270 | 18,685 | 10,119 | 106,268 | | - | 3,945,337 | 132,557,853 |
| Previous year | 1,048 | 15,872 | 11,580 | 176,225 | - | - | 6,750,357 | 241,319,166 |
| Marine Cargo | 1,285 | 15,363 | 2,233 | 22,635 | | - | 382,922 | 8,594,864 |
| Previous year | 896 | 11,511 | 2,178 | 22,398 | - | - | 422,917 | 9,104,916 |
| Marine Hull (Including Onshore & Offshore oil energy) | - | - | - | - | | - | - | - |
| Previous year | - | - | - | - | - | - | - | - |
| Marine (Total) | 1,285 | 15,363 | 2,233 | 22,635 | - | - | 382,922 | 8,594,864 |
| Previous year (Total) | 896 | 11,511 | 2,178 | 22,398 | - | - | 422,917 | 9,104,916 |
| Aviation | - | - | - | - | | - | - | - |
| Previous year | - | - | - | - | - | - | - | - |
| Engineering | 163 | 3,849 | 74 | 985 | | - | 722,061 | 16,623,577 |
| Previous year | 479 | 3,956 | 68 | 878 | - | - | 1,552,105 | 11,384,469 |
| Motor Own Damage | 4,962 | 36,120 | 120,563 | 855,892 | | - | 256,568 | 1,997,068 |
| Previous year | 2,538 | 20,776 | 47,227 | 407,162 | - | - | 114,963 | 1,018,042 |
| Motor Third party | 782 | 6,027 | 120,563 | 855,892 | | - | - | - |
| Previous year | 347 | 3,270 | 47,227 | 407,162 | - | - | - | - |
| Motor (Total) | 5,744 | 42,147 | 120,563 | 855,892 | - | - | 256,568 | 1,997,068 |
| Previous year (Total) | 2,885 | 24,046 | 47,227 | 407,162 | - | - | 114,963 | 1,018,042 |
| Workmen's compensation / Employer's liability | 91 | 1,044 | 17 | 203 | | - | 24,938 | 330,055 |
| Previous year | 597 | 791 | 15 | 146 | - | - | 12,072 | 132,791 |
| Public Liability | 240 | 3,049 | 51 | 569 | | - | 264,554 | 4,307,358 |
| Previous year | 281 | 2,852 | 49 | 452 | - | - | 176,947 | 1,452,703 |
| Product Liability | 25 | 565 | 10 | 160 | | - | 49,032 | 7,311,601 |
| Previous year | 38 | 530 | 23 | 292 | - | - | 66,357 | 3,168,965 |
| Other Liability Covers | 497 | 10,271 | 578 | 6,620 | | - | 130,255 | 3,036,178 |
| Previous year | (37) | 9,979 | 444 | 4,302 | - | - | 278,454 | 3,983,959 |
| Liability (Total) | 853 | 14,930 | 656 | 7,552 | - | - | 468,779 | 14,985,192 |
| Previous year (Total) | 878 | 14,153 | 531 | 5,192 | - | - | 533,830 | 8,738,418 |
| Personal Accident | 1,133 | 12,507 | 10,251 | 94,519 | | - | 690,166 | 8,120,791 |
| Previous year | 1,183 | 10,428 | 6,269 | 77,947 | - | - | 608,175 | 5,271,727 |
| Medical Insurance | 118 | 1,415 | - | - | | - | - | - |
| Previous year | - | - | - | - | - | - | - | - |
| Overseas Medical Insurance | 845 | 9,657 | 33,656 | 341,243 | | - | 3,897,552 | 40,438,867 |
| Previous year | 1,012 | 8,340 | 25,626 | 293,802 | - | - | 3,264,750 | 36,843,625 |
| Health (Total) | 962 | 11,072 | 33,656 | 341,243 | - | - | 3,897,552 | 40,438,867 |
| Previous year (Total) | 1,012 | 8,340 | 25,626 | 293,802 | - | - | 3,264,750 | 36,843,625 |
| Crop Insurance | - | - | - | - | | - | - | - |
| Previous year | - | - | - | - | - | - | - | - |
| Credit Guarantee | - | - | - | - | | - | - | - |
| Previous year | - | - | - | - | - | - | - | - |
| All Other Miscellaneous | 278 | 2,848 | 12,782 | 72,309 | | - | 3,030 | 80,722 |
| Previous year | 300 | 1,753 | 1,149 | 4,053 | - | - | 3,754 | 131,635 |
| Grand Total | 11,688 | 121,401 | 190,334 | 1,501,403 | - | - | 10,366,415 | 223,398,934 |
| Previous year (Total) | 8,681 | 90,058 | 94,628 | 987,657 | - | - | 13,250,850 | 313,811,998 |

* Wherever applicable

FOR AND UP TO THE MONTH OF MARCH, 2011

| 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 |
| 62 | 1,137 | 117 | 1,130 | | - | | - | | |
| 10 | 721 | 43 | 779 | - | - | - | - | | |
| 146 | 1,366 | 118 | 942 | | - | | - | | |
| 33 | 551 | 36 | 268 | - | - | - | - | | |
| - | - | - | - | | - | | - | | |
| - | - | - | - | - | - | - | - | | |
| 146 | 1,366 | 118 | 942 | - | - | - | - | - | - |
| 33 | 551 | 36 | 268 | - | - | - | - | - | - |
| - | - | - | - | | - | | - | | |
| - | - | - | - | - | - | - | - | | |
| 4 | 99 | 2 | 25 | | - | | - | | |
| 0 | 31 | - | 20 | - | - | - | - | | |
| 680 | 4,852 | 22,315 | 143,127 | | - | | - | | |
| 184 | 2,602 | 48,637 | 76,186 | - | - | - | - | | |
| - | - | - | - | | - | | - | | |
| - | - | - | - | - | - | - | - | | |
| 680 | 4,852 | 22,315 | 143,127 | - | - | - | - | - | - |
| 184 | 2,602 | 48,637 | 76,186 | - | - | - | - | - | - |
| 2 | 21 | 1 | 10 | | - | | - | | |
| 20 | 23 | 417 | 421 | - | - | - | - | | |
| 55 | 513 | 58 | 533 | | - | | - | | |
| 26 | 224 | 20 | 183 | - | - | - | - | | |
| - | - | - | - | | - | | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | | - | | - | | |
| 57 | 535 | 59 | 543 | - | - | - | - | - | - |
| 45 | 247 | 437 | 604 | - | - | - | - | - | - |
| 31 | 546 | 1,339 | 12,902 | 1,415 | 1,416 | 640,628 | 654,392 | | |
| 291 | 425 | 2,447 | 5,209 | - | 13 | - | 108,331 | | |
| - | - | - | - | | - | | - | | |
| - | - | - | - | - | - | - | - | | |
| 104 | 1,697 | 333 | 2,862 | | - | | - | | |
| 464 | 1,540 | 2,948 | 3,467 | - | - | - | - | | |
| 104 | 1,697 | 333 | 2,862 | - | - | - | - | - | - |
| 464 | 1,540 | 2,948 | 3,467 | - | - | - | - | - | - |
| - | - | - | - | | - | | - | | |
| - | - | - | - | - | - | - | - | | |
| - | - | - | - | | - | | - | | |
| - | - | - | - | - | - | - | - | | |
| 176 | 1,247 | 10,679 | 55,026 | | - | | - | | |
| 122 | 421 | 4,406 | 8,999 | - | - | - | - | | |
| 1,261 | 11,479 | 34,962 | 216,557 | 1,415 | 1,416 | 640,628 | 654,392 | - | - |
| 1,149 | 6,537 | 58,954 | 95,532 | - | 13 | - | 108,331 | - | - |

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 | 7460.25 | 105064.24 | -958211 | 1041598 | 1163.33 | 12685.99 | 2173065900.27 | 4046383888.86 |
| Previous year | 6296.92 | 92378.25 | 118059 | 1006009 | | | 126809484.05 | 505183237.71 |
| Marine Cargo | 4066.79 | 27195.58 | 59089 | 302667 | 2293.04 | 7594.27 | 5807876.48 | 106308220.30 |
| Previous year | 1773.75 | 19601.31 | -7620 | 282911 | | | 58903634.28 | 182556941.58 |
| Marine Hull (Including Onshore & Offshore oil energy) | 3547.74 | 28196.64 | 487 | 12585 | -952.29 | 367.73 | 364849.93 | 28206175.27 |
| Previous year | 4500.03 | 27828.91 | 1401 | 17103 | | | 1066519.41 | 29707933.62 |
| Marine (Total) | 7614.53 | 55392.22 | 59576 | 315252 | 1340.75 | 7962.00 | 6172726.41 | 134514395.57 |
| Previous year (Total) | 6273.78 | 47430.22 | -6219 | 300014 | 0.00 | 0.00 | 59970153.69 | 212264875.20 |
| Aviation | 173.35 | 7041.58 | 287 | 1586 | -1598.18 | 602.02 | 3670694.66 | 78904450.28 |
| Previous year | 1771.53 | 6439.56 | -67661 | 475 | | | 13187.16 | 2186091.43 |
| Engineering | 4661.20 | 34203.98 | 14106 | 89100 | 2349.78 | 5021.25 | 59016669.03 | 571520481.50 |
| Previous year | 2311.42 | 29182.73 | 9809 | 80542 | | | 15087420.02 | 84404846.38 |
| Motor Own Damage | 14148.09 | 134543.18 | 1355131 | 6170267 | 2099.30 | 17337.09 | 235645755.43 | 520202636.31 |
| Previous year | 12048.79 | 117206.09 | 1071256 | 6024050 | | | -1118636580.04 | 172271135.20 |
| Motor Third party | 9623.33 | 95808.68 | 809310 | 5243724 | 528.18 | 5920.84 | | |
| Previous year | 9095.15 | 89887.84 | 270901 | 3440093 | | | | |
| Motor (Total) | 23771.42 | 230351.86 | 1355131 | 6170267 | 2627.48 | 23257.93 | 235645755.43 | 520202636.31 |
| Previous year (Total) | 21143.94 | 207093.93 | 1071256 | 6024050 | 0.00 | 0.00 | -1118636580.04 | 172271135.20 |
| Workmen's compensation / Employer's liability | 207 | 4964 | 6343 | 81933 | -105.52 | 1476.09 | 257865 | 1329935 |
| Previous year | 313 | 3487.79 | -6561 | 63721 | | | 32276 | 910491 |
| Public Liability | -33 | 32 | -229 | 408 | -182.77 | -259.38 | -9995 | 638177 |
| Previous year | 149 | 291.48 | 760 | 3870 | | | 28457 | 730070 |
| Product Liability | -25 | 406 | 696 | 1910 | -118.00 | 85.97 | 256514 | 618936 |
| Previous year | 93 | 320 | 7 | 105 | | | 69828 | 520913 |
| Other Liability Covers | 1392 | 10773 | 12964 | 67432 | 228.98 | 2185.55 | 3409913 | 5410676 |
| Previous year | 1163 | 8588 | 4329 | 55606 | | | -1454423 | 3406727 |
| Liability (Total) | 1541.30 | 16175.91 | 19774 | 151683 | -177.31 | 3488.23 | 3914297.18 | 7997723.69 |
| Previous year (Total) | 1718.61 | 12687.68 | -1465 | 123302 | 0.00 | 0.00 | -1323861.64 | 5568201.30 |
| Personal Accident | 1510.36 | 12407.07 | 77895 | 592356 | 200.80 | 2087.13 | 2058754.63 | 1785263323.76 |
| Previous year | 1309.56 | 10319.94 | 51006 | 528223 | | | 13078389.67 | 46737677.03 |
| Medical Insurance | 19866.64 | 198173.98 | 319888 | 1552411 | 3704.43 | 44309.74 | 5667630.00 | 378766327.00 |
| Previous year | 16162.21 | 153864.24 | 167076 | 1401157 | | | 5336893430.74 | 7777142910.68 |
| Overseas Medical Insurance | 104.15 | 1221.94 | 7879 | 55173 | 78.04 | -161.15 | 17713.14 | 265347.50 |
| Previous year | 26.11 | 1383.09 | 4674 | 45111 | | | -84667.84 | 1964312.51 |
| Health (Total) | 19970.79 | 199395.92 | 327767 | 1607584 | 3782.47 | 44148.59 | 5685343.14 | 379031674.50 |
| Previous year (Total) | 16188.32 | 155247.33 | 171750 | 1446268 | 0.00 | 0.00 | 5336808762.90 | 7779107223.19 |
| 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 | 0.00 | 5.72 | 0 | 58 | 0.74 | 7.89 | 0.00 | 19.65 |
| Previous year | -0.74 | -2.17 | -8 | 14 | | | -88799.50 | 28510.47 |
| All Other Miscellaneous | 5862.30 | 49614.49 | 196191 | 1308845 | 1418.58 | 6140.60 | 213209075.73 | 517377474.94 |
| Previous year | 4443.72 | 43473.89 | 258746 | 1514017 | | | 47884667.48 | 395007653.67 |
| Grand Total | 72565.50 | 709652.99 | 1092516 | 11278329 | 11108.44 | 105401.63 | 2702439216.48 | 8041196069.06 |
| Previous year (Total) | 61457.06 | 604251.36 | 1605273 | 11022914 | 0.00 | 0.00 | 4479602823.79 | 9202759451.58 |

* Wherever applicable

FOR AND UP TO THE MONTH OF MARCH, 2011

| 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 |
| 663.20 | 6697.56 | 12533 | 102250 | 713.84 | 4616.53 | 0.00 | 0.00 | | |
| 406.49 | 5690.00 | 15498 | 93932 | 654.41 | 2945.30 | 0.00 | 0.00 | | |
| 138.54 | 978.13 | 767 | 11020 | 31.40 | 775.41 | 0.00 | 0.00 | | |
| 186.38 | 681.54 | 1172 | 9489 | 182.48 | 687.50 | 0.00 | 0.00 | | |
| 6.39 | 27.20 | 11 | 352 | 80.67 | 173.41 | 0.00 | 0.00 | | |
| 1.39 | 23.93 | 24 | 223 | 10.89 | 34.92 | 0.00 | 0.00 | | |
| 144.93 | 1005.33 | 778 | 11372 | 112.07 | 948.82 | 0 | 0 | | |
| 187.77 | 705.47 | 1196 | 9712 | 193.37 | 722.42 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 12.98 | 12.98 | 0.00 | 0.00 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| 292.10 | 1290.24 | 1030 | 6068 | 368.84 | 1353.87 | 0.00 | 0.00 | | |
| 312.47 | 1447.59 | 291 | 5955 | 126.60 | 980.24 | -197.00 | 0.00 | | |
| 3364.46 | 13031.51 | 37213 | 404025 | 1684.13 | 8235.47 | 53600.00 | 458880.00 | | |
| 1097.41 | 9613.46 | 28489 | 358480 | 296.43 | 5057.81 | 1661.00 | 15655.00 | | |
| 3471.82 | 9539.74 | 40619 | 344061 | 2776.80 | 7445.75 | 93768.00 | 624466.00 | | |
| 599.99 | 5386.33 | 19868 | 182404 | -1178.99 | 3764.41 | -150170.00 | 158959.00 | | |
| 6836.28 | 22571.25 | 40619 | 404025 | 4460.93 | 15681.22 | 147368 | 1083346 | | |
| 1697.40 | 14999.79 | 28489 | 358480 | -882.56 | 8822.22 | -148509 | 174614 | | |
| 85 | 520 | 855 | 6849 | 94 | 519 | 1569 | 27305 | | |
| 42 | 389 | 106 | 4028 | 68 | 380 | 714 | 14990 | | |
| -4 | 3 | -42 | 26 | -8 | 18 | 338 | 1241 | | |
| 44 | 53 | 70 | 275 | 9 | 18 | 0 | 0 | | |
| 10 | 34 | 1 | 8 | 6 | 52 | -1 | 0 | | |
| 0 | 23 | -1 | 5 | 1 | 32 | 0 | 0 | | |
| 67 | 531 | 500 | 6428 | 22 | 247 | -73 | 635 | | |
| 27 | 335 | -5521 | 4430 | 54 | 179 | 4089 | 4682 | | |
| 157.63 | 1088.29 | 1314 | 13311 | 113.80 | 836.73 | 1833 | 29181 | | |
| 112.21 | 800.94 | -5346 | 8738 | 132.88 | 608.81 | 4803 | 19672 | | |
| 113.31 | 767.08 | 9883 | 55607 | 410.57 | 1802.68 | 65223 | 746449 | | |
| -2647.15 | 852.94 | 4099 | 35475 | -362.26 | 377.41 | 48745 | 461949 | | |
| 3421.54 | 9253.49 | 10968 | 145128 | 3810.91 | 10728.67 | 836002 | 4842266 | 1090689 | 6600392 |
| 2832.99 | 5156.43 | -41506 | 681986 | -937.80 | 2158.56 | -429415 | 2543237 | 1016417 | 4824621 |
| 3.42 | 80.19 | 106 | 2511 | -0.91 | 94.27 | 1070 | 9230 | -15823 | 27515 |
| -2.15 | 30.07 | 800 | 1979 | 3.37 | 32.65 | 6789 | 22581 | -24489 | 43659 |
| 3424.96 | 9333.68 | 11074 | 147639 | 3810.00 | 10822.94 | 837072 | 4851496 | 1074866 | 6627907 |
| 2830.84 | 5186.50 | -40706 | 683965 | -934.43 | 2191.21 | -422626 | 2565818 | 991928 | 4868280 |
| 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 | | |
| 2079.44 | 14369.63 | 26933 | 291377 | 905.27 | 4484.47 | 343800 | 7712840 | | |
| 1517.47 | 8324.01 | -32664 | 409359 | 643.52 | 3368.21 | 153421 | 6326750 | | |
| 13711.85 | 57123.06 | 104164 | 1031649 | 10908.30 | 40560.24 | 1395296.00 | 14423312.00 | 1074866.00 | 6627907.00 |
| 4417.50 | 38007.24 | -29143 | 1605616 | -428.47 | 20015.82 | -364363.00 | 9548803.00 | 991928.00 | 4868280.00 |

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 | 8313.17 | 67158.35 | 63309 | 536334 | 924.04 | 9655.35 | 19751396.61 | 151082150.66 |
| Previous year | 7389.13 | 57503.00 | 61747 | 512547 | | | | |
| Marine Cargo | 2394.79 | 23393.49 | 18307 | 181357 | 235.08 | 5051.49 | 6913599.16 | 73177370.63 |
| Previous year | 2159.71 | 18342.00 | 18214 | 172897 | | | | |
| Marine Hull (Including Onshore & Offshore oil energy) | 2396.98 | 21364.61 | 617 | 5023 | -1662.45 | 661.61 | 1115607.61 | 6570238.74 |
| Previous year | 4059.43 | 20703.00 | 399 | 4583 | | | | |
| Marine (Total) | 4791.77 | 44758.10 | 18924 | 186380 | -1427.37 | 5713.10 | 8029206.77 | 79747609.37 |
| Previous year (Total) | 6219.14 | 39045.00 | 18613 | 177480 | | | | |
| Aviation | 346.67 | 7987.29 | 51 | 451 | -328.92 | -1220.71 | 170736.00 | 13325675.07 |
| Previous year | 675.59 | 9208.00 | 45 | 423 | | | | |
| Engineering | 5123.98 | 32225.02 | 4258 | 41900 | -57.41 | 4045.02 | 4546712.79 | 29730904.71 |
| Previous year | 5181.39 | 28180.00 | 4597 | 41703 | | | | |
| Motor Own Damage | 9036.42 | 95571.64 | 471766 | 5166508 | 151.18 | 8732.64 | 609728.78 | 6354573.67 |
| Previous year | 8885.24 | 86839.00 | 462794 | 4668526 | | | | |
| Motor Third party | 7243.04 | 78898.57 | 651976 | 7136212 | -204.40 | 4718.57 | 0.00 | 0.00 |
| Previous year | 7447.44 | 74180.00 | 637529 | 6431962 | | | | |
| Motor (Total) | 16279.46 | 174470.21 | 651976 | 7136212 | -53.22 | 13451.21 | 609728.78 | 6354573.67 |
| Previous year (Total) | 16332.68 | 161019.00 | 637529 | 6431962 | | | | |
| Workmen's compensation / Employer's liability | 617.80 | 6855.82 | 5248 | 61487 | 105.18 | 1189.82 | 10937.05 | 112609.43 |
| Previous year | 512.62 | 5666.00 | 5083 | 58347 | | | | |
| Public Liability | 13.92 | 105.10 | 50 | 429 | -4.03 | -5.84 | 1318148.03 | 13050038.11 |
| Previous year | 17.95 | 110.94 | 64 | 466 | | | | |
| Product Liability | 30.24 | 459.15 | 12 | 143 | -12.73 | -53.81 | 118637.17 | 2680345.41 |
| Previous year | 42.97 | 512.96 | 12 | 140 | | | | |
| Other Liability Covers | 447.28 | 3023.22 | 2906 | 29675 | 108.25 | -671.63 | 731791.98 | 11069838.02 |
| Previous year | 339.03 | 3694.85 | 2835 | 28625 | | | | |
| Liability (Total) | 1109.24 | 10443.29 | 8216 | 91734 | 196.67 | 458.54 | 2179514.23 | 26912830.97 |
| Previous year (Total) | 912.57 | 9984.75 | 7994 | 87578 | | | | |
| Personal Accident | 3143.98 | 15130.63 | 97933 | 1041539 | 2329.98 | 5018.63 | 4867254.79 | 26618799.02 |
| Previous year | 814.00 | 10112.00 | 105737 | 1101729 | | | | |
| Medical Insurance | 18205.29 | 132371.00 | 107253 | 872522 | 4289.02 | 26810.02 | 709618.47 | 5067355.10 |
| Previous year | 13916.27 | 105560.98 | 92969 | 722757 | | | | |
| Overseas Medical Insurance | 35.43 | 710.97 | 940 | 21471 | -7.59 | -78.71 | 87300.58 | 2056913.30 |
| Previous year | 43.02 | 789.68 | 1072 | 22256 | | | | |
| Health (Total) | 18240.72 | 133081.97 | 108193 | 893993 | 4281.43 | 26731.31 | 796919.05 | 7124268.40 |
| Previous year (Total) | 13959.29 | 106350.66 | 94041 | 745013 | | | | |
| 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 | 12236.27 | 58705.40 | 126808 | 1106456 | 5713.93 | 8232.81 | 14717175.32 | 1113508139.59 |
| Previous year | 6522.34 | 50472.59 | 148917 | 1164827 | | | | |
| Grand Total | 69585.26 | 543960.26 | 1079668 | 11034999 | 11579.13 | 72085.26 | 55668644.34 | 1454404951.46 |
| Previous year (Total) | 58006.13 | 471875.00 | 1079220 | 10263262 | 0.00 | 0.00 | 0.00 | 0.00 |

* Wherever applicable

FOR AND UP TO THE MONTH OF MARCH, 2011

| 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 |
| 604.34 | 4090.44 | 12743 | 94327 | 0.00 | 14832.22 | 0 | 0 | 0 | 0 |
| 430.92 | 3019.47 | 9896 | 73113 | 2089.99 | 4659.57 | 0 | 0 | 0 | 0 |
| 95.29 | 868.75 | 813 | 8622 | 0.00 | 3549.54 | 0 | 0 | 0 | 0 |
| 61.51 | 607.85 | 725 | 6210 | 527.25 | 1073.59 | 0 | 0 | 0 | 0 |
| 22.90 | 169.81 | 249 | 1912 | 0.00 | 2126.25 | 0 | 0 | 0 | 0 |
| 6.92 | 65.10 | 177 | 1514 | 332.74 | 390.92 | 0 | 0 | 0 | 0 |
| 118.19 | 1038.56 | 1062 | 10534 | 0.00 | 5675.79 | 0 | 0 | 0 | 0 |
| 68.43 | 672.95 | 902 | 7724 | 859.99 | 1464.51 | 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 |
| 181.95 | 1156.01 | 585 | 5620 | 0.00 | 3726.03 | 0 | 0 | 0 | 0 |
| 213.69 | 1112.16 | 765 | 5069 | 963.06 | 1861.00 | 0 | 0 | 0 | 0 |
| 1595.72 | 16984.38 | 81484 | 888981 | 0.00 | 18062.75 | 0 | 0 | 0 | 0 |
| 1362.18 | 6555.83 | 71116 | 662405 | 2614.71 | 13934.60 | 0 | 0 | 0 | 0 |
| 1459.03 | 15314.03 | 119290 | 1264237 | 0.00 | 14418.47 | 3895 | 4173089 | 847718 | 11578452 |
| 1247.66 | 5527.03 | 100190 | 915444 | 2078.75 | 12486.16 | 408443 | 10212741 | 149875 | 954173 |
| 3054.75 | 32298.41 | 119290 | 1264237 | 0.00 | 32481.22 | 3895 | 4173089 | 847718 | 11578452 |
| 2609.84 | 12082.86 | 100190 | 915444 | 4693.46 | 26420.76 | 408443 | 10212741 | 149875 | 954173 |
| 92.28 | 907.17 | 915 | 10501 | 150.64 | 1791.31 | 1339 | 122634 | 2284 | 641669 |
| 71.68 | 605.34 | 848 | 8517 | 120.59 | 654.20 | 15 | 94 | 15 | 100 |
| 1.35 | 7.32 | 3 | 31 | 0.00 | 12.57 | 0 | 0 | 0 | 0 |
| 1.61 | 4.81 | 10 | 23 | 2.49 | 8.58 | 0 | 0 | 0 | 0 |
| 0.00 | 9.13 | 0 | 4 | 0.00 | 79.32 | 0 | 0 | 0 | 0 |
| 0.00 | 9.81 | 0 | 7 | 9.81 | 19.62 | 0 | 0 | 0 | 0 |
| 32.02 | 211.59 | 283 | 2462 | 0.00 | 836.94 | 903 | 2225 | 3231 | 20428 |
| 23.96 | 138.16 | 259 | 1744 | 46.21 | 160.67 | 2546 | 151070 | 2655 | 1445529 |
| 125.65 | 1135.21 | 1201 | 12998 | 150.64 | 2720.14 | 2242 | 124859 | 5515 | 662097 |
| 97.25 | 758.12 | 1117 | 10291 | 179.10 | 843.07 | 2561 | 151164 | 2670 | 1445629 |
| 193.47 | 1403.89 | 12998 | 219528 | 715.30 | 4463.77 | 28222 | 1174346 | 564946 | 4721366 |
| 123.02 | 1114.82 | 24032 | 195530 | 281.52 | 1273.87 | 12145 | 1057738 | 12145 | 662518 |
| 473.20 | 3048.39 | 18669 | 64675 | 2815.24 | 22592.47 | 11967 | 2176091 | 1317999 | 5898276 |
| 329.19 | 2320.36 | 6003 | 34998 | 2327.07 | 4318.67 | 801 | 272329 | 801 | 70843 |
| 1.25 | 24.98 | 37 | 671 | 0.00 | 145.58 | 0 | 9989 | 0 | 16259 |
| 1.96 | 16.98 | 20 | 377 | 11.65 | 26.68 | 15 | 2298 | 15 | 314 |
| 474.45 | 3073.37 | 18706 | 65346 | 2815.24 | 22738.05 | 11967 | 2186080 | 1317999 | 5914535 |
| 331.15 | 2337.34 | 6023 | 35375 | 2338.72 | 4345.35 | 816 | 274627 | 816 | 71157 |
| 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 |
| 6942.93 | 18805.97 | 51474 | 370674 | 4026.51 | 13196.52 | 11615 | 693222 | 225583 | 5923967 |
| 1092.39 | 13392.99 | 54825 | 319631 | 1467.17 | 4345.35 | 5265 | 4208134 | 5265 | 4208134 |
| 11695.73 | 63001.86 | 218059 | 2043264 | 7707.69 | 99833.74 | 57941.00 | 8351596.47 | 2961761.00 | 28800417.00 |
| 4966.69 | 34490.71 | 197750 | 1562177 | 12873.01 | 45213.48 | 429230.00 | 15904404.00 | 170771.00 | 7341611.00 |

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 | 9086.00 | 79048.00 | 187551 | 990613 | 1140.00 | 14255.00 | 14525979 | 126448174 |
| Previous year | 7946.00 | 64793.00 | 238454 | 962488 | 1165.65 | 7513.65 | 12754414 | 76640325 |
| Marine Cargo | 2738.00 | 27419.00 | 122229 | 406057 | -2891.00 | -149.16 | 5806999 | 58160717 |
| Previous year | 5629.00 | 27568.16 | 134264 | 405099 | 2347.47 | 5408.63 | 11951168 | 46006151 |
| Marine Hull (Including Onshore & Offshore oil energy) | 1019.00 | 22457.00 | 7560 | 27980 | -457.00 | 4828.04 | 366547 | 8075732 |
| Previous year | 1476.00 | 17628.96 | 7189 | 19127 | 951.60 | 6095.56 | 527143 | 4548919 |
| Marine (Total) | 3757.00 | 49876.00 | 129789 | 434037 | -3348.00 | 4678.88 | 6173546 | 66236449 |
| Previous year (Total) | 7105.00 | 45197.12 | 141453 | 424226 | 3299.07 | 11504.19 | 12478311 | 50555070 |
| Aviation | 977.00 | 2007.00 | 106 | 746 | -1217.45 | -994.82 | 146587 | 301125 |
| Previous year | 2194.45 | 3001.82 | 952 | 1262 | 464.36 | -220.43 | 329200 | 421741 |
| Engineering | 6267.00 | 41651.00 | 13568 | 138577 | 265.68 | 11008.00 | 2701293 | 17959337 |
| Previous year | 6001.32 | 30643.00 | 18455 | 137971 | 3185.72 | 5657.40 | 2597974 | 10063573 |
| Motor Own Damage | 13257.00 | 115254.00 | 335113 | 5427685 | 8550.85 | 18880.00 | 1881098 | 16353931 |
| Previous year | 4706.15 | 96374.00 | 575273 | 5200449 | 9007.55 | 20497.40 | 667778 | 9657885 |
| Motor Third party | 8753.00 | 96198.00 | 662219 | 8799143 | -4830.40 | 10859.00 | | 0 |
| Previous year | 13583.40 | 85339.00 | 868936 | 6801314 | -5849.25 | 4867.35 | | 0 |
| Motor (Total) | 22010.00 | 211452.00 | 662219 | 8799143 | 3720.45 | 29739.00 | 1881098 | 16353931 |
| Previous year (Total) | 18289.55 | 181713.00 | 868936 | 6801314 | 3158.30 | 25364.75 | 667778 | 9657885 |
| Workmen's compensation / Employer's liability | 1052.39 | 5707.94 | 22233 | 84902 | 48.36 | 520.06 | | 0 |
| Previous year | 1004.03 | 5187.88 | 21886 | 77989 | 38.64 | 318.94 | 49373 | 49373 |
| Public Liability | 238.39 | 1232.51 | 3186 | 9528 | 6.91 | 320.25 | 40405 | 212610 |
| Previous year | 231.48 | 912.26 | 2702 | 4922 | 27.70 | -98.63 | 46296 | 137334 |
| Product Liability | 39.85 | 724.69 | 199 | 2127 | -4.60 | 256.32 | 7929 | 144191 |
| Previous year | 44.45 | 468.37 | 273 | 2566 | 15.63 | 31.66 | 8846 | 67264 |
| Other Liability Covers | 236.37 | 2470.86 | 849 | 20026 | -238.44 | -103.28 | 71913 | 751732 |
| Previous year | 474.81 | 2574.14 | 2280 | 28321 | -258.21 | 22.92 | 144460 | 606727 |
| Liability (Total) | 1567.00 | 10136.00 | 26467 | 116582 | -187.77 | 993.35 | 120247 | 1108533 |
| Previous year (Total) | 1754.77 | 9142.65 | 27141 | 113798 | -176.24 | 274.89 | 248974 | 860698 |
| Personal Accident | 2149.00 | 13210.00 | 330397 | 837633 | -369.75 | 2293.11 | 7076052 | 43498122 |
| Previous year | 2518.75 | 10916.88 | 237266 | 758555 | -4958.99 | -2788.48 | 5475543 | 24528399 |
| Medical Insurance | 26541.62 | 159311.98 | 2395852 | 3733889 | 8306.48 | 41061.93 | 3666337 | 22006621 |
| Previous year | 18235.14 | 118250.05 | 2394611 | 3629355 | 3203.09 | 34846.86 | 1679110 | 11466050 |
| Overseas Medical Insurance | -902.62 | 8835.02 | 2358 | 109609 | -142.31 | 1471.07 | -265555 | 2599365 |
| Previous year | -760.31 | 7363.95 | 11120 | 123982 | -960.35 | 695.05 | -49693 | 889243 |
| Health (Total) | 25639.00 | 168147.00 | 2398210 | 3843499 | 8164.17 | 42532.99 | 3400782 | 24605986 |
| Previous year (Total) | 17474.83 | 125614.00 | 2405731 | 3753337 | 2242.74 | 35541.91 | 1629417 | 12355294 |
| Crop Insurance | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | | 0 |
| Previous year | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | | 0 |
| Credit Guarantee | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | | 0 |
| Previous year | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | | 0 |
| All Other Miscellaneous | 10262.01 | 62108.00 | 608069 | 2407530 | 4812.56 | 9397.36 | 1978218 | 11972605 |
| Previous year | 5449.45 | 52710.64 | 585559 | 2255002 | 13582.08 | 13106.80 | 5848027 | 12474563 |
| Grand Total | 81714.00 | 637635.00 | 4356376 | 17568360 | 12979.88 | 113902.89 | 38003801.37 | 308484261.74 |
| Previous year (Total) | 68734.12 | 523732.12 | 4523947 | 15207953 | 21962.69 | 95954.69 | 42029638.73 | 197557547.69 |

* Wherever applicable

FOR AND UP TO THE MONTH OF MARCH, 2011

| 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 |
| 91.82 | 6548.01 | 111786 | 238348 | 0.00 | 0.00 | 0 | 0 | | |
| 88.26 | 5640.63 | 91447 | 234279 | 0.00 | 0.00 | 0 | 0 | | |
| 181.58 | 1070.59 | 9979 | 31644 | 0.00 | 0.00 | 0 | 0 | | |
| 210.81 | 1002.47 | 6672 | 28021 | 0.00 | 0.00 | 0 | 0 | | |
| 114.79 | 195.46 | 162 | 1957 | 0.00 | 0.00 | 0 | 0 | | |
| 112.54 | 203.97 | 85 | 1514 | 0.00 | 0.00 | 0 | 0 | | |
| 296.37 | 1266.05 | 10141 | 33601 | 0.00 | 0.00 | 0 | 0 | | |
| 323.35 | 1206.44 | 6757 | 29535 | 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 | 0.05 | 0 | 0 | | |
| 4.87 | 2062.63 | 3804 | 28876 | 0.00 | 0.00 | 0 | 0 | | |
| 263.51 | 1711.38 | 2806 | 24643 | 0.00 | 0.00 | 0 | 0 | | |
| 126.40 | 23019.49 | 159905 | 908382 | 0.00 | 0.00 | 0 | 0 | | |
| 256.53 | 23287.64 | 159548 | 923140 | 0.00 | 0.00 | 0 | 0 | | |
| 107.59 | 16217.51 | 193699 | 1351023 | 0.00 | 0.00 | 0 | 0 | | |
| 99.53 | 12611.61 | 189974 | 1174728 | 0.00 | 0.00 | 0 | 0 | | |
| 233.99 | 39237.00 | 193699 | 1351023 | 0.00 | 0.00 | 0 | 0 | | |
| 356.06 | 35899.24 | 189974 | 1174728 | 0.00 | 0.00 | 0 | 0 | | |
| 81.58 | 516.44 | 4475 | 15528 | 20.04 | 949.01 | 121 | 67691 | | |
| 75.75 | 494.81 | 4934 | 14993 | 32.44 | 879.84 | 220 | 57496 | | |
| 0.00 | 41.76 | 0 | 951 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 27.72 | 0 | 739 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 2.91 | 0 | 30 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 8.89 | 0 | 19 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 143.70 | 0 | 1728 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 138.78 | -4 | 1937 | 0.00 | 0.00 | 0 | 0 | | |
| 81.58 | 704.81 | 4475 | 18235 | 20.04 | 949.00 | 121 | 67692 | | |
| 75.75 | 670.20 | 4930 | 17688 | 32.44 | 879.84 | 220 | 57496 | | |
| 0.23 | 5051.49 | 93812 | 161566 | 35.69 | 4250.55 | 797925 | 995567 | | |
| 758.28 | 3300.73 | 58514 | 123873 | 152.02 | 4159.91 | 3199 | 972371 | | |
| 5701.21 | 12557.39 | 538960 | 655638 | 419.24 | 15541.02 | 2437349 | 14698042 | 15315331 | 29161724 |
| 4553.01 | 9138.84 | 527677 | 621761 | 389.93 | 9121.20 | -1347160 | 9891754 | 27359 | 8359070 |
| 8.82 | 291.66 | 172 | 4059 | 0.00 | 0.00 | 0 | 0 | 113 | 137689 |
| 17.46 | 273.44 | 306 | 4885 | -0.89 | 0.00 | -45 | 0 | 79 | 119303 |
| 5710.03 | 12849.05 | 539132 | 659697 | 419.24 | 15541.03 | 2437349 | 14698042 | 15315444 | 29299413 |
| 4570.47 | 9412.28 | 527983 | 626646 | 389.04 | 9121.20 | -1347205 | 9891754 | 27438 | 8478373 |
| 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 | | |
| 3090.31 | 20159.42 | 197484 | 1595442 | 1467.34 | 11825.52 | 14217 | 538112 | | |
| 2997.67 | 18368.24 | 142198 | 1591180 | 2762.35 | 12104.82 | 2666 | 269309 | | |
| 9509.20 | 87878.46 | 1154333 | 4086789 | 1942.31 | 32566.10 | 3249612.25 | 16299413.32 | 15315444.00 | 29299413.00 |
| 9433.35 | 76209.15 | 1024608 | 3822572 | 3335.85 | 26265.82 | -1341120.16 | 11190929.84 | 27438.00 | 8478373.42 |

Name of the Insurer: Universal Sompō 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 | 845.01 | 5585.15 | 14993 | 101504 | 190.27 | 1331.63 | 1259479.44 | 6714837.53 |
| Previous year | 654.74 | 4253.53 | 12676 | 96427 | 151.04 | 3177.04 | 801948.96 | 4663716.90 |
| Marine Cargo | 93.00 | 598.29 | 258 | 1382 | 73.55 | 213.32 | 969425.29 | 4305896.90 |
| Previous year | 19.45 | 384.97 | 178 | 1005 | 7.71 | 330.67 | 181362.29 | 2473034.69 |
| 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) | 93.00 | 598.29 | 258 | 1382 | 73.55 | 213.32 | 969425.29 | 4305896.90 |
| Previous year (Total) | 19.45 | 384.97 | 178 | 1005 | 7.71 | 330.67 | 181362.29 | 2473034.69 |
| 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 | 113.52 | 586.57 | 216 | 1129 | 69.50 | 238.66 | 73896.34 | 385692.49 |
| Previous year | 44.02 | 347.91 | 132 | 856 | -15.62 | 217.12 | 38527.33 | 363578.82 |
| Motor Own Damage | 1532.63 | 12812.24 | 41093 | 420903 | 311.29 | 6645.86 | 112044.68 | 874884.01 |
| Previous year | 1221.34 | 6166.38 | 59844 | 232316 | 1086.19 | 5774.19 | -40505.73 | 509187.92 |
| Motor Third party | 383.17 | 3531.15 | | | -396.71 | 1807.66 | | |
| Previous year | 779.88 | 1723.49 | 0 | 0 | 779.88 | 1723.49 | | |
| Motor (Total) | 1915.80 | 16343.40 | 41093 | 420903 | -85.42 | 8453.52 | 112044.68 | 874884.01 |
| Previous year (Total) | 2001.22 | 7889.87 | 59844 | 232316 | 1866.07 | 7497.68 | -40505.73 | 509187.92 |
| Workmen's compensation / Employer's liability | 19.51 | 126 | 141 | 888 | 13.80 | 87.27 | 1630 | 12452 |
| Previous year | 5.71 | 39 | 23 | 304 | 0.69 | 32.40 | -18389 | 11129 |
| Public Liability | 0.00 | 4.27 | 0 | 4 | 0.00 | -1.74 | 0 | 5900 |
| Previous year | 0.00 | 6.01 | 0 | 7 | 0.00 | 4.33 | 0.00 | 5005.00 |
| 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 | 8.66 | 62.45 | 17 | 77 | -0.35 | 34.34 | 1773 | 41249 |
| Previous year | 9.01 | 28.11 | 70 | 101 | 9.01 | 28.11 | 500 | 6274 |
| Liability (Total) | 28.17 | 193.06 | 158 | 969 | 13.45 | 119.87 | 3403.21 | 59600.71 |
| Previous year (Total) | 14.72 | 73.19 | 93 | 412 | 9.70 | 64.84 | -17889.37 | 22408.08 |
| Personal Accident | 28.50 | 346.08 | 1260 | 6945 | 9.00 | -637.89 | 95903.15 | 2082034.26 |
| Previous year | 19.50 | 983.96 | 450 | 2429 | 23.87 | 911.04 | 93500.25 | 10811126.64 |
| Medical Insurance | 220.32 | 2348.91 | 7492 | 42995 | 94.05 | 608.28 | 13201.73 | 139395.41 |
| Previous year | 126.27 | 1740.64 | 4384 | 36184 | 0.72 | 1433.00 | 8716.07 | 111866.99 |
| 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) | 220.32 | 2348.91 | 7492 | 42995 | 94.05 | 608.28 | 13201.73 | 139395.41 |
| Previous year (Total) | 126.27 | 1740.64 | 4384 | 36184 | 0.72 | 1433.00 | 8716.07 | 111866.99 |
| 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 | 744.77 | 3902.26 | 24554 | 155763 | 219.04 | 648.75 | 403074.99 | 2057456.62 |
| Previous year | 525.73 | 3253.51 | 22153 | 146485 | 293.51 | 2282.00 | 478520.33 | 1853175.12 |
| Grand Total | 3989.09 | 29903.74 | 90024 | 731590 | 583.44 | 10976.15 | 2930428.83 | 16619797.92 |
| Previous year (Total) | 3405.65 | 18927.59 | 99910 | 516114 | 2337.00 | 15913.40 | 1544180.11 | 20808095.14 |

* Wherever applicable

(Premium in ₹ Lakhs)

FOR AND UP TO THE MONTH OF MARCH, 2011

| 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 | 0.00 | 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 | 0.00 | 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 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0 | 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 | 0 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 257.60 | 1578.28 | 8148 | 55429 | 0 | 0.00 | 0 | 0 | | |
| 186.33 | 1320.66 | 6920 | 47907 | 0 | 0.00 | 0 | 0 | | |
| 257.60 | 1578.28 | 8148 | 55429 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |
| 186.33 | 1320.66 | 6920 | 47907 | 0.00 | 0.00 | 0 | 0 | 0 | 0 |

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 | 18592.66 | 195999.45 | 55764 | 602908 | 8884.83 | 44137.99 | 43068.15 | 4518577.12 |
| Previous year | 9707.83 | 151861.46 | 64786 | 615256 | 2558.51 | 70359.44 | 304971.10 | 4256853.68 |
| Credit Guarantee | | | | | | | | |
| Previous year | | | | | | | | |
| All Other Miscellaneous | | | | | | | | |
| Previous year | | | | | | | | |
| Grand Total | 18592.66 | 195999.45 | 55764 | 602908 | 8884.83 | 44137.99 | 43068.15 | 4518577.12 |
| Previous year (Total) | 9707.83 | 151861.46 | 64786 | 615256 | 2558.51 | 70359.44 | 304971.10 | 4256853.68 |

* 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 | 88.26 | 673.16 | 4861 | 31812 | 88.26 | 673.16 | 62786.63 | 397752.00 |
| Previous year | 51.51 | 426.45 | 3477 | 20785 | 51.51 | 426.45 | 32513.75 | 1127577.93 |
| Medical Insurance | 3037.32 | 26619.74 | 59104 | 603920 | 3037.32 | 26619.74 | 101673.56 | 3952817.50 |
| Previous year | 1350.26 | 10194.94 | 35818 | 1279443 | 1350.26 | 10194.94 | 96263.44 | 967892.84 |
| Overseas Medical Insurance | 46.93 | 462.53 | 2435 | 26911 | 46.93 | 462.53 | 230740.38 | 2285144.45 |
| Previous year | 29.40 | 447.98 | 711 | 21758 | 29.40 | 447.98 | 101787.75 | 1804894.25 |
| Health (Total) | 3084.25 | 27082.27 | 61539 | 630831 | 3084.25 | 27082.27 | 332413.94 | 6237961.95 |
| Previous year (Total) | 1379.66 | 10642.91 | 36529 | 1301201 | 1379.66 | 10642.91 | 198051.19 | 2772787.09 |
| Crop Insurance | | | | | | | | |
| Previous year | | | | | | | | |
| Credit Guarantee | | | | | | | | |
| Previous year | | | | | | | | |
| All Other Miscellaneous | 37.81 | 589.26 | 64223 | 596604 | 37.81 | 589.26 | 321115.00 | 2988020.00 |
| Previous year | 16.57 | 396.50 | 16422 | 392770 | 16.57 | 396.50 | 82110.00 | 1963386.00 |
| Grand Total | 3210.32 | 28344.69 | 130623 | 1259247 | 3210.32 | 28344.69 | 716315.56 | 9623733.95 |
| Previous year (Total) | 1447.73 | 11465.87 | 56428 | 1714756 | 1447.73 | 11465.87 | 312674.94 | 5863751.02 |

* Wherever applicable

FOR AND UP TO THE MONTH OF MARCH, 2011

| 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 |
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| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
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| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
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| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | | |
| 8.44 | 38.30 | 3115 | 20620 | 0.24 | 3.84 | 2399 | 17970 | | |
| 15.48 | 15.99 | 4540 | 8733 | 0.33 | 2.08 | 2475 | 7459 | | |
| 330.33 | 1506.00 | 8044 | 52966 | 0.49 | 46.83 | 117 | 9923 | 117 | 846945 |
| 336.13 | 388.79 | 23675 | 34370 | 60.27 | 146.06 | 15904 | 28885 | 92491 | 535932 |
| | | | | | | | | 64223 | 90932 |
| | | | | | | | | 1171 | 28248 |
| 330.33 | 1506.00 | 8044 | 52966 | 0.49 | 46.83 | 117 | 9923 | 64340 | 937877 |
| 336.13 | 388.79 | 23675 | 34370 | 60.27 | 146.06 | 15904 | 28885 | 93662 | 564180 |
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| 338.78 | 1544.30 | 11159 | 73586 | 0.73 | 50.68 | 2516 | 27893 | 64340 | 937877 |
| 351.61 | 404.77 | 28215 | 43103 | 60.60 | 148.14 | 18379 | 36344 | 93662 | 564180 |

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 | 9565 | 88567 | 1482 | 12881 | 1365 | 7196 | 443081 | 4098708 |
| Previous year | 8200 | 81371 | 1477 | 13405 | 286 | 6904 | 358600 | 4039944 |
| All Other Miscellaneous | | | | | | | | |
| Previous year | | | | | | | | |
| Grand Total | 9565.23 | 88567.36 | 1482 | 12881 | 1365.14 | 7195.96 | 443081.07 | 4098708.01 |
| Previous year (Total) | 8200.09 | 81371.40 | 1477 | 13405 | 285.85 | 6904.24 | 358599.69 | 4039944.32 |

* 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 | 508.89 | 2570.26 | 5210 | 28789 | 498.23 | 2546.03 | 15631.7 | 106173.30 |
| Previous year | | | | | | | | |
| Overseas Medical Insurance | | | | | | | | |
| Previous year | | | | | | | | |
| Health (Total) | 508.89 | 2570.26 | 5210 | 28789 | 498.23 | 2546.03 | 15631.70 | 106173.30 |
| 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 | 508.89 | 2570.26 | 5210 | 28789 | 498.23 | 2546.03 | 15631.70 | 106173.30 |
| 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 | | | | | | | | |
| 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 | 117.51 | 1181.99 | 14433 | 134606 | 29.11 | 337.53 | 185986.58 | 1742685.67 |
| Previous year | 88.40 | 1058.65 | 11240 | 106115 | 40.49 | -588.12 | 114321.70 | 933486.23 |
| Medical Insurance | 3480.96 | 122095.30 | 115681 | 880999 | -388.13 | 17426.72 | 309539.00 | 32095691.78 |
| Previous year | 3869.09 | 93917.04 | 22023 | 486240 | 2441.70 | 45421.20 | 140505.80 | 30067465.55 |
| Overseas Medical Insurance | 102.41 | 1148.50 | 3145 | 308330 | 16.48 | 313.74 | 308752.11 | 3774350.32 |
| Previous year | 85.93 | 784.95 | -1730 | 20971 | 58.35 | 397.27 | 212056.34 | 3815305.36 |
| Health (Total) | 3583.37 | 123243.80 | 118826 | 1189329 | -371.65 | 17740.46 | 618291.11 | 35870042.10 |
| Previous year (Total) | 3955.02 | 94701.99 | 20293 | 507211 | 2500.05 | 45818.47 | 352562.14 | 33882770.91 |
| Crop Insurance | | | | | | | | |
| Previous year | | | | | | | | |
| Credit Guarantee | | | | | | | | |
| Previous year | | | | | | | | |
| All Other Miscellaneous | 47.45 | 462.00 | 17065 | 164901 | 26.01 | 55.52 | 170650 | 4862200.00 |
| Previous year | 21.44 | 403.84 | 6637 | 142703 | -12.83 | -51.94 | 66370.00 | 1427030.00 |
| Grand Total | 3748.33 | 124887.79 | 150324 | 1488836 | -316.53 | 18133.51 | 974927.69 | 42474927.77 |
| Previous year (Total) | 4064.86 | 96164.48 | 38170 | 756029 | 2527.71 | 45178.41 | 533253.84 | 36243287.14 |

* Wherever applicable



“ కై యిమ్ము చేస్తూ అన్ని డాక్యుమెంట్లు నేను పంపి ననూడూ వారాలయింది... వాళ్ళు తొందరలోనే డబ్బు పంపిస్తారని నేను ఆశిస్తూన్నాను. ”

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

భారతలోని ఇన్సూరెన్స్ కంపెనీల సర్వేక్షణ సంస్థ అయిన ది ఇన్సూరెన్స్ రెగ్యులేటరీ అండ్ డెవలప్మెంట్ అథారిటీ (ఐఆర్డీఏ), సాలీదారుల ప్రయోజనాలను సంరక్షిస్తుంది. ఐఆర్డీఏ నిధించిన కొన్ని నియమాలు కొన్ని ఇక్కడ సాంధ్యపరచబడ్డాయి:

- సంబంధిత డాక్యుమెంట్లన్నీ అందుకున్న 30 రోజుల లోపల భీమా కంపెనీ ద్వారా ఒక కైయిమ్ము చెల్లింపబడాలి లేదా అవసరమయిన కారణాలను చూపుతూ వివాదాన్ని తెలియజేయాలి.
- ఒక ప్రతిపాదన అందుకున్న 30 రోజుల లోపల భీమా కంపెనీ భావి సాలీదారునికి వివరణిక, ప్రతిపాదన పత్రం ఒక కాపీ, ఛార్జీ ఏమీ లేకుండా ఉచితంగా ఇవ్వవలసి ఉంటుంది.
- భీమా కంపెనీ ప్రతిపాదనలు ముట్టిన 15 రోజుల లోపల ప్రక్రియాత్మకం చేయాలి మరియు పర్తమానం పంపవలసి ఉంటుంది.
- అవసరమయిన డాక్యుమెంట్లన్నీ సమర్పించిన తరువాత కైయిమ్ము పరిష్కారంలో ఒకవేళ జాప్యం జరిగినట్లయితే, నిర్ణయించబడిన మొత్తంలో వడ్డీని చెల్లించవలసిన బాధ్యత భీమా కంపెనీకి ఉంటుంది.



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 ఇన్సూరెన్స్ రెగ్యులేటరీ అండ్ డెవలప్మెంట్ అథారిటీ
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| 23 – 24 June 2011 Venue: Kuala Lumpur | 2nd Annual World Takaful Conference <i>By Asia Insurance Review, Singapore</i> |
| 23 – 25 June 2011 Venue: NIA Pune | Management of Marine (Hull) Insurance <i>By National Insurance Academy.</i> |
| 04 – 05 July 2011 Venue: Kuala Lumpur, Malaysia | 1st Asian Captives Conference <i>By Asia Insurance Review, Singapore</i> |
| 11 – 12 July 2011 Venue: Jakarta, Indonesia | 5th Asian Conference on Microinsurance <i>By Asia Insurance Review, Singapore</i> |
| 14 – 16 July 2011 Venue: NIA Pune | Reinsurance Management <i>By National Insurance Academy.</i> |
| 19 July 2011 Venue: New Delhi | FICCI's Health Insurance Conference <i>By FICCI, New Delhi.</i> |
| 24 – 26 July 2011 Venue: Colombo | 2nd Asian Motor Insurance and Claims Management Conference <i>By Asia Insurance Review, Singapore</i> |
| 08 – 10 Aug 2011 Venue: NIA Pune | Management of Liability Risk <i>By National Insurance Academy.</i> |
| 11 – 13 Aug 2011 Venue: NIA Pune | Workshop on Distribution Channel Management <i>By National Insurance Academy.</i> |

view point



The collective strength of our state-based system is most evident during times of crisis. The devastation in Alabama compels us to utilize our resources to act quickly and effectively in providing assistance to those affected.

Ms. Susan E. Voss

NAIC President and Iowa Insurance Commissioner

Developed economies are equally prone to the risks of mispriced capital. The subprime mortgage crisis, which precipitated the global financial crisis less than three years ago, is another example of mispriced capital leading to excessive risk taking and leverage.

Mr. Ravi Menon

Managing Director, Monetary Authority of Singapore

International standards for the regulation of insurance business are undergoing a period of considerable change and it is very important that regulators have the opportunity to discuss the implications and consistent implementation of those changes.

Mr. David Vick

Chief Executive, Isle of Man Insurance and Pensions Authority

As the authority progresses with implementation of its enhanced regulatory framework, in line with developments in global regulatory standards, we acknowledge that this represents significant change, not only for ourselves as Bermuda's regulator, but also for the market.

Mr. Jeremy Cox

Chief Executive Officer, Bermuda Monetary Authority

When you live through extraordinary events – like the recent economic crisis – it is necessary to reflect upon them and consider what steps are required to prevent their reoccurrence. Internationally, regulators are redefining their roles.

Mr. Daniel Boulet

Chair, Canadian Council of Insurance Regulators

Portability of Health insurance covers is an excellent concept to enable consumers get better terms. However, portability will not have any meaning unless the sharing of information happens smoothly.

Mr. J. Hari Narayan

Chairman, Insurance Regulatory & Development Authority, India



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