

**HANDBOOK
ON
INDIAN INSURANCE STATISTICS
2007-08**



**INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY
INDIA**

Foreword

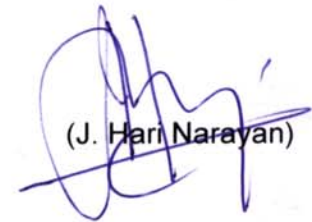
A good numerical base is essential for the development of insurance. Relevant data also enables companies to set internal goals bench marks etc and also lay a foundation for joining the base in a competitive environment.

Besides, data availability also provides a numerical base for estimating the future likely scenarios. The success of several classes of insurance is largely dependent on the availability of data of good quality that enables insurers to charge the right premium, which is a *sine qua non* in a competitive scenario. In the long run, if the insurance industry is to emerge successful; there is need for each of the players to generate a comprehensive and reliable database. At a macro level, this should enable the creation of an industry-level data mine that could be accessible to all the players.

In close collaboration with the industry, the IRDA is in the process of establishing a data warehouse which would contain relevant information at granule level with regard to health insurance and motor insurance. Access to the data in this warehouse is expected to be available very shortly. Depending upon the experience of usage, this warehouse will be improved and extended to cover granule data on other facets of the insurance industry also. This hand book of India Insurance Statistics is a small beginning in making available relevant data on the insurance industry in India.

For an industry that is largely dependent on such concepts as 'pooling' and the 'law of large numbers', availability of statistical data goes a long way in ensuring long term success. However, not many attempts have been made in generating quality data, considering the difficulty and the complexity associated with the task.

I commend the contribution of Dr. D.V.S. Sastry and his team of officers who have brought out this handbook at a very appropriate time.



(J. Hari Narayan)

Place : Hyderabad

Date : 12.01.2009

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LIFE INSURANCE COMPANIES

Sl. No	Insurers	Foreign Partners	Regn. No.	Date of Registration	Year of Operation
1.	HDFC Standard Life Insurance Co. Ltd.	Standard Life Assurance, UK	101	23.10.2000	2000-01
2.	Max New York Life Insurance Co. Ltd.	New York Life, USA	104	15.11.2000	2000-01
3.	ICICI-Prudential Life Insurance Co. Ltd.	Prudential , UK	105	24.11.2000	2000-01
4.	Om Kotak Life Insurance Co. Ltd.	Old Mutual, South Africa	107	10.01.2001	2001-02
5.	Birla Sun Life Insurance Co. Ltd.	Sun Life, Canada	109	31.01.2001	2000-01
6.	Tata-AIG Life Insurance Co. Ltd.	American International Assurance Co., USA	110	12.02.2001	2000-01
7.	SBI Life Insurance Co. Ltd.	BNP Paribas Assurance SA, France	111	29.03.2001	2001-02
8.	ING Vysya Life Insurance Co. Ltd.	ING Insurance International B.V., Netherlands	114	02.08.2001	2001-02
9.	Allianz Bajaj Life Insurance Co. Ltd.	Allianz, Germany	116	03.08.2001	2001-02
10.	Metlife India Insurance Co. Ltd.	Metlife International Holdings Ltd., USA	117	06.08.2001	2001-02
11.	Reliance Life Insurance Co. Ltd. (Earlier AMP Sanmar Life Insurance Company from 3.1.02 to 29.9.05)	---	121	03.01.2002	2001-02
12.	AVIVA	Aviva International			

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Sl. No	Insurers	Foreign Partners	Regn. No.	Date of Registration	Year of Operation
		Holdings Ltd., UK	122	14.05.2002	2002-03
13.	Sahara Life Insurance Co. Ltd.	---	127	06.02.2004	2004-05
14.	Shriram Life Insurance Co. Ltd.	Sanlam, South Africa	128	17.11.2005	2005-06
15.	Bharti AXA Life Insurance Co. Ltd.	AXA Holdings, France	130	14.07.2006	2006-07
16.	Future Generali India Life Insurance Company Ltd.	Pantaloon Retail Ltd.; Sain Marketing Network Pvt. Ltd. (SMNPL), Generali, Italy	133	04.09.2007	2007-08
17.	IDBI Fortis Life Insurance Company Ltd.	Fortis, Netherlands	135	19.12.2007	2007-08
18.	Canara HSBC OBC Life Insurance Company Ltd.	HSBC, UK	136	08.05.2008	2008-09
19.	Aegon Religare Life Insurance Company Ltd.	Religare, Netherlands	138	27.06.2008	2008-09
20.	DLF Pramerica Life Insurance Co. Ltd.	Prudential of America, USA	140	27.06.2008	2008-09
21.	Life Insurance Corporation of India		512		

NUMBER OF LIFE INSURANCE OFFICES - COMPANY WISE

(As on 31st March)

Insurer	2008	2007	2006	2005	2004	2003	2002	2001
Aviva	213	140	110	50	22	12	3	
Bajaj Allianz	1007	877	567	153	49	33	17	1
Bharti Axa	77	16	1					
Birla Sunlife	538	148	97	53	41	29	19	2
Future Generali	9							
HDFC Std	569	448	150	90	26	18	4	
ICICI Pru	1958	583	175	109	69	29	14	6
IDBI Fortis	2							
ING Vysya	265	183	68	38	26	16	4	
Kotak Mahindra	151	75	46	43	39	28	9	
Max NewYork	194	118	84	64	33	23	15	
MetLife	94	53	43	35	16	8	3	
Reliance Life	745	159	157	80	48	35	17	
Sahara	33	33	18	18	2			
SBI Life	200	138	46	31	19	10	5	1
Shriram	53	12	11					
Tata AIG	283	89	72	40	26	13	6	3
Private Total	6391	3072	1645	804	416	254	116	13
LIC	2522	2301	2220	2197	2196	2191	2190	2186
Industry Total	8913	5373	3865	3001	2612	2445	2306	2199

EQUITY SHARE CAPITAL OF LIFE INSURANCE COMPANIES

(As on 31st March)

(Rs. Crore)

Insurer	2008	2007	2006	2005	2004	2003	2002
Aviva	1004.50	758.20	458.70	319.80	242.80	154.80	
Bajaj Allianz	150.71	150.37	150.23	150.07	150.07	150.03	150.00
Bharti Axa	366.11	150.00	1.10				
Birla Sunlife	1274.50	671.50	460.00	350.00	290.00	180.00	150.00
Future Generali	185.00						
HDFC Std	1271.00	801.26	620.00	320.00	255.50	218.00	168.00
ICICI Pru	1401.11	1312.30	1185.00	925.00	675.00	425.00	190.00
IDBI Fortis	200.00						
ING Vysya	790.00	690.00	490.00	325.00	245.00	170.00	110.00
Kotak Mahindra	480.27	330.35	244.58	211.76	151.26	131.30	101.00
Max New York	1032.43	732.43	557.43	466.08	346.08	255.00	250.00
Metlife	761.08	530.00	235.00	235.00	160.00	110.00	110.00
Reliance Life	1147.70	664.00	331.00	217.10	160.00	125.00	125.00
Sahara	232.00	157.00	157.00	157.00	157.00		
SBI Life	1000.00	500.00	425.00	350.00	175.00	125.00	125.00
Shriram	125.00	125.00	125.00				
Tata AIG	870.00	547.00	447.00	321.00	231.00	185.00	185.00
Sub-Total (Private Sector)	12291.42	8119.41	5887.05	4347.81	3238.71	2229.13	1664.00
LIC	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Total (Life)	12296.42	8124.41	5892.05	4352.81	3243.71	2234.13	1669.00

NEW POLICIES ISSUED : LIFE INSURERS

INSURER	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03
LIC	37612599	38229292	31590707	23978123	26968069	24545580
	(-1.61)	(21.01)	(31.75)	(-11.09)	(9.87)	(96.75)
PRIVATE SECTOR	13261558	7922274	3871410	2233075	1658847	825094
	(67.40)	(104.64)	(73.37)	(34.62)	(101.05)	(3.25)
TOTAL	50874157	46151566	35462117	26211198	28626916	25370674

Note: Figure in bracket indicates the growth over the previous year in percent.

**FIRST YEAR (INCLUDING SINGLE PREMIUM)
LIFE INSURANCE PREMIUM**

(RS. CRORE)

INSURER	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
LIC	59996.57	56223.56	28515.87	20653.06	17347.62	15976.76	19588.77
	(6.71)	(97.17)	(38.07)	(19.05)	(8.58)	(-18.44)	(101.93)
Aviva	1053.98	721.35	407.12	192.29	76.96	13.47	
Bajaj Allianz	6674.48	4302.74	2716.77	857.45	179.55	63.39	7.14
Bharti Axa	113.24	7.78					
Birla Sunlife	1965.01	882.72	678.12	621.31	449.86	129.57	28.11
Future Generali	2.49						
HDFC Std	2685.37	1648.85	1042.65	486.15	209.33	129.31	32.78
ICICI Pru	8034.75	5162.13	2602.50	1584.34	750.84	364.11	113.33
IDBI Fortis	11.90						
ING Vysya	704.44	467.66	283.98	282.42	72.10	17.66	4.19
Kotak Mahindra	1106.62	614.94	396.06	373.99	125.51	35.21	7.58
MetLife	825.35	340.44	148.53	57.52	23.41	7.70	0.48
Max NewYork	1597.83	912.11	471.36	233.63	137.28	67.31	38.80
Reliance Life	2751.05	932.11	193.56	91.33	27.21	6.32	0.28
Sahara	122.12	43.00	26.34	1.74			
SBI Life	4792.82	2563.84	827.82	484.85	207.05	71.88	14.69
Shriram	309.99	181.17	10.33				
Tata AIG	964.51	644.82	464.53	297.55	181.59	59.77	21.14
Private Total	33715.95	19425.65	10269.67	5564.57	2440.71	965.69	268.51
	(73.56)	(88.84)	(84.55)	(127.99)	(152.74)	(259.65)	(4061.70)
Total	93712.52	75649.21	38785.54	26217.64	19788.32	16942.45	19857.28
(LIC + Private)	(23.88)	(94.96)	(47.94)	(32.49)	(16.80)	(-14.68)	(104.56)

NOTE:

1) Figure in the bracket represent the growth over the previous year in percent.

TOTAL LIFE INSURANCE PREMIUM

(RS. CRORE)

INSURER	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
LIC	149789.99	127822.84	90792.22	75127.29	63533.43	54628.49	49821.91
	(17.19)	(40.79)	(20.85)	(18.25)	(16.30)	(9.65)	(42.79)
Aviva	1891.88	1147.23	600.27	253.42	81.50	13.47	
Bajaj Allianz	9725.31	4302.74	3133.58	1001.68	220.80	69.17	7.14
Bharti Axa	118.41	7.78					
Birla Sunlife	3272.19	1776.71	1259.68	915.47	537.54	143.92	28.26
Future Generali	2.49						
HDFC Std	4858.56	2855.87	1569.91	686.63	297.76	148.83	33.46
ICICI Pru	13561.06	7912.99	4261.05	2363.82	989.28	417.62	116.38
IDBI Fortis	11.9049						
ING Vysya	1158.87	707.20	425.38	338.86	88.51	21.16	4.19
Kotak Mahindra	1691.14	971.51	621.85	466.16	150.72	40.32	7.58
Met Life	1159.54	492.71	205.99	81.53	28.73	7.91	0.48
Max New York	2714.60	1500.28	788.13	413.43	215.25	96.59	38.95
Reliance Life	3225.44	1004.66	224.21	106.55	31.06	6.47	0.28
Sahara	143.49	51.00	27.66	1.74			
SBI Life	5622.14	2928.49	1075.32	601.18	225.67	72.39	14.69
Shriram	358.05	181.17	10.33				
Tata AIG	2046.35	1367.18	880.19	497.04	253.53	81.21	21.14
Private Total	51561.42	28253.00	15083.54	7727.51	3120.33	1119.06	272.55
	(82.50)	(87.08)	(95.19)	(147.65)	(178.83)	(310.59)	(4124.31)
Total	201351.41	156075.84	105875.76	82854.80	66653.75	55747.55	50094.46
(LIC+Private)	(29.01)	(47.38)	(27.78)	(24.31)	(19.56)	(11.28)	(43.54)

NOTE:

1) Figure in the bracket represent the growth over the previous year in percent.

POLICYHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	ALL COMPANIES						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned – net							
(a) Premium	20133635	15606531	10587174	8285480	6628793	5574754	5009444
(b) Reinsurance ceded	(31918)	(20172)	(13616)	(10774)	(7085)	(4127)	(2040)
(c) Reinsurance accepted	355	109	151	(97)	137	182	79
Income from Investments							
(a) Interest, Dividends & Rent – Gross	4936323	4184055	3608296	3324751	2730795	2511894	2286626
(b) Profit on sale/redemption of investments	1646584	931814	663843	436483	354404	129153	112525
(c) (Loss on sale/ redemption of investments)	(263139)	(189550)	(163552)	(99000)	(86839)	(33234)	(13619)
(d) Transfer/Gain on revaluation/change in fair value	(153567)	(112125)	176974	9244	121		
(e) Amortization of Premium/Discount on Investments	(42)	(806)	(929)				
(f) Appropriation/Expropriation Adjustment Account	1342	3092					
Other Income	130435	103650	141756	101522	13222	35604	
Transfer from Shareholders' Account	501127	228030	126385	96513	107817	47631	21352
TOTAL (A)	26901137	20734628	15126483	12144122	9741366	8261855	7414367
Commission	1465447	1226864	863548	709861	615838	515273	456691
Operating Expenses related to Insurance Business	2034179	1358584	961105	821560	642483	545115	467417
Provision for doubtful debts	13576	41298	21012	110062	50849	26542	17987
Bad debts written off	97		5	3	1	125862	
Provision for Tax	360813	471282	399971	561929	151885		85852
Provisions (other than taxation)	16725	12233	4036				
(a) For diminution in the value of investments (Net)	8237			16480	720805	26077	8397
(b) Others	4167	(5851)	5110	(275)	77	824646	2277
TOTAL (B)	3903240	3104410	2254787	2219620	2181938	2063515	1038621
Benefits Paid (Net)	6168637	5571501	3520986	2875133	2399357	2054522	1747952
Interim Bonuses Paid	107421	139627	29746	19536	23375	21636	19538
Change in valuation of liability in respect of life policies							
(a) Gross*	11824796	9083534	7961790	6548377	4989759	4074027	3426050
(b) Amount ceded in Reinsurance	(4027)	(3483)	(3017)	(5331)	(1843)	(1402)	(452)
(c) Amount accepted in Reinsurance							
(d) Transfer to Linked Fund	4772646	2743293	1292341	414744	70872	19881	725
TOTAL (C)	22869473	17534472	12801847	9852458	7481520	6168664	5193813
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	128424	95746	69848	72042	77908	29677	1181932
Prior Period Items			1834				
Balance at the beginning of the year	6998	(6939)	(10284)	(6072)	(22508)	(8937)	
Transfer from Linked Fund (Lapsed Policies)	(558)	820	424				7714
Surplus available for appropriations	127560	89626	61822	65970	55400	20740	
APPROPRIATIONS							
Transfer to Shareholders' Account	102416	81205	63293	70060	54813	47817	34216
Transfer to Other Reserves (Reserve for lapsed unit linked policies unlikely to be revived)	16064	12450	1203	3018	74		823918
Balance being funds for future appropriations-Policyholders	53602	18731	8517				
Balance being funds for future appropriations-Shareholders	3640	14	55	3815	904	(2986)	350507
Balance transferred to Balance Sheet	(73659)	(23262)	(11245)	(10924)	(391)	(4142)	
TOTAL (D)	102063	89138	61823	65969	55400	20740	1200927

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	BIRLA SUNLIFE						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned – net							
(a) Premium	325713	176617	125566	91547	53754	14392	2826
(b) Reinsurance ceded	(3406)	(3101)	(2184)	(1388)	(770)	(403)	(146)
(c) Reinsurance accepted							
Income from Investments							
(a) Interest, Dividends & Rent – Gross	25045	15771	8880	4501	1312	287	61
(b) Profit on sale/redemption of investments	63154	22877	8395	511	128	22	26
(c) (Loss on sale/ redemption of investments)	(10228)	(5541)	(2314)	(243)	(91)	(6)	(1)
(d) Transfer/Gain on revaluation/change in fair value	(29177)	(13550)	17660				4406
(e) Amortization of Premium/Discount on Investments	(65)	(63)	(75)				
(f) Appropriation/Expropriation Adjustment Account							
Other Income	1002	317	1610	690	193	15	2
Transfer from Shareholders' Account	49410	15473	7019	6762	8216	6770	
TOTAL (A)	421448	208800	164557	102380	62743	21079	7174
Commission	33555	20138	15964	12922	7713	2951	440
Operating Expenses related to Insurance Business	67073	37587	24393	17744	14512	8907	4816
Provision for doubtful debts					1	1	
Bad debts written off							
Provision for Tax	383	237	214				
Provisions (other than taxation)							
(a) For diminution in the value of investments (Net)							
(b) Others							
TOTAL (B)	101011	57961	40571	30666	22226	11859	5256
Benefits Paid (Net)	42968	12484	7379	3303	772	102	30
Interim Bonuses Paid							
Change in valuation of liability in respect of life policies							
(a) Gross*	275170	139681	117714	69100	40377	9782	1943
(b) Amount ceded in Reinsurance	(2893)	(1326)	(1107)	(688)	(633)	(665)	(56)
(c) Amount accepted in Reinsurance							
(d) Transfer to Linked Fund							
TOTAL (C)	315245	150838	123986	71714	40516	9219	1917
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	5192						
Prior Period Items							
Balance at the beginning of the year							
Transfer from Linked Fund (Lapsed Policies)							
Surplus available for appropriations							
APPROPRIATIONS							
Transfer to Shareholders' Account	2607						
Transfer to Other Reserves (Reserve for lapsed unit linked policies unlikely to be revived)							
Balance being funds for future appropriations-Policyholders	2585						
Balance being funds for future appropriations-Shareholders							
Balance transferred to Balance Sheet							
TOTAL (D)	5192						

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	ICICI PRU						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned – net							
(a) Premium	1356106	791299	426105	236382	98928	41762	11637
(b) Reinsurance ceded	(2430)	(1617)	(684)	(382)	(191)	(28)	(3)
(c) Reinsurance accepted							
Income from Investments							
(a) Interest, Dividends & Rent – Gross	63572	38054	20293	9579	2656	1863	170
(b) Profit on sale/redemption of investments	190333	54231	23161	2251	2315	626	117
(c) (Loss on sale/ redemption of investments)	(26177)	(13857)	(6271)	(283)	(20)		
(d) Transfer/Gain on revaluation/change in fair value	63249	17386	105135	7722	(115)		
(e) Amortization of Premium/Discount on Investments							
(f) Appropriation/Expropriation Adjustment Account	1341	3092					
Other Income	313	16	47	10	1690	17	18
Transfer from Shareholders' Account	160635	75800	23067	23335	23677	15838	
TOTAL (A)	1806942	964403	590854	278614	128939	60078	11939
Commission	81097	52551	28339	17796	9562	3776	1447
Operating Expenses related to Insurance Business	291994	152296	72500	46151	28728	17383	8485
Provision for doubtful debts							
Bad debts written off							
Provision for Tax	2896	1226	610		1257		(965)
Provisions (other than taxation)							
(a) For diminution in the value of investments (Net)							
(b) Others							
TOTAL (B)	375987	206073	101450	63947	39546	21159	8967
Benefits Paid (Net)	201487	72750	20947	10120	816	316	65
Interim Bonuses Paid	6						
Change in valuation of liability in respect of life policies							
(a) Gross*	1196952	671979	467452	201373	24843	18723	12825
(b) Amount ceded in Reinsurance							
(c) Amount accepted in Reinsurance							
(d) Transfer to Linked Fund					63734	19881	725
TOTAL (C)	1398444	744729	488398	211492	89393	38920	13615
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	32512	13601	1006	3176			(10643)
Prior Period Items							
Balance at the beginning of the year							
Transfer from Linked Fund (Lapsed Policies)							
Surplus available for appropriations	32512	13601	1006	3176			
APPROPRIATIONS							
Transfer to Shareholders' Account	212	3461	759				(12417)
Transfer to Other Reserves (Reserve for lapsed unit linked policies unlikely to be revived)							1774
Balance being funds for future appropriations-Policyholders	32300	10141	248	3175			
Balance being funds for future appropriations-Shareholders							
Balance transferred to Balance Sheet							
TOTAL (D)	32512	13602	1006	3175			(10643)

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	MAX NEWYORK						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned – net							
(a) Premium	271460	150028	78813	41343	21525	9659	3895
(b) Reinsurance ceded	(2205)	(1486)	(841)	(471)	(318)	(154)	(35)
(c) Reinsurance accepted							
Income from Investments							
(a) Interest, Dividends & Rent – Gross	12008	7028	3852	2131	929	406	77
(b) Profit on sale/redemption of investments	11452	1974	331	9			
(c) (Loss on sale/ redemption of investments)	(2816)	(460)	(47)				
(d) Transfer/Gain on revaluation/change in fair value	1736	842	2260	40			
(e) Amortization of Premium/Discount on Investments	30	(76)	(152)				
(f) Appropriation/Expropriation Adjustment Account							
Other Income	36	99	123	(78)	(38)	12	1
Transfer from Shareholders' Account	19434	7419	6516	10267	24501		
TOTAL (A)	311136	165368	90856	53241	46598	9923	3938
Commission	38446	22852	13447	6509	4028	1849	1186
Operating Expenses related to Insurance Business	88054	51370	33932	24641	16273	11194	8488
Provision for doubtful debts	100	58	9	17			
Bad debts written off	1	0	5	3			
Provision for Tax	469	311	256				
Provisions (other than taxation)							
(a) For diminution in the value of investments (Net)							
(b) Others							
TOTAL (B)	127071	74593	47650	31171	20301	13043	9674
Benefits Paid (Net)	13601	8337	4254	1242	1164	249	67
Interim Bonuses Paid							
Change in valuation of liability in respect of life policies							
(a) Gross*	166557	82385	38605	21068	9558	4546	2037
(b) Amount ceded in Reinsurance	(523)	(100)	(212)	(240)	(139)	(25)	(16)
(c) Amount accepted in Reinsurance							
(d) Transfer to Linked Fund							
TOTAL (C)	179634	90623	42646	22070	10584	4770	2088
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	4431	153	560		15713	(7890)	(7824)
Prior Period Items							
Balance at the beginning of the year					(15713)	(7823)	
Transfer from Linked Fund (Lapsed Policies)							
Surplus available for appropriations	4431	153	560			(15713)	
APPROPRIATIONS							
Transfer to Shareholders' Account	791	12	6				
Transfer to Other Reserves (Reserve for lapsed unit linked policies unlikely to be revived)							(7824)
Balance being funds for future appropriations-Policyholders		127	499				
Balance being funds for future appropriations-Shareholders	3640	14	55				
Balance transferred to Balance Sheet						(15713)	
TOTAL (D)	4431	153	560			(15713)	(7824)

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	HDFC STANDARD						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned – net							
(a) Premium	485856	285587	156991	68663	29776	14882	3346
(b) Reinsurance ceded	(4095)	(3324)	(2296)	(1371)	(794)	(477)	(139)
(c) Reinsurance accepted							
Income from Investments							
(a) Interest, Dividends & Rent – Gross	27694	15895	6897	2671	1424	528	107
(b) Profit on sale/redemption of investments	34152	10434	9449	1087	1428	46	5
(c) (Loss on sale/ redemption of investments)	(11230)	(4119)	(150)	(1139)	(11)		
(d) Transfer/Gain on revaluation/change in fair value	5835	1014	21590	340	19		
(e) Amortization of Premium/Discount on Investments	(569)	(658)	(602)				
(f) Appropriation/Expropriation Adjustment Account							
Other Income	3247	2330	2327	96	(83)	(64)	4461
Transfer from Shareholders' Account	32482	14504	13970	9547	2864	5355	
TOTAL (A)	573373	321662	208176	79896	34604	20270	7780
Commission	35126	20993	12033	7309	3871	1977	662
Operating Expenses related to Insurance Business	101298	57674	39849	23075	9817	6973	4126
Provision for doubtful debts							
Bad debts written off							
Provision for Tax	626	358	268				
Provisions (other than taxation)							
(a) For diminution in the value of investments (Net)							
(b) Others							
TOTAL (B)	137049	79025	52150	30384	13688	8950	4788
Benefits Paid (Net)	50146	17454	4483	1572	270	55	3
Interim Bonuses Paid	39	3	4	2	2		
Change in valuation of liability in respect of life policies							
(a) Gross*	378072	226253	152476	50465	21644	12291	3070
(b) Amount ceded in Reinsurance	1029	(1411)	(1192)	(2527)	(999)	(706)	(379)
(c) Amount accepted in Reinsurance							
(d) Transfer to Linked Fund							
TOTAL (C)	429286	242299	155772	49512	20916	11641	2694
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	7038	339	255			(321)	298
Prior Period Items							
Balance at the beginning of the year							
Transfer from Linked Fund (Lapsed Policies)							
Surplus available for appropriations	7038	339	255			(321)	
APPROPRIATIONS							
Transfer to Shareholders' Account	5163						25
Transfer to Other Reserves (Reserve for lapsed unit linked policies unlikely to be revived)							
Balance being funds for future appropriations-Policyholders	1875	339	255				
Balance being funds for future appropriations-Shareholders							273
Balance transferred to Balance Sheet						(321)	
TOTAL (D)	7038	339	255			(321)	298

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	ING VYSYA						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned – net							
(a) Premium	115887	70720	42538	33886	8851	2116	419
(b) Reinsurance ceded	(559)	(318)	(251)	(121)	(22)	(4)	(2)
(c) Reinsurance accepted							
Income from Investments							
(a) Interest, Dividends & Rent – Gross	7011	4019	2012	522	102	35	
(b) Profit on sale/redemption of investments	14526	3878	481	76			
(c) (Loss on sale/ redemption of investments)	(4983)	(1069)	(83)				
(d) Transfer/Gain on revaluation/change in fair value	(3428)	(592)	2380	(175)			
(e) Amortization of Premium/Discount on Investments							
(f) Appropriation/Expropriation Adjustment Account							
Other Income	208	50	39	56	39	5	
Transfer from Shareholders' Account	20707	18867	12624	9822	7503	4752	
TOTAL (A)	149369	95555	59739	44067	16472	6904	417
Commission	10555	9417	6913	4107	1993	645	135
Operating Expenses related to Insurance Business	40370	30353	21083	14649	9891	5775	2312
Provision for doubtful debts							
Bad debts written off							
Provision for Tax	433	271	242				
Provisions (other than taxation)							
(a) For diminution in the value of investments (Net)							
(b) Others							1417
TOTAL (B)	51357	40042	28238	18755	11883	6420	3864
Benefits Paid (Net)	8958	5051	3034	260	96	29	
Interim Bonuses Paid	3	3	0	1	11		
Change in valuation of liability in respect of life policies							
(a) Gross*	86993	50463	28507	25090	4487	458	354
(b) Amount ceded in Reinsurance	(57)	(4)	(41)	(40)	(3)	(3)	(1)
(c) Amount accepted in Reinsurance							
(d) Transfer to Linked Fund							
TOTAL (C)	95898	55514	31501	25311	4589	484	353
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	2113						(3800)
Prior Period Items							
Balance at the beginning of the year							
Transfer from Linked Fund (Lapsed Policies)							
Surplus available for appropriations							
APPROPRIATIONS							
Transfer to Shareholders' Account	64						(3800)
Transfer to Other Reserves (Reserve for lapsed unit linked policies unlikely to be revived)							
Balance being funds for future appropriations-Policyholders 2049							
Balance being funds for future appropriations-Shareholders							
Balance transferred to Balance Sheet							
TOTAL (D)	2113						(3800)

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	LIC						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned – net							
(a) Premium	14978999	12782284	9079222	7512729	6316760	5462849	4982191
(b) Reinsurance ceded	(8795)	(4167)	(3454)	(4295)	(3831)	(2794)	(1676)
(c) Reinsurance accepted	355	109	151	(97)	137	182	79
Income from Investments							
(a) Interest, Dividends & Rent – Gross	4714701	4057240	3547864	3297750	2721569	2507983	2286190
(b) Profit on sale/redemption of investments	1108636	767174	610719	430727	349699	128251	112377
(c) (Loss on sale/ redemption of investments)	(163831)	(145943)	(153943)	(96922)	(86694)	(33223)	(13618)
(d) Transfer/Gain on revaluation/change in fair value	(107288)	(110232)					
(e) Amortization of Premium/Discount on Investments							
(f) Appropriation/Expropriation Adjustment Account							
Other Income	113522	96011	134128	99382	11250	35533	12464
Transfer from Shareholders' Account							
TOTAL (A)	20636298	17442476	13214688	11239274	9308890	8098781	7378007
Commission	956810	916907	709492	624517	573384	499861	451791
Operating Expenses related to Insurance Business	830932	708584	604156	598718	504233	462109	426040
Provision for doubtful debts	13568	41167	20976	109937	50849	26541	17987
Bad debts written off							
Provision for Tax	351046	466582	396775	561925	150628	125862	86817
Provisions (other than taxation)	15791	12233	4036	16480	720805		
(a) For diminution in the value of investments (Net)						26077	8397
(b) Others	4167	(5851)	5110	(518)		824646	859
TOTAL (B)	2172314	2139622	1740546	1911059	1999899	1965097	991891
Benefits Paid (Net)	5655033	5328646	3392711	2844045	2392375	2053039	1747664
Interim Bonuses Paid	107309	139571	29724	19529	23362	21635	19538
Change in valuation of liability in respect of life policies							
(a) Gross*	8666442	7394339	6926623	6016358	4838442	4010200	3403227
(b) Amount ceded in Reinsurance							
(c) Amount accepted in Reinsurance							
(d) Transfer to Linked Fund	3952241	2364517	1062908	378623			
TOTAL (C)	18381025	15227074	11411965	9258555	7254178	6084875	5170429
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	82959	75781	62177	69660	54813	48810	1215687
Prior Period Items							
Balance at the beginning of the year							
Transfer from Linked Fund (Lapsed Policies)							
Surplus available for appropriations	82959	75781	62177	69660	54813	48810	
APPROPRIATIONS							
Transfer to Shareholders' Account	82959	75781	62177	69660	54813	48810	43325
Transfer to Other Reserves (Reserve for lapsed unit linked policies unlikely to be revived)							822144
Balance being funds for future appropriations-Policyholders							
Balance being funds for future appropriations-Shareholders							350218
Balance transferred to Balance Sheet							
TOTAL (D)	82959	75781	62177	69660	54813	48810	1215687

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	RELIANCE						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned – net							
(a) Premium	322544	100466	22421	10655	3106	647	28
(b) Reinsurance ceded	(1218)	(414)	(200)	(147)	(96)	(46)	
(c) Reinsurance accepted							
Income from Investments							
(a) Interest, Dividends & Rent – Gross	5411	1390	731	269	48	8	
(b) Profit on sale/redemption of investments	31688	7499	937	111	14		
(c) (Loss on sale/ redemption of investments)	(15269)	(3034)	(140)	(16)			
(d) Transfer/Gain on revaluation/change in fair value	(29244)	(2562)	3014	(10)	(4)		
(e) Amortization of Premium/Discount on Investments	562	(9)	(100)		(15)		
(f) Appropriation/Expropriation Adjustment Account							
Other Income	2024	131	73	12	9		
Transfer from Shareholders' Account	78276	32922	10494	5742	8638		
TOTAL (A)	394773	136389	37229	16616	11699	609	28
Commission	28969	9877	1433	787	547	167	7
Operating Expenses related to Insurance Business	101685	42904	11593	7680	5219	3398	1123
Provision for doubtful debts							
Bad debts written off							
Provision for Tax	907	161	126				
Provisions (other than taxation)							
(a) For diminution in the value of investments (Net)							
(b) Others							
TOTAL (B)	131560	52942	13152	8466	5766	3565	1130
Benefits Paid (Net)	16242	7891	3279	695	50	9	
Interim Bonuses Paid	3	3	1				
Change in valuation of liability in respect of life policies							
(a) Gross*	246968	75552	20797	7557	1647	157	11
(b) Amount ceded in Reinsurance				(102)			
(c) Amount accepted in Reinsurance							
(d) Transfer to Linked Fund							
TOTAL (C)	263213	83446	24077	8150	1697	166	11
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)					4236	(3122)	(1113)
Prior Period Items							
Balance at the beginning of the year					(4236)	(1114)	
Transfer from Linked Fund (Lapsed Policies)						(4236)	
Surplus available for appropriations							
APPROPRIATIONS							
Transfer to Shareholders' Account							
Transfer to Other Reserves (Reserve for lapsed unit linked policies unlikely to be revived)							(1113)
Balance being funds for future appropriations-Policyholders							
Balance being funds for future appropriations-Shareholders							
Balance transferred to Balance Sheet						(4236)	
TOTAL (D)							(1113)

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	BAJAJ ALLIANZ						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned – net							
(a) Premium	972531	534524	313358	100168	22080	6917	714
(b) Reinsurance ceded	(1327)	(926)	(536)	(364)	(155)	(56)	(11)
(c) Reinsurance accepted							
Income from Investments							
(a) Interest, Dividends & Rent – Gross	19586	11533	2111	856	318	117	
(b) Profit on sale/redemption of investments	90009	37146	1066	24	134	32	
(c) (Loss on sale/ redemption of investments)	(15526)	(10550)	(53)	(37)			
(d) Transfer/Gain on revaluation/change in fair value	(30084)	(10366)					
(e) Amortization of Premium/Discount on Investments							
(f) Appropriation/Expropriation Adjustment Account							
Other Income	7211	3728	2902	530	135	83	
Transfer from Shareholders' Account	29518	9724	10855	4512	4000	4000	
TOTAL (A)	1071918	574812	329704	105688	26512	11095	703
Commission	149686	94668	34187	14584	5044	1242	235
Operating Expenses related to Insurance Business	200434	107302	48681	21439	13237	6672	2511
Provision for doubtful debts				107			
Bad debts written off							
Provision for Tax		731	410				
Provisions (other than taxation)	933						
(a) For diminution in the value of investments (Net)							
(b) Others							
TOTAL (B)	351053	202701	83278	36130	18281	7914	2746
Benefits Paid (Net)	85140	69854	65348	5651	278	36	
Interim Bonuses Paid	27	20	12	3	1		
Change in valuation of liability in respect of life policies							
(a) Gross*	39161	26699	19123	64169	7459	2749	341
(b) Amount ceded in Reinsurance							
(c) Amount accepted in Reinsurance							
(d) Transfer to Linked Fund	576733	261752	155761				
TOTAL (C)	701062	358324	240244	69823	7738	2785	341
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	19803	13788	6182	(265)	493	395	(2384)
Prior Period Items							
Balance at the beginning of the year	6709	5645	640	904	411		2400
Transfer from Linked Fund (Lapsed Policies)	(675)						
Surplus available for appropriations	25837	19433	6822	640	904	395	
APPROPRIATIONS							
Transfer to Shareholders' Account	327	313					
Transfer to Other Reserves (Reserve for lapsed unit linked policies unlikely to be revived)	16016	12411	1177				
Balance being funds for future appropriations-Policyholders	9494	6709	5645	640	904		
Balance being funds for future appropriations-Shareholders						(16)	
Balance transferred to Balance Sheet						411	16
TOTAL (D)	25837	19433	6822	640	904	395	16

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	SBI LIFE						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned – net							
(a) Premium	562214	292849	107532	60118	22567	7239	1468
(b) Reinsurance ceded	(1093)	(505)	(223)	(189)	(14)		
(c) Reinsurance accepted							
Income from Investments							
(a) Interest, Dividends & Rent – Gross	24175	12603	5760	2776	1041	358	21
(b) Profit on sale/redemption of investments	48219	8928	5124	1133	159	144	
(c) (Loss on sale/ redemption of investments)	(6759)	(1894)	(76)	(2)	(12)		
(d) Transfer/Gain on revaluation/change in fair value	(15310)	2330	2266				
(e) Amortization of Premium/Discount on Investments							
(f) Appropriation/Expropriation Adjustment Account							
Other Income	253	173	87	227			
Transfer from Shareholders' Account	9975	4375	4559	2170	2699	2080	
TOTAL (A)	621672	318858	125030	66235	26439	9821	1489
Commission	36535	19597	6969	2339	945	187	19
Operating Expenses related to Insurance Business	48696	32238	18996	12456	5735	2330	1127
Provision for doubtful debts							
Bad debts written off							
Provision for Tax	2303	228	180				
Provisions (other than taxation)							
(a) For diminution in the value of investments (Net)	7523						
(b) Others							
TOTAL (B)	95058	52063	26145	14796	6679	2517	1146
Benefits Paid (Net)	35085	14006	8243	4636	2145	274	
Interim Bonuses Paid							
Change in valuation of liability in respect of life policies							
(a) Gross*	484087	253083	90754	47981	17634	7029	1435
(b) Amount ceded in Reinsurance	(713)	(296)	(111)	(1178)	(20)		
(c) Amount accepted in Reinsurance							
(d) Transfer to Linked Fund							
TOTAL (C)	518459	266794	98885	51439	19759	7304	1435
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	8156	1					(1092)
Prior Period Items							
Balance at the beginning of the year							
Transfer from Linked Fund (Lapsed Policies)							
Surplus available for appropriations	8156	1					
APPROPRIATIONS							
Transfer to Shareholders' Account	8079						1092
Transfer to Other Reserves (Reserve for lapsed unit linked policies unlikely to be revived)							
Balance being funds for future appropriations-Policyholders	77						
Balance being funds for future appropriations-Shareholders							
Balance transferred to Balance Sheet							
TOTAL (D)	8156						

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	KOTAK MAHENDRA						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned – net							
(a) Premium	169114	97151	62185	46616	15072	4032	758
(b) Reinsurance ceded	(2843)	(2018)	(1115)	(678)	(398)	(60)	(21)
(c) Reinsurance accepted							
Income from Investments							
(a) Interest, Dividends & Rent – Gross	10137	6158	3514	1239	448	41	
(b) Profit on sale/redemption of investments	32018	10336	2000	369	255		
(c) (Loss on sale/ redemption of investments)	(5748)	(2779)	(446)	(273)	(3)		
(d) Transfer/Gain on revaluation/change in fair value	(10306)	(1776)	7415	484	74		
(e) Amortization of Premium/Discount on Investments							
(f) Appropriation/Expropriation Adjustment Account							
Other Income	108	70	24	26	7		
Transfer from Shareholders' Account	10888	11799	4998	2173	9758		
TOTAL (A)	203369	118941	78574	49956	25213	4014	737
Commission	15511	8020	5912	3890	1920	761	181
Operating Expenses related to Insurance Business	42487	24031	13408	11133	8984	6138	3698
Provision for doubtful debts							
Bad debts written off							
Provision for Tax	282	189	107				
Provisions (other than taxation)							
(a) For diminution in the value of investments (Net)	712						
(b) Others				243	77		1
TOTAL (B)	58991	32239	19427	15266	10981	6898	3880
Benefits Paid (Net)	26255	17317	4197	456	408	21	
Interim Bonuses Paid							
Change in valuation of liability in respect of life policies							
(a) Gross*	12979	12081	12468	8541	4389	2320	347
(b) Amount ceded in Reinsurance							
(c) Amount accepted in Reinsurance							
(d) Transfer to Linked Fund	99180	50803	42217	28404	5031		
TOTAL (C)	138414	80201	58882	37400	9829	2341	347
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	5963	6501	265	(2711)	4404	(5226)	(3490)
Prior Period Items							
Balance at the beginning of the year	363	(4848)	(4967)	(2256)			
Transfer from Linked Fund (Lapsed Policies)							
Surplus available for appropriations	6327	1653	(4702)	(4967)	4404	(5226)	
APPROPRIATIONS							
Transfer to Shareholders' Account	1939	143					(1146)
Transfer to Other Reserves (Reserve for lapsed unit linked policies unlikely to be revived)							
Balance being funds for future appropriations-Policyholders	4018	1146	147	244	74	(993)	
Balance being funds for future appropriations-Shareholders							(2344)
Balance transferred to Balance Sheet	370	363	(4848)	(4967)	4330	(4233)	
TOTAL (D)	6327	1653	(4702)	(4967)	4404	(5226)	(3490)

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	TATA AIG						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned – net							
(a) Premium	204635	136718	88019	49704	25353	8121	2114
(b) Reinsurance ceded	(1356)	(1123)	(1305)	(849)	(416)	(87)	(6)
(c) Reinsurance accepted							
Income from Investments							
(a) Interest, Dividends & Rent – Gross	12796	7664	3735	1727	754	216	
(b) Profit on sale/redemption of investments	15225	6400	1506		26		
(c) (Loss on sale/ redemption of investments)	(28)	(63)	(12)	(0)			
(d) Transfer/Gain on revaluation/change in fair value	(538)	1040	7036				
(e) Amortization of Premium/Discount on Investments							
(f) Appropriation/Expropriation Adjustment Account							
Other Income	1000	441	379	565	21	2	
Transfer from Shareholders' Account	35629	10434	7608	5764	6307	4355	
TOTAL (A)	267363	161511	106966	56911	32045	12607	2108
Commission	22892	19124	13755	8994	4158	1480	572
Operating Expenses related to Insurance Business	70252	35702	29078	19802	11504	6353	4038
Provision for doubtful debts	(92)	73	27	5			
Bad debts written off	96						
Provision for Tax	491	274	310				
Provisions (other than taxation)							
(a) For diminution in the value of investments (Net)							
(b) Others							
TOTAL (B)	93640	55173	43171	28801	15662	7832	4610
Benefits Paid (Net)	11218	8209	4738	2282	852	367	123
Interim Bonuses Paid							
Change in valuation of liability in respect of life policies							
(a) Gross*	46441	38962	28188	14951	13424	4409	451
(b) Amount ceded in Reinsurance	(157)	(96)	(102)	(259)			
(c) Amount accepted in Reinsurance							
(d) Transfer to Linked Fund	109818	52159	29716	7718	2107		
TOTAL (C)	167320	99234	62541	24691	16383	4776	574
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	6403	7104	1254	3418			(3076)
Prior Period Items							
Balance at the beginning of the year							
Transfer from Linked Fund (Lapsed Policies)	117	820	424				
Surplus available for appropriations	6521	7924	1678	3418			
APPROPRIATIONS							
Transfer to Shareholders' Account	232	1471	351	400			3076
Transfer to Other Reserves (Reserve for lapsed unit linked policies unlikely to be revived)				3018			
Balance being funds for future appropriations-Policyholders							
Balance being funds for future appropriations-Shareholders							
Balance transferred to Balance Sheet	6289	6453	1327				
TOTAL (D)	6521	7924	1678	3418			

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	MET LIFE						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned – net							
(a) Premium	115954	49271	20599	8153	2873	791	48
(b) Reinsurance ceded	(1105)	(439)	(194)	(214)	(39)	(11)	(1)
(c) Reinsurance accepted							
Income from Investments							
(a) Interest, Dividends & Rent – Gross	3613	1656	643	231	77	3	
(b) Profit on sale/redemption of investments	2320	252	98				
(c) (Loss on sale/ redemption of investments)							
(d) Transfer/Gain on revaluation/change in fair value	257	908	797				
(e) Amortization of Premium/Discount on Investments							
(f) Appropriation/Expropriation Adjustment Account							
Other Income	93	69	1	5			
Transfer from Shareholders' Account		2279	8658	5629	1976		
TOTAL (A)	121133	53996	30603	13803	4887	783	47
Commission	26629	10505	4050	1449	673	167	16
Operating Expenses related to Insurance Business	42661	23197	16157	9538	4465	3044	653
Provision for doubtful debts							
Bad debts written off							
Provision for Tax	280	165	201				
Provisions (other than taxation)							
(a) For diminution in the value of investments (Net)							
(b) Others							
TOTAL (B)	69569	33867	20407	10987	5138	3212	669
Benefits Paid (Net)	3465	2077	597	350	54	18	
Interim Bonuses Paid							
Change in valuation of liability in respect of life policies							
(a) Gross*	97354	40236	13361	3814	1488	523	9
(b) Amount ceded in Reinsurance	(378)	(74)	(161)	(112)	(42)		
(c) Amount accepted in Reinsurance							
(d) Transfer to Linked Fund							
TOTAL (C)	100441	42240	13797	4052	1500	541	9
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	(48878)	(22111)	(3601)	(1236)	(1751)	(2970)	(631)
Prior Period Items			1834				
Balance at the beginning of the year		7724	(5957)	(4721)	(2970)		
Transfer from Linked Fund (Lapsed Policies)							
Surplus available for appropriations	(48878)	(29835)	(7724)	(5957)	(4721)	(2790)	
APPROPRIATIONS							
Transfer to Shareholders' Account							(631)
Transfer to Other Reserves (Reserve for lapsed unit linked policies unlikely to be revived)							
Balance being funds for future appropriations-Policyholders(1362)		(244)					
Balance being funds for future appropriations-Shareholders							
Balance transferred to Balance Sheet	(80318)	(30079)	(7724)	(5957)	(4721)	(2790)	
TOTAL (D)	(81679)	(30323)	(7724)	(5957)	(4721)	(2790)	(631)

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	AVIVA					
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03
Premiums earned – net						
(a) Premium	189188	114723	60027	25342	8150	1347
(b) Reinsurance ceded	(1247)	(717)	(334)	(305)	(40)	(8)
(c) Reinsurance accepted						
Income from Investments						
(a) Interest, Dividends & Rent – Gross	9913	4733	1916	498	116	49
(b) Profit on sale/redemption of investments	4041	554	576	183	248	31
(c) (Loss on sale/ redemption of investments)	(525)	(239)	(17)	(85)	(4)	(6)
(d) Transfer/Gain on revaluation/change in fair value	1297	3442	7421	843	177	
(e) Amortization of Premium/Discount on Investments						
(f) Appropriation/Expropriation Adjustment Account						
Other Income						
Transfer from Shareholders' Account	22615	14916	15095	9637	7678	4480
TOTAL (A)	225282	137412	84684	36114	16324	5892
Commission	21797	17886	10317	4593	1936	210
Operating Expenses related to Insurance Business	66973	42749	25498	14357	9950	4841
Provision for doubtful debts						
Bad debts written off						
Provision for Tax	579	417	272			
Provisions (other than taxation)						
(a) For diminution in the value of investments (Net)						
(b) Others						
TOTAL (B)	89349	61052	36087	18950	11886	5050
Benefits Paid (Net)	18031	7092	1755	522	77	6
Interim Bonuses Paid	32	27	5			
Change in valuation of liability in respect of life policies						
(a) Gross*	115514	68796	45193	16829	4368	839
(b) Amount ceded in Reinsurance	(239)	(177)	(89)	(186)	(7)	(3)
(c) Amount accepted in Reinsurance						
(d) Transfer to Linked Fund						
TOTAL (C)	133337	75738	46864	17164	4437	842
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	2595	622	1733			
Prior Period Items						
Balance at the beginning of the year						
Transfer from Linked Fund (Lapsed Policies)						
Surplus available for appropriations	2595	622	1733			
APPROPRIATIONS						
Transfer to Shareholders' Account						
Transfer to Other Reserves (Reserve for lapsed unit linked policies unlikely to be revived)	48	39	26			
Balance being funds for future appropriations-Policyholders	2548	583	1707			
Balance being funds for future appropriations-Shareholders						
Balance transferred to Balance Sheet						
TOTAL (D)	2595	622	1733			

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	SAHARA				SHRIRAM		
	2007-08	2006-07	2005-06	2004-05	2007-08	2006-07	2005-06
Premiums earned – net							
(a) Premium	14349	5100	2766	174	35805	18417	1033
(b) Reinsurance ceded	(3)	(1)			(17)	(14)	(1)
(c) Reinsurance accepted							
Income from Investments							
(a) Interest, Dividends & Rent – Gross	488	266	87		114	42	1
(b) Profit on sale/redemption of investments	764	130					
(c) (Loss on sale/ redemption of investments)		(1)					
(d) Transfer/Gain on revaluation/change in fair value	(207)	(4)					
(e) Amortization of Premium/Discount on Investments							
(f) Appropriation/Expropriation Adjustment Account	1						
Other Income	7	5	16	1	1165	137	
Transfer from Shareholders' Account	1478	1054	922	1152	610		
TOTAL (A)	16879	6550	3791	1327	37677	18580	1032
Commission	2055	668	379	66	4478	3604	358
Operating Expenses related to Insurance Business	2373	1542	1121	177	5090	2448	659
Provision for doubtful debts							
Bad debts written off							
Provision for Tax	8	5			2	101	
Provisions (other than taxation)							
(a) For diminution in the value of investments (Net)	3						
(b) Others							
TOTAL (B)	4439	2215	1500	243	9570	6153	1017
Benefits Paid (Net)	527	157	22		382	176	
Interim Bonuses Paid					2		
Change in valuation of liability in respect of life policies							
(a) Gross*	3025	1232	502	1084	1803	1169	27
(b) Amount ceded in Reinsurance	(1)	(1)					
(c) Amount accepted in Reinsurance							
(d) Transfer to Linked Fund	8894	2942	1739		25780	11120	
TOTAL (C)	12444	4331	2263	1084	27967	12465	27
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	(5)	4	29		140	(38)	(12)
Prior Period Items							
Balance at the beginning of the year					(74)	(12)	
Transfer from Linked Fund (Lapsed Policies)							
Surplus available for appropriations	(5)	4	29		66	(50)	(12)
APPROPRIATIONS							
Transfer to Shareholders' Account					43	25	
Transfer to Other Reserves (Reserve for lapsed unit linked policies unlikely to be revived)							
Balance being funds for future appropriations-Policyholders	(5)	4	29		23	(74)	(12)
Balance being funds for future appropriations-Shareholders							
Balance transferred to Balance Sheet							
TOTAL (D)	(5)	4	29		66	(49)	(12)

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars IDBI FORTIS	BHARTI AXA		FUTURE GENERALI	
	2007-08	2006-07	2007-08	2007-08
Premiums earned – net				
(a) Premium	11841	778	249	1190
(b) Reinsurance ceded	(27)	(2)	(192)	
(c) Reinsurance accepted				
Income from Investments				
(a) Interest, Dividends & Rent – Gross	46	3	15	
(b) Profit on sale/redemption of investments	45	1		
(c) (Loss on sale/ redemption of investments)	(20)			
(d) Transfer/Gain on revaluation/change in fair value	(359)	(5)		
(e) Amortization of Premium/Discount on Investments				
(f) Appropriation/Expropriation Adjustment Account				
Other Income	246	73		
Transfer from Shareholders' Account	25080	8467	3372	1019
TOTAL (A)	36852	9314	3444	2209
Commission	1264	56	4.07	37.22
Operating Expenses related to Insurance Business	29494	8607	3308.82	1003.96
Provision for doubtful debts				
Bad debts written off				
Provision for Tax	93	27	12.20	3.40
Provisions (other than taxation)				
(a) For diminution in the value of investments (Net)				
(b) Others				
TOTAL (B)	30851	8690	3325	1045
Benefits Paid (Net)	60		38.79	
Interim Bonuses Paid				
Change in valuation of liability in respect of life policies				
(a) Gross*	5980	624	134.31	1164.35
(b) Amount ceded in Reinsurance	(39)		(54.09)	(0.68)
(c) Amount accepted in Reinsurance				
(d) Transfer to Linked Fund				
TOTAL (C)	6001	624	119	1164
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)				
Prior Period Items				
Balance at the beginning of the year				
Transfer from Linked Fund (Lapsed Policies)				
Surplus available for appropriations				
APPROPRIATIONS				
Transfer to Shareholders' Account				
Transfer to Other Reserves (Reserve for lapsed unit linked policies unlikely to be revived)				
Balance being funds for future appropriations-Policyholders				
Balance being funds for future appropriations-Shareholders				
Balance transferred to Balance Sheet				
TOTAL (D)				

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	ALL COMPANIES							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Amounts transferred from the Policyholders								
Account (Technical Account)	102464	81245	63319	70060	54813	48810	47962	28679
Income From Investments:								
(a) Interest, Dividends & Rent – Gross	34986	24184	15207	10467	9981	11179	10742	1309
(b) Profit on sale/redemption of investments	14726		4605	1134	4000	2833	3020	71
(c) (Loss on sale/ redemption of investments)	(2438)	(1462)	(522)	(555)	(118)	(5)	(17)	(1)
(d) Transfer/gain on revaluation/Change in Fair value	(214)	(239)	(66)					
(e) Amortization of Premium/Discount on Investments	830	19	(326)					
Other Income	1580	428	67	(461)	(118)	(235)	279	61
TOTAL (A)	151934	104174	82284	80644	68558	62582	61986	30119
Expenses other than those directly related								
to the insurance business	4811	2260	2575	1466	2537	1929	2145	1000
Bad debts written off								
Provisions (Other than taxation)							253	
(a) For diminution in the value of investments (Net)	2198							
(b) Provision for doubtful debts								
(c) Others	9					964	2	
Contribution to Policyholders Account	501127	228030	126385	96738	107817			4
TOTAL (B)	508145	230290	128960	98204	110354	51518	2400	1004
Profit/ (Loss) before tax	(356211)	(126115)	(46670)	(17560)	(41798)	11064	59586	29115
Provision for Taxation	14931	4502	(1670)		(108)		(188)	
Profit / (Loss) after tax	(341281)	(115960)	(45242)	(1077)	(41457)	11064	59398	29115
Prior Period Items			(1834)	(16483)				
APPROPRIATIONS								
(a) Balance at the beginning of the year	(560236)	(366557)	(247547)	(160974)	(64337)	(25703)	26022	31665
(b) Interim dividends paid during the year							43325	
(c) Proposed final dividend	82959	75781	62177	69660	54813	48810		
(d) Dividend distribution on tax								
(e) Transfer to reserves/ other accounts	1270	1581	(6941)	1176	368	887	9911	
Profit carried to the Balance Sheet	(985746)	(559879)	(349860)	(248293)	(160975)	(64336)	56476	2550

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	BIRLA SUNLIFE							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Amounts transferred from the Policyholders								
Account (Technical Account)	2607						(4406)	(988)
Income From Investments:								
(a) Interest, Dividends & Rent – Gross	2001	1571	1073	937	564	576	598	94
(b) Profit on sale/redemption of investments	168	83	36	26	12	175	44	11
(c) (Loss on sale/ redemption of investments)	(7)	(8)	(16)	(14)	(33)	(2)		
(d) Transfer/gain on revaluation/Change in Fair value								
(e) Amortization of Premium/Discount on Investments	140	(107)						
Other Income			(156)	(213)	(81)	45	195	51
TOTAL (A)	4909	1538	936	736	461	794	(3569)	(832)
Expenses other than those directly related to the insurance business	26	39	29	36	19	119	41	
Bad debts written off								
Provisions (Other than taxation)								
(a) For diminution in the value of investments (Net)								
(b) Provision for doubtful debts								
(c) Others								
Contribution to Policyholders Account	49410	15473	7019	6762		6771		
TOTAL (B)	49437	15512	7049	6797	8235	6890	41	
Profit/ (Loss) before tax	(44528)	(13974)	(6113)	(6061)	(7774)	(6096)	(3610)	(832)
Provision for Taxation								
Profit / (Loss) after tax	(44528)	(13974)			(7774)	(6096)	(3610)	(832)
Prior Period Items			(6113)	(6061)				
APPROPRIATIONS								
(a) Balance at the beginning of the year	(44460)	(30486)	(24373)	(18312)	(10538)	(4442)		
(b) Interim dividends paid during the year								
(c) Proposed final dividend								
(d) Dividend distribution on tax								
(e) Transfer to reserves/ other accounts							(832)	
Profit carried to the Balance Sheet	(88987)	(44460)	(30486)	(24373)	(18312)	(10538)	(4442)	(832)

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	ICICI PRU							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Amounts transferred from the Policyholders Account								
(Technical Account)	212	3461	759				(12417)	
Income From Investments:								
(a) Interest, Dividends & Rent – Gross	1171	2671	1658	963	975	620	1073	613
(b) Profit on sale/redemption of investments	5353	1007	359	313	477	572	1123	46
(c) (Loss on sale/ redemption of investments)	(299)	(359)	(16)	(156)	(18)			
(d) Transfer/gain on revaluation/Change in Fair value								
(e) Amortization of Premium/Discount on Investments								
Other Income			32	15	11	14	11	10
TOTAL (A)	6437	6779	2792	1135	1445	1206	(10210)	670
Expenses other than those directly related								
to the insurance business	116	146	59	41	159	86	111	647
Bad debts written off								
Provisions (Other than taxation)								
(a) For diminution in the value of investments (Net)								
(b) Provision for doubtful debts								
(c) Others								
Contribution to Policyholders Account	160635	75800	23067	23335		15838		
TOTAL (B)	160751	75946	23125	23376	23836	15924	111	
Profit/ (Loss) before tax	(154314)	(69167)	(20333)	(22241)	(22391)	(14718)	(10321)	23
Provision for Taxation	14808	4276			(233)		(188)	
Profit / (Loss) after tax	(139506)	(64891)	(1545)	(1079)	22158	(14718)	(10509)	23
Prior Period Items			(18788)	(21162)				
APPROPRIATIONS								
(a) Balance at the beginning of the year	(160170)	(95279)	(68570)	(47407)	(25249)	(10531)	23	
(b) Interim dividends paid during the year								
(c) Proposed final dividend								
(d) Dividend distribution on tax								
(e) Transfer to reserves/ other accounts			7922				(45)	
Profit carried to the Balance Sheet	(299676)	(160170)	(95279)	(68570)	(47407)	(25249)	(10531)	23

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	ING VYSYA						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Amounts transferred from the Policyholders							
Account (Technical Account)	64						(3800)
Income From Investments:							
(a) Interest, Dividends & Rent – Gross	1425	1083	1092	503	548	645	551
(b) Profit on sale/redemption of investments	174	79	36	108	731	343	258
(c) (Loss on sale/ redemption of investments)		(29)	(25)	(81)			
(d) Transfer/gain on revaluation/Change in Fair value							
(e) Amortization of Premium/Discount on Investments							
Other Income		1	5				
TOTAL (A)	1663	1133	1108	530	1279	988	(2991)
Expenses other than those directly related							
to the insurance business	3	21	883	82	75	22	67
Bad debts written off							
Provisions (Other than taxation)							
(a) For diminution in the value of investments (Net)							
(b) Provision for doubtful debts							
(c) Others							
Contribution to Policyholders Account	20707	18867	12624	9822	7503	4652	37
TOTAL (B)	20709	18888	13506	9904	7578	4774	103
Profit/ (Loss) before tax	(19046)	(17754)	(12398)	(9374)	(6299)	(3786)	(3094)
Provision for Taxation	7	3					
Profit / (Loss) after tax	(19053)	(17757)	2	2	6299	(3786)	(3094)
Prior Period Items			(12400)	(9376)			
APPROPRIATIONS							
(a) Balance at the beginning of the year	(52713)	(34956)	(22555)	(13179)	(6880)	(3094)	
(b) Interim dividends paid during the year							
(c) Proposed final dividend							
(d) Dividend distribution on tax							
(e) Transfer to reserves/ other accounts							
Profit carried to the Balance Sheet	(71766)	(52713)	(34956)	(22555)	(13179)	(6880)	(3094)

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	LIC						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Amounts transferred from the Policyholders							
Account (Technical Account)	82959	75781	62177	69660		48810	81391
Income From Investments:					54813		
(a) Interest, Dividends & Rent – Gross	1562	1585	995	1063	1012	887	788
(b) Profit on sale/redemption of investments				22			
(c) (Loss on sale/ redemption of investments)	(9)	(4)					
(d) Transfer/gain on revaluation/Change in Fair value							
(e) Amortization of Premium/Discount on Investments							
Other Income							
TOTAL (A)	84511	77362	63172	70746	55825	49697	82179
Expenses other than those directly related to the insurance business	49		14	(91)	644		
Bad debts written off							
Provisions (Other than taxation)							
(a) For diminution in the value of investments (Net)							
(b) Provision for doubtful debts							
(c) Others							
Contribution to Policyholders Account							
TOTAL (B)	49		14	(91)	644		
Profit/ (Loss) before tax	84463	77362	63158	70837	55181	49697	82179
Provision for Taxation							
Profit / (Loss) after tax	84463	77362			55181	49697	82179
Prior Period Items			63158	70837			
APPROPRIATIONS							
(a) Balance at the beginning of the year							28066
(b) Interim dividends paid during the year							43325
(c) Proposed final dividend	82959	75781	62177	69660	54813	48810	
(d) Dividend distribution on tax							
(e) Transfer to reserves/ other accounts	1504	1581	981	1176	368	887	10788
Profit carried to the Balance Sheet							82179

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	HDFC STD							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Amounts transferred from the Policyholders								
Account (Technical Account)	5163						(4461)	(200)
Income From Investments:								
(a) Interest, Dividends & Rent – Gross	2421	1268	1385	653	846	952	1574	271
(b) Profit on sale/redemption of investments	987	1142	80	102	704	315	936	
(c) (Loss on sale/ redemption of investments)	(111)	(125)	(135)	(40)	(51)		(2)	(1)
(d) Transfer/gain on revaluation/Change in Fair value	(214)	(239)						
(e) Amortization of Premium/Discount on Investments	6	(24)						
Other Income	5	8	(53)	(36)	34	(74)	69	
TOTAL (A)	8257	2030	1277	679	1534	1194	(1952)	70
Expenses other than those directly related to the insurance business	126	83	183	105	1013	659	557	205
Bad debts written off								
Provisions (Other than taxation)								
(a) For diminution in the value of investments (Net)								
(b) Provision for doubtful debts								
(c) Others								
Contribution to Policyholders Account	32482	14504	13970	9547	2864	5355		
TOTAL (B)	32608	14586	14153	9652	3877	6014	557	205
Profit/ (Loss) before tax	(24351)	(12556)	(12876)	(8973)	(2344)	(4820)	(2511)	(135)
Provision for Taxation								
Profit / (Loss) after tax	(24351)	(12556)			(2344)	(4820)	(2511)	(135)
Prior Period Items			(12876)	(8973)				
APPROPRIATIONS								
(a) Balance at the beginning of the year	(44213)	(31657)	(18782)	(9808)	(7465)	(2645)	(134)	
(b) Interim dividends paid during the year								
(c) Proposed final dividend								
(d) Dividend distribution on tax								
(e) Transfer to reserves/ other accounts	(270)							
Profit carried to the Balance Sheet	(68834)	(44213)	(31658)	(18782)	(9809)	(7465)	(2645)	(135)

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	MAX NEW YORK							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Amounts transferred from the Policyholders								
Account (Technical Account)	791	12	6					(1799)
Income From Investments:								
(a) Interest, Dividends & Rent – Gross	1582	1131	682	356	760	1094	1263	331
(b) Profit on sale/redemption of investments	635	270	90	106	58	19	42	14
(c) (Loss on sale/ redemption of investments)	(78)	(22)						
(d) Transfer/gain on revaluation/Change in Fair value								
(e) Amortization of Premium/Discount on Investments	27	32						
Other Income	1523	407	4	10	565	1	2	
TOTAL (A)	4480	1831	781	472	1384	1113	1307	(1454)
Expenses other than those directly related to the insurance business	688	459	271	171	159	67	169	152
Bad debts written off								
Provisions (Other than taxation)								
(a) For diminution in the value of investments (Net)	51							
(b) Provision for doubtful debts								
(c) Others								
Contribution to Policyholders Account	19434	7419	6516	10267	24501	497		
TOTAL (B)	20173	7878	6787	10438	24660	564	169	152
Profit/ (Loss) before tax	(15693)	(6047)	(6006)	(9966)	(23276)	482	1138	(1606)
Provision for Taxation								
Profit / (Loss) after tax	(15693)	(6047)			(23276)	482	1138	(1606)
Prior Period Items			(6006)	(9966)				
APPROPRIATIONS								
(a) Balance at the beginning of the year	(45281)	(39234)	(33228)	(23261)	15	(467)	(1605)	
(b) Interim dividends paid during the year								
(c) Proposed final dividend								
(d) Dividend distribution on tax								
(e) Transfer to reserves/ other accounts								
Profit carried to the Balance Sheet	(60974)	(45281)	(39234)	(33228)	(23262)	15	(467)	(1606)

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	RELIANCE LIFE						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Amounts transferred from the Policyholders Account (Technical Account)							
Income From Investments:							
(a) Interest, Dividends & Rent – Gross	952	1338	834	702	764	934	206
(b) Profit on sale/redemption of investments	553	388	133	77	409	25	
(c) (Loss on sale/ redemption of investments)	(259)	(165)	(20)	(71)	(9)		
(d) Transfer/gain on revaluation/Change in Fair value							
(e) Amortization of Premium/Discount on Investments	303	(58)					
Other Income			(189)	(253)	(273)	(203)	
TOTAL (A)	1548	1503	758	455	891	756	206
Expenses other than those directly related to the insurance business	79	92	104	115	142	31	
Bad debts written off							
Provisions (Other than taxation)							
(a) For diminution in the value of investments (Net)							
(b) Provision for doubtful debts							
(c) Others							269
Contribution to Policyholders Account	78276	32922	10494	5742	8638	108	
TOTAL (B)	78355	33013	10598	5857	8780	139	269
Profit/ (Loss) before tax	(76807)	(31511)	(9840)	(5401)	(7889)	616	206
Provision for Taxation					(108)		
Profit / (Loss) after tax	(76807)	(31511)			(7780)	616	206
Prior Period Items			(9840)	(5401)			
APPROPRIATIONS							
(a) Balance at the beginning of the year	(53710)	(22200)	(12360)	(6958)	822	206	
(b) Interim dividends paid during the year							
(c) Proposed final dividend							
(d) Dividend distribution on tax							
(e) Transfer to reserves/ other accounts							
Profit carried to the Balance Sheet	(130517)	(53711)	(22199)	(12360)	(6959)	822	206

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	BAJAJ ALLIANZ						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Amounts transferred from the Policyholders							
Account (Technical Account)	327	313					(2400)
Income From Investments:							
(a) Interest, Dividends & Rent – Gross	7640	2731	1136	782	1008	970	846
(b) Profit on sale/redemption of investments	540	238	72	127	352	415	209
(c) (Loss on sale/ redemption of investments)	(230)	(198)	(139)	(26)	(1)		(15)
(d) Transfer/gain on revaluation/Change in Fair value							
(e) Amortization of Premium/Discount on Investments							
Other Income							
TOTAL (A)	8277	3084	1069	883	1359	1385	(1360)
Expenses other than those directly related							
to the insurance business	147	531	67	46	40	32	204
Bad debts written off							
Provisions (Other than taxation)							
(a) For diminution in the value of investments (Net)							
(b) Provision for doubtful debts							
(c) Others						8	
Contribution to Policyholders Account	29518	9724	10855	4512	4000	4000	
TOTAL (B)	29666	10254	10923	4558	4040	4040	204
Profit/ (Loss) before tax	(21388)	(7170)	(9854)	(3675)	(2681)	(2655)	(1564)
Provision for Taxation	1				1		1
Profit / (Loss) after tax	(21389)	(7170)			(2681)	(2655)	(1565)
Prior Period Items			(9854)	(3675)			
APPROPRIATIONS							
(a) Balance at the beginning of the year	(27601)	(20431)	(10577)	(6901)	(4220)	(1565)	
(b) Interim dividends paid during the year							
(c) Proposed final dividend							
(d) Dividend distribution on tax							
(e) Transfer to reserves/ other accounts							
Profit carried to the Balance Sheet	(48990)	(27601)	(20431)	(10576)	(6901)	(4220)	(1565)

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	SBI LIFE						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Amounts transferred from the Policyholders							
Account (Technical Account)	8079						(1092)
Income From Investments:							
(a) Interest, Dividends & Rent – Gross	4208	3074	1950	1025	811	1079	1105
(b) Profit on sale/redemption of investments	3892	1836	2855	124	259	322	155
(c) (Loss on sale/ redemption of investments)	(729)	(103)	(2)				
(d) Transfer/gain on revaluation/Change in Fair value							
(e) Amortization of Premium/Discount on Investments							
Other Income	2			2	5	15	
TOTAL (A)	15453	4807	4802	1152	1075	1416	168
Expenses other than those directly related to the insurance business	93	49	40	132	17	84	197
Bad debts written off							
Provisions (Other than taxation)							
(a) For diminution in the value of investments (Net)	1910						
(b) Provision for doubtful debts							
(c) Others							
Contribution to Policyholders Account	9975	4375	4559	2170	2699	2080	
TOTAL (B)	11977	4423	4599	2302	2716	2165	197
Profit/ (Loss) before tax	3475	384	203	(1150)	(1641)	(749)	(29)
Provision for Taxation	37	1					
Profit / (Loss) after tax	3438	383			(1641)	(749)	(29)
Prior Period Items			203	(1150)			
APPROPRIATIONS							
(a) Balance at the beginning of the year	(2966)	(3349)	(3550)	(2400)	(760)	(11)	18
(b) Interim dividends paid during the year							
(c) Proposed final dividend							
(d) Dividend distribution on tax							
(e) Transfer to reserves/ other accounts							
Profit carried to the Balance Sheet	473	(2966)	(3347)	(3550)	(2400)	(760)	(11)

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	KOTAK MAHINDRA						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Amounts transferred from the Policyholders							
Account (Technical Account)	1939	143					(1146)
Income From Investments:							
(a) Interest, Dividends & Rent – Gross	1606	964	941	545	615	1015	1409
(b) Profit on sale/redemption of investments	788	160	25	20	132	256	(8)
(c) (Loss on sale/ redemption of investments)	(692)	(408)	(39)	(30)	(2)		
(d) Transfer/gain on revaluation/Change in Fair value							
(e) Amortization of Premium/Discount on Investments							
Other Income	2				8		2
TOTAL (A)	3644	860	927	535	752	1270	257
Expenses other than those directly related							
to the insurance business	26	24	4	7	4	8	2
Bad debts written off							
Provisions (Other than taxation)							253
(a) For diminution in the value of investments (Net)							
(b) Provision for doubtful debts							
(c) Others					233	269	
Contribution to Policyholders Account	10888	11799	5283	2173	9758	993	
TOTAL (B)	10914	11823	5287	2180	9995	1270	257
Profit/ (Loss) before tax	(7271)	(10964)	(4360)	(1645)	(9242)		
Provision for Taxation	(83)	83					
Profit / (Loss) after tax	(7187)	(11047)	83		(9242)		
Prior Period Items			(4442)	(1645)			
APPROPRIATIONS							
(a) Balance at the beginning of the year	(26681)	(15634)	(11099)	(9230)	12	12	12
(b) Interim dividends paid during the year							
(c) Proposed final dividend							
(d) Dividend distribution on tax							
(e) Transfer to reserves/ other accounts							
Profit carried to the Balance Sheet	(33868)	(26681)	(15541)	(10875)	(9230)	12	12

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	TATA AIG						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Amounts transferred from the Policyholders							
Account (Technical Account)	232	1471	351	400			(3076)
Income From Investments:							
(a) Interest, Dividends & Rent – Gross	2131	1783	1194	657	613	862	828
(b) Profit on sale/redemption of investments	3		767	22	9	2	273
(c) (Loss on sale/ redemption of investments)		(6)	(30)	(12)	(3)	(2)	
(d) Transfer/gain on revaluation/Change in Fair value							
(e) Amortization of Premium/Discount on Investments							
Other Income						21	
TOTAL (A)	2365	3248	2283	1068	619	872	(1975)
Expenses other than those directly related							
to the insurance business	667	51	66	263	108	792	549
Bad debts written off							
Provisions (Other than taxation)							
(a) For diminution in the value of investments (Net)							
(b) Provision for doubtful debts							
(c) Others					13	14	
Contribution to Policyholders Account	35629	10434	7608	5364	6307	4355	
TOTAL (B)	36296	10484	7674	5627	6428	5161	549
Profit/ (Loss) before tax	(33930)	(7236)	(5391)	(4559)	(5809)	(4289)	(2524)
Provision for Taxation							
Profit / (Loss) after tax	(33930)	(7236)			(5809)	(4289)	(2524)
Prior Period Items			(5391)	(4559)			
APPROPRIATIONS							
(a) Balance at the beginning of the year	(30567)	(23331)	(17940)	(12981)	(7172)	(2882)	(358)
(b) Interim dividends paid during the year							
(c) Proposed final dividend							
(d) Dividend distribution on tax							
(e) Transfer to reserves/ other accounts	37						
Profit carried to the Balance Sheet	(64461)	(30567)	(23331)	(17540)	(12981)	(7171)	(2882)

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	MET LIFE						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Amounts transferred from the Policyholders							
Account (Technical Account)							(631)
Income From Investments:							
(a) Interest, Dividends & Rent – Gross	1543	800	626	725	732	858	607
(b) Profit on sale/redemption of investments	232	106	30	11	65	1	(12)
(c) (Loss on sale/ redemption of investments)					(33)		
(d) Transfer/gain on revaluation/Change in Fair value							
(e) Amortization of Premium/Discount on Investments	351	176					
Other Income			63	13		(44)	
TOTAL (A)	2125	1082	719	748	763	815	(36)
Expenses other than those directly related							
to the insurance business						11	248
Bad debts written off							
Provisions (Other than taxation)							
(a) For diminution in the value of investments (Net)							
(b) Provision for doubtful debts							
(c) Others							
Contribution to Policyholders Account		2279	8658	5629	1976		
TOTAL (B)		2279	8658	5629	1976	11	248
Profit/ (Loss) before tax	2125	(1197)	(7940)	(4881)	(1213)	804	(284)
Provision for Taxation			(1834)				
Profit / (Loss) after tax	2125	(1197)			(1213)	804	(284)
Prior Period Items			(9774)	(4881)			
APPROPRIATIONS							
(a) Balance at the beginning of the year	(16545)	(15348)	(5574)	(693)	520	(284)	
(b) Interim dividends paid during the year							
(c) Proposed final dividend							
(d) Dividend distribution on tax							
(e) Transfer to reserves/ other accounts							
Profit carried to the Balance Sheet	(14420)	(16545)	(15348)	(5574)	(693)	520	(284)

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	AVIVA					
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03
Amounts transferred from the Policyholders						
Account (Technical Account)	48	39	26			
Income From Investments:						
(a) Interest, Dividends & Rent – Gross	2412	1831	809	664	611	688
(b) Profit on sale/redemption of investments	91	70	36	36	791	389
(c) (Loss on sale/ redemption of investments)	(10)	(5)	(0)	(55)	(1)	
(d) Transfer/gain on revaluation/Change in Fair value						
(e) Amortization of Premium/Discount on Investments						
Other Income						
TOTAL (A)	2542	1935	870	646	1402	1077
Expenses other than those directly related						
to the insurance business	176	195	162	105	144	19
Bad debts written off						
Provisions (Other than taxation)						
(a) For diminution in the value of investments (Net)						
(b) Provision for doubtful debts						
(c) Others						
Contribution to Policyholders Account	22615	14916	15095	9637	7678	4480
TOTAL (B)	22790	15111	15256	9743	7822	4498
Profit/ (Loss) before tax	(20249)	(13175)	(14387)	(9097)	(6420)	(3422)
Provision for Taxation						
Profit / (Loss) after tax	(20249)	(13175)			(6420)	(3422)
Prior Period Items			(14387)	(9097)		
APPROPRIATIONS						
(a) Balance at the beginning of the year	(46501)	(33325)	(18939)	(9842)	(3422)	
(b) Interim dividends paid during the year						
(c) Proposed final dividend						
(d) Dividend distribution on tax						
(e) Transfer to reserves/ other accounts						
Profit carried to the Balance Sheet	(66749)	(46501)	(33325)	(18939)	(9842)	(3422)

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars	SAHARA				SHRIRAM		
	2007-08	2006-07	2005-06	2004-05	2007-08	2006-07	2004-06
Amounts transferred from the Policyholders							
Account (Technical Account)					43	25	
Income From Investments:							
(a) Interest, Dividends & Rent – Gross	1167	788	813	1154	1048	1001	347
(b) Profit on sale/redemption of investments	673	261	62	39	460	79	14
(c) (Loss on sale/ redemption of investments)		(22)	(164)	(70)			
(d) Transfer/gain on revaluation/Change in Fair value							
(e) Amortization of Premium/Discount on Investments							
Other Income	6	1		(262)	41	12	2
TOTAL (A)	1847	1028	711	861	1592	1117	363
Expenses other than those directly related							
to the insurance business	34	26	580	455	21	28	107
Bad debts written off							
Provisions (Other than taxation)							
(a) For diminution in the value of investments (Net)					237		
(b) Provision for doubtful debts							
(c) Others							
Contribution to Policyholders Account	1478	1054	922	1152	610		
TOTAL (B)	1512	1079	1503	1608	869	28	107
Profit/ (Loss) before tax	334	(51)	(791)	(747)	723	1089	256
Provision for Taxation					165	139	
Profit / (Loss) after tax	334	(51)	7		558	950	39
Prior Period Items			(798)	(747)			218
APPROPRIATIONS							
(a) Balance at the beginning of the year	(1597)	(1545)	(747)		1168	218	
(b) Interim dividends paid during the year							
(c) Proposed final dividend							
(d) Dividend distribution on tax							
(e) Transfer to reserves/ other accounts							
Profit carried to the Balance Sheet	(1263)	(1596)	(1546)	(747)	1726	1168	218

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT : LIFE INSURERS (RS. LAKH)

Particulars GENERALI	BHARTI AXA		F U T U R E		
	IDBI FORTIS				
	2007-08	2006-07	2007-08	2006-07	2007-08
Amounts transferred from the Policyholders Account (Technical Account)					
Income From Investments:					
(a) Interest, Dividends & Rent – Gross	997	565	455	2	665
(b) Profit on sale/redemption of investments	112	25	65	4	
(c) (Loss on sale/ redemption of investments)	(14)	(9)			
(d) Transfer/gain on revaluation/Change in Fair value					
(e) Amortization of Premium/Discount on Investments					4
Other Income					
TOTAL (A)	1095	580	520	6	668
Expenses other than those directly related to the insurance business	217	156	152	362	2191
Bad debts written off					
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)					
(b) Provision for doubtful debts					
(c) Others					9
Contribution to Policyholders Account	25080	8467	3372		1019
TOTAL (B)	25297	8623	3524	362	3218
Profit/ (Loss) before tax	(24201)	(8043)	(3005)	(356)	(2550)
Provision for Taxation					(3)
Profit / (Loss) after tax	(24201)	(8043)	(3005)	(356)	(2553)
Prior Period Items					
APPROPRIATIONS					
(a) Balance at the beginning of the year	(8043)		(357)		
(b) Interim dividends paid during the year					
(c) Proposed final dividend					
(d) Dividend distribution on tax					
(e) Transfer to reserves/ other accounts					
Profit carried to the Balance Sheet	(32244)	(8043)	(3362)	(356)	(2553)

Note : Figure in bracket represents negative value

BALANCE SHEET : LIFE INSURERS (AS ON 31ST MARCH) (RS. LAKH)

	ALL COMPANIES							
	2008	2007	2006	2005	2004	2003	2002	2001
SOURCES OF FUNDS								
SHAREHOLDERS' FUNDS:								
Share Capital	1229484	812366	589073	435041	308225	222811	166111	54479
Advance Against Share Capital	34449	11974	9000					
Share Application Money Pending Allotment	12511	4400	868	19719	27113	23153		
Employees Stock Option Outstanding	192	194	524					
Reserves And Surplus	431763	167565	53600	12456			16236	22
Credit/[Debit] Fair Value Change Account	1196	2511	8719	6024	484	(198)		
Sub-Total	1709594	999010	661783	473240	335822	245763	182347	54501
Borrowings	3605	861	815	1055	760	628	509	
POLICYHOLDERS' FUNDS:								
Credit/[Debit] Fair Value Change Account	8660290	6215855	6543917	2820100	2169259	154383	304216	17061
Revaluation Reserve-Investment Property	3163	3163						
Policy Liabilities	62848424	53474819	45572388	38447312	32310352	27375035	22960896	18752747
Insurance Reserves	361243	281038	279479	282624	247095	238168	228149	(1924)
Provision For Linked Liabilities	14048281	6868044	2939883	1023193	194112	32038	2849	235
Sub-Total	85921401	66842919	55335668	42573229	34921578	27800251	23496619	18768119
Deferred Tax Liability		18						
Funds For Future Appropriations	133303	57743	27941	8812	3415	960	350558	51
TOTAL	87767904	67900550	56026207	43056337	35260815	28046974	24029524	18822671
APPLICATION OF FUNDS								
Investments								
Shareholders'	606129	396371	282912	201624	135458	120398	108653	41610
Policyholders'	62180383	52193660	45915582	35912989	29869372	22713263	18662050	14249388
Assets Held To Cover Linked Liabilities	14351161	6890261	2829025	965646	177985	32621	2487	15
Loans	7326033	6310656	5513567	5199693	4356168	3707598	3426908	3169685
Fixed Assets	337734	216304	172450	164430	146638	131069	111466	94040
Incidental Expenses Pending Capitalisation			658					
Deferred Tax Asset	21708	6900	2626	1079		1024	1024	
A. CURRENT ASSETS								
Cash And Bank Balances	2093019	1555918	1421411	885925	1051284	1000886	740539	483988
Advances And Other Assets	2742630	2233152	1902266	1666634	1555928	1626612	1387547	1266561
Sub-Total (A)	4835649	3789070	3323677	2552560	2607212	2627497	2128086	1750549
B. CURRENT LIABILITIES								
Provisions	1327218	899895	825644	633553	647166	505138	393846	319180
	1632826	1594646	1563249	1568191	1552802	865852	43461	166008
Sub-Total (B)	2960044	2494540	2388894	2201744	2199968	1370990	437307	485188
NET CURRENT ASSETS (C) = (A - B)	1875605	1294530	934783	350816	407244	1256507	1690779	1265361
MISCELLANEOUS EXPENDITURE								
(To The Extent Not Written Off Or Adjusted)	374	498	371	1030			237	
Debit Balance In Profit & Loss Account								
(Shareholders' Account)	988459	561218	366497	248108	160974	68675	25920	2572
Debit Balance In Policyholders' A/C	80318	30153	7736	10924	6977	18682		
TOTAL	87767904	67900550	56026207	43056337	35260818	28046974	24029524	18822671

Note : Figure in bracket represents negative value

BALANCE SHEET : LIFE INSURERS (AS ON 31ST MARCH) (RS. LAKH)

	BIRLA SUN LFIE							
	2008	2007	2006	2005	2004	2003	2002	2001
SHAREHOLDERS' FUNDS:								
Share Capital	127450	67150	46000	35000	29000	18000	14908	11908
Advance Against Share Capital								
Share Application Money Pending Allotment								
Employees Stock Option Outstanding								
Reserves And Surplus								
Credit/[Debit] Fair Value Change Account	1	3	1					
Sub-Total	127451	67153	46001	35000	29000	18000	14908	11908
Borrowings								
POLICYHOLDERS' FUNDS:								
Credit/[Debit] Fair Value Change Account	1	6	3				74	
Revaluation Reserve-Investment Property								
Policy Liabilities	18884	11769	7720	4901	3067	1237	287	
Insurance Reserves								
Provision For Linked Liabilities	629582	364420	230114	116327	50840	9777	1616	16
Sub-Total	648467	376195	237837	121228	53907	11014	1977	16
Deferred Tax Liability								
Funds For Future Appropriations	2588	3	3	3	3	3	3	3
TOTAL	778507	443351	283841	156230	82910	29017	16888	11927
APPLICATION OF FUNDS								
Investments								
Shareholders'	42228	27444	18170	12351	10738	6456	9578	9960
Policyholders'	17464	10141	7199	4627	2412	1183	290	4
Assets Held To Cover Linked Liabilities	629582	364420	230114	116327	50840	9777	1616	15
Loans	1499	816	202	35	10			
Fixed Assets	7072	5688	3904	3086	3091	2738	2074	1380
Incidental Expenses Pending Capitalisation								
Deferred Tax Asset								
A. CURRENT ASSETS								
Cash And Bank Balances	41259	18381	8269	5478	5120	2173	693	445
Advances And Other Assets	9057	5802	3777	2046	1666	1161	894	363
Sub-Total (A)	50316	24183	12046	7524	6785	3334	1587	808
B. CURRENT LIABILITIES								
Provisions	55077	30899	16071	10334	8063	4537	2664	1072
	3565	2902	2209	1759	1216	472	35	
Sub-Total (B)	58642	33800	18281	12093	9279	5009	2699	1072
NET CURRENT ASSETS (C) = (A - B)	(8326)	(9618)	(6235)	(4569)	(2494)	(1675)	(1112)	(264)
MISCELLANEOUS EXPENDITURE								
(To The Extent Not Written Off Or Adjusted)								
Debit Balance In Profit & Loss Account								
(Shareholders' Account)	88987	44460	30486	24373	18312	10538	4442	832
Debit Balance In Policyholders' A/C								
TOTAL	778507	443351	283841	156230	82910	29017	16888	11927

Note : Figure in bracket represents negative value

BALANCE SHEET : LIFE INSURERS (AS ON 31ST MARCH) (RS. LAKH)

	2008	2007	ICICI PRUDENTIAL					
			2006	2005	2004	2003	2002	2001
SOURCES OF FUNDS								
SHAREHOLDERS' FUNDS:								
Share Capital	140111	131230	118500	92500	67500	42500	19000	15000
Advance Against Share Capital								
Share Application Money Pending Allotment	11							
Employees Stock Option Outstanding	192	194	524					
Reserves And Surplus	237131	75938						22
Credit/[Debit] Fair Value Change Account	98	2910	1803	1	5	(107)		
Sub-Total	377543	210273	120827	92501	67505	42393	19000	15022
Borrowings								
POLICYHOLDERS' FUNDS:								
Credit/[Debit] Fair Value Change Account	17752	10150	12467	2074	1333			
Revaluation Reserve-Investment Property	3163	3163						
Policy Liabilities	235459	176562	112248	79353	56886	32044	13320	494
Insurance Reserves								(2065)
Provision For Linked Liabilities	2445682	1307627	699963	265406	86500	20817	754	
Sub-Total	2702056	1497502	824678	346833	144720	52861	14074	(1571)
Deferred Tax Liability								
Funds For Future Appropriations	53785	21485	11344	3175				
TOTAL	3133384	1729260	956849	442509	212225	95254	33074	13451
APPLICATION OF FUNDS								
Investments								
Shareholders'	21102	15672	44847	32095	21853	12814	5159	12154
Policyholders'	344930	234211	125146	80454	57449	32994	13258	
Assets Held To Cover Linked Liabilities	2486615	1325232	707885	265406	86500	20817	754	
Loans	379	404	142	252	216			
Fixed Assets	32774	21944	6105	6301	5481	4142	2819	1418
Incidental Expenses Pending Capitalisation								
Deferred Tax Asset	21708	6900	2624	1079		1024		
A. CURRENT ASSETS								
Cash And Bank Balances	61651	48238	24590	19959	5032	3204	1071	341
Advances And Other Assets	45466	23593	11211	7144	4664	2101	2221	638
Sub-Total (A)	107117	71831	35800	27102	9697	5304	3292	979
B. CURRENT LIABILITIES								
Provisions	160819	99478	59349	37909	16184	6968	2740	1100
	20099	7625	1631	842	195	123		
Sub-Total (B)	180917	107103	60980	38750	16379	7091	2740	1100
NET CURRENT ASSETS (C) = (A - B)	(73801)	(35272)	(25180)	(11648)	(6683)	(1787)	552	(121)
MISCELLANEOUS EXPENDITURE (To The Extent Not Written Off Or Adjusted)								
Debit Balance In Profit & Loss Account (Shareholders' Account)	299676	160170	95279	68570	47407	25249	10532	
Debit Balance In Policyholders' A/C								
TOTAL	3133384	1729261	956849	442509	212225	95254	33074	13451

Note : Figure in bracket represents negative value

BALANCE SHEET : LIFE INSURERS (AS ON 31ST MARCH) (RS. LAKH)

	ING VSYA						
	2008	2007	2006	2005	2004	2003	2002
SOURCES OF FUNDS							
SHAREHOLDERS' FUNDS:							
Share Capital	79000	69000	49000	32476	24458	16939	10921
Advance Against Share Capital							
Share Application Money Pending Allotment	9500			6500			
Employees Stock Option Outstanding							
Reserves And Surplus							
Credit/[Debit] Fair Value Change Account	1	4	2	3	16		
Sub-Total	88501	69004	49002	38979	24474	16939	10921
Borrowings	10	41	111	185	185	133	77
POLICYHOLDERS' FUNDS:							
Credit/[Debit] Fair Value Change Account	1027	1120	1073	46			
Revaluation Reserve-Investment Property							
Policy Liabilities	67456	48429	30478	11535	3097	809	353
Insurance Reserves							
Provision For Linked Liabilities	128748	60839	28331	18807	2124		
Sub-Total	197232	110388	59882	30388	5405	942	430
Deferred Tax Liability							
Funds For Future Appropriations	2049						
TOTAL	287791	179432	108994	69552	29879	17882	11351
APPLICATION OF FUNDS							
Investments							
Shareholders'	19229	24787	16704	13516	3942	7580	7501
Policyholders'	67560	45909	27265	12084	3097	809	354
Assets Held To Cover Linked Liabilities	129055	60839	28331	13326	2124		
Loans	223	102	42	9	11	11	
Fixed Assets	3112	4018	4690	3927	3003	1789	1037
Incidental Expenses Pending Capitalisation							
Deferred Tax Asset							
A. CURRENT ASSETS							
Cash And Bank Balances	14018	8128	8664	18458	6351	1870	165
Advances And Other Assets	8938	6945	6291	6131	1534	1166	792
Sub-Total (A)	22956	15074	14955	24589	7885	3036	957
B. CURRENT LIABILITIES							
Provisions	25761	23283	17386	20162	3241	2151	1592
	348	726	563	292	121	71	
Sub-Total (B)	26109	24009	17949	20454	3362	2222	1592
NET CURRENT ASSETS (C) = (A - B)	(3153)	(8935)	(2994)	4135	4523	814	(635)
MISCELLANEOUS EXPENDITURE							
(To The Extent Not Written Off Or Adjusted)							79
Debit Balance In Profit & Loss Account (Shareholders' Account)	71765	52713	34956	22555	13179	6880	3094
Debit Balance In Policyholders' A/C							
TOTAL	287791	179432	108994	69552	29879	17882	11351

Note : Figure in bracket represents negative value

BALANCE SHEET : LIFE INSURERS (AS ON 31ST MARCH) (RS. LAKH)

	L.I.C.							
	2008	2007	2006	2005	2004	2003	2002	2001
SOURCES OF FUNDS								
SHAREHOLDERS' FUNDS:								
Share Capital	500	500	500	500	500	500	500	500
Advance Against Share Capital								
Share Application Money Pending Allotment				13219	12043	11675		
Employees Stock Option Outstanding								
Reserves And Surplus	30285	28781	17200				10788	
Credit/[Debit] Fair Value Change Account								
Sub-Total	30785	29281	17700	13719	12543	12175	11288	500
Borrowings								
POLICYHOLDERS' FUNDS:								
Credit/[Debit] Fair Value Change Account	8637190	6205110	6522245	2815572	2167263	154382	304142	17061
Revaluation Reserve-Investment Property								
Policy Liabilities	61398837	52480868	44960307	38102276	32135683	27299386	22939514	18752237
Insurance Reserves	360874	280675	284328	282624	247095	248980	239429	42
Provision For Linked Liabilities	7262808	3599764	1351731	474879	37173	590	362	219
Sub-Total	77659709	62566418	53118612	41675351	34587213	27703338	23483447	18769559
Deferred Tax Liability								
Funds For Future Appropriations			2724	1966	2498	520	350218	
TOTAL	77690494	62595699	53139035	41691036	34602254	27716034	23844953	18770059
APPLICATION OF FUNDS								
Investments								
Shareholders'	29320	27945	16640	12063	11613	10753	10500	
Policyholders'	60539701	51111283	45278642	35568558	29696518	22637442	18641460	14249243
Assets Held To Cover Linked Liabilities	7517630	3603060	1231528	422510	20987	565		
Loans	7321356	6308152	5512438	5199193	4355818	3707474	3426790	3169685
Fixed Assets	211770	140356	126214	121843	113897	106319	94450	89777
Incidental Expenses Pending Capitalisation								
Deferred Tax Asset								
A. CURRENT ASSETS								
Cash And Bank Balances	1773977	1329807	1280202	800156	1007389	981697	716962	478706
Advances And Other Assets	2505526	2101767	1824126	1619705	1529761	1609746	1642983	1264053
Sub-Total (A)	4279503	3431574	3104328	2419861	2537151	2591443	2359945	1742759
B. CURRENT LIABILITIES								
Provisions	631520	456585	574273	489025	583141	473072	377682	315397
	1577265	1570086	1556483	1563966	1550589	864890	310510	166008
Sub-Total (B)	2208785	2026671	2130756	2052991	2133730	1337962	688192	481405
NET CURRENT ASSETS (C) = (A - B)	2070718	1404902	973572	366870	403421	1253481	1671753	1261354
MISCELLANEOUS EXPENDITURE								
(To The Extent Not Written Off Or Adjusted)								
Debit Balance In Profit & Loss Account								
(Shareholders' Account)								
Debit Balance In Policyholders' A/C								
TOTAL	77690494	62595699	53139035	41691036	34602254	27716034	23844953	18770059

Note : Figure in bracket represents negative value

BALANCE SHEET : LIFE INSURERS (AS ON 31ST MARCH) (RS. LAKH)

	2008	2007	2006	HDFC STD		2003	2002	2001
				2005	2004			
SOURCES OF FUNDS								
SHAREHOLDERS' FUNDS:								
Share Capital	127064	80071	61927	31909	25441	21673	16618	16618
Advance Against Share Capital		2874						
Share Application Money Pending Allotment								
Employees Stock Option Outstanding								
Reserves And Surplus	5529	659	659				25	
Credit/[Debit] Fair Value Change Account	39		731	36	29	(78)		
Sub-Total	132631	83604	63317	31945	25469	21594	16643	16618
Borrowings								
POLICYHOLDERS' FUNDS:								
Credit/[Debit] Fair Value Change Account	1937	912	2096	1750	344			
Revaluation Reserve-Investment Property								
Policy Liabilities	243667	173915	114880	63774	33364	14375		
Insurance Reserves							2789	99
Provision For Linked Liabilities	594516	285168	119361	19183	1655			
Sub-Total	840121	459995	236337	84707	35363	14375	2789	99
Deferred Tax Liability								
Funds For Future Appropriations	2470	595	255			26	321	48
TOTAL	975222	544195	299909	116651	60833	35995	19753	16765
APPLICATION OF FUNDS								
Investments								
Shareholders'	42131	15297	13809	9843	6395	8800	9731	11980
Policyholders'	232990	177829	116950	60879	33995	13104	3016	141
Assets Held To Cover Linked Liabilities	594516	285168	119361	19183	1655			
Loans	186	126	294	120	58	65	67	
Fixed Assets	13318	7361	6013	7318	5028	4234	3273	279
Incidental Expenses Pending Capitalisation								
Deferred Tax Asset								
A. CURRENT ASSETS								
Cash And Bank Balances	44932	33636	28796	7335	5826	3726	1452	4460
Advances And Other Assets	40825	19620	9901	4095	2344	1639	1088	711
Sub-Total (A)	85757	53255	38697	11430	8170	5365	2540	5171
B. CURRENT LIABILITIES								
Provisions	61291	38747	26586	10696	4094	2946	1519	941
	1220	308	287	207	183	92		
Sub-Total (B)	62512	39055	26873	10904	4277	3038	1519	941
NET CURRENT ASSETS (C) = (A - B)	23246	14200	11824	527	3893	2327	1021	4230
MISCELLANEOUS EXPENDITURE								
(To The Extent Not Written Off Or Adjusted)								
Debit Balance In Profit & Loss Account								
(Shareholders' Account)	68835	44214	31658	18782	9808	7465	2645	135
Debit Balance In Policyholders' A/C								
TOTAL	975222	544195	299909	116651	60833	35995	19753	16765

Note : Figure in bracket represents negative value

BALANCE SHEET : LIFE INSURERS (AS ON 31ST MARCH) (RS. LAKH)

	2008	2007	2006	MAX NEW YORK		2003	2002	2001
				2005	2004			
SOURCES OF FUNDS								
SHAREHOLDERS' FUNDS:								
Share Capital	103243	73243	55743	46608	34608	25474	24963	10453
Advance Against Share Capital								
Share Application Money Pending Allotment						15		
Employees Stock Option Outstanding								
Reserves And Surplus	748	800	570	690				
Credit/[Debit] Fair Value Change Account	925	347	8	7	4			
Sub-Total	104916	74390	56321	47305	34612	25489	24963	10453
Borrowings								
POLICYHOLDERS' FUNDS:								
Credit/[Debit] Fair Value Change Account								
Revaluation Reserve-Investment Property								
Policy Liabilities	136860	91250	56628	33498	16012	7122	2036	16
Insurance Reserves							(7822)	
Provision For Linked Liabilities	185883	65460	17796	2533				
Sub-Total	322743	156709	74424	36031	16012	7122	(5786)	16
Deferred Tax Liability								
Funds For Future Appropriations	4335	695	554					
TOTAL	431994	231794	131299	83337	50624	32611	19177	10469
APPLICATION OF FUNDS								
Investments								
Shareholders'	41673	27097	14083	11379	8520	8646	14125	7516
Policyholders'	144343	91936	57399	34390	16012	6558	2053	
Assets Held To Cover Linked Liabilities	185883	65460	17796	2533				
Loans				2				
Fixed Assets	15761	9011	6839	5625	5548	3391	2292	1186
Incidental Expenses Pending Capitalisation								
Deferred Tax Asset								
A. CURRENT ASSETS								
Cash And Bank Balances	1937	3969	2212	1601	1694	503	958	36
Advances And Other Assets	28069	15164	8226	4381	2719	1761	1308	796
Sub-Total (A)	30006	19132	10438	5982	4413	2264	2266	832
B. CURRENT LIABILITIES								
Provisions	46773	26431	14676	10295	7096	3957	2024	670
	248	189	185	33	34	3	2	
Sub-Total (B)	47020	26620	14861	10328	7130	3960	2026	670
NET CURRENT ASSETS (C) = (A - B)	(17014)	(7488)	(4423)	(4347)	(2717)	(1696)	240	162
MISCELLANEOUS EXPENDITURE								
(To The Extent Not Written Off Or Adjusted)	374	498	371	527				
Debit Balance In Profit & Loss Account (Shareholders' Account)	60974	45281	39234	33228	23262		467	1605
Debit Balance In Policyholders' A/C						15712		
TOTAL	431994	231794	131299	83337	50624	32611	19177	10469

Note : Figure in bracket represents negative value

BALANCE SHEET : LIFE INSURERS (AS ON 31ST MARCH) (RS. LAKH)

	RELIANCE LIFE						2002
	2008	2007	2006	2005	2004	2003	
SOURCES OF FUNDS							
SHAREHOLDERS' FUNDS:							
Share Capital	114770	66400	33100	21710	16000	12436	12436
Advance Against Share Capital							
Share Application Money Pending Allotment						822	
Employees Stock Option Outstanding							
Reserves And Surplus	36630						206
Credit/[Debit] Fair Value Change Account	(202)	14	190	11	6	(15)	
Sub-Total	151198	66414	33290	21721	16006	13244	12642
Borrowings			1	419	343	364	
POLICYHOLDERS' FUNDS:							
Credit/[Debit] Fair Value Change Account	(200)	36	102	9	1		232
Revaluation Reserve-Investment Property							
Policy Liabilities	22428	13500	6568	1790	832	254	11
Insurance Reserves						(4236)	(1114)
Provision For Linked Liabilities	330159	92119	23500	7480	983	23	
Sub-Total	352387	105655	30169	9279	2160	(3595)	(871)
Deferred Tax Liability							
Funds For Future Appropriations							
TOTAL	503585	172069	63460	31419	18166	9649	11771
APPLICATION OF FUNDS							
Investments							
Shareholders'	22223	14640	9864	8679	8617	8440	11975
Policyholders'	25293	14212	6826	1790	819	254	
Assets Held To Cover Linked Liabilities	330159	92119	23500	7482	983	23	
Loans	140	123	188				
Fixed Assets	7044	5736	1445	1247	805	730	694
Incidental Expenses Pending Capitalisation							
Deferred Tax Asset							
A. CURRENT ASSETS							
Cash And Bank Balances	41342	14672	5101	1032	690	645	37
Advances And Other Assets	16799	5621	1799	991	686	429	129
Sub-Total (A)	58141	20292	6900	2022	1376	1075	166
B. CURRENT LIABILITIES							
Provisions	49448	19771	7390	2129	1378	841	1060
	20483	8993	72	32	14	33	4
Sub-Total (B)	69931	28764	7462	2161	1392	873	1064
NET CURRENT ASSETS (C) = (A - B)	(11790)	(8471)	(562)	(139)	(16)	201	(898)
MISCELLANEOUS EXPENDITURE							
(To The Extent Not Written Off Or Adjusted)							
Debit Balance In Profit & Loss Account							
(Shareholders' Account)	130517	53710	22199	12360	6959		
Debit Balance In Policyholders' A/C							
TOTAL	503585	172069	63460	31419	18166	9649	11771

Note : Figure in bracket represents negative value

BALANCE SHEET : LIFE INSURERS (AS ON 31ST MARCH) (RS. LAKH)

	TATA - AIG LIFE						
	2008	2007	2006	2005	2004	2003	2002
SOURCES OF FUNDS							
SHAREHOLDERS' FUNDS:							
Share Capital	87000	54700	44700	32100	22935	18335	18335
Advance Against Share Capital							
Share Application Money Pending Allotment						(28)	
Employees Stock Option Outstanding							
Reserves And Surplus							
Credit/[Debit] Fair Value Change Account				572	341		
Sub-Total	87000	54700	44700	32672	23276	18308	18335
Borrowings							
POLICYHOLDERS' FUNDS:							
Credit/[Debit] Fair Value Change Account	1041	436	1152	10			
Revaluation Reserve-Investment Property							
Policy Liabilities	146388	100105	61239	33152	18460	5029	451
Insurance Reserves							
Provision For Linked Liabilities	194935	87227	37449	8342	1812		117
Sub-Total	342364	187768	99840	41505	20272	5029	568
Deferred Tax Liability							
Funds For Future Appropriations	17087	10798	4345	3018			
TOTAL	446451	253266	148885	77194	43548	23337	18903
APPLICATION OF FUNDS							
Investments							
Shareholders'	27889	23747	16771	12151	7342	9257	10276
Policyholders'	163743	112057	67174	34880	18051	4518	451
Assets Held To Cover Linked Liabilities	194202	86813	37308	8342	1812		117
Loans	1207	465	147	50	22		
Fixed Assets	9785	3567	4116	3945	1662	1534	1543
Incidental Expenses Pending Capitalisation							
Deferred Tax Asset							
A. CURRENT ASSETS							
Cash And Bank Balances	7493	8270	7266	5239	3244	1598	3203
Advances And Other Assets	17426	11246	8309	6516	4170	2179	1478
Sub-Total (A)	24919	19516	15575	11755	7414	3777	4681
B. CURRENT LIABILITIES							
Provisions	865	382	62	383	88	20	
Sub-Total (B)	39755	23466	15536	11870	5736	3029	1284
NET CURRENT ASSETS (C) = (A - B)	(14836)	(3950)	39	(115)	1678	748	3397
MISCELLANEOUS EXPENDITURE							
(To The Extent Not Written Off Or Adjusted)							237
Debit Balance In Profit & Loss Account							
(Shareholders' Account)	64461	30567	23331	17940	7172	693	2882
Debit Balance In Policyholders' A/C						4721	
TOTAL	446451	253266	148885	77194	43548	23337	18903

Note : Figure in bracket represents negative value

BALANCE SHEET : LIFE INSURERS (AS ON 31ST MARCH) (RS. LAKH)

	2008	2007	2006	MET - LIFE 2005	2004	2003	2002
SOURCES OF FUNDS							
SHAREHOLDERS' FUNDS:							
Share Capital	76108	53000	23500	23500	16000	11000	11000
Advance Against Share Capital	34449	9100	9000				
Share Application Money Pending Allotment						520	
Employees Stock Option Outstanding							
Reserves And Surplus							
Credit/[Debit] Fair Value Change Account	13	48	48	31	3	9	
Sub-Total	110570	62148	32548	23531	16003	11528	11000
Borrowings	3595	820	704	452	232	130	
POLICYHOLDERS' FUNDS:							
Credit/[Debit] Fair Value Change Account				(3)			59
Revaluation Reserve-Investment Property							
Policy Liabilities	33917	21905	11463	5473	1985	539	9
Insurance Reserves							
Provision For Linked Liabilities	122122	37152	7424	215			
Sub-Total	156039	59057	18887	5685	2217	669	68
Deferred Tax Liability							
Funds For Future Appropriations	1605	244					
TOTAL	271809	122270	52139	29668	18220	12197	11068
APPLICATION OF FUNDS							
Investments							
Shareholders'	25085	21961	9583	9850	9231	5029	9833
Policyholders'	36095	24049	11731	5473	1985	2970	
Assets Held To Cover Linked Liabilities	122893	36896	7424	215			
Loans	170	50	7				
Fixed Assets	5409	1704	2108	2238	984	695	106
Incidental Expenses Pending Capitalisation							
Deferred Tax Asset							
A. CURRENT ASSETS							
Cash And Bank Balances	13463	4154	2090	1785	1396	1054	574
Advances And Other Assets	10058	4701	2793	2000	853	648	533
Sub-Total (A)	23520	8855	4882	3785	2249	1702	1107
B. CURRENT LIABILITIES							
Provisions	35172	17373	6350	3298	1568	1139	262
	928	495	319	125	74	30	
Sub-Total (B)	36100	17869	6669	3423	1642	1169	262
NET CURRENT ASSETS (C) = (A - B)	(12580)	(9014)	(1786)	362	607	534	845
MISCELLANEOUS EXPENDITURE							
(To The Extent Not Written Off Or Adjusted)							
Debit Balance In Profit & Loss Account							
(Shareholders' Account)	14420	16545	15348	5574		9842	284
Debit Balance In Policyholders' A/C	80318	30079	7724	5957	2970		
TOTAL	271809	122270	52139	29668	18220	12197	11068

Note : Figure in bracket represents negative value

BALANCE SHEET : LIFE INSURERS (AS ON 31ST MARCH) (RS. LAKH)

	2008	2007	2006	2005	AVIVA 2004	2003	2008	2007	SAHARA 2006	2005
SOURCES OF FUNDS										
SHAREHOLDERS' FUNDS:										
Share Capital	100450	75820	45870	31980	24280	15480	23187	15675	15662	15649
Advance Against Share Capital										
Share Application Money Pending Allotment										
Employees Stock Option Outstanding										
Reserves And Surplus							354			
Credit/[Debit] Fair Value Change Account					5	2	41	88	22	
Sub-Total	100450	75820	45870	31980	24285	15482	23583	15763	15683	15649
Borrowings										
POLICYHOLDERS' FUNDS:										
Credit/[Debit] Fair Value Change Account				122	57	1		3		
Revaluation Reserve-Investment Property										
Policy Liabilities	4343	3701	1537	813	57	5	5841	2817	1585	1084
Insurance Reserves										
Provision For Linked Liabilities	246493	131861	65406	21026	5140	830	13663	4769	1827	
Sub-Total	250837	135562	66943	21961	5254	836	19504	7589	3412	1084
Deferred Tax Liability										
Funds For Future Appropriations	4837	2290	1707				29	33	29	
TOTAL	356124	213672	114520	53941	29539	16317	43115	23385	19125	16733
APPLICATION OF FUNDS										
Investments										
Shareholders'	25348	26249	18458	10614	12607	10984	21565	13301	12926	12994
Policyholders'	9621	5460	1542	813	57	21	5934	2987	1823	1086
Assets Held To Cover Linked Liabilities	247963	132557	67111	21070	5197	1438	13663	4769	1539	
Loans										
Fixed Assets	5441	2383	1232	1177	1042	637	722	681	801	764
Incidental Expenses Pending Capitalisation										
Deferred Tax Asset										
A. CURRENT ASSETS										
Cash And Bank Balances	17567	15183	7762	5202	2128	531	407	289	354	350
Advances And Other Assets	14573	5405	1418	1591	918	577	1281	779	734	674
Sub-Total (A)	32140	20588	9180	6792	3046	1108	1688	1068	1088	1024
B. CURRENT LIABILITIES										
Provisions	1376	1007	458	156	55	36	30	6	1	1
Sub-Total (B)	31138	20065	16329	5465	2252	1293	1514	833	413	201
NET CURRENT ASSETS (C) = (A - B)	1002	523	(7149)	1328	794	(185)	174	235	674	824
MISCELLANEOUS EXPENDITURE										
(To The Extent Not Written Off Or Adjusted)										503
Debit Balance In Profit & Loss Account										
(Shareholders' Account)	66749	46501	33325	18939	3422		1058	1412	1360	562
Debit Balance In Policyholders' A/C										
TOTAL	356124	213672	114520	53941	29539	16317	43115	23385	19125	16733

Note : Figure in bracket represents negative value

BALANCE SHEET : LIFE INSURERS (AS ON 31ST MARCH) (RS. LAKH)

	SHRIRAM			BHARTI AXA		
	2008	2007	2006	2008	2007	2006
SOURCES OF FUNDS						
SHAREHOLDERS' FUNDS:						
Share Capital	12500	12500	12500	36611	15000	110
Advance Against Share Capital						
Share Application Money Pending Allotment				3000	3800	868
Employees Stock Option Outstanding						
Reserves And Surplus	1726	1168	218	7689		
Credit/[Debit] Fair Value Change Account		39		81	(7)	
Sub-Total	14226	13707	12718	47381	18793	978
Borrowings						
POLICYHOLDERS' FUNDS:						
Credit/[Debit] Fair Value Change Account						
Revaluation Reserve-Investment Property						
Policy Liabilities	2999	1196	27	578	81	
Insurance Reserves						
Provision For Linked Liabilities	36987	11003		5986	543	
Sub-Total	39986	12199	27	6564	624	
Deferred Tax Liability		18				
Funds For Future Appropriations	23					
TOTAL	54234	25923	12745	53945	19416	978
APPLICATION OF FUNDS						
Investments						
Shareholders'	14707	13630	12603	17371	11544	
Policyholders'	2260	923	338	581	81	
Assets Held To Cover Linked Liabilities	36987	11003		5986	543	
Loans						
Fixed Assets	423	559	265	3540	1069	349
Incidental Expenses Pending Capitalisation						658
Deferred Tax Asset			2			
A. CURRENT ASSETS						
Cash And Bank Balances	5137	1489	903	1445	139	140
Advances And Other Assets	2087	2655	300	3389	1790	371
Sub-Total (A)	7225	4144	1202	4834	1930	511
B. CURRENT LIABILITIES						
Provisions	7277	4364	1586	10262	3749	540
	89	46	92	348	43	
Sub-Total (B)	7366	4410	1678	10610	3792	540
NET CURRENT ASSETS (C) = (A - B)	(141)	(266)	(476)	(5776)	(1863)	(29)
MISCELLANEOUS EXPENDITURE (To The Extent Not Written Off Or Adjusted)						
Debit Balance In Profit & Loss Account (Shareholders' Account)					32244	8043
Debit Balance In Policyholders' A/C		74	12			
TOTAL	54234	25923	12745	53945	19416	978

Note : Figure in bracket represents negative value

BALANCE SHEET : LIFE INSURERS (AS ON 31ST MARCH) (RS. LAKH)

	SBI LIFE						
	2008	2007	2006	2005	2004	2003	2002
SOURCES OF FUNDS							
SHAREHOLDERS' FUNDS:							
Share Capital	100000	50000	42500	35000	17500	12500	12500
Advance Against Share Capital							
Share Application Money Pending Allotment							
Employees Stock Option Outstanding							
Reserves And Surplus	473						
Credit/[Debit] Fair Value Change Account	205	(936)	704	160	75	(11)	
Sub-Total	100677	49064	43204	35160	17575	12489	12500
Borrowings							
POLICYHOLDERS' FUNDS:							
Credit/[Debit] Fair Value Change Account	547	(2079)	3146	299	239		
Revaluation Reserve-Investment Property							
Policy Liabilities	371157	241359	139128	72673	26079	8466	1436
Insurance Reserves							
Provision For Linked Liabilities	528530	174954	24398	210			
Sub-Total	900233	414234	166671	73181	26318	8466	1436
Deferred Tax Liability							
Funds For Future Appropriations	77						
TOTAL	1000988	463298	209875	108341	43893	20955	13936
APPLICATION OF FUNDS							
Investments							
Shareholders'	100586	59152	44075	33837	14806	10851	10944
Policyholders'	385751	231806	136133	70219	23116	7230	462
Assets Held To Cover Linked Liabilities	528530	174954	24398	210			
Loans							
Fixed Assets	4488	3789	2885	1580	690	412	141
Incidental Expenses Pending Capitalisation							
Deferred Tax Asset							
A. CURRENT ASSETS							
Cash And Bank Balances	11690	15042	9768	5588	5072	844	652
Advances And Other Assets	16743	14836	11950	5304	2580	2067	2291
Sub-Total (A)	28433	29878	21718	10892	7653	2911	2943
B. CURRENT LIABILITIES							
Provisions	44286	39097	22587	11934	4766	1205	564
	2514	150	95	13	6	5	1
Sub-Total (B)	46801	39247	22683	11947	4772	1209	565
NET CURRENT ASSETS (C) = (A - B)	(18368)	(9369)	(965)	(1055)	2881	1702	2378
MISCELLANEOUS EXPENDITURE							
(To The Extent Not Written Off Or Adjusted)							
Debit Balance In Profit & Loss Account							
(Shareholders' Account)		2966	3349	3550	2400	760	11
Debit Balance In Policyholders' A/C							
TOTAL	1000988	463297	209875	108341	43893	20955	13936

Note : Figure in bracket represents negative value

BALANCE SHEET : LIFE INSURERS (AS ON 31ST MARCH) (RS. LAKH)

	2008	2007	BAJAJ ALLIANZ		2004	2003	2002
			2006	2005			
SOURCES OF FUNDS							
SHAREHOLDERS' FUNDS:							
Share Capital	15071	15037	15023	14976	14942	14908	14872
Advance Against Share Capital							
Share Application Money Pending Allotment					9867	4933	
Employees Stock Option Outstanding							
Reserves And Surplus	105996	55016	34953	11766			
Credit/[Debit] Fair Value Change Account	1	1	7		1		
Sub-Total	121067	70054	49984	26742	24810	19841	14872
Borrowings							
POLICYHOLDERS' FUNDS:							
Credit/[Debit] Fair Value Change Account	995	154	130	70			
Revaluation Reserve-Investment Property							
Policy Liabilities	106290	67129	40430	21308	7687	3090	341
Insurance Reserves							
Provision For Linked Liabilities	1095417	518684	256932	55350	2855		
Sub-Total	1202702	585968	297492	76727	10542	3090	341
Deferred Tax Liability							
Funds For Future Appropriations	39098	20297	6823	641	904	411	16
TOTAL	1362868	676319	354299	104110	36256	23342	15229
APPLICATION OF FUNDS							
Investments							
Shareholders'	114589	65365	27809	16370	14076	12879	10985
Policyholders'	146870	90508	47661	22018	8591	3501	357
Assets Held To Cover Linked Liabilities	1095417	518684	256932	55350	2856		
Loans	309	186	34	10	5	1	
Fixed Assets	10907	5357	3646	3071	3112	2448	1939
Incidental Expenses Pending Capitalisation							
Deferred Tax Asset							
A. CURRENT ASSETS							
Cash And Bank Balances	37853	41980	29585	8473	4400	1473	737
Advances And Other Assets	13101	8545	7629	4008	2329	1551	1294
Sub-Total (A)	50953	50525	37214	12481	6729	3024	2031
B. CURRENT LIABILITIES							
Provisions	102982	80930	38905	15611	5895	2729	1647
	2185	977	524	155	119		1
Sub-Total (B)	105167	81908	39429	15766	6014	2729	1648
NET CURRENT ASSETS (C) = (A - B)	(54214)	(31383)	(2215)	(3285)	715	295	383
MISCELLANEOUS EXPENDITURE							
(To The Extent Not Written Off Or Adjusted)							
Debit Balance In Profit & Loss Account							
(Shareholders' Account)	48990	27601	20431	10577	6901	4220	1565
Debit Balance In Policyholders' A/C							
TOTAL	1362868	676319	354299	104110	36256	23342	15229

Note : Figure in bracket represents negative value

BALANCE SHEET : LIFE INSURERS (AS ON 31ST MARCH) (RS. LAKH)

	KOTAK MAHINDRA						FUTURE GENERALI 2008	IDBI FORTIS 2008	
	2008	2007	2006	2005	2004	2003			
SOURCES OF FUNDS									
SHAREHOLDERS' FUNDS:									
Share Capital	48027	33035	24437	21133	15062	13066	10058	5	19891
Advance Against Share Capital									
Share Application Money Pending Allotment					5204	5216		600	
Employees Stock Option Outstanding									
Reserves And Surplus	5204	5204					5216		
Credit/[Debit] Fair Value Change Account			5204	5204					(7)
Sub-Total	53231	38238	29641	26337	20265	18282	15274	605	19884
Borrowings									
POLICYHOLDERS' FUNDS:									
Credit/[Debit] Fair Value Change Account		5	1505	151	22				
Revaluation Reserve-Investment Property									
Policy Liabilities	53211	40232	28151	15683	7142	2679	349		27
Insurance Reserves	370	363	(4849)				(2344)		
Provision For Linked Liabilities	225634	126454	75652	33434	5031	(6576)			1137
Sub-Total	279215	167055	100458	49269	12195	(3897)	(1995)		1164
Deferred Tax Liability									
Funds For Future Appropriations	5320	1303	157	10	10				
TOTAL	337766	206596	130255	75616	32471	14385	13279	605	21048
APPLICATION OF FUNDS									
Investments									
Shareholders'	13130	8538	6570	5882	5718	7908	10031		14996
Policyholders'	57044	40269	29752	15717	7271	2679	349		3
Assets Held To Cover Linked Liabilities	230944	127747	75798	33692	5031				1137
Loans	563	232	72	23	26	48			
Fixed Assets	4256	2428	1836	2307	2296	2001	1003	652	599
Incidental Expenses Pending Capitalisation									
Deferred Tax Asset									
A. CURRENT ASSETS									
Cash And Bank Balances	15356	12486	5710	5270	2942	1567	2059	55	2352
Advances And Other Assets	6619	4442	3432	2051	1704	1588	869	243	1672
Sub-Total (A)	21975	16928	9142	7320	4645	3155	2928	297	4024
B. CURRENT LIABILITIES									
Provisions	1189	710	267	228	108	76		0	38
Sub-Total (B)	24014	16227	8457	5392	4002	1405	1032	701	2264
NET CURRENT ASSETS (C) = (A - B)	(2039)	701	685	1928	643	1750	1896	(404)	1760
MISCELLANEOUS EXPENDITURE									
(To The Extent Not Written Off Or Adjusted)									
Debit Balance In Profit & Loss Account									
(Shareholders' Account)	33868	26681	15541	11099	9230	12981		357	2553
Debit Balance In Policyholders' A/C				4967	2256				
TOTAL	337766	206596	130256	75616	32471	14385	13279	605	21048

Note : Figure in bracket represents negative value

SOLVENCY RATIO OF LIFE INSURERS
(As on 31st March)

S.No	Name of the Insurer	2008	2007	2006
PRIVATE				
1	AVIVA INS.	2.37	6.31	2.80
2	BAJAJ ALLIANZ	2.34	2.45	2.80
3	BHARTI AXA	2.73	1.96	NA
4	BIRLA SUN	4.29	1.80	2.00
5	FUTURE GENERALI	2.94	NA	NA
6	HDFC STANDARD	2.38	2.05	2.90
7	ICICI PRUDENTIAL	1.74	1.53	1.60
8	IDBI FORTIS	3.45	NA	NA
9	ING VYSYA	2.36	2.87	2.30
10	MAX NEW YORK	2.25	2.08	2.00
11	MET INDIA	1.70	1.73	1.70
12	OM KOTAK MAHINDRA	2.41	1.64	1.80
13	RELIANCE	1.65	1.62	2.00
14	SAHARA INDIA	4.32	2.68	2.70
15	SBI LIFE	3.30	1.78	2.90
16	SHRIRAM	2.85	2.74	2.20
17	TATA AIG	2.50	2.59	2.70
PUBLIC				
18	LIC OF INDIA	1.52	1.50	1.30

NA: Not Applicable

NON-LIFE INSURANCE COMPANIES IN INDIA

Sl. No	Insurers	Foreign Partners	Regn. No.	Date of Registration	Year of Operation
1.	Royal Sundaram Alliance Insurance	Royal Sun Alliance, UK	102	23.10.2000	2000-01
2.	Reliance General Insurance Co.	---	103	23.10.200	2000-01
3.	IFFCO-TOKIO General Insurance Co.	Millea Asia Pte. Ltd., Japan	106	04.12.2000	2000-01
4.	TATA AIG General Insurance Co. Ltd.	American International Assurance Co., USA	108	22.01.2001	2000-01
5.	Bajaj Allianz General Insurance Co.	Allianz, Germany	113	02.05.2001	2001-02
6.	Cholamandalam MS General Insurance Co.	Mitsui Sumitomo, Japan	123	15.07.2002	2002-03
7.	ICICI Lombard General Insurance Co.	Fairfax through its affiliates, Canada	115	03.08.2001	2001-02
8.	HDFC ERGO General Insurance Co. (Earlier HDFC General Insurance Co. from 27.9.2000 to 5.4.2008)	ERGO, Germany	125	27.09.2000	2002-03
9.	Star Health & Allied Insurance Company Limited	Individual Promoters, UAE	129	16.03.2006	2006-07
10.	Apollo DKV Insurance Company Ltd.	Apollo Hospital Enterprises Ltd.; Apollo Energy Company Ltd.; PCR Investments Ltd. & DKV, Germany (August 3, 2007)	131	03.08.2007	2007-08

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Sl. No	Insurers	Foreign Partners	Regn. No.	Date of Registration	Year of Operation
11.	Future Generali India Assurance Company Ltd.	Pantaloon Retail Ltd.; Shendra Infrastructure Development Ltd. (SIDL); Participatie Maatschapij Graafsschap Holland NV, Netherlands ("Generali")	132	04.09.2007	2007-08
12.	Universal Sompo General Insurance Company Ltd.	Sompo, Japan	134	16.11.2007	2007-08
13.	Shriram General Insurance Company Ltd.	Santam, South Africa	137	08.05.2008	2008-09
14.	Bharti AXA General Insurance Company Ltd.	AXA Holdings, France	139	27.06.2008	2008-09
15.	Raheja QBE General Insurance Company Ltd.	QBE, Australia	141	11.12.2008	2008-09
16.	New India Assurance Co. Ltd.				
17.	National Insurance Co. Ltd.				
18.	The Oriental Insurance Co. Ltd.				
19.	United India Insurance Co. Ltd.				
20.	Export Credit Guarantee Corporation Ltd.				
21.	Agriculture Insurance Co. of India Ltd.				

EQUITY SHARE CAPITAL OF NON-LIFE INSURANCE COMPANIES
(As on 31st March)

(RS. CRORE)

Insurer	2008	2007	2006	2005	2004	2003	2002
Non life insurers							
Bajaj Allianz	110.23	110.13	110.05	110.00	110.00	110.00	110.00
Cholamandalam	141.96	141.96	141.96	141.96	141.96	105.00	49.50
Future Generlai	150.00						
HDFC Ergo	150.00	125.00	125.00	120.00	120.00		
ICICI Lombard	377.36	335.71	245.00	220.00	220.00	110.00	110.00
IFFCO-TOKIO	220.00	220.00	220.00	100.00	100.00	100.00	100.00
Reliance	107.15	103.07	102.00	102.00	102.00	102.00	102.00
Royal Sundaram	170.00	140.00	140.00	130.00	130.00	130.00	130.00
Tata AIG	225.00	225.00	195.00	125.00	125.00	125.00	125.00
Universal Sampo	150.00						
Sub-Total							
(Private Sector)	1801.70	1400.87	1279.01	1048.96	1048.96	883.00	726.50
National	100.00	100.00	100.00	100.00	100.00	100.00	100.00
New India	200.00	200.00	200.00	150.00	100.00	100.00	100.00
The Oriental	100.00	100.00	100.00	100.00	100.00	100.00	100.00
United India	150.00	150.00	100.00	100.00	100.00	100.00	100.00
Sub-Total							
(Public Sector)	550.00	550.00	500.00	450.00	400.00	400.00	400.00
Total (Non-Life)	2351.70	1950.87	1779.01	1498.96	1448.96	1283.00	1126.50
Specialised insurers							
AIC	200.00	200.00	200.00	200.00	200.00		
ECGC	900.00	800.00	700.00	600.00	500.00	440.00	390.00
Stand-alone Health insurance companies							
Apollo DKV	100.55						
Star Health & Allied	108.60	105.00	105.00				
Re-insurer							
GIC	430.00	430.00	430.00	215.00	215.00	215.00	215.00

POLICIES ISSUED : NON- LIFE INSURERS

INSURER	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03
PUBLIC SECTOR	38547040 (13.47)	33972092 (-19.48)	42193079 (-5.47)	44634047 (16.15)	38427204 (-8.26)	41885005 (96.15)
PRIVATE SECTOR	18703219 (47.36)	12692053 (41.85)	8947516 (73.92)	5144755 (55.96)	3298827 (96.72)	1676907 (3.85)
TOTAL	57250259	46664145	51140595	49778802	41726031	43561912

Note: Figures in bracket indicates the growth over the previous year.

**GROSS DIRECT PREMIUM OF NON-LIFE INSURANCE
(WITHIN & OUTSIDE INDIA)**

(Rs. Crore)

INSURER	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
National	4021.97	3827.12	3536.34	3810.65	3399.97	2869.87	2439.41
New India	6151.97	5936.78	5675.54	5103.16	4921.47	4812.79	4198.06
Oriental	3900.22	4020.78	3609.77	3090.55	2899.74	2868.15	2498.64
United	3739.56	3498.77	3154.78	2944.46	3063.47	2969.63	2781.48
Public Sector	17813.71	17283.45	15976.44	14948.82	14284.65	13520.44	11917.59
	(3.07)	(8.18)	(6.87)	(4.65)	(5.65)	(13.45)	(13.59)
Bajaj Allianz	2379.92	1786.34	1272.29	851.62	476.53	296.48	141.96
Cholamandalam	522.34	311.73	220.18	169.25	97.05	14.79	
Future Generali	9.81						
HDFC Ergo	220.60	194.00	200.94	175.63	112.95	9.49	
ICICI Lombard	3307.12	2989.07	1582.86	873.86	486.73	211.66	28.13
Iffco-Tokio	1128.15	1144.47	892.72	496.64	322.24	213.33	70.51
Reliance	1946.42	912.23	162.33	161.68	161.06	185.68	77.46
Royal Sundaram	694.41	598.20	458.64	330.70	257.76	184.44	71.13
Tata AIG	782.64	710.55	572.70	448.24	343.52	233.93	78.46
Universal Sampo	0.48						
Private Sector	10991.89	8646.57	5362.66	3507.62	2257.83	1349.80	467.65
	(27.12)	(61.24)	(52.89)	(55.35)	(67.27)	(188.64)	(6453.98)
Total	28805.60	25930.02	21339.10	18456.45	16542.49	14870.25	12385.24
	(11.09)	(21.51)	(15.62)	(11.57)	(11.25)	(20.06)	(17.97)
Specialised Insurers							
AIC	835.11	564.67	555.83	549.72	369.21		
ECGC	668.37	617.66	577.33	515.55	445.48	374.78	338.52
Stand-alone Health Insurers							
Star Health	168.19	22.5					
Apollo DKV	2.97						

Figure in the bracket represents the growth over the previous year in percent.

**POLICYHOLDERS' ACCOUNT : PUBLIC SECTOR NON-LIFE INSURERS
TOTAL (FIRE + MARINE + MISCELLANEOUS)**

(RS. LAKHS)

PARTICULARS	NEW INDIA							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	481143	453511	412099	376717	358946	329716	285887	257646
Profit/ Loss on sale/redemption of Investments	67332	71313	69940	37707	25615	9829	3336	2906
Others								
Interest, Dividend & Rent – Gross	68165	67916	58027	53996	54148	44061	47413	43499
TOTAL (A)	616640	592741	540066	468420	438710	383607	336636	299719
Claims Incurred (Net)	417748	364361	363201	290498	271358	269951	255514	227973
Commission	45924	39089	37628	33188	21362	19314	7982	480
Operating Expenses related to Insurance Business	101910	115259	130689	118819	133812	89062	75437	74060
Others- Amortizations, Write offs & Provisions	50	230	4432	2638	1078	7274	6224	
Foreign Taxes	70	129	514		246	414	327	457
TOTAL (B)	565702	519068	536464	445142	427856	386015	345484	302970
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	50938	73673	3602	23278	10854	(2409)	(8848)	(3252)
APPROPRIATIONS								
Transfer to Shareholders' Account	50938	73673	3602	23278	10854	(2409)	(8848)	(3252)
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	50938	73673	3602	23278	10854	(2409)	(8848)	(3252)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PUBLIC SECTOR NON-LIFE INSURERS
TOTAL (FIRE + MARINE + MISCELLANEOUS)**

(RS. LAKHS)

PARTICULARS	2007-08	2006-07	2005-06	ORIENTAL		2002-03	2001-02	2000-01
				2004-05	2003-04			
Premiums earned (Net)	287623	269077	235584	212317	197246	185577	182072	168387
Profit/ Loss on sale/redemption of Investments	40035	43148	48251	34831	40706	7218	2174	
Others	37	(8)	(131)	107	74	182	(30)	39
Interest, Dividend & Rent – Gross	40052	40277	34124	47540	35265	33555	31468	
TOTAL (A)	367747	352495	317828	294795	273291	226533	215684	168426
Claims Incurred (Net)	260222	235886	206474	190838	158765	146655	182791	150206
Commission	13135	9962	10340	8457	2890	(1211)	(2337)	(4520)
Operating Expenses related to Insurance Business	82361	75423	85076	72989	78211	65259	60903	50298
Others- Amortizations, Write offs & Provisions	136	1391	1500	1172	3668	5157		3
Foreign Taxes								
TOTAL (B)	355855	322661	303390	273456	243534	215860	241358	195987
Operating Profit/(Loss) from Fire/Marine/Miscellaneous								
Business C= (A - B)	11893	29834	14438	21339	29756	10673	(25674)	(27561)
APPROPRIATIONS								
Transfer to Shareholders' Account	11893	29834	14438	21339	29756	10673	(25674)	(27561)
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	11893	29834	14438	21339	29756	10673	(25674)	(27561)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PUBLIC SECTOR NON-LIFE INSURERS
TOTAL (FIRE + MARINE + MISCELLANEOUS)**

(RS. LAKHS)

PARTICULARS	NATIONAL							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	301853	276757	276317	266414	238781	196596	181698	170471
Profit/ Loss on sale/redemption of Investments	49165	44069	41505	19066	16232	7594	1437	
Others			75	165		32	270	252
Interest, Dividend & Rent – Gross	41761	41374	36965	34234	34133	29476	30560	
TOTAL (A)	392779	362200	354862	319879	289147	233699	213965	170723
Claims Incurred (Net)	283884	239422	283033	226350	210990	161966	172510	146163
Commission	20389	11405	14055	7749	7173	4534	(1013)	(181)
Operating Expenses related to Insurance Business	89770	80547	88261	85939	73034	60100	56434	49230
Others- Amortizations, Write offs & Provisions	9148	6205	29	81	267	152	37	48
Foreign Taxes								
TOTAL (B)	403190	337578	385379	320119	291464	226751	227968	195260
Operating Profit/(Loss) from Fire/Marine/Miscellaneous								
Business C= (A - B)	(10411)	24622	(30517)	(240)	(2317)	6947	(14003)	(24537)
APPROPRIATIONS								
Transfer to Shareholders' Account	(10411)	24622	(30517)	(240)	(2317)	6947	(14003)	(24537)
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	(10411)	24622	(30517)	(240)	(2317)	6947	(14003)	(24537)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PUBLIC SECTOR NON-LIFE INSURERS
TOTAL (FIRE + MARINE + MISCELLANEOUS)**

(RS. LAKHS)

PARTICULARS	2007-08	2006-07	2005-06	UNITED		2002-03	2001-02	2000-01
				2004-05	2003-04			
Premiums earned (Net)	270209	237324	219433	216265	213663	210938	197280	182204
Profit/ Loss on sale/redemption of Investments	58193	44718	54659	33177	26950	12654	6547	
Others	2239	50	412	215	(316)	357	844	(135)
Interest, Dividend & Rent – Gross	42285	43902	43567	43499	43866	38107	41113	226
TOTAL (A)	372927	325995	318071	293156	284164	262055	245784	182295
Claims Incurred (Net)	250628	214206	204277	199853	184217	190546	178081	177693
Commission	13661	6776	6398	1999	885	(1931)	(1753)	(5618)
Operating Expenses related to Insurance Business	91255	89445	97666	86284	79711	62240	57787	52254
Others- Amortizations, Write offs & Provisions	4294	4073	4675	2798	2817	4651	8508	
Foreign Taxes								
TOTAL (B)	359839	314500	313015	290934	267630	255507	242623	224329
Operating Profit/(Loss) from Fire/Marine/Miscellaneous								
Business C= (A - B)	13088	11495	5055	2222	16533	6548	3161	(42034)
APPROPRIATIONS								
Transfer to Shareholders' Account	13088	11495	5055	2222	16533	6548	3161	(42034)
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	13088	11495	5055	2222	16533	6548	3161	(42034)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PUBLIC SECTOR NON-LIFE INSURERS (RS. LAKH)
FIRE**

PARTICULARS	NEW INDIA							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	97031	94184	83088	79884	79419	79027	67924	62768
Profit/ Loss on sale/redemption of Investments	10490	11040	9564	5117	4133	1525	551	503
Others								(793)
Interest, Dividend & Rent – Gross	10619	10514	7935	7328	8737	6837	7827	7535
TOTAL (A)	118140	115738	100588	92329	92290	87390	76302	70014
Claims Incurred (Net)	60160	56006	60151	32702	26134	46737	37177	39269
Commission	10023	7933	7178	7119	3937	3341	850	(126)
Operating Expenses related to Insurance Business	19611	28432	30556	29058	32508	24561	21397	20128
Others- Amortizations, Write offs & Provisions	8	36	606	366	174	1129	1027	
Foreign Taxes	3	30	139		59	83	56	56
TOTAL (B)	89804	92436	98630	69246	62813	75852	60507	59327
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	28336	23302	1957	23083	29477	11538	15795	10686
APPROPRIATIONS								
Transfer to Shareholders' Account	28336	23302	1957	23083	29477	11538	15795	10686
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	28336	23302	1957	23083	29477	11538	15795	10686

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PUBLIC SECTOR NON-LIFE INSURERS (RS. LAKH)
FIRE**

PARTICULARS	ORIENTAL							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	32442	34153	33763	33690	32914	36030	39282	40307
Profit/ Loss on sale/redemption of Investments	3469	3303	4586	3103	4594	993	336	
Others	28	29	(71)	98	15	61	(30)	
Interest, Dividend & Rent – Gross	3470	3083	3243	4235	3980	4617	4862	
TOTAL (A)	39410	40568	41522	41126	41503	41702	44450	40307
Claims Incurred (Net)	31038	15939	23090	15885	10616	12552	19275	26628
Commission	(651)	(1315)	(1032)	(543)	(1496)	(2573)	(1895)	(1958)
Operating Expenses related to Insurance Business	10688	11340	14160	13094	15806	13445	14541	13349
Others- Amortizations, Write offs & Provisions	12	106	143	104	414	710		3
Foreign Taxes			-					
TOTAL (B)	41087	26070	36361	28542	25340	24134	31921	38022
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	(1677)	14498	5161	12585	16163	17568	12529	2285
APPROPRIATIONS								
Transfer to Shareholders' Account	(1677)	14498	5161	12585	16163	17568	12529	2285
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	(1677)	14498	5161	12585	16163	17568	12529	2285

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PUBLIC SECTOR NON-LIFE INSURERS (RS. LAKH)
FIRE**

PARTICULARS	NATIONAL							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	29117	33836	35727	35259	34828	36010	36655	38051
Profit/ Loss on sale/redemption of Investments	3982	3892	3252	1447	1599	929	200	
Others				56		32		
Interest, Dividend & Rent – Gross	3383	3654	2896	2598	3362	3606	4256	
TOTAL (A)	36482	41383	41875	39360	39789	40577	41111	38051
Claims Incurred (Net)	24447	20645	24658	14411	9009	13326	19236	17903
Commission	936	(2672)	1323	(2069)	(807)	(2085)	(1765)	(1198)
Operating Expenses related to Insurance Business	8881	11076	13145	13150	11833	11531	12647	12103
Others- Amortizations, Write offs & Provisions	90	2	27		11		37	35
Foreign Taxes								
TOTAL (B)	34354	29050	39153	25491	20046	22772	30155	28843
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	2128	12332	2722	13869	19743	17805	10956	9208
APPROPRIATIONS								
Transfer to Shareholders' Account	2128	12332	2722	13869	19743	17805	10956	9208
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	2128	12332	2722	13869	19743	17805	10956	9208

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PUBLIC SECTOR NON-LIFE INSURERS (RS. LAKH)
FIRE**

PARTICULARS	UNITED							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	43456	41867	40808	42548	42117	45280	44630	44999
Profit/ Loss on sale/redemption of Investments	5812	3634	4933	3186	3152	1654	878	
Others	316	(1)	(10)	67	14	72	(7)	(129)
Interest, Dividend & Rent – Gross	4223	3568	3932	4177	5131	4982	5515	
TOTAL (A)	53807	49069	49663	49979	50415	51988	51016	44870
Claims Incurred (Net)	30400	31486	18079	15246	11082	20030	17560	28819
Commission	253	(1073)	(1401)	(3088)	(2329)	(3451)	(3745)	(3834)
Operating Expenses related to Insurance Business	13012	18041	20988	19075	17986	14262	14874	13534
Others- Amortizations, Write offs & Provisions	429	331	422	269	330	608	1141	
Foreign Taxes								
TOTAL (B)	44095	48785	38089	31502	27069	31449	29830	38519
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	9713	283	11574	18477	23346	20538	21186	6351
APPROPRIATIONS								
Transfer to Shareholders' Account	9713	283	11574	18477	23346	20538	21186	6351
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	9713	283	11574	18477	23346	20538	21186	6351

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : PUBLIC SECTOR NON-LIFE INSURERS (RS. LAKH)
MARINE

PARTICULARS	NEW INDIA							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	18857	16438	16860	17297	20043	21009	18812	19212
Profit/ Loss on sale/redemption of Investments	3016	3410	3626	2125	1859	740	264	256
Others								(376)
Interest, Dividend & Rent – Gross	3053	3247	3008	3043	3929	3316	3751	3839
TOTAL (A)	24926	23094	23494	22465	25831	25065	22828	22931
Claims Incurred (Net)	15824	6230	11525	9850	8194	11691	13134	14175
Commission	2669	1423	822	1579	286	(1040)	(1034)	(1722)
Operating Expenses related to Insurance Business	5663	5231	5899	5389	6299	5322	5138	5385
Others- Amortizations, Write offs & Provisions	2	11	230	146	78	547	492	
Foreign Taxes	1	1	2		5	8	9	12
TOTAL (B)	24160	12896	18478	16964	14862	16528	17739	17850
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)	766	10199	5016	5500	10969	8537	5089	5081
APPROPRIATIONS								
Transfer to Shareholders' Account	766	10199	5016	5500	10969	8537	5089	5081
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	766	10199	5016	5500	10969	8537	5089	5081

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PUBLIC SECTOR NON-LIFE INSURERS (RS. LAKH)
MARINE**

PARTICULARS	ORIENTAL							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	16939	15944	13632	11784	12879	12892	17921	13208
Profit/ Loss on sale/redemption of Investments	1851	1963	2115	1680	2235	403	167	6
Others	(21)	30	2	36	(1)	46		
Interest, Dividend & Rent – Gross	1852	1832	1496	2292	1936	1872	2421	
TOTAL (A)	20621	19769	17244	15791	17049	15212	20509	13214
Claims Incurred (Net)	11007	15584	8531	7959	6749	8432	7427	9135
Commission	1020	424	706	626	(614)	(715)	(465)	(689)
Operating Expenses related to Insurance Business	5560	5255	6189	4581	4748	4414	4118	3348
Others- Amortizations, Write offs & Provisions	6	63	66	57	201	288		
Foreign Taxes								
TOTAL (B)	17594	21326	15491	13222	11085	12418	11080	11794
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	3027	(1558)	1753	2569	5964	2794	9429	1420
APPROPRIATIONS								
Transfer to Shareholders' Account	3027	(1558)	1753	2569	5964	2794	9429	1420
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	3027	(1558)	1753	2569	5964	2794	9429	1420

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : PUBLIC SECTOR NON-LIFE INSURERS (RS. LAKH)
MARINE

PARTICULARS	NATIONAL							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	10817	10235	11876	11300	19816	13281	14912	13927
Profit/ Loss on sale/redemption of Investments	1542	1402	1613	840	1239	585	136	
Others							7	
Interest, Dividend & Rent – Gross	1310	1317	1437	1508	2605	2270	2905	
TOTAL (A)	13669	12955	14926	13648	23660	16136	17960	13927
Claims Incurred (Net)	10006	10085	8560	7244	9145	10563	7809	5694
Commission	1003	566	501	(515)	191	(700)	(651)	(911)
Operating Expenses related to Insurance Business	2982	3406	3369	4514	3101	3599	3829	3505
Others- Amortizations, Write offs & Provisions	65		3	81	10	11		13
Foreign Taxes								
TOTAL (B)	14056	14058	12433	11323	12447	13474	10987	8301
Operating Profit/(Loss) from Fire/								
Marine/Miscellaneous Business C= (A - B)	(387)	(1103)	2493	2325	11213	2662	6973	5626
APPROPRIATIONS								
Transfer to Shareholders' Account	(387)	(1103)	2493	2325	11213	2662	6973	5626
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	(387)	(1103)	2493	2325	11213	2662	6973	5626

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PUBLIC SECTOR NON-LIFE INSURERS (RS. LAKH)
MARINE**

PARTICULARS	UNITED							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	12937	10531	10656	11329	13170	18050	14278	14950
Profit/ Loss on sale/redemption of Investments	2163	1923	2268	1487	1439	821	540	
Others	148	(13)	365	16	(1)	36	47	(34)
Interest, Dividend & Rent – Gross	1571	1888	1808	1949	2343	2473	3393	
TOTAL (A)	16819	14329	15097	14781	16951	21380	18258	14916
Claims Incurred (Net)	12397	10886	7268	7822	7170	9970	8164	11885
Commission	1269	(358)	220	(590)	(966)	(1462)	(1529)	(1898)
Operating Expenses related to Insurance Business	5399	5161	4913	5503	5995	5491	4136	4445
Others- Amortizations, Write offs & Provisions	160	175	194	125	150	302	703	
Foreign Taxes								
TOTAL (B)	19225	15864	12594	12861	12350	14301	11474	14430
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	(2406)	(1535)	2503	1920	4601	7080	6784	484
APPROPRIATIONS								
Transfer to Shareholders' Account	(2406)	(1535)	2503	1920	4601	7080	6784	484
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	(2406)	(1535)	2503	1920	4601	7080	6784	484

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PUBLIC SECTOR NON-LIFE INSURERS (RS. LAKH)
MISCELLANEOUS**

PARTICULARS	NEW INDIA							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	365254	342890	312151	279536	259483	229680	199151	175666
Profit/ Loss on sale/redemption of Investments	53827	56864	56750	30465	19623	7564	2521	2146
Others								(3163)
Interest, Dividend & Rent – Gross	54493	54155	47083	43626	41482	33909	35834	32125
TOTAL (A)	473574	453908	415985	353627	320589	271153	337506	206775
Claims Incurred (Net)	341764	302125	291525	247946	237030	211523	205203	174529
Commission	33231	29733	29628	24490	17140	17013	8167	2327
Operating Expenses related to Insurance Business	76636	81596	94234	84371	95004	59179	48902	48548
Others- Amortizations, Write offs & Provisions	40	183	3596	2126	826	5598	4705	
Foreign Taxes	66	99	373		181	323	261	389
TOTAL (B)	451738	413736	419356	358932	350181	293636	267238	225793
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	21835	40172	(3371)	(5305)	(29592)	(22483)	(29732)	(19019)
APPROPRIATIONS								
Transfer to Shareholders' Account	21835	40172	(3371)	(5305)	(29592)	(22483)	(29732)	(19019)
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	21835	40172	(3371)	(5305)	(29592)	(22483)	(29732)	(19019)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PUBLIC SECTOR NON-LIFE INSURERS (RS. LAKH)
MISCELLANEOUS**

PARTICULARS	ORIENTAL							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	238242	218980	188189	166843	151453	136656	124869	114872
Profit/ Loss on sale/redemption of Investments	34715	37883	41550	30048	33877	5822	1671	33
Others	30	(67)	(61)	(27)	60	74		
Interest, Dividend & Rent – Gross	34730	35362	29385	41013	29349	27066	24185	
TOTAL (A)	307717	292158	259062	237878	214738	169619	150725	114905
Claims Incurred (Net)	218177	204362	174854	166994	141399	125671	156089	114443
Commission	12766	10853	10666	8374	5001	2077	24	(1873)
Operating Expenses related to Insurance Business	66112	58828	64727	55313	57657	47400	42244	33601
Others- Amortizations, Write offs & Provisions	118	1221	1292	1011	3053	4160		
Foreign Taxes								
TOTAL (B)	297174	275265	251538	231692	207109	179308	198357	146171
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	10543	16893	7524	6185	7629	(9690)	(47632)	(31266)
APPROPRIATIONS								
Transfer to Shareholders' Account	10543	16893	7524	6185	7629	(9690)	(47632)	(31266)
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	10543	16893	7524	6185	7629	(9690)	(47632)	(31266)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PUBLIC SECTOR NON-LIFE INSURERS (RS. LAKH)
MISCELLANEOUS**

PARTICULARS	NATIONAL							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	261919	232685	228715	219855	184137	147305	130131	118493
Profit/ Loss on sale/redemption of Investments	43640	38774	36639	16779	13395	6080	1101	
Others			75	109			263	252
Interest, Dividend & Rent – Gross	37068	36403	32632	30127	28166	23601	23399	
TOTAL (A)	342627	307863	298061	266870	225698	176986	154894	118745
Claims Incurred (Net)	249431	208692	249815	204696	192836	138077	145465	122566
Commission	18450	13510	12231	10334	7789	7319	1403	1928
Operating Expenses related to Insurance Business	77907	66065	71747	68276	58100	44969	39958	33622
Others- Amortizations, Write offs & Provisions	8993	6203			246	140		
Foreign Taxes								
TOTAL (B)	354780	294470	333793	283305	258970	190506	186826	158116
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	(12153)	13393	(35732)	(16435)	(33272)	(13520)	(31932)	(39371)
APPROPRIATIONS								
Transfer to Shareholders' Account	(12153)	13393	(35732)	(16435)	(33272)	(13520)	(31932)	(39371)
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	(12153)	13393	(35732)	(16435)	(33272)	(13520)	(31932)	(39371)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PUBLIC SECTOR NON-LIFE INSURERS (RS. LAKH)
MISCELLANEOUS**

PARTICULARS	UNITED							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	213817	184926	167969	162387	158377	147608	138372	122255
Profit/ Loss on sale/redemption of Investments	50218	39161	47458	28504	22358	10178	5129	
Others	1775	64	56	133	(329)	249	84	28
Interest, Dividend & Rent – Gross	36491	38446	37827	37373	36392	30652	32205	226
TOTAL (A)	302301	262597	253310	228396	216798	188687	176510	122509
Claims Incurred (Net)	207830	171834	178930	176785	165965	160546	152357	136989
Commission	12140	8207	7579	5676	4181	2982	3521	114
Operating Expenses related to Insurance Business	72843	66243	71765	61706	55729	42488	38777	34275
Others- Amortizations, Write offs & Provisions	3706	3567	4059	2404	2337	3741	6664	
Foreign Taxes								
TOTAL (B)	296519	249851	262333	246571	228212	209756	201319	171378
Operating Profit/(Loss) from Fire/ Marine/Miscellaneous Business C= (A - B)	5781	12746	(9022)	(18175)	(11414)	(21070)	(24809)	(48869)
APPROPRIATIONS								
Transfer to Shareholders' Account	5781	12746	(9022)	(18175)	(11414)	(21070)	(24809)	(48869)
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	5781	12746	(9022)	(18175)	(11414)	(21070)	(24809)	(48869)

Note : Figure in bracket represents negative value

**SHAREHOLDERS' ACCOUNT
PUBLIC SECTOR NON-LIFE INSURERS (RS.LAKH)**

PARTICULARS	ALL COMPANIES						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
OPERATING PROFIT/(LOSS)							
(a) Fire Insurance	38501	50415	21414	68013	88729	67449	60466
(b) Marine Insurance	1000	6003	11765	12315	32748		28275
(c) Miscellaneous Insurance	26007	83204	(40601)	(33730)	(66650)	21072	(134104)
	65507	139623	(7422)	46598	54827	(72465)	-45363
INCOME FROM INVESTMENTS							
(a) Interest, Dividend & Rent – Gross	102652	88726	77742	75798	65848	69139	66324
(b) Profit on sale of investments	113082	93073	96312	53398	39277	14193	5619
Less: Loss on sale of investments	(109)	(95)	(29)	(228)	(222)	(110)	(105)
OTHER INCOME	3483	3196	6023	3403	2718	3586	2484
TOTAL (A)	284615	324523	172626	178969	162447	102864	28959
PROVISIONS (Other than taxation)							
(a) For diminution in the value of investments	528	(396)	(3156)	1109	5667	4485	6904
(b) For doubtful debts	1635	(231)	12218	1415	2658	3893	5811
(c) Others	997	440	2785	516	(69)	730	5108
OTHER EXPENSES							
(a) Expenses other than those related to Insurance Business	335	245	201	127	950	1040	562
(b) Bad debts written off	1	2	4	(103)	(3620)		3738
(c) Others	1719	2489	2287	2995	5585	896	3227
TOTAL (B)	5215	2549	14339	6059	156862	11044	25350
Profit Before Tax	279400	321974	158286	172910	21026	91820	3609
Provision for Taxation	58851	31238	26359	55751	135835	24386	4642
Profit after Tax	220548	290736	131927	117159		67434	4949
APPROPRIATIONS							
(a) Interim dividends paid during the year				3250		11944	
(b) Proposed final dividend	44949	58139	26600	16450	12500	1530	5000
(c) Dividend distribution tax	7639	9881	3731	2740	1602		
(d) Transfer to any Reserves or Other Accounts						49818	(811)
Transfer to General Reserve	167961	222716	101597	65076	92907	3	15494
Balance of Profit / Loss B/f from last year							
Balance C/f to Balance Sheet				29644	28827	4144	24633

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT
PUBLIC SECTOR NON-LIFE INSURERS (RS.LAKH)

PARTICULARS	NEW INDIA						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
OPERATING PROFIT/(LOSS)							
(a) Fire Insurance	28336	23302	1957	23083	29477	11538	15795
(b) Marine Insurance	766	10199	5016	5500	10969	8537	5089
(c) Miscellaneous Insurance	21835	40172	(3371)	(5305)	(29592)	(22483)	(29732)
	50938	73673	3602	23278	10854	(2409)	(8848)
INCOME FROM INVESTMENTS							
(a) Interest, Dividend & Rent – Gross	49866	42086	36424	33886	31849	27975	32669
(b) Profit on sale of investments	49256	44265	43909	23887	15285	6241	2298
Less: Loss on sale of investments		(74)	(6)	(224)	(218)		
OTHER INCOME	2102	1509	3864	1301	1967	2190	916
TOTAL (A)	152162	161459	87793	82129	59735	33997	27035
PROVISIONS (Other than taxation)							
(a) For diminution in the value of investments	493	321	108	825	323	1618	2114
(b) For doubtful debts	(426)	(313)	172	507	541	2363	1596
(c) Others	(30)	135	2502	280	(230)	637	579
OTHER EXPENSES							
(a) Expenses other than those related to Insurance Business							
(b) Bad debts written off							
(c) Others	(21)	(76)	(546)	729	(5688)	(1904)	1926
TOTAL (B)	16	66	2236	2341	(5054)	2174	6215
Profit Before Tax	152146	161393	85557	79788	64789	31282	20820
Provision for Taxation	12033	15398	13919	39565	5768	5701	6620
Profit after Tax	140113	145995	71638	40223	59021	25581	14200
APPROPRIATIONS							
(a) Interim dividends paid during the year				2000			2000
(b) Proposed final dividend	28300	29200	13000	6000	4500	4000	
(c) Dividend distribution tax	4810	4963	1823	1103	577	513	
(d) Transfer to any Reserves or Other Accounts							
Transfer to General Reserve	107003	111832	56815	31120	53944	21069	12200
Balance of Profit / Loss B/f from last year							
Balance C/f to Balance Sheet							

Note : Figure in bracket represents negative value

**SHAREHOLDERS' ACCOUNT
PUBLIC SECTOR NON-LIFE INSURERS (RS.LAKH)**

PARTICULARS	ORIENTAL						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
OPERATING PROFIT/(LOSS)							
(a) Fire Insurance	(1677)	14498	5161	12585	16163	17568	12529
(b) Marine Insurance	3027	(1558)	1753	2569	5964	2794	9429
(c) Miscellaneous Insurance	10543	16893	7524	6185	7629	(9690)	(47632)
	11893	29834	14438	21339	29756	10673	(25674)
INCOME FROM INVESTMENTS							
(a) Interest, Dividend & Rent – Gross	17118	15732	12169	14918	8514	6552	9465
(b) Profit on sale of investments	17110	16874	17207	10930	9828	1409	654
Less: Loss on sale of investments		(21)					
OTHER INCOME	(203)	653	671	685	(11)	368	525
TOTAL (A)	45918	63071	44485	47871	48087	19002	(15030)
PROVISIONS (Other than taxation)							
(a) For diminution in the value of investments	5	12	(216)	179	(257)	121	1186
(b) For doubtful debts	961	(437)	10527	308	1766	403	2739
(c) Others	1027	305	283	236	160	94	4529
OTHER EXPENSES							
(a) Expenses other than those related to Insurance Business							
(b) Bad debts written off	1	2	4	(103)			
(c) Others	(310)	226	467	81	985	795	2
TOTAL (B)	1683	108	11066	701	2654	1413	8456
Profit Before Tax	44235	62964	33419	47170	45433	17589	(23486)
Provision for Taxation	43305	13237	5028	14118	13786	11190	19058
Profit after Tax	930	49727	28392	33052	31647	6339	(25444)
APPROPRIATIONS							
(a) Interim dividends paid during the year				1250			
(b) Proposed final dividend	750	10000	5000	1750	2500	2000	
(c) Dividend distribution tax	127	1700	701	409	320	256	
(d) Transfer to any Reserves or Other Accounts							(811)
Transfer to General Reserve	53	38027	22690				
Balance of Profit / Loss B/f from last year							
Balance C/f to Balance Sheet				29644	28827	4143	(24633)

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT
PUBLIC SECTOR NON-LIFE INSURERS (RS.LAKH)

PARTICULARS	NATIONAL						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
OPERATING PROFIT/(LOSS)							
(a) Fire Insurance	2128	12332	2722	13869	19743	17805	10956
(b) Marine Insurance	(387)	(1103)	2493	2325	11213	2662	6973
(c) Miscellaneous Insurance	(12153)	13393	(35732)	(16435)	(33272)	(13520)	(31932)
	(10411)	24622	(30517)	(241)	(2317)	6947	(14003)
INCOME FROM INVESTMENTS							
(a) Interest, Dividend & Rent – Gross	12477	9702	10602	9774	10777	9158	11448
(b) Profit on sale of investments	14797	10334	11918	5445	5126	2369	549
Less: Loss on sale of investments	(109)		(14)	(2)	(1)	(10)	(16)
OTHER INCOME	1612	1332	1095	1055	755	898	669
TOTAL (A)	18366	45991	(6917)	16031	14341	19363	(1353)
PROVISIONS (Other than taxation)							
(a) For diminution in the value of investments	(212)	(751)	(3029)	196	5757	2791	3171
(b) For doubtful debts	512	(49)	729	551	126	559	599
(c) Others							
OTHER EXPENSES							
(a) Expenses other than those related to Insurance Business	257	181	151	88	74	65	534
(b) Bad debts written off							
(c) Others	604	1027	1196	1075	1083	2005	3738
TOTAL (B)	1161	408	(953)	1910	7040	5420	8042
Profit Before Tax	17206	45583	(5964)	14121	7301	13943	(9395)
Provision for Taxation	863	3455	4661	1009	178	451	(350)
Profit after Tax	16343	42128	(10625)	13112	7123	13492	(9045)
APPROPRIATIONS							
(a) Interim dividends paid during the year							
(b) Proposed final dividend	3266	8361		2500	2500	2500	
(c) Dividend distribution tax	555	1421		351	320	320	
(d) Transfer to any Reserves or Other Accounts							
Transfer to General Reserve	12522	32345	(10625)	10262	4303	10671	(9045)
Balance of Profit / Loss B/f from last year							
Balance C/f to Balance Sheet							

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT
PUBLIC SECTOR NON-LIFE INSURERS (RS.LAKH)

PARTICULARS	UNITED						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
OPERATING PROFIT/(LOSS)							
(a) Fire Insurance	9713	283	11574	18477	23346	20538	21186
(b) Marine Insurance	(2406)	(1535)	2503	1920	4601	7080	6784
(c) Miscellaneous Insurance	5781	12746	(9022)	(18175)	(11414)	(21070)	(24809)
	13088	11495	5055	2222	16533	6548	3161
INCOME FROM INVESTMENTS							
(a) Interest, Dividend & Rent – Gross	23192	21206	18547	17220	14708	12266	12742
(b) Profit on sale of investments	31918	21600	23278	13136	9039	4173	2118
Less: Loss on sale of investments	(1)		(9)	(3)	(3)	(100)	(89)
OTHER INCOME	(28)	(299)	393	363	7	26	374
TOTAL (A)	68169	54001	47264	32938	40284	22913	18306
PROVISIONS (Other than taxation)							
(a) For diminution in the value of investments	244	23	(19)	(90)	(156)	(46)	433
(b) For doubtful debts	587	569	789	49	225	568	877
(c) Others							
OTHER EXPENSES							
(a) Expenses other than those related to Insurance Business	78	64	50	39	876	975	28
(b) Bad debts written off							
(c) Others	1446	1312	1170	1110			1299
TOTAL (B)	2355	1967	1990	1108	945	1497	2637
Profit Before Tax	65814	52034	45274	31830	39339	21416	15669
Provision for Taxation	2651	(852)	2751	1059	1295	4317	330
Profit after Tax	63162	52886	42523	30771	38044	17099	15339
APPROPRIATIONS							
(a) Interim dividends paid during the year							
(b) Proposed final dividend	12633	10577	8600	6200	3000	2500	3000
(c) Dividend distribution tax	2147	1798	1206	877	384	320	
(d) Transfer to any Reserves or Other Accounts							
Transfer to General Reserve	48383	40511	32717	23694	34660	14279	12339
Balance of Profit / Loss B/f from last year							
Balance C/f to Balance Sheet							

Note : Figure in bracket represents negative value

BALANCE SHEET
PUBLIC SECTOR NON-LIFE INSURERS (AS ON 31ST MARCH)(RS.LAKH)

Particulars	ALL COMPANIES							
	2008	2007	2006	2005	2004	2003	2002	2001
SOURCES OF FUNDS								
Share Capital	55000	55000	50000	45000	40000	40000	40000	40000
Reserves & Surplus	1325351	1169128	942097	853088	757352	635617	572941	582920
Fair Value Change Account	3392085	2673499	3069206	1744440	1506416	610508	747319	
Borrowings								
Deferred Tax Liability								
TOTAL	4772435	3897627	4061304	2642528	2303767	1286126	1360260	622920
APPLICATION OF FUNDS								
Investments	6292200	5317689	5367427	3787412	3393207	2334979	2304499	1407460
Loans	198452	216025	230815	258050	272256	272538	283373	298881
Fixed Assets	35554	36468	34391	33268	31470	31650	30882	24262
Deferred Tax Assets	1016	4278	6175	14088	4413	2612		
CURRENT ASSETS								
Cash & Bank Balance	538897	652840	594844	530086	454288	375127	287389	274624
Advances and Other Assets	853729	593057	550076	422567	352949	345988	358382	303048
Sub-Total (A)	1392626	1245897	1144920	952654	807236	721116	645771	577672
CURRENT LIABILITIES								
Provisions	900047	832721	768105	713391	641872	603839	529844	483444
Sub-Total (B)	3148325	2938344	2755008	2474367	2299188	2084083	1904265	1685355
Net Current Assets (C)= (A-B)	(1755699)	(1692447)	(1610088)	(1521713)	(1491951)	(1362967)	(1258494)	(1107683)
Misc. Expenditure (to the extent not written off or adjusted)	913	15614	32583	71422	94372	7313		
Profit & Loss Account (Debit Balance)								
TOTAL	4772435	3897627	4061304	2642528	2303767	1286126	1360260	622920

Note : Figure in bracket represents negative value

BALANCE SHEET
PUBLIC SECTOR NON-LIFE INSURERS (AS ON 31ST MARCH)(RS.LAKH)

Particulars	NEW INDIA							
	2008	2007	2006	2005	2004	2003	2002	2001
SOURCES OF FUNDS								
Share Capital	20000	20000	20000	15000	10000	10000	10000	10000
Reserves & Surplus	677280	582016	460803	416641	384350	330406	308945	296775
Fair Value Change Account	1395927	1094835	1221127	684697	583789	230176	273046	
Borrowings								
Deferred Tax Liability								
TOTAL	2093208	1696851	1701930	1116338	978139	570582	591991	306775
APPLICATION OF FUNDS								
Investments	2463287	2107007	2066526	1457523	1272842	884837	869256	514195
Loans	65776	74545	78652	87413	94089	96733	101344	107997
Fixed Assets	11524	13265	12106	11441	10418	10925	10727	7785
Deferred Tax Assets	1016	4056	6175	8407	3525	2150		
CURRENT ASSETS								
Cash & Bank Balance	285793	316227	305971	228609	197434	158746	115286	115469
Advances and Other Assets	367018	224597	223012	173856	151908	142703	127002	110247
Sub-Total (A)	652811	540824	528983	402465	349342	301450	242288	225716
CURRENT LIABILITIES								
Provisions	324998	287128	287154	257857	227717	222084	183320	157704
Sub-Total (B)	1101206	1047606	1000628	866382	772905	727893	631624	548918
Net Current Assets (C)= (A-B)	(448396)	(506782)	(471645)	(463918)	(423563)	(426443)	(389336)	(323202)
Misc. Expenditure (to the extent not written off or adjusted)		4761	10116	15472	20828	2380		
Profit & Loss Account (Debit Balance)								
TOTAL	2093208	1696851	1701930	1116338	978139	570582	591991	306775

Note : Figure in bracket represents negative value

BALANCE SHEET
PUBLIC SECTOR NON-LIFE INSURERS (AS ON 31ST MARCH)(RS.LAKH)

Particulars	ORIENTAL							
	2008	2007	2006	2005	2004	2003	2002	2001
SOURCES OF FUNDS								
Share Capital	10000	10000	10000	10000	10000	10000	10000	10000
Reserves & Surplus	192632	192579	154552	131861	102218	73391	57279	82723
Fair Value Change Account	761484	583314	670703	369147	323442	141015	175599	
Borrowings								
Deferred Tax Liability								
TOTAL	964116	785894	835255	511008	435660	224406	242878	92723
APPLICATION OF FUNDS								
Investments	1316751	1086973	1126268	766420	684632	465438	470843	276472
Loans	37417	41083	43269	49491	51041	51490	53537	57188
Fixed Assets	9423	7364	8460	6350	5754	5934	5686	6040
Deferred Tax Assets				5681				
CURRENT ASSETS								
Cash & Bank Balance	120613	148499	102676	101850	84528	64749	54272	48465
Advances and Other Assets	137664	108542	73831	57395	52740	57879	59677	57203
Sub-Total (A)	258277	257041	176507	159245	137268	122628	113949	105668
CURRENT LIABILITIES								
Provisions	192446	199543	174972	143036	132606	121476	108048	104638
Sub-Total (B)	657752	611418	529548	491925	464228	423471	401137	352645
Net Current Assets (C)= (A-B)	(399475)	(354377)	(353040)	(332680)	(326960)	(300843)	(287188)	(246977)
Misc. Expenditure (to the extent not written off or adjusted)		4851	10298	15746	21193	2386		
Profit & Loss Account (Debit Balance)								
TOTAL	964116	785894	835255	511008	435660	224406	242878	92723

Note : Figure in bracket represents negative value

BALANCE SHEET
PUBLIC SECTOR NON-LIFE INSURERS (AS ON 31ST MARCH)(RS.LAKH)

Particulars	NATIONAL							
	2008	2007	2006	2005	2004	2003	2002	2001
SOURCES OF FUNDS								
Share Capital	10000	10000	10000	10000	10000	10000	10000	10000
Reserves & Surplus	145870	133348	101002	111627	101520	97217	86392	95437
Fair Value Change Account	730930	592101	681624	396656	329631	143602	178438	
Borrowings								
Deferred Tax Liability								
TOTAL	886800	735449	792626	518284	441151	250819	274830	105437
APPLICATION OF FUNDS								
Investments	1271798	1063780	1094224	737656	643011	434372	444680	244175
Loans	39180	41721	45913	50846	51384	49957	52924	55987
Fixed Assets	6371	6000	6758	8985	7973	7198	6819	4545
Deferred Tax Assets					888	462		
CURRENT ASSETS								
Cash & Bank Balance	61926	103139	97149	120103	101292	98168	68248	70830
Advances and Other Assets	195899	145448	136601	109505	88075	63619	71504	65149
Sub-Total (A)	257825	248587	233750	229609	189366	161787	139752	135979
CURRENT LIABILITIES								
Provisions	507886	460523	447829	361627	326528	272978	262029	229112
Sub-Total (B)	689288	630641	600186	527152	474473	402957	369345	335249
Net Current Assets (C)= (A-B)	(431463)	(382054)	(366436)	(297543)	(285106)	(241170)	(229593)	(199270)
Misc. Expenditure (to the extent not written off or adjusted)	913	6002	12168	18340	23001			
Profit & Loss Account (Debit Balance)								
TOTAL	886800	735449	792626	518284	441151	250819	274830	105437

Note : Figure in bracket represents negative value

BALANCE SHEET
PUBLIC SECTOR NON-LIFE INSURERS (AS ON 31ST MARCH)(RS.LAKH)

Particulars	UNITED							
	2008	2007	2006	2005	2004	2003	2002	2001
SOURCES OF FUNDS								
Share Capital	15000	15000	10000	10000	10000	10000	10000	10000
Reserves & Surplus	309569	261186	225740	192958	169264	134603	120325	107985
Fair Value Change Account	503743	403248	495752	293940	269554	95715	120236	
Borrowings								
Deferred Tax Liability								
TOTAL	828312	679433	731492	496898	448818	240319	250561	117985
APPLICATION OF FUNDS								
Investments	1240363	1059930	1080409	825814	792722	550332	519720	372618
Loans	56079	58675	62982	70299	75742	74358	75568	77709
Fixed Assets	8236	9841	7067	6493	7325	7593	7650	5892
Deferred Tax Assets		222						
CURRENT ASSETS								
Cash & Bank Balance	70565	84974	89048	79524	71034	53464	49583	39860
Advances and Other Assets	153148	114471	116631	81811	60226	81787	100199	70449
Sub-Total (A)	223713	199445	205680	161335	131261	135251	149782	110309
CURRENT LIABILITIES								
Provisions	498879	472747	471023	441934	453978	399462	370999	333578
Sub-Total (B)	700080	648679	624646	588908	587582	529762	502159	448543
Net Current Assets (C)= (A-B)	(476366)	(449234)	(418966)	(427572)	(456322)	(394511)	(352377)	(338234)
Misc. Expenditure (to the extent not written off or adjusted)				21864	29350	2547		
Profit & Loss Account (Debit Balance)								
TOTAL	828312	679433	731492	496898	448818	240319	250561	117985

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
TOTAL (FIRE+MARINE+MISCELLANEOUS)**

	ROYAL SUNDARAM						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned (Net)	44583	33358	24944	17328	13223	7649	1308
Premiums earned (Net)	124	66	70	(16)	343	267	14
Others	11	3	3	3	2		
Interest, Dividend & Rent – Gross	3373	2230	1337	841	617	464	130
TOTAL (A)	48092	35657	26354	18156	14185	8380	1452
Claims Incurred (Net)	29815	20374	16166	11371	8961	5859	1163
Commission	1624	(97)	(619)	(523)	(1338)	(1347)	(615)
Operating Expenses related to Insurance Business	17435	13640	10481	7282	6576	5535	4200
Premium Deficiency							
TOTAL (B)	48875	33916	26028	18130	14199	10047	4749
Operating Profit/(Loss) C= (A - B)	(783)	1740	325	27	(14)	(1667)	(3298)
APPROPRIATIONS							
Transfer to Shareholders' Account	(783)	1740	325	27	(14)	(1667)	(3298)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	(783)	1740	325	27	(14)	(1667)	(3298)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
TOTAL (FIRE+MARINE+MISCELLANEOUS)**

	BAJAJ ALLIANZ						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned (Net)	141544	83853	58637	37092	23064	15410	982
Premiums earned (Net)	3771	908	382	534	444	153	52
Others	1163	112	705	71	29	94	15
Interest, Dividend & Rent – Gross	10291	6644	2893	2319	1645	988	117
TOTAL (A)	156770	91517	62616	40015	25182	16645	1165
Claims Incurred (Net)	94570	55563	40999	22633	15061	10667	1273
Commission	(1876)	(7864)	(6222)	(4194)	(2307)	(1549)	(1280)
Operating Expenses related to Insurance Business	52103	34625	20864	14905	10066	6667	3713
Premium Deficiency	(387)	(100)	293	7		17	
TOTAL (B)	144411	82223	55934	33351	22953	15839	3706
Operating Profit/(Loss) C= (A - B)	12359	9294	6682	6664	2229	806	(2540)
APPROPRIATIONS							
Transfer to Shareholders' Account	12359	9294	6682	6664	2229	923	(2540)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	12359	9294	6682	6664	2229	806	(2540)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
TOTAL (FIRE+MARINE+MISCELLANEOUS)**

	2007-08	2006-07	2005-06	TATA AIG 2004-05	2003-04	2002-03	2001-02
Premiums earned (Net)	39456	38165	28556	22760	14362	8288	1267
Premiums earned (Net)	649	295	385	3	1059	20	
Others	138	63	101	127		(141)	
Interest, Dividend & Rent – Gross	2750	2124	1794	1679	218	643	
TOTAL (A)	42993	40647	30836	24569	15639	8810	1267
Claims Incurred (Net)	27001	20711	16015	12549	8458	6006	1020
Commission	(5136)	(944)	(2102)	(649)	(587)	(923)	(649)
Operating Expenses related to Insurance Business	20446	19355	15113	10655	7609	5645	4579
Premium Deficiency	17				17		
TOTAL (B)	42328	39121	29026	22555	15497	10728	4950
Operating Profit/(Loss) C= (A - B)	665	1525	1809	2014	142	(1918)	(3683)
APPROPRIATIONS							
Transfer to Shareholders' Account	665	1525	1809	2014	142	(1918)	(3683)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	665	1525	1809	2014	142	(1918)	(3683)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
TOTAL (FIRE+MARINE+MISCELLANEOUS)**

	2007-08	2006-07	2005-06	RELIANCE 2004-05	2003-04	2002-03	2001-02
Premiums earned (Net)	96003	24426	5397	4803	2632	932	121
Premiums earned (Net)	2230	485	53	64	99	306	
Others	(1)	5	0	20			
Interest, Dividend & Rent – Gross	4537	1212	414	429	472	545	95
TOTAL (A)	102770	26128	5864	5315	3203	1802	217
Claims Incurred (Net)	75068	17318	3444	3836	2374	1917	161
Commission	(7976)	(7943)	(1395)	(1967)	(2535)	(2861)	(814)
Operating Expenses related to Insurance Business	56286	18092	2724	3431	3333	2668	1451
Premium Deficiency							
TOTAL (B)	123378	27468	4773	5301	3172	1724	798
Operating Profit/(Loss) C= (A - B)	(20608)	(1340)	1091	15	32	78	(581)
APPROPRIATIONS							
Transfer to Shareholders' Account	(20608)	(1340)	1091	15	32	78	(581)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	(20608)	(1340)	1091	15	32	78	(581)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
TOTAL (FIRE+MARINE+MISCELLANEOUS)**

	IFFCO TOKIO							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	63967	54760	34598	17537	10023	3950	374	1
Premiums earned (Net)	184	116	54	11				
Others	7	7	3	69	25			
Interest, Dividend & Rent – Gross	4972	3412	2180	1014	625	297	58	
TOTAL (A)	69129	58295	36835	18631	10673	4247	432	1
Claims Incurred (Net)	50474	39859	24407	11923	7285	2849	428	
Commission	(395)	(4152)	(4011)	(4535)	(3610)	(3447)	(1537)	(153)
Operating Expenses related to Insurance Business	20131	20473	15289	9718	6430	4868	2365	273
Premium Deficiency	(100)		50	10				
TOTAL (B)	70110	56180	35735	17115	10105	4270	1256	120
Operating Profit/(Loss) C= (A - B)	(981)	2115	1100	1515	568	(23)	(823)	(119)
APPROPRIATIONS								
Transfer to Shareholders' Account	(981)	2115	1100	1515	568	(23)	(823)	(119)
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	(981)	2115	1100	1515	568	(23)	(823)	(119)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
TOTAL (FIRE+MARINE+MISCELLANEOUS)**

	ICICI LOMBARD						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned (Net)	156718	106665	263383	21561	7908	2723	141
Premiums earned (Net)	3500	2633	6133	1373	246	77	1
Others	(240)	(133)	(373)	(2)	11	15	
Interest, Dividend & Rent – Gross	10351	5337	15688	1003	638	251	42
TOTAL (A)	170329	114502	284831	23935	8803	3066	184
Claims Incurred (Net)	122832	81384	204216	15476	7005	1782	179
Commission	(13656)	(19048)	(32704)	(8927)	(10164)	(1721)	(404)
Operating Expenses related to Insurance Business	56116	49873	105989	15094	8941	4195	28230
Premium Deficiency	305		305	(352)	322	(485)	
TOTAL (B)	165597	112210	165597	21291	6104	3771	1490
Operating Profit/(Loss) C= (A - B)	4733	2292	7025	2644	2699	(704)	(1307)
APPROPRIATIONS							
Transfer to Shareholders' Account	4733	2292	7025	2644	2699	(704)	(1307)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	4733	2292	7025	2644	2699	(704)	(1307)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
TOTAL (FIRE+MARINE+MISCELLANEOUS)**

	CHOLAMANDALAM					
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03
Premiums earned (Net)	24886	12728	8840	7104	2383	110
Premiums earned (Net)	188	32	36	53	236	35
Others	13	11	45	9	3	
Interest, Dividend & Rent – Gross	1651	915	659	383	211	7
TOTAL (A)	26738	13687	9580	7550	2833	152
Claims Incurred (Net)	15565	7077	6893	5472	2089	62
Commission	(2266)	(2115)	(2172)	(1226)	(841)	(176)
Operating Expenses related to Insurance Business	13212	7949	5719	4293	3293	1295
Premium Deficiency	(24)	24		(14)	14	
TOTAL (B)	26488	12934	10440	8524	4555	1181
Operating Profit/(Loss) C= (A - B)	250	752	(860)	(974)	(1722)	(1029)
APPROPRIATIONS						
Transfer to Shareholders' Account	250	752	(860)	(974)	(1722)	(1029)
Transfer to Catastrophe Reserve						
Transfer to Other Reserves						
TOTAL (C)	250	752	(860)	(974)	(1722)	(1029)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
TOTAL (FIRE+MARINE+MISCELLANEOUS)**

	2007-08	2006-07	HDFC ERGO		2003-04	2002-03
			2005-06	2004-05		
Premiums earned (Net)	15005	14029	13835	11925	3985	42
Premiums earned (Net)	16	24	12	34	181	1
Others	361	(125)	55	(94)		(2)
Interest, Dividend & Rent – Gross	790	756	720	532	189	12
TOTAL (A)	16172	14684	14622	12397	4355	53
Claims Incurred (Net)	11477	8003	7973	7913	3101	88
Commission	(451)	484	780	1071	234	(48)
Operating Expenses related to Insurance Business	7409	6395	5767	4608	4032	915
Premium Deficiency						
TOTAL (B)	18436	14882	14521	13592	7368	955
Operating Profit/(Loss) C= (A - B)	(2264)	(198)	101	(1195)	(3013)	(902)
APPROPRIATIONS						
Transfer to Shareholders' Account	(2264)	(198)	101	(1195)	(3013)	(902)
Transfer to Catastrophe Reserve						
Transfer to Other Reserves						
TOTAL (C)	(2264)	(198)	101	(1195)	(3013)	(902)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
TOTAL (FIRE+MARINE+MISCELLANEOUS)**

	FUTURE GENERAL 2007-08	UNIVERSAL SOMPO 2007-08
Premiums earned (Net)	(129)	(43)
Premiums earned (Net)		
Others		1
Interest, Dividend & Rent – Gross		
TOTAL (A)	(129)	(42)
Claims Incurred (Net)	58	
Commission	(125)	(3)
Operating Expenses related to Insurance Business	2059	729
Premium Deficiency		
TOTAL (B)	1992	726
Operating Profit/(Loss) C= (A - B)	(2121)	(768)
APPROPRIATIONS		
Transfer to Shareholders' Account	(2121)	(768)
Transfer to Catastrophe Reserve		
Transfer to Other Reserves		
TOTAL (C)	(2121)	(768)

Note : Figure in bracket represents negative value

POLICY HOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
FIRE

	ROYAL SUNDARAM						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned (Net)	2144	2920	2340	1909	1340	864	67
Premiums earned (Net)	9	5	7	(2)	34	27	1
Others							
Interest, Dividend & Rent – Gross	329	179	127	80	60	47	13
TOTAL (A)	2482	3105	2474	1988	1434	938	81
Claims Incurred (Net)	929	542	929	971	404	287	63
Commission	(660)	(1642)	(1663)	(948)	(1110)	(925)	(366)
Operating Expenses related to							
Insurance Business	1574	2324	2055	1223	1217	968	876
Premium Deficiency							
TOTAL (B)	1844	1224	1321	1246	511	330	573
Operating Profit/(Loss) C= (A - B)	638	1881	1153	742	923	608	(493)
APPROPRIATIONS							
Transfer to Shareholders' Account	638	1881	1153	742	923	608	(493)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	638	1881	1153	742	923	608	(493)

Note : Figure in bracket represents negative value

POLICY HOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
FIRE

	BAJAJ ALLIANZ						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned (Net)	12256	9382	7399	5264	2641	974	68
Premiums earned (Net)	433	188	105	138	112	31	10
Others	256	(84)	213	32	10	19	
Interest, Dividend & Rent – Gross	1183	1377	799	597	420	202	23
TOTAL (A)	14128	10863	8517	6031	3183	1226	101
Claims Incurred (Net)	4976	5009	5769	2546	606	276	103
Commission	(2838)	(6968)	(6690)	(4789)	(2382)	(1313)	(663)
Operating Expenses related to							
Insurance Business	4799	4903	4747	3550	334	1066	424
Premium Deficiency							
TOTAL (B)	6936	2943	3826	1307	931	29	(136)
Operating Profit/(Loss) C= (A - B)	7192	7921	4691	4724	2252	1197	237
APPROPRIATIONS							
Transfer to Shareholders' Account	7192	7921	4691	4724	2252	1197	237
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	7192	7921	4691	4724	2252	1197	237

Note : Figure in bracket represents negative value

POLICY HOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
FIRE

	2007-08	2006-07	2005-06	TATA AIG 2004-05	2003-04	2002-03	2001-02
Premiums earned (Net)	1662	1489	1085	810	823	346	(46)
Premiums earned (Net)	1	15	15	0		1	
Others	9	14	17	14		(6)	
Interest, Dividend & Rent – Gross	427	176	111	107	61	30	(46)
TOTAL (A)	2099	1695	1227	931	884	371	(92)
Claims Incurred (Net)	657	635	797	321	271	122	23
Commission	(2352)	(2778)	(3616)	(1878)	(1777)	(78)	(430)
Operating Expenses related to							
Insurance Business	1302	1589	1238		410	526	237
Premium Deficiency				696			
TOTAL (B)	(394)	(554)	(1581)	(861)	(1079)	569	(170)
Operating Profit/(Loss) C= (A - B)	2493	2249	2808	1793	1963	1018	124
APPROPRIATIONS							
Transfer to Shareholders' Account	2493	2249	2808	1793	1963	1018	124
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	2493	2249	2808	1793	1963	1018	124

Note : Figure in bracket represents negative value

POLICY HOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
FIRE

	2007-08	2006-07	2005-06	RELIANCE 2004-05	2003-04	2002-03	2001-02
Premiums earned (Net)	3845	2394	1357	1625	900	268	39
Premiums earned (Net)	164	78	16	21	29	91	
Others							
Interest, Dividend & Rent – Gross	334	194	122	142	136	163	56
TOTAL (A)	4343	2665	1494	142	1065	522	95
Claims Incurred (Net)	2674	1786	1299	785	672	544	29
Commission	(2657)	(3916)	(1066)	(843)	(1346)	(1880)	(697)
Operating Expenses related to							
Insurance Business	1882	1218	468	1112	1139	927	859
Premium Deficiency							
TOTAL (B)	1899	(912)	701	1054	465	(409)	191
Operating Profit/(Loss) C= (A - B)	2444	3577	793	734	600	931	(96)
APPROPRIATIONS							
Transfer to Shareholders' Account	2444	3577	793	734	600	931	(96)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	2444	3577	793	734	600	931	(96)

Note : Figure in bracket represents negative value

POLICY HOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
FIRE

	IFFCO TOKIO						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned (Net)	6364	5481	4368	3158	2432	967	94
Premiums earned (Net)	17	13	10	2			
Others				18	25		
Interest, Dividend & Rent – Gross	447	380	421	212	135	52	18
TOTAL (A)	6828	5874	4799	3390	2592	1019	112
Claims Incurred (Net)	4226	2592	1195	1245	1183	293	36
Commission	(2742)	(5624)	(5507)	(4045)	(3003)	(2599)	(1027)
Operating Expenses related to							
Insurance Business	3845	5209	4511	3376	2846	2363	1210
Premium Deficiency							
TOTAL (B)	5329	2177	199	576	1026	57	220
Operating Profit/(Loss) C= (A - B)	1499	3697	4600	2815	1566	962	(108)
APPROPRIATIONS							
Transfer to Shareholders' Account	1499	3697	4600	2815	1566	962	(108)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	1499	3697	4600	2815	1566	962	(108)

Note : Figure in bracket represents negative value

POLICY HOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
FIRE

	ICICI LOMBOARD						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned (Net)	10865	6982	3480	3616	2388	744	21
Premiums earned (Net)	154	160	358	269	70	23	
Others	(9)	(8)			4		
Interest, Dividend & Rent – Gross	455	324	237	196	181	75	3
TOTAL (A)	11464	7458	4075	4081	2643	842	24
Claims Incurred (Net)	5794	2474	1701	1445	936	151	12
Commission	(3629)	(9339)	(8343)	(7395)	(7163)	(1426)	(316)
Operating Expenses related to							
Insurance Business	7695	6939	5903	4796	5039	2588	333
Premium Deficiency							
TOTAL (B)	9860	73	(738)	(1154)	(1188)	1313	29
Operating Profit/(Loss) C= (A - B)	1605	7385	4813	5235	3831	(471)	(6)
APPROPRIATIONS							
Transfer to Shareholders' Account	1605	7385	4813	5235	3831	(471)	(6)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	1605	7385	4813	5235	3831	(471)	(6)

Note : Figure in bracket represents negative value

POLICY HOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
FIRE

	CHOLAMANDALAM					
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03
Premiums earned (Net)	3266	3180	1444	1085	338	12
Premiums earned (Net)	38	12	15	15	49	3
Others	9	9	7	9	3	
Interest, Dividend & Rent – Gross	331	327	271	110	44	1
TOTAL (A)	3643	3528	1738	1219	434	16
Claims Incurred (Net)	1172	894	1357	756	183	
Commission	(977)	(1229)	(1462)	(934)	(653)	(133)
Operating Expenses related						
to Insurance Business	1499	2073	1919	1218	864	454
Premium Deficiency						
TOTAL (B)	1693	1738	1814	1040	394	321
Operating Profit/(Loss) C= (A - B)	1950	1790	(76)	179	40	(305)
APPROPRIATIONS						
Transfer to Shareholders' Account	1950	1790	(76)	179	40	(305)
Transfer to Catastrophe Reserve						
Transfer to Other Reserves						
TOTAL (C)	1950	1790	(76)	179	40	(305)

Note : Figure in bracket represents negative value

**POLICY HOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
FIRE**

FUTURE GENERALI	UNIVERSAL SOMPO	HDFC ERGO						
		2007-08	2006-07	2005-06	2004-05	2003-04	2007-08	2007-08
Premiums earned (Net)		161	157	158	109	(2)	(148)	(43)
Premiums earned (Net)			1			1		
Others		53	21	(1)	(1)			1
Interest, Dividend & Rent – Gross		21	23	16	6	1		
TOTAL (A)		235	201	173	5	(1)	(148)	(42)
Claims Incurred (Net)		34	118	252	52	10	3	
Commission		(272)	(234)	(146)	(32)	(5)	(76)	(3)
Operating Expenses related to Insurance Business		250	153	133	121	48	368	727
Premium Deficiency								
TOTAL (B)		11	37	239	141	53	296	724
Operating Profit/(Loss) C= (A - B)		223	164	(67)	(27)	(54)	(444)	(766)
APPROPRIATIONS								
Transfer to Shareholders' Account		223	164	(67)	(27)	(54)	(444)	(766)
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)		223	164	(67)	(27)	(54)	(444)	(766)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
MARINE**

	ROYAL SUNDARAM						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned (Net)	453	823	1101	838	692	436	18
Premiums earned (Net)	2	2	3	(1)	18	14	1
Others							
Interest, Dividend & Rent – Gross	58	75	61	37	32	25	5
TOTAL (A)	513	900	1166	875	742	475	24
Claims Incurred (Net)	367	619	1041	545	440	403	49
Commission	(197)	(230)	43	19	(72)	(94)	(11)
Operating Expenses related to Insurance Business	299	318	306	317	313	317	136
Premium Deficiency							
TOTAL (B)	469	706	1390	881	682	626	174
Operating Profit/(Loss) C= (A - B)	44	194	(224)	(6)	59	(151)	(151)
APPROPRIATIONS							
Transfer to Shareholders' Account	44	194	(224)	(6)	59	(151)	(151)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	44	194	(224)	(6)	59	(151)	(151)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
MARINE**

	2007-08	2006-07	2005-06	2004-05	BAJAJ ALLIANZ		
					2003-04	2002-03	2001-02
Premiums earned (Net)	3897	2674	2196	1586	696	216	15
Premiums earned (Net)	119	36	16	28	19	4	
Others	20	(5)	57	31	17	2	
Interest, Dividend & Rent – Gross	325	265	124	122	72	25	1
TOTAL (A)	4361	2970	2392	1767	804	247	16
Claims Incurred (Net)	3166	3727	2480	1890	922	146	17
Commission	177	(124)	(259)	(166)	(160)	(85)	(22)
Operating Expenses related to Insurance Business	1478	1270	756	642	334	112	19
Premium Deficiency	(387)	387		(44)			
TOTAL (B)	4434	5260	2978	2323	1140	173	14
Operating Profit/(Loss) C= (A - B)	(74)	(2289)	(586)	(555)	(336)	74	2
APPROPRIATIONS							
Transfer to Shareholders' Account	(74)	(2289)	(586)	(555)	(336)	74	2
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	(74)	(2289)	(586)	(555)	(336)	74	2

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
MARINE**

	2007-08	2006-07	2005-06	2004-05	TATA AIG		
					2003-04	2002-03	2001-02
Premiums earned (Net)	4426	3099	2484	1802	1519	798	184
Premiums earned (Net)	2	28	38	0		3	
Others	3	4	6	1		(20)	
Interest, Dividend & Rent – Gross	295	195	172	18	157	89	
TOTAL (A)	4726	3327	2699	1821	1676	870	184
Claims Incurred (Net)	3612	2552	2156	1301	1194	1101	122
Commission	(168)	(127)	(50)	6	(61)	(165)	(78)
Operating Expenses related to Insurance Business	1992	1386	959		749	575	526
Premium Deficiency				761			
TOTAL (B)	5435	3812	3066	2068	1882	1511	569
Operating Profit/(Loss) C= (A - B)	(709)	(485)	(367)	(86)	(206)	(641)	(386)
APPROPRIATIONS							
Transfer to Shareholders' Account	(709)	(485)	(367)	(86)	(206)	(641)	(386)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	(709)	(485)	(367)	(86)	(206)	(641)	(386)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
MARINE**

	2007-08	2006-07	2005-06	2004-05	RELIANCE		
					2003-04	2002-03	2001-02
Premiums earned (Net)	1094	621	427	330	181	92	14
Premiums earned (Net)	39	9	4	5	8	15	
Others							
Interest, Dividend & Rent – Gross	80	24	27	34	39	26	2
TOTAL (A)	1213	654	458	369	227	133	16
Claims Incurred (Net)	1288	581	766	250	133	140	44
Commission	(86)	(26)	(104)	(84)	(150)	(59)	(13)
Operating Expenses related to Insurance Business	591	319	193		207	182	33
Premium Deficiency				286			
TOTAL (B)	1793	874	855	452	191	263	64
Operating Profit/(Loss) C= (A - B)	(580)	(220)	(397)	(83)	37	(130)	(48)
APPROPRIATIONS							
Transfer to Shareholders' Account	(580)	(220)	(397)	(83)	37	(130)	(48)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	(580)	(220)	(397)	(83)	37	(130)	(48)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
MARINE**

	IFFCO TOKIO						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned (Net)	4207	3035	1928	1602	1019	366	2
Premiums earned (Net)	19	11	5	1			
Others							
Interest, Dividend & Rent – Gross	516	334	191	136	115	56	3
TOTAL (A)	4742	3380	2124	1739	1134	422	5
Claims Incurred (Net)	4301	4222	2452	1797	1175	450	37
Commission	152	43	108	(24)	(91)	(141)	(51)
Operating Expenses related to Insurance Business	1179	2289	792	607	489	419	112
Premium Deficiency	(100)		50	10			
TOTAL (B)	5533	6555	3402	2390	1572	728	97
Operating Profit/(Loss) C= (A - B)	(792)	(3175)	(1278)	(651)	(438)	(306)	(92)
APPROPRIATIONS							
Transfer to Shareholders' Account	(792)	(3175)	(1278)	(651)	(438)	(306)	(92)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	(792)	(3175)	(1278)	(651)	(438)	(306)	(92)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
MARINE**

	ICICI LOMBARD						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned (Net)	1830	1224	1164	1591	649	169	15
Premiums earned (Net)	53	34	124	118	30	4	
Others	(26)	(2)	(2)			1	
Interest, Dividend & Rent – Gross	157	69	81	86	78	14	1
TOTAL (A)	2015	1324	1366	1795	757	188	16
Claims Incurred (Net)	3220	1156	2019	2107	1275	197	10
Commission	(1330)	(1193)	(1055)	(803)	(577)	(37)	
Operating Expenses related to Insurance Business	3631	2565	1606	1420	683	172	
Premium Deficiency	305			(110)	80	30	
TOTAL (B)	5827	2528	2570	2614	1460	362	
Operating Profit/(Loss) C= (A - B)	(3812)	(1204)	(1204)	(819)	(702)	(174)	
APPROPRIATIONS							
Transfer to Shareholders' Account	(3812)	(1204)	(1204)	(819)	(702)	(174)	
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	(3812)	(1204)	(1204)	(819)	(702)	(174)	

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
MARINE**

	2007-08	2006-07	2005-06	2004-05	CHOLAMANDALAM	
					2003-04	2002-03
Premiums earned (Net)	981	709	546	380	150	4
Premiums earned (Net)	10	2	2	3	27	1
Others	1	1	1			
Interest, Dividend & Rent – Gross	89	64	45	23	25	
TOTAL (A)	1081	776	594	406	202	5
Claims Incurred (Net)	978	892	602	340	138	
Commission	(336)	(301)	(101)	(219)	(58)	(1)
Operating Expenses related to Insurance Business	701	667	438	402	198	13
Premium Deficiency	(24)	24		(6)	6	
TOTAL (B)	1320	1282	939	517	284	12
Operating Profit/(Loss) C= (A - B)	(239)	(506)	(345)	(111)	(82)	(7)
APPROPRIATIONS						
Transfer to Shareholders' Account	(239)	(506)	(345)	(111)	(82)	(7)
Transfer to Catastrophe Reserve						
Transfer to Other Reserves						
TOTAL (C)	(239)	(506)	(345)	(111)	(82)	(7)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
MARINE**

FUTUR GENERALI	HDFC ERGO					2007-08
	2007-08	2006-07	2005-06	2004-05	2003-04	
Premiums earned (Net)	142	96	50	16	1	(15)
Premiums earned (Net)	0	0				
Others	3	(1)	(1)			
Interest, Dividend & Rent – Gross	11	6	3	1		
TOTAL (A)	156	101	52	17	1	(15)
Claims Incurred (Net)	132	75	37	8	1	4
Commission	(17)	(12)	(9)	(1)		(7)
Operating Expenses related to Insurance Business	218	93	44	16	2	92
Premium Deficiency						
TOTAL (B)	333	156	72	23	3	89
Operating Profit/(Loss) C= (A - B)	(176)	(55)	(19)	(7)	(3)	(104)
APPROPRIATIONS						
Transfer to Shareholders' Account	(176)	(55)	(19)	(7)	(3)	(104)
Transfer to Catastrophe Reserve						
Transfer to Other Reserves						
TOTAL (C)	(176)	(55)	(19)	(7)	(3)	(104)

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
MISCELLANEOUS

	ROYAL SUNDARAM						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned (Net)	41987	29614	21502	14581	11191	6349	1223
Premiums earned (Net)	113	58	60	(14)	292	226	12
Others	11	3	3	3	2		
Interest, Dividend & Rent – Gross	2985	1976	1148	724	525	392	112
TOTAL (A)	45097	31651	22714	15294	12010	6967	1347
Claims Incurred (Net)	28519	19213	14196	9855	8116	5169	1051
Commission	2481	1775	1001	407	(156)	(328)	(239)
Operating Expenses related to Insurance Business	15562	10998	8121	5742	5046	4250	3189
Premium Deficiency							
TOTAL (B)	46562	31987	23318	16003	13006	9091	4001
Operating Profit/(Loss) C= (A - B)	(1465)	(335)	(604)	(710)	(996)	(2124)	(2654)
APPROPRIATIONS							
Transfer to Shareholders' Account	(1465)	(335)	(604)	(710)	(996)	(2124)	(2654)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	(1465)	(335)	(604)	(710)	(996)	(2124)	(2654)

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
MISCELLANEOUS

	2007-08	2006-07	2005-06	2004-05	BAJAJ ALLIANZ		
					2003-04	2002-03	2001-02
Premiums earned (Net)	125391	71797	49042	19728	23064	14220	899
Premiums earned (Net)	3219	683	260	312	444	118	41
Others	887	201	435	2	29	73	15
Interest, Dividend & Rent – Gross	8784	5002	1971	1153	1645	761	94
TOTAL (A)	138281	77683	51707	21194	25182	15172	1049
Claims Incurred (Net)	86428	46828	32750	13533	15061	10245	1154
Commission	786	(772)	728	234	(2307)	(151)	(596)
Operating Expenses related to Insurance Business	45827	28452	15360	7025	10066	5489	3270
Premium Deficiency		(487)	293	90		54	
TOTAL (B)	133040	74021	49130	20882	22953	15637	3828
Operating Profit/(Loss) C= (A - B)	5241	3663	2577	313	2229	(465)	(2779)
APPROPRIATIONS							
Transfer to Shareholders' Account	5241	3663	2577	313	2229	(465)	(2779)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	5241	3663	2577	313	2229	(465)	(2779)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
MISCELLANEOUS**

	2007-08	2006-07	2005-06	2004-05	TATA AIG		
					2003-04	2002-03	2001-02
Premiums earned (Net)	39296	33576	24987	20148	12020	7144	1129
Premiums earned (Net)	18	252	332	3	1059	16	
Others	45	45	78	112		(115)	
Interest, Dividend & Rent – Gross	2524	1753	1511	1391		524	
TOTAL (A)	41882	35625	26909	21654	13079	7569	1129
Claims Incurred (Net)	20427	17524	13061	10928	6993	4783	875
Commission	2668	1961	1564	1222	1251	276	(141)
Operating Expenses related to Insurance Business	19825	16379	12916		6450	4805	3817
Premium Deficiency				9198			
TOTAL (B)	42920	35864	27541	21348	14694	9864	4551
Operating Profit/(Loss) C= (A - B)	(1037)	(239)	(632)	307	(1615)	(2295)	(3422)
APPROPRIATIONS							
Transfer to Shareholders' Account	(1037)	(239)	(632)	307	(1615)	(2295)	(3422)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	(1037)	(239)	(632)	307	(1615)	(2295)	(3422)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
MISCELLANEOUS**

	2007-08	2006-07	2005-06	2004-05	RELIANCE		
					2003-04	2002-03	2001-02
Premiums earned (Net)	91065	21412	3613	2847	1551	572	69
Premiums earned (Net)	2026	398	34	37	62	200	
Others	(1)	5		20			
Interest, Dividend & Rent – Gross	4123	994	265	253	297	356	37
TOTAL (A)	97214	22809	3912	3157	1911	1128	106
Claims Incurred (Net)	71107	14951	1379	2801	1569	1233	87
Commission	(5234)	(4001)	(225)	(1040)	(1039)	(922)	(104)
Operating Expenses related to Insurance Business	53813	16555	2063		1986	1559	560
Premium Deficiency				2034			
TOTAL (B)	119686	27506	3217	3795	2516	1870	543
Operating Profit/(Loss) C= (A - B)	(22472)	(4697)	694	(637)	(605)	(723)	(437)
APPROPRIATIONS							
Transfer to Shareholders' Account	(22472)	(4697)	694	(637)	(605)	(723)	(437)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	(22472)	(4697)	694	(637)	(605)	(723)	(437)

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
MISCELLANEOUS

	2007-08	2006-07	2005-06	2004-05	IFFCO TOKIO		
					2003-04	2002-03	2001-02
Premiums earned (Net)	53396	46244	28303	12777	6572	2617	279
Premiums earned (Net)	148	92	39	7			
Others	7	7	3	51			
Interest, Dividend & Rent – Gross	4009	2699	1568	666	375	189	38
TOTAL (A)	57560	49042	29912	13501	6947	2806	317
Claims Incurred (Net)	41947	33045	20761	8881	4928	2106	335
Commission	2195	1428	1388	(466)	(516)	(707)	(459)
Operating Expenses related to Insurance Business	15106	12975	9986	5735	3095	2086	1043
Premium Deficiency							
TOTAL (B)	59248	47448	32134	14150	7507	3485	939
Operating Profit/(Loss) C= (A - B)	(1688)	1593	(2222)	(649)	(560)	(679)	(622)
APPROPRIATIONS							
Transfer to Shareholders' Account	(1688)	1593	(2222)	(649)	(560)	(679)	(622)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	(1688)	1593	(2222)	(649)	(560)	(679)	(622)

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
MISCELLANEOUS

	ICICI LOMBARD						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned (Net)	144024	98459	48124	16353	7908	1810	121
Premiums earned (Net)	3293	2439	2701	986	246	50	
Others	(205)	(123)	(40)	(2)	11	14	
Interest, Dividend & Rent – Gross	9739	4945	1758	720	638	162	38
TOTAL (A)	156850	105719	52543	18057	8803	2036	160
Claims Incurred (Net)	113818	77754	35205	11925	7005	1435	166
Commission	(8697)	(8516)	(3175)	(729)	(10164)	(258)	(88)
Operating Expenses related to Insurance Business	44790	40370	22318	8878	8941	1434	867
Premium Deficiency				(242)	322	(515)	
TOTAL (B)	149910	109608	5438	19832	6104	2096	1461
Operating Profit/(Loss) C= (A - B)	6940	(3889)	47105	(1773)	2699	(60)	(1301)
APPROPRIATIONS							
Transfer to Shareholders' Account	6940	(3889)	47105	(1773)	2699	(60)	(1301)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	6940	(3889)	47105	(1773)	2699	(60)	(1301)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
MISCELLANEOUS**

	2007-08	2006-07	2005-06	2004-05	CHOLAMANDALAM	
					2003-04	2002-03
Premiums earned (Net)	20639	8839	6849	5639	1895	94
Premiums earned (Net)	140	18	19	35	159	31
Others	3	2	38			
Interest, Dividend & Rent – Gross	1231	524	343	251	142	6
TOTAL (A)	22013	9383	7248	5925	2196	131
Claims Incurred (Net)	13415	5291	4935	4376	1768	62
Commission	(952)	(585)	(609)	(73)	(130)	(42)
Operating Expenses related to Insurance Business	11011	5209	3363	2672	2231	828
Premium Deficiency				(8)	8	
TOTAL (B)	23474	9915	7688	6967	3877	848
Operating Profit/(Loss) C= (A - B)	(1461)	(532)	(440)	(1042)	(1680)	(717)
APPROPRIATIONS						
Transfer to Shareholders' Account	(1461)	(532)	(440)	(1042)	(1680)	(717)
Transfer to Catastrophe Reserve						
Transfer to Other Reserves						
TOTAL (C)	(1461)	(532)	(440)	(1042)	(1680)	(717)

Note : Figure in bracket represents negative value

POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
MISCELLANEOUS

	2007-08	2006-07	2005-06	2004-05	HDFC ERGO 2003-04	2002-03
Premiums earned (Net)	14702	13776	13627	11801	3986	42
Premiums earned (Net)	15	23	11	33	180	1
Others	305	(144)	57	(93)		(2)
Interest, Dividend & Rent – Gross	758	727	701	525	188	12
TOTAL (A)	15780	14382	14397	12266	4355	53
Claims Incurred (Net)	11311	7810	7684	7853	3092	88
Commission	(162)	730	935	(1104)	239	(48)
Operating Expenses related to Insurance Business	6942	6149	5590	4470	3982	915
Premium Deficiency						
TOTAL (B)	18092	14689	14210	13427	7312	955
Operating Profit/(Loss) C= (A - B)	(2311)	(308)	187	(1160)	(2958)	(902)
APPROPRIATIONS						
Transfer to Shareholders' Account	(2311)	(308)	187	(1160)	(2958)	(902)
Transfer to Catastrophe Reserve						
Transfer to Other Reserves						
TOTAL (C)	(2311)	(308)	187	(1160)	(2958)	(902)

Note : Figure in bracket represents negative value

**POLICYHOLDERS' ACCOUNT : PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)
MISCELLANEOUS**

UNIVERSAL SOMPO	FUTURE GENERALI	
	2007-08	2007-08
Premiums earned (Net)	34	
Premiums earned (Net)		
Others		
Interest, Dividend & Rent – Gross		
TOTAL (A)	34	
Claims Incurred (Net)	50	
Commission	(42)	
Operating Expenses related to Insurance Business	1599	2
Premium Deficiency		
TOTAL (B)	1607	2
Operating Profit/(Loss) C= (A - B)	(1573)	(2)
APPROPRIATIONS		
Transfer to Shareholders' Account	(1573)	(2)
Transfer to Catastrophe Reserve		
Transfer to Other Reserves		
TOTAL (C)	(1573)	(2)

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT: PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)

PARTICULARS	ALL COMPANIES							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
OPERATING PROFIT/(LOSS)								
(a) Fire Insurance	16834	28663	18723	16195	11121	3941	(340)	(554)
(b) Marine Insurance	(6441)	(7739)	(4419)	(2318)	(1671)	(1337)	(675)	(74)
(c) Miscellaneous Insurance	(19829)	(4744)	(2245)	(3169)	(8531)	(7965)	(11215)	(1926)
INCOME FROM INVESTMENTS								
(a) Interest, Dividend & Rent – Gross	20504	12906	7675	6166	6020	5700	5755	1465
(b) Profit on sale of investments	5015	3089	2909	2253	2205	2330	820	49
Less: Loss on sale of investments	(270)	(336)	(84)	(233)	(21)	(28)	(336)	
Other Income	1021	298	487	27	165	86	13	
TOTAL (A)	16833	32137	23045	18922	2727	62582	(5979)	(1040)
Provisions (Other than taxation)								
								5
(a) For diminution in the value of investments	475			111		21		
(b) For doubtful debts		43						
(c) Others	(73)	(209)					25	
OTHER EXPENSES							311	130
(a) Expenses other than those related to Insurance Business	805	643	943	343	298	277		
(b) Bad debts written off	18							
(c) Others -preliminary & pre-operative, amortizations	25	8	18	457	428	559	423	88
TOTAL (B)	1250	485	961	911	726	857	759	224
Profit Before Tax	15582	31653	22085	18011	8562	1871	(6739)	(1263)
Provision for Taxation	11136	8864	6646	5819	1861	1240	(563)	95
Profit After Tax	4446	22789	15438	12192	6701	630	(6176)	(1358)
APPROPRIATIONS								
(a) Interim dividends paid during the year	5912	4384			1761			
(b) Proposed final dividend		880	3205	2200	500	200		
(c) Dividend distribution tax	1005	764	450	288	290	26		
(d) Transfer to any Reserves or Deferred Tax of last year	863	342					(60)	
(e) catastrophe Reserve								12
Balance of profit/ loss B/f from last year	34772	18479	6695	(3009)	(7159)	(7562)	(1370)	
Balance C/f to Balance Sheet	31438	34898	18479	6695	(3009)	(7157)	(7487)	(1370)

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT: PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)

PARTICULARS	ROYAL SUNDARAM							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
OPERATING PROFIT/(LOSS)								
(a) Fire Insurance	638	1881	1153	742	923	609	(493)	(4)
(b) Marine Insurance	44	194	(224)	(6)	59	(151)	(151)	
(c) Miscellaneous Insurance	(1465)	(335)	(604)	(710)	(996)	(2124)	(2654)	(1471)
INCOME FROM INVESTMENTS								
(a) Interest, Dividend & Rent – Gross	1255	963	668	530	531	748	785	395
(b) Profit on sale of investments	50	29	35	38	296	430	82	2
Less: Loss on sale of investments		(0)	(1)	(48)				
Other Income	6	1	2	3	3		3	
TOTAL (A)	529	2733	1030	550	817	(489)	(2428)	(1077)
Provisions (Other than taxation)								
(a) For diminution in the value of investments								
(b) For doubtful debts								
(c) Others								10
OTHER EXPENSES								
(a) Expenses other than those related to Insurance Business	31	7	15	5	5			
(b) Bad debts written off								
(c) Others -preliminary & pre-operative, amortizations	21	8		10	10	10	25	
TOTAL (B)	52	15	15	15	15	10	25	10
Profit Before Tax	477	2718	1015	535	801	(499)	(2453)	(1088)
Provision for Taxation	6	600	151	34				
Profit After Tax	471	2119	863	501	801	499	(2453)	(1088)
APPROPRIATIONS								
(a) Interim dividends paid during the year								
(b) Proposed final dividend								
(c) Dividend distribution tax								
(d) Transfer to any Reserves or Deferred Tax of last year								
(e) catastrophe Reserve								
Balance of profit/ loss B/f from last year	244	(1875)	(2738)	(3239)	(4040)	(3540)	(1088)	
Balance C/f to Balance Sheet	715	244	(1875)	(2738)	(3238)	(4039)	(3540)	(1088)

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT: PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)

Particulars	BAJAJ ALLIANZ						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
OPERATING PROFIT/(LOSS)							
(a) Fire Insurance	7192	7921	4691	4724	2252	1197	237
(b) Marine Insurance	(74)	(2289)	(586)	(555)	(336)	74	2
(c) Miscellaneous Insurance	5241	3663	2577	2496	313	(466)	(2779)
INCOME FROM INVESTMENTS							
(a) Interest, Dividend & Rent – Gross	3356	2051	981	841	741	808	871
(b) Profit on sale of investments	1319	326	166	255	233	126	395
Less: Loss on sale of investments	(89)	(46)	(36)	(61)	(3)	(1)	(6)
Other Income	203	295	584	56	36	2	1
TOTAL (A)	17147	11920	8376	7756	3235	1740	(1279)
Provisions (Other than taxation)							
(a) For diminution in the value of investments							
(b) For doubtful debts							
(c) Others							2
OTHER EXPENSES							
(a) Expenses other than those related to Insurance Business	357	217	175	42	40	9	
(b) Bad debts written off				18			
(c) Others -preliminary & pre-operative, amortizations			18	18	18	18	45
TOTAL (B)	357	217	193	77	58	27	47
Profit Before Tax	16790	11703	8183	7678	3177	1713	(1326)
Provision for Taxation	6228	4166	3026	2987	1008	750	(365)
Profit After Tax	10562	7537	5156	4692	2169	963	(961)
APPROPRIATIONS							
(a) Interim dividends paid during the year							
(b) Proposed final dividend							
(c) Dividend distribution tax							
(d) Transfer to any Reserves or Deferred Tax of last year							
(e) catastrophe Reserve							
Balance of profit/ loss B/f from last year	19485	12036	6879	2170	1	(961)	
Balance C/f to Balance Sheet	30047	19573	12036	6862	2170	1	(961)

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT: PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)

Particulars	TATA AIG							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
OPERATING PROFIT/(LOSS)								
(a) Fire Insurance	2493	2249	2808	1793	1963	1018	124	(102)
(b) Marine Insurance	(709)	(485)	(367)	(86)	(206)	(641)	(386)	(73)
(c) Miscellaneous Insurance	(1037)	(239)	(632)	307	(1615)	(2295)	(3422)	(365)
INCOME FROM INVESTMENTS								
(a) Interest, Dividend & Rent – Gross	1874	1526	1149	892	832	870	1219	234
(b) Profit on sale of investments	14	260	255	2		27	8	336
Less: Loss on sale of investments	(47)	(197)	(234)					(330)
Other Income	48	23	73	47	120	61	7	
TOTAL (A)	2635	3137	3053	2955	1093	(959)	(2457)	(298)
Provisions (Other than taxation)								
(a) For diminution in the value of investments								
(b) For doubtful debts		43	239					
(c) Others	(73)	(209)						
OTHER EXPENSES								
(a) Expenses other than those related to Insurance Business (2)		(2)	127	140	140	140		
(b) Bad debts written off								
(c) Others -preliminary & pre-operative, amortizations				374	228	191	301	44
TOTAL (B)	(57)	(168)	366	514	368	332	301	44
Profit Before Tax	2692	3305	2687	2440	725	(1291)	(2758)	(342)
Provision for Taxation	1075	1148	1326	1216	(804)			
Profit After Tax	1617	2157	1360	1224	1529	(1291)	(2758)	(342)
APPROPRIATIONS								
(a) Interim dividends paid during the year								
(b) Proposed final dividend								
(c) Dividend distribution tax								
(d) Transfer to any Reserves or Deferred Tax of last year								
(e) catastrophe Reserve								
Balance of profit/ loss B/f from last year	1880	(277)	(1638)	(2862)	(4391)	(3100)	(342)	
Balance C/f to Balance Sheet	3497	1880	(277)	(1638)	(2862)	(4391)	(3100)	(342)

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT: PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)

Particulars	RELIANCE							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
OPERATING PROFIT/(LOSS)								
(a) Fire Insurance	2444	3577	793	734	600	932	(96)	(367)
(b) Marine Insurance	(580)	(220)	(397)	(83)	37	(130)	(48)	
(c) Miscellaneous Insurance	(22472)	(4697)	694	(637)	(695)	(723)	(437)	(53)
INCOME FROM INVESTMENTS								
(a) Interest, Dividend & Rent – Gross	2443	1070	918	789	870	958	1348	469
(b) Profit on sale of investments	1201	428	118	142	199	540	39	
Less: Loss on sale of investments				(25)	(16)	(2)		
Other Income	711	86	(20)	(8)	2	18	2	
TOTAL (A)	(16253)	244	2108	912	1085	1594	776	88
Provisions (Other than taxation)								
(a) For diminution in the value of investments				111		21		5
(b) For doubtful debts								
(c) Others								
OTHER EXPENSES								
(a) Expenses other than those related to Insurance Business	(31)	(20)		42				
(b) Bad debts written off								
(c) Others -preliminary & pre-operative, amortizations				37	37	37	37	37
TOTAL (B)	(31)	(20)		191	37	58	37	43
Profit Before Tax	(16284)	224	2108	721	1048	1536	738	45
Provision for Taxation	271	61	671	138	149	101	61	
Profit After Tax	(16555)	163	1437	583	899	1435	678	45
APPROPRIATIONS								
(a) Interim dividends paid during the year								
(b) Proposed final dividend								
(c) Dividend distribution tax								
(d) Transfer to any Reserves or Deferred Tax of last year							(13)	
(e) catastrophe Reserve								
Balance of profit/ loss B/f from last year	5240	5078	3641	3057	2159	724	45	
Balance C/f to Balance Sheet	(11315)	5240	5078	3641	3057	2159	735	45

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT: PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)

Particulars	IFFCO TOKIO							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
OPERATING PROFIT/(LOSS)								
(a) Fire Insurance	1499	3697	4600	2815	1566	962	(108)	(81)
(b) Marine Insurance	(792)	(3175)	(1278)	(651)	(438)	(307)	(92)	(1)
(c) Miscellaneous Insurance	(1688)	1593	(2222)	(649)	(560)	(679)	(622)	(37)
INCOME FROM INVESTMENTS								
(a) Interest, Dividend & Rent – Gross	2120	2109	1316	847	877	981	1012	366
(b) Profit on sale of investments	78	72	33	9				6
Less: Loss on sale of investments								
Other Income	51	27		17				
TOTAL (A)	1269	4322	2449	2389	1446	957	189	247
Provisions (Other than taxation)								
(a) For diminution in the value of investments								
(b) For doubtful debts								
(c) Others								
OTHER EXPENSES								
(a) Expenses other than those related to Insurance Business	83	76	39	25	25	20		17
(b) Bad debts written off								
(c) Others -preliminary & pre-operative, amortizations								
TOTAL (B)	83	76	39	25	25	20	17	
Profit Before Tax	1186	4246	2410	2364	1421	937	173	247
Provision for Taxation	470	1533	948	892	462	301	6	95
Profit After Tax	716	2713	1462	1472	958	636	167	152
APPROPRIATIONS								
(a) Interim dividends paid during the year								
(b) Proposed final dividend		880	880		500	200		
(c) Dividend distribution tax		150	123		64	26		
(d) Transfer to any Reserves or Deferred Tax of last year								
(e) catastrophe Reserve								12
Balance of profit/ loss B/f from last year	4662	2979	2520	1048	654	243	141	
Balance C/f to Balance Sheet	5379	4662	2979	2520	1048	654	307	141

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT: PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)

Particulars	ICICI LOMBARD					
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03
Shareholders Account: Private Sector Non-Life Insurers (Rs. Lakh)						
PARTICULARS						
OPERATING PROFIT/(LOSS)						
(a) Fire Insurance	1605	7385	4813	5235	3831	(471)
(b) Marine Insurance	(3812)	(1204)	(1204)	(819)	(702)	(174)
(c) Miscellaneous Insurance	6940	(3889)	(1806)	(1773)	(430)	(59)
INCOME FROM INVESTMENTS						
(a) Interest, Dividend & Rent – Gross	6679	3918	1468	1166	1199	888
(b) Profit on sale of investments	2258	1933	2256	1694	464	298
Less: Loss on sale of investments	(134)	(98)	(40)	(98)	(2)	(26)
Other Income	20	20	0	8	4	5
TOTAL (A)	13557	8065	5488	5412	4364	461
Provisions (Other than taxation)						
(a) For diminution in the value of investments	475					
(b) For doubtful debts						
(c) Others						
OTHER EXPENSES						
(a) Expenses other than those related to Insurance Business	59	53	35	25	23	27
(b) Bad debts written off						
(c) Others -preliminary & pre-operative, amortizations					117	16
TOTAL (B)	534	53	35	25	140	43
Profit Before Tax	13022	8012	5453	5387	4224	419
Provision for Taxation	2735	1176	422	553	1046	89
Profit After Tax	10287	6836	5031	4835	3178	330
APPROPRIATIONS						
(a) Interim dividends paid during the year	5912	4384			1761	
(b) Proposed final dividend			2325	2200		
(c) Dividend distribution tax	1005	615	326	288	226	
(d) Transfer to any Reserves or Deferred Tax of last year	863	342				
(e) catastrophe Reserve						
Balance of profit/ loss B/f from last year	6816	5320	2940	593	(598)	(928)
Balance C/f to Balance Sheet	9324	6816	5320	2940	593	(598)

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT: PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)

Particulars	CHOLAMANDALAM					
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03
OPERATING PROFIT/(LOSS)						
(a) Fire Insurance	1950	1790	(70)	179	40	(306)
(b) Marine Insurance	(239)	(506)	(345)	(111)	(82)	(7)
(c) Miscellaneous Insurance	(1461)	(532)	(440)	(1042)	(1680)	(717)
INCOME FROM INVESTMENTS						
(a) Interest, Dividend & Rent – Gross	722	605	573	562	522	163
(b) Profit on sale of investments	82	21	36	78	585	886
Less: Loss on sale of investments			(5)			
Other Income						
TOTAL (A)	1054	1379	(250)	(334)	(615)	19 (2138)
Provisions (Other than taxation)						
(a) For diminution in the value of investments						
(b) For doubtful debts						
(c) Others						
OTHER EXPENSES						
(a) Expenses other than those related to Insurance Business						51
(b) Bad debts written off						
(c) Others -preliminary & pre-operative, amortizations						279
TOTAL (B)						330
Profit Before Tax	1054	1379	(250)	(334)	(615)	(311)
Provision for Taxation	330	130	62			
Profit After Tax	724	1249	(312)	(334)	(615)	(311)
APPROPRIATIONS						
(a) Interim dividends paid during the year						
(b) Proposed final dividend						
(c) Dividend distribution tax						
(d) Transfer to any Reserves or Deferred Tax of last year						
(e) catastrophe Reserve						
Balance of profit/ loss B/f from last year	(323)	(1571)	(1259)	(926)	(311)	
Balance C/f to Balance Sheet	401	(323)	(1571)	(1259)	(926)	(311)

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT: PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)

Particulars	HDFC ERGO					
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03
OPERATING PROFIT/(LOSS)						
(a) Fire Insurance	224	164	(66)	(27)	(54)	
(b) Marine Insurance	(176)	(55)	(19)	(7)	(3)	
(c) Miscellaneous Insurance	(2311)	(308)	187	(1160)	(2958)	(903)
INCOME FROM INVESTMENTS						
(a) Interest, Dividend & Rent – Gross	623	662	602	539	447	284
(b) Profit on sale of investments	12	21	10	34	429	23
Less: Loss on sale of investments				(0)		
Other Income	(4)	(153)	(152)	(96)		
TOTAL (A)	(1633)	331	561	(717)	(596)	9288
Provisions (Other than taxation)						
(a) For diminution in the value of investments						
(b) For doubtful debts						
(c) Others						
OTHER EXPENSES						
(a) Expenses other than those related to Insurance Business	44	81	81	64	64	29
(b) Bad debts written off						
(c) Others -preliminary & pre-operative, amortizations				17	17	8
TOTAL (B)	44	81	81	81	81	37
Profit Before Tax	(1677)	250	480	(799)	(2219)	(633)
Provision for Taxation	23	50	39	0		
Profit After Tax	(1700)	200	441	(799)	(2219)	(633)
APPROPRIATIONS						
(a) Interim dividends paid during the year						
(b) Proposed final dividend						
(c) Dividend distribution tax						
(d) Transfer to any Reserves or Deferred Tax of last year						
(e) catastrophe Reserve						
Balance of profit/ loss B/f from last year	(3010)	(3210)	(3651)	(2852)	(633)	
Balance C/f to Balance Sheet	(4710)	(3010)	(3210)	(3651)	(2852)	(633)

Note : Figure in bracket represents negative value

SHAREHOLDERS' ACCOUNT: PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)

Particulars	FUTURE GENERALI 2007-08	2006-07	UNIVERSAL SOMPO 2007-08
OPERATING PROFIT/(LOSS)			
(a) Fire Insurance	(444)		(766)
(b) Marine Insurance	(104)		
(c) Miscellaneous Insurance	(1573)		(2)
INCOME FROM INVESTMENTS			
(a) Interest, Dividend & Rent – Gross	552	2	881
(b) Profit on sale of investments			
Less: Loss on sale of investments		5	
Other Income	(10)		(5)
TOTAL (A)	(1578)	7	107
Provisions (Other than taxation)			
(a) For diminution in the value of investments			
(b) For doubtful debts			
(c) Others			
OTHER EXPENSES			
(a) Expenses other than those related to Insurance Business	123	231	141
(b) Bad debts written off			
(c) Others -preliminary & pre-operative, amortizations			5
TOTAL (B)	123	231	146
Profit Before Tax	(1701)	(223)	(38)
Provision for Taxation	8		(9)
Profit After Tax	(1709)	(224)	(30)
APPROPRIATIONS			
(a) Interim dividends paid during the year			
(b) Proposed final dividend			
(c) Dividend distribution tax			
(d) Transfer to any Reserves or Deferred Tax of last year			
(e) catastrophe Reserve			
Balance of profit/ loss B/f from last year	(224)		
Balance C/f to Balance Sheet	(1933)	(224)	(30)

Note : Figure in bracket represents negative value

BALANCE SHEET
PRIVATE SECTOR NON-LIFE INSURERS (AS ON 31ST MARCH)(RS.LAKH)

Particulars	ALL COMPANIES							
	2008	2007	2006	2005	2004	2003	2002	2001
SOURCES OF FUNDS								
Share Capital	180170	140083	127875	104835	104,639	87,958	67,423	42,579
Reserves & Surplus	188138	100459	39562	15992	6,881	2,861	1,054	197
Fair Value Change Account	(3074)	(237)	6477	1139	1,002	(28)		
Borrowings	428	204	19	56	75	120		
Others	0	15600					88	
Deferred Tax Liability	0	6			84	34		
TOTAL	365662	256115	173933	122022	112680	90944	68565	42776
APPLICATION OF FUNDS								
Investments	810518	553437	344821	234990	175,674	123,863	71,713	32,934
Loans	0	0	1	12	34	262	13	15
Fixed Assets	39483	25232	15712	13132	9,771	7,684	5,805	2,314
Deferred Tax Asset	6774	2555	1843	1591	1,632	869		
CURRENT ASSETS								
Cash and Bank Balances	113351	103961	59462	41549	26,875	20,070	14,377	7,395
Advances and Other Assets	235592	132029	103292	40492	30,137	13,675	10,579	1,702
Sub-Total (A)	348942	235990	62755	82041	57,012	33,745	24,956	9,097
CURRENT LIABILITIES								
Provisions	386937	257363	561598	100059	62,018	31,608	15,514	38
Sub-Total (B)	858042	564690	358187	219310	141,843	86,216	43,134	4,009
NET CURRENT ASSETS (C) = (A - B)	(509100)	(328700)	(195432)	(137268)	(84831)	(52471)	(18178)	5,088
Misc. Expenditure	0	35	99	280	522	765	681	869
(to the extent not written off or adjusted)								
Profit & Loss Account (Debit Balance)	17987	3556	6933	9286	9,878	9,973	8,530	1,556
TOTAL	365662	256115	173977	122022	112,680	90,944	68,565	42,776

Note : Figure in bracket represents negative value

BALANCE SHEET
PRIVATE SECTOR NON-LIFE INSURERS (AS ON 31ST MARCH)(RS.LAKH)

Particulars	ROYAL SUNDARAM							
	2008	2007	2006	2005	2004	2003	2002	2001
SOURCES OF FUNDS								
Share Capital	17,000	14,000	14000	13000	12,990	12,979	13,000	10,100
Reserves & Surplus	715	244						
Fair Value Change Account	(96)		1					
Borrowings			3	26	60	94		
Others							85	
Deferred Tax Liability								
TOTAL	17619	14244	14004	13026	13050	13074	13085	10100
APPLICATION OF FUNDS								
Investments	55,903	46,466	36650	25825	20,605	14,495	10,900	7,618
Loans								
Fixed Assets	1,914	1,463	1307	1360	1,129	1,088	886	759
Deferred Tax Asset	830							
CURRENT ASSETS								
Cash and Bank Balances	9,229	5,161	3348	2921	2,224	3,420	2,027	646
Advances and Other Assets	10,288	4,827	3634	2545	1,775	1,468	891	479
Sub-Total (A)	19518	9,988	6982	5466	3,999	4,888	2,919	1,125
CURRENT LIABILITIES								
Provisions	29,909	21,186	15604	10845	8,010	5,603	2,376	9
Sub-Total (B)	60546	43,673	32809	22363	15,921	11,437	5,191	531
NET CURRENT ASSETS (C) = (A - B)	(41028)	(33685)	(25827)	(16897)	(22923)	(6549)	(2272)	(594)
Misc. Expenditure							31	41
(to the extent not written off or adjusted)								
Profit & Loss Account (Debit Balance)			1875	2738	3,239	4,040	3,540	1,088
TOTAL	17619	14,244	14004	13026	13,050	13,074	13,085	10,100

Note : Figure in bracket represents negative value

BALANCE SHEET
PRIVATE SECTOR NON-LIFE INSURERS (AS ON 31ST MARCH)(RS.LAKH)

Particulars	BAJAJ ALLIANZ						
	2008	2007	2006	2005	2004	2003	2002
SOURCES OF FUNDS							
Share Capital	11023	11,013	11005	10982	10,964	10,946	10,928
Reserves & Surplus	46709	29,328	15702	6879	2,170	1	
Fair Value Change Account	(253)	816	967	380	670	(33)	
Borrowings							
Others							
Deferred Tax Liability							
TOTAL	57478	41157	27674	18242	13804	10915	10928
APPLICATION OF FUNDS							
Investments	186323	130,041	75802	58355	34,863	22,357	16,682
Loans							
Fixed Assets	9983	4,978	3530	3069	2,892	1,705	1,186
Deferred Tax Asset	1652	1,001	536	842	477	583	
CURRENT ASSETS							
Cash and Bank Balances	26996	22,404	9810	7313	4,215	3,217	2,334
Advances and Other Assets	30316	11,183	16651	4177	3,492	1,619	3,332
Sub-Total (A)	57312	33,587	26461	11490	7,707	4,836	5,666
CURRENT LIABILITIES							
Provisions	92271	58,280	37844	27215	15,667	10,189	8,237
Sub-Total (B)	197792	128,449	78655	55515	32,135	18,567	13,567
NET CURRENT ASSETS (C) = (A - B)	(140480)	(944862)	(52194)	(44025)	(24428)	(13730)	(7901)
Misc. Expenditure							
(to the extent not written off or adjusted)							
Profit & Loss Account (Debit Balance)							961
TOTAL	57478	41,157	27674	18242	13,804	10,915	10,928

Note : Figure in bracket represents negative value

BALANCE SHEET
PRIVATE SECTOR NON-LIFE INSURERS (AS ON 31ST MARCH)(RS.LAKH)

Particulars	TATA AIG							
	2008	2007	2006	2005	2004	2003	2002	2001
SOURCES OF FUNDS								
Share Capital	22500	22500	19500	12500	12350	12350	12350	12,350
Reserves & Surplus	3497	1880						
Fair Value Change Account	265	162	680	92	(2)			
Borrowings			44					
Others								
Deferred Tax Liability								
TOTAL	26263	24542	20225	12592	12348	12350	12350	12350
APPLICATION OF FUNDS								
Investments	68192	52834	43204	30244	22073	16496	10327	10,851
Loans			1	12	34	11	13	15
Fixed Assets	2692	2953	2485	1911	1562	1845	2196	1,268
Deferred Tax Asset	247	77			804		12536	12,134
CURRENT ASSETS								
Cash and Bank Balances	3068	5281	3619	5315	3608	2450	1574	526
Advances and Other Assets	12588	11309	11454	4407	2862	2197	1369	622
Sub-Total (A)	15656	16590	15072	9722	6470	4646	2943	1,147
CURRENT LIABILITIES								
Provisions	31315	23351	21110	14857	11227	6,725	2345	4
Sub-Total (B)	60525	47911	40815	31052	21713	15438	6767	1,952
NET CURRENT ASSETS (C) = (A - B)	(44868)	(31322)	(25743)	(21330)	(15244)	(10791)	(3824)	(804)
Misc. Expenditure				117	257	398	538	678
(to the extent not written off or adjusted)								
Profit & Loss Account (Debit Balance)			277	1638	2862	4391	3100	342
TOTAL	26263	24542	20225	12592	12348	12350	12350	12,350

Note : Figure in bracket represents negative value

BALANCE SHEET
PRIVATE SECTOR NON-LIFE INSURERS (AS ON 31ST MARCH)(RS.LAKH)

Particulars	RELIANCE							
	2008	2007	2006	2005	2004	2003	2002	2001
SOURCES OF FUNDS								
Share Capital	10715	10,307	10200	10200	10200	10200	10200	10,200
Reserves & Surplus	49985	15,633	5078	3641	3057	2158	735	45
Fair Value Change Account	(982)	98	442					
Borrowings								
Others								
Deferred Tax Liability							3	
TOTAL	59718	26038	15719	13841	13257	12358	10938	10245
APPLICATION OF FUNDS								
Investments	131073	63,315	21934	17283	18210	18149	14966	9,745
Loans						1		
Fixed Assets	5832	2,889	341	283	236	163	162	143
Deferred Tax Asset	85	85	9	6				
CURRENT ASSETS								
Cash and Bank Balances	7249	1,815	1084	3025	561	980	338	85
Advances and Other Assets	29795	5,502	2108	1629	2677	2206	1286	260
Sub-Total (A)	37044	7,317	3192	4654	3238	3186	1623	345
CURRENT LIABILITIES								
Provisions	67994	29,759	3568	3512	1952	1125	123	1
Sub-Total (B)	125631	47,568	9756	8385	8465	9216	5926	138
NET CURRENT ASSETS (C) = (A - B)	(88588)	(40251)	(6564)	(3731)	(5227)	(6030)	(4303)	207
Misc. Expenditure					37	75	112	150
(to the extent not written off or adjusted)								
Profit & Loss Account (Debit Balance)	11315							
TOTAL	59718	26,038	15719	13841	13257	12358	10938	10,245

Note : Figure in bracket represents negative value

BALANCE SHEET
PRIVATE SECTOR NON-LIFE INSURERS (AS ON 31ST MARCH)(RS.LAKH)

Particulars	IFFCO-TOKIO							
	2008	2007	2006	2005	2004	2003	2002	2001
SOURCES OF FUNDS								
Share Capital	22000	22,000	22000	10000	10000	10000	10000	10,000
Reserves & Surplus	8390	7,674	5990	2532	1060	701	319	152
Fair Value Change Account								
Borrowings								
Others								
Deferred Tax Liability				2005	84	34		
TOTAL	30390	29674	27990	14537	11144	10735	10319	10152
APPLICATION OF FUNDS								
Investments	54297	47,381	36305	19359	14170	11104	7549	4,720
Loans								
Fixed Assets	1458	1,643	1608	1280	1288	1335	1142	132
Deferred Tax Asset	857	160	737	400				
CURRENT ASSETS								
Cash and Bank Balances	37676	27,956	27951	16083	8224	6251	6846	6,138
Advances and Other Assets	23364	12,466	9721	2880	3633	2819	882	251
Sub-Total (A)	61040	40,422	37672	18964	11857	9070	7728	6,388
CURRENT LIABILITIES								
Provisions	39515	30,836	27517	13468	7892	4242	963	24
Sub-Total (B)	87261	59,932	48333	27471	161781	10775	6101	1,088
NET CURRENT ASSETS (C) = (A - B)	(26221)	(19510)	(10660)	(8507)	(4314)	(1705)	1628	5,300
Misc. Expenditure								
(to the extent not written off or adjusted)								
Profit & Loss Account (Debit Balance)								
TOTAL	30390	29,674	27990	12532	11144	10735	10319	10,152

Note : Figure in bracket represents negative value

BALANCE SHEET
PRIVATE SECTOR NON-LIFE INSURERS (AS ON 31ST MARCH)(RS.LAKH)

Particulars			ICICI Lombard					
	2008	2007	2006	2005	2004	2003	2002	2001
SOURCES OF FUNDS								
Share Capital	37,736	33,571	24500	22000	22000	10960	10944	(71)
Reserves & Surplus	69,860	45,700	12792	2940	593			
Fair Value Change Account	(1787)	(1241)	4386	665	332	4		
Borrowings								
Others		15,000						
Deferred Tax Liability								
TOTAL	105809	93029	41678	25606	22925	10964	10944	(71)
APPLICATION OF FUNDS								
Investments	237,376	171,047	90646	46409	33287	21,001	11290	
Loans						250	233	
Fixed Assets	12,531	8,694	4730	3366	1066	449	111523	11
Deferred Tax Asset	2,982	1,232	561	343	350	286		
CURRENT ASSETS								
Cash and Bank Balances	13,633	34,790	10779	5001	6293	3,267	1258	
Advances and Other Assets	112,897	79,642	57193	21774	13,697	2,717	2819	91
Sub-Total (A)	126,530	114,432	67972	26774	19990	5,984	4077	91
CURRENT LIABILITIES								
Provisions	99,988	77,674	39137	18511	8844	2,746	1470	
Sub-Total (B)	273,610	202,375	122231	51286	31768	17,604	5584	301
NET CURRENT ASSETS (C) = (A - B)	(147080)	(87943)	(54258)	(24512)	(11778)	(11620)	(1507)	(209)
Misc. Expenditure								
(to the extent not written off or adjusted)								
Profit & Loss Account (Debit Balance)						598	928	127
TOTAL	105,809	93,029	41678	25606	22925	10,964	10944	(71)

Note : Figure in bracket represents negative value

BALANCE SHEET
PRIVATE SECTOR NON-LIFE INSURERS (AS ON 31ST MARCH)(RS.LAKH)

Particulars	CHOLAMANDALAM					
	2008	2007	2006	2005	2004	2003
SOURCES OF FUNDS						
Share Capital	14196	14,196	14196	14196	14196	10500
Reserves & Surplus	401					
Fair Value Change Account	(252)	(77)		1		
Borrowings	226					
Others						
Deferred Tax Liability						
TOTAL	14571	14119	14196	14197	14196	10500
APPLICATION OF FUNDS						
Investments	32999	25,435	21598	19818	17081	10888
Loans						
Fixed Assets	2298	1,148	802	896	705	588
Deferred Tax Asset	108					
CURRENT ASSETS						
Cash and Bank Balances	1481	3,062	1330	951	892	333
Advances and Other Assets	10114	3,963	2210	1491	1032	331
Sub-Total (A)	11595	7,025	3540	2442	1924	664
CURRENT LIABILITIES						
Provisions	16880	9,450	5705	4653	2799	351
Sub-Total (B)	32430	19,812	13315	10218	6440	1950
NET CURRENT ASSETS (C) = (A - B)	(20835)	(12787)	(9775)	(7776)	(4516)	(1286)
Misc. Expenditure						
(to the extent not written off or adjusted)						
Profit & Loss Account (Debit Balance)		323	1571	1259	926	311
TOTAL	14571	14,119	14196	14197	14196	10500

Note : Figure in bracket represents negative value

BALANCE SHEET
PRIVATE SECTOR NON-LIFE INSURERS (AS ON 31ST MARCH)(RS.LAKH)

Particulars	HDFC ERGO					
	2008	2007	2006	2005	2004	2003
SOURCES OF FUNDS						
Share Capital	15000	12,491	12474	11957	11940	10,022
Reserves & Surplus						
Fair Value Change Account	29	6	2	0	2	1
Borrowings	202	204	16	30	15	25
Others						
Deferred Tax Liability		6				
TOTAL	15231	12706	12491	11986	11956	10048
APPLICATION OF FUNDS						
Investments	22130	17,814	18682	17696	15386	9372
Loans		1,458				
Fixed Assets	1142		909	966	892	512
Deferred Tax Asset						
CURRENT ASSETS						
Cash and Bank Balances	1399	2,310	1541	940	859	152
Advances and Other Assets	3987	2,622	1980	1590	969	318
Sub-Total (A)	5387	4,932	3521	2529	1828	470
CURRENT LIABILITIES						
Provisions	8563	6,821	7538	6999	5625	627
Sub-Total (B)	18138	14,543	13930	13020	9230	1230
NET CURRENT ASSETS (C) = (A - B)	(12751)	(9612)	(10410)	(10491)	(7402)	(760)
Misc. Expenditure		35	99	163	228	292
(to the extent not written off or adjusted)						
Profit & Loss Account (Debit Balance)	4710	3,010	3210	3651	2852	633
TOTAL	15231	12,706	12491	11986	11956	10048

Note : Figure in bracket represents negative value

BALANCE SHEET
PRIVATE SECTOR NON-LIFE INSURERS (AS ON 31ST MARCH)(RS.LAKH)

Particulars	FUTURE GENARALI		UNIVERSAL SOMPO
	2008	2007	2008
SOURCES OF FUNDS			
Share Capital	15000	5	15000
Reserves & Surplus			8580
Fair Value Change Account	3		
Borrowings			
Others			600
Deferred Tax Liability			
TOTAL	15003	605	23580
APPLICATION OF FUNDS			
Investments	11082		11142
Loans			
Fixed Assets	841	208	792
Deferred Tax Asset			13
CURRENT ASSETS			
Cash and Bank Balances	1480	286	11138
Advances and Other Assets	1098	287	1144
Sub-Total (A)	2578	573	12283
CURRENT LIABILITIES			
Provisions	485		18
Sub-Total (B)	1431	399	679
NET CURRENT ASSETS (C) = (A - B)	1147	174	11604
Misc. Expenditure (to the extent not written off or adjusted)			
Profit & Loss Account (Debit Balance)	1933	224	30
TOTAL	15003	605	23580

Note : Figure in bracket represents negative value

**UNDERWRITING EXPERIENCE AND PROFITS -
PUBLIC SECTOR NON-LIFE INSURERS (RS. LAKH)**

Particulars	ALL COMPANIES							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
NET PREMIUM	1386159	1301640	1175197	1111795	1032800	963813	874492	808576
INCURRED CLAIMS (NET)	1212481	1053875	1056985	907539	825330	769114	788900	702036
	87.47%	80.97%	89.94%	81.63%	79.91%	79.80%	90.21%	86.82%
COMMISSION, EXPENSES OF MANAGEMENT	458406	427906	470113	422112	405154	297461	259167	216511
	33.07%	32.87%	40.00%	37.97%	39.23%	30.86%	29.64%	26.78%
INCREASE IN RESERVE FOR UNEXPIRED RISK	45331	64971	31763	40082	24164	40962	27555	29867
	3.27%	4.99%	2.70%	3.61%	2.34%	4.25%	3.15%	3.69%
UNDERWRITING PROFIT/LOSS	(330059)	(245112)	(383664)	(257938)	(221848)	(143724)	(201130)	(139838)
	-24.62%	-19.82%	-33.55%	-23.20%	-21.48%	-14.91%	-23.00%	-17.29%
GROSS INVESTMENT INCOME	624751	578423	561063	433018	381820	251988	218848	208049
OTHER INCOME LESS OTHER OUTGO	(15292)	(11337)	(19112)	(2169)	(3113)	(24088)	(31173)	(19979)
PROFIT BEFORE TAX	279400	321974	158286	172911	156859	84176	(13455)	48232
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	58851	31238	26358	55751	21027	21660	7015	6330
NET PROFIT AFTER TAX	220548	290736	131928	117160	135832	62516	(20470)	39818

Note : Figure in bracket represents negative value

Particulars	NEW INDIA							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
NET PREMIUM	491428	475177	434265	389511	363495	351641	306823	267148
INCURRED CLAIMS (NET)	417748	364361	363201	290498	271358	269951	255518	227974
	85.01%	76.68%	83.64%	74.58%	74.65%	76.77%	83.30%	85.34%
COMMISSION, EXPENSES OF MANAGEMENT	147834	154348	168317	154644	156498	108400	85762	74997
	30.08%	32.48%	38.76%	39.70%	43.05%	30.83%	29.20%	28.07%
INCREASE IN RESERVE FOR UNEXPIRED RISK	10285	21666	22166	12794	4549	21900	20935	9502
	2.09%	4.56%	5.10%	4.31%	1.25%	6.23%	6.80%	3.56%
UNDERWRITING PROFIT/LOSS	(84439)	(65198)	(119419)	(68425)	(68910)	(48608)	(55392)	(45325)
	-17.55%	-14.38%	-28.98%	-17.57%	-18.96%	-13.82%	-19.30%	-16.97%
GROSS INVESTMENT INCOME	234619	225507	208294	149253	126679	88100	85716	79585
OTHER INCOME LESS OTHER OUTGO	1966	1084	(3318)	(1040)	7021	(8200)	(9606)	(5394)
PROFIT BEFORE TAX	152146	161393	85557	79788	64790	31292	20718	28866
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	12033	15398	13919	39565	5768	5702	6620	6500
NET PROFIT AFTER TAX	140113	145995	71638	40223	59022	25590	14098	22366

Note : Figure in bracket represents negative value

UNDERWRITING EXPERIENCE AND PROFITS - PUBLIC SECTOR NON-LIFE INSURERS (RS. LAKH)

Particulars	ORIENTAL							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
NET PREMIUM	287868	287973	250047	221802	203304	189842	181850	172535
INCURRED CLAIMS (NET)	260222	235886	206474	190838	158765	146655	182792	150206
	90.40%	81.91%	82.57%	86.04%	78.09%	77.25%	100.50%	87.06%
COMMISSION, EXPENSES OF MANAGEMENT	95496	85385	95416	82618	84769	64000	58596	45781
	33.17%	29.65%	38.16%	37.25%	41.70%	33.71%	32.20%	26.53%
INCREASE IN RESERVE FOR UNEXPIRED RISK	244	18897	14463	9485	6058	4265	(222)	4148
	0.08%	6.56%	5.78%	4.28%	2.98%	2.25%	-0.10%	2.40%
UNDERWRITING PROFIT/LOSS	(68095)	(52194)	(66306)	(61139)	(46288)	(25077)	(59316)	(27600)
	-23.67%	-19.40%	-28.15%	-27.56%	-22.77%	-13.21%	-32.60%	-16.00%
GROSS INVESTMENT INCOME	114315	116010	111751	108219	94313	48200	43762	39571
OTHER INCOME LESS OTHER OUTGO	(1986)	(853)	(12026)	91	(2595)	(5600)	(7956)	(4511)
PROFIT BEFORE TAX	44235	62964	33419	47171	45430	17523	(23510)	7460
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	43305	13237	5027	14118	13786	11190	63	42
NET PROFIT AFTER TAX	930	49727	28392	33053	31644	6333	(23573)	7418

Note : Figure in bracket represents negative value

Particulars	NATIONAL							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
NET PREMIUM	318798	285536	268300	283216	250865	213088	181312	180455
INCURRED CLAIMS (NET)	283884	239422	283033	226350	210990	161966	172493	146163
	89.05%	83.85%	105.49%	79.92%	84.10%	76.01%	95.14%	81.00%
COMMISSION, EXPENSES OF MANAGEMENT	110159	91952	102316	93769	80474	64785	55458	49097
	34.55%	32.20%	38.14%	33.11%	32.08%	30.40%	30.59%	27.21%
INCREASE IN RESERVE FOR UNEXPIRED RISK	16945	8780	(8017)	16802	12084	16492	(387)	9984
	5.32%	3.07%	-2.99%	5.93%	4.82%	7.74%	-0.21%	5.53%
UNDERWRITING PROFIT/LOSS	(92190)	(54617)	(109032)	(53705)	(52683)	(30155)	(46252)	(24789)
	-30.54%	-19.73%	-41.89%	-18.96%	-21.00%	-14.15%	-25.51%	-13.74%
GROSS INVESTMENT INCOME	118092	105480	100976	68517	66268	48587	43978	40329
OTHER INCOME LESS OTHER OUTGO	(8696)	(5280)	2092	(690)	(6285)	(4489)	(7121)	(4451)
PROFIT BEFORE TAX	17206	45583	(5964)	14122	7300	13943	(9395)	11089
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	863	3455	4661	1009	178	451	(350)	830
NET PROFIT AFTER TAX	16343	42128	(10625)	13113	7122	13492	(9045)	10259

Note : Figure in bracket represents negative value

**UNDERWRITING EXPERIENCE AND PROFITS -
PUBLIC SECTOR NON-LIFE INSURERS (RS. LAKH)**

Particulars	UNITED							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
NET PREMIUM	288066	252953	222585	217266	215136	209241	204507	188438
INCURRED CLAIMS (NET)	250628	214206	204277	199853	184217	190544	178047	177693
	87.00%	84.68%	91.78%	91.99%	85.63%	91.06%	87.06%	94.30%
COMMISSION, EXPENSES OF MANAGEMENT	104916	96222	104063	91081	83413	60308	64542	46636
	36.42%	38.04%	46.75%	41.92%	38.77%	28.82%	31.56%	24.75%
INCREASE IN RESERVE FOR UNEXPIRED RISK	17857	15629	3152	1001	1473	(1695)	7226	6233
	6.20%	6.18%	1.42%	0.46%	0.68%	-0.81%	3.53%	3.31%
UNDERWRITING PROFIT/LOSS	(85335)	(73104)	(88907)	(74669)	(53967)	(39916)	(45308)	(42124)
	-31.58%	-30.80%	-40.52%	-34.37%	-25.09%	-66.19%	-70.20%	-22.35%
GROSS INVESTMENT INCOME	157725	131426	140042	107029	94560	67100	62431	48564
OTHER INCOME LESS OTHER OUTGO	(6576)	(6288)	(5860)	(530)	(1254)	(5766)	(1454)	(5623)
PROFIT BEFORE TAX	65814	52034	45274	31830	39339	21417	15669	817
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	2651	(852)	2751	1059	1295	4317	330	(1042)
NET PROFIT AFTER TAX	63162	52886	42523	30771	38044	17101	15339	(225)

Note : Figure in bracket represents negative value

UNDERWRITING EXPERIENCE AND PROFITS - PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)

	ALL COMPANIES							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
NET PREMIUM	715871	467316	284226	178202	106603	56145	18333	44
CLAIMS INCURRED (NET)	424555	250289	154822	91173	54336	29225	4224	2
	59.31%	53.56%	54.47%	51.16%	50.97%	52.05%	23.04%	4.55%
COMMISSION, EXPENSES OF MANAGEMENT	223254	128337	77740	48687	29617	19765	12725	2492
	31.19%	27.46%	27.35%	27.32%	27.78%	35.20%	69.41%	5663.64%
INCREASE IN RESERVE FOR UNEXPIRED RISK	127951	99333	56651	38092	29023	16987	14140	
	17.87%	21.26%	19.93%	21.38%	27.23%	30.26%	77.13%	
UNDERWRITING PROFIT/LOSS	(59890)	(10642)	(4987)	250	(6373)	(9832)	(12756)	(2534)
	-10.19%	-2.89%	-2.19%	0.14%	-5.98%	-17.51%	-69.58%	-5759.09%
GROSS INVESTMENT INCOME	74205	41504	26947	18442	15432	11694	6747	1458
OTHER INCOME LESS OTHER OUTGO	1204	975	123	(682)	(494)	54	(730)	(170)
PROFIT BEFORE TAX	15519	31837	22085	18010	8565	1916	(6739)	(1281)
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	11136	8863	6645	5820	1861	1241	(564)	95
NET PROFIT AFTER TAX	4383	22974	15438	12190	6704	675	(6176)	(1376)

Note : Figure in bracket represents negative value

	ROYAL SUNDARAM							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
NET PREMIUM	53306	38955	29689	20162	15630	10917	3675	19
CLAIMS INCURRED (NET)	29815	20374	16166	11371	8961	5860	1163	2
	55.93%	52.30%	54.45%	56.40%	57.33%	53.68%	31.65%	10.53%
COMMISSION, EXPENSES OF MANAGEMENT	19060	13543	9862	6759	5238	4188	3586	1485
	35.75%	34.77%	33.22%	33.52%	33.51%	38.36%	97.58%	7815.79%
INCREASE IN RESERVE FOR UNEXPIRED RISK	8723	5597	4745	2834	2407	3226	2367	
	16.36%	14.37%	15.98%	14.06%	15.40%	29.55%	64.41%	
UNDERWRITING PROFIT/LOSS	(4291)	(559)	(1084)	(802)	(976)	(2357)	(3441)	(1475)
	-9.62%	-1.67%	-4.35%	-3.98%	-6.24%	-21.59%	-93.63%	-7763.16%
GROSS INVESTMENT INCOME	4802	3287	2109	1345	1790	1908	1011	402
OTHER INCOME LESS OTHER OUTGO	-34	(11)	(10)	(8)	(12)	(10)	(22)	
PROFIT BEFORE TAX	477	2718	1015	535	802	(459)	(2452)	(1088)
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	6	600	151	34				
NET PROFIT AFTER TAX	471	2119	864	501	802	(459)	(2453)	(1088)

Note : Figure in bracket represents negative value

UNDERWRITING EXPERIENCE AND PROFITS - PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)

	BAJAJ ALLIANZ							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
NET PREMIUM	175255	103976	69869	47929	28641	18076	8406	
CLAIMS INCURRED (NET)	94570	55563	40999	22633	15061	10667	1274	
	53.96%	53.44%	58.68%	47.22%	52.59%	59.01%	15.16%	
COMMISSION, EXPENSES OF MANAGEMENT	50072	26676	15341	10718	7892	5118	2433	
	28.57%	25.66%	21.96%	22.36%	27.55%	28.31%	28.94%	
INCREASE IN RESERVE FOR UNEXPIRED RISK	33711	20123	11232	10837	5577	2666	7424	
	19.24%	19.35%	16.08%	22.61%	19.47%	14.75%	88.32%	
UNDERWRITING PROFIT/LOSS	(3098)	1615	2297	3741	111	(375)	(2725)	
	-2.19%	1.93%	3.92%	7.81%	0.39%	-2.07%	-32.42%	
GROSS INVESTMENT INCOME	18648	8890	5204	3888	3060	2073	1429	
OTHER INCOME LESS OTHER OUTGO	1240	1198	682	67	7	12	(30)	(127)
PROFIT BEFORE TAX	16790	11703	8183	7696	3178	1710	(1326)	(127)
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	6228	4166	3026	2987	1008	750	(365)	
NET PROFIT AFTER TAX	10562	7537	5157	4709	2170	960	(961)	(127)

Note : Figure in bracket represents negative value

	TATA AIG							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
NET PREMIUM	52801	41582	33677	25977	18864	12668	3607	
CLAIMS INCURRED (NET)	24695	20711	16015	12549	8458	6006	1020	
	46.77%	49.81%	47.56%	48.31%	44.84%	47.41%	28.28%	
COMMISSION, EXPENSES OF MANAGEMENT	23047	18122	12593	10006	7039	4723	3930	520
	43.65%	43.58%	37.39%	38.52%	37.31%	37.28%	108.95%	
INCREASE IN RESERVE FOR UNEXPIRED RISK	7417	3418	5121	3217	4502	4380	2340	
	14.05%	8.22%	15.20%	12.39%	23.87%	34.58%	64.87%	
UNDERWRITING PROFIT/LOSS	(2357)	(669)	(52)	205	(1135)	(2441)	(3683)	(520)
	-5.19%	-1.75%	-0.18%	0.79%	-6.02%	-19.27%	-102.11%	
GROSS INVESTMENT INCOME	5035	3797	3012	2576	2109	1560	1219	182
OTHER INCOME LESS OTHER OUTGO	14	177	(273)	(341)	(248)	(411)	(294)	
PROFIT BEFORE TAX	2692	3305	2687	2440	726	(1292)	(2758)	(358)
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	1075	1148	1326	1216	(804)			
NET PROFIT AFTER TAX	1617	2157	1361	1224	1530	(1292)	(2758)	(358)

Note : Figure in bracket represents negative value

**UNDERWRITING EXPERIENCE AND PROFITS -
PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)**

	RELIANCE							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
NET PREMIUM	133745	50431	5554	6196	3454	1927	235	
CLAIMS INCURRED (NET)	75068	17318	3444	3836	2374	1917	160	
	56.13%	34.34%	62.01%	61.91%	68.73%	99.48%	68.09%	
COMMISSION, EXPENSES OF MANAGEMENT	48341	10169	1350	1464	798	(193)	637	367
	36.14%	20.16%	24.31%	23.63%	23.10%	-10.02%	271.06%	
INCREASE IN RESERVE FOR UNEXPIRED RISK	37741	26006	157	1393	822	995	115	
	28.22%	51.57%	2.82%	22.49%	23.80%	51.63%	48.94%	
UNDERWRITING PROFIT/LOSS	(27406)	(3062)	603	(497)	(540)	(792)	(677)	(420)
	-28.55%	-12.53%	11.17%	-8.03%	-15.63%	-41.10%	-288.09%	
GROSS INVESTMENT INCOME	10411	3195	1503	1399	1624	2347	1449	508
OTHER INCOME LESS OTHER OUTGO	711	91	(1)	(181)	(35)	(21)	(35)	(43)
PROFIT BEFORE TAX	(16284)	224	2107	721	1049	1534	737	45
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	271	61	671	138	149	101	60	
NET PROFIT AFTER TAX	(16555)	163	1436	583	900	1433	677	45

Note : Figure in bracket represents negative value

	IFFCO-TOKIO							
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
NET PREMIUM	73775	58057	47830	23476	13334	7003	1313	25
CLAIMS INCURRED (NET)	50474	39859	24407	11923	7285	2850	428	
	68.42%	68.66%	51.03%	50.79%	54.63%	40.70%	32.60%	
COMMISSION, EXPENSES OF MANAGEMENT	19711	16287	11250	5193	2820	1420	828	120
	26.72%	28.05%	23.52%	22.12%	21.15%	20.28%	63.06%	480.00%
INCREASE IN RESERVE FOR UNEXPIRED RISK	9808	3297	13232	5939	3311	3053	939	
	13.29%	5.68%	27.67%	25.30%	24.83%	43.60%	71.52%	
UNDERWRITING PROFIT/LOSS	(6219)	(1387)	(1059)	421	(82)	(320)	(882)	(119)
	-9.72%	-2.53%	-3.06%	1.79%	0.61%	-4.57%	-67.17%	-476.00%
GROSS INVESTMENT INCOME	7354	5708	3583	1881	1502	1278	1070	366
OTHER INCOME LESS OTHER OUTGO	50	(76)	(115)	62		(21)	(17)	
PROFIT BEFORE TAX	1186	4246	2410	2364	1420	937	171	247
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	470	1533	948	892	462	301	6	95
NET PROFIT AFTER TAX	716	2713	1462	1472	958	636	167	152

Note : Figure in bracket represents negative value

UNDERWRITING EXPERIENCE AND PROFITS - PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)

	ICICI-LOMBARD						
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
NET PREMIUM	177977	145077	73387	32089	12981	4452	1097
CLAIMS INCURRED (NET)	122832	81384	38925	15476	7005	1776	179
	69.02%	56.10%	53.04%	48.23%	53.96%	39.89%	16.32%
COMMISSION, EXPENSES OF MANAGEMENT	42460	30826	17254	5815	(901)	2473	1311
	23.86%	21.25%	23.51%	18.12%	-6.94%	55.55%	119.51%
INCREASE IN RESERVE FOR UNEXPIRED RISK	21258	38413	20619	10528	5073	1719	955
	11.94%	26.48%	28.10%	32.81%	39.08%	38.61%	87.06%
UNDERWRITING PROFIT/LOSS	(8573)	(5545)	(3411)	270	1804	(1516)	(1348)
	-5.47%	-5.20%	-4.65%	0.84%	13.90%	-34.05%	-122.88%
GROSS INVESTMENT INCOME	22448	13590	8892	5138	2547	1489	569
OTHER INCOME LESS OTHER OUTGO	(852)	(33)	(27)	(21)	(127)	457	(332)
PROFIT BEFORE TAX	13022	8012	5453	5387	4224	430	(1111)
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	2735	1176	422	553	1046	89	(265)
NET PROFIT AFTER TAX	10287	6836	5031	4834	3178	341	(848)

Note : Figure in bracket represents negative value

	CHOLAMANDALAM					
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03
NET PREMIUM	32113	15926	9856	8947	4832	450
CLAIMS INCURRED (NET)	15565	7077	6893	5472	2089	62
	48.47%	44.43%	69.94%	61.16%	43.23%	13.78%
COMMISSION, EXPENSES OF MANAGEMENT	10946	5834	3541	3053	2466	1120
	34.09%	36.63%	35.93%	34.12%	51.03%	248.89%
INCREASE IN RESERVE FOR UNEXPIRED RISK	7227	3198	1016	1843	2449	338
	22.51%	20.08%	10.31%	20.60%	50.68%	75.11%
UNDERWRITING PROFIT/LOSS	(1626)	(183)	(1594)	(1421)	(2172)	(1070)
	-6.53%	-1.43%	-18.04%	-15.88%	-44.95%	-237.78%
GROSS INVESTMENT INCOME	2643	1574	1300	1076	1554	759
OTHER INCOME LESS OTHER OUTGO	37	(12)	44	11	3	
PROFIT BEFORE TAX	1054	1379	(250)	(334)	(615)	(311)
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	330	130	62			
NET PROFIT AFTER TAX	724	1249	(312)	(334)	(615)	(311)

Note : Figure in bracket represents negative value

**UNDERWRITING EXPERIENCE AND PROFITS -
PRIVATE SECTOR NON-LIFE INSURERS (RS. LAKH)**

	HDFC ERGO					
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03
NET PREMIUM	16758	13311	14365	13425	8867	652
CLAIMS INCURRED (NET)	11477	8003	7973	7913	3103	87
	68.49%	60.12%	55.50%	58.94%	34.99%	13.34%
COMMISSION, EXPENSES OF MANAGEMENT	6958	6879	6547	5679	4265	916
	41.52%	51.68%	45.58%	42.30%	48.10%	140.49%
INCREASE IN RESERVE FOR UNEXPIRED RISK	1753	(718)	530	1500	4882	610
	10.46%	-5.39%	3.69%	11.17%	55.06%	93.56%
UNDERWRITING PROFIT/LOSS	(3430)	(853)	(685)	(1667)	(3383)	(961)
	-18.53%	-6.77%	-4.77%	-12.42%	-38.15%	-147.39%
GROSS INVESTMENT INCOME	1440	1463	1344	1139	1246	280
OTHER INCOME LESS OTHER OUTGO	313	(359)	(179)	(271)	(82)	48
PROFIT BEFORE TAX	(1677)	250	480	(799)	(2219)	(633)
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	23	50	39			
NET PROFIT AFTER TAX	(1700)	200	441	(799)	(2219)	(633)

Note : Figure in bracket represents negative value

	FUTURE GENERALI	UNIVERSAL SOMPO
	2007-08	2007-08
NET PREMIUM	184	(43)
CLAIMS INCURRED (NET)	58	0.11
	31.41%	-0.26%
COMMISSION, EXPENSES OF MANAGEMENT	1934	726
	1052.68%	-1705.14%
INCREASE IN RESERVE FOR UNEXPIRED RISK	312	1
	170.04%	-1.74%
UNDERWRITING PROFIT/LOSS	(2121)	(769)
	1647.72%	1776.26%
GROSS INVESTMENT INCOME	542	881
OTHER INCOME LESS OTHER OUTGO	(123)	(151)
PROFIT BEFORE TAX	(1701)	(39)
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	8	(9)
NET PROFIT AFTER TAX	(1709)	(30)

Note : Figure in bracket represents negative value

INCURRED CLAIMS RATIO-TOTAL

PARTICULARS	NET EARNED PREMIUM (Rs. Lakh)					CLAIMS INCURRED (NET) (Rs. Lakh)					INCURRED CLAIMS RATIO (Per cent)											
	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
PUBLIC																						
NEW INDIA	481143	453511	434265	389510	363495	351642	306823	417748	364361	363201	290498	271358	269950	255418	86.82	80.34	83.64	74.58	74.65	76.77	76.77	83.25
ORIENTAL	287623	269077	250046	221802	203303	189842	181850	260222	235886	206474	190838	158765	146654	182766	90.47	87.66	82.57	86.04	78.09	77.25	77.25	100.50
NATIONAL	301853	276757	268299	283217	250865	213088	181312	283884	239422	283033	226351	210990	161966	172493	94.05	86.51	105.49	79.92	84.10	76.01	76.01	95.14
UNITED	270209	237324	222585	217266	215136	209241	204507	250628	214206	204277	199853	184217	190544	178047	92.75	90.26	91.77	91.99	85.63	91.06	91.06	87.06
SUB-TOTAL	1340828	1236669	1175195	1111795	1032799	963813	874492	1212482	1053875	1056985	907540	825330	769114	788724	90.43	85.22	89.94	81.63	79.91	79.80	79.80	90.19
PRIVATE																						
ROYAL SUNDARAM	44583	33358	29689	20162	15631	10917	3674	29815	20374	16166	11370	8961	5860	1163	66.88	61.08	54.45	56.39	57.33	53.68	53.68	31.65
BAJAJ ALLIANZ	141544	83853	69869	47929	28641	18067	8406	94570	55563	40999	22633	15061	10667	1273	66.81	66.26	58.68	47.22	52.59	59.04	59.04	15.14
TATA AIG	45385	38165	33676	25977	18864	12668	3607	24695	20711	16015	12549	8458	6006	1020	54.41	54.27	47.56	48.31	44.84	47.41	47.41	28.28
RELIANCE	96003	24426	5554	6196	3455	1927	235	75068	17318	3444	3836	2374	1917	160	78.19	70.90	62.01	61.91	68.71	99.48	99.48	68.09
IFFCO TOKIO	63967	54760	47831	23476	13334	7003	1312	50474	39859	24407	11923	7285	2850	427	78.91	72.79	51.03	50.79	54.63	40.70	40.70	32.55
ICICI LOMBARD	156718	106665	73387	32089	12982	4452	1096	122832	81384	38925	15476	7005	1776	178	78.38	76.30	53.04	48.23	53.96	39.89	39.89	16.24
CHOLAMANDLAM	24886	12728	9855	8947	4833	448	15565	7077	6893	5472	2089	62	62	62	62.55	55.60	69.94	61.16	43.22	13.84	13.84	13.84
HDFC CHUBB	15005	14029	14366	13425	8867	652	11477	8003	7973	7913	3103	87	87	87	76.49	57.05	55.50	58.94	34.99	13.34	13.34	13.34
FUTURE GENERALI (129)								58														
UNIVERSAL SOMPO (43)								0														
SUB-TOTAL	587919	367984	284227	178201	106607	56134	18330	424554	250289	154822	91172	54336	29225	4221	72.21	68.02	54.47	51.16	50.97	52.06	52.06	23.03
GRAND TOTAL	1928747	1604653	1459422	1289996	1139406	1019947	892822	1637036	1304164	1211807	998712	879666	798339	792945	84.88	81.27	83.03	77.42	77.20	78.27	78.27	88.81

INCURRED CLAIMS RATIO - MOTOR

PARTICULARS	NET EARNED PREMIUM (Rs. Lakh)		CLAIMS INCURRED (NET) (Rs. Lakh)		INCURRED CLAIMS RATIO (Per cent)	
	2007-08	2006-07	2007-08	2006-07	2007-08	2006-07
PUBLIC						
NEW INDIA	194078	198559	209996	180653	108.20	90.98
ORIENTAL	137012	132846	136423	130377	99.57	98.14
NATIONAL	167841	153428	170449	133293	101.55	86.88
UNITED	106080	94441	116943	90049	110.24	95.35
SUB-TOTAL	605011	579274	633811	534372	104.76	92.25
PRIVATE						
ROYAL SUNDARAM	29749	20673	22856	15280	76.83	73.91
BAJAJ ALLIANZ	92566	49254	61817	33010	66.78	67.02
TATA AIG	24809	22888	15305	13695	61.96	59.83
RELIANCE	71660	14918	53013	9149	73.98	61.33
IFFCO TOKIO	37945	34613	28976	22395	76.36	64.70
ICICI LOMBARD	87333	55105	66505	33463	76.15	60.73
CHOLAMANDALAM	14073	5195	9353	3883	66.46	74.75
HDFC CHUBB	12017	11830	8491	6995	70.66	59.13
FUTURE GENERALI	2					
SUB-TOTAL	370154	214476	266316	137870	71.95	64.28
GRAND TOTAL	975165	793750	900127	541367	92.31	68.20

INCURRED CLAIMS RATIO - HEALTH

PARTICULARS (Per cent)	NET EARNED PREMIUM (Rs. Lakh)		CLAIMS INCURRED (NET) (Rs. Lakh)		INCURRED CLAIMS RATIO	
	2007-08	2006-07	2007-08	2006-07	2007-08	2006-07
PUBLIC						
NEW INDIA	82012	30612	73801	65146	89.88	212.81
ORIENTAL	40605	32371	50256	42895	123.77	132.51
NATIONAL	46806	35756	55238	47010	118.01	131.47
UNITED	48146	32981	65170	52787	135.36	160.05
SUB-TOTAL	217569	131720	244465	207838	112.36	157.79
PRIVATE						
ROYAL SUNDARAM	8305	5487	3719	2578	44.78	46.99
BAJAJ ALLIANZ	17808	10693	15171	8367	85.19	78.64
TATA AIG	3708	2974	2778	1835	74.93	61.69
RELIANCE	13617	3017	15269	3410	112.14	113.01
IFFCO TOKIO	7223	4656	8750	7119	121.14	152.89
ICICI LOMBARD	40662	30593	40170	36313	98.79	118.70
CHOLAMANDALAM	2967	884	2761	703	93.03	79.51
HDFC CHUBB	1692	500	2411	436	142.46	87.10
FUTURE GENERALI	25					
SUB-TOTAL	96007	58804	91029	60761	94.81	103.42
GRAND TOTAL	313576	190524	335494	268599	106.99	140.97

INCURRED CLAIMS RATIO-FIRE

PARTICULARS	NET EARNED PREMIUM (Rs. Lakh)								CLAIMS INCURRED (NET) (Rs. Lakh)								INCURRED CLAIMS RATIO (Per cent)							
	2007-08	2006-07	2005-06	2003-04	2002-03	2001-02	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02				
PUBLIC																								
NEW INDIA	97031	94184	83076	83100	76669	82170	75884	60160	56006	60151	32702	26134	46737	37183	62.00	59.46	72.40	39.35	34.09	56.90	49			
ORIENTAL	32442	34153	33134	34392	32989	32839	39222	31038	15939	23090	15885	10616	12255	19258	95.67	46.67	69.69	46.19	32.18	38.20	49.1			
NATIONAL	29117	33836	35332	36122	34396	35206	36760	24447	20645	24658	14411	9009	13326	19236	83.96	61.01	69.79	39.90	26.19	37.80	52.3			
UNITED	43456	41867	38947	43395	41702	42532	48028	30400	31486	18079	15246	11082	20029	17578	69.96	75.21	46.42	35.13	26.57	47.10	36.6			
SUB-TOTAL	202046	204040	190489	197009	185756	192747	199894	146045	124076	125978	78244	56841	92347	93255	72.28	60.81	66.13	39.72	30.60	48.10	46.65			
PRIVATE																								
ROYAL SUNDARAM	2144	2920	2792	2393	1713	1306	333	929	542	929	971	404	287	63	43.35	18.54	33.26	40.56	23.61	22.00	19			
BAJAJ ALLIANZ	12256	9382	9116	6892	3888	1786	344	4976	5009	5769	2546	606	276	103	40.60	53.39	63.29	36.95	15.58	15.00	30			
TATA AIG	1662	1489	1095	804	1025	643	49	657	635	797	321	271	122	23	39.50	42.62	72.81	39.89	26.45	19.00	47			
RELIANCE	3845	2394	955	1843	1338	675	76	2674	1786	1299	785	672	544	29	69.54	74.62	136.05	42.58	50.22	81.00	38			
IFFCO TOKIO	6364	5481	5240	3428	3178	1686	207	4226	2592	1195	1245	1183	293	36	66.40	47.29	22.80	36.30	37.23	17.00	17			
ICICI LOMBARD	10865	6982	3567	4272	3802	1633	130	5794	2474	1701	1445	936	151	12	53.33	35.43	47.70	33.81	24.61	9.00	9			
CHOLAMANDALAM	3266	3180	2317	1576	737	45	1172	894	1357	756	183				35.88	28.10	58.54	47.99	24.79	0.00				
HDFC CHUBB	161	157	144	208	10		34	118	252	52	10				20.80	74.85	175.47	24.98	104.99	0.00				
FUTURE GENERALI	(148)																							
UNIVERSAL SOMPO	(43)																							
SUB-TOTAL	40372	31985	25226	21416	15691	7774	1139	20465	14050	13299	8121	4265	1673	266	50.69	43.92	52.72	37.91	27.18	22.00	23.35			
GRAND TOTAL	242418	236025	215715	218425	201447	200521	201033	166510	138126	139277	86365	61106	94020	93521	68.69	58.52	64.57	39.54	30.33	46.89	46.52			

-2.00

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INCURRED CLAIMS RATIO - OTHER LINES OF BUSINESS

PARTICULARS	NET EARNED PREMIUM (Rs. Lakh)				CLAIMS INCURRED (NET) (Rs. Lakh)				INCURRED CLAIMS RATIO (Per cent)						
	2007-08	2006-07	2005-06	2004-05	2003-04	2007-08	2006-07	2005-06	2004-05	2003-04	2007-08	2006-07	2005-06	2004-05	2003-04
PUBLIC															
NEW INDIA	481143	113719	334752	289551	269529	417748	56327	291525	247946	237030	65.01	49.53	87.09	58.42	87.94
ORIENTAL	287623	53763	201002	17535	158311	260222	31091	174854	166994	141399	51.96	57.83	86.99	66.13	89.32
NATIONAL	301853	43501	222653	234777	204934	283884	28390	249815	204696	192836	50.23	65.26	112.20	58.81	94.10
UNITED	270209	57504	173270	162745	161968	250628	28998	178930	176785	1659765	43.16	50.43	103.27	70.31	102.47
SUB-TOTAL	1340828	268487	931677	704608	794742	1212482	144806	895124	796421	2231230	54.13	53.93	96.08	62.81	93.91
PRIVATE															
ROYAL SUNDARAM	3933	3454	25649	16814	13196	1944	1355	14196	9855	8116	49.44	39.23	55.35	58.61	57.33
BAJAJ ALLIANZ	15017	11904	58394	38901	23672	9439	5451	32750	18197	13533	62.86	45.79	56.08	46.78	52.58
TATA AIG	10779	7714	29999	23081	16171	2344	1994	13061	10928	6993	21.74	25.85	43.54	47.35	44.84
RELiance	5788	3476	4206	3893	1915	2824	2392	1379	2801	1569	48.79	68.82	32.78	71.95	68.72
IFFCO TOKIO	8228	6975	39945	18462	8742	4221	3531	20761	8881	4928	51.30	50.62	51.97	48.10	54.64
ICICI LOMBARD	16028	12761	69024	26153	8123	7143	7979	35205	11925	4795	44.57	62.52	51.00	45.60	53.96
CHOLAMANDALAM	3599	2760	6909	6912	3795	1302	705	4935	4376	1768	36.16	25.56	71.42	63.31	43.22
HDFC CHUBB	993	1445	14147	13189	8856	409	379	7684	7853	3092	41.25	26.26	54.32	59.54	34.99
FUTURE GENERALI	8					50					650.71				
SUB-TOTAL	64373	50489	248273	147405	84470	29676	23786	129971	74816	44794	46.10	47.11	52.35	50.75	50.97
GRAND TOTAL	1405201	318976	1179950	852013	879212	1242158	168592	1025095	871237	2276024	88.40	52.85	86.88	102.26	258.87

NET RETENTION OF NON-LIFE INDIAN MARKET (INCL GIC)

Department	(Per Cent)				
	2007-08	2006-07	2005-06	2004-05	2003-04
Fire	75.65	65.72	85.76	76.00	80.46
Marine Cargo	84.43	77.10	91.77	85.07	89.46
Marine Hull	20.01	18.30	39.76	25.55	26.68
Engineering	77.52	72.89	91.55	75.78	81.29
Motor	100.00	96.15	100.00	99.64	99.02
Aviation	24.21	21.93	48.53	23.53	25.98
Miscellaneous	97.11	89.63	94.47	88.35	94.70
Total	91.26	83.41	92.58	86.45	87.90

SOLVENCY RATIO - NON-LIFE INSURERS
(As on 31st March)

(IN PERCENT)

Sr.No.	INSURER	2008	2007	2006
	PRIVATE			
1	BAJAJ ALLIANZ	1.55	1.56	1.22
2	CHOLAMANDALAM	1.89	2.63	2.51
3	HDFC CHUBB	2.02	1.69	1.78
4	ICICI LOMBARD	2.03	2.08	1.29
5	IFFCO TOKIO	1.51	1.70	1.95
6	RELIANCE	1.64	1.95	3.04
7	ROYAL SUNDARAM	1.59	1.64	1.66
8	TATA AIG	1.91	1.85	1.68
9	FUTURE GERERALI	2.61	NA	NA
10	UNIVERSAL SOMPO	4.63	NA	NA
	PUBLIC			
11	NEW INDIA	4.00	3.57	3.09
12	UNITED	3.24	3.00	2.23
13	ORIENTAL	1.91	2.17	1.97
14	NATIONAL	1.80	1.76	1.08
	SPECIALIZED INSURERS			
15	ECGC	18.90	11.41	9.39
16	STAR HEALTH	1.97	1.91	NA
17	APOLLO DKV	1.39	NA	NA
18	AIC	3.27	2.05	2.16
19	GIC	3.36	4.10	3.41

NA: Not Applicable

INTERNATIONAL COMPARISON OF INSURANCE DENSITY

Countries	2007		2006		2005		2004		2003		2002		2001								
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life						
Developed Countries																					
United States	4086.5	1922.0	2164.4	3923.7	1789.5	2134.2	3875.2	1753.2	2122.0	3755.1	1692.5	2062.6	3637.7	1657.5	1980.2	3461.6	1662.6	1799.0	3266.0	1602.0	1664.0
United Kingdom	7113.7	5730.5	1383.2	6466.7	5139.6	1327.1	4599.0	3287.1	1311.9	4508.4	3190.4	1318.0	4058.5	2617.1	1441.4	3879.1	2679.4	1199.7	3393.8	2567.9	825.9
Switzerland	5740.7	3159.1	2581.7	5561.9	3111.8	2450.1	5558.4	3078.1	2480.3	5716.4	3275.1	2441.3	5660.3	3431.8	2228.5	4922.4	3099.7	1822.7	4342.8	2715.7	1627.1
France	4147.6	2928.3	1219.3	4075.4	2922.5	1152.9	3568.5	2474.6	1093.9	3207.9	2150.2	1057.7	2698.3	1767.9	930.4	2064.2	1349.5	714.7	1898.8	1268.2	630.6
Germany	2662.1	1234.1	1427.9	2436.8	1136.1	1300.7	2310.5	1042.1	1268.4	2286.6	1021.3	1265.3	2051.2	930.4	1120.8	1627.7	736.7	891.0	1484.2	674.3	809.9
South Korea	2384.0	1656.6	727.3	2071.3	1480.0	591.2	1706.1	1210.6	495.5	1419.3	1006.8	412.5	1243.0	873.6	369.4	1159.8	821.9	337.9	1060.1	763.4	296.7
Japan	3319.9	2583.9	736.0	3589.6	2829.3	760.4	3746.7	2956.3	790.4	3874.8	3044.0	830.8	3770.9	3002.9	768.0	3498.6	2783.9	714.7	3507.5	2806.4	701.1
Developing Countries																					
Brazil	202.2	95.3	106.9	160.9	72.5	88.4	128.9	56.8	72.1	101.1	45.9	55.2	82.6	35.8	46.8	72.2	27.2	45.0	64.0	10.8	53.2
Russia	209.4	6.1	203.3	150.9	4.0	146.9	122.8	6.3	116.5	114.4	24.8	89.6	98.2	33.9	64.3	66.6	23.1	43.5	65.8	33.2	32.6
Taiwan	2628.0	2165.7	462.3	2250.2	1800.0	450.3	2145.5	1699.1	446.4	1909.0	1494.6	414.4	1433.3	1050.1	383.2	1279.2	925.1	354.1	1088.5	760.9	327.6
Hong Kong	3373.2	3031.9	341.3	2787.6	2456.0	331.6	2544.9	2213.2	331.7	2217.2	1884.3	332.9	1832.6	1483.9	348.7	1583.0	1237.9	345.1	1545.2	1249.7	295.5
Malaysia	332.1	221.5	110.6	292.2	189.2	103.0	283.3	188.0	95.3	256.5	167.3	89.2	227.0	139.8	87.2	198.0	118.7	79.3	198.3	129.5	68.8
Singapore	2776.0	2244.7	531.2	1957.7	1616.5	341.2	1983.4	1591.4	392.0	1849.3	1483.9	365.4	1620.5	1300.2	320.3	1030.7	730.1	300.6	959.0	713.2	245.8
Thailand	129.7	70.8	58.9	110.1	60.0	50.0	99.0	54.6	44.4	92.1	50.8	41.3	79.6	52.0	27.6	65.2	42.1	23.1	53.9	34.1	19.8
India	46.6	40.4	6.2	38.4	33.2	5.2	22.7	18.3	4.4	19.7	15.7	4.0	16.4	12.9	3.5	14.7	11.7	3.0	11.5	9.1	2.4
PR China	69.9	44.2	25.5	53.5	34.1	19.4	46.3	30.5	15.8	40.2	27.3	12.9	36.3	25.1	11.2	28.7	19.2	9.5	20.0	12.2	7.8
Sri Lanka	24.9	10.2	14.7	21.3	8.5	12.8	16.3	6.9	9.4	14.1	6.2	7.9	12.5	5.3	7.2	10.6	4.5	6.1	9.7	4.3	5.4
Pakistan	6.5	2.6	3.9	5.9	2.3	3.6	4.6	1.9	2.8	3.7	1.5	2.2	2.9	1.1	1.8	2.7	1.0	1.7	2.7	1.2	1.5
Bangladesh	2.9	1.9	0.9	2.6	1.8	0.8	2.5	1.7	0.8	2.3	1.5	0.8	2.1	1.4	0.7	1.6	1.0	0.6	1.6	1.0	0.6
South Africa	878.5	719.0	159.5	855.8	695.6	160.2	714.6	558.3	156.2	686.5	545.5	141.0	583.9	476.5	107.4	425.3	360.5	64.8	446.3	377.2	69.1
Australia	3000.2	1674.1	1326.1	2580.8	1389.0	1191.9	2569.9	1366.7	1203.2	2471.4	1285.1	1186.3	2041.4	1129.3	912.1	1705.9	1010.4	695.5	1668.3	1040.3	628.0
World	607.7	358.1	249.6	554.8	330.6	224.2	518.5	299.5	219.0	511.5	291.5	220.0	469.6	267.1	202.5	422.9	247.3	175.6	393.3	235.0	158.3

Source: Swiss Re, Sigma various volumes
Insurance penetration is measured as ratio (in per cent) of premium (in US Dollars) to Total population.

INTERNATIONAL COMPARISON OF INSURANCE PENETRATION

Countries	2007		2006		2005		2004		2003		2002		2001								
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life						
Developed Countries																					
United States	8.90	4.20	4.70	8.80	4.00	4.80	9.15	4.14	5.01	9.36	4.22	5.14	9.61	4.38	5.23	9.58	4.6	4.98	8.97	4.4	4.57
United Kingdom	15.70	12.60	3.00	16.50	13.10	3.40	12.45	8.90	3.55	12.6	8.92	3.68	13.37	8.62	4.75	14.75	10.19	4.56	14.18	10.73	3.45
Switzerland	10.30	5.70	4.60	11.00	6.20	4.90	11.19	6.20	4.99	11.75	6.73	5.02	12.74	7.72	5.02	13.36	8.14	5.22	12.71	7.95	4.76
France	10.30	7.30	3.00	11.00	7.90	3.10	10.21	7.08	3.13	9.52	6.38	3.14	9.15	5.99	3.16	8.58	5.61	2.97	8.58	5.73	2.85
Germany	6.60	3.10	3.60	6.70	3.10	3.60	6.79	3.06	3.73	6.97	3.11	3.86	6.99	3.17	3.82	6.76	3.06	3.7	6.59	3	3.59
South Korea	11.80	8.20	3.60	11.10	7.90	3.20	10.25	7.27	2.98	9.52	6.75	2.77	9.63	6.77	2.86	11.61	8.23	3.38	12.07	8.69	3.38
Japan	9.60	7.50	2.10	10.50	8.30	2.20	10.54	8.32	2.22	10.51	8.26	2.25	10.81	8.61	2.2	10.86	8.64	2.22	11.07	8.85	2.22
Developing Countries																					
Brazil	3.00	1.40	1.60	2.80	1.30	1.60	3.01	1.33	1.68	2.98	1.36	1.62	2.96	1.28	1.68	2.79	1.05	1.74	2.14	0.36	1.78
Russia	2.40	0.10	2.40	2.30	0.10	2.30	2.27	0.12	2.15	2.83	0.61	2.22	3.25	1.12	2.13	2.77	0.96	1.81	3.06	1.55	1.51
Taiwan	15.70	12.90	2.80	14.50	11.60	2.90	14.11	11.17	2.93	14.13	11.06	3.07	11.31	8.28	3.03	10.16	7.35	2.81	8.62	6.03	2.59
Hong Kong	11.80	10.60	1.20	10.50	9.20	1.20	9.93	8.63	1.29	9.27	7.88	1.39	7.88	6.38	1.5	6.65	5.2	1.45	6.34	5.13	1.21
Malaysia	4.60	3.10	1.50	4.90	3.20	1.70	5.42	3.60	1.82	5.4	3.52	1.88	5.35	3.29	2.06	4.91	2.94	1.97	5.18	3.38	1.8
Singapore	7.60	6.20	1.50	6.50	5.40	1.10	7.47	6.00	1.48	7.5	6.02	1.48	7.59	6.09	1.5	4.91	3.48	1.43	4.58	3.4	1.18
Thailand	3.40	1.80	1.50	3.50	1.90	1.60	3.61	1.99	1.62	3.52	1.94	1.58	3.45	2.25	1.2	3.24	2.09	1.15	2.94	1.86	1.08
India	4.70	4.00	0.60	4.80	4.10	0.60	3.14	2.53	0.61	3.17	2.53	0.64	2.88	2.26	0.62	3.26	2.59	0.67	2.71	2.15	0.56
PR China	2.90	1.80	1.10	2.70	1.70	1.00	2.70	1.78	0.92	3.26	2.21	1.05	3.33	2.3	1.03	2.98	2.03	0.95	2.2	1.34	0.86
Sri Lanka	1.50	0.60	0.90	1.60	0.60	0.90	1.46	0.62	0.84	1.37	0.6	0.77	1.3	0.55	0.75	1.3	0.55	0.75	1.2	0.53	0.67
Pakistan	0.70	0.30	0.40	0.80	0.30	0.50	0.67	0.27	0.40	0.71	0.28	0.43	0.62	0.24	0.38	0.62	0.24	0.38	0.68	0.3	0.38
Bangladesh	0.70	0.50	0.20	0.60	0.40	0.20	0.61	0.42	0.20	0.57	0.37	0.2	0.57	0.37	0.2	0.46	0.29	0.17	0.46	0.29	0.17
South Africa	15.30	12.50	2.80	16.00	13.00	3.00	13.87	10.84	3.03	14.38	11.43	2.95	15.88	12.96	2.92	18.78	15.92	2.86	17.97	15.19	2.78
Australia	6.80	3.80	3.00	7.00	3.80	3.20	6.60	3.51	3.09	8.02	4.17	3.85	7.99	4.42	3.57	8.48	5.02	3.46	9.15	5.7	3.45
World	7.50	4.40	3.10	7.50	4.50	3.00	7.52	4.34	3.18	7.99	4.55	3.44	8.06	4.59	3.47	8.14	4.76	3.38	7.83	4.68	3.15

Source: Swiss Re, Sigma various volumes
Insurance penetration is measured as ratio (in per cent) of premium (in US Dollars) to GDP (in US Dollars)