

**HANDBOOK  
ON  
INDIAN INSURANCE STATISTICS  
2010-11**



**INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY  
INDIA**



# HANDBOOK ON INDIAN INSURANCE STATISTICS 2010-11



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INDIA**

**Head Office**

3<sup>rd</sup> Floor, Parishram Bhavan  
Basheerbagh, Hyderabad – 500 004  
INDIA.  
Phone : +91-40-2338 1100 / 1300  
Fax : +91-40-6682 3334

**Delhi Office**

Gate No. 3, 1<sup>st</sup> Floor, Jeevan Tara  
Parliament Street, New Delhi – 110 001  
INDIA.  
Phone : +91-11-2374 7648  
Fax : +91-11-2374 7650

Website: [www.irda.gov.in](http://www.irda.gov.in)  
E-mail: [irda@irda.gov.in](mailto:irda@irda.gov.in)



## FOREWORD

Comprehensive, detailed and quality database enables a better understanding of the industry and also provides the basis for formation of policy framework at the macro level. It facilitates in comprehending and understanding various facets of the industry. Envisaging the felt need for such data, the IRDA had taken the initiative of publishing the "Handbook on Indian Insurance Statistics 2007-08" in 2009. This has now culminated into an annual publication. The present edition is the fourth in the series, and its scope has been enlarged to include additional industry-wide data. This fourth edition of the Handbook has widened the coverage by incorporating statistics on individual business in force both in terms of number of policies and sum assured, linked and non-linked components of premium and commission, and duration wise settlement of claims. Besides, data on micro insurance portfolio like premium received, claims paid, and duration wise settlement of claims are included in the latest edition of the Handbook. Further, data on health insurance premium and claims paid and performance of Ombudsmen at various centers have also been added in this edition of the Handbook. Overall, a total of 30 new tables have been added to the previous year's list of 50 tables making this edition of Handbook an essential kit for the insurance analysts and researchers.

I commend the contribution of Dr. Mamta Suri and her team who have brought out this enlarged edition of Handbook at an appropriate stage of time to cater to the increasing needs of the industry. I trust all stakeholders of the insurance industry will find this Handbook useful. IRDA will continue to strive at improving the coverage and content of the Handbook in its subsequent editions and therefore welcomes feedback and suggestions.



(J. HARI NARAYAN)

Place: Hyderabad

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# SUMMARY



**A. LIFE INSURANCE SECTOR**

Particulars	Remarks	Unit	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
<b>PROFILE</b>													
No of companies	As on 31st March	Nos.	5	12	13	13	14	15	16	18	22	23	23
No of branch offices	As on 31st March	Nos.	2199	2306	2445	2612	3001	3865	5373	8913	11815	12018	11546
Insurance penetration	Calendar Year	in percent	2.15	2.59	2.26	2.53	2.53	2.53	4.10	4.00	4.00	4.60	4.40
Insurance density	Calendar Year	US \$	9.10	11.70	12.90	15.70	18.30	18.30	33.20	40.40	41.20	47.70	55.70
<b>BUSINESS FIGURES</b>													
Number of new policies issued	As on 31st March	in Lakhs			286.27	262.11	262.11	354.62	461.52	508.74	509.23	532.25	481.52
First year premium (including single premium)	FY	(₹ Crore)	9707	19857	16942	19788	26218	38786	75649	93713	87331	109894	126381
Total Premium	FY	(₹ Crore)	34898	50094	55748	66654	82855	105876	156076	201351	221785	265447	291605
Market share of LIC (based on Total Premium)	FY	in Percent	99.98	99.46	97.99	95.32	90.67	85.75	81.90	74.39	70.92	70.10	69.78
Individual Business in Force (Number of policies)	As on 31st March	In Thousands						193601	451963	257911	291618	318927	329187
Individual Business in Force (Sum Assured)	FY	(₹ Crore)						1554045	3857531	2396646	2913703	3338541	3856219
<b>INTERMEDIARIES</b>													
No of individual agents	As on 31st March	Nos.	476902	1038802	1556817	481250	1423839	1993199	2520492	2937435	3742439	2639392	2165
No of corporate agents	As on 31st March	Nos.	275	757	2436	819	216	656	2415	2506	2930	1803559	1828029
Commission paid	FY	(₹ Lakh)	456691	515273	615838	709861	863548	1226864	1468058	1549598	2583190	2890628	3294230
Operating Expenses related to Insurance Business	FY	(₹ Lakh)	467417	545115	642483	821560	961105	1358584	2030673	2583190	2890628	3294230	
<b>POLICYHOLDERS' SERVICES</b>													
No of claims submitted (Individual)	FY	No. of policies								577322	640620	762435	851534
No of claims submitted (Group)	FY	No of Lives								162837	264138	309151	436201
Amount Claimed (Individual)	FY	(₹ Crore)								4625.95	5279.02	6541.04	8286.40
Amount Claimed (Group)	FY	(₹ Crore)								1114.31	1383.04	1678.77	2118.01
Total Benefit Paid	FY	(₹ Lakh)	1747952	2054522	2399357	2875133	3520986	5571501	6168637	5837029	9556491	14215045	

**A. LIFE INSURANCE SECTOR (Concl'd.)**

Particulars	Remarks	Unit	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
<b>Channel Wise-New Business (Amount of Premium)-Individual plus Group</b>													
Individual agents	FY	(₹ Crore)							54611	67611	56884	66906	68094
Corporate agents-Banks	FY	(₹ Crore)							3690	6822	7307	9288	12391
Corporate agents-Others	FY	(₹ Crore)							1829	3503	3511	3912	3277
Brokers	FY	(₹ Crore)							363	573	857	1476	1685
Direct selling	FY	(₹ Crore)							13847	15174	18340	28262	40886
Total	FY	(₹ Crore)							75597	93683	86900	109845	126333
Referrals	FY	(₹ Crore)							1258	2347	2731	2610	875
<b>Channel Wise-New Business (No. of Lives Covered)-Individual plus Group</b>													
Individual agents	FY	In Lakhs							423.29	499.89	462.66	540.33	450.17
Corporate agents-Banks	FY	In Lakhs							29.06	34.62	41.43	32.66	65.88
Corporate agents-Others	FY	In Lakhs							17.53	32.74	33.35	103.59	97.24
Brokers	FY	In Lakhs							7.51	9.48	9.50	53.66	51.69
Direct selling	FY	In Lakhs							174.97	277.23	490.92	608.64	648.40
Total	FY	In Lakhs							660.15	853.96	1037.85	1338.88	1313.39
Referrals	FY	In Lakhs							7.79	13.52	19.57	12.86	8.68
<b>Region Wise distribution of offices</b>													
Metro	As on 31st March	Nos.							549	939	1265	1244	1132
Urban	As on 31st March	Nos.							1347	1637	2123	2105	1988
Semi-Urban	As on 31st March	Nos.							2159	3540	4513	4530	4668
Others	As on 31st March	Nos.							1318	2797	3914	4139	3758
Total	As on 31st March	Nos.							5373	8913	11815	19575	11546
<b>Assets Under Management</b>													
Life Fund	As on 31st March	(₹ Crore)	194010	230369	229649	307309	366220	397189	465555	541630	629650	731291	841075
Pension & General Annuity & Group fund	As on 31st March	(₹ Crore)			30638	43627	54705	64074	71575	91262	113952	143627	189927
Unit ULIP Fund	As on 31st March	(₹ Crore)			266	1688	7527	25888	67050	133077	172763	337540	399116
Total Fund	As on 31st March	(₹ Crore)	194010	230369	260552	352625	428452	487151	604180	765969	916365	1212458	1430118
Income from Investments	As on 31st March	(₹ Lakh)		2385532	2607813	2998481	3671478	4284632	4813388	6251328	3189534	15467386	12053585
Profit / (Loss) after tax	As on 31st March	(₹ Lakh)	29115	59398	11064	-41456	-16483	-45242	-115960	-341281	-488301	-98882	265704
Equity Capital	As on 31st March	(₹ Crore)		1669	2234	3244	4353	5892	8124	12296	18255	21020	23662
<b>REDRESSEL OF CONSUMER GRIEVANCES</b>													
No of grievances reported during the year	FY	Nos.				519	1433	2516	861	2057	1794	2449	9565
No. of complaints reported with the Ombudsmen at difference centres	FY	Nos.		1967	2481	3404	4893	4980	5433	5565	5753	8967	11017

**B. NON-LIFE INSURANCE SECTOR**

Particulars	Remarks	Unit	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
<b>PROFILE</b>													
No of companies (incl reinsurer)	As on 31 <sup>st</sup> March	Nos.	9	12	14	15	15	15	16	19	21	25	25
Insurance penetration	Calendar Year	In percent		0.56	0.67	0.62	0.64	0.61	0.60	0.60	0.60	0.60	0.70
Insurance density	Calendar Year	US \$		2.4	3.0	3.5	4.0	4.4	5.2	6.2	6.2	6.7	8.7
<b>BUSINESS FIGURES</b>													
Number of new policies issued	FY	In Lakhs		12385	436	417	498	511	467	573	671	675	793
Gross Direct Premium	FY	(₹ Crore)			14870	16542	18456	21339	25930	28806	31428	35816	43842
(Within & Outside India)													
Market share of PSUs		In Per cent		96.22	90.92	86.35	81.00	74.87	66.60	61.48	59.74	59.20	58.22
(Excluding GIC, AIC & ECGC)													
<b>Segment Wise Gross Direct Premium (Within India)</b>													
Fire	FY	(₹ Lakh)	206436	266739	295478	315005	333092	377453	413238	345921	338468	386927	455512
Marine	FY	(₹ Lakh)	98515	1105340	121519	111754	122810	128409	162784	32857	195615	216759	251877
Motor	FY	(₹ Lakh)						873338	1069666	1268525	1333602	1504699	1818052
Health	FY	(₹ Lakh)						222075	331929	489442	608800	731137	994403
Others	FY	(₹ Lakh)	675744	772485	973695	1132722	1292158	434697	512929	498604	558698	622522	737801
Total	FY	(₹ Lakh)	980695	1144582	1390692	1559481	1748060	2035972	2490549	2788134	3035183	3462045	4257645
<b>Net Retentions of Non-Life Insurers</b>													
Fire	FY	In Per Cent				80.5	76.0	85.8	65.7	75.7	77.4	74.0	65.4
Marine Cargo	FY	In Per Cent				89.5	85.1	91.8	77.1	84.4	88.6	85.4	79.2
Marine Hull	FY	In Per Cent				26.7	25.6	39.8	18.3	20.0	31.3	23.3	25.1
Engineering	FY	In Per Cent				81.3	75.8	91.6	72.9	77.5	71.3	68.9	70.2
Motor	FY	In Per Cent				99.0	99.6	100.0	96.2	100.0	100.0	100.0	98.9
Aviation	FY	In Per Cent				26.0	23.5	48.5	21.9	24.2	23.7	25.6	37.5
Miscellaneous	FY	In Per Cent				94.7	88.4	94.5	89.6	97.1	97.0	91.4	90.6
Total- All Segments	FY	In Per Cent				87.9	86.5	92.6	83.4	91.3	94.5	90.3	88.2
<b>Incurred Claims Ratio</b>													
Fire	FY	In Per Cent		23.35	22.00	27.18	37.91	52.72	43.92	50.69	74.97	72.79	75.16
Marine	FY	In Per Cent		34.31	65.93	81.89	87.82	107.71	112.57	100.32	109.02	86.40	82.12
Motor	FY	In Per Cent							64.28	71.95	75.64	80.42	93.70
Health	FY	In Per Cent							103.42	94.81	85.33	92.22	85.15
Miscellaneous	FY	In Per Cent		22.46	54.79	53.03	50.76	52.35	47.11	46.1	59.11	56.81	49.76
Total- All Segments	FY	In Per Cent		23.03	52.06	50.97	51.16	68.03	68.02	72.23	76.84	80.79	86.9
Assets Under Management	As on 31st March	(₹ Crore)	24462	23400	30334	34075	37412	42332	50383	56280	58893	66372	82520
Underwriting Profit/Loss	FY	(₹ Lakh)	38442	(26646)	63191	142536	129350	147366	313711	224932	39707	120451	(101894)
Equity Share Capital (Including specialised insurers but excluding GIC)	As on 31st March	(₹ Crore)	1517	1517	1723	2149	2299	2784	3056	3661	4400	5255	6276
Commission expenses	FY	(₹ Lakh)	(5319)	(2420)	8634	11075	30384	40078	25233	61750	104660	119879	131763
Operating expenses realted to Insurance business	FY	(₹ Lakh)	225842	268069	308449	420346	440489	520001	541293	632209	760976	874600	1116319
Operating profit/(Loss)	FY	(₹ Lakh)	(2554)	(57594)	10696	46452	87824	38922	205785	135774	(104451)	(104774)	(340340)
Income from investments	FY	(₹ Lakh)	1514	78077	91224	126067	142246	192612	211079	260384	226494	277048	318973
Profit after tax (Industry Total)	FY	(₹ Lakh)	(1358)	(7210)	68064	141100	153811	174723	355134	286300	84212	117061	(74128)
<b>REDRESSAL OF CONSUMER GRIEVANCES</b>													
No of grievances reported during the year	FY	Nos.		2969	3898	4311	4534	4094	4756	5300	5640	7097	5274
No. of complaints reported with the Ombudsmen at difference centres	FY	Nos.											10048

**C: INTERNATIONAL COMPARISON OF INSURANCE PENETRATION\***

(In Per cent)

Countries	2010			2009			2008			2007			2006		
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life
Australia	5.90	3.10	2.80	6.40	3.40	3.00	7.30	4.40	2.90	6.80	3.80	3.00	7.00	3.80	3.20
Brazil	3.10	1.60	1.50	3.10	1.60	1.50	3.00	1.40	1.60	3.00	1.40	1.60	2.80	1.30	1.60
France	10.50	7.40	3.10	10.30	7.20	3.10	9.20	6.20	3.00	10.30	7.30	3.00	11.00	7.90	3.10
Germany	7.20	3.50	3.70	7.00	3.30	3.70	6.60	3.00	3.50	6.60	3.10	3.60	6.70	3.10	3.60
Russia	2.30	0.00	2.30	2.50	0.00	2.50	2.30	0.00	2.30	2.40	0.10	2.40	2.30	0.10	2.30
South Africa	14.80	12.00	2.80	12.90	10.00	2.90	15.30	12.50	2.90	15.30	12.50	2.80	16.00	13.00	3.00
Switzerland	9.90	5.50	4.40	9.80	5.40	4.50	9.90	5.50	4.40	10.30	5.70	4.60	11.00	6.20	4.90
United Kingdom	12.40	9.50	2.90	12.90	10.00	3.00	15.70	12.80	2.90	15.70	12.60	3.00	16.50	13.10	3.40
United States	8.00	3.50	4.50	8.00	3.50	4.50	8.70	4.10	4.60	8.90	4.20	4.70	8.80	4.00	4.80
<b>Asian Countries</b>															
Bangladesh	0.90	0.70	0.20	0.90	0.70	0.20	0.90	0.70	0.20	0.70	0.50	0.20	0.60	0.40	0.20
Hong Kong	11.40	10.10	1.40	11.00	9.60	1.40	11.20	9.90	1.30	11.80	10.60	1.20	10.50	9.20	1.20
<b>India#</b>	<b>5.10</b>	<b>4.40</b>	<b>0.70</b>	<b>5.20</b>	<b>4.60</b>	<b>0.60</b>	<b>4.60</b>	<b>4.00</b>	<b>0.60</b>	<b>4.70</b>	<b>4.00</b>	<b>0.60</b>	<b>4.80</b>	<b>4.10</b>	<b>0.60</b>
Japan	10.10	8.00	2.10	9.90	7.80	2.10	9.80	7.60	2.20	9.60	7.50	2.10	10.50	8.30	2.20
Malaysia	4.80	3.20	1.60	4.40	2.90	1.60	4.30	2.80	1.50	4.60	3.10	1.50	4.90	3.20	1.70
Pakistan	0.70	0.30	0.30	0.70	0.30	0.40	0.80	0.30	0.40	0.70	0.30	0.40	0.80	0.30	0.50
PR China	3.80	2.50	1.30	3.40	2.30	1.10	3.30	2.20	1.00	2.90	1.80	1.10	2.70	1.70	1.00
Singapore	6.10	4.60	1.60	6.80	5.10	1.70	7.80	6.30	1.60	7.60	6.20	1.50	6.50	5.40	1.10
South Korea	11.20	7.00	4.20	10.40	6.50	3.90	11.80	8.00	3.70	11.80	8.20	3.60	11.10	7.90	3.20
Sri Lanka	1.40	0.60	0.90	1.40	0.60	0.90	1.40	0.60	0.90	1.50	0.60	0.90	1.60	0.60	0.90
Taiwan	18.40	15.40	3.00	16.80	13.80	3.00	16.20	13.30	2.90	15.70	12.90	2.80	14.50	11.60	2.90
Thailand	4.30	2.60	1.70	4.00	2.40	1.60	3.30	1.80	1.50	3.40	1.80	1.50	3.50	1.90	1.60
<b>World</b>	<b>6.90</b>	<b>4.00</b>	<b>2.90</b>	<b>7.00</b>	<b>4.00</b>	<b>3.00</b>	<b>7.10</b>	<b>4.10</b>	<b>2.90</b>	<b>7.50</b>	<b>4.40</b>	<b>3.10</b>	<b>7.50</b>	<b>4.50</b>	<b>3.00</b>

\* Insurance penetration is measured as ratio of premium (in US Dollars) to GDP (in US Dollars).

# data relates to financial year.

Source: Swiss Re, Sigma various volumes.



**C: INTERNATIONAL COMPARISON OF INSURANCE PENETRATION\* (Concl'd.)**

(In Per cent)

Countries	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
Australia	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
Brazil	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
France	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	6.79	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
Russia	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
South Africa	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
Switzerland	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
United Kingdom	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
United States	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
<b>Asian Countries</b>															
Bangladesh	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
Hong Kong	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
<b>India#</b>	<b>3.14</b>	<b>2.53</b>	<b>0.61</b>	<b>3.17</b>	<b>2.53</b>	<b>0.64</b>	<b>2.88</b>	<b>2.26</b>	<b>0.62</b>	<b>3.26</b>	<b>2.59</b>	<b>0.67</b>	<b>2.71</b>	<b>2.15</b>	<b>0.56</b>
Japan	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
Malaysia	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
Pakistan	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
PR China	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
Singapore	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
South Korea	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
Sri Lanka	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
Taiwan	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
Thailand	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
<b>World</b>	<b>7.52</b>	<b>4.34</b>	<b>3.18</b>	<b>7.99</b>	<b>4.55</b>	<b>3.44</b>	<b>8.06</b>	<b>4.59</b>	<b>3.47</b>	<b>8.14</b>	<b>4.76</b>	<b>3.38</b>	<b>7.83</b>	<b>4.68</b>	<b>3.15</b>

\* Insurance penetration is measured as ratio of premium (in US Dollars) to GDP (in US Dollars).

# data relates to financial year.

Source: Swiss Re, Sigma various volumes.

**D: INTERNATIONAL COMPARISON OF INSURANCE DENSITY\***

(In US Dollar)

Countries	2010			2009			2008			2007			2006		
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life
Australia	3369.2	1766.3	1603.0	2832.7	1524.8	1307.9	3386.5	2038.0	1348.6	3000.2	1674.1	1326.1	2580.8	1389.0	1191.9
Brazil	327.6	169.9	157.7	251.7	127.9	123.8	244.5	115.4	129.1	202.2	95.3	106.9	160.9	72.5	88.4
France	4186.6	2937.6	1249.0	4269.2	2979.8	1289.4	4131.0	2791.9	1339.2	4147.6	2928.3	1219.3	4075.4	2922.5	1152.9
Germany	2903.8	1402.2	1501.6	2878.4	1356.7	1518.7	2919.2	1346.5	1572.7	2662.1	1234.1	1427.9	2436.8	1136.1	1300.7
Russia	296.8	6.4	290.4	280.9	4.5	276.4	273.5	5.4	268.1	209.4	6.1	203.3	150.9	4.0	146.9
South Africa	1054.7	854.6	200.1	738.1	574.2	163.9	870.6	707.0	163.6	878.5	719.0	159.5	855.8	695.6	160.2
Switzerland	6633.7	3666.8	2966.9	6257.7	3405.6	2852.1	6379.4	3551.5	2827.9	5740.7	3159.1	2581.7	5561.9	3111.8	2450.1
United Kingdom	4496.6	3436.3	1060.2	4578.8	3527.6	1051.2	6857.8	5582.1	1275.7	7113.7	5730.5	1383.2	6466.7	5139.6	1327.1
United States	3758.9	1631.8	2127.2	3710.0	1602.6	2107.3	4078.0	1900.6	2177.4	4086.5	1922.0	2164.4	3923.7	1789.5	2134.2
<b>Asian Countries</b>															
Bangladesh	5.8	4.4	1.4	5.2	3.9	1.3	4.4	3.3	1.1	2.9	1.9	0.9	2.6	1.8	0.8
Hong Kong	3635.5	3197.3	438.2	3304.0	2886.6	417.5	3310.3	2929.6	380.8	3373.2	3031.9	341.3	2787.6	2456.0	331.6
<b>India#</b>	<b>64.4</b>	<b>55.7</b>	<b>8.7</b>	<b>54.3</b>	<b>47.7</b>	<b>6.7</b>	<b>47.4</b>	<b>41.2</b>	<b>6.2</b>	<b>46.6</b>	<b>40.4</b>	<b>6.2</b>	<b>38.4</b>	<b>33.2</b>	<b>5.2</b>
Japan	4390.2	3472.8	917.4	3979.0	3138.7	840.4	3698.6	2869.5	829.2	3319.9	2583.9	736.0	3589.6	2829.3	760.4
Malaysia	421.1	282.8	138.3	321.8	206.9	115.0	345.4	225.9	119.5	332.1	221.5	110.6	292.2	189.2	103.0
Pakistan	6.1	3.2	2.9	6.6	3.0	3.6	6.8	2.8	4.0	6.5	2.6	3.9	5.9	2.3	3.6
PR China	158.4	105.5	52.9	121.2	81.1	40.0	105.4	71.7	33.7	69.9	44.2	25.5	53.5	34.1	19.4
Singapore	2823.4	2101.4	722.1	2557.6	1912.0	645.6	3179.0	2549.0	630.0	2776.0	2244.7	531.2	1957.7	1616.5	341.2
South Korea	2339.4	1454.3	885.1	1890.3	1180.6	709.7	1968.7	1347.7	621.0	2384.0	1656.6	727.3	2071.3	1480.0	591.2
Sri Lanka	34.2	13.7	20.6	29.5	11.8	17.7	32.1	12.8	19.3	24.9	10.2	14.7	21.3	8.5	12.8
Taiwan	3296.2	2756.8	539.3	2752.1	2257.3	494.8	2787.6	2281.1	499.6	2628.0	2165.7	462.3	2250.2	1800.0	450.3
Thailand	199.4	121.9	77.5	154.4	91.7	62.7	142.1	77.2	64.9	129.7	70.8	58.9	110.1	60.0	50.0
<b>World</b>	<b>627.3</b>	<b>364.3</b>	<b>263.0</b>	<b>595.1</b>	<b>341.2</b>	<b>253.9</b>	<b>633.9</b>	<b>369.7</b>	<b>264.2</b>	<b>608</b>	<b>358</b>	<b>249.6</b>	<b>555</b>	<b>331</b>	<b>224.2</b>

\* Insurance density is measured as ratio of premium (in US Dollar) to total population.

# data relates to financial year.

Source: Swiss Re, Sigma various volumes.

**D: INTERNATIONAL COMPARISON OF INSURANCE DENSITY\* (Concl.d.)**

(In US Dollar)

Countries	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
Australia	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
Brazil	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
France	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	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
Russia	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
South Africa	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
Switzerland	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
United Kingdom	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
United States	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
<b>Asian Countries</b>															
Bangladesh	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
Hong Kong	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
<b>India#</b>	<b>22.7</b>	<b>18.3</b>	<b>4.4</b>	<b>19.7</b>	<b>15.7</b>	<b>4.0</b>	<b>16.4</b>	<b>12.9</b>	<b>3.5</b>	<b>14.7</b>	<b>11.7</b>	<b>3.0</b>	<b>11.5</b>	<b>9.1</b>	<b>2.4</b>
Japan	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
Malaysia	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
Pakistan	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
PR China	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
Singapore	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
South Korea	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
Sri Lanka	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
Taiwan	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
Thailand	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
<b>World</b>	<b>518.5</b>	<b>299.5</b>	<b>219.0</b>	<b>511.5</b>	<b>291.5</b>	<b>220.0</b>	<b>469.6</b>	<b>267.1</b>	<b>202.5</b>	<b>422.9</b>	<b>247.3</b>	<b>175.6</b>	<b>393.3</b>	<b>235.0</b>	<b>158.3</b>

\* Insurance density is measured as ratio of premium (in US Dollar) to total population.

# data relates to financial year.

Source: Swiss Re, Sigma various volumes.



# CHARTS



## LIFE INSURANCE

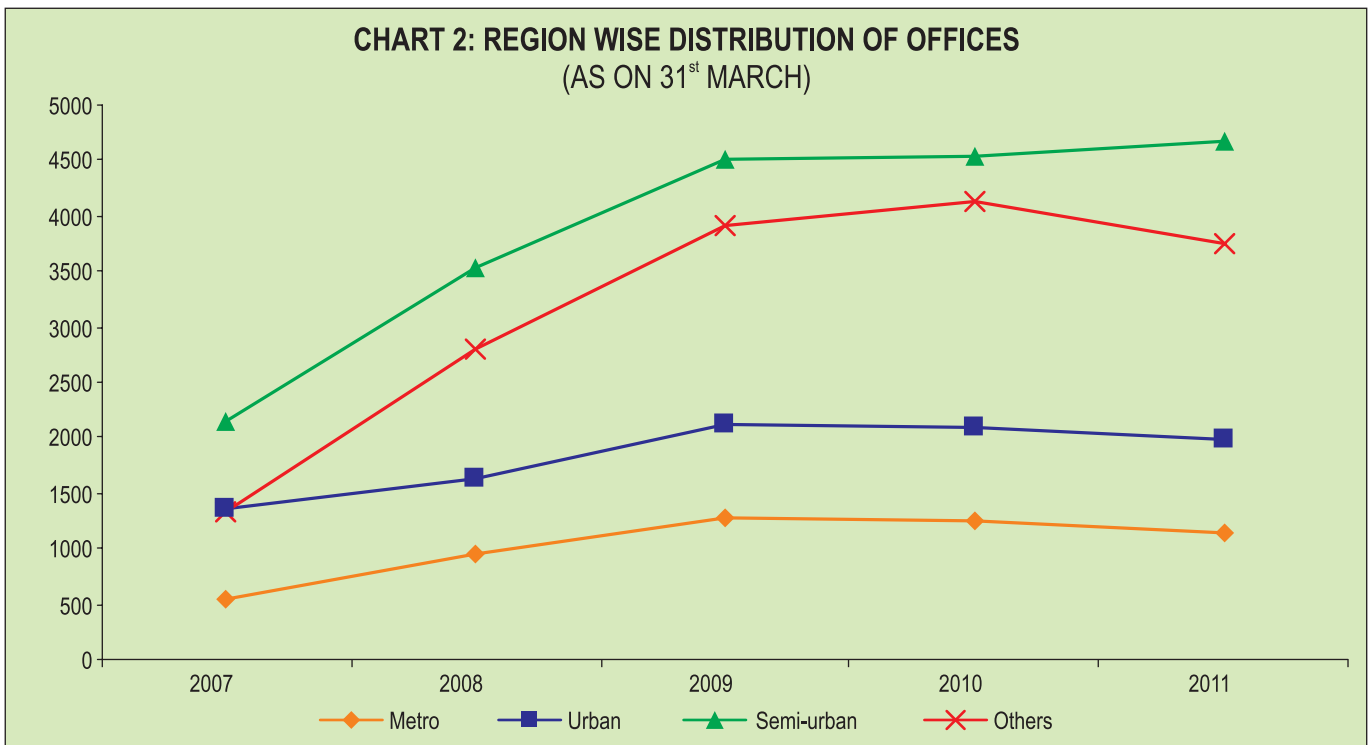
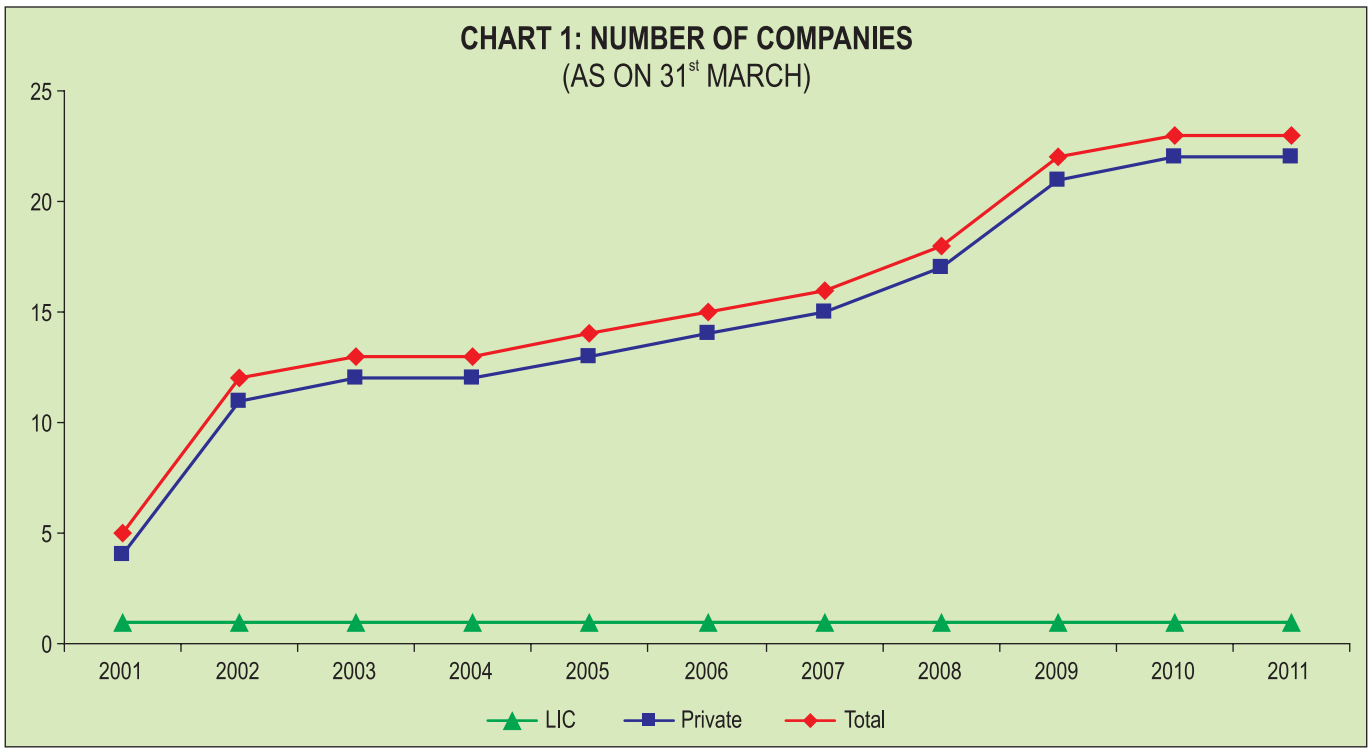


CHART 3: NUMBER OF NEW POLICIES ISSUED

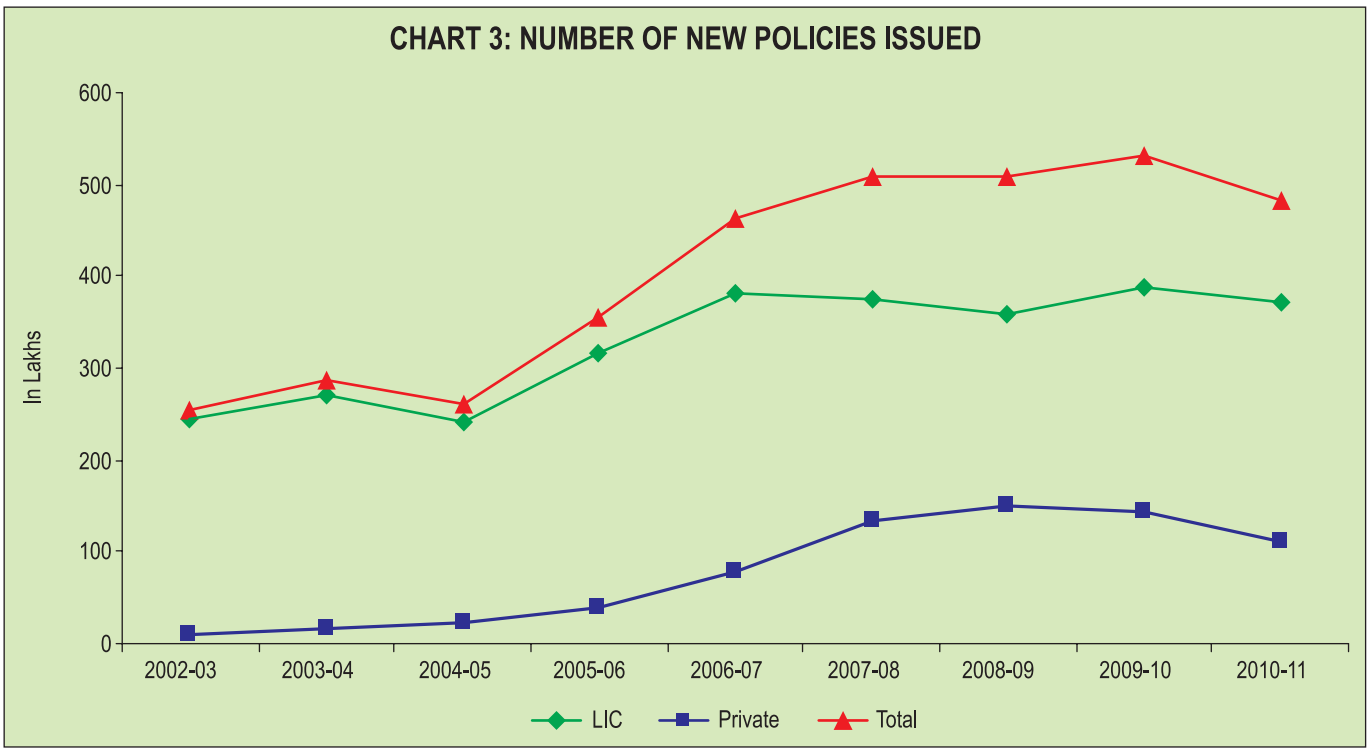
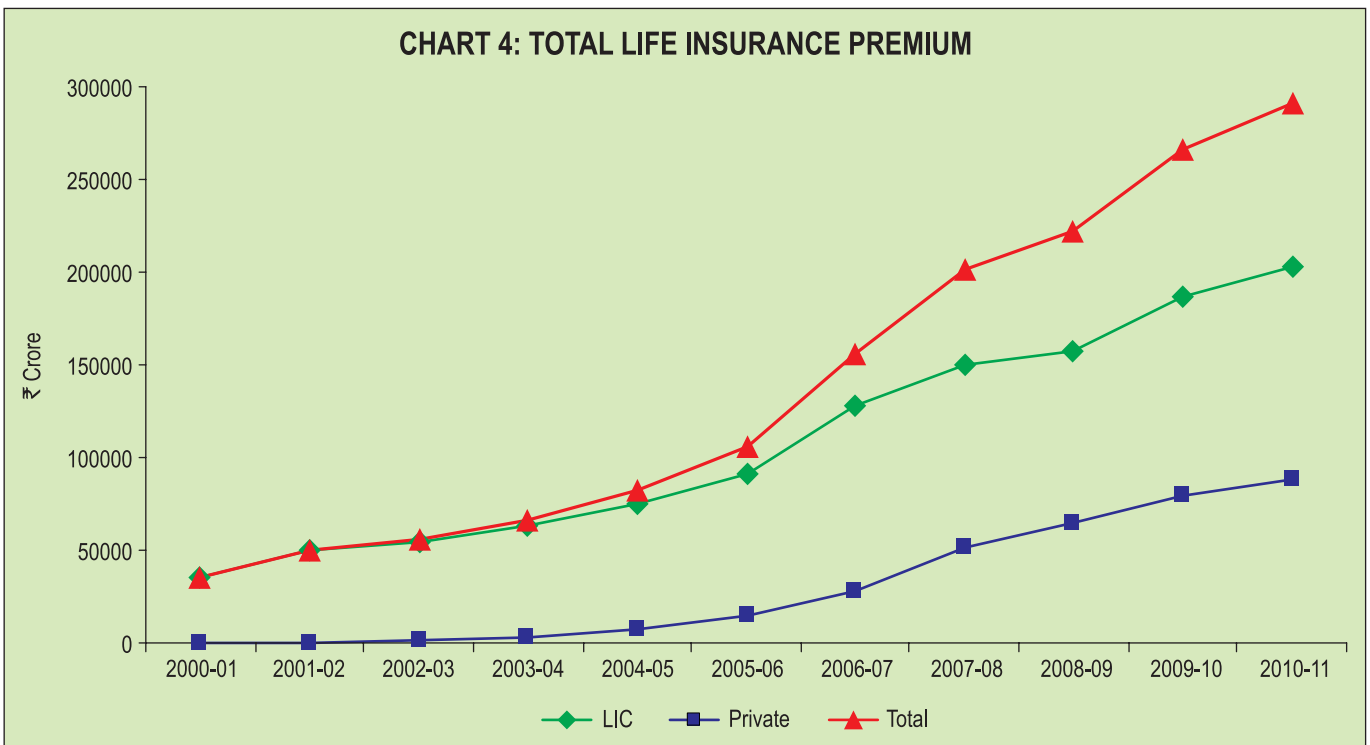
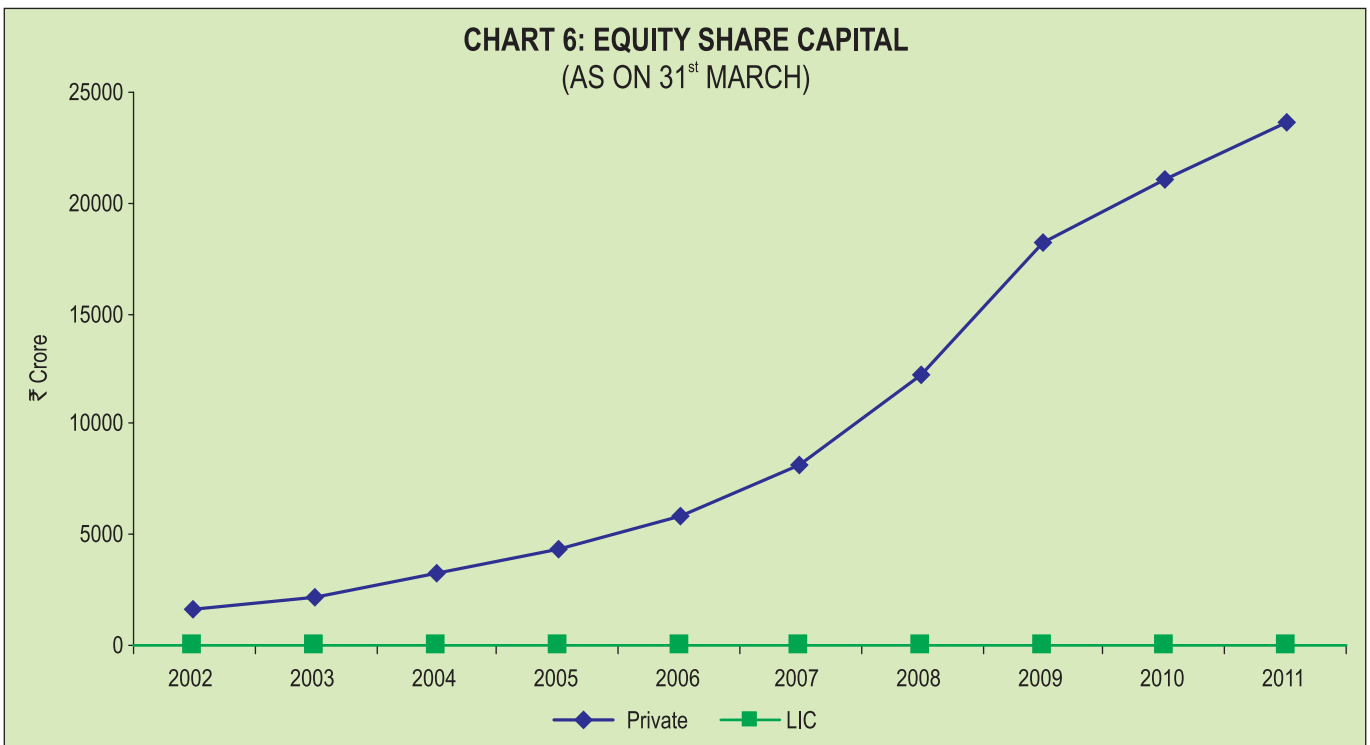
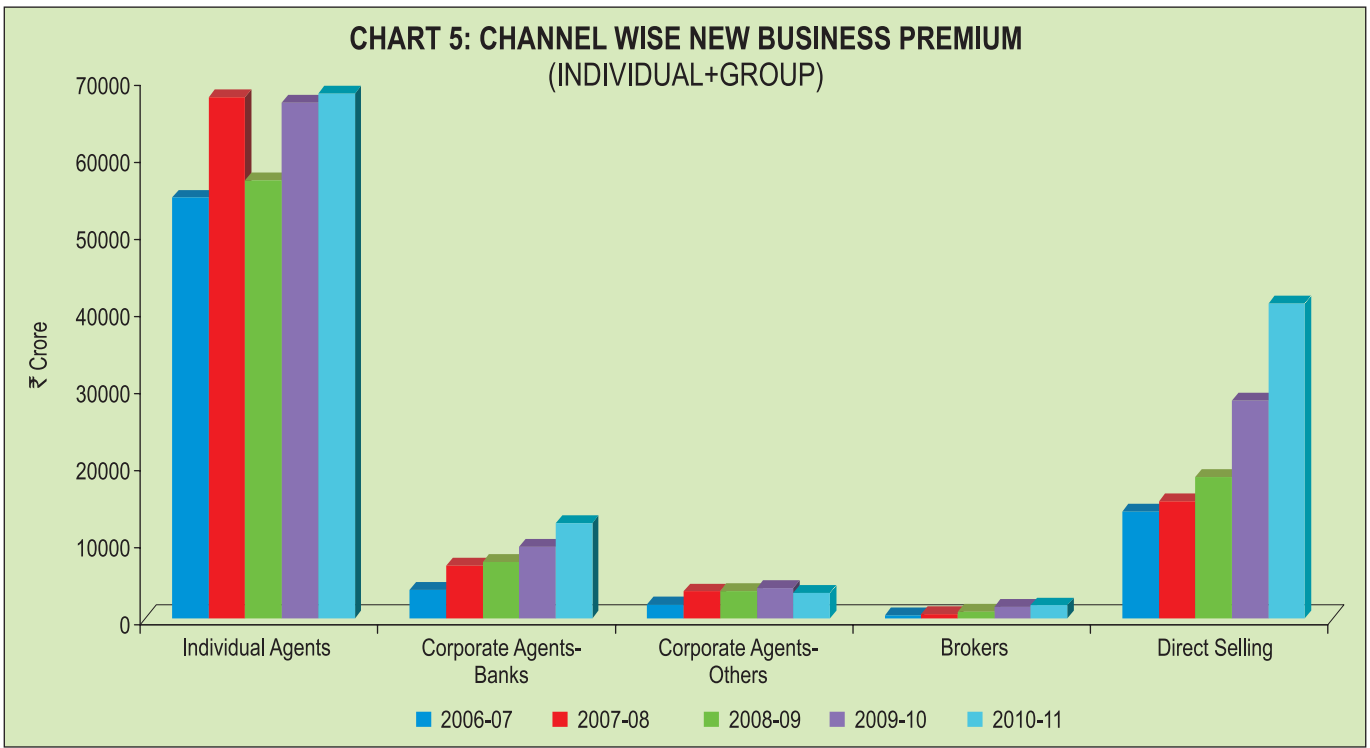


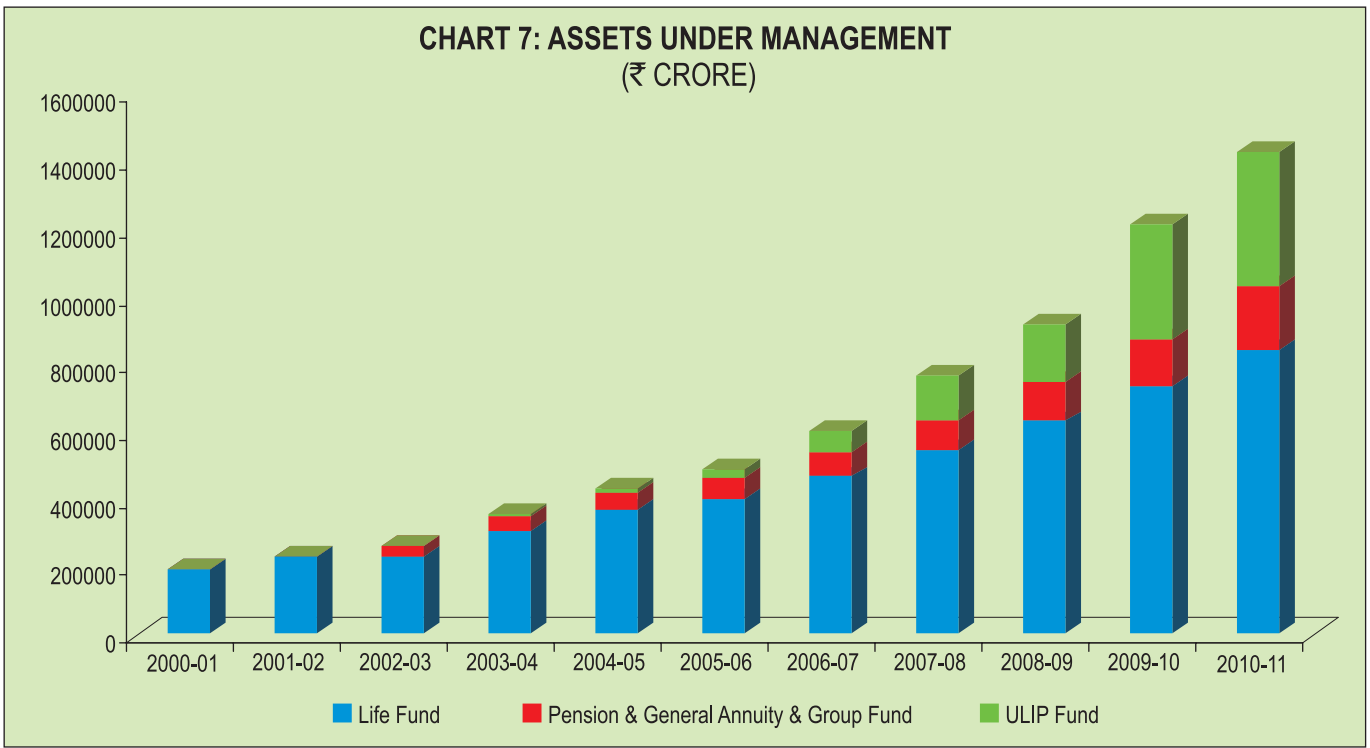
CHART 4: TOTAL LIFE INSURANCE PREMIUM



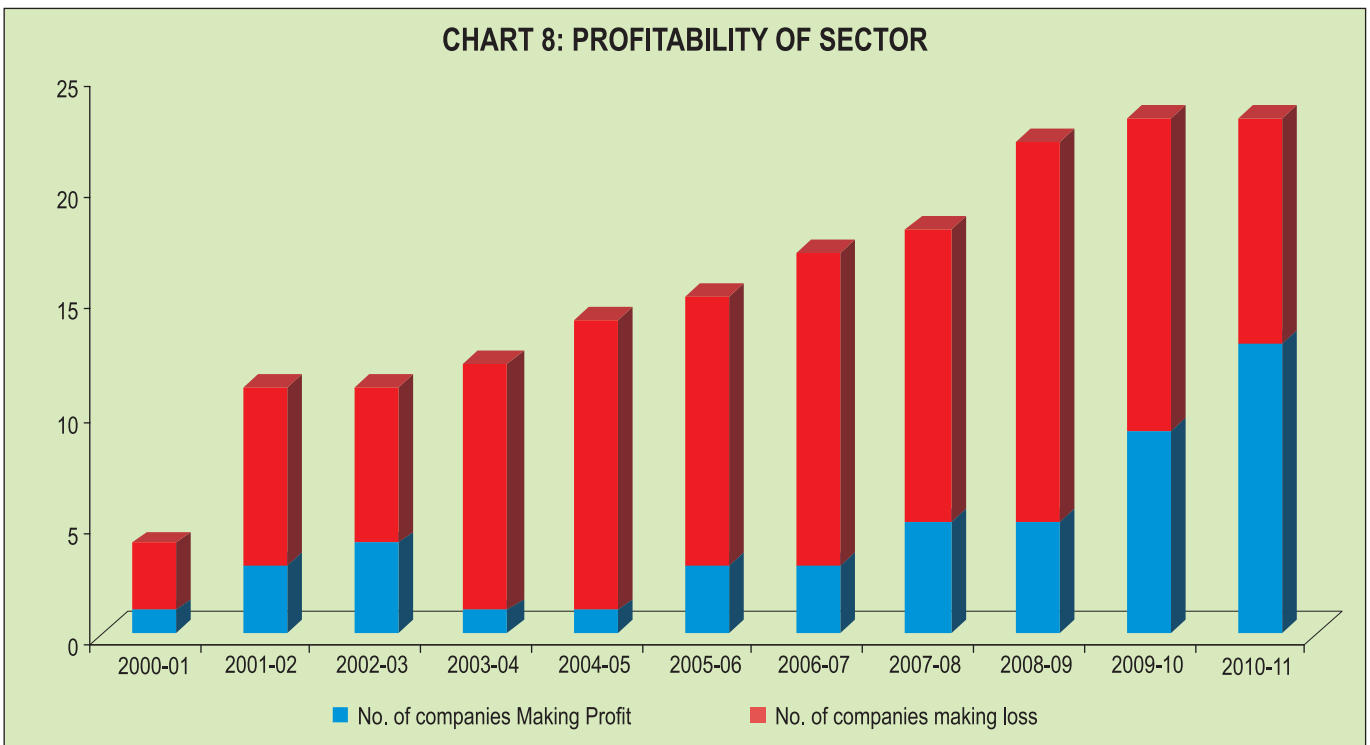




**CHART 7: ASSETS UNDER MANAGEMENT**  
(₹ CRORE)



**CHART 8: PROFITABILITY OF SECTOR**



## NON-LIFE INSURANCE

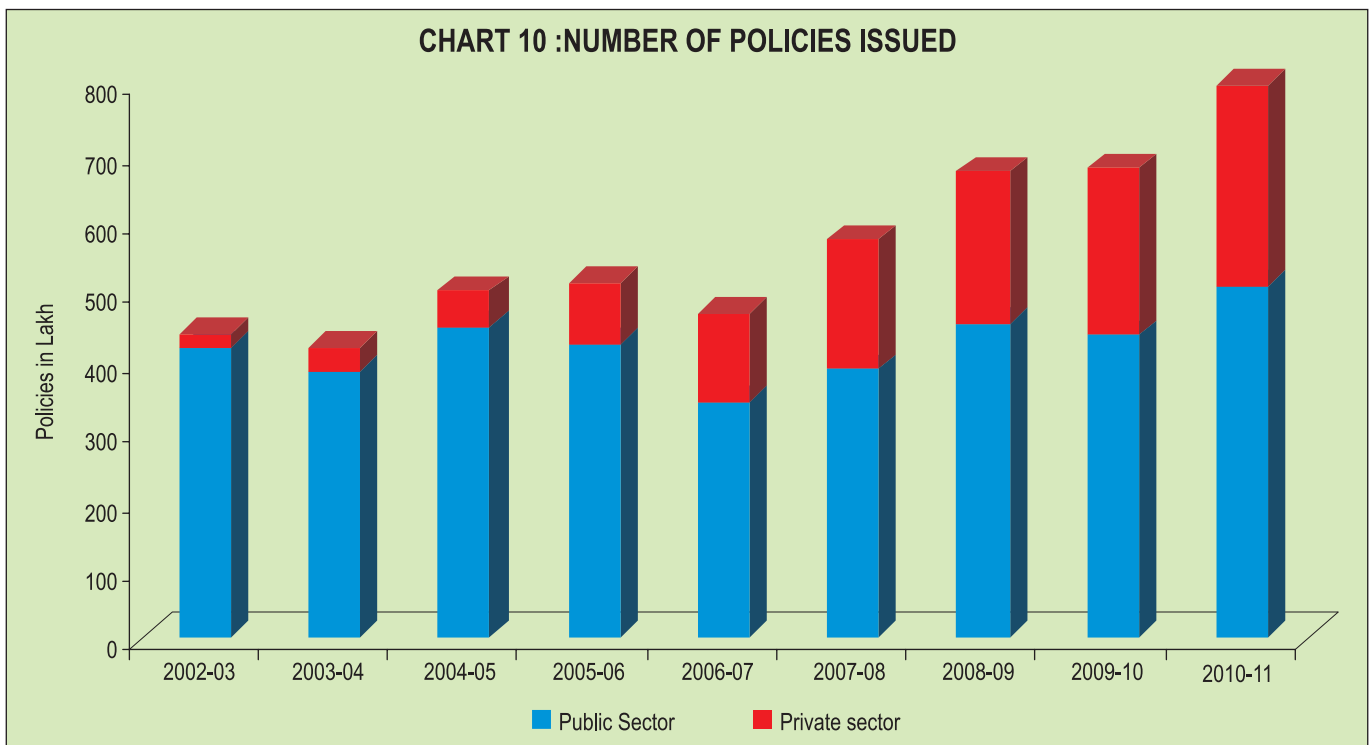
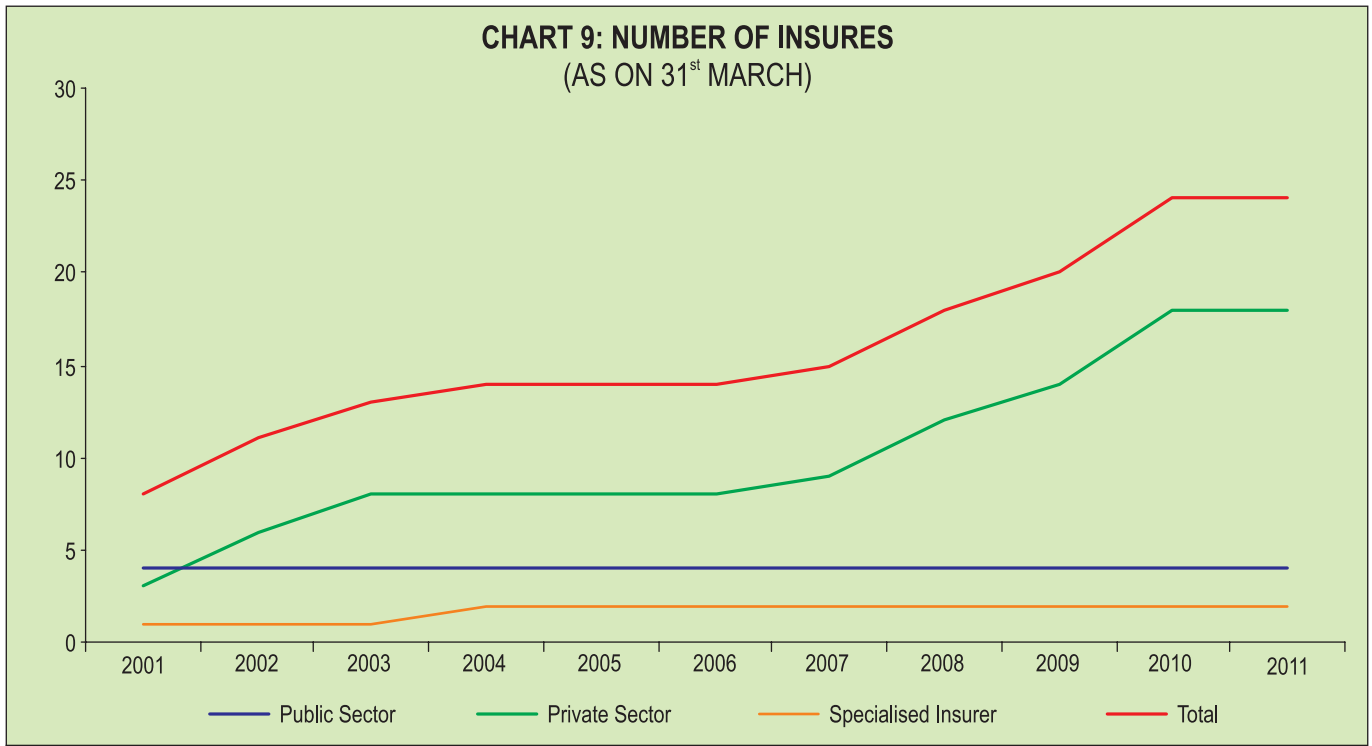


CHART 11 : GROSS DIRECT PREMIUM

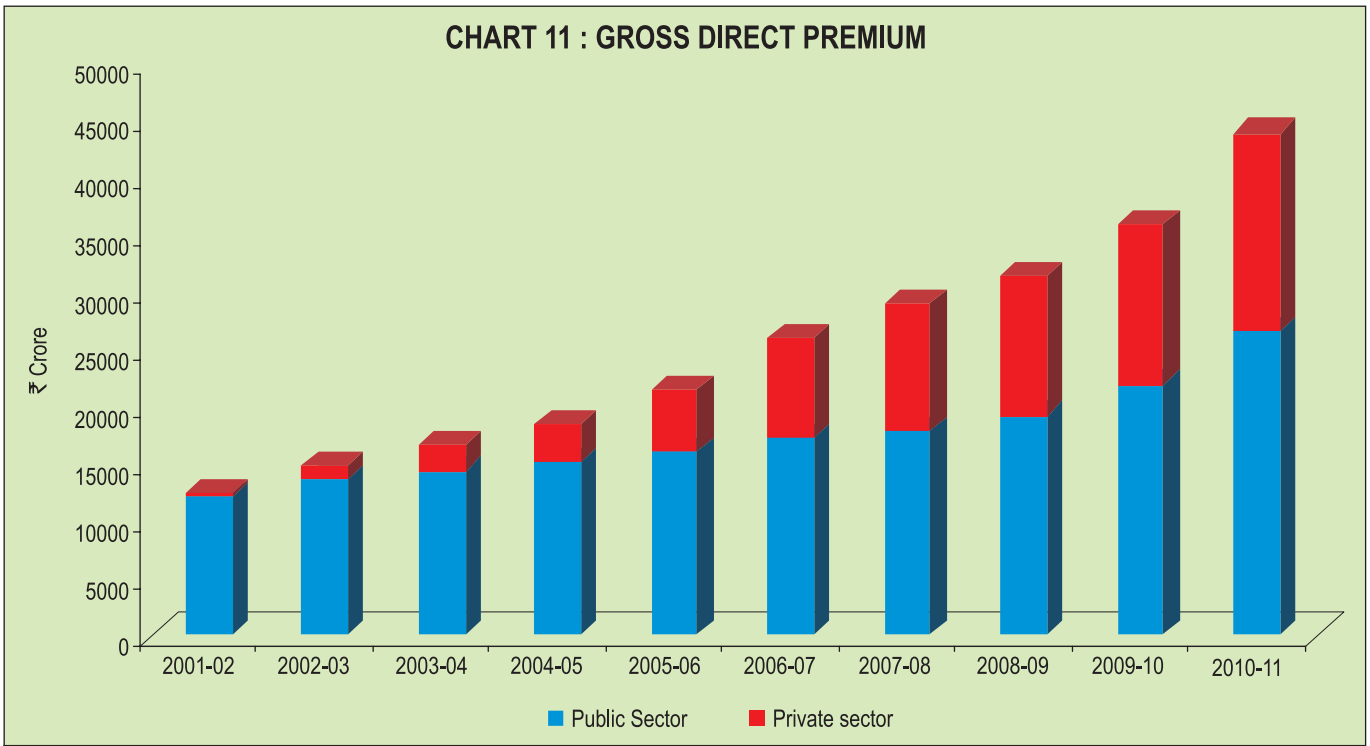


CHART 12: SEGMENT WISE NET PREMIUM INCOME EARNED

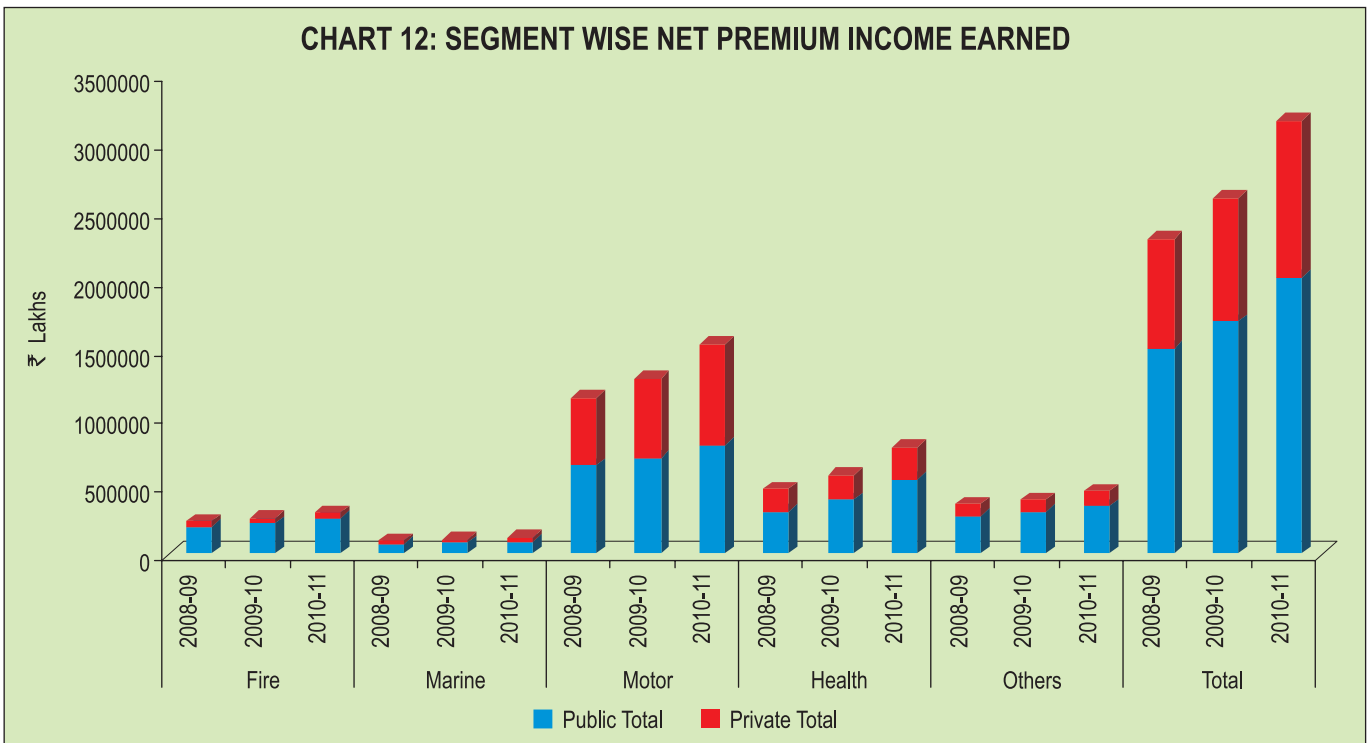


CHART 13 : EQUITY SHARE CAPITAL

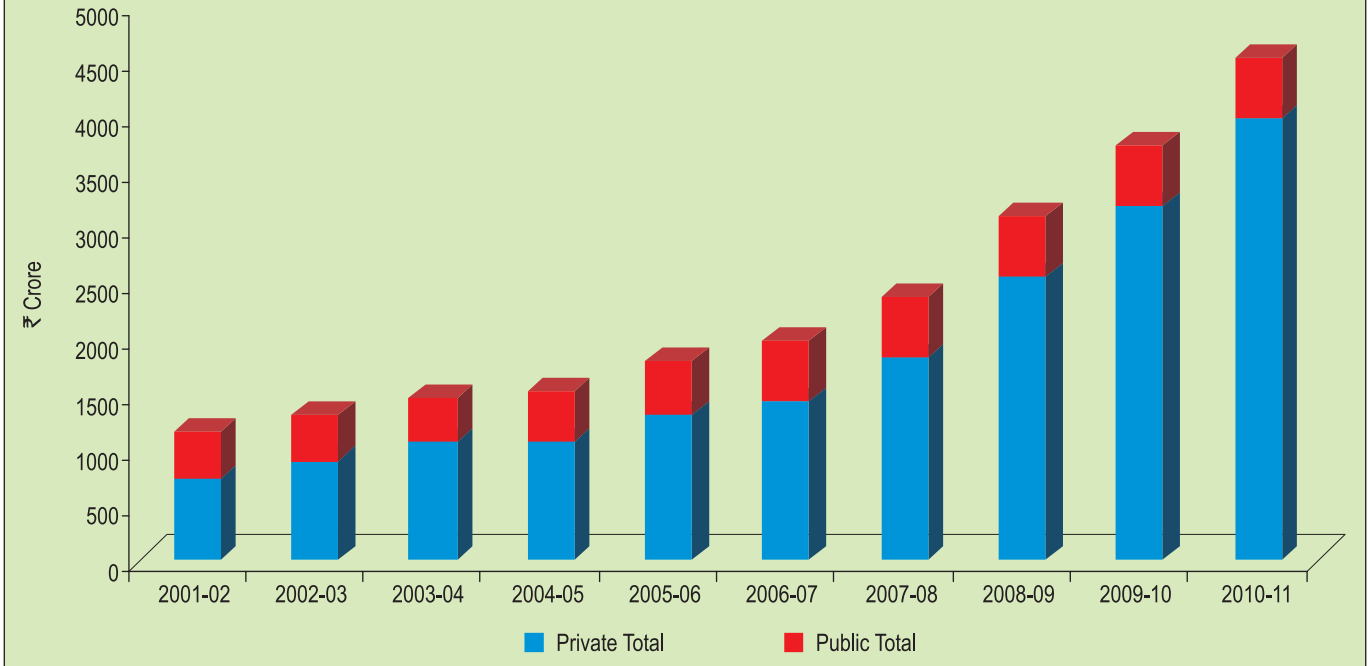


CHART 14 : SHARE OF EACH FUND IN TOTAL ASSETS UNDER MANAGEMENT

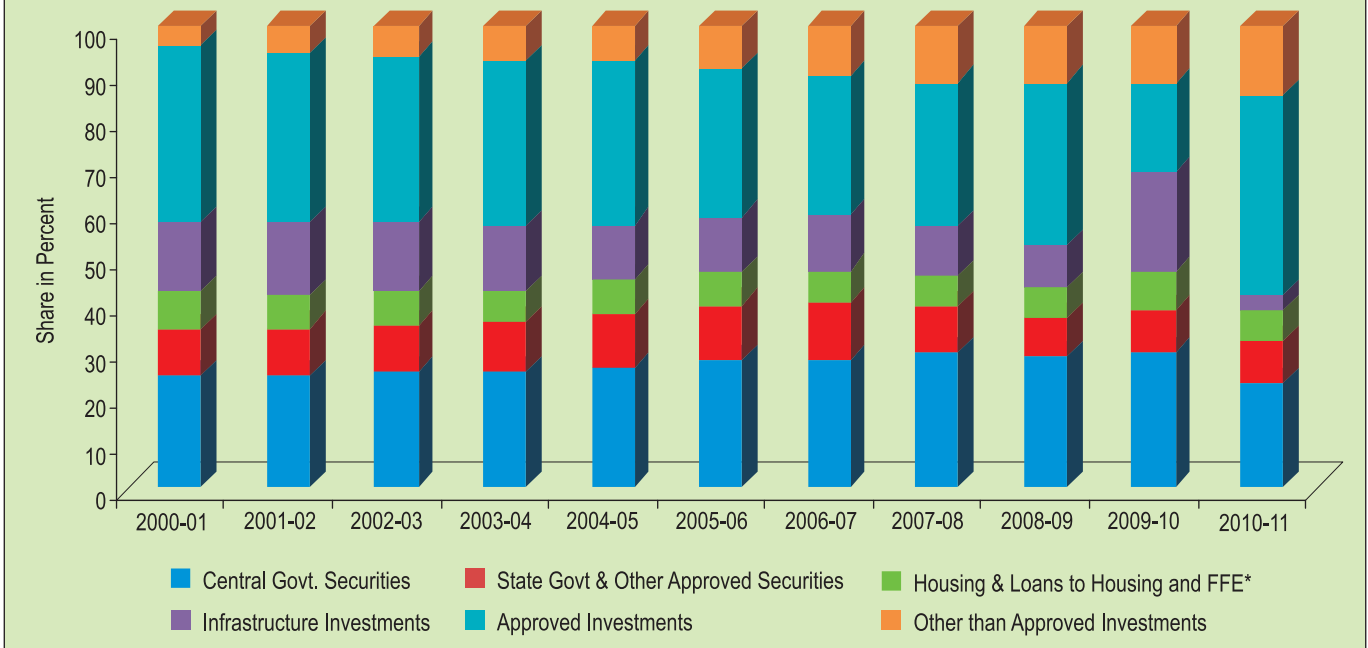


CHART 15 : PROFITABILITY OF SECTOR

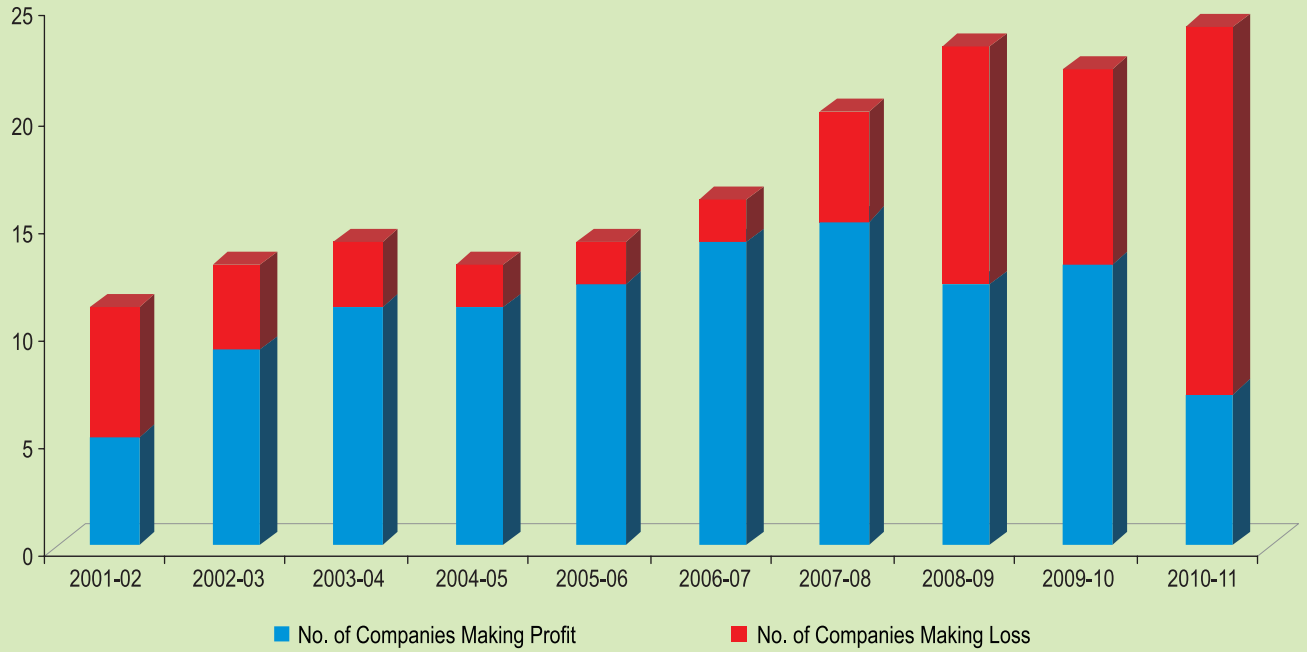


CHART 16 : INCURRED CLAIM RATIO



**PART-I**  
**LIFE INSURANCE**





TABLE 1: DETAILS OF LIFE INSURANCE COMPANIES OPERATING IN INDIA\*

Sl. No.	Insurers	Foreign Partners	Regn. No.	Date of Registration	Year of Operation
1	Life Insurance Corporation of India	---	512	01.09.1956	1956-57
2	HDFC Standard	Standard Life Assurance, UK	101	23.10.2000	2000-01
3	Max New York	New York Life, USA	104	15.11.2000	2000-01
4	ICICI Prudential	Prudential Plc, UK	105	24.11.2000	2000-01
5	Kotak Mahindra Old Mutual	Old Mutual, South Africa	107	10.01.2001	2001-02
6	Birla Sun Life	Sun Life, Canada	109	31.01.2001	2000-01
7	TATA AIG	American International Assurance Co., USA	110	12.02.2001	2001-02
8	SBI Life	BNP Paribas Assurance SA, France	111	29.03.2001	2001-02
9	ING Vysya	ING Insurance International B.V, Netherlands	114	02.08.2001	2001-02
10	Bajaj Allianz	Allianz, Germany	116	03.08.2001	2001-02
11	Metlife	Metlife International Holdings Ltd., USA	117	06.08.2001	2001-02
12	Reliance	---	121	03.01.2002	2001-02
13	Aviva	Aviva International Holdings Ltd., UK	122	14.05.2002	2002-03
14	Sahara	---	127	06.02.2004	2004-05
15	Shriram	Sanlam, South Africa	128	17.11.2005	2005-06
16	Bharti AXA	AXA Holdings, France	130	14.07.2006	2006-07
17	Future Generali	Generali, Italy	133	04.09.2007	2007-08
18	IDBI Federal	Ageas, Europe	135	19.12.2007	2007-08
19	Canara HSBC OBC	HSBC, UK	136	08.05.2008	2008-09
20	Aegon Religare	Aegon ,Netherlands	138	27.06.2008	2008-09
21	DLF Pramerica	Prudential of America, USA	140	27.06.2008	2008-09
22	Star Union Dai-ichi	Dai-ichi Mutual Life Insurance, Japan	142	26.12.2008	2008-09
23	IndiaFirst	Legal & General Middle East Limited, UK	143	05.11.2009	2009-10
24	Edelweiss Tokio	Tokio Marine Holding Inc, Japan	147	12.05.2011	2011-12

\* as on 31<sup>st</sup> December, 2011.

TABLE 2: FIRST YEAR (INCLUDING SINGLE PREMIUM) LIFE INSURANCE PREMIUM

INSURER	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
LIC	87012.35 (21.66)	71521.90 (34.49)	53179.08 (-11.36)	59996.57 (6.71)	56223.56 (97.17)	28515.87 (38.07)	20653.06 (19.05)	17347.62 (8.58)	15976.76 (-18.44)	19588.77 (101.93)	9700.98
Aegon Religare	274.87	150.37	31.21	-	-	-	-	-	-	-	-
Aviva	745.39	798.37	724.56	1053.98	721.35	407.12	192.29	76.96	13.47	-	-
Bajaj Allianz	3465.82	4451.10	4491.43	6674.48	4302.74	2716.77	857.45	179.55	63.39	7.14	-
Bharti AXA	347.78	437.43	292.93	113.24	7.78	-	-	-	-	-	-
Birla Sun Life	2080.30	2960.01	2820.85	1965.01	882.72	678.12	621.31	449.86	129.57	28.11	0.32
Canara HSBC	817.29	622.62	296.41	-	-	-	-	-	-	-	-
DLF Pramerica	74.15	37.38	3.37	-	-	-	-	-	-	-	-
Future Generali	448.61	486.08	149.97	2.49	-	-	-	-	-	-	-
HDFC Standard	4059.33	3257.51	2651.11	2685.37	1648.85	1042.65	486.15	209.33	129.31	32.78	0.002
ICICI Prudential	7862.14	6334.03	6811.83	8034.75	5162.13	2602.50	1584.34	750.84	364.11	113.33	5.97
IDBI Federal	444.95	400.56	316.78	11.90	-	-	-	-	-	-	-
IndiaFirst	704.77	201.59	-	-	-	-	-	-	-	-	-
ING Vysya	660.49	642.43	688.95	704.44	467.66	283.98	282.42	72.10	17.66	4.19	-
Kotak Mahindra	1253.14	1333.98	1343.03	1106.62	614.94	396.06	373.99	125.51	35.21	7.58	-
Max New York	2061.39	1849.08	1842.91	1597.83	912.11	471.36	233.63	137.28	67.31	38.80	0.16
MetLife	706.22	1061.85	1144.70	825.35	340.44	148.53	57.52	23.41	7.70	0.48	-
Reliance	3034.94	3920.78	3513.98	2751.05	932.11	193.56	91.33	27.21	6.32	0.28	-
Sahara	91.83	124.83	134.01	122.12	43.00	26.34	1.74	-	-	-	-
SBI Life	7572.39	7040.74	5386.64	4792.82	2563.84	827.82	484.85	207.05	71.88	14.69	-
Shriram	571.99	419.50	314.47	309.99	181.17	10.33	-	-	-	-	-
Star Union Dai-ichi	758.69	519.87	50.19	-	-	-	-	-	-	-	-
TATAAIG	1332.21	1322.01	1142.67	964.51	644.82	464.53	297.55	181.59	59.77	21.14	-
Private Total	39368.65 (2.60)	38372.01 (12.36)	34152.00 (1.29)	33715.95 (73.56)	19425.65 (88.84)	10269.67 (84.55)	5564.57 (127.99)	2440.71 (152.74)	965.69 (259.65)	268.51 (4061.70)	6.45
Industry Total	126381.00 (15.00)	109893.91 (25.84)	87331.08 (-6.81)	93712.52 (23.88)	75649.21 (94.96)	38785.54 (47.94)	26217.64 (32.49)	19788.32 (16.80)	16942.45 (-14.68)	19857.28 (104.56)	9707.43

"-" indicates the company has not started its operation.

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

TABLE 3: TOTAL LIFE INSURANCE PREMIUM

INSURER	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
LIC	203473.40 (9.35)	186077.31 (18.30)	157288.04 (5.01)	149789.99 (17.19)	127822.84 (40.79)	90792.22 (20.85)	75127.29 (18.25)	63533.43 (16.30)	54628.49 (9.65)	49821.91 (42.79)	34892.02
Aegon Religare	388.61	165.65	31.21	-	-	-	-	-	-	-	-
Aviva	2345.17	2378.01	1992.87	1891.88	1147.23	600.27	253.42	81.50	13.47	-	-
Bajaj Allianz	9609.95	11419.71	10624.52	9725.31	5345.24	3133.58	1001.68	220.80	69.17	7.14	-
Bharti AXA	792.02	669.73	360.41	118.41	7.78	-	-	-	-	-	-
Birla Sun Life	5677.07	5505.66	4571.80	3272.19	1776.71	1259.68	915.47	537.54	143.92	28.26	0.32
Canara HSBC	1531.86	842.45	296.41	-	-	-	-	-	-	-	-
DLF Pramerica	95.04	38.44	3.37	-	-	-	-	-	-	-	-
Future Generali	726.16	541.51	152.60	2.49	-	-	-	-	-	-	-
HDFC Standard	9004.17	7005.10	5564.69	4858.56	2855.87	1569.91	686.63	297.76	148.83	33.46	0.002
ICICI Prudential	17880.63	16528.75	15356.22	13561.06	7912.99	4261.05	2363.82	989.28	417.62	116.38	5.97
IDBI Federal	811.00	571.12	318.97	11.90	-	-	-	-	-	-	-
IndiaFirst	798.43	201.60	-	-	-	-	-	-	-	-	-
ING Vysya	1708.95	1642.65	1442.28	1158.87	707.20	425.38	338.86	88.51	21.16	4.19	-
Kotak Mahindra	2975.51	2868.05	2343.19	1691.14	971.51	621.85	466.16	150.72	40.32	7.58	-
Max New York	5812.63	4860.54	3857.26	2714.60	1500.28	788.13	413.43	215.25	96.59	38.95	0.16
MetLife	2508.17	2536.01	1996.64	1159.54	492.71	205.99	81.53	28.73	7.91	0.48	-
Reliance	6571.15	6604.90	4932.54	3225.44	1004.66	224.21	106.55	31.06	6.47	0.28	-
Sahara	243.41	250.59	206.47	143.49	51.00	27.66	1.74	-	-	-	-
SBI Life	12911.64	10104.03	7212.10	5622.14	2928.49	1075.32	601.18	225.67	72.39	14.69	-
Shriram	821.52	611.27	436.17	358.05	184.17	10.33	-	-	-	-	-
Star Union Dai-ichi	933.31	530.37	50.19	-	-	-	-	-	-	-	-
TATA AIG	3985.22	3493.78	2747.50	2046.35	1367.18	880.19	497.04	253.53	81.21	21.14	-
Private Total	88131.60 (11.04)	79369.94 (23.06)	64497.43 (25.09)	51561.42 (82.50)	28253.00 (87.31)	15083.54 (95.19)	7727.51 (147.65)	3120.33 (178.83)	1119.06 (310.59)	272.55 (4124.31)	6.45
Industry Total	291605.00 (9.85)	265447.25 (19.69)	221785.47 (10.15)	201351.41 (29.01)	156075.84 (47.41)	105875.76 (27.78)	82854.80 (24.31)	66653.75 (19.56)	55747.55 (11.28)	50094.46 (43.54)	34898.47

"-" indicates the company has not started its operation.

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

**TABLE 4: INDIVIDUAL NEW BUSINESS PERFORMANCE OF LIFE INSURERS – CHANNEL WISE**

(Premium in ₹ Crore)

Particulars	Number of Policies Issued						Amount of Premium					
	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07		
Individual Agents	41581811 (86.44)	45036904 (86.44)	43460589 (85.38)	44752611 (88.01)	42301907 (93.15)	65665.52 (78.95)	65289.25 (79.61)	55327.54 (79.57)	66515.43 (83.75)	54605.30 (90.46)		
Corporate Agents-Banks	1936562 (4.03)	2084543 (3.92)	1896457 (3.73)	1693610 (3.33)	1426919 (3.14)	11062.63 (13.30)	8688.68 (10.60)	6737.38 (9.69)	6329.22 (7.97)	3363.17 (5.57)		
Corporate Agents- Others*	2988481 (6.21)	3819790 (7.18)	2798776 (5.50)	2599723 (5.11)	1284785 (2.83)	2957.75 (3.56)	3510.76 (4.28)	3380.54 (4.86)	3461.89 (4.36)	1825.89 (3.02)		
Brokers	511388 (1.06)	439396 (0.83)	306277 (0.60)	227403 (0.45)	259177 (0.57)	1471.80 (1.77)	1128.50 (1.38)	773.62 (1.11)	473.73 (0.60)	331.63 (0.55)		
Direct Selling	1088426 (2.26)	1814558 (3.41)	2442772 (4.80)	1573849 (3.10)	139077 (0.31)	2016.32 (2.42)	3389.85 (4.13)	3310.33 (4.76)	2642.71 (3.33)	235.33 (0.39)		
TOTAL	48106668 (100.00)	53195191 (100.00)	50904871 (100.00)	50847196 (100.00)	45411865 (100.00)	83174.03 (100.00)	82007.05 (100.00)	69529.41 (100.00)	79422.97 (100.00)	60361.32 (100.00)		
Referrals	548772 (1.14)	1232079 (2.32)	1952102 (3.83)	1349398 (2.65)	715933 (1.55)	835.91 (1.01)	2567.61 (3.13)	2714.81 (3.90)	2345.63 (2.95)	1256.51 (2.04)		

\* Any entity other than banks but licensed as a corporate agent.

Note: 1) The leads obtained through referral arrangements have been included in the respective channels.

2) New business premium includes first year premium and single premium.

3) Figures in bracket show percentage to total individual new business procured through respective channels.

**TABLE 5: GROUP NEW BUSINESS PERFORMANCE OF LIFE INSURERS – CHANNEL WISE**

(Premium in ₹ Crore)

Particulars	Number of Schemes				Number of Lives Covered				Amount of Premium						
	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07
Individual Agents	5112 (16.71)	3636 (12.69)	3882 (15.68)	4082 (16.42)	49 (0.18)	3435632 (4.13)	8996036 (11.15)	2805100 (5.30)	5236297 (15.16)	27384 (0.13)	2428.39 (5.63)	1617.12 (5.81)	1556.76 (8.96)	1095.28 (7.68)	5.63 (0.04)
Corporate Agents-Banks	1834 (5.99)	444 (1.55)	1358 (5.48)	765 (3.08)	275 (1.19)	4651600 (5.59)	1181334 (1.46)	2246435 (4.25)	1767953 (5.12)	1479025 (7.40)	1328.61 (3.08)	599.57 (2.15)	569.19 (3.28)	492.69 (3.46)	326.98 (2.33)
Corporate Agents- Others*	671 (2.19)	1891 (6.60)	132 (0.53)	278 (1.12)	8 (0.03)	6735374 (8.09)	6539250 (8.10)	536188 (1.01)	674212 (1.95)	467838 (2.34)	318.92 (0.74)	401.73 (1.44)	130.74 (0.75)	40.83 (0.29)	3.17 (0.02)
Brokers	1266 (4.14)	1072 (3.74)	541 (2.18)	462 (1.86)	261 (1.09)	4657417 (5.60)	4926933 (6.11)	643499 (1.22)	720816 (2.09)	492044 (2.46)	213.54 (0.49)	347.90 (1.25)	83.72 (0.48)	99.55 (0.70)	31.01 (0.21)
Direct Selling	21713 (70.97)	21612 (75.42)	18851 (76.12)	19271 (77.52)	22507 (97.50)	63752022 (76.60)	59049732 (73.18)	46649328 (88.22)	26149338 (75.69)	17358013 (87.36)	38869.75 (76.60)	24872.06 (89.34)	15029.91 (86.53)	12531.47 (87.88)	13611.19 (97.39)
TOTAL	30596 (100.00)	28655 (100.00)	24764 (100.00)	24858 (100.00)	23102 (100.00)	83232045 (100.00)	80693285 (100.00)	52880550 (100.00)	34548616 (100.00)	19824304 (100.00)	43159.21 (100.00)	27838.37 (100.00)	17370.32 (100.00)	14259.83 (100.00)	13979.49 (100.00)
Referrals	3 (0.01)	13 (0.05)	-	2 (0.01)	2 (0.01)	319262 (0.38)	53746.00 (0.07)	4771 (0.01)	2183 (0.01)	62913 (0.31)	39.23 (0.09)	42.29 (0.15)	15.83 (0.09)	1.64 (0.01)	1.50 (0.01)

\*Any entity other than banks but licensed as a corporate agent.

Note: 1) The leads obtained through referral arrangements have been included in the respective channels.

2) New business premium includes first year premium and single premium.

3) Figures in bracket show percentage to total individual new business procured through respective channels.

**TABLE 6: STATE WISE INDIVIDUAL NEW BUSINESS\* UNDERWRITTEN  
(LIFE INSURANCE)**

(Policies in Numbers) (Premium in ₹ Crore)

State / Union Territory	2010-11		2009-10		2008-09		2007-08		2006-07	
	Policies	Premium	Policies	Premium	Policies	Premium	Policies	Premium	Policies	Premium
andhra Pradesh	4134985	5935.93	5033973	5572.37	4661915	4912.54	4705896	5707.75	4590505	5150.05
Arunachal Pradesh	14250	39.51	21475	40.74	14774	26.30	13682	32.44	11778	16.67
Assam	1013067	1379.42	1147104	1392.92	1068332	1090.30	986682	1152.23	940729	970.26
Bihar	2541171	2459.16	2874562	2768.78	2551196	2235.68	2333424	2267.62	2015894	1795.18
Chattisgarh	728889	749.54	735256	718.33	746858	585.12	495942	711.6	910886	1010.89
Goa	143937	433.40	121306	431.96	152811	366.76	153612	324.12	120666	194.58
Gujarat	2464183	5623.17	2508343	5286.79	2938482	4686.39	2703402	4398.88	2399812	3493.73
Haryana	802421	1634.80	964886	1485.97	802335	1285.51	830714	1675.68	864779	1555.91
Himachal Pradesh	419388	879.75	571106	959.56	418696	690.05	436029	977.46	332171	810.59
Jammu & Kashmir	246749	620.93	312365	592.89	202105	436.57	271996	620.85	223881	495.92
Jharkhand	872659	1486.40	1046319	1454.22	1014194	1227.13	984865	1285.94	905158	995.87
Karnataka	3185958	4818.71	3385546	4714.64	3374040	4238.31	3554507	5007.13	3240376	3703.85
Kerala	2193836	4645.81	2435371	4635.06	2513726	4073.22	2667048	6347.4	2038410	3913.36
Madhya Pradesh	1966708	3200.27	2044796	3172.47	2029821	2552.70	1784882	2609.67	2006889	2346.94
Maharashtra	5628117	12570.95	5471792	12476.44	6034206	10929.95	6643175	11257.38	5482681	7189.75
Manipur	92004	109.66	82840	108.12	83361	69.75	55048	96.72	40891	53.36
Meghalaya	27011	89.36	27639	84.53	32044	76.62	28561	84.09	22661	45.35
Mizoram	6620	37.74	9418	48.14	10905	60.21	11296	53.42	8316	50.98
Nagaland	19707	54.85	33066	72.56	30064	47.55	23498	43.22	23932	45.41
orissa	1611715	2021.38	1826498	2061.39	1607331	1653.33	1630089	1917.20	1348973	1302.23
Punjab	1138228	2447.18	1404191	2543.22	1304873	2351.72	1193593	3119.18	940184	2340.48
Rajasthan	2251502	3295.1	2612195	3371.59	2121980	2694.09	2077792	3397.49	2112791	3237.61
Sikkim	17618	48.43	19893	38.58	21198	35.53	21987	58.81	23544	51.73
Tamil Nadu	3429971	6568.47	3892855	6032.66	3896649	5315.17	4754322	8294.8	3827785	5614.57
Tripura	132017	238.88	133017	224.08	108267	161.15	123237	194.85	127669	141.07
Uttar Pradesh	5132460	7685.31	6176057	7601.30	5301049	5981.39	5395340	6853.05	5021447	5922.41
Uttrakhand	576776	963.77	678103	885.38	510583	612.69	523911	679.18	507404	611.54
West Bengal	5467384	7662.28	5697386	7655.61	5404180	5730.76	4465811	5315.71	3831294	3716.55
andaman & Nicobar	17466	31.90	23331	70.42	23104	49.21	28420	48.87	31474	48.76
Chandigarh	198953	723.72	134611	723.26	118764	756.65	120840	864.99	316003	853.61
Dadra & Nagra Haveli	2156	4.94	1393	3.98	1157	8.69	932	1.52	313	0.64
Daman & Diu	4897	28.03	3086	112.22	6641	262.37	6689	10.23	4944	6.07
Delhi	1565792	4561.31	1705367	4572.54	1748045	4214.90	1749006	3903.92	1810466	3876.06
Lakshadweep	247	0.56	257	0.96	525	1.07	252	3.47	245	0.07
Puducherry	57825	123.41	59788	93.38	50660	110.03	70716	106.12	42846	55.79
<b>ALL INDIA</b>	<b>48106668</b>	<b>83174.03</b>	<b>53195191</b>	<b>82007.05</b>	<b>50904871</b>	<b>69529.41</b>	<b>50847196</b>	<b>79422.97</b>	<b>46127798</b>	<b>61617.83</b>

\* New Business Premium includes first year premium and single premium.

**TABLE 7: LIFE INSURERS: NUMBER OF NEW POLICIES ISSUED**

(in Lakhs)

INSURERS	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03
LIC	370.38 (-4.70)	388.63 (8.21)	359.13 (-4.52)	376.13 (-1.61)	382.29 (21.01)	315.91 (31.75)	239.78 (-11.09)	269.68 (9.87)	245.46 (96.75)
Private Sector	111.14 (-22.61)	143.62 (-4.32)	150.11 (13.19)	132.62 (67.40)	79.22 (104.64)	38.71 (73.37)	22.33 (34.62)	16.59 (101.05)	8.25 (3.25)
<b>Total</b>	<b>481.52</b> <b>(-9.53)</b>	<b>532.25</b> <b>(4.52)</b>	<b>509.23</b> <b>(0.10)</b>	<b>508.74</b> <b>(10.23)</b>	<b>461.52</b> <b>(30.14)</b>	<b>354.62</b> <b>(35.29)</b>	<b>262.11</b> <b>(- 8.44)</b>	<b>286.27</b> <b>(12.83)</b>	<b>253.71</b>

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

**TABLE 8: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES)**

(Policies in '000)

Particulars	Bajaj Allianz					Reliance					Aviva							
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
<b>Life Business</b>																		
Business in force at start of the financial year	941	721	540	511	395	248	600	234	220	189	77	48	62	62	48	51	34	23
Additions during the year*	1036	334	259	122	196	215	1547	450	106	77	162	47	124	37	46	37	41	29
Deletions during the year**	157	114	78	92	80	68	208	84	92	46	49	18	34	38	33	40	24	19
Business in force at end of the financial year	1820	941	721	540	511	395	1939	600	234	220	189	77	152	62	62	48	51	34
<b>General Annuity and Pension Business</b>																		
Business in force at start of the financial year	6.9	6.7	6.6	6.5	6.0	6.5					0.0		0.3	0.1				
Additions during the year*	1.3	0.7	0.5	0.4	0.0	0.6	14.6				0.0		0.7	0.3	0.1			
Deletions during the year**	0.4	0.5	0.5	0.2	0.0	0.7	0.7				0.0		0.0	0.1	0.0			
Business in force at end of the financial year	7.8	6.9	6.6	6.6	6.0	6.4	13.9				0.0		1.0	0.3	0.1			
<b>Non linked Health Business</b>																		
Business in force at end of the financial year	69	82	93	30	0		18				32	0						
<b>Linked Business #</b>																		
Business in force at end of the financial year	6690	7248	6721	5608	2458	710	3262	3981	3015	1203	326	48	711	922	824	684	438	226
<b>Linked Health Business</b>																		
Business in force at end of the financial year							46	52	63									
<b>Grand Total</b>																		
Business in force at end of the financial year	8587	8277	7542	6184	3653	1112	5279	4633	3313	1454	803	125	864	983	886	732	587	259

\* Includes New Policies issued, Old Policies reinstated/revived.

\*\* Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

# Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract as on 31.03.2011



**TABLE 8: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)**

(Policies in '000)

Particulars	Birla Sun Life					HDFC Standard					ICICI Prudential							
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
<b>Life Business</b>																		
Business in force at start of the financial year	993	676	325	234	159	102	1497	1244	996	752	590	410	972	1312	1037	734	473	374
Additions during the year*	649	739	458	158	109	73	314	427	368	317	198	222	620	523	913	706	426	237
Deletions during the year**	790	421	107	66	34	16	214	174	120	73	36	42	502	863	637	403	165	138
Business in force at end of the financial year	852	993	676	325	234	159	1598	1497	1244	996	752	590	1090	972	1313	1037	734	473
<b>General Annuity and Pension Business</b>																		
Business in force at start of the financial year	0.1	0.0	0.0	0.0		0.0	79.9	79.1	74.5	73.6	73.0	72.6	57.3	56.8	54.9	52.9	50.0	50.5
Additions during the year*	0.9	0.2				0.0	9.2	13.1	20.0	7.1	4.0	3.5	3.3	2.6	4.1	4.6	5.0	1.1
Deletions during the year**	0.1	0.0	0.0				8.0	12.3	15.4	6.3	3.0	3.4	1.8	2.1	2.2	2.6	2.0	1.3
Business in force at end of the financial year	1.0	0.1	0.0	0.0		0.0	81.2	79.9	79.1	74.5	74.0	72.6	58.8	57.3	56.8	54.9	53.0	50.3
<b>Non linked Health Business</b>																		
Business in force at end of the financial year	6	8	10				15		17				66	115	217	227	93	2
<b>Linked Business #</b>																		
Business in force at end of the financial year	2130	2305	1737	1076	713	448	1894	1667	1404	1028	520	233	4945	5089	4826	4036	2407	1238
<b>Linked Health Business</b>																		
Business in force at end of the financial year	7	6	0										92	88	37			
<b>Grand Total</b>																		
Business in force at end of the financial year	2997	3312	2423	1401	1249	607	3588	3244	2744	2098	2249	896	6251	6321	6449	5355	4408	1764

\* Includes New Policies issued, Old Policies reinstated/revived.

\*\* Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

# Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract as on 31.03.2011

**TABLE 8: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)**

(Policies in '000)

Particulars	Kotak Mahindra					SBI Life					Tata AIG							
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
<b>Life Business</b>																		
Business in force at start of the financial year	163	157	149	123	108	97	579	489	420	411	352	200	740	710	579	567	453	329
Additions during the year*	135	34	42	53	37	39	289	147	122	94	148	186	314	288	264	208	243	205
Deletions during the year**	32	28	35	27	22	27	79	57	53	85	89	35	235	258	132	196	129	81
Business in force at end of the financial year	265	163	157	149	123	108	789	579	489	420	411	352	819	740	710	579	567	453
<b>General Annuity and Pension Business</b>																		
Business in force at start of the financial year	5.9	6.0	6.1	6.1	6.0	6.7	133.2	122.5	91.8	76.9	64.0	54.0	19.3	19.9	21.0	21.8	22.0	17.7
Additions during the year*	1.0	0.4	0.2	0.2	0.2	0.2	15.4	19.4	41.9	23.2	14.0	10.7	1.1	0.5	0.7	1.5	3.0	7.4
Deletions during the year**	0.4	0.4	0.4	0.4	0.4	0.4	9.8	8.7	11.2	8.4	2.0	0.1	0.7	1.1	1.7	2.4	3.0	2.8
Business in force at end of the financial year	6.5	5.9	6.0	5.9	6.0	6.5	138.8	133.2	122.5	91.8	77.0	64.5	19.7	19.3	19.9	21.0	22.0	22.3
<b>Non linked Health Business</b>																		
Business in force at end of the financial year							0	0					79	101	106	90	72	39
<b>Linked Business #</b>																		
Business in force at end of the financial year	878	913	788	415	189	74	3549	3167	2030	1297	499	92	1000	933	781	432	195	86
<b>Linked Health Business</b>																		
Business in force at end of the financial year													17	16	10			
<b>Grand Total</b>																		
Business in force at end of the financial year	1150	1081	951	571	494	189	4477	3879	2642	1809	1657	508	1933	1809	1627	1122	1709	600

\* Includes New Policies issued, Old Policies reinstated/revived.

\*\* Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

# Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract as on 31.03.2011

**TABLE 8: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)**

(Policies in '000)

Particulars	Sahara India					Shriram					Bharti AXA							
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
<b>Life Business</b>																		
Business in force at start of the financial year	116	101	76	42	22	10	40	38	40	53	21		45	39	10	1		
Additions during the year*	55	38	44	49	26	17	42	18	15	12	42	21	94	25	42	13	1	
Deletions during the year**	21	23	20	14	7	5	9	16	16	25	9		21	19	14	4		
Business in force at end of the financial year	150	116	101	76	42	22	72	40	39	39	53	21	118	45	39	10	1	
<b>General Annuity and Pension Business</b>																		
Business in force at start of the financial year	0.3	0.3	0.3	0.3		0.2	0.0	0.0	0.0	0.0								
Additions during the year*	0.1	0.0	0.0	0.0		0.2	0.0	0.0	0.0	0.0			0.3					
Deletions during the year**	0.0	0.0	0.0	0.0		0.1	0.0	0.0	0.0	0.0			0.0					
Business in force at end of the financial year	0.4	0.3	0.3	0.3		0.3	0.0	0.0	0.0	0.0			0.3					
<b>Non linked Health Business</b>																		
Business in force at end of the financial year													8					
<b>Linked Business #</b>																		
Business in force at end of the financial year	167	166	136	79	20	6	248	285	227	144	54		266	257	188	61	5	
<b>Linked Health Business</b>																		
Business in force at end of the financial year																		
<b>Grand Total</b>																		
Business in force at end of the financial year	318	283	238	156	118	28	321	325	266	184	179	21	393	308	226	71	7	

\* Includes New Policies issued, Old Policies reinstated/revived.

\*\* Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

# Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract as on 31.03.2011

**TABLE 8: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)**

(Policies in '000)

Particulars	Futura Generali					IDBI Federal					Canara HSBC							
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
<b>Life Business</b>																		
Business in force at start of the financial year	178	56	1				47	10	0				1	0				
Additions during the year*	257	167	62	1			77	37	10	0			15	1	0			
Deletions during the year**	69	45	7				4	0	0				0	0				
Business in force at end of the financial year	367	178	56	1			120	47	10	0			15	1	0			
<b>General Annuity and Pension Business</b>																		
Business in force at start of the financial year	4.0	2.1																
Additions during the year*	1.7	1.9	2.3				0.5											
Deletions during the year**	0.2	0.1	0.1															
Business in force at end of the financial year	5.5	4.0	2.1				0.5											
<b>Non linked Health Business</b>																		
Business in force at end of the financial year																		
<b>Linked Business #</b>																		
Business in force at end of the financial year	179	197	40				129	115	71	3			200	129	36			
<b>Linked Health Business</b>																		
Business in force at end of the financial year																		
<b>Grand Total</b>																		
Business in force at end of the financial year	551	379	98	1			250	162	81	3			215	130	36			

\* Includes New Policies issued, Old Policies reinstated/revived.

\*\* Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

# Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract as on 31.03.2011

**TABLE 8: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)**

(Policies in '000)

Particulars	Aegon Religare					DLF Pramerica					Star Union Dai-ichi							
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
<b>Life Business</b>																		
Business in force at start of the financial year	15	6	0				1	1	0				12	1	0			
Additions during the year*	42	12	6				22	2	1				29	12	1			
Deletions during the year**	3	2	0				3	1	0				5	0				
Business in force at end of the financial year	54	15	6				21	1	1				37	12	1			
<b>General Annuity and Pension Business</b>																		
Business in force at start of the financial year	0.0	0.0											0.0					
Additions during the year*	0.4	0.0											0.1	0.0				
Deletions during the year**		0.0																
Business in force at end of the financial year	0.4	0.0											0.1	0.0				
<b>Non linked Health Business</b>																		
Business in force at end of the financial year	12																	
<b>Linked Business #</b>																		
Business in force at end of the financial year	72	44	17				33	20	2				151	106	13			
<b>Linked Health Business</b>																		
Business in force at end of the financial year																		
<b>Grand Total</b>																		
Business in force at end of the financial year	139	59	23				54	21	3				188	118	13			

\* Includes New Policies issued, Old Policies reinstated/revived.

\*\* Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

# Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract as on 31.03.2011

**TABLE 8: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)**

(Policies in '000)

Particulars	IndiaFirst						Private Total					
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
<b>Life Business</b>												
Business in force at start of the financial year							9007	7531	5741	4745	3545	2408
Additions during the year*	1						6589	4031	3431	2316	2096	1768
Deletions during the year**	0						2757	2555	1638	1321	894	631
Business in force at end of the financial year	1						12839	9007	7533	5740	4746	3545
<b>General Annuity and Pension Business</b>												
Business in force at start of the financial year	0.0						404	372	306	284	261	245
Additions during the year*	0.0						75	64	100	45	32	28
Deletions during the year**	0.0						28	32	35	23	11	10
Business in force at end of the financial year	0.0						451	404	372	306	285	263
<b>Non linked Health Business</b>												
Business in force at end of the financial year	0						302	363	516	392	165	40
<b>Linked Business #</b>												
Business in force at end of the financial year	169	70					29496	30428	25264	17532	8439	3352
<b>Linked Health Business</b>												
Business in force at end of the financial year							162	161	110			
<b>Grand Total</b>												
Business in force at end of the financial year	169	70					43251	40363	33795	23970	20479	7200

\* Includes New Policies issued, Old Policies reinstated/revived.

\*\* Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

# Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract as on 31.03.2011

**TABLE 8: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (NUMBER OF POLICIES) (Concl'd.)**  
(Policies in '000)

Particulars	LIC										Total				
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06			
<b>Life Business</b>															
Business in force at start of the financial year	226058	210154	192428	189419	179564	162951	235065	217685	198169	194164	183109	165359			
Additions during the year*	35392	32907	32017	20496	22959	30947	41981	36939	35448	22812	25055	32715			
Deletions during the year**	21069	17003	14291	17487	13104	14334	23825	19558	15930	18808	13998	14965			
Business in force at end of the financial year	240381	226058	210154	192428	189419	179564	253221	235065	217687	198168	194165	183109			
<b>General Annuity and Pension Business</b>															
Business in force at start of the financial year	2780	2789	2829	2909	2923	2868	3184	3161	3135	3193	3184	3114			
Additions during the year*	256	256	201	220	176	293	331	319	302	265	208	322			
Deletions during the year**	286	265	241	300	190	239	314	296	276	323	201	249			
Business in force at end of the financial year	2749	2780	2789	2829	2909	2923	3200	3184	3161	3135	3194	3186			
<b>Non linked Health Business</b>															
Business in force at end of the financial year	0	0	0	102	0	0	302	363	516	494	165	40			
<b>Linked Business #</b>															
Business in force at end of the financial year	42462	49434	44682	38582	20240	3914	71958	79862	69946	56114	28679	7266			
<b>Linked Health Business</b>															
Business in force at end of the financial year	344	291	198				506	453	308						
<b>Grand Total</b>															
Business in force at end of the financial year	285936	278563	257823	233941	431484	186401	329187	318927	291618	257911	451963	193601			

\* Includes New Policies issued, Old Policies reinstated/revived.

\*\* Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

# Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract as on 31.03.2011

**TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED)**

(₹ Crore)

Particulars	Bajaj Allianz						Reliance					
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
<b>Life Business</b>												
Business in force at start of the financial year	19098	15195	12998	12554	10619	8041	8723	6069	4102	3339	1767	992
Additions during the year*	23556	7496	4604	3427	4562	5033	16075	4485	2782	1555	2691	1050
Deletions during the year**	4600	3593	2407	2983	2627	2455	2748	1831	814	793	1118	275
Business in force at end of the financial year	38055	19098	15195	12998	12554	10619	22050	8723	6069	4102	3339	1767
<b>General Annuity and Pension Business</b>												
Business in force at start of the financial year	219	226	226	239	288	217	-	-	-	-	-	-
Additions during the year*	23	13	17	10	20	97	-	-	-	-	-	-
Deletions during the year**	17	20	17	24	68	26	-	-	-	-	-	-
Business in force at end of the financial year	225	219	226	226	239	288	-	-	-	-	-	-
<b>Non linked Health Business</b>												
Business in force at end of the financial year	2822	2825	2329	339	-	-	385	-	-	524	-	-
<b>Linked Business #</b>												
Business in force at end of the financial year	164151	178770	180727	154938	64816	18898	38236	40592	32163	17337	6201	486
<b>Linked Health Business</b>												
Business in force at end of the financial year	-	-	-	-	-	-	970	1086	1199	-	-	-
<b>Grand Total</b>												
Business in force at end of the financial year	205253	200912	198477	168501	95793	29805	61640	50401	39431	21962	15116	2253

\* Includes New Policies issued, Old Policies reinstated/revived.

\*\* Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

# Excluding Linked Health Business, if any.

Source: Actuarial Report and Abstract as on 31.03.2011



**TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)**

(₹ Crore)

Particulars	Aviva					Birla Sun Life						
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
<b>Life Business</b>												
Business in force at start of the financial year	3146	828	294	415	201	113	6544	4830	4654	5113	3933	2951
Additions during the year*	8332	2751	703	199	218	137	10843	2819	1055	694	1853	1381
Deletions during the year**	1280	433	168	320	4	49	2333	1106	879	1153	673	399
Business in force at end of the financial year	10198	3146	828	294	415	201	15054	6544	4830	4654	5113	3933
<b>General Annuity and Pension Business</b>												
Business in force at start of the financial year	2	3	-	-	-	-	-	-	-	-	-	-
Additions during the year*	14	2	3	-	-	-	1	-	-	-	-	-
Deletions during the year**	-	3	1	-	-	-	-	-	-	-	-	-
Business in force at end of the financial year	16	2	3	-	-	-	1	-	-	-	-	-
<b>Non linked Health Business</b>												
Business in force at end of the financial year	-	-	-	-	-	-	704	773	766	-	-	-
<b>Linked Business #</b>												
Business in force at end of the financial year	26459	26907	24058	21365	14282	7655	113594	109029	78955	49545	30297	18505
<b>Linked Health Business</b>												
Business in force at end of the financial year	-	-	-	-	-	-	742	578	-	-	-	-
<b>Grand Total</b>												
Business in force at end of the financial year	36672	30055	24889	21659	15120	7855	130095	116924	84551	54199	41869	22437

\* Includes New Policies issued, Old Policies reinstated/revived.

\*\* Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

# Excluding Linked Health Business, if any.

Source: Actuarial Report and Abstract as on 31.03.2011

**TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)**

(₹ Crore)

Particulars	HDFC Standard					ICICI Prudential						
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
<b>Life Business</b>												
Business in force at start of the financial year	29563	22252	16973	14253	11801	8153	27347	29118	21644	15403	13438	11030
Additions during the year*	9024	10525	7510	4067	3444	4552	16214	9027	13433	9242	3890	4063
Deletions during the year**	3212	3232	2233	1347	992	904	7282	10798	6163	3000	1925	1655
Business in force at end of the financial year	35376	29544	22251	16973	14253	11801	36278	27347	28914	21644	15403	13438
<b>General Annuity and Pension Business</b>												
Business in force at start of the financial year	1580	1502	1434	1485	1478	1448	1552	1568	1538	1559	1560	1557
Additions during the year*	434	315	258	95	105	109	97	62	102	67	83	79
Deletions during the year**	183	237	191	146	98	79	84	78	71	89	85	76
Business in force at end of the financial year	1830	1580	1502	1434	1485	1478	1565	1552	1569	1538	1559	1560
<b>Non linked Health Business</b>												
Business in force at end of the financial year	377	-	408	-	-	-	11585	19586	35085	27245	4043	55
<b>Linked Business #</b>												
Business in force at end of the financial year	73239	57892	45479	37478	21487	10358	127584	89388	95995	84912	56319	27686
<b>Linked Health Business</b>												
Business in force at end of the financial year	-	-	-	-	-	-	176	112	32	-	-	-
<b>Grand Total</b>												
Business in force at end of the financial year	110822	89016	69640	55885	55144	23636	177188	137984	161595	135339	98306	42740

\* Includes New Policies issued, Old Policies reinstated/revived.

\*\* Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

# Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract as on 31.03.2011

**TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)**

(₹ Crore)

Particulars	ING Vysya					Max New York					
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2009-10	2008-09	2007-08	2006-07	2005-06
<b>Life Business</b>											
Business in force at start of the financial year	8198	7253	5600	5036	4393	3580	40914	29887	24525	19191	14132
Additions during the year*	4435	2790	2818	1441	1508	1706	12296	17517	9755	8057	7917
Deletions during the year**	1494	1845	1164	877	865	893	11656	6490	4392	2724	2858
Business in force at end of the financial year	11139	8198	7253	5600	5036	4393	41554	40914	29887	24525	19191
<b>General Annuity and Pension Business</b>											
Business in force at start of the financial year	360	213	-	-	-	-	133	139	145	157	167
Additions during the year*	261	169	-	-	-	-	5	8	6	9	18
Deletions during the year**	22	22	-	-	-	-	13	14	17	19	26
Business in force at end of the financial year	599	360	-	-	-	-	125	139	145	157	167
<b>Non linked Health Business</b>											
Business in force at end of the financial year	-	-	-	-	-	-	460	735	1268	218	-
<b>Linked Business #</b>											
Business in force at end of the financial year	11253	11477	11127	9499	4804	1351	47876	40593	27989	14906	5174
<b>Linked Health Business</b>											
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>											
Business in force at end of the financial year	22991	20035	18380	15099	16605	5744	90299	82914	58240	69757	24533

\* Includes New Policies issued, Old Policies reinstated/revived.

\*\* Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

# Excluding Linked Health Business, if any.

Source: Actuarial Report and Abstract as on 31.03.2011

**TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)**

(₹ Crore)

Particulars	Metlife					Kotak Mahindra						
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
<b>Life Business</b>												
Business in force at start of the financial year	9336	7198	5522	5018	4491	2633	8738	8479	7561	7159	6083	5351
Additions during the year*	4803	3707	2654	1396	1737	2908	13250	1967	2340	1806	1792	1863
Deletions during the year**	2191	1568	978	892	1211	1049	2257	1707	1423	1403	716	1132
Business in force at end of the financial year	11949	9336	7198	5522	5018	4491	19732	8738	8479	7561	7159	6083
<b>General Annuity and Pension Business</b>												
Business in force at start of the financial year	15	15	15	15	16	16	224	236	248	260	262	275
Additions during the year*	5	2	3	1	2	3	53	6	7	6	7	6
Deletions during the year**	1	2	2	2	3	4	17	17	20	19	9	19
Business in force at end of the financial year	19	15	15	15	15	16	259	224	236	248	260	262
<b>Non linked Health Business</b>												
Business in force at end of the financial year	23	44	-	-	-	-	-	-	-	-	-	-
<b>Linked Business #</b>												
Business in force at end of the financial year	35064	31918	29555	19550	6706	1240	27295	29030	25160	16868	9268	5671
<b>Linked Health Business</b>												
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>												
Business in force at end of the financial year	47056	41314	36768	25086	19198	5747	47286	37992	33874	24678	25556	12016

\* Includes New Policies issued, Old Policies reinstated/revived.

\*\* Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

# Excluding Linked Health Business, if any.

Source: Actuarial Report and Abstract as on 31.03.2011

**TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)**

(₹ Crore)

Particulars	SBI Life					Tata AIG						
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
<b>Life Business</b>												
Business in force at start of the financial year	18018	14455	10997	9155	7254	3713	14846	13518	12550	12428	10303	7216
Additions during the year*	14914	5642	5035	3156	2849	4092	5908	3158	2678	3469	4318	4382
Deletions during the year**	3208	2080	1576	1314	948	551	2097	1831	1710	3346	2193	1295
Business in force at end of the financial year	29725	18018	14455	10997	9155	7254	18657	14846	13518	12550	12428	10303
<b>General Annuity and Pension Business</b>												
Business in force at start of the financial year	816	976	526	331	249	172	434	444	460	475	486	525
Additions during the year*	43	177	467	196	89	77	29	9	14	26	48	54
Deletions during the year**	19	336	17	-	7	-	14	20	30	42	58	94
Business in force at end of the financial year	840	816	976	526	331	249	448	434	444	460	475	486
<b>Non linked Health Business</b>												
Business in force at end of the financial year	5	142	-	-	-	-	5143	5367	4281	4548	3233	833
<b>Linked Business #</b>												
Business in force at end of the financial year	56779	55777	40010	26278	10734	2054	33626	31035	25751	18787	8504	3886
<b>Linked Health Business</b>												
Business in force at end of the financial year	-	-	-	-	-	-	2940	2380	215	-	-	-
<b>Grand Total</b>												
Business in force at end of the financial year	87349	74754	55441	37801	31616	9557	60813	54062	44209	36345	42046	15507

\* Includes New Policies issued, Old Policies reinstated/revived.

\*\* Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

# Excluding Linked Health Business, if any.

Source: Actuarial Report and Abstract as on 31.03.2011

**TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)**

(₹ Crore)

Particulars	Sahara India					Shriram						
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
<b>Life Business</b>												
Business in force at start of the financial year	1700	1454	1085	568	289	137	989	916	1004	1380	443	0
Additions during the year*	855	592	644	694	356	214	1191	327	283	204	1090	443
Deletions during the year**	399	345	275	176	77	61	294	254	372	580	153	0
Business in force at end of the financial year	2156	1700	1454	1085	568	289	1886	989	916	1004	1380	443
<b>General Annuity and Pension Business</b>												
Business in force at start of the financial year	7	8	8	8	8	5	-	-	-	-	-	-
Additions during the year*	3	-	-	1	1	4	-	-	-	-	-	-
Deletions during the year**	1	1	-	1	1	1	-	-	-	-	-	-
Business in force at end of the financial year	10	7	8	8	8	8	-	-	-	-	-	-
<b>Non linked Health Business</b>												
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	-
<b>Linked Business #</b>												
Business in force at end of the financial year	2712	2875	2551	1604	392	84	6020	7544	5794	3552	1164	-
<b>Linked Health Business</b>												
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>												
Business in force at end of the financial year	4878	4583	4013	2696	1699	380	7906	8533	6710	4556	4230	443

\* Includes New Policies issued, Old Policies reinstated/revived.

\*\* Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

# Excluding Linked Health Business, if any.

Source: Actuarial Report and Abstract as on 31.03.2011

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

Particulars	Bharti AXA						Future Generali					
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2009-10	2010-11	2008-09	2007-08	2006-07	2005-06
<b>Life Business</b>												
Business in force at start of the financial year	1412	1314	582	65	-	-	2041	4179	33	-	-	-
Additions during the year*	3566	1210	1419	682	68	-	3845	12943	2297	33	-	-
Deletions during the year**	1164	1112	687	165	4	-	1707	1627	288	-	-	-
Business in force at end of the financial year	3814	1412	1314	582	65	-	4179	15495	2041	33	-	-
<b>General Annuity and Pension Business</b>												
Business in force at start of the financial year	-	-	-	-	-	-	1	1	-	-	-	-
Additions during the year*	28	-	-	-	-	-	1	-	1	-	-	-
Deletions during the year**	2	-	-	-	-	-	-	-	-	-	-	-
Business in force at end of the financial year	26	-	-	-	-	-	1	2	1	-	-	-
<b>Non linked Health Business</b>												
Business in force at end of the financial year	147	126	-	-	-	-	-	-	-	-	-	-
<b>Linked Business #</b>												
Business in force at end of the financial year	6071	5487	4148	582	175	-	4708	5043	891	-	-	-
<b>Linked Health Business</b>												
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>												
Business in force at end of the financial year	10058	7025	5462	1164	312	-	20204	9223	2933	33	-	-

\* Includes New Policies issued, Old Policies reinstated/revived.

\*\* Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

# Excluding Linked Health Business, if any.

Source: Actuarial Report and Abstract as on 31.03.2011

**TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)**

(₹ Crore)

Particulars	IDBI Federal					Canara HSBC						
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
<b>Life Business</b>												
Business in force at start of the financial year	5063	1026	11	-	-	-	366	59	-	-	-	-
Additions during the year*	6310	4060	1017	11	-	-	723	341	59	-	-	-
Deletions during the year**	252	24	1	-	-	-	59	34	-	-	-	-
Business in force at end of the financial year	11121	5063	1026	11	-	-	1030	366	59	-	-	-
<b>General Annuity and Pension Business</b>												
Business in force at start of the financial year	-	-	-	-	-	-	-	-	-	-	-	-
Additions during the year*	-	-	-	-	-	-	-	-	-	-	-	-
Deletions during the year**	-	-	-	-	-	-	-	-	-	-	-	-
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	-
<b>Non linked Health Business</b>												
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	-
<b>Linked Business #</b>												
Business in force at end of the financial year	3249	2747	1655	64	-	-	12374	6786	2462	-	-	-
<b>Linked Health Business</b>												
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>												
Business in force at end of the financial year	14370	7810	2682	74	-	-	13404	7152	2521	-	-	-

\* Includes New Policies issued, Old Policies reinstated/revived.

\*\* Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

# Excluding Linked Health Business, if any.

Source: Actuarial Report and Abstract as on 31.03.2011



**TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)**

(₹ Crore)

Particulars	Aegon Religare					DLF Pramerica						
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
<b>Life Business</b>												
Business in force at start of the financial year	3287	903	-	-	-	-	114	49	-	-	-	-
Additions during the year*	7274	2823	999	-	-	-	572	123	55	-	-	-
Deletions during the year**	664	439	96	-	-	-	164	58	6	-	-	-
Business in force at end of the financial year	9896	3287	903	-	-	-	522	114	49	-	-	-
<b>General Annuity and Pension Business</b>												
Business in force at start of the financial year	-	1	-	-	-	-	-	-	-	-	-	-
Additions during the year*	9	12	-	-	-	-	-	-	-	-	-	-
Deletions during the year**	-	1	-	-	-	-	-	-	-	-	-	-
Business in force at end of the financial year	9	12	-	-	-	-	-	-	-	-	-	-
<b>Non linked Health Business</b>												
Business in force at end of the financial year	492	-	-	-	-	-	-	-	-	-	-	-
<b>Linked Business #</b>												
Business in force at end of the financial year	2965	1193	358	-	-	-	1250	552	29	-	-	-
<b>Linked Health Business</b>												
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>												
Business in force at end of the financial year	13363	4492	1261	-	-	-	1773	666	78	-	-	-

\* Includes New Policies issued, Old Policies reinstated/revived.

\*\* Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

# Excluding Linked Health Business, if any.

Source: Actuarial Report and Abstract as on 31.03.2011

**TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)**

(₹ Crore)

Particulars	Star Union Dai-ichi					IndiaFirst						
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
<b>Life Business</b>												
Business in force at start of the financial year	230	15	-	-	-	-	-	-	-	-	-	-
Additions during the year*	582	273	15	-	-	-	111	-	-	-	-	-
Deletions during the year**	79	8	-	-	-	-	-	-	-	-	-	-
Business in force at end of the financial year	733	280	15	-	-	-	111	-	-	-	-	-
<b>General Annuity and Pension Business</b>												
Business in force at start of the financial year	1	-	-	-	-	-	-	-	-	-	-	-
Additions during the year*	8	669	-	-	-	-	-	-	-	-	-	-
Deletions during the year**	-	-	-	-	-	-	-	-	-	-	-	-
Business in force at end of the financial year	9	669	-	-	-	-	-	-	-	-	-	-
<b>Non linked Health Business</b>												
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	-
<b>Linked Business #</b>												
Business in force at end of the financial year	2931	1854	328	-	-	-	2722	566	-	-	-	-
<b>Linked Health Business</b>												
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>												
Business in force at end of the financial year	3673	2804	343	-	-	-	2833	566	-	-	-	-

\* Includes New Policies issued, Old Policies reinstated/revived.

\*\* Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

# Excluding Linked Health Business, if any.

Source: Actuarial Report and Abstract as on 31.03.2011

**TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Contd.)**

(₹ Crore)

Particulars	Private Total										LIC					
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06				
<b>Life Business</b>																
Business in force at start of the financial year	212452	177887	135496	116408	94206	68041	2061034	1784880	1485380	1397468	1280159	1065095				
Additions during the year*	177960	80256	69917	41831	38433	39741	566583	454767	411205	215251	239860	311408				
Deletions during the year**	46141	45661	27731	22743	16230	13577	192221	178613	111705	127339	122551	96344				
Business in force at end of the financial year	344271	212483	177682	135496	116411	94205	2435396	2061034	1784880	1485380	1397468	1280159				
<b>General Annuity and Pension Business</b>																
Business in force at start of the financial year	5345	5330	4599	4530	4514	4391	46927	46964	47269	87027	63912	63769				
Additions during the year*	1012	1445	879	408	364	448	11196	6281	232873	11270	25460	8858				
Deletions during the year**	373	749	361	339	348	326	6525	6318	233178	51029	2345	8715				
Business in force at end of the financial year	5984	6026	5117	4599	4529	4513	51597	46927	46964	47269	87027	63912				
<b>Non linked Health Business</b>																
Business in force at end of the financial year	22143	29599	44136	32874	7276	888	-	-	-	3744	-	-				
<b>Linked Business #</b>																
Business in force at end of the financial year	801025	744339	647791	490348	250055	103046	178479	223125	198470	196936	106381	7321				
<b>Linked Health Business</b>																
Business in force at end of the financial year	4827	4157	1447	-	-	-	12498	10852	7217	-	-	-				
<b>Grand Total</b>																
Business in force at end of the financial year	1178249	996603	876172	663317	532367	202653	2677970	2341937	2037531	1733328	3325164	1351392				

\* Includes New Policies issued, Old Policies reinstated/revived.

\*\* Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

# Excluding Linked Health Business, if any.

Source: Actuarial Report and Abstract as on 31.03.2011

**TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) – BUSINESS IN FORCE (SUM ASSURED) (Concl.d.)**

(₹ Crore)

Particulars	Industry Total					
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
<b>Life Business</b>						
Business in force at start of the financial year	2273486	1962767	1620876	1513876	1374365	1133136
Additions during the year*	744543	535023	481122	257081	278293	351149
Deletions during the year**	238362	224274	139436	150082	138781	109921
Business in force at end of the financial year	2779667	2273517	1962562	1620876	1513879	1374364
<b>General Annuity and Pension Business</b>						
Business in force at start of the financial year	52271	52294	51867	91557	68426	68160
Additions during the year*	12208	7726	233753	11678	25824	9306
Deletions during the year**	6899	7067	233539	51368	2693	9041
Business in force at end of the financial year	57581	52952	52081	51867	91556	68425
<b>Non linked Health Business</b>						
Business in force at end of the financial year	22143	29599	44136	36618	7276	888
<b>Linked Business #</b>						
Business in force at end of the financial year	979504	967464	846261	687284	356436	110367
<b>Linked Health Business</b>						
Business in force at end of the financial year	17325	15008	8664	-	-	-
<b>Grand Total</b>						
Business in force at end of the financial year	3856219	3338541	2913703	2396646	3857531	1554045

\* Includes New Policies issued, Old Policies reinstated/revived.

\*\* Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

# Excluding Linked Health Business, if any.

Source: Actuarial Report and Abstract as on 31.03.2011

TABLE 10: LINKED AND NON-LINKED PREMIUM OF LIFE INSURERS

(Premium in ₹ Crore)

Insurer	A. LINKED PREMIUM														
	a. Regular			b. Single			c. First Year (a+b)			d. Renewal			e. Total (c+d)		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
LIC	3103.62	4840.47	4459.22	23398.56	23245.78	10663.35	26502.19	28086.26	15122.57	12694.60	19175.90	19574.53	39196.78	47262.15	34697.10
ING Vysya	126.29	311.88	504.10	19.06	6.87	22.36	145.35	318.74	526.47	702.12	732.00	524.61	847.47	1050.75	1051.08
HDFC Standard	2937.32	2476.44	1996.62	556.22	216.00	269.97	3493.54	2692.44	2266.58	3898.47	3081.19	2462.86	7392.01	5773.63	4729.45
Birla Sunlife	1726.41	2887.42	2658.89	23.29	40.92	40.67	1749.70	2928.34	2699.56	3550.68	2514.84	1723.32	5300.38	5443.18	4422.89
ICICI Prudential	4178.18	5960.48	6162.70	1904.66	113.15	232.82	6082.84	6073.63	6395.52	9564.93	9746.75	8107.79	15647.77	15820.38	14503.31
Kotak Mahindra	605.42	1014.41	1224.75	277.44	187.63	18.71	882.87	1202.03	1243.46	1603.25	1416.02	876.66	2486.11	2618.06	2120.12
Tata AIG	712.79	1093.95	919.91	162.54	19.42	38.91	875.34	1113.37	958.82	1985.75	1543.58	927.57	2861.09	2656.95	1886.39
SBI Life	2502.60	3820.70	2736.21	1963.38	535.30	494.49	4465.98	4356.00	3230.69	4583.52	2444.60	1287.58	9049.49	6800.60	4518.27
Bajaj Allianz	1295.01	2952.65	3731.30	1141.26	796.19	465.77	2436.27	3748.84	4197.07	5543.65	6536.42	5789.33	7979.93	10285.27	9986.40
Max New York	763.33	1208.31	1296.16	94.55	81.54	150.04	857.88	1289.86	1446.21	2662.68	2107.71	1230.29	3520.56	3397.56	2676.49
Metlife	339.62	757.86	985.20	139.58	30.48	42.67	479.20	788.34	1027.86	1446.71	1282.61	701.47	1925.91	2070.95	1729.33
Reliance	1012.40	3323.31	2893.05	719.62	265.57	548.14	1732.02	3588.88	3441.19	3326.71	2567.85	1319.32	5058.73	6156.72	4760.51
Aviva	431.54	698.14	669.42	88.32	54.04	24.53	519.86	752.18	693.95	1567.21	1570.66	1258.88	2087.07	2322.84	1952.83
Sahara	18.34	41.95	54.70	43.52	42.29	51.63	61.86	84.24	106.33	90.13	77.44	39.18	151.99	161.68	145.51
Shriram	113.05	261.80	172.72	322.91	112.82	135.32	435.96	374.62	308.05	223.58	168.88	100.49	659.53	543.51	408.54
Bharti AXA	250.81	398.96	228.01	4.61	3.82	1.65	255.42	402.77	229.66	437.95	228.36	61.60	693.37	631.13	291.26
Future Generali	91.07	306.67	102.90	79.47	8.74	4.72	170.54	315.41	107.62	200.36	35.43	0.00	370.90	350.84	107.62
IDBI Federal	113.22	233.72	183.49	173.44	109.98	103.85	286.66	343.70	287.34	283.52	120.70	1.28	570.18	464.40	288.62
Canara HSBC	644.82	602.87	288.57	5.28	11.91	7.58	650.10	614.78	296.15	713.36	219.65	0.00	1363.46	834.42	296.15
Aegon Religare	176.01	138.06	26.59	21.79	3.50	0.62	197.80	141.57	27.20	105.58	13.73	0.00	303.38	155.30	27.20
DLF Pramerica	46.28	35.62	3.24	5.00	1.38	0.00	51.28	37.00	3.24	20.75	1.04	0.00	72.03	38.05	3.24
Star Union Dai-ichi	189.58	233.20	30.10	353.50	237.67	14.65	543.09	470.87	44.75	160.26	10.12	0.00	703.35	480.99	44.75
IndiaFirst	405.34	162.74		261.57	38.85		666.91	201.59		93.66	0.01		760.57	201.60	
Private Total	18679.43	28921.13	26868.63	8361.02	2918.06	2669.11	27040.46	31839.19	29537.74	42764.83	36419.61	26412.22	69805.28	68258.80	55949.96
Industry Total	21783.06	33761.61	31327.85	31759.59	26163.84	13332.46	53542.64	59925.45	44660.31	55459.42	55595.51	45986.75	109002.07	115520.96	90647.06

TABLE 10: LINKED AND NON-LINKED PREMIUM OF LIFE INSURERS (Contd.)

(Premium in ₹ Crore)

Insurer	B. NON-LINKED PREMIUM														
	a. Regular			b. Single			c. First Year (a+b)			d. Renewal			e. Total (c+d)		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
LIC	33161.73	21344.01	14681.40	27348.43	22091.64	23375.11	60510.16	43435.65	38056.51	103766.45	95379.51	84534.43	164276.61	138815.16	122590.94
ING Vysya	507.84	314.79	149.07	7.29	8.90	13.41	515.13	323.69	162.49	346.34	268.21	228.72	861.47	591.90	391.21
HDFC Standard	401.73	507.45	339.74	164.05	57.61	44.78	565.79	565.06	384.53	1046.37	666.41	450.72	1612.16	1231.47	835.24
Birla Sunlife	302.86	29.85	105.07	27.75	1.82	16.22	330.60	31.67	121.29	46.08	30.80	27.63	376.68	62.47	148.92
ICICI Prudential	1514.51	97.95	182.62	264.79	162.34	233.69	1779.30	260.29	416.31	453.56	448.08	436.60	2232.86	708.37	852.91
Kotak Mahindra	251.55	69.36	62.65	118.72	62.59	36.92	370.27	131.95	99.56	119.12	118.04	123.51	489.40	249.99	223.07
Tata AIG	394.92	179.67	150.31	61.96	28.97	33.54	456.87	208.64	183.85	667.26	628.19	677.26	1124.13	836.83	861.11
SBI Life	871.59	2461.12	1828.69	2234.83	223.63	327.26	3106.41	2684.75	2155.95	755.74	618.68	537.88	3862.15	3303.43	2693.83
Bajaj Allianz	1017.08	618.70	281.08	12.47	83.56	13.28	1029.55	702.26	294.36	600.48	432.19	343.76	1630.02	1134.45	638.12
Max New York	1011.66	439.16	297.55	191.85	120.06	99.15	1203.51	559.22	396.70	1088.56	903.76	784.06	2292.07	1462.98	1180.77
Metlife	214.20	229.45	81.22	12.82	44.06	35.62	227.02	273.51	116.84	355.24	191.55	150.48	582.26	465.06	267.32
Reliance	1272.22	306.84	179.08	30.70	25.06	-106.29	1302.92	331.90	72.79	209.50	116.27	99.24	1512.42	448.17	172.03
Aviva	224.20	46.14	9.19	1.33	0.06	21.42	225.53	46.20	30.61	32.57	8.98	9.43	258.10	55.18	40.04
Sahara	29.97	40.59	27.68	0.00	0.00	0.00	29.97	40.59	27.68	61.45	48.33	33.27	91.42	88.91	60.95
Shriram	46.38	7.20	6.03	89.65	37.68	0.39	136.03	44.88	6.42	25.96	22.89	21.21	161.99	67.76	27.64
Bharti AXA	70.95	6.13	47.67	21.42	28.53	15.60	92.36	34.66	63.27	6.28	3.94	5.88	98.65	38.60	69.15
Future Generali	275.79	170.26	41.73	2.28	0.41	0.61	278.06	170.67	42.35	77.20	20.01	2.64	355.26	190.68	44.99
IDBI Federal	150.35	51.81	0.72	7.93	5.04	28.71	158.28	56.85	29.43	82.53	49.87	0.92	240.82	106.72	30.35
Canara HSBC	151.89	1.30	0.26	15.29	6.54	0.00	167.19	7.84	0.26	1.21	0.19	0.00	168.40	8.03	0.26
Aegon Religare	75.14	8.36	2.32	1.93	0.45	1.69	77.07	8.80	4.01	8.16	1.55	0.00	85.23	10.36	4.01
DLF Pramerica	22.87	0.38	0.13	0.00	0.00	0.00	22.87	0.38	0.13	0.14	0.02	0.00	23.01	0.40	0.13
Star Union Dai-ichi	154.21	22.04	1.59	61.39	26.96	3.86	215.60	49.00	5.44	14.36	0.38	0.00	229.96	49.38	5.44
IndiaFirst	22.87	0.00		14.98	0.00		37.86	0.00		0.00	0.00		37.86	0.00	
Private Total	8984.76	5608.54	3794.41	3343.43	924.28	819.86	12328.19	6532.82	4614.26	5998.12	4578.32	3933.21	18326.31	11111.14	8547.47
Industry Total	42146.49	26952.54	18475.80	30691.86	23015.92	24194.97	72838.36	49968.46	42670.77	109764.57	99957.83	88467.64	182602.93	149926.29	131138.41

**TABLE 10: LINKED AND NON-LINKED PREMIUM OF LIFE INSURERS (Concl.d.)**

(Premium in ₹ Crore)

Insurer	C. TOTAL OF LINKED AND NON-LINKED PREMIUM (A+B)														
	a. Regular			b. Single			c. First Year (a+b)			d. Renewal			e. Total (c+d)		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
LIC	36265.36	26184.48	19140.61	50746.99	45337.42	34038.47	87012.35	71521.90	53179.08	116461.05	114555.41	104108.96	203473.40	186077.31	157288.04
ING Vysya	634.13	626.66	653.18	26.35	15.77	35.78	660.49	642.43	688.95	1048.46	1000.22	753.33	1708.95	1642.65	1442.28
HDFC Standard	3339.05	2983.89	2336.36	720.28	273.62	314.75	4059.33	3257.51	2651.11	4944.85	3747.60	2913.58	9004.17	7005.10	5564.69
Birla Sunlife	2029.27	2917.26	2763.96	51.04	42.75	56.89	2080.30	2960.01	2820.85	3596.76	2545.65	1750.95	5677.07	5505.66	4571.80
ICICI Prudential	5692.69	6058.43	6345.32	2169.45	275.49	466.51	7862.14	6333.92	6811.83	10018.49	10194.83	8544.39	17880.63	16528.75	15356.22
Kotak Mahindra	856.98	1083.77	1287.39	396.16	250.22	55.63	1253.14	1333.98	1343.03	1722.37	1534.07	1000.17	2975.51	2868.05	2343.19
Tata AIG	1107.71	1273.62	1070.22	224.50	48.39	72.45	1332.21	1322.01	1142.67	2653.01	2171.76	1604.83	3985.22	3493.78	2747.50
SBI Life	3374.19	6281.82	4564.89	4198.21	758.93	821.75	7572.39	7040.74	5386.64	5339.25	3063.28	1825.46	12911.64	10104.03	7212.10
Bajaj Allianz	2312.09	3571.35	4012.39	1153.73	879.75	479.04	3465.82	4451.10	4491.43	6144.13	6968.61	6133.09	9609.95	11419.71	10624.52
Max New York	1774.99	1647.47	1593.72	286.40	201.60	249.19	2061.39	1849.08	1842.91	3751.24	3011.46	2014.35	5812.63	4860.54	3857.26
Metlife	553.81	987.31	1066.42	152.40	74.54	78.28	706.22	1061.85	1144.70	1801.95	1474.16	851.94	2508.17	2536.01	1996.64
Reliance	2284.63	3630.15	3072.13	750.31	290.62	441.85	3034.94	3920.78	3513.98	3536.21	2684.12	1418.56	6571.15	6604.90	4932.54
Aviva	655.74	744.28	678.61	89.65	54.10	45.95	745.39	798.37	724.56	1599.79	1579.64	1268.31	2345.17	2378.01	1992.87
Sahara	48.30	82.53	82.38	43.52	42.29	51.63	91.83	124.83	134.01	151.58	125.77	72.45	243.41	250.59	206.47
Shriram	159.43	269.00	178.76	412.55	150.50	135.71	571.99	419.50	314.47	249.54	191.77	121.70	821.52	611.27	436.17
Bharti AXA	321.76	405.09	275.68	26.03	32.35	17.25	347.78	437.43	292.93	444.23	232.30	67.48	792.02	669.73	360.41
Future Generali	366.86	476.93	144.63	81.75	9.15	5.33	448.61	486.08	149.97	277.55	55.44	2.64	726.16	541.51	152.60
IDBI Federal	263.58	285.53	184.21	181.37	115.02	132.57	444.95	400.56	316.78	366.05	170.56	2.20	811.00	571.12	318.97
Canara HSBC	796.71	604.17	288.83	20.57	18.45	7.58	817.29	622.62	296.41	714.57	219.83	0.00	1531.86	842.45	296.41
Aegon Religare	251.14	146.42	28.91	23.73	3.95	2.30	274.87	150.37	31.21	113.74	15.28	0.00	388.61	165.65	31.21
DLF Pramerica	69.15	36.00	3.37	5.00	1.38	0.00	74.15	37.38	3.37	20.89	1.07	0.00	95.04	38.44	3.37
Star Union Dai-ichi	343.79	255.24	31.69	414.90	264.63	18.51	758.69	519.87	50.19	174.62	10.50	0.00	933.31	530.37	50.19
IndiaFirst	428.21	162.74		276.56	38.85		704.77	201.59		93.66	0.01		798.43	201.60	
Private Total	27664.19	34529.67	30663.04	11704.46	3842.34	3488.97	39368.65	38372.01	34152.01	48762.94	40997.93	30345.43	88131.60	79369.94	64497.44
Industry Total	63929.55	60714.15	49803.65	62451.45	49179.76	37527.43	126381.00	109893.91	87331.09	165223.99	155553.34	134454.39	291604.99	265447.25	221785.47

**TABLE 11: LINKED AND NON-LINKED COMMISSION OF LIFE INSURERS**

(Commission in ₹ Crore)

Insurer	2010-11						2009-10																								
	ULIP			Traditional			Total			ULIP			Traditional			Total															
	Commission	% To ULIP Premium	% To Total Commission	Commission	% To Traditional Premium	% To Total Commission	Commission	Total Commission	% of Total Commission To Total Premium	Commission	% To ULIP Premium	% To Total Commission	Commission	% To Traditional Premium	% To Total Commission	Commission	Total Commission	% of Total Commission To Total Premium													
LIC	1017.55	2.60	7.65	12291.13	7.48	92.35	13308.68	6.54	1481.14	3.13	12.23	10629.17	7.66	87.77	12110.31	6.51	195.56	2.31	14.98	12.86	85.02	130.58	7.95	57.46	5.47	47.58	63.30	10.69	52.42	120.76	7.35
ING Vysya	327.33	4.43	68.65	149.48	9.27	31.35	476.81	5.30	337.33	5.84	64.19	188.17	15.28	35.81	525.50	7.50	299.62	5.65	78.73	21.49	21.27	380.58	6.70	510.61	9.38	98.92	516.20	9.38			
HDFC Standard	411.24	2.63	73.35	149.44	6.69	26.65	560.68	3.14	561.91	3.55	93.19	41.06	5.77	6.81	602.97	3.65	83.71	3.37	64.31	9.49	35.69	130.17	4.37	160.83	6.14	95.78	7.09	2.84	167.92	5.85	
Birla Sunlife	138.77	4.85	56.35	107.51	9.56	43.65	246.28	6.18	230.69	8.68	82.14	50.16	5.99	17.86	280.85	8.04	402.87	4.45	60.03	6.94	39.97	671.05	5.20	534.39	7.86	80.22	131.78	6.59			
Kotak Mahindra	284.50	3.57	46.15	331.98	20.37	53.85	616.47	6.41	803.43	7.81	83.47	159.13	14.03	16.53	962.57	8.43	TataAIG	4.85	56.35	9.56	43.65	246.28	6.18	230.69	8.68	82.14	50.16	5.99	17.86	280.85	8.04
ICICI Prudential	205.70	5.84	38.10	334.20	14.58	61.90	539.90	9.29	273.42	8.05	64.91	147.79	10.10	35.09	421.21	8.67	SBI Life	4.45	60.03	6.94	39.97	671.05	5.20	534.39	7.86	80.22	131.78	6.59			
Bajaj Allianz	44.11	2.29	50.52	43.21	7.42	49.48	87.32	3.48	231.96	11.20	79.30	60.55	13.02	20.70	292.51	11.53	Max New York	2.29	50.52	7.42	49.48	87.32	3.48	231.96	11.20	79.30	60.55	13.02	20.70	292.51	11.53
Mellife	141.31	2.79	27.45	373.49	24.69	72.55	514.80	7.83	542.50	8.81	86.41	85.36	19.05	13.59	627.85	9.51	Mellife	2.79	27.45	24.69	72.55	514.80	7.83	542.50	8.81	86.41	85.36	19.05	13.59	627.85	9.51
Reliance	63.49	3.04	62.84	37.55	14.55	37.16	101.04	4.31	151.38	6.52	95.63	6.91	12.53	4.37	158.29	6.66	Reliance	3.04	62.84	14.55	37.16	101.04	4.31	151.38	6.52	95.63	6.91	12.53	4.37	158.29	6.66
Aviva	8.25	5.43	37.37	13.83	15.13	62.63	22.08	9.07	12.83	7.93	54.16	10.86	12.21	45.84	23.68	9.45	Aviva	5.43	37.37	15.13	62.63	22.08	9.07	12.83	7.93	54.16	10.86	12.21	45.84	23.68	9.45
Sahara	28.41	4.31	68.52	13.05	8.06	31.48	41.46	5.05	62.35	11.47	93.78	4.14	6.11	6.22	66.49	10.88	Sahara	4.31	68.52	8.06	31.48	41.46	5.05	62.35	11.47	93.78	4.14	6.11	6.22	66.49	10.88
Shriram	29.83	4.30	75.64	9.61	9.74	24.36	39.43	4.98	62.12	9.84	98.20	1.14	2.95	1.80	63.26	9.45	Shriram	4.30	75.64	9.74	24.36	39.43	4.98	62.12	9.84	98.20	1.14	2.95	1.80	63.26	9.45
Bharti AXA	11.67	3.18	12.18	84.11	23.68	87.82	95.78	13.19	72.02	20.53	55.63	57.44	30.12	44.37	129.45	23.91	Bharti AXA	3.18	12.18	23.68	87.82	95.78	13.19	72.02	20.53	55.63	57.44	30.12	44.37	129.45	23.91
Future Generali	16.51	2.90	24.78	50.12	20.81	75.22	66.63	8.22	22.73	4.89	51.43	21.46	20.11	48.57	44.19	7.74	Future Generali	2.90	24.78	20.81	75.22	66.63	8.22	22.73	4.89	51.43	21.46	20.11	48.57	44.19	7.74
IDBI Federal	141.63	10.39	93.30	10.17	6.04	6.70	151.80	9.91	203.10	24.34	99.87	0.26	3.27	0.13	203.37	24.14	IDBI Federal	10.39	93.30	6.04	6.70	151.80	9.91	203.10	24.34	99.87	0.26	3.27	0.13	203.37	24.14
Canara HSBC	11.46	3.78	52.32	10.44	12.25	47.68	21.91	5.64	11.73	7.55	94.87	0.63	6.12	5.13	12.36	7.46	Canara HSBC	3.78	52.32	12.25	47.68	21.91	5.64	11.73	7.55	94.87	0.63	6.12	5.13	12.36	7.46
Aegon Religare	4.93	6.84	50.70	4.79	20.83	49.30	9.72	10.23	4.24	11.14	98.86	0.05	12.28	1.14	4.29	11.15	Aegon Religare	6.84	50.70	20.83	49.30	9.72	10.23	4.24	11.14	98.86	0.05	12.28	1.14	4.29	11.15
DLF Pramerica	29.27	4.16	72.84	10.92	4.75	27.16	40.19	4.31	33.82	7.03	86.09	5.46	11.06	13.91	39.28	7.41	DLF Pramerica	4.16	72.84	4.75	27.16	40.19	4.31	33.82	7.03	86.09	5.46	11.06	13.91	39.28	7.41
Star Union Dai-ichi	26.23	3.45	97.45	0.69	1.81	2.55	26.92	3.37	14.56	7.22	100.00	0.00	0.00	0.00	14.56	7.22	Star Union Dai-ichi	3.45	97.45	1.81	2.55	26.92	3.37	14.56	7.22	100.00	0.00	0.00	0.00	14.56	7.22
IndiaFirst	2730.42	3.91	54.92	2241.20	12.23	45.08	4971.61	5.64	4895.41	7.17	82.36	1048.31	9.43	17.64	5943.72	7.49	IndiaFirst	3.91	54.92	12.23	45.08	4971.61	5.64	4895.41	7.17	82.36	1048.31	9.43	17.64	5943.72	7.49
Private Total	3747.96	3.44	20.50	14532.33	7.97	79.50	18280.29	6.27	6376.55	5.52	35.32	11677.48	7.79	64.68	18054.03	6.80	Private Total	3.44	20.50	7.97	79.50	18280.29	6.27	6376.55	5.52	35.32	11677.48	7.79	64.68	18054.03	6.80
Grand Total																	Grand Total														



TABLE 12: INDIVIDUAL DEATH CLAIMS OF LIFE INSURERS

Particulars	NUMBER OF POLICIES				
	2010-11	2009-10	2008-09	2007-08	2006-07
Claims pending at start of year (A)	15892	16915	14548	11985	11468
Claims intimated / booked (B)	835642	745520	626072	565337	615564
Total Claims (C=A+B)	851534	762435	640620	577322	627032
Claims paid (D)	813932	726109	605128	553408	604178
Claims repudiated (E)	17350	14693	12781	9027	10869
Claims written back (F)	3837	5741	5796	339	0
Claims pending at end of year (G=C-D-E-F)	16415	15892	16915	14548	11985
(Benefit Amount in ₹ Crore)					
Particulars	AMOUNT OF BENEFIT PAID				
	2010-11	2009-10	2008-09	2007-08	2006-07
Claims pending at start of year (A)	286.32	242.84	206.66	250.07	222.19
Claims intimated / booked (B)	8000.08	6298.20	5072.36	4375.88	4611.02
Total Claims (C=A+B)	8286.40	6541.04	5279.02	4625.95	4833.20
Claims paid (D)	7595.24	5958.13	4798.22	4235.00	4444.74
Claims repudiated (E)	336.24	244.77	179.59	152.66	138.39
Claims written back (F)	48.52	51.83	58.36	31.64	0.00
Claims pending at end of year (G=C-D-E-F)	306.40	286.31	242.84	206.66	250.07

TABLE 13: GROUP DEATH CLAIMS OF LIFE INSURERS

Particulars	NUMBER OF POLICIES			
	2010-11	2009-10	2008-09	2007-08
Claims pending at start of year (A)	1872	2148	2229	2351
Claims intimated / booked (B)	434329	307003	261909	160486
Total Claims (C=A+B)	436201	309151	264138	162837
Claims paid (D)	421930	305739	260507	159333
Claims repudiated (E)	2404	1520	1412	1241
Claims written back (F)	266	20	71	34
Claims pending at end of year (G=C-D-E-F)	11601	1872	2148	2229
(Benefit Amount in ₹ Crore)				
Particulars	AMOUNT OF BENEFIT PAID			
	2010-11	2009-10	2008-09	2007-08
Claims pending at start of year (A)	22.56	29.50	41.54	33.07
Claims intimated / booked (B)	2095.45	1649.27	1341.50	1081.24
Total Claims (C=A+B)	2118.01	1678.77	1383.04	1114.31
Claims paid (D)	2059.82	1634.37	1327.48	1053.86
Claims repudiated (E)	19.87	20.92	24.08	18.29
Claims written back (F)	0.61	0.89	2.00	0.58
Claims pending at end of year (G=C-D-E-F)	37.71	22.58	29.49	41.57

**TABLE 14: DURATION WISE SETTLEMENT OF DEATH CLAIMS – INDIVIDUAL CATEGORY**

Particulars	NUMBER OF POLICIES											
	Aegon Religare			Aviva			Bajaj Allianz			Bharti AXA		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
Within 30 Days of Intimation	32	11	-	1614	1474	681	15469	7567	5550	348	156	24
31 to 90 Days	24	10	-	219	115	185	6717	9524	3863	218	147	55
91 to 180 Days	8	2	-	32	23	102	1388	2964	889	101	69	28
181 Days to 1 Year	4	1	-	16	13	41	345	215	127	19	9	1
More than 1 Year	0	0	-	25	10	23	61	46	55	0	1	-
Total Claims Settled	68	24	-	1906	1635	1032	23980	20316	10484	686	382	108
(Amount in ₹ crore)												
Particulars	BENEFIT AMOUNT PAID											
	Aegon Religare			Aviva			Bajaj Allianz			Bharti AXA		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
Within 30 Days of Intimation	1.96	0.53	-	28.25	21.83	14.09	188.09	93.22	80.61	3.51	1.59	0.46
32 to 90 Days	0.76	0.20	-	5.76	2.50	4.43	103.56	143.85	73.84	4.79	3.73	1.68
92 to 180 Days	1.17	0.30	-	0.95	0.43	2.54	26.52	50.87	17.07	2.67	1.94	0.96
182 Days to 1 Year	0.16	0.05	-	0.25	0.24	0.99	7.65	5.88	2.14	0.55	0.31	0.02
More than 1 Year	0.00	0.00	-	0.87	0.37	0.33	1.02	1.10	0.76	0.00	0.01	-
Total Claims Settled	4.05	1.07	-	36.08	25.37	22.38	326.84	294.92	174.42	11.52	7.57	3.11

**TABLE 14: DURATION WISE SETTLEMENT OF DEATH CLAIMS – INDIVIDUAL CATEGORY (Contd.)**

Particulars	NUMBER OF POLICIES											
	Birla Sunlife			Canara HSBC			DLF Pramerica			Future Generali		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
Within 30 Days of Intimation	9086	4676	1736	54	10	3	16	2	-	73	38	2
31 to 90 Days	204	577	640	77	19	2	18	2	-	238	78	11
91 to 180 Days	15	16	65	49	6	-	6	0	-	210	54	4
181 Days to 1 Year	1	5	10	18	1	-	2	0	-	101	6	-
More than 1 Year	1	1	6	3	0	-	0	0	-	7	0	-
Total Claims Settled	9307	5275	2457	201	36	5	42	4	-	629	176	17
(Amount in ₹ crore)												
Particulars	BENEFIT AMOUNT PAID											
	Birla Sunlife			Canara HSBC			DLF Pramerica			Future Generali		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
Within 30 Days of Intimation	168.09	71.75	34.28	2.26	0.22	0.14	0.20	0.00	-	0.83	0.47	0.07
32 to 90 Days	17.31	29.25	22.01	2.92	0.72	0.06	0.18	0.47	-	3.61	1.85	0.35
92 to 180 Days	0.48	1.62	1.69	2.04	0.17	-	0.10	0.00	-	3.53	1.08	0.20
182 Days to 1 Year	0.03	0.14	0.78	1.74	0.05	-	0.02	0.00	-	2.48	0.21	-
More than 1 Year	0.05	0.01	0.34	0.12	0.00	-	0.00	0.00	-	0.47	0.00	-
Total Claims Settled	185.96	102.76	59.11	9.07	1.15	0.20	0.49	0.48	-	10.92	3.61	0.62

**TABLE 14: DURATION WISE SETTLEMENT OF DEATH CLAIMS – INDIVIDUAL CATEGORY (Contd.)**

Particulars	NUMBER OF POLICIES											
	HDFC Standard			ICICI Prudential			IDBI Federal			IndiaFirst		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
Within 30 Days of Intimation	3384	1977	1214	12170	10740	7274	270	59	3	155	7	-
31 to 90 Days	720	1062	753	1637	2231	1263	0	28	7	0	0	-
91 to 180 Days	211	314	352	765	1016	573	0	17	2	0	0	-
181 Days to 1 Year	39	115	190	280	462	178	2	0	-	0	0	-
More than 1 Year	15	29	40	308	30	10	0	0	-	0	0	-
Total Claims Settled	4369	3497	2549	15160	14479	9298	272	104	12	155	7	-
(Amount in ₹ crore)												
Particulars	BENEFIT AMOUNT PAID											
	HDFC Standard			ICICI Prudential			IDBI Federal			IndiaFirst		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
Within 30 Days of Intimation	48.92	26.95	8.88	117.85	165.25	63.30	5.51	1.44	0.06	2.23	0.07	-
32 to 90 Days	20.38	20.59	14.53	31.96	28.01	22.30	0.00	0.88	0.08	0.00	0.00	-
92 to 180 Days	8.17	14.43	8.15	23.81	15.56	12.79	0.00	0.38	0.05	0.00	0.00	-
182 Days to 1 Year	1.16	3.28	5.10	19.63	8.34	3.10	0.08	0.00	-	0.00	0.00	-
More than 1 Year	1.95	1.33	1.17	8.43	0.87	0.20	0.00	0.00	-	0.00	0.00	-
Total Claims Settled	80.58	66.58	37.83	201.68	218.04	101.69	5.59	2.70	0.19	2.23	0.07	-

**TABLE 14: DURATION WISE SETTLEMENT OF DEATH CLAIMS – INDIVIDUAL CATEGORY (Contd.)**

Particulars	NUMBER OF POLICIES											
	ING Vysya			Kotak Mahindra			Max NewYork			MetLife		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
Within 30 Days of Intimation	1344	862	209	1357	1078	386	4093	1293	332	956	393	182
31 to 90 Days	525	543	420	596	431	319	2585	1632	2097	446	444	132
91 to 180 Days	177	234	344	443	465	247	235	943	793	148	220	79
181 Days to 1 Year	27	72	168	10	3	35	68	75	280	14	52	22
More than 1 Year	2	9	39	5	6	15	52	0	43	1	2	7
Total Claims Settled	2075	1720	1180	2411	1983	1002	7033	3943	3545	1565	1111	422
(Amount in ₹ crore)												
Particulars	BENEFIT AMOUNT PAID											
	ING Vysya			Kotak Mahindra			Max NewYork			MetLife		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
Within 30 Days of Intimation	16.53	10.01	2.66	23.09	32.23	5.60	77.09	19.19	8.48	26.08	9.66	6.50
32 to 90 Days	7.08	9.25	7.29	19.77	10.30	5.87	61.94	35.55	39.01	15.59	20.42	5.21
92 to 180 Days	3.66	4.07	5.64	13.08	13.25	4.08	6.03	20.84	14.37	12.57	8.12	3.35
182 Days to 1 Year	1.07	1.48	1.52	0.89	0.05	0.43	1.73	2.48	4.20	0.25	2.26	1.81
More than 1 Year	0.06	0.11	0.08	0.67	0.09	0.23	1.25	0.00	0.68	0.02	0.04	0.25
Total Claims Settled	28.41	24.91	17.18	57.49	55.91	16.21	148.04	78.07	66.74	54.51	40.50	17.13

**TABLE 14: DURATION WISE SETTLEMENT OF DEATH CLAIMS – INDIVIDUAL CATEGORY (Contd.)**

Particulars	NUMBER OF POLICIES														
	Reliance Life			Sahara			SBI Life			Star Union			Shriram		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
	10326	6979	3073	35	12	1	6572	4205	1765	58	1	195	123	70	
Within 30 Days of Intimation	2685	681	73	155	146	12	1528	1443	965	122	18	365	168	138	
31 to 90 Days	229	72	30	165	171	30	139	294	404	48	15	240	143	76	
91 to 180 Days	5	58	13	79	103	88	8	45	108	6	1	66	18	25	
181 Days to 1 Year	9	7	15	69	29	67	2	35	20	0	0	10	9	3	
More than 1 Year	13254	7797	3204	503	461	198	8249	6022	3262	234	35	876	461	312	
Total Claims Settled															
	(Amount in ₹ crore)														
Particulars	BENEFIT AMOUNT PAID														
	Reliance Life			Sahara			SBI Life			Star Union			Shriram		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
	78.90	62.68	32.24	0.42	0.08	0.01	94.90	54.45	21.00	0.44	0.02	1.86	1.32	0.78	
32 to 90 Days	33.97	12.85	1.74	1.31	0.19	38.80	28.51	16.04	1.47	0.43	5.06	1.99	1.74		
92 to 180 Days	6.15	2.37	0.59	1.37	1.78	4.58	7.05	7.61	0.88	0.16	3.51	1.85	0.90		
182 Days to 1 Year	0.24	1.56	0.28	0.78	1.23	0.27	1.41	2.03	0.08	0.01	0.94	0.17	0.60		
More than 1 Year	0.20	0.15	0.21	0.61	0.33	0.29	1.02	0.31	0.00	0.00	0.27	0.14	0.09		
Total Claims Settled	119.46	79.61	35.06	4.49	4.73	1.78	138.84	92.44	46.99	2.86	0.61	11.63	5.47	4.12	

**TABLE 14: DURATION WISE SETTLEMENT OF DEATH CLAIMS – INDIVIDUAL CATEGORY (Concl'd.)**

Particulars	NUMBER OF POLICIES											
	Tata AIG			Private Total			LIC			Industry Total		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
Within 30 Days of Intimation	2639	1705	803	70246	43368	23308	553197	457655	338629	623443	501023	361937
31 to 90 Days	674	935	744	19753	20234	11679	84312	95463	111874	104065	115697	123553
91 to 180 Days	106	92	89	4715	7130	4107	45041	60148	69544	49756	67278	73651
181 Days to 1 Year	7	0	4	1117	1254	1290	26954	35203	39502	28071	36457	40792
More than 1 Year	2	0	12	572	214	355	8025	5440	4840	8597	5654	5195
Total Claims Settled	3428	2732	1652	96403	72200	40739	717529	653909	564389	813932	726109	605128
(Amount in ₹ crore)												
Particulars	BENEFIT AMOUNT PAID											
	Tata AIG			Private Total			LIC			Industry Total		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
Within 30 Days of Intimation	40.49	26.09	9.78	927.48	599.04	288.94	4708.08	3345.12	2499.02	5635.56	3944.16	2787.96
32 to 90 Days	15.37	19.87	14.96	391.60	372.52	231.33	709.46	707.60	828.03	1101.06	1080.12	1059.36
92 to 180 Days	5.06	6.04	3.48	126.32	152.31	83.69	378.43	445.83	504.84	504.75	598.14	588.53
182 Days to 1 Year	0.40	0.00	0.07	40.40	29.14	23.81	228.67	260.93	291.49	269.07	290.07	315.30
More than 1 Year	0.04	0.00	0.07	16.30	5.57	5.35	68.50	40.07	41.72	84.80	45.64	47.07
Total Claims Settled	61.36	52.00	28.36	1502.10	1158.58	633.12	6093.14	4799.55	4165.10	7595.24	5958.13	4798.22



**TABLE 15: DURATION WISE SETTLEMENT OF DEATH CLAIMS – GROUP CATEGORY**

Particulars	NUMBER OF LIVES														
	Aegon Religare			Aviva			Bajaj Allianz			Bharti AXA			Birla Sunlife		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
	(Amount in ₹ crore)														
Within 30 Days of Intimation	1	1	-	10435	4466	2654	88273	33518	11291	21	9	4	1234	865	492
31 to 90 Days	1	0	-	46	62	67	7882	4545	1628	26	10	1	12	34	44
91 to 180 Days	0	0	-	10	12	30	1767	633	230	9	0	1	1	1	4
181 Days to 1 Year	0	0	-	4	7	4	75	212	109	3	0	-	0	0	-
More than 1 Year	0	0	-	7	3	4	43	80	42	0	0	-	0	0	-
Total Claims Settled	2	1	-	10502	4550	2759	98040	38988	13300	59	19	6	1247	900	540
<b>BENEFIT AMOUNT PAID</b>															
Particulars	Aegon Religare			Aviva			Bajaj Allianz			Bharti AXA			Birla Sunlife		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
	0.03	0.00	-	25.64	11.10	5.70	132.71	51.65	37.29	0.05	0.12	0.03	15.80	10.45	5.41
	0.05	0.00	-	0.10	0.37	0.69	14.66	11.47	4.67	0.18	0.41	0.00	0.07	0.61	2.29
91 to 180 Days	0.00	0.00	-	0.02	0.02	0.06	2.75	2.02	1.00	0.26	0.00	0.01	0.01	0.01	0.02
181 Days to 1 Year	0.00	0.00	-	0.01	0.03	0.02	0.45	0.71	0.50	0.02	0.00	0.00	0.00	0.00	-
More than 1 Year	0.00	0.00	-	0.02	0.01	0.02	0.16	0.21	0.18	0.00	0.00	-	0.00	0.00	-
Total Claims Settled	0.08	0.00	-	25.79	11.53	6.49	150.73	66.05	43.64	0.51	0.53	0.04	15.87	11.07	7.72

**TABLE 15: DURATION WISE SETTLEMENT OF DEATH CLAIMS – GROUP CATEGORY (Contd.)**

Particulars	NUMBER OF LIVES														
	Canara HSBC			DLF Pramerica			Future Generali			HDFC Standard			ICICI Prudential		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
Within 30 Days of Intimation	10	-	-	-	-	-	7565	733	29	279	286	199	2896	1693	998
31 to 90 Days	3	-	-	-	-	-	23	1028	41	3	-	6	943	99	64
91 to 180 Days	4	-	-	-	-	-	17	357	20	0	-	4	125	54	36
181 Days to 1 Year	1	-	-	-	-	-	11	82	6	-	-	2	11	13	6
More than 1 Year	-	-	-	-	-	-	2	36	-	1	-	1	1	4	-
Total Claims Settled	18	-	-	-	-	-	7618	2236	96	283	286	212	3976	1863	1104
(Amount in ₹ crore)															
Particulars	BENEFIT AMOUNT PAID														
	Canara HSBC			DLF Pramerica			Future Generali			HDFC Standard			ICICI Prudential		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
Within 30 Days of Intimation	0.02	-	-	-	-	-	14.45	4.88	0.04	2.77	2.36	2.22	30.34	26.51	17.72
31 to 90 Days	0.14	-	-	-	-	-	1.10	3.39	1.45	0.02	-	0.20	11.90	3.58	2.91
91 to 180 Days	0.01	-	-	-	-	-	1.06	4.08	0.33	-	-	0.13	1.88	2.40	1.37
181 Days to 1 Year	-	-	-	-	-	-	0.10	2.46	0.14	-	-	0.12	0.95	0.55	0.34
More than 1 Year	-	-	-	-	-	-	0.01	2.39	-	-	-	0.04	-	0.30	-
Total Claims Settled	0.18	-	-	-	-	-	16.72	17.20	1.96	2.78	2.36	2.71	45.06	33.34	22.34

**TABLE 15: DURATION WISE SETTLEMENT OF DEATH CLAIMS – GROUP CATEGORY (Contd.)**

Particulars	NUMBER OF LIVES														
	IDBI Federal			IndiaFirst			ING Vysya			Kotak Mahindra			Max NewYork		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
Within 30 Days of Intimation	918	49	5	302	-	-	67	130	54	2031	728	324	41169	9362	31
31 to 90 Days	-	-	-	5	-	-	70	75	30	270	265	207	2411	945	198
91 to 180 Days	-	-	-	-	-	-	27	22	13	118	122	139	1127	112	128
181 Days to 1 Year	-	-	-	-	-	-	1	2	-	1	8	36	352	2	65
More than 1 Year	-	-	-	-	-	-	1	1	-	6	34	23	25	-	12
Total Claims Settled	918	49	5	307	-	-	166	230	97	2426	1157	729	45084	10421	434
(Amount in ₹ crore)															
Particulars	BENEFIT AMOUNT PAID														
	IDBI Federal			IndiaFirst			ING Vysya			Kotak Mahindra			Max NewYork		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
Within 30 Days of Intimation	0.79	0.04	-	1.67	-	-	0.87	2.00	0.86	31.87	25.05	8.54	66.12	17.82	0.65
31 to 90 Days	-	-	-	0.07	-	-	0.48	1.13	0.64	10.63	7.00	5.54	5.22	1.85	2.76
91 to 180 Days	-	-	-	-	-	-	0.16	0.32	0.15	2.28	2.75	3.35	1.57	0.20	1.87
181 Days to 1 Year	-	-	-	-	-	-	-	0.01	-	0.03	0.17	0.88	0.47	-	0.81
More than 1 Year	-	-	-	-	-	-	0.01	0.01	-	0.07	0.65	0.36	0.04	-	0.07
Total Claims Settled	0.79	0.04	-	1.73	-	-	1.52	3.46	1.65	44.88	35.62	18.68	73.42	19.87	6.16

**TABLE 15: DURATION WISE SETTLEMENT OF DEATH CLAIMS – GROUP CATEGORY (Contd.)**

Particulars	NUMBER OF LIVES														
	MetLife			Reliance Life			Sahara			SBI Life			Shriram		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
Within 30 Days of Intimation	2392	801	435	1102	1820	942	14	1	3	10928	24389	14352	1150	66	2
31 to 90 Days	40	110	91	42	36	37	3	5	2	906	989	1292	82	15	-
91 to 180 Days	111	33	42	0	9	8	0	1	-	86	163	402	0	1	-
181 Days to 1 Year	8	9	28	0	2	3	0	0	-	8	75	169	0	0	-
More than 1 Year	0	1	21	1	2	5	0	0	-	8	201	172	0	0	-
Total Claims Settled	2551	954	617	1145	1869	995	17	7	5	11936	25817	16387	1232	82	2
	(Amount in ₹ crore)														
Particulars	BENEFIT AMOUNT PAID														
	MetLife			Reliance Life			Sahara			SBI Life			Shriram		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
Within 30 Days of Intimation	45.28	23.28	12.33	24.65	23.76	19.59	0.05	0.00	0.01	148.65	135.74	111.62	19.79	1.56	0.08
31 to 90 Days	0.66	1.91	3.49	1.71	1.61	0.56	0.00	0.02	0.02	24.49	23.52	26.23	0.25	0.33	-
91 to 180 Days	0.29	0.50	1.21	0.00	0.18	0.27	0.00	0.00	-	3.53	3.72	6.31	0.00	0.00	-
181 Days to 1 Year	0.05	0.11	0.52	0.00	0.01	0.16	0.00	0.00	-	0.46	1.35	3.60	0.00	0.00	-
More than 1 Year	0.00	0.02	0.28	0.01	0.01	0.03	0.00	0.00	-	1.41	5.98	3.87	0.00	0.00	-
Total Claims Settled	46.28	25.82	17.83	26.36	25.59	20.61	0.05	0.03	0.03	178.54	170.32	151.63	20.03	1.89	0.08

**TABLE 15: DURATION WISE SETTLEMENT OF DEATH CLAIMS – GROUP CATEGORY (Concl'd.)**

Particulars	NUMBER OF LIVES														
	Star Union			Tata AIG			Private Total			LIC			Industry Total		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
Within 30 Days of Intimation	158	5	-	895	406	296	171840	79328	32111	228129	215044	219726	399969	294372	251837
31 to 90 Days	19	2	-	95	269	184	12882	8489	3892	2909	202	1769	15791	8691	5661
91 to 180 Days	16	8	-	59	122	113	3477	1650	1170	1445	85	801	4922	1735	1971
181 Days to 1 Year	9	1	-	20	6	97	504	419	525	601	142	5	1105	561	530
More than 1 Year	0	0	-	0	6	222	95	368	502	48	12	6	143	380	508
Total Claims Settled	202	16	-	1069	809	912	188798	90254	38200	233132	215485	222307	421930	305739	260507
	(Amount in ₹ crore)														
Particulars	BENEFIT AMOUNT PAID														
	Star Union			Tata AIG			Private Total			LIC			Industry Total		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
Within 30 Days of Intimation	0.60	0.04	-	8.91	4.94	5.48	571.04	341.29	227.59	1364.47	1189.90	970.13	1935.51	1531.19	1197.72
31 to 90 Days	0.20	0.13	-	3.03	6.58	6.40	74.94	63.92	57.86	19.84	1.99	29.11	94.78	65.91	86.97
91 to 180 Days	0.66	0.20	-	0.82	2.32	4.15	15.30	18.72	20.22	5.59	0.93	5.77	20.89	19.65	25.99
181 Days to 1 Year	0.33	0.04	-	0.44	0.08	2.15	3.30	5.52	9.23	3.31	2.23	0.07	6.61	7.75	9.30
More than 1 Year	0.00	0.00	-	0.00	0.05	2.57	1.74	9.63	7.43	0.30	0.23	0.07	2.04	9.86	7.50
Total Claims Settled	1.79	0.41	-	13.20	13.96	20.76	666.31	439.08	322.33	1393.51	1195.28	1005.15	2059.82	1634.36	1327.48

**TABLE 16: ASSETS UNDER MANAGEMENT OF LIFE INSURERS  
(As on 31<sup>st</sup> March)**

Particulars	₹ (Crore)										
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Life Fund</b>											
Central Govt – Securities	353376.05 (15.07)	307095.57 (14.12)	269091.17 (7.30)	250793.31 (7.33)	233644.31 (15.86)	201678.32 (18.33)	170433.39 (17.81)	144665.52 (16.94)	123704.98 (-3.97)	128813.10 (171.11)	47512.68
State Govt & Other Approved Securities	141357.66 (24.38)	113644.46 (28.02)	88755.04 (32.38)	67045.41 (46.89)	45644.64 (4.21)	43799.61 (10.96)	39474.78 (31.46)	30028.12 (28.43)	23380.50 (594.54)	3364.38 (-93.59)	52523.95
Infrastructure Investments	89180.75 (4.09)	85674.54 (28.49)	66673.33 (5.39)	63262.13 (-9.41)	69836.78 (40.69)	49638.45 (9.05)	45521.01 (17.82)	38636.84 (17.21)	32962.63 (58.93)	20740.87 (-16.66)	24886.86
Approved Investments	215000.98 (12.92)	190398.99 (23.73)	153870.47 (30.02)	118338.70 (37.03)	86360.96 (14.58)	75373.71 (-10.71)	84412.93 (9.44)	77132.81 (80.62)	42703.36 (-29.91)	60928.74 (20.65)	50502.28
Other than Approved Investments (OTAI)	42159.12 (22.28)	34477.30 (-32.74)	51260.39 (21.50)	42190.44 (40.41)	30048.61 (12.55)	26698.56 (1.22)	26377.73 (56.59)	16845.63 (144.24)	6897.04 (-58.25)	16521.65 (-11.10)	18583.83
Total (Life Fund)	841074.55 (15.09)	731290.86 (16.14)	629650.40 (16.25)	541629.99 (16.34)	46555.30 (17.21)	397188.65 (8.46)	366219.85 (19.17)	307308.91 (33.82)	229648.52 (-0.31)	230368.74 (18.74)	194009.60
<b>Pension &amp; General Annuity Fund</b>											
Central Govt – Securities	67575.74 (26.66)	53351.21 (13.71)	46918.58 (2.23)	45894.15 (10.76)	41434.52 (13.80)	36410.66 (17.01)	31116.51 (26.76)	24546.62 (51.20)	16234.34	0.00	0.00
State Govt & Other Approved Securities	32375.68 (37.23)	23591.76 (27.97)	18434.55 (1.55)	18152.70 (25.68)	14443.79 (-0.31)	14488.56 (23.71)	11712.11 (36.70)	8567.91 (67.60)	5112.19	0.00	0.00
Approved Investments	89975.83 (34.92)	66684.57 (37.21)	48598.49 (78.57)	27215.01 (73.38)	15696.40 (19.14)	13174.69 (10.94)	11876.01 (12.97)	10512.76 (13.14)	9291.53	0.00	0.00
Total (Pension & General Annuity & Group Fund) Investments	189927.26 (32.23)	143626.93 (26.04)	113951.62 (24.86)	91261.86 (27.51)	71574.70 (11.71)	64073.91 (17.13)	54704.63 (25.39)	43627.30 (42.40)	30638.05	0.00	0.00
<b>ULIP Funds</b>											
Approved Investments	371898.63 (19.32)	311668.71 (105.73)	151489.89 (35.71)	111629.43 (93.84)	57587.24 (146.09)	23401.01 (247.62)	6731.78 (326.77)	1577.38 (505.83)	260.36	0.00	0.00
Other than Approved Investments (OTAI)	27217.13 (5.20)	25871.42 (21.61)	21272.87 (-0.82)	21448.05 (126.66)	9462.56 (280.46)	2487.12 (212.58)	795.66 (617.24)	110.93 (1900.27)	5.55	0.00	0.00
Total (ULIP Funds)	399115.76 (18.24)	337540.14 (95.37)	172762.76 (29.82)	133077.48 (98.48)	67049.80 (159.00)	25888.13 (243.92)	7527.45 (345.86)	1688.31 (534.82)	265.91	0.00	0.00
<b>GRAND TOTAL</b>	1430117.6 (17.95)	1212457.93 (32.31)	916364.78 (19.63)	765969.33 (26.78)	604179.80 (24.02)	487150.69 (13.70)	428451.93 (21.50)	352624.52 (35.34)	260552.48 (13.10)	230368.74 (18.74)	194009.60

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

**SHARE OF EACH FUND IN TOTAL ASSETS UNDER MANAGEMENT  
(As on 31<sup>st</sup> March)**

Particulars	(Per Cent)										
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Life Fund</b>	58.81	60.79	68.71	70.71	77.06	81.53	85.48	87.15	88.14	100.00	100.00
Pension & Group Fund	13.28	11.69	12.44	11.91	11.85	13.15	12.77	12.37	11.76	0.00	0.00
ULIP Fund	27.91	27.52	18.85	17.37	11.10	5.31	1.76	0.48	0.10	0.00	0.00
<b>TOTAL</b>	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

**TABLE 17: EQUITY SHARE CAPITAL OF LIFE INSURERS  
(As on 31<sup>st</sup> March)**

Insurer	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
Aegon Religare	950.00	570.00	300.00	-	-	-	-	-	-	-
Aviva	2004.90	1888.80	1491.80	1004.50	758.20	458.70	319.80	242.80	154.80	-
Bajaj Allianz	150.71	150.71	150.71	150.71	150.37	150.23	150.07	150.07	150.03	150.00
Bharti AXA	1525.35	1131.35	668.43	366.11	150.00	1.10	-	-	-	-
Birla Sun Life	1969.50	1969.50	1879.50	1274.50	671.50	460.00	350.00	290.00	180.00	150.00
Canara HSBC	700.00	500.00	400.00	-	-	-	-	-	-	-
DLF Pramerica	293.96	221.30	137.05	-	-	-	-	-	-	-
Future Generali	1052.00	702.00	468.50	185.00	-	-	-	-	-	-
HDFC Standard	1994.88	1968.00	1795.82	1271.00	801.26	620.00	320.00	255.50	218.00	168.00
ICICI Prudential	1428.46	1428.14	1427.26	1401.11	1312.30	1185.00	925.00	675.00	425.00	190.00
IDBI Federal	700.00	450.00	450.00	200.00	-	-	-	-	-	-
ING Vysya	1464.88	1019.15	1019.15	790.00	690.00	490.00	325.00	245.00	170.00	110.00
IndiaFirst	325.00	200.00	-	-	-	-	-	-	-	-
Kotak Mahindra	510.29	510.29	510.29	480.27	330.35	244.58	211.76	151.26	131.30	101.00
Max New York	1841.00	1838.82	1782.43	1032.43	732.43	557.43	466.08	346.08	255.00	250.00
MetLife	1969.57	1774.79	1580.00	761.08	530.00	235.00	235.00	160.00	110.00	110.00
Reliance	1165.84	1164.65	1162.33	1147.70	664.00	331.00	217.10	160.00	125.00	125.00
Sahara	232.00	232.00	232.00	232.00	157.00	157.00	157.00	157.00	-	-
SBI Life	1000.00	1000.00	1000.00	1000.00	500.00	425.00	350.00	175.00	125.00	125.00
Shriram	175.00	125.00	125.00	125.00	125.00	125.00	-	-	-	-
Star Union Dai-ichi	250.00	250.00	150.00	-	-	-	-	-	-	-
TATA AIG	1953.50	1920.50	1519.50	870.00	547.00	447.00	321.00	231.00	185.00	185.00
<b>Private Total</b>	<b>23656.85</b>	<b>21015.00</b>	<b>18249.77</b>	<b>12291.42</b>	<b>8119.41</b>	<b>5887.05</b>	<b>4347.81</b>	<b>3238.71</b>	<b>2229.13</b>	<b>1664.00</b>
LIC	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
<b>Industry Total</b>	<b>23661.85</b>	<b>21020.00</b>	<b>18254.77</b>	<b>12296.42</b>	<b>8124.41</b>	<b>5892.05</b>	<b>4352.81</b>	<b>3243.71</b>	<b>2234.13</b>	<b>1669.00</b>

Note: "-" indicates the company has not started its operation.

**TABLE 18: SOLVENCY RATIO OF LIFE INSURERS**  
(At the end of the Quarter)

INSURERS	March 2011	December 2010	September 2010	June 2010	March 2010	December 2009	September 2009	June 2009	March 2009	December 2008	September 2008	June 2008	March 2008	March 2007	March 2006
<b>Private Insurers</b>															
Aegon Religare	3.22	2.74	4.18	3.55	2.66	2.07	1.93	2.14	1.93	1.94	2.65	-	-	-	-
Aviva	5.40	4.13	3.44	4.26	5.12	5.59	5.23	3.61	5.91	3.78	5.45	2.67	4.29	6.31	2.80
Bajaj Allianz	2.86	3.37	2.99	2.86	2.68	2.59	2.53	2.35	2.62	2.58	1.99	2.16	2.34	2.45	2.80
Bharti AXA	2.14	2.91	4.39	3.78	1.68	1.86	2.58	2.16	2.07	2.54	2.42	2.50	2.73	1.96	-
Birla Sun	2.89	2.50	2.24	2.23	2.11	1.75	1.96	1.94	2.44	2.58	2.10	2.00	2.37	1.80	2.00
Canara HSBC	3.07	4.00	2.62	3.38	2.58	3.89	3.26	4.45	5.74	7.37	4.44	5.48	-	-	-
DLF Pramerica	2.53	1.63	1.88	1.92	1.67	1.74	1.59	1.53	1.71	1.56	1.77	-	-	-	-
Future Generali	2.21	2.19	2.76	1.80	2.34	2.32	2.25	1.99	3.17	2.47	2.62	2.47	2.94	-	-
HDFC Standard	1.72	1.80	1.92	2.02	1.80	1.95	2.14	2.32	2.58	3.18	3.09	2.85	2.38	2.05	2.90
ICICI Prudential	3.27	3.24	3.05	3.09	2.90	2.89	2.57	2.54	2.31	2.77	1.99	2.04	1.74	1.53	1.60
IDBI Federal	6.60	2.45	3.04	3.64	4.05	4.91	5.33	5.67	6.11	2.10	2.63	3.13	3.45	-	-
IndiaFirst	6.36	6.90	7.43	5.01	5.27	7.77	-	-	-	-	-	-	-	-	-
ING Vysya	3.00	3.26	3.37	3.11	1.79	1.82	2.32	2.96	2.26	2.18	1.66	1.74	2.36	2.87	2.30
Max New York	3.65	3.06	2.82	3.04	3.22	1.90	2.22	2.43	3.04	3.58	2.02	2.66	2.25	2.08	2.00
Metlife India	1.69	1.63	1.67	1.69	1.65	1.65	1.82	1.76	2.27	2.55	1.73	2.06	1.70	1.73	1.70
Kotak Mahindra	2.67	2.61	2.69	2.75	2.79	3.05	3.07	3.02	2.69	2.61	2.31	1.85	2.41	1.64	1.80
Reliance	1.66	1.59	1.55	1.58	1.86	1.91	2.22	2.25	2.50	3.96	2.83	2.57	1.65	1.62	2.00
Sahara India	4.82	5.06	4.87	4.70	4.50	4.51	4.33	4.04	3.60	4.04	4.21	4.23	4.32	2.68	2.70
SBI Life	2.04	2.16	2.22	2.25	2.17	2.52	2.64	2.73	2.92	2.91	2.71	1.99	3.30	1.78	2.90
Shriram	3.96	3.63	2.52	2.38	2.69	2.61	2.63	2.91	3.05	3.25	2.98	2.74	2.85	2.74	2.20
Star Union Dai-ichi	6.70	7.07	7.47	7.36	7.46	7.77	7.66	7.89	2.53	-	-	-	-	-	-
TATA AIG	2.16	1.87	1.79	1.97	2.11	1.80	2.05	1.91	2.51	3.23	2.64	2.93	2.50	2.59	2.70
<b>Public Insurer</b>															
LIC	1.54	1.58	1.66	1.62	1.54	1.66	1.72	1.74	1.54	2.27	1.79	2.02	1.52	1.50	1.30

Note: "-" indicates that the company has not started its operation.

Source : Actuarial Report and Abstract as on 31.03.2011 & 31.03.2010 and respective quarterly Solvency Statements.



TABLE 19: LIFE INSURERS: POLICYHOLDERS ACCOUNT

(₹ Lakh)

Particulars	LIC										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
Premiums earned – net	20347340	18607731	15728804	14978999	12782284	9079222	7512729	6316760	5462849	4982191	
(a) Premium	(11936)	(9492)	(10091)	(8795)	(4167)	(3454)	(4295)	(3831)	(2794)	(1676)	
(b) Reinsurance ceded	401	352	(57)	355	109	151	(97)	137	182	79	
(c) Reinsurance accepted											
Income from Investments	7766669	6719788	5658279	4799879	4057240	3547864	3297750	2721569	2507983	2286190	
(a) Interest, Dividends & Rent – Gross	1842358	1017242	508993	1108636	7671774	610719	430727	3496999	128251	112377	
(b) Profit on sale/redemption of investments	(234862)	(192374)	(190329)	(163831)	(145943)	(153943)	(96922)	(86694)	(33223)	(13618)	
(c) (Loss on sale/ redemption of investments)	209195	3694853	(1699371)	(107288)	(110232)	–	–	–	–	–	
(d) Transfer/Gain on revaluation/change in fair value	–	–	–	–	–	–	–	–	–	–	
(e) Amortization of Premium/Discount on Investments	–	–	–	–	–	–	–	–	–	–	
(f) Appropriation/Expropriation Adjustment Account	–	–	–	–	–	–	–	–	–	–	
Unrealised Gains/Loss	8098	34053	31838	113522	96011	134128	99382	11250	35533	12464	
Other Income	–	–	–	–	–	–	–	–	–	–	
Transfer from Shareholders' Account	–	–	–	–	–	–	–	–	–	–	
Unit Linked Recoveries	–	–	–	–	–	–	–	–	–	–	
<b>TOTAL (A)</b>	<b>29927263</b>	<b>29872155</b>	<b>20028065</b>	<b>20636298</b>	<b>17442476</b>	<b>13214688</b>	<b>11239274</b>	<b>9308890</b>	<b>8098781</b>	<b>7378007</b>	
Commission	1330868	1211031	1003324	956810	916907	709492	624517	573384	499861	451791	
Operating Expenses related to Insurance Business	1698028	1224582	906429	830932	708584	604156	598718	504233	462109	426040	
Provision for doubtful debts	(44141)	(104530)	27311	13568	41167	20976	109937	50849	26541	17987	
Bad debts written off	397318	362529	334848	351046	466582	396775	561925	150628	125862	86817	
Provision for Tax	35345	50455	93177	15791	12233	4036	16480	720805	–	–	
Provisions (other than taxation)	(6868)	12256	1909	4167	(5851)	5110	(518)	–	26077	8397	
(a) For diminution in the value of investments (Net)	3410550	2756324	2366998	2172314	2139622	1740546	1911059	1999899	1965097	991891	
(b) Others	11124119	7913066	5247814	5655033	5328646	3392711	2844045	2392375	2053039	1747664	
<b>TOTAL (B)</b>	<b>110533</b>	<b>100354</b>	<b>77223</b>	<b>107309</b>	<b>139571</b>	<b>29724</b>	<b>19529</b>	<b>23362</b>	<b>21635</b>	<b>19538</b>	
Benefits Paid (Net)	14595689	11722395	10771117	8955640	7394339	6926623	6016358	4838442	4010200	3403227	
Interim Bonuses Paid	–	–	–	–	–	–	–	–	–	–	
Change in valuation of liability in respect of life policies	–	–	–	–	–	–	–	–	–	–	
(a) Gross	–	–	–	–	–	–	–	–	–	–	
(b) Amount ceded in Reinsurance	–	–	–	–	–	–	–	–	–	–	
(c) Amount accepted in Reinsurance	572611	7276923	1472001	3663043	2364517	1062908	378623	–	–	–	
(d) Transfer to Linked Fund(Fund Reserve)	26402951	27012738	17568156	18381025	15227074	11411965	9258555	7254178	6084875	5170429	
<b>TOTAL (C)</b>	<b>113762</b>	<b>103092</b>	<b>92912</b>	<b>82959</b>	<b>75781</b>	<b>62177</b>	<b>69660</b>	<b>54813</b>	<b>48810</b>	<b>1215687</b>	
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	–	–	–	–	–	–	–	–	–	–	
Prior Period Items	–	–	–	–	–	–	–	–	–	–	
Balance at the beginning of the year	–	–	–	–	–	–	–	–	–	–	
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	–	–	–	–	–	–	
<b>Surplus available for appropriations</b>	<b>113762</b>	<b>103092</b>	<b>92912</b>	<b>82959</b>	<b>75781</b>	<b>62177</b>	<b>69660</b>	<b>54813</b>	<b>48810</b>	<b>–</b>	
<b>APPROPRIATIONS</b>	–	–	–	–	–	–	–	–	–	–	
Transfer to Shareholders' Account	–	–	–	–	–	–	–	–	–	–	
Fund for future appropriations	–	–	–	–	–	–	–	–	–	–	
(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	–	–	–	–	–	–	–	–	–	–	
<b>TOTAL (D)</b>	<b>113762</b>	<b>103092</b>	<b>92912</b>	<b>82959</b>	<b>75781</b>	<b>62177</b>	<b>69660</b>	<b>54813</b>	<b>48810</b>	<b>1215687</b>	

Note: Figure in bracket represents negative value

TABLE 19: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	AEGON RELIGARE			AVIVA								
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03
Premiums earned – net												
(a) Premium	38861	16565	3121	234517	237801	199287	189815	114723	60027	25342	8150	1347
(b) Reinsurance ceded	(363)	(86)	(13)	(1839)	(1651)	(1580)	(1247)	(717)	(334)	(305)	(40)	(8)
(c) Reinsurance accepted												
Income from Investments												
(a) Interest, Dividends & Rent – Gross	615	136	15	24740	18282	15240	9913	4733	1916	498	116	49
(b) Profit on sale/redemption of investments	1394	864	13	27862	10085	2242	4041	554	576	183	248	31
(c) (Loss on sale/ redemption of investments)	(774)	(191)	(39)	(4922)	(5027)	(3249)	(525)	(239)	(17)	(85)	(4)	(6)
(d) Transfer/Gain on revaluation/change in fair value	1181	490	35	(1748)	114670	(53158)	1297	3442	7421	843	177	
(e) Amortization of Premium/Discount on Investments	116	39	4									
(f) Appropriation/Expropriation Adjustment Account	69	29		(658)	456							
Unrealised Gains/Loss												
Other Income												
Transfer from Shareholders' Account	2974			20129	36002	51984	22615	14916	15095	9637	7678	4480
Unit Linked Recoveries												
<b>TOTAL (A)</b>	<b>44073</b>	<b>17846</b>	<b>3135</b>	<b>298080</b>	<b>410618</b>	<b>210766</b>	<b>225909</b>	<b>137412</b>	<b>84684</b>	<b>36114</b>	<b>16324</b>	<b>5892</b>
Commission	2191	1236	219	10104	15829	15196	21797	17886	10317	4593	1936	210
Operating Expenses related to Insurance Business	40631	27825	16213	56873	71019	77390	67601	42749	25498	14357	9950	4841
Provision for doubtful debts	12											
Adjustment related to previous year												
Bad debts written off												
Provision for Tax						588	579	417				
Provisions (other than taxation)												
(a) For diminution in the value of investments (Net)												
(b) Others												
<b>TOTAL (B)</b>	<b>42834</b>	<b>29118</b>	<b>16492</b>	<b>66977</b>	<b>86848</b>	<b>93174</b>	<b>89977</b>	<b>61052</b>	<b>36087</b>	<b>18950</b>	<b>11886</b>	<b>5050</b>
Benefits Paid (Net)	199	50	15	118976	63094	20116	18031	7092	1755	522	77	6
Interim Bonuses Paid				74	62	52	32	27	5			
Change in valuation of liability in respect of life policies												
(a) Gross	31468	12633	2096	89610	258208	91519	115514	68796	45193	16829	4368	839
(b) Amount ceded in Reinsurance	(779)	(289)	(41)	(86)	(397)	(391)	(239)	(177)	(89)	(186)	(7)	(3)
(c) Amount accepted in Reinsurance												
(d) Transfer to Linked Fund(Fund Reserve)												
<b>TOTAL (C)</b>	<b>30888</b>	<b>12394</b>	<b>2071</b>	<b>208574</b>	<b>320967</b>	<b>111296</b>	<b>133337</b>	<b>75738</b>	<b>46864</b>	<b>17164</b>	<b>4437</b>	<b>842</b>
<b>SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)</b>	<b>(29649)</b>	<b>(23666)</b>	<b>(15427)</b>	<b>22528</b>	<b>2803</b>	<b>6296</b>	<b>2595</b>	<b>622</b>	<b>1733</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Prior Period Items</b>												
Balance at the beginning of the year												
Transfer from Linked Fund (Lapsed Policies)												
<b>Surplus available for appropriations</b>	<b>(29649)</b>	<b>(23666)</b>	<b>(15427)</b>	<b>22528</b>	<b>2803</b>	<b>6296</b>	<b>2595</b>	<b>622</b>	<b>1733</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>APPROPRIATIONS</b>												
Transfer to Shareholders' Account				20495	51	53	48	39	26			
Fund for future appropriations												
(Reserve for lapsed unit linked policies unlikely to be revived)												
Balance being funds for future appropriations-Policyholders	194	121	5	2033	2752	6243	2548	583	1707			
Balance being funds for future appropriations-Shareholders												
Balance transferred to Balance Sheet	(29843)	(23787)	(15432)									
<b>TOTAL (D)</b>	<b>(29649)</b>	<b>(23666)</b>	<b>(15427)</b>	<b>22528</b>	<b>2803</b>	<b>6296</b>	<b>2595</b>	<b>622</b>	<b>1733</b>	<b>-</b>	<b>-</b>	<b>-</b>

Note: Figure in bracket represents negative value

TABLE 19: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	BAJAJ										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
Premiums earned – net											
(a) Premium	960995	1141971	1062452	972531	534524	313358	100168	22080	6917	714	
(b) Reinsurance ceded	(3477)	(2835)	(2345)	(1327)	(926)	(536)	(364)	(155)	(56)	(11)	
(c) Reinsurance accepted											
Income from Investments											
(a) Interest, Dividends & Rent – Gross	93783	64538	41288	19586	11533	2111	856	318	117		
(b) Profit on sale/redemption of investments	349772	334710	45921	90009	37146	1066	24	134	32		
(c) (Loss on sale/ redemption of investments)	(38265)	(49701)	(217401)	(15526)	(10550)	(53)	(37)				
(d) Transfer/Gain on revaluation/change in fair value	(14053)	643474	(191895)	(30084)	(10366)						
(e) Amortization of Premium/Discount on Investments											
(f) Appropriation/Expropriation Adjustment Account											
Unrealised Gains/Loss											
Other Income	869	2816	11910	7211	3728	2902	530	135	83		
Transfer from Shareholders' Account	3167	6945	16391	29518	9724	10855	4512	4000	4000		
Unit Linked Recoveries											
<b>TOTAL (A)</b>	<b>1352790</b>	<b>2141918</b>	<b>766322</b>	<b>1071918</b>	<b>574812</b>	<b>329704</b>	<b>105688</b>	<b>26512</b>	<b>11095</b>	<b>703</b>	
Commission	61647	96257	105155	149686	94668	34187	14584	5044	1242	235	
Operating Expenses related to Insurance Business	160658	177163	187579	200434	107302	48681	21439	13237	6672	2511	
Provision for doubtful debts							107				
Adjustment related to previous year											
Bad debts written off											
Provision for Tax	19239				731	410					
Provisions (other than taxation)		6531	1577	933							
(a) For diminution in the value of investments (Net)											
(b) Others											
<b>TOTAL (B)</b>	<b>241544</b>	<b>279951</b>	<b>294311</b>	<b>351053</b>	<b>202701</b>	<b>83278</b>	<b>36130</b>	<b>18281</b>	<b>7914</b>	<b>2746</b>	
Benefits Paid (Net)	498467	263020	75651	85140	69854	65348	5651	278	36		
Interim Bonuses Paid	196	104	5	27	20	12	3	1			
Change in valuation of liability in respect of life policies											
(a) Gross	81533	122952	73692	39161	26699	19123	64169	7459	2749	341	
(b) Amount ceded in Reinsurance											
(c) Amount accepted in Reinsurance	446956	1434932	311113	576733	261752	155761					
(d) Transfer to Linked Fund(Fund Reserve)	1027151	1821007	460461	701062	358324	240244	69823	7738	2785	341	
<b>TOTAL (C)</b>	<b>84095</b>	<b>40961</b>	<b>11550</b>	<b>19803</b>	<b>13788</b>	<b>6182</b>	<b>(265)</b>	<b>493</b>	<b>395</b>	<b>(2384)</b>	
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>											
<b>Prior Period Items</b>											
Balance at the beginning of the year	10237	10720	9494	6709	5645	640	904	411		2400	
Transfer from Linked Fund (Lapsed Policies)	11056	11004	(675)	(675)	19433	6822	640	904	395		
<b>Surplus available for appropriations</b>	<b>105388</b>	<b>62685</b>	<b>21044</b>	<b>25837</b>	<b>19433</b>	<b>6822</b>	<b>640</b>	<b>904</b>	<b>395</b>	<b></b>	
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account	93551	52448	415	(327)	313						
Fund for future appropriations			9908	(16016)	12411	1177					
(Reserve for lapsed unit linked policies unlikely to be revived)											
Balance being funds for future appropriations-Policyholders	11837	10237	10720	9494	6709	5645	640	904			
Balance being funds for future appropriations-Shareholders									(16)		
Balance transferred to Balance Sheet									411	16	
<b>TOTAL (D)</b>	<b>105388</b>	<b>62684</b>	<b>21044</b>	<b>(6849)</b>	<b>19433</b>	<b>6822</b>	<b>640</b>	<b>904</b>	<b>395</b>	<b>16</b>	

Note: Figure in bracket represents negative value.

TABLE 19: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	BHARTIAXA					BIRLA SUN LIFE										
	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
Premiums earned – net	79202	66973	36041	11841	778	567707	550566	457180	325713	176617	125566	91547	53754	14392	2826	
(a) Premium	(463)	(229)	(93)	(27)	(2)	(8250)	(8029)	(5517)	(3406)	(3101)	(2184)	(1388)	(770)	(403)	(146)	
(b) Reinsurance ceded																
(c) Reinsurance accepted																
Income from Investments	2182	789	252	46	3	77156	52157	38845	25045	15771	8880	4501	1312	287	61	
(a) Interest, Dividends & Rent – Gross	11204	6546	55	45	1	159965	241291	32790	63154	22877	8395	511	128	22	26	
(b) Profit on sale/redemption of investments	(2999)	(639)	(304)	(20)		(38949)	(34109)	(111613)	(10228)	(5541)	(2314)	(243)	(91)	(6)	(1)	
(c) (Loss on sale/ redemption of investments)	(49)	12648	(2941)	(359)	(5)	(47785)	141402	(27083)	(29177)	(13550)	17660				4406	
(d) Transfer/Gain on revaluation/change in fair value						(1194)	(426)	(6)	(65)	(63)	(75)					
(e) Amortization of Premium/Discount on Investments																
(f) Appropriation/Expropriation Adjustment Account	165	236														
Unrealised Gains/Loss																
Other Income	1388	244	547	246	73	2368	1435	1709	1002	317	1610	690	193	15	2	
Transfer from Shareholders' Account	6661	695	1215	25080	8467	6198	47975	76399	49410	15473	7019	6762	8216	6770		
Unit Linked Recoveries																
<b>TOTAL (A)</b>	<b>97292</b>	<b>87263</b>	<b>34771</b>	<b>36852</b>	<b>9314</b>	<b>717217</b>	<b>992261</b>	<b>462705</b>	<b>421448</b>	<b>208800</b>	<b>164557</b>	<b>102380</b>	<b>62743</b>	<b>21079</b>	<b>7174</b>	
Commission	3943	6326	3873	1264	56	38058	51620	48179	33555	20138	15964	12922	7779	2951	440	
Operating Expenses related to Insurance Business	60151	66071	56587	29494	8607	120348	132675	124876	67073	37587	24393	17744	14446	8907	4816	
Provision for doubtful debts																
Adjustment related to previous year																
Bad debts written off																
Provision for Tax			306	93	27	(59)		615	383	237	214					
Provisions (other than taxation)																
(a) For diminution in the value of investments (Net)																
(b) Others																
<b>TOTAL (B)</b>	<b>64094</b>	<b>72397</b>	<b>60766</b>	<b>30851</b>	<b>8690</b>	<b>158347</b>	<b>184295</b>	<b>173670</b>	<b>101011</b>	<b>57961</b>	<b>40571</b>	<b>30666</b>	<b>22226</b>	<b>11859</b>	<b>5256</b>	
Benefits Paid (Net)	4394	893	262	60		193437	113878	64644	42968	12484	7379	3303	772	102	30	
Interim Bonuses Paid																
Change in valuation of liability in respect of life policies																
(a) Gross	57268	61979	15385	5980	624	316927	683250	212457	275170	139681	117714	69100	40377	9782	1943	
(b) Amount ceded in Reinsurance	(121)	(277)	(126)	(39)		(321)	(7599)	(1235)	(2893)	(1326)	(1107)	(688)	(633)	(665)	(56)	
(c) Amount accepted in Reinsurance						64										
(d) Transfer to Linked Fund (Fund Reserve)																
<b>TOTAL (C)</b>	<b>61541</b>	<b>62595</b>	<b>15520</b>	<b>6001</b>	<b>624</b>	<b>510108</b>	<b>789529</b>	<b>275865</b>	<b>315245</b>	<b>150838</b>	<b>123986</b>	<b>71714</b>	<b>40516</b>	<b>9219</b>	<b>1917</b>	
<b>SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)</b>	<b>(28343)</b>	<b>(47729)</b>	<b>(41515)</b>	<b>-</b>	<b>-</b>	<b>48762</b>	<b>18438</b>	<b>13169</b>	<b>5192</b>	<b>150838</b>	<b>123986</b>	<b>71714</b>	<b>40516</b>	<b>9219</b>	<b>1917</b>	
<b>Prior Period Items</b>																
Balance at the beginning of the year																
Transfer from Linked Fund (Lapsed Policies)																
<b>Surplus available for appropriations</b>	<b>(28343)</b>	<b>(47729)</b>	<b>(41515)</b>	<b>-</b>	<b>-</b>	<b>48762</b>	<b>18438</b>	<b>13169</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>APPROPRIATIONS</b>																
Transfer to Shareholders' Account	(28343)	(47729)	(41515)	-	-	32907	1491	2862	2607	-	-	-	-	-	-	
Fund for future appropriations																
(Reserve for lapsed unit linked policies unlikely to be revived)																
Balance being funds for future appropriations-Policyholders						15855	16947	10308	2585	-	-	-	-	-	-	
Balance being funds for future appropriations-Shareholders																
Balance transferred to Balance Sheet																
<b>TOTAL (D)</b>	<b>(28343)</b>	<b>(47729)</b>	<b>(41515)</b>	<b>-</b>	<b>-</b>	<b>48762</b>	<b>18438</b>	<b>13169</b>	<b>5192</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	

Note: Figure in bracket represents negative value

TABLE 19: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	CANARA HSBC			DLF PRAMERICA			FUTURE GENERALI			
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2007-08
Premiums earned – net										
(a) Premium	153186	84245	29641	9504	3844	337	72616	54151	15260	249
(b) Reinsurance ceded	(621)	(254)	(27)	(30)	(4)	(0)	(1013)	(667)	(463)	(192)
(c) Reinsurance accepted	–	–	–	–	–	–	–	–	–	–
Income from Investments										
(a) Interest, Dividends & Rent – Gross	5205	1873	197	176	44	4	3214	1325	120	4
(b) Profit on sale/redemption of investments	10907	4207	144	156	43	1	4160	1100	53	–
(c) (Loss on sale/ redemption of investments)	(2633)	(258)	(129)	(31)	(19)	(2)	(543)	(131)	(52)	–
(d) Transfer/Gain on revaluation/change in fair value	(2608)	16645	(742)	105	186	3	(1858)	2890	80	–
(e) Amortization of Premium/Discount on Investments	–	–	–	(0)	–	–	–	–	–	–
(f) Appropriation/Expropriation Adjustment Account	268	230	–	14	9	–	–	–	–	–
Unrealised Gains/Loss										
Other Income	–	–	–	–	–	–	146	207	11	11
Transfer from Shareholders' Account	19760	26114	21086	11450	9794	4015	32778	36837	26341	3372
Unit Linked Recoveries										
<b>TOTAL (A)</b>	<b>183465</b>	<b>132800</b>	<b>50170</b>	<b>21345</b>	<b>13896</b>	<b>4356</b>	<b>109499</b>	<b>95712</b>	<b>41351</b>	<b>3444</b>
Commission	15180	20337	10565	972	429	8	9578	11044	2204	4
Operating Expenses related to Insurance Business	26045	19235	14893	14788	10571	4055	41108	46047	27186	3309
Provision for doubtful debts	–	–	–	–	–	–	–	–	–	–
Adjustment related to previous year	–	–	–	–	–	–	–	–	–	–
Bad debts written off	–	–	–	–	–	–	–	–	–	–
Provision for Tax	–	–	141	–	–	–	–	–	132	12
Provisions (other than taxation)	–	–	–	–	–	–	–	–	–	–
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	–	–	–	–
(b) Others	–	–	–	–	–	–	–	–	–	–
<b>TOTAL (B)</b>	<b>41225</b>	<b>39571</b>	<b>25599</b>	<b>15761</b>	<b>11000</b>	<b>4097</b>	<b>50686</b>	<b>57091</b>	<b>29522</b>	<b>3325</b>
Benefits Paid (Net)	609	433	64	93	(25)	–	4005	1398	220	39
Interim Bonuses Paid	–	–	–	–	–	–	–	–	–	–
Change in valuation of liability in respect of life policies										
(a) Gross	141690	92818	24507	5491	2921	259	54968	37223	11867	134
(b) Amount ceded in Reinsurance	(59)	(23)	–	–	–	–	(159)	–	(258)	(54)
(c) Amount accepted in Reinsurance	–	–	–	–	–	–	–	–	–	–
(d) Transfer to Linked Fund (Fund Reserve)	–	–	–	–	–	–	–	–	–	–
<b>TOTAL (C)</b>	<b>142240</b>	<b>93229</b>	<b>24571</b>	<b>5584</b>	<b>2896</b>	<b>259</b>	<b>58813</b>	<b>38621</b>	<b>11829</b>	<b>119</b>
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>	–	–	–	–	–	–	–	–	–	–
<b>Prior Period Items</b>	–	–	–	–	–	–	–	–	–	–
Balance at the beginning of the year	–	–	–	–	–	–	–	–	–	–
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	–	–	–	–	–	–
<b>Surplus available for appropriations</b>	–	–	–	–	–	–	–	–	–	–
<b>APPROPRIATIONS</b>	–	–	–	–	–	–	–	–	–	–
Transfer to Shareholders' Account	–	–	–	–	–	–	–	–	–	–
Fund for future appropriations (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	–	–	–	–	–	–	–	–	–	–
<b>TOTAL (D)</b>	–	–	–	–	–	–	–	–	–	–

Note: Figure in bracket represents negative value.

TABLE 19: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	HDFC STANDARD										INDIAFIRST	
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10
Premiums earned – net	900417	700510	556469	485856	285587	156991	68663	29776	14882	3346	79843	20160
(a) Premium	(4946)	(4947)	(4632)	(4095)	(3324)	(2296)	(1371)	(794)	(477)	(139)	(62)	–
(b) Reinsurance ceded	–	–	–	–	–	–	–	–	–	–	–	–
(c) Reinsurance accepted	–	–	–	–	–	–	–	–	–	–	–	–
Income from Investments	92041	62142.17	44518	27694	15895	6897	2671	1424	528	107	1065	33
(a) Interest, Dividends & Rent – Gross	187150	94552	20341	34152	10434	9449	1087	1428	46	5	1593	55
(b) Profit on sale/redemption of investments	(13780)	(16419)	(54725)	(11230)	(4119)	(150)	(1139)	(11)	–	–	(99)	(4)
(c) (Loss on sale/ redemption of investments)	(57712)	428328	(182065)	5835	1014	21590	340	–	–	–	1141	413
(d) Transfer/Gain on revaluation/change in fair value	905	(458)	(383)	(569)	(658)	(602)	–	–	–	–	349	–
(e) Amortization of Premium/Discount on Investments	(3021)	4136.49	–	–	–	–	–	–	–	–	–	–
(f) Appropriation/Expropriation Adjustment Account	–	–	–	–	–	–	–	–	–	–	–	–
Unrealised Gains/Loss	1730	3028	3555	3247	2330	2327	96	(83)	(64)	4461	72	18
Other Income	20057	35594	61490	32482	14504	13970	9547	2864	5355	–	8923	5095
Transfer from Shareholders' Account	–	–	–	–	–	–	–	–	–	–	–	–
Unit Linked Recoveries	–	–	–	–	–	–	–	–	–	–	–	–
<b>TOTAL (A)</b>	<b>1122841</b>	<b>1306468</b>	<b>444568</b>	<b>573373</b>	<b>321662</b>	<b>208176</b>	<b>79896</b>	<b>34604</b>	<b>20270</b>	<b>7780</b>	<b>92825</b>	<b>25769</b>
Commission	47681	52549	42489	35126	20993	12033	7309	3871	1977	662	2692	1456
Operating Expenses related to Insurance Business	149521	150904	176007	101298	57674	39849	23075	9817	6973	4126	13090	6822
Provision for doubtful debts	–	–	–	–	–	–	–	–	–	–	–	–
Adjustment related to previous year	–	–	–	–	–	–	–	–	–	–	–	–
Bad debts written off	–	–	–	–	–	–	–	–	–	–	–	–
Provision for Tax	–	–	663	626	358	268	–	–	–	–	–	–
Provisions (other than taxation)	–	–	–	–	–	–	–	–	–	–	–	–
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	–	–	–	–	–	–
(b) Others	–	–	–	–	–	–	–	–	–	–	–	–
<b>TOTAL (B)</b>	<b>197202</b>	<b>203454</b>	<b>219159</b>	<b>137049</b>	<b>79025</b>	<b>52150</b>	<b>30384</b>	<b>13688</b>	<b>8950</b>	<b>4788</b>	<b>15782</b>	<b>8278</b>
Benefits Paid (Net)	283091	133789	68127	50146	17454	4483	1572	270	55	3	388	17
Interim Bonuses Paid	51	37	–	39	3	4	2	2	–	–	–	–
Change in valuation of liability in respect of life policies	639045	952640	134542	378072	226253	152476	50465	21644	12291	3070	76131	17472
(a) Gross	(3246)	(2546)	6028	1029	(1411)	(1192)	(2527)	(999)	(706)	(379)	–	–
(b) Amount ceded in Reinsurance	–	–	–	–	–	–	–	–	–	–	–	–
(c) Amount accepted in Reinsurance	–	–	–	–	–	–	–	–	–	–	–	–
(d) Transfer to Linked Fund (Fund Reserve)	–	–	–	–	–	–	–	–	–	–	–	–
<b>TOTAL (C)</b>	<b>918942</b>	<b>1083920</b>	<b>208745</b>	<b>429286</b>	<b>242299</b>	<b>155772</b>	<b>49512</b>	<b>20916</b>	<b>11641</b>	<b>2694</b>	<b>76520</b>	<b>17488</b>
<b>SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)</b>	<b>6698</b>	<b>19094</b>	<b>16664</b>	<b>7038</b>	<b>339</b>	<b>255</b>	<b>–</b>	<b>–</b>	<b>(321)</b>	<b>298</b>	<b>522</b>	<b>2</b>
<b>Prior Period Items</b>	–	–	–	–	–	–	–	–	–	–	–	–
Balance at the beginning of the year	–	–	–	–	–	–	–	–	–	–	–	–
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	–	–	–	–	–	–	–	–
<b>Surplus available for appropriations</b>	<b>6698</b>	<b>19094</b>	<b>16664</b>	<b>7038</b>	<b>339</b>	<b>255</b>	<b>–</b>	<b>–</b>	<b>(321)</b>	<b>–</b>	<b>522</b>	<b>2</b>
<b>APPROPRIATIONS</b>	–	–	–	–	–	–	–	–	–	–	–	–
Transfer to Shareholders' Account	4463	4729	7950	5163	–	–	–	–	–	25	522	–
Fund for future appropriations	14903	–	–	–	–	–	–	–	–	–	–	–
(Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	–	–	–	–	–	–
Balance being funds for future appropriations-Policyholders	4271	5329	2850	1875	339	255	–	–	–	–	–	2
Balance being funds for future appropriations-Shareholders	(16939)	9036	5864	–	–	–	–	–	–	273	–	–
Balance transferred to Balance Sheet	–	–	–	–	–	–	–	–	(321)	–	–	–
<b>TOTAL (D)</b>	<b>6698</b>	<b>19094</b>	<b>16664</b>	<b>7038</b>	<b>339</b>	<b>255</b>	<b>–</b>	<b>–</b>	<b>(321)</b>	<b>298</b>	<b>522</b>	<b>2</b>

Note: Figure in bracket represents negative value

TABLE 19: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

Particulars	ICICI PRUDENTIAL										IDBI FEDERAL			
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10	2008-09	2007-08
Premiums earned – net	1788063	1652875	1535622	1356106	791299	426105	236382	99928	41762	11637	81100	57112	31897	1190
(a) Premium	(6365)	(5292)	(3803)	(2430)	(1617)	(684)	(382)	(191)	(28)	(3)	(452)	(210)	(43)	-
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	190214	136165	114414	63572	38054	20293	9579	2656	1863	170	5977	2995	703	-
(a) Interest, Dividends & Rent – Gross	1338224	393183	157903	190333	54231	23161	2251	2315	626	117	6483	6256	862	-
(b) Profit on sale/redemption of investments	(695719)	(63470)	(329367)	(26177)	(13857)	(6271)	(283)	(20)	-	-	(1641)	(1140)	(2392)	-
(c) (Loss on sale/ redemption of investments)	-	-	-	63249	17386	105135	7722	(115)	-	-	(1876)	3011	89	-
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	303	59	7	-
(e) Amortization of Premium/Discount on Investments	(1648)	(2702)	160	1341	3092	-	-	-	-	-	99	127	-	-
(f) Appropriation/Expropriation Adjustment Account	(207918)	1294821	(557821)	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	1028	735	381	313	16	47	10	1690	17	18	13	-	-	-
Other Income	13590	52550	94857	160635	75800	23067	23335	23677	15838	-	13511	12299	11611	1019
Transfer from Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>	<b>2419469</b>	<b>3458864</b>	<b>1012345</b>	<b>1806942</b>	<b>964403</b>	<b>590854</b>	<b>278614</b>	<b>128939</b>	<b>60078</b>	<b>11939</b>	<b>103517</b>	<b>80508</b>	<b>42733</b>	<b>2209</b>
Commission	56068	60297	69999	81097	52551	28339	17796	9562	3776	1447	6663	4419	1545	37
Operating Expenses related to Insurance Business	218739	256915	274059	291994	152296	72500	46151	28728	17383	8485	20997	14850	11915	1004
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	9219	(305)	2114	2896	1226	610	-	1257	-	(965)	-	-	69	3
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>284026</b>	<b>316907</b>	<b>346172</b>	<b>375987</b>	<b>206073</b>	<b>101450</b>	<b>63947</b>	<b>39546</b>	<b>21159</b>	<b>8967</b>	<b>27660</b>	<b>19269</b>	<b>13529</b>	<b>1045</b>
Benefits Paid (Net)	1059117	720999	220656	201487	72750	20947	10120	816	316	65	765	351	76	-
Interim Bonuses Paid	56	5	5	6	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	1015510	2291183	424219	1196952	671979	467452	201373	24843	18723	12825	75506	61166	29245	1164
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	(413)	(278)	(117)	(1)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund (Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	<b>2074682</b>	<b>3012187</b>	<b>644880</b>	<b>1398444</b>	<b>744729</b>	<b>488398</b>	<b>211492</b>	<b>89393</b>	<b>38920</b>	<b>13615</b>	<b>75858</b>	<b>61239</b>	<b>29204</b>	<b>1164</b>
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>	<b>60760</b>	<b>129770</b>	<b>21293</b>	<b>32512</b>	<b>13601</b>	<b>1006</b>	<b>3176</b>	<b>-</b>	<b>-</b>	<b>(10643)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Prior Period Items</b>	<b>123242</b>	<b>71733</b>	<b>53785</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Balance at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from Linked Fund (Lapsed Policies)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Surplus available for appropriations</b>	<b>184002</b>	<b>201503</b>	<b>75078</b>	<b>32512</b>	<b>13601</b>	<b>1006</b>	<b>3176</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>APPROPRIATIONS</b>	<b>86782</b>	<b>78262</b>	<b>3344</b>	<b>212</b>	<b>3461</b>	<b>759</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(12417)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fund for future appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	(26021)	51508	17948	32300	10141	248	3175	-	-	-	-	-	-	-
Balance being funds for future appropriations-Shareholders	123242	71733	53785	-	-	-	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (D)</b>	<b>184002</b>	<b>201503</b>	<b>75078</b>	<b>32512</b>	<b>13602</b>	<b>1006</b>	<b>3175</b>	<b>-</b>	<b>-</b>	<b>(10643)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Note: Figure in bracket represents negative value

TABLE 19: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	ING VVSYA										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
Premiums earned – net	170895	164265	144228	115887	70720	42538	33886	8851	2116	419	
(a) Premium	(366)	(409)	(758)	(559)	(318)	(251)	(121)	(22)	(4)	(2)	
(b) Reinsurance ceded	–	–	–	–	–	–	–	–	–	–	
(c) Reinsurance accepted	–	–	–	–	–	–	–	–	–	–	
Income from Investments	22618	15559	10244	7011	4019	2012	522	102	35	–	
(a) Interest, Dividends & Rent – Gross	22252	39112	6432	14526	3878	481	76	–	–	–	
(b) Profit on sale/redemption of investments	(7157)	(6751)	(34378)	(4983)	(1069)	(83)	–	–	–	–	
(c) (Loss on sale/redemption of investments)	199	54139	(13933)	(3428)	(592)	2380	(175)	–	–	–	
(d) Transfer/Gain on revaluation/change in fair value	–	–	–	–	–	–	–	–	–	–	
(e) Amortization of Premium/Discount on Investments	–	–	–	–	–	–	–	–	–	–	
(f) Appropriation/Expropriation Adjustment/Account	–	–	–	–	–	–	–	–	–	–	
Unrealised Gains/Loss	179	1499	2249	208	50	39	56	39	5	–	
Other Income	11496	14630	20840	20707	18867	12624	9822	7503	4752	–	
Transfer from Shareholders' Account	–	–	–	–	–	–	–	–	–	–	
Unit Linked Recoveries	–	–	–	–	–	–	–	–	–	–	
<b>TOTAL (A)</b>	<b>220116</b>	<b>282045</b>	<b>134926</b>	<b>149369</b>	<b>95555</b>	<b>59739</b>	<b>44067</b>	<b>16472</b>	<b>6904</b>	<b>417</b>	
Commission	13058	12076	11038	10555	9417	6913	4107	1993	645	135	
Operating Expenses related to Insurance Business	49441	46727	46392	40370	30353	21083	14649	9891	5775	2312	
Provision for doubtful debts	–	–	–	–	–	–	–	–	–	–	
Adjustment related to previous year	–	–	–	–	–	–	–	–	–	–	
Bad debts written off	–	–	–	–	–	–	–	–	–	–	
Provision for Tax	–	–	223	433	271	242	–	–	–	–	
Provisions (other than taxation)	–	–	–	–	–	–	–	–	–	–	
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	–	–	–	–	
(b) Others	–	–	–	–	–	–	–	–	–	–	
<b>TOTAL (B)</b>	<b>62499</b>	<b>58803</b>	<b>57652</b>	<b>51357</b>	<b>40042</b>	<b>28238</b>	<b>18755</b>	<b>11883</b>	<b>6420</b>	<b>1417</b>	
Benefits Paid (Net)	58627	24544	13371	8958	5051	3034	260	96	29	3864	
Interim Bonuses Paid	11	7	7	3	3	–	1	11	–	–	
Change in valuation of liability in respect of life policies	96866	196597	65026	86993	50463	28507	25090	4487	458	354	
(a) Gross	21	104	(89)	(57)	(4)	(41)	(40)	(3)	(3)	(1)	
(b) Amount ceded in Reinsurance	–	–	–	–	–	–	–	–	–	–	
(c) Amount accepted in Reinsurance	–	–	–	–	–	–	–	–	–	–	
(d) Transfer to Linked Fund (Fund Reserve)	–	–	–	–	–	–	–	–	–	–	
<b>TOTAL (C)</b>	<b>155525</b>	<b>221251</b>	<b>78314</b>	<b>95898</b>	<b>55514</b>	<b>31501</b>	<b>25311</b>	<b>4589</b>	<b>484</b>	<b>353</b>	
<b>SURPLUS/ (DEFICIT) (D) = (A)–(B)–(C)</b>	<b>2092</b>	<b>1991</b>	<b>(1041)</b>	<b>2113</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>(3800)</b>	
<b>Prior Period Items</b>	<b>2653</b>	<b>661</b>	<b>2049</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	
Balance at the beginning of the year	–	–	–	–	–	–	–	–	–	–	
Transfer from Linked Fund (Lapsed Policies)	4744	2653	1008	–	–	–	–	–	–	–	
<b>Surplus available for appropriations</b>	<b>2395</b>	<b>–</b>	<b>347</b>	<b>64</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>(3800)</b>	
<b>APPROPRIATIONS</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	
Transfer to Shareholders' Account	–	–	–	–	–	–	–	–	–	–	
Fund for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	–	–	–	–	
Balance being funds for future appropriations–Policyholders	(303)	1991	(1388)	2049	–	–	–	–	–	–	
Balance being funds for future appropriations–Shareholders	2653	661	2049	–	–	–	–	–	–	–	
Balance transferred to Balance Sheet	–	–	–	–	–	–	–	–	–	–	
<b>TOTAL (D)</b>	<b>4744</b>	<b>2653</b>	<b>1008</b>	<b>2113</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>(3800)</b>	

Note: Figure in bracket represents negative value.



TABLE 19: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	KOTAK										SHRIRAM					
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
Premiums earned – net	297551	286805	234319	169114	97151	62185	46616	15072	4032	758	82152	61127	43617	35805	18417	1033
(a) Premium	(3455)	(1820)	(3545)	(2843)	(2018)	(1115)	(678)	(398)	(60)	(21)	(47)	(67)	(49)	(17)	(14)	(1)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	36933	26006	17108	10137	6158	3514	1239	448	41	-	5877	3276	2175	114	42	1
(a) Interest, Dividends & Rent – Gross	48481	35815	13704	32018	10336	2000	369	255	-	-	4766	4344	-	-	-	-
(b) Profit on sale/redemption of investments	(17295)	(8651)	(57479)	(5748)	(2779)	(446)	(273)	(3)	-	-	(14)	(975)	(674)	-	-	-
(c) (Loss on sale/redemption of investments)	(2752)	52223	(7855)	(10306)	(1776)	7415	484	74	-	-	-	-	-	-	-	-
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	(6)	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	4046	24269	(11623)	-	-	-
Unrealised Gains/Loss	415	290	286	108	70	24	26	7	-	-	85	80	29	1165	137	-
Other Income	882	1770	3013	10888	11799	4998	2173	9758	-	-	474	3324	516	610	-	-
Transfer from Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>	<b>360761</b>	<b>392437</b>	<b>199551</b>	<b>203369</b>	<b>118941</b>	<b>78574</b>	<b>49956</b>	<b>25213</b>	<b>4014</b>	<b>737</b>	<b>96669</b>	<b>93812</b>	<b>32798</b>	<b>37677</b>	<b>18580</b>	<b>1032</b>
Commission	13017	16792	22543	15511	8020	5912	3890	1920	761	181	4146	6649	5999	4478	3604	358
Operating Expenses related to Insurance Business	58006	57384	60767	42487	24031	13408	11133	8984	6138	3698	13116	12399	6782	5090	2448	659
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	268	282	189	107	-	-	-	-	144	-	62	2	101	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	(717)	5	712	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	243	77	-	1	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>71022</b>	<b>73458</b>	<b>83583</b>	<b>58991</b>	<b>32239</b>	<b>19427</b>	<b>15266</b>	<b>10981</b>	<b>6898</b>	<b>3880</b>	<b>17406</b>	<b>19048</b>	<b>12442</b>	<b>9570</b>	<b>6153</b>	<b>1017</b>
Benefits Paid (Net)	103615	49668	24304	26255	17317	4197	456	408	21	-	23529	6595	1430	382	176	-
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	8	3	3	2	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	23347	21659	17497	12979	12081	12468	8541	4389	2320	347	8788	4181	1421	1803	1169	27
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	154108	230754	66594	99180	50803	42217	28404	5031	-	-	46199	63852	17269	25780	11120	-
(d) Transfer to Linked Fund (Fund Reserve)	281070	302082	108395	138414	80201	58882	37400	9829	2341	347	78525	74631	20123	27967	12465	27
<b>TOTAL (C)</b>	<b>8669</b>	<b>16896</b>	<b>7572</b>	<b>5963</b>	<b>6501</b>	<b>265</b>	<b>(2711)</b>	<b>4404</b>	<b>(5226)</b>	<b>(3490)</b>	<b>738</b>	<b>132</b>	<b>233</b>	<b>140</b>	<b>(38)</b>	<b>(12)</b>
<b>SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)</b>	<b>297551</b>	<b>286805</b>	<b>234319</b>	<b>169114</b>	<b>97151</b>	<b>62185</b>	<b>46616</b>	<b>15072</b>	<b>4032</b>	<b>758</b>	<b>82152</b>	<b>61127</b>	<b>43617</b>	<b>35805</b>	<b>18417</b>	<b>1033</b>
<b>Prior Period Items</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	528	380	370	363	(4848)	(4967)	(2256)	-	-	-	181	192	23	(74)	(12)	-
Transfer from Linked Fund (Lapsed Policies)	9197	17276	7942	6327	1653	(4702)	(4967)	4404	(5226)	-	919	324	256	66	(50)	(12)
<b>Surplus available for appropriations</b>	<b>8951</b>	<b>7085</b>	<b>2021</b>	<b>1939</b>	<b>143</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1146</b>	<b>919</b>	<b>143</b>	<b>65</b>	<b>43</b>	<b>25</b>	<b>-</b>
<b>APPROPRIATIONS</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fund for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	(176)	9663	5541	4018	1146	147	244	74	(993)	-	181	192	192	23	(74)	(12)
Balance being funds for future appropriations-Shareholders	422	528	380	370	363	(4848)	(4967)	4330	(4233)	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	9197	17276	7942	6327	1653	(4702)	(4967)	4404	(5226)	-	919	324	256	66	(49)	(12)
<b>TOTAL (D)</b>	<b>9197</b>	<b>17276</b>	<b>7942</b>	<b>6327</b>	<b>1653</b>	<b>(4702)</b>	<b>(4967)</b>	<b>4404</b>	<b>(5226)</b>	<b>-</b>	<b>919</b>	<b>324</b>	<b>256</b>	<b>66</b>	<b>(49)</b>	<b>(12)</b>

Note: Figure in bracket represents negative value

TABLE 19: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MAX NEW YORK										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
Premiums earned – net											
(a) Premium	581263 (7642)	486054 (5968)	385726 (3823)	271460 (2205)	150028 (1486)	78813 (841)	41343 (471)	21525 (318)	9659 (154)	3895 (35)	
(b) Reinsurance ceded	–	–	–	–	–	–	–	–	–	–	
(c) Reinsurance accepted	–	–	–	–	–	–	–	–	–	–	
Income from Investments											
(a) Interest, Dividends & Rent – Gross	45051	32384	21178	12008	7028	3852	2131	929	406	77	
(b) Profit on sale/redemption of investments	71058	72233	12000	11452	1974	331	9	–	–	–	
(c) (Loss on sale/ redemption of investments)	(13582)	(9806)	(41177)	(2816)	(460)	(47)	–	–	–	–	
(d) Transfer/Gain on revaluation/change in fair value	(3685)	102913	(14411)	1736	842	2260	40	–	–	–	
(e) Amortization of Premium/Discount on Investments	(195)	1241	577	30	(76)	(152)	–	–	–	–	
(f) Appropriation/Expropriation Adjustment Account	434	–	–	–	–	–	–	–	–	–	
Unrealised Gain/Loss											
Other Income	243	46	95	36	99	123	(78)	(38)	12	1	
Transfer from Shareholders' Account	1183	5862	37158	17913	7419	6516	10267	24501	–	–	
Unit Linked Recoveries	–	–	–	–	–	–	–	–	–	–	
<b>TOTAL (A)</b>	<b>674128</b>	<b>684959</b>	<b>397324</b>	<b>309615</b>	<b>165368</b>	<b>90856</b>	<b>53241</b>	<b>46598</b>	<b>9923</b>	<b>3938</b>	
Commission	53990	42121	39158	38446	22852	13447	6509	4028	1849	1186	
Operating Expenses related to Insurance Business	144044	150439	160896	86533	51370	33932	24641	16273	11194	8488	
Provision for doubtful debts	315	22	132	100	58	9	17	–	–	–	
Adjustment related to previous year	–	–	–	–	–	–	–	–	–	–	
Bad debts written off	8	20	6	1	0	5	3	–	–	–	
Provision for Tax	–	–	794	469	311	256	–	–	–	–	
Provisions (other than taxation)	–	–	–	–	–	–	–	–	–	–	
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	–	–	–	–	
(b) Others	–	–	–	–	–	–	–	–	–	–	
<b>TOTAL (B)</b>	<b>198356</b>	<b>192602</b>	<b>200986</b>	<b>125549</b>	<b>74593</b>	<b>47650</b>	<b>31171</b>	<b>20301</b>	<b>13043</b>	<b>9674</b>	
Benefits Paid (Net)	123679	58917	22082	13601	8337	4254	1242	1164	249	67	
Interim Bonuses Paid	–	–	–	–	–	–	–	–	–	–	
Change in valuation of liability in respect of life policies											
(a) Gross	310190	419620	176276	166557	82385	38605	21068	9558	4546	2037	
(b) Amount ceded in Reinsurance	10	(1050)	(480)	(523)	(100)	(212)	(240)	(139)	(25)	(16)	
(c) Amount accepted in Reinsurance	–	–	–	–	–	–	–	–	–	–	
(d) Transfer to Linked Fund (Fund Reserve)	–	–	–	–	–	–	–	–	–	–	
<b>TOTAL (C)</b>	<b>433879</b>	<b>477487</b>	<b>197878</b>	<b>179634</b>	<b>90623</b>	<b>42646</b>	<b>22070</b>	<b>10584</b>	<b>4770</b>	<b>2088</b>	
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>	<b>41892</b>	<b>14869</b>	<b>(1539)</b>	<b>4431</b>	<b>153</b>	<b>560</b>	<b>–</b>	<b>15713</b>	<b>(7890)</b>	<b>(7824)</b>	
<b>Prior Period Items</b>											
Balance at the beginning of the year	6229	1695	4335	–	–	–	–	(7823)	–	–	
Transfer from Linked Fund (Lapsed Policies)	48122	16564	2796	4431	153	560	–	(15713)	–	–	
<b>Surplus available for appropriations</b>											
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account	32986	10335	1101	791	12	6	–	–	–	(7824)	
Fund for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	–	–	–	–	
Balance being funds for future appropriations–Policyholders	15136	6229	1695	–	127	499	–	–	–	–	
Balance being funds for future appropriations–Shareholders	–	–	–	3640	14	55	–	–	–	–	
Balance transferred to Balance Sheet	–	–	–	–	–	–	–	–	(15713)	–	
<b>TOTAL (D)</b>	<b>48122</b>	<b>16564</b>	<b>2796</b>	<b>4431</b>	<b>153</b>	<b>560</b>	<b>–</b>	<b>–</b>	<b>(15713)</b>	<b>(7824)</b>	

Note: Figure in bracket represents negative value.

TABLE 19: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MET LIFE									
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned – net										
(a) Premium	250817	253601	199664	115954	49271	20599	8153	2873	791	48
(b) Reinsurance ceded	(3993)	(2980)	(1837)	(1105)	(439)	(194)	(214)	(39)	(11)	(1)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-
Income from investments										
(a) Interest, Dividends & Rent – Gross	19858	11934	7547	3613	1656	643	231	77	3	-
(b) Profit on sale/redemption of investments	19144	13065	-	2320	252	98	-	-	-	-
(c) (Loss on sale/ redemption of investments)	(12413)	(3305)	(4107)	-	-	797	-	-	-	-
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	257	908	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-
Unrealised Gain/Loss	32634	114181	(39367)	-	69	-	-	-	-	-
Other Income	234	299	191	93	2279	8658	5	-	-	-
Transfer from Shareholders' Account	-	-	-	-	-	-	5629	1976	-	-
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>	<b>306280</b>	<b>386798</b>	<b>162092</b>	<b>121133</b>	<b>53996</b>	<b>30603</b>	<b>13803</b>	<b>4887</b>	<b>783</b>	<b>47</b>
Commission	8732	29251	34956	26629	10505	4050	1449	673	167	16
Operating Expenses related to Insurance Business	56360	68199	63290	42661	23197	16157	9538	4465	3044	653
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	356	280	165	201	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>65093</b>	<b>97450</b>	<b>98602</b>	<b>69569</b>	<b>33867</b>	<b>20407</b>	<b>10987</b>	<b>5138</b>	<b>3212</b>	<b>669</b>
Benefits Paid (Net)	47792	17250	7669	3465	2077	597	350	54	18	-
Interim Bonuses Paid	9	6	2	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies										
(a) Gross	193886	298273	110326	97354	40236	13361	3814	1488	523	9
(b) Amount ceded in Reinsurance	(1326)	(568)	(663)	(378)	(74)	(161)	(112)	(42)	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund (Fund Reserve)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	<b>240361</b>	<b>314961</b>	<b>117334</b>	<b>100441</b>	<b>42240</b>	<b>13797</b>	<b>4052</b>	<b>1500</b>	<b>541</b>	<b>9</b>
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>	<b>827</b>	<b>(25613)</b>	<b>(53844)</b>	<b>(48878)</b>	<b>(22111)</b>	<b>(3601)</b>	<b>(1236)</b>	<b>(1751)</b>	<b>(2970)</b>	<b>(631)</b>
<b>Prior Period Items</b>	<b>(166383)</b>	<b>(136394)</b>	<b>(80318)</b>	<b>(30079)</b>	<b>7724</b>	<b>(5957)</b>	<b>(4721)</b>	<b>(2970)</b>	<b>-</b>	<b>-</b>
Balance at the beginning of the year	-	-	-	-	-	-	-	-	-	-
Transfer from Linked Fund (Lapsed Policies)	(165556)	(162007)	(134162)	(78956)	(29835)	(7724)	(5957)	(4721)	(2790)	-
<b>Surplus available for appropriations</b>	<b>112</b>	<b>74</b>	<b>65</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(631)</b>
<b>APPROPRIATIONS</b>										
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	-
Fund for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	(293)	4301	2167	(1362)	(244)	-	-	-	-	-
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	(165375)	(166393)	(136394)	(1362)	(30079)	(7124)	(5957)	(4721)	(2790)	-
<b>TOTAL (D)</b>	<b>(165556)</b>	<b>(162007)</b>	<b>(134162)</b>	<b>(2723)</b>	<b>(30323)</b>	<b>(7124)</b>	<b>(5957)</b>	<b>(4721)</b>	<b>(2790)</b>	<b>(631)</b>

Note: Figure in bracket represents negative value.

TABLE 19: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	RELIANCE										SAHARA						
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05
Premiums earned - net	657115	660490	493254	322544	100466	22421	10655	3106	647	28	24341	25059	20647	14349	5100	2766	174
(a) Premium	(2329)	(1656)	(1720)	(1218)	(414)	(200)	(147)	(96)	(46)	-	(9)	(7)	(7)	(3)	(1)	-	-
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from investments	40119	24497	12204	5411	1390	731	269	48	8	-	2761	1791	1263	488	266	87	-
(a) Interest, Dividends & Rent - Gross	94777	67713	6418	31688	7499	937	111	14	-	-	827	680	379	764	130	-	-
(b) Profit on sale/redemption of investments	(29397)	(18375)	(79813)	(15269)	(3034)	(140)	(16)	-	-	-	325	14331	(5678)	(207)	(1)	-	-
(c) (Loss on sale/redemption of investments)	40737	270262	(40188)	(29244)	(2562)	3014	(10)	(4)	-	-	-	-	-	-	-	-	-
(d) Transfer/Gain on revaluation/change in fair value	4506	1316	4035	562	(9)	(100)	-	(15)	-	-	(2)	2	(0)	1	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	5205	864	240	2024	131	73	12	9	-	-	74	34	27	7	5	16	1
Other Income	16581	30534	110618	78276	32922	10494	5742	8638	-	-	-	-	1670	1478	1054	922	1152
Transfer from Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>	<b>827313</b>	<b>1035645</b>	<b>505047</b>	<b>394773</b>	<b>136389</b>	<b>37229</b>	<b>16616</b>	<b>11699</b>	<b>609</b>	<b>28</b>	<b>28316</b>	<b>41890</b>	<b>18301</b>	<b>16879</b>	<b>6550</b>	<b>3791</b>	<b>1327</b>
Commission	51480	62785	59691	27578	9877	1433	787	547	167	7	2208	2368	2415	2055	668	379	66
Operating Expenses related to Insurance Business	156270	163673	192297	103076	42904	11593	7680	5219	3398	1123	3298	3700	3973	2373	1542	1121	177
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	791	907	161	126	-	-	-	-	302	172	13	8	5	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	140	3	-	-	-
<b>TOTAL (B)</b>	<b>207750</b>	<b>226459</b>	<b>252778</b>	<b>131560</b>	<b>52942</b>	<b>13152</b>	<b>8466</b>	<b>5766</b>	<b>3565</b>	<b>1130</b>	<b>5808</b>	<b>6241</b>	<b>6542</b>	<b>4439</b>	<b>2215</b>	<b>1500</b>	<b>243</b>
Benefits Paid (Net)	201159	69342	15553	16242	7891	3279	695	50	9	-	4777	1483	618	527	157	22	-
Interim Bonuses Paid	9	5	5	3	3	1	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	408773	731162	235123	246968	75552	20797	7557	1647	157	11	4883	6421	4303	3025	1232	502	1084
(a) Gross	-	-	-	-	-	-	(102)	-	-	-	-	(3)	(2)	(1)	(1)	-	-
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund (Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	<b>609942</b>	<b>800509</b>	<b>250681</b>	<b>263213</b>	<b>83446</b>	<b>24077</b>	<b>8150</b>	<b>1697</b>	<b>166</b>	<b>11</b>	<b>20687</b>	<b>34879</b>	<b>11740</b>	<b>12444</b>	<b>4331</b>	<b>2263</b>	<b>1084</b>
<b>SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)</b>	<b>9621</b>	<b>8677</b>	<b>1587</b>	<b>1587</b>	<b>1587</b>	<b>1587</b>	<b>1587</b>	<b>1587</b>	<b>1587</b>	<b>1587</b>	<b>1821</b>	<b>770</b>	<b>19</b>	<b>(5)</b>	<b>4</b>	<b>29</b>	<b>-</b>
<b>Prior Period Items</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	10264	1587	-	-	-	-	-	(4236)	(1114)	-	11026	26978	6821	8894	2942	1739	-
Transfer from Linked Fund (Lapsed Policies)	19886	10264	1587	-	-	-	-	(4236)	(4236)	-	20687	34879	11740	12444	4331	2263	1084
<b>Surplus available for appropriations</b>	<b>405</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1821</b>	<b>770</b>	<b>19</b>	<b>(5)</b>	<b>4</b>	<b>29</b>	<b>-</b>
<b>APPROPRIATIONS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1347</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fund for future appropriations	-	-	-	-	-	-	-	-	-	(1113)	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	9216	8677	1587	-	-	-	-	-	-	-	475	770	19	(5)	4	29	-
Balance being funds for future appropriations-Policyholders	10264	1587	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	-	-	-	-	-	-	-	-	(4236)	(1113)	1821	770	19	(5)	4	29	-
<b>TOTAL (D)</b>	<b>19886</b>	<b>10264</b>	<b>1587</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1113)</b>	<b>1821</b>	<b>770</b>	<b>19</b>	<b>(5)</b>	<b>4</b>	<b>29</b>	<b>-</b>

Note: Figure in bracket represents negative value

TABLE 19: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

Particulars	SBI LIFE										STAR UNION DAHCHI		
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10	2008-09
Premiums earned – net	1291164	1010403	721210	562214	292849	107532	60118	22567	7239	1468	93331	53037	5019
(a) Premium	(3612)	(2355)	(971)	(1093)	(505)	(223)	(189)	(14)	-	-	(75)	(28)	-
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	132845	77248	52745	24175	12603	5760	2776	1041	358	21	3197	721	1
(a) Interest, Dividends & Rent – Gross	244623	254992	36747	48219	8928	5124	1133	159	144	-	2692	1056	1
(b) Profit on sale/redemption of investments	(63953)	(42428)	(196338)	(6759)	(1894)	(76)	(2)	(12)	-	-	(1554)	(183)	-
(c) (Loss on sale/ redemption of investments)	(13026)	302655	(62619)	(15310)	2330	2266	-	-	-	-	-	-	-
(d) Transfer/Gain on revaluation/change in fair value	(1536)	4288	-	-	-	-	-	-	-	-	98	87	-
(e) Amortization of Premium/Discount on Investments	2706	635	403	253	173	87	227	-	-	-	2409	1476	31
(f) Appropriation/Expropriation Adjustment Account	3542	-	15820	9975	4375	4559	2170	2699	2080	-	455	-	-
Unrealised Gains/Loss	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	1592753	1605438	566996	621672	318858	125030	66235	26439	9821	1489	100553	56166	5052
Transfer from Shareholders' Account	67105	66617	46788	40538	19597	6969	2339	945	187	19	4019	3928	676
Unit Linked Recoveries	88299	75298	62050	44694	32238	18996	12456	5735	2330	1127	10541	6635	2436
<b>TOTAL (A)</b>	-	(21)	(1184)	-	-	-	-	-	-	-	-	-	-
Operating Expenses related to Insurance Business	4	1022	374	2303	228	180	-	-	-	-	-	-	2
Provision for doubtful debts	2449	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	6634	7523	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	(13679)	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	157857	129237	114663	95057	52063	26145	14796	6679	2517	1146	14559	10563	3113
Benefits Paid (Net)	292577	85138	39675	35085	14006	8243	4636	2145	274	-	709	132	-
Interim Bonuses Paid	12	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	1108539	1371721	402380	484087	253083	90754	47981	17634	7029	1435	21333	48905	3911
(a) Gross	(1344)	(90)	(566)	(713)	(296)	(111)	(1178)	(20)	-	-	(281)	(28)	-
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund (Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	1399783	1456775	441488	518459	266794	98885	51439	19759	7304	1435	90655	49009	3911
<b>SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)</b>	35112	19426	10845	8156	1	-	-	-	-	(1092)	(4661)	(3405)	(1972)
<b>Prior Period Items</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	2462	812	77	-	-	-	-	-	-	-	-	-	-
Transfer from Linked Fund (Lapsed Policies)	37574	20237	10923	8156	1	-	-	-	-	-	(4661)	(3405)	(1972)
<b>Surplus available for appropriations</b>	33552	17775	10111	8079	-	-	-	-	-	1092	(4391)	(3405)	(1972)
<b>APPROPRIATIONS</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-	-
Fund for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	4022	2462	812	77	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	-	-	-	(270)	-	-
Balance transferred to Balance Sheet	-	-	-	-	-	-	-	-	-	-	(4661)	-	-
<b>TOTAL (D)</b>	37574	20237	10923	8156	-	-	-	-	-	-	(4661)	(3405)	(1972)

Note: Figure in bracket represents negative value

TABLE 19: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	TATA AIG									
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned – net										
(a) Premium	398522	349378	274750	204635	136718	88019	49704	25353	8121	2114
(b) Reinsurance ceded	(1235)	(1222)	(1294)	(1356)	(1123)	(1305)	(849)	(416)	(87)	(6)
(c) Reinsurance accepted	–	–	–	–	–	–	–	–	–	–
Income from Investments										
(a) Interest, Dividends & Rent – Gross	42473	29607	21253	12796	7664	3735	1727	754	216	–
(b) Profit on sale/redemption of investments	41990	20203	6459	15225	6400	1506	–	26	–	–
(c) (Loss on sale/redemption of investments)	(8946)	(12567)	(28193)	(28)	(63)	(12)	(0)	–	–	–
(d) Transfer/Gain on revaluation/change in fair value	25987	173968	(72256)	(538)	1040	7036	–	–	–	–
(e) Amortization of Premium/Discount on Investments	–	–	–	–	–	–	–	–	–	–
(f) Appropriation/Expropriation Adjustment Account	–	–	–	–	–	–	–	–	–	–
Unrealised Gains/Loss										
Other Income	(342)	3196	2728	1000	441	379	565	21	2	–
Transfer from Shareholders' Account	1752	44339	62420	35629	10434	7608	5764	6307	4355	–
Unit Linked Recoveries										
<b>TOTAL (A)</b>	<b>500200</b>	<b>606901</b>	<b>265866</b>	<b>267363</b>	<b>161511</b>	<b>106966</b>	<b>56911</b>	<b>32045</b>	<b>12607</b>	<b>2108</b>
Commission	24628	28085	23978	22892	19124	13755	8994	4158	1480	572
Operating Expenses related to Insurance Business	93877	102631	107119	70252	35702	29078	19802	11504	6353	4038
Provision for doubtful debts	279	641	214	(92)	73	27	5	–	–	–
Bad debts written off	–	–	–	96	–	–	–	–	–	–
Provision for Tax	–	–	484	491	274	310	–	–	–	–
Provisions (other than taxation)	–	–	–	–	–	–	–	–	–	–
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	–	–	–	–
(b) Others	–	–	–	–	–	–	–	–	–	–
<b>TOTAL (B)</b>	<b>118784</b>	<b>131357</b>	<b>131795</b>	<b>93640</b>	<b>55173</b>	<b>43171</b>	<b>28801</b>	<b>15662</b>	<b>7832</b>	<b>4610</b>
Benefits Paid (Net)	70920	32458	14683	11218	8209	4738	2282	852	367	123
Interim Bonuses Paid	–	–	–	–	–	–	–	–	–	–
Change in valuation of liability in respect of life policies										
(a) Gross	66982	64403	62805	46441	38962	28188	14951	13424	4409	451
(b) Amount ceded in Reinsurance	(140)	(141)	(151)	(157)	(96)	(102)	(259)	–	–	–
(c) Amount accepted in Reinsurance	–	–	–	–	–	–	–	–	–	–
(d) Transfer to Linked Fund (Fund Reserve)	238657	377556	56695	109818	52159	29716	7718	2107	–	–
<b>TOTAL (C)</b>	<b>376419</b>	<b>474276</b>	<b>134031</b>	<b>167320</b>	<b>99234</b>	<b>62541</b>	<b>24691</b>	<b>16383</b>	<b>4776</b>	<b>574</b>
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>	<b>4996</b>	<b>1268</b>	<b>40</b>	<b>6403</b>	<b>7104</b>	<b>1254</b>	<b>3418</b>	<b>–</b>	<b>–</b>	<b>(3076)</b>
<b>Prior Period Items</b>	–	–	–	–	–	–	–	–	–	–
Balance at the beginning of the year	–	–	–	–	–	–	–	–	–	–
Transfer from Linked Fund (Lapsed Policies)	3994	3867	281	117	820	424	–	–	–	–
<b>Surplus available for appropriations</b>	<b>8990</b>	<b>5135</b>	<b>321</b>	<b>6521</b>	<b>7924</b>	<b>1678</b>	<b>3418</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>APPROPRIATIONS</b>										
Transfer to Shareholders' Account	4989	3403	3780	232	1471	351	400	–	–	3076
Fund for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	3018	–	–	–
Balance being funds for future appropriations–Policyholders	4001	1731	–	–	–	–	–	–	–	–
Balance being funds for future appropriations–Shareholders	–	–	(3459)	6289	6453	1327	–	–	–	–
Balance transferred to Balance Sheet	–	–	321	6521	7924	1678	3418	–	–	–
<b>TOTAL (D)</b>	<b>8990</b>	<b>5135</b>	<b>321</b>	<b>6521</b>	<b>7924</b>	<b>1678</b>	<b>3418</b>	<b>–</b>	<b>–</b>	<b>–</b>

Note: Figure in bracket represents negative value.

TABLE 19: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Concl'd.)

(₹ Lakh)

Particulars	INDUSTRY TOTAL										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
Premiums earned – net	29160499	26544725	22178547	20134262	15606531	10587174	8285480	6628793	5574754	5009444	
(a) Premium	(62580)	(50208)	(42610)	(31918)	(20172)	(13616)	(10774)	(7085)	(4127)	(2040)	
(b) Reinsurance ceded	401	352	(57)	355	109	151	(97)	137	182	79	
(c) Reinsurance accepted	–	–	–	–	–	–	–	–	–	–	
Income from investments	8614767	7283288	6059594	5021491	4184055	3608296	3324751	2730795	2511894	2286626	
(a) Interest, Dividends & Rent – Gross	4491836	2619346	851457	1646584	931814	663843	436483	354404	129153	112525	
(b) Profit on sale/redemption of investments	(1189526)	(466521)	(1351762)	(263139)	(189550)	(163552)	(99000)	(86839)	(33234)	(13619)	
(c) (Loss on sale/ redemption of investments)	131719	6029502	(2373988)	(153567)	(112125)	176974	9244	121	–	–	
(d) Transfer/Gain on revaluation/change in fair value	4789	1771	4233	(42)	(806)	(929)	–	–	–	–	
(e) Amortization of Premium/Discount on Investments	(5723)	6897	160	1342	3092	–	–	–	–	–	
(f) Appropriation/Expropriation Adjustment Account	(168828)	1434747	(608780)	–	–	–	–	–	–	–	
Unrealised Gains/Loss	24967	48431	56198	45267	103650	141756	101522	13222	35604	–	
Other Income	195107	370356	617443	499606	228030	126385	96513	107817	47631	21352	
Transfer from Shareholders' Account	(666)	(1566)	(1193)	–	–	–	–	–	–	–	
Unit Linked Recoveries	41196764	43821032	25389242	26900243	20734628	15126483	12144122	9741366	8261855	7414367	
<b>TOTAL (A)</b>	1828029	1803559	1549598	1468058	1226864	863548	709861	615838	515273	456691	
Commission	3294230	2890628	2583190	2030673	1358584	961105	821560	642483	545115	467417	
Operating Expenses related to Insurance Business	(43535)	(103867)	27657	13576	–	–	–	–	–	–	
Adjustment related to previous year	–	(21)	(1184)	–	41298	21012	110062	50849	26542	17987	
Provision for doubtful debts	12	20	6	97	–	5	3	1	125862	–	
Bad debts written off	428613	369950	344515	360813	471282	399971	561929	151885	–	85852	
Provision for Tax	35345	50455	93177	16725	12233	4036	–	–	–	–	
Provisions (other than taxation)	–	(14396)	6779	8237	–	–	–	–	–	–	
(a) For diminution in the value of investments (Net)	(6868)	12256	1909	4167	(5851)	5110	16480	720805	26077	8397	
(b) Others	5535826	5008584	4605647	3902346	3104410	2254787	2219620	2181938	8246646	2277	
<b>TOTAL (B)</b>	14215045	9556491	5837029	6168637	5571501	3520986	2875133	2399357	2063515	1038621	
Benefits Paid (Net)	110958	100589	77350	107422	139627	29746	19536	23375	21636	19538	
Interim Bonuses Paid	–	–	–	–	–	–	–	–	–	–	
Change in valuation of liability in respect of life policies	19424423	19434755	12869974	12113993	9083534	7961790	6548377	4989759	4074027	3426050	
(a) Gross	(8244)	(13185)	1907	(4027)	(3483)	(3017)	(5331)	(1843)	(1402)	(452)	
(b) Amount ceded in Reinsurance	64	–	–	–	–	–	–	–	–	–	
(c) Amount accepted in Reinsurance	1538451	9456020	1930493	4483448	2743293	1292341	414744	70872	19881	725	
(d) Transfer to Linked Fund (Fund Reserve)	35280696	38534671	20716753	22869473	17534472	12801847	9852458	7481520	6168664	5193813	
<b>TOTAL (C)</b>	380242	277777	66842	128423	95746	69848	72042	77908	29677	1181932	
<b>SURPLUS/ (DEFICIT) (D) = (A)–(B)–(C)</b>	–	–	–	–	–	–	–	–	–	–	
<b>Prior Period Items</b>	(10587)	(48615)	(10185)	(23080)	(6939)	1834	–	–	(8937)	–	
Balance at the beginning of the year	15050	14870	281	(558)	820	424	(6072)	(22508)	–	7714	
Transfer from Linked Fund (Lapsed Policies)	384705	244032	56939	99594	89626	61822	65970	55400	20740	–	
<b>Surplus available for appropriations</b>	–	–	–	–	–	–	–	–	–	–	
<b>APPROPRIATIONS</b>	404881	227754	81539	101762	81205	63293	70060	54813	47817	34216	
Transfer to Shareholders' Account	15425	5331	12759	(15968)	12450	1203	3018	74	–	823918	
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)	40247	126607	58254	53602	18731	8517	–	–	–	–	
Balance being funds for future appropriations–Policyholders	(212006)	73982	55834	3640	14	55	3815	904	(2986)	350507	
Balance being funds for future appropriations–Shareholders	(189641)	(151447)	(151447)	5297	(23262)	(11245)	(10924)	(391)	(4142)	–	
Balance transferred to Balance Sheet	384705	244032	56939	1483333	89138	61823	65969	55400	20740	1200927	
<b>TOTAL (D)</b>	–	–	–	–	–	–	–	–	–	–	

Note: Figure in bracket represents negative value.

TABLE 20: LIFE INSURERS: SHAREHOLDERS ACCOUNT

(₹ Lakh)

Particulars	LIC										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
Amounts transferred from the Policyholders Account (Technical Account)	113762	103092	92912	82959	75781	62177	69660	54813	48810	81391	
<b>Income From Investments:</b>											
(a) Interest, Dividends & Rent – Gross	3323	2923	2816	1562	1585	995	1063	1012	887	788	
(b) Profit on sale/redemption of investments	69	65	-	-	-	-	22	-	-	-	
(c) (Loss) on sale/ redemption of investments	(16)	(9)	(9)	(9)	(4)	-	-	-	-	-	
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	
Other Income	40	-	-	-	-	-	-	-	-	-	
<b>TOTAL (A)</b>	117178	106071	95719	84511	77362	63172	70746	55825	49697	82179	
Expenses other than those directly related to the insurance business	(2)	0	(16)	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	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL (B)</b>	(2)	0	(16)	49	0	14	(91)	644	-	-	
Profit/ (Loss) before tax	117180	106072	95735	84463	77362	63158	70837	55181	49697	82179	
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	
Profit / (Loss) after tax	117180	106072	95735	84463	77362	63158	70837	55181	49697	82179	
Prior Period Items	-	-	-	-	-	-	-	-	-	-	
<b>APPROPRIATIONS</b>											
(a) Balance at the beginning of the year	-	-	-	-	-	-	-	-	-	28066	
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	43325	
(c) Proposed final dividend	113762	103092	92912	82959	75781	62177	69660	54813	48810	-	
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	
(e) Transfer to reserves/ other accounts	3419	2979	2823	1504	1581	981	1176	368	887	10788	
<b>Profit carried to the Balance Sheet</b>	-	-	-	-	-	-	-	-	-	82179	

Note: Figure in bracket represents negative value



TABLE 20: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

Particulars	AEGON RELIGARE			AVIVA								
				2008-09	2009-10	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05
Amounts transferred from the Policyholders Account (Technical Account)	-	-	-	20495	51	53	48	39	-	-	-	-
<b>Income From Investments:</b>												
(a) Interest, Dividends & Rent – Gross	609	382	446	3159	2059	2895	2412	1831	809	664		
(b) Profit on sale/redemption of investments	99	53	119	161	312	75	91	70	36	36		
(c) (Loss on sale/ redemption of investments)	(1)	(2)	(6)	(16)	-	(21)	(10)	(5)	-	(55)		
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-		
(e) Amortization of Premium/Discount on Investments	461	81	144	-	-	-	-	-	-	-		
Other Income	-	-	-	-	-	-	-	-	-	-		
<b>TOTAL (A)</b>	<b>1168</b>	<b>515</b>	<b>702</b>	<b>23799</b>	<b>2422</b>	<b>3002</b>	<b>2542</b>	<b>1935</b>	<b>870</b>	<b>646</b>		
Expenses other than those directly related to the insurance business	567	133	274	794	892	523	176	195	162	105		
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	-	-	-	20129	36002	51984	22615	14916	15095	9637		
<b>TOTAL (B)</b>	<b>3541</b>	<b>133</b>	<b>274</b>	<b>20924</b>	<b>36893</b>	<b>52507</b>	<b>22790</b>	<b>15111</b>	<b>15256</b>	<b>9743</b>		
Profit/ (Loss) before tax	(2373)	382	428	2875	(34472)	(49505)	(20249)	(13175)	(14387)	(9097)		
Provision for Taxation	-	-	20	-	-	-	-	-	-	-		
<b>Profit / (Loss) after tax</b>	<b>(2373)</b>	<b>382</b>	<b>408</b>	<b>2875</b>	<b>(34472)</b>	<b>(49505)</b>	<b>(20249)</b>	<b>(13175)</b>	<b>(14387)</b>	<b>(9097)</b>		
Prior Period Items	-	-	-	-	-	-	-	-	-	-		
<b>APPROPRIATIONS</b>												
(a) Balance at the beginning of the year	(1997)	(2379)	(2787)	(150726)	(116255)	(66749)	(46501)	(33325)	(18939)	(9842)		
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-		
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-		
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-		
(e) Transfer to reserves/ other accounts	-	-	-	-	-	-	-	-	-	-		
<b>Profit carried to the Balance Sheet</b>	<b>(4369)</b>	<b>(1997)</b>	<b>(2379)</b>	<b>(147851)</b>	<b>(150726)</b>	<b>(116255)</b>	<b>(66749)</b>	<b>(46501)</b>	<b>(33325)</b>	<b>(18939)</b>		

Note: Figure in bracket represents negative value

TABLE 20: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	BAJAJ ALLIANZ										BHARTI AXA				
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10	2008-09	2007-08	2006-07
Amounts transferred from the Policyholders Account (Technical Account)	93551	52448	415	327	313	-	-	-	-	(2400)	(28343)	(47729)	(41515)	-	-
<b>Income From Investments:</b>															
(a) Interest, Dividends & Rent – Gross	17591	9834	8463	7640	2731	1136	782	1008	970	846	951	621	1033	997	565
(b) Profit on sale/redemption of investments	961	1063	800	540	238	72	127	352	415	209	177	187	91	112	25
(c) (Loss on sale/ redemption of investments)	(314)	(54)	(195)	(230)	(198)	(139)	(26)	(1)	-	(15)	(22)	(48)	(26)	(14)	(9)
(d) Transfer/gain on revaluation/ Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>	111789	63291	9483	8277	3084	1069	883	1359	1385	(1360)	(27237)	(46969)	(40417)	1095	580
Expenses other than those directly related to the insurance business	455	647	159	147	531	67	46	40	32	204	141	152	114	217	156
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	3167	6945	16391	29518	9724	10855	4512	4000	4000	-	6661	695	1215	25080	8467
<b>TOTAL (B)</b>	3623	7592	16550	29666	10254	10923	4558	4040	4040	204	6801	847	1329	25297	8623
Profit/(Loss) before tax	108166	55699	(7067)	(21388)	(7170)	(9854)	(3675)	(2681)	(2655)	(1564)	(34039)	(47817)	(41746)	(24201)	(8043)
Provision for Taxation	2463	1471	1	1	-	-	-	1	-	1	(34039)	(47817)	(41746)	(24201)	(8043)
Profit/(Loss) after tax	105704	54229	(7068)	(21389)	(7170)	(9854)	(3675)	(2681)	(2655)	(1565)	(34039)	(47817)	(41746)	(24201)	(8043)
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>APPROPRIATIONS</b>															
(a) Balance at the beginning of the year	(1830)	(56058)	(48990)	(27601)	(20431)	(10577)	(6901)	(4220)	(1565)	-	(121807)	(73990)	(32244)	(8043)	-
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Profit carried to the Balance Sheet</b>	103874	(1830)	(56058)	(48990)	(27601)	(20431)	(10576)	(6901)	(4220)	(1565)	(155846)	(121807)	(73990)	(32244)	(8043)

Note: Figure in bracket represents negative value

TABLE 20: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

Particulars	BIRLA SUNLIFE										CANARA HSBC			
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01	2010-11	2009-10	2008-09
Amounts transferred from the Policyholders Account (Technical Account)	32907	1491	2862	2607	-	-	-	-	-	(4406)	(988)	-	-	-
<b>Income From Investments:</b>														
(a) Interest, Dividends & Rent – Gross	3663	3039	3018	2001	1571	1073	937	564	576	598	94	893	1124	2186
(b) Profit on sale/redemption of investments	334	177	243	168	83	36	26	12	175	44	11	158	530	224
(c) (Loss on sale/ redemption of investments)	(3)	-	(1)	(7)	(8)	(16)	(14)	(33)	(2)	-	-	(73)	(35)	(40)
(d) Transfer/gain on revaluation/ Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	(156)	(203)	164	140	(107)	-	-	-	-	-	-	-	-	-
Other Income	-	4504	6286	4909	1538	936	736	461	794	195	51	1	2	-
<b>TOTAL (A)</b>	36745	480	6286	4909	1538	936	736	461	794	(3569)	(832)	979	1621	2370
Expenses other than those directly related to the insurance business	48	80	100	26	39	29	36	19	119	41	-	356	122	1483
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	6198	47975	76399	49410	15473	7019	6762	8216	6771	-	-	19760	26114	21171
<b>TOTAL (B)</b>	6246	48055	76499	49437	15512	7049	6797	8235	6890	41	-	20117	26236	22654
Profit/ (Loss) before tax	30500	(43550)	(70214)	(44528)	(13974)	(6113)	(6061)	(7774)	(6096)	(3610)	(832)	(19138)	(24616)	(20199)
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	-	-	-	8
Profit / (Loss) after tax	30500	(43550)	(70214)	(44528)	(13974)	(6113)	(6061)	(7774)	(6096)	(3610)	(832)	(19138)	(24616)	(20207)
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>APPROPRIATIONS</b>														
(a) Balance at the beginning of the year	(202750)	(159201)	(88987)	(44460)	(30486)	(24373)	(18312)	(10538)	(4442)	-	-	(47703)	(23087)	(2880)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-	-	-	-	-	-	(832)	-	-	-	-
<b>Profit carried to the Balance Sheet</b>	(172251)	(202750)	(159201)	(88987)	(44460)	(30486)	(24373)	(18312)	(10538)	(4442)	(832)	(66841)	(47703)	(23087)

Note: Figure in bracket represents negative value

TABLE 20: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

Particulars	KOTAK MAHINDRA										DLF PRAMERICA		
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10	2008-09
Amounts transferred from the Policyholders Account (Technical Account)	8951	7085	2021	1939	143	-	-	-	-	(1146)	-	-	-
<b>Income From Investments:</b>													
(a) Interest, Dividends & Rent – Gross	2186	1761	2096	1606	964	656	545	615	1015	1409	697	615	508
(b) Profit on sale/redemption of investments	76	282	1176	788	160	25	20	132	256	(8)	79	91	344
(c) (Loss on sale/ redemption of investments)	(1)	-	(642)	(692)	(408)	(39)	(30)	(2)	-	-	-	-	(5)
(d) Transfer/gain on revaluation/ Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	(51)	(70)	(17)
Other Income	-	-	-	2	-	-	(225)	-	-	2	-	-	1
<b>TOTAL (A)</b>	<b>11212</b>	<b>9127</b>	<b>4651</b>	<b>3644</b>	<b>860</b>	<b>643</b>	<b>535</b>	<b>520</b>	<b>1270</b>	<b>257</b>	<b>725</b>	<b>636</b>	<b>831</b>
Expenses other than those directly related to the insurance business	83	435	204	26	24	4	7	4	8	2	231	171	1262
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	-	-	-	-	-	-	-	-	269	-	-	-	-
Contribution to Policyholders Account	882	1770	3013	10888	11799	4998	2173	9758	993	-	11450	9794	4015
<b>TOTAL (B)</b>	<b>965</b>	<b>2205</b>	<b>3217</b>	<b>10914</b>	<b>11823</b>	<b>5002</b>	<b>2180</b>	<b>9762</b>	<b>1270</b>	<b>257</b>	<b>11681</b>	<b>9965</b>	<b>5277</b>
Profit/ (Loss) before tax	10247	6922	1434	(7271)	(10964)	(4360)	(1645)	(9242)	-	-	(10956)	(9329)	(4446)
Provision for Taxation	-	-	-	(83)	83	83	-	-	-	-	-	-	-
Profit / (Loss) after tax	10247	6922	1434	(7187)	(11047)	(4442)	(1645)	(9242)	-	-	(10956)	(9329)	(4446)
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>APPROPRIATIONS</b>													
(a) Balance at the beginning of the year	(25512)	(32434)	(33868)	(26681)	(15634)	(11099)	(9230)	12	12	12	(13775)	(4446)	-
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Profit carried to the Balance Sheet</b>	<b>(15264)</b>	<b>(25512)</b>	<b>(32434)</b>	<b>(33868)</b>	<b>(26681)</b>	<b>(15541)</b>	<b>(10875)</b>	<b>(9230)</b>	<b>12</b>	<b>12</b>	<b>(24731)</b>	<b>(13775)</b>	<b>(4446)</b>

Note: Figure in bracket represents negative value

TABLE 20: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	FUTURE GENERALI					HDFC STANDARD										
	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Amounts transferred from the Policyholders Account (Technical Account)	-	-	-	-	-	4463	4729	7950	5163	-	-	-	-	-	(4461)	(200)
<b>Income From Investments:</b>																
(a) Interest, Dividends & Rent – Gross	744	765	1107	455	2	3999	2891	3024	2421	1268	653	929	952	1504	271	
(b) Profit on sale/redemption of investments	200	544	343	65	4	3999	492	139	987	1142	102	704	315	936	-	
(c) (Loss on sale/ redemption of investments)	(29)	(18)	(169)	-	-	(17)	(5)	(359)	(111)	(125)	(40)	(51)	-	(2)	(1)	
(d) Transfer/gain on revaluation/ Change in Fair value	-	-	-	-	-	-	-	519	(214)	(239)	-	-	-	-	-	
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	(30)	(26)	(30)	6	(24)	-	-	-	-	-	
Other Income	-	-	-	-	-	0	35	3	5	8	(36)	(49)	(74)	69	-	
<b>TOTAL (A)</b>	<b>915</b>	<b>1291</b>	<b>1281</b>	<b>520</b>	<b>6</b>	<b>10250</b>	<b>8116</b>	<b>11246</b>	<b>8257</b>	<b>2030</b>	<b>679</b>	<b>1534</b>	<b>1194</b>	<b>(1952)</b>	<b>70</b>	
Expenses other than those directly related to the insurance business	150	139	534	152	362	94	40	53	126	83	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	32778	36837	26341	3372	-	20057	35594	61490	32482	14504	9547	2864	5355	-	-	
<b>TOTAL (B)</b>	<b>32928</b>	<b>36976</b>	<b>26875</b>	<b>3524</b>	<b>362</b>	<b>20151</b>	<b>35634</b>	<b>61543</b>	<b>32608</b>	<b>14586</b>	<b>9652</b>	<b>3877</b>	<b>6014</b>	<b>557</b>	<b>205</b>	
Profit/ (Loss) before tax	(32012)	(35685)	(25594)	(3005)	(356)	(9900)	(27518)	(50296)	(24351)	(12556)	(8973)	(2344)	(4820)	(2511)	(135)	
Provision for Taxation	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	
Profit / (Loss) after tax	(32012)	(35686)	(25594)	(3005)	(356)	(9900)	(27518)	(50296)	(24351)	(12556)	(8973)	(2344)	(4820)	(2511)	(135)	
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>APPROPRIATIONS</b>																
(a) Balance at the beginning of the year	(64642)	(28955)	(3362)	(357)	-	(146650)	(119131)	(68835)	(44213)	(31657)	(18782)	(7465)	(2645)	(134)	-	
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Transfer to reserves/ other accounts	-	-	-	-	-	-	-	-	(270)	-	-	-	-	-	-	
<b>Profit carried to the Balance Sheet</b>	<b>(96654)</b>	<b>(64642)</b>	<b>(28955)</b>	<b>(3362)</b>	<b>(356)</b>	<b>(156550)</b>	<b>(146650)</b>	<b>(119131)</b>	<b>(68834)</b>	<b>(44213)</b>	<b>(31657)</b>	<b>(9809)</b>	<b>(7465)</b>	<b>(2645)</b>	<b>(135)</b>	

Note: Figure in bracket represents negative value

TABLE 20: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

Particulars	ICICI PRUDENTIAL										INDIAFIRST		
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01	2010-11	2009-10
Amounts transferred from the Policyholders Account (Technical Account)	73192	25712	3344	212	3461	759	-	-	-	(12417)	-	-	-
<b>Income From Investments:</b>													
(a) Interest, Dividends & Rent – Gross	9288	2233	2569	1171	2671	1658	963	975	620	1073	613	1095	511
(b) Profit on sale/redemption of investments	1353	940	1209	5353	1007	369	313	477	572	1123	46	669	241
(c) (Loss on sale/ redemption of investments)	(54)	(49)	(251)	(299)	(359)	(16)	(156)	(18)	-	-	-	(114)	0
(d) Transfer/gain on revaluation/ Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	890	(50)
Other Income	-	-	-	-	-	23	15	11	14	11	10	-	-
<b>TOTAL (A)</b>	<b>83778</b>	<b>28836</b>	<b>6872</b>	<b>6437</b>	<b>6779</b>	<b>2792</b>	<b>1135</b>	<b>1445</b>	<b>1206</b>	<b>(10210)</b>	<b>670</b>	<b>2540</b>	<b>703</b>
Expenses other than those directly related to the insurance business	528	783	85	116	146	59	41	159	86	111	647	92	2
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	-	-	94857	160635	75800	23067	23335	23677	15838	-	-	8923	5095
<b>TOTAL (B)</b>	<b>528</b>	<b>783</b>	<b>94942</b>	<b>160751</b>	<b>75946</b>	<b>23125</b>	<b>23376</b>	<b>23836</b>	<b>15924</b>	<b>111</b>	<b>647</b>	<b>9015</b>	<b>5096</b>
Profit/ (Loss) before tax	83250	28053	(88070)	(154314)	(69167)	(20333)	(22241)	(22391)	(14718)	(10321)	23	(6475)	(4479)
Provision for Taxation	2488	2256	10100	14808	4276	1545	(1079)	(233)	-	(188)	-	-	-
Profit / (Loss) after tax	80762	25797	(77970)	(139506)	(64891)	(18788)	(21162)	(22158)	(14718)	(10509)	23	(6475)	(4479)
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>APPROPRIATIONS</b>													
(a) Balance at the beginning of the year	(351849)	(377646)	(299676)	(160170)	(95279)	(68570)	(47407)	(25249)	(10531)	23	-	(5204)	(725)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-	-	(7922)	-	-	-	(45)	-	-	-
<b>Profit carried to the Balance Sheet</b>	<b>(271087)</b>	<b>(351849)</b>	<b>(377646)</b>	<b>(299676)</b>	<b>(160170)</b>	<b>(95279)</b>	<b>(68570)</b>	<b>(47407)</b>	<b>(25249)</b>	<b>(10531)</b>	<b>23</b>	<b>(11679)</b>	<b>(5204)</b>

Note: Figure in bracket represents negative value

TABLE 20: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

Particulars	ING VVSYA										IDBI FEDERAL			
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10	2008-09	2007-08
Amounts transferred from the Policyholders Account (Technical Account)	2741	-	347	64	-	-	-	-	-	(3800)	-	-	-	-
<b>Income From Investments:</b>														
(a) Interest, Dividends & Rent – Gross	1427	984	1245	1425	1083	1092	503	548	645	515	1184	1810	1147	665
(b) Profit on sale/redemption of investments	655	177	182	174	79	36	108	731	343	258	188	310	118	-
(c) (Loss on sale/ redemption of investments)	-	-	(36)	-	(29)	(25)	(81)	-	-	-	(121)	(159)	(416)	-
(d) Transfer/gain on revaluation/ Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	215	(3)	14	4
Other Income	-	-	-	-	1	5	-	-	-	-	4	-	-	-
<b>TOTAL (A)</b>	<b>4823</b>	<b>1161</b>	<b>1739</b>	<b>1663</b>	<b>1133</b>	<b>1108</b>	<b>530</b>	<b>1279</b>	<b>988</b>	<b>(3027)</b>	<b>1470</b>	<b>1958</b>	<b>863</b>	<b>668</b>
Expenses other than those directly related to the insurance business	333	202	339	3	21	883	82	75	22	67	137	154	275	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	-	-	-	-	-	-	-	-	-	-	-	1	1	9
Contribution to Policyholders Account	11496	14630	20840	20707	18867	12624	9822	7503	4752	-	13511	12299	11611	1019
<b>TOTAL (B)</b>	<b>11829</b>	<b>14832</b>	<b>21180</b>	<b>20709</b>	<b>18888</b>	<b>13506</b>	<b>9904</b>	<b>7578</b>	<b>4774</b>	<b>67</b>	<b>13649</b>	<b>12453</b>	<b>11886</b>	<b>3218</b>
Profit/ (Loss) before tax	(7006)	(13671)	(19441)	(19046)	(17754)	(12398)	(9374)	(6299)	(3786)	(3094)	(12178)	(10495)	(11023)	(2550)
Provision for Taxation	2	5	9	7	3	2	2	-	-	-	-	-	-	(3)
Profit / (Loss) after tax	(7008)	(13676)	(19450)	(19053)	(17757)	(12400)	(9376)	(6299)	(3786)	(3094)	(12178)	(10495)	(11023)	(2553)
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>APPROPRIATIONS</b>														
(a) Balance at the beginning of the year	(104892)	(91215)	(71765)	(52713)	(34956)	(22555)	(13179)	(6880)	(3094)	-	(24071)	(13576)	(2553)	-
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Profit carried to the Balance Sheet</b>	<b>(111899)</b>	<b>(104892)</b>	<b>(91215)</b>	<b>(71766)</b>	<b>(52713)</b>	<b>(34956)</b>	<b>(22555)</b>	<b>(13179)</b>	<b>(6880)</b>	<b>(3094)</b>	<b>(36249)</b>	<b>(24071)</b>	<b>(13576)</b>	<b>(2553)</b>

Note: Figure in bracket represents negative value

TABLE 20: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MAX NEWYORK										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Amounts transferred from the Policyholders Account (Technical Account)	32986	10335	1101	791	12	6	-	-	-	-	(1799)
<b>Income From Investments:</b>											
(a) Interest, Dividends & Rent – Gross	7453	3241	2624	1582	1131	640	356	800	1094	1263	331
(b) Profit on sale/redemption of investments	752	710	654	635	270	90	106	58	19	42	14
(c) (Loss on sale/ redemption of investments)	(2)	(99)	(550)	(78)	(22)	-	-	-	-	-	-
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	354	129	655	27	32	45	-	-	-	-	-
Other Income	1	3	3	1	407	-	10	525	1	2	-
<b>TOTAL (A)</b>	<b>41543</b>	<b>14319</b>	<b>4487</b>	<b>2959</b>	<b>1831</b>	<b>781</b>	<b>472</b>	<b>1384</b>	<b>1113</b>	<b>1307</b>	<b>(1454)</b>
Expenses other than those directly related to the insurance business	20954	10781	6208	688	459	271	171	159	67	169	148
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	(474)	422	51	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	242	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	1183	5862	37158	17913	7419	6516	10267	24501	565	-	4
<b>TOTAL (B)</b>	<b>22137</b>	<b>16411</b>	<b>43788</b>	<b>18652</b>	<b>7878</b>	<b>6787</b>	<b>10438</b>	<b>24660</b>	<b>631</b>	<b>169</b>	<b>152</b>
Profit/ (Loss) before tax	19406	(2091)	(39302)	(15693)	(6047)	(6006)	(9966)	(23276)	482	1138	(1606)
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	-
<b>Profit / (Loss) after tax</b>	<b>19406</b>	<b>(2091)</b>	<b>(39302)</b>	<b>(15693)</b>	<b>(6047)</b>	<b>(6006)</b>	<b>(9966)</b>	<b>(23276)</b>	<b>482</b>	<b>1138</b>	<b>(1606)</b>
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-
<b>APPROPRIATIONS</b>											
(a) Balance at the beginning of the year	(102367)	(100275)	(60974)	(45281)	(39234)	(33228)	(23261)	15	(467)	(1605)	-
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-	-	-	-	-	-	-	-
<b>Profit carried to the Balance Sheet</b>	<b>(82961)</b>	<b>(102367)</b>	<b>(100275)</b>	<b>(60974)</b>	<b>(45281)</b>	<b>(39234)</b>	<b>(33228)</b>	<b>(23261)</b>	<b>15</b>	<b>(467)</b>	<b>(1606)</b>

Note: Figure in bracket represents negative value



TABLE 20: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

Particulars	MET LIFE										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
Amounts transferred from the Policyholders Account (Technical Account)	112	74	65	-	-	-	-	-	-	(631)	
<b>Income From Investments:</b>											
(a) Interest, Dividends & Rent – Gross	2205	1967	2247	1893	800	626	725	732	858	607	
(b) Profit on sale/redemption of investments	244	465	-	232	106	30	11	65	1	(12)	
(c) (Loss on sale/ redemption of investments)	(9)	-	(860)	-	-	-	-	(33)	-	-	
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	
(e) Amortization of Premium/Discount on Investments	-	-	-	-	176	-	-	-	-	-	
Other Income	-	-	-	-	-	63	13	-	(44)	-	
<b>TOTAL (A)</b>	<b>2552</b>	<b>2506</b>	<b>1452</b>	<b>2125</b>	<b>1082</b>	<b>719</b>	<b>748</b>	<b>763</b>	<b>815</b>	<b>(36)</b>	
Expenses other than those directly related to the insurance business	24	-	-	-	-	-	-	-	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	-	-	
<b>TOTAL (B)</b>	<b>24</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2279</b>	<b>8658</b>	<b>5629</b>	<b>1976</b>	<b>11</b>	<b>248</b>	
Profit/ (Loss) before tax	2528	2506	1452	2125	(1197)	(7940)	(4881)	(1213)	804	(284)	
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	
<b>Profit / (Loss) after tax</b>	<b>2528</b>	<b>2506</b>	<b>1452</b>	<b>2125</b>	<b>(1197)</b>	<b>(7940)</b>	<b>(4881)</b>	<b>(1213)</b>	<b>804</b>	<b>(284)</b>	
Prior Period Items	-	-	-	-	-	(1834)	-	-	-	-	
<b>APPROPRIATIONS</b>											
(a) Balance at the beginning of the year	(10462)	(12968)	(14420)	(16545)	(15348)	(5574)	(693)	520	(284)	-	
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	
(e) Transfer to reserves/ other accounts	-	-	-	-	-	-	-	-	-	-	
<b>Profit carried to the Balance Sheet</b>	<b>(7934)</b>	<b>(10462)</b>	<b>(12968)</b>	<b>(14420)</b>	<b>(16545)</b>	<b>(15348)</b>	<b>(5574)</b>	<b>(693)</b>	<b>520</b>	<b>(284)</b>	

Note: Figure in bracket represents negative value

TABLE 20: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

Particulars	RELIANCE											SAHARA					
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05
Amounts transferred from the Policyholders Account (Technical Account)	405	-	-	-	-	-	-	-	-	-	1347	-	-	-	-	-	-
<b>Income From Investments:</b>	2658	1993	1852	952	1338	834	702	764	934	206	1696	1432	1231	1167	788	1154	
(a) Interest, Dividends & Rent - Gross	729	922	184	553	388	133	77	409	25	-	87	1106	280	673	261	62	39
(b) Profit on sale/redemption of investments	(241)	(476)	(635)	(259)	(165)	(20)	(71)	(9)	-	-	(3)	(6)	(33)	-	(22)	(70)	(70)
(c) Loss on sale/ redemption of investments	-	-	-	-	-	-	-	-	-	-	(74)	1379	-	-	-	-	-
(d) Transfer/gain on revaluation/ Change in Fair value	234	136	752	303	(58)	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/ Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	(189)	(253)	(273)	(203)	-	5	4	2	6	1	-	(262)
<b>TOTAL (A)</b>	<b>3786</b>	<b>2574</b>	<b>2153</b>	<b>1548</b>	<b>1503</b>	<b>758</b>	<b>455</b>	<b>891</b>	<b>756</b>	<b>206</b>	<b>3058</b>	<b>3915</b>	<b>1480</b>	<b>1847</b>	<b>1028</b>	<b>711</b>	<b>861</b>
Expenses other than those directly related to the insurance business	134	419	26	79	92	104	115	142	31	-	75	35	41	34	26	580	455
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	1583	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	16581	30534	110618	78276	32922	10494	5742	8638	108	-	-	-	1670	1478	1054	922	1152
<b>TOTAL (B)</b>	<b>16715</b>	<b>30953</b>	<b>110644</b>	<b>78355</b>	<b>33013</b>	<b>10598</b>	<b>5857</b>	<b>8780</b>	<b>139</b>	<b>-</b>	<b>75</b>	<b>35</b>	<b>3295</b>	<b>1512</b>	<b>1079</b>	<b>1503</b>	<b>1608</b>
Profit/ (Loss) before tax	(12929)	(28379)	(108491)	(76807)	(31511)	(9840)	(5401)	(7889)	616	206	2983	3880	(1815)	334	(51)	(791)	(747)
Provision for Taxation	-	-	-	-	-	-	-	(108)	-	-	188	259	-	-	-	7	-
Profit / (Loss) after tax	(12929)	(28379)	(108491)	(76807)	(31511)	(9840)	(5401)	(7780)	616	206	2795	3621	(1815)	334	(51)	(784)	(747)
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>APPROPRIATIONS</b>																	
(a) Balance at the beginning of the year	(267387)	(239008)	(130517)	(53710)	(22200)	(12360)	(6958)	822	206	-	747	(2874)	(1058)	(1597)	(1545)	-	-
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	205	-	-	-
<b>Profit carried to the Balance Sheet</b>	<b>(280316)</b>	<b>(267387)</b>	<b>(239008)</b>	<b>(130517)</b>	<b>(53711)</b>	<b>(22199)</b>	<b>(12360)</b>	<b>(6959)</b>	<b>822</b>	<b>206</b>	<b>3542</b>	<b>747</b>	<b>(2873)</b>	<b>(1058)</b>	<b>(1596)</b>	<b>(784)</b>	<b>(747)</b>

Note: Figure in bracket represents negative value

TABLE 20: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	SBI LIFE										SHIRAM					
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
Amounts transferred from the Policyholders Account (Technical Account)	33552	17775	10111	8079	-	-	-	-	-	(1092)	919	143	65	43	25	-
<b>Income From Investments:</b>																
(a) Interest, Dividends & Rent – Gross	5469	6065	6787	4208	3074	1950	1025	811	1079	1105	1019	1078	1130	1048	1001	347
(b) Profit on sale/redemption of investments	1683	2697	1284	3892	1836	2855	124	259	322	155	112	198	595	460	79	14
(c) (Loss on sale/ redemption of investments)	(251)	(3548)	(1987)	(729)	(103)	(2)	-	-	-	-	(91)	-	-	-	-	-
(d) Transfer/gain on revaluation/ Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	408	-	-	2	-	-	2	5	15	-	273	133	119	41	12	2
<b>TOTAL (A)</b>	<b>40860</b>	<b>22989</b>	<b>16195</b>	<b>15453</b>	<b>4807</b>	<b>4802</b>	<b>1152</b>	<b>1075</b>	<b>1416</b>	<b>168</b>	<b>2233</b>	<b>1551</b>	<b>1909</b>	<b>1592</b>	<b>1117</b>	<b>363</b>
Expenses other than those directly related to the insurance business	302	39	49	93	49	40	132	17	84	197	27	34	25	21	28	114
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	(29)	(4799)	2990	1910	-	-	-	-	-	-	-	-	349	237	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	3542	-	15820	9975	4375	4559	2170	2699	2080	-	474	3324	516	610	-	-
<b>TOTAL (B)</b>	<b>3815</b>	<b>(4761)</b>	<b>18859</b>	<b>11977</b>	<b>4423</b>	<b>4599</b>	<b>2302</b>	<b>2716</b>	<b>2164</b>	<b>197</b>	<b>502</b>	<b>3358</b>	<b>890</b>	<b>869</b>	<b>28</b>	<b>114</b>
Profit/ (Loss) before tax	37045	27749	(2664)	3475	384	203	(1150)	(1641)	(749)	(29)	1731	(1806)	1019	723	1089	250
Provision for Taxation	411	103	33	37	1	-	-	-	(749)	-	-	-	208	165	139	32
Profit / (Loss) after tax	36634	27646	(2631)	3438	383	203	(1150)	(1641)	(749)	(29)	1731	(1806)	811	558	950	218
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	218
<b>APPROPRIATIONS</b>																
(a) Balance at the beginning of the year	25487	(2158)	473	(2966)	(3349)	(3550)	(2400)	(760)	(11)	18	730	2536	1726	1168	218	-
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Profit carried to the Balance Sheet</b>	<b>62122</b>	<b>25487</b>	<b>(2158)</b>	<b>473</b>	<b>(2966)</b>	<b>(3347)</b>	<b>(3550)</b>	<b>(2400)</b>	<b>(760)</b>	<b>(11)</b>	<b>2461</b>	<b>730</b>	<b>2536</b>	<b>1726</b>	<b>1168</b>	<b>218</b>

Note: Figure in bracket represents negative value

TABLE 20: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

Particulars	STAR UNION DAI-ICHI					TATA AIG					2001-02		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05		2003-04	2002-03
Amounts transferred from the Policyholders Account (Technical Account)	(4391)	(3405)	(1972)	4989	3403	3780	232	1471	351	400	-	-	(3076)
<b>Income From Investments:</b>													
(a) Interest, Dividends & Rent – Gross	2603	2000	304	2422	1163	2325	2131	1783	1194	657	613	862	828
(b) Profit on sale/redemption of investments	377	697	22	4	15	89	3	-	767	22	9	2	273
(c) (Loss on sale/ redemption of investments)	(72)	(125)	(14)	(25)	-	(44)	-	(6)	(30)	(12)	(3)	(2)	-
(d) Transfer/gain on revaluation/ Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	54	-	-	-	-	-	-	-	-	-	-	11	-
<b>TOTAL (A)</b>	<b>(1429)</b>	<b>(833)</b>	<b>(1660)</b>	<b>7391</b>	<b>4581</b>	<b>6150</b>	<b>2365</b>	<b>3248</b>	<b>2283</b>	<b>1068</b>	<b>619</b>	<b>872</b>	<b>(1975)</b>
Expenses other than those directly related to the insurance business	1365	1173	198	460	243	254	667	51	66	263	121	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	-	-	-	-	-	-	-	-	-	-	-	14	-
Contribution to Policyholders Account	-	-	-	1752	44339	62420	35629	10434	7608	5364	6307	4355	-
<b>TOTAL (B)</b>	<b>1365</b>	<b>1173</b>	<b>198</b>	<b>2212</b>	<b>44582</b>	<b>62674</b>	<b>36296</b>	<b>10484</b>	<b>7674</b>	<b>5627</b>	<b>6428</b>	<b>5161</b>	<b>549</b>
Profit/ (Loss) before tax	(2794)	(2006)	(1858)	5179	(40001)	(56524)	(33930)	(7236)	(5391)	(4559)	(5809)	(4289)	(2524)
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit / (Loss) after tax	35	134	(1858)	5179	(40001)	(56524)	(33930)	(7236)	(5391)	(4559)	(5809)	(4289)	(2524)
Prior Period Items	(2829)	(2140)	-	-	-	-	-	-	-	-	-	-	-
<b>APPROPRIATIONS</b>													
(a) Balance at the beginning of the year	(4106)	(1965)	(107)	(160986)	(120985)	(64461)	(30567)	(23331)	(17940)	(12981)	(7172)	(2882)	(358)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-	-	-	37	-	-	-	-	-	-
<b>Profit carried to the Balance Sheet</b>	<b>(6935)</b>	<b>(4106)</b>	<b>(1965)</b>	<b>(155807)</b>	<b>(160986)</b>	<b>(120985)</b>	<b>(64461)</b>	<b>(30567)</b>	<b>(23331)</b>	<b>(17540)</b>	<b>(12981)</b>	<b>(7171)</b>	<b>(2882)</b>

Note: Figure in bracket represents negative value

**TABLE 20: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Concl'd.)**

(₹ Lakh)

Particulars	INDUSTRY TOTAL										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Amounts transferred from the Policyholders Account (Technical Account)	391637	175204	81539	102464	81245	63319	70060	54813	48810	47962	28679
<b>Income From Investments:</b>											
(a) Interest, Dividends & Rent – Gross	76334	50490	51052	35336	24184	15207	10467	9981	11179	10742	1309
(b) Profit on sale/redemption of investments	11002	12275	8169	14726	(1462)	4605	1134	4000	2833	3020	71
(c) (Loss on sale/ redemption of investments)	(1473)	(4634)	(6297)	(2438)	(1462)	(522)	(555)	(118)	(5)	(17)	(1)
(d) Transfer/gain on revaluation/Change in Fair value	(74)	1379	519	(214)	(239)	(66)	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	1915	(5)	1683	480	19	(326)	-	-	-	-	-
Other Income	787	177	128	58	428	67	(461)	(118)	(235)	279	61
<b>TOTAL (A)</b>	<b>480129</b>	<b>234886</b>	<b>136878</b>	<b>150412</b>	<b>104174</b>	<b>82284</b>	<b>80644</b>	<b>68558</b>	<b>62582</b>	<b>61986</b>	<b>30119</b>
Expenses other than those directly related to the insurance business	27349	16677	12192	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)	(29)	(5273)	5345	2198	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	242	-	-	-	-	-	-	-	-	-
(c) Others	-	1	1	9	-	-	-	-	964	2	-
Contribution to Policyholders Account	178543	317806	617443	499606	228030	126385	96738	107817	-	-	4
<b>TOTAL (B)</b>	<b>208837</b>	<b>329537</b>	<b>634981</b>	<b>506624</b>	<b>230290</b>	<b>128960</b>	<b>98204</b>	<b>110354</b>	<b>51518</b>	<b>2400</b>	<b>1004</b>
Profit/ (Loss) before tax	271291	(94562)	(498188)	(356211)	(126115)	(46676)	(17560)	(41797)	11064	59586	29115
Provision for Taxation	5552	4096	10380	14931	4502	1670	(1077)	(233)	-	(188)	-
<b>Profit / (Loss) after tax</b>	<b>265704</b>	<b>(98882)</b>	<b>(488301)</b>	<b>(341281)</b>	<b>(115960)</b>	<b>(45242)</b>	<b>(16483)</b>	<b>(41456)</b>	<b>11064</b>	<b>59398</b>	<b>29115</b>
Prior Period Items	35	134	-	-	-	(1834)	-	(108)	-	-	-
<b>APPROPRIATIONS</b>											
(a) Balance at the beginning of the year	(1781750)	(1576796)	(992036)	(560236)	(366557)	(247547)	(160974)	(64337)	(25703)	26022	31665
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	43325	-
(c) Proposed final dividend	113762	103092	92912	82959	75781	62177	69660	54813	48810	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/ other accounts	3419	2979	2823	1270	1581	(6941)	1176	368	887	9911	-
<b>Profit carried to the Balance Sheet</b>	<b>(1633226)</b>	<b>(1781750)</b>	<b>(1576071)</b>	<b>(985951)</b>	<b>(559879)</b>	<b>(349860)</b>	<b>(248293)</b>	<b>(160974)</b>	<b>(64336)</b>	<b>56476</b>	<b>(2550)</b>

Note: Figure in bracket represents negative value

**TABLE 21: LIFE INSURERS : BALANCE SHEET**  
(As on 31<sup>st</sup> March)

Particulars	LIC										2001	
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002		
<b>SOURCES OF FUNDS</b>												
<b>SHAREHOLDERS' FUNDS:</b>												
Share Capital	500	500	500	500	500	500	500	500	500	500	500	500
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-	-
Reserves and Surplus	39506	36087	33108	30285	28781	17200	-	-	-	10788	-	-
Credit/Debit/ Fair Value Change Account	368	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	40374	36587	33608	30785	29281	17700	13719	12543	12175	11288	500	500
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
<b>POLICYHOLDERS' FUNDS:</b>												
Credit/Debit/ Fair Value Change Account	12447396	11386815	2776896	8590252	6205110	6522245	2815572	2167263	154382	304142	17061	17061
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	98535715	83940026	72217682	61445776	52480868	44960307	38102276	32135683	27299386	22939514	18752237	18752237
Insurance Reserves	605030	366457	364292	360874	280675	284328	282624	247095	248980	239429	42	42
Provision For Linked Liabilities	16580852	16003617	8728878	7262808	3599764	1351731	474879	37173	590	362	219	219
Sub-Total	128168993	111696915	84087748	77659709	62566418	53118612	41675351	34587214	27703338	23483447	18769559	18769559
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-
Funds For Future Appropriations	3491	8116	5931	-	-	2724	1966	2498	520	350218	-	-
<b>TOTAL</b>	<b>128212858</b>	<b>111741618</b>	<b>84127287</b>	<b>77690494</b>	<b>62595699</b>	<b>53139035</b>	<b>41691036</b>	<b>34602254</b>	<b>27716034</b>	<b>23844953</b>	<b>18770059</b>	<b>18770059</b>
<b>APPLICATION OF FUNDS</b>												
Investments												
Shareholders'	38257	35376	31950	29320	27945	16640	12063	11613	10753	10500	-	-
Policyholders'	97016710	83304127	63896170	60539701	51111283	45278642	35568558	29696518	22637442	18641460	14249243	14249243
Assets Held To Cover Linked Liabilities	17998971	17032518	9041029	7517630	3603060	1231528	422510	20987	565	-	-	-
Loans	8388265	8299709	7947712	7321356	6308152	5512438	5199193	4355818	3707474	3426790	3169685	3169685
Fixed Assets	283941	312299	297980	211770	140356	126214	121843	113897	106319	94450	89777	89777
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-
<b>A. CURRENT ASSETS</b>												
Cash and Bank Balances	2327286	1415893	1729264	1773977	1329807	1280202	800156	1007389	981697	716962	478706	478706
Advances and Other Assets	3807208	3531917	3142203	2505526	2101767	1824126	1619705	1365278	1609746	1375798	1264053	1264053
Sub-Total (A)	6134493	4947809	4871467	4279503	3431574	3104328	2419861	2372667	2591443	2092760	1742759	1742759
<b>B. CURRENT LIABILITIES</b>												
Provisions	39711	592822	371805	631520	456585	574273	489025	499802	473072	377682	315397	315397
Sub-Total (B)	1608067	1597398	1587217	1577265	1570086	1556483	1563966	1469444	864890	43325	166008	166008
<b>NET CURRENT ASSETS (C) = (A - B)</b>	<b>1647778</b>	<b>2190220</b>	<b>1959022</b>	<b>2208785</b>	<b>2026671</b>	<b>2130756</b>	<b>2052991</b>	<b>1969247</b>	<b>1337962</b>	<b>421007</b>	<b>481405</b>	<b>481405</b>
<b>MISCELLANEOUS EXPENDITURE</b>												
(To The Extent Not Written off or Adjusted)	4486715	2757590	2912445	2070718	1404902	973572	366870	403421	1253481	1671753	1261354	1261354
Debit Balance in Profit & Loss Account (Shareholders' Account)	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance in Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>128212858</b>	<b>11741618</b>	<b>84127287</b>	<b>77690494</b>	<b>62595699</b>	<b>53139035</b>	<b>41691036</b>	<b>34602254</b>	<b>27716034</b>	<b>23844953</b>	<b>18770059</b>	<b>18770059</b>

Note: Figure in bracket represents negative value

**TABLE 21: LIFE INSURERS : BALANCE SHEET (Contd.)**  
(As on 31<sup>st</sup> March)

Particulars	AEGON RELIGARE					AVIVA					(₹ Lakh)	
	2011	2010	2009	2010	2011	2009	2008	2007	2006	2005		2004
<b>SOURCES OF FUNDS</b>												
<b>SHAREHOLDERS' FUNDS:</b>												
Share Capital	95000	57000	30000	188880	200490	100450	75820	45870	31980	24280	15480	
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-	-
Reserves and Surplus	-	-	-	-	-	-	-	-	-	-	-	-
Credit/(Debit) Fair Value Change Account	-	1	-	-	-	-	-	-	-	5	2	
<b>Sub-Total</b>	<b>95000</b>	<b>57001</b>	<b>30000</b>	<b>188880</b>	<b>200490</b>	<b>100450</b>	<b>75820</b>	<b>45870</b>	<b>31980</b>	<b>24285</b>	<b>15482</b>	
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
<b>POLICYHOLDERS' FUNDS:</b>												
Credit/(Debit) Fair Value Change Account	40918	13076	1653	-	-	-	-	-	122	57	1	
Revaluation Reserve-Investment Property	4168	1323	402	9752	23248	4343	3701	1537	813	187	5	
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	-	-	-	590024	666052	246493	131861	65406	21026	5009	830	
<b>Sub-Total</b>	<b>45086</b>	<b>14399</b>	<b>2055</b>	<b>599776</b>	<b>689301</b>	<b>250837</b>	<b>135562</b>	<b>66943</b>	<b>21961</b>	<b>5254</b>	<b>836</b>	
Deferred Tax Liability	322	126	5	13832	15865	4837	2290	1707	-	-	-	-
Funds For Future Appropriations	140408	71526	32060	802488	905655	356124	213672	114520	53941	29539	16317	
<b>TOTAL</b>												
<b>APPLICATION OF FUNDS</b>												
Investments	18931	10357	5315	40674	58556	25348	26249	18458	10614	12656	10984	
Shareholders'	4235	1364	450	9121	24967	9621	5460	1542	813	187	21	
Policyholders'	41240	13202	1658	603856	681917	247963	132557	67111	21070	5066	1438	
Assets Held To Cover Linked Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Loans	2160	4521	5768	4822	3506	5441	2383	1232	1177	1042	637	
Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-
<b>A. CURRENT ASSETS</b>												
Cash and Bank Balances	4848	2526	959	16621	5024	17567	15183	7762	5202	2128	531	
Advances and Other Assets	7715	4871	3401	11441	15375	14573	5405	1418	1591	870	577	
<b>Sub-Total (A)</b>	<b>12563</b>	<b>7397</b>	<b>4361</b>	<b>28061</b>	<b>20399</b>	<b>32140</b>	<b>20588</b>	<b>9180</b>	<b>6792</b>	<b>2998</b>	<b>1108</b>	
<b>B. CURRENT LIABILITIES</b>												
Provisions	11917	6172	2541	32710	29835	29762	19058	15871	5308	2197	1257	
	235	359	762	2062	1704	1376	1007	458	156	55	36	
<b>Sub-Total (B)</b>	<b>12152</b>	<b>6531</b>	<b>3303</b>	<b>34772</b>	<b>31540</b>	<b>31138</b>	<b>20065</b>	<b>16329</b>	<b>5465</b>	<b>2252</b>	<b>1293</b>	
<b>NET CURRENT ASSETS (C) = (A - B)</b>	<b>411</b>	<b>866</b>	<b>1058</b>	<b>(6711)</b>	<b>(11141)</b>	<b>1002</b>	<b>523</b>	<b>(7149)</b>	<b>1328</b>	<b>746</b>	<b>(185)</b>	
<b>MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)</b>	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance in Profit & Loss Account (Shareholders' Account)	4369	1997	2379	150726	147851	66749	46501	33325	18939	9842	3422	
Debit Balance in Policyholders' A/C	69063	39220	15432	802488	905655	356124	213672	114520	53941	29539	16317	
<b>TOTAL</b>	<b>140408</b>	<b>71526</b>	<b>32060</b>	<b>802488</b>	<b>905655</b>	<b>356124</b>	<b>213672</b>	<b>114520</b>	<b>53941</b>	<b>29539</b>	<b>16317</b>	

Note: Figure in bracket represents negative value

**TABLE 21: LIFE INSURERS : BALANCE SHEET (Contd.)**  
(As on 31<sup>st</sup> March)

Particulars	BAJAJ ALLIANZ											BHARTI AXA				
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2011	2010	2009	2008	2007	2006
<b>SOURCES OF FUNDS</b>																
<b>SHAREHOLDERS' FUNDS:</b>																
Share Capital	15071	15071	15071	15071	15037	15023	14976	14943	14908	14872	152535	113135	66843	36611	15000	110
Share Application Money Pending Allotment	-	-	-	-	-	-	-	9867	4933	-	-	-	10000	3000	3800	868
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reserves And Surplus	209870	105996	105996	105996	55016	34953	11766	-	-	-	17929	17399	8957	7689	-	-
Credit/(Debit) Fair Value Change Account	-	-	-	1	1	7	-	(1)	-	-	194	152	(170)	81	(7)	0
<b>Sub-Total</b>	<b>224941</b>	<b>121066</b>	<b>121066</b>	<b>121067</b>	<b>70054</b>	<b>49984</b>	<b>26742</b>	<b>24809</b>	<b>19841</b>	<b>14872</b>	<b>170659</b>	<b>130687</b>	<b>85630</b>	<b>47381</b>	<b>18793</b>	<b>978</b>
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>POLICYHOLDERS' FUNDS:</b>																
Credit/(Debit) Fair Value Change Account	375	284	70	995	154	130	70	-	-	-	13	2	-	-	-	-
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	384467	302934	179982	106290	67129	40430	21308	7687	3090	341	6750	4295	1923	578	81	-
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	3288417	2841462	1406530	1095417	518684	256932	55350	2856	-	-	133914	79230	19900	5986	543	-
<b>Sub-Total</b>	<b>3673259</b>	<b>3144680</b>	<b>1586582</b>	<b>1202702</b>	<b>585968</b>	<b>297492</b>	<b>76727</b>	<b>10543</b>	<b>3090</b>	<b>341</b>	<b>140677</b>	<b>83527</b>	<b>21823</b>	<b>6564</b>	<b>624</b>	<b>-</b>
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds For Future Appropriations	29290	38746	50233	39098	20297	6823	641	904	411	16	8	-	-	-	-	-
<b>TOTAL</b>	<b>3927490</b>	<b>3304492</b>	<b>1757881</b>	<b>1362868</b>	<b>676319</b>	<b>354299</b>	<b>104110</b>	<b>36256</b>	<b>23342</b>	<b>15229</b>	<b>311344</b>	<b>214213</b>	<b>107453</b>	<b>53945</b>	<b>19416</b>	<b>978</b>
<b>APPLICATION OF FUNDS</b>																
Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Shareholders'	235208	154538	76952	114589	65365	27809	16370	14076	12879	10985	13867	9444	9589	17371	11544	-
Policyholders'	409372	346223	232171	146870	90508	47661	22018	8591	3501	357	6266	4298	1924	581	81	-
Assets Held To Cover Linked Liabilities	3288417	2841462	1406530	1095417	518684	256932	55350	2856	-	-	133922	79230	19900	5986	543	-
Loans	1471	1303	770	309	186	34	10	5	1	-	-	-	-	-	-	-
Fixed Assets	16537	17940	16444	10907	5357	3646	3071	3112	2448	1939	871	2052	4413	3540	1069	349
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>A. CURRENT ASSETS</b>																
Cash And Bank Balances	43851	21869	35530	37309	41980	29585	8473	4400	1473	737	3432	4521	2928	1445	139	140
Advances And Other Assets	38325	31116	17831	13679	8545	7629	4008	2329	1551	1295	10226	9280	9694	3389	1790	371
<b>Sub-Total (A)</b>	<b>82176</b>	<b>52985</b>	<b>53360</b>	<b>50988</b>	<b>50525</b>	<b>37214</b>	<b>12481</b>	<b>6729</b>	<b>3024</b>	<b>2032</b>	<b>13658</b>	<b>13801</b>	<b>12621</b>	<b>4834</b>	<b>1930</b>	<b>511</b>
<b>B. CURRENT LIABILITIES</b>																
Provisions	95009	105187	80138	102447	80930	38905	15611	5895	2729	1647	12473	16033	14637	10262	3749	540
Provisions	10682	6602	4267	2755	977	524	155	119	0	1	613	386	348	348	43	-
<b>Sub-Total (B)</b>	<b>105691</b>	<b>111789</b>	<b>84405</b>	<b>105202</b>	<b>81908</b>	<b>39429</b>	<b>15766</b>	<b>6014</b>	<b>2729</b>	<b>1648</b>	<b>13086</b>	<b>16419</b>	<b>14985</b>	<b>10610</b>	<b>3792</b>	<b>540</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>	<b>(23515)</b>	<b>(58804)</b>	<b>(31045)</b>	<b>(54214)</b>	<b>(31383)</b>	<b>(2215)</b>	<b>(3285)</b>	<b>715</b>	<b>295</b>	<b>384</b>	<b>571</b>	<b>(2618)</b>	<b>(2363)</b>	<b>(5776)</b>	<b>(1863)</b>	<b>(29)</b>
<b>MISCELLANEOUS EXPENDITURE</b>																
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance in Profit & Loss Account (Shareholders' Account)	-	1830	56058	48990	27601	20431	10577	6901	4220	1564	155846	89244	32475	32244	8043	-
Debit Balance in Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>3927490</b>	<b>3304492</b>	<b>1757881</b>	<b>1362868</b>	<b>676319</b>	<b>354299</b>	<b>104110</b>	<b>36256</b>	<b>23342</b>	<b>15229</b>	<b>311344</b>	<b>214213</b>	<b>107453</b>	<b>53945</b>	<b>19416</b>	<b>978</b>

Note: Figure in bracket represents negative value.



**TABLE 21: LIFE INSURERS : BALANCE SHEET (Contd.)**  
(As on 31<sup>st</sup> March)

Particulars	BIRLA SUNLIFE										CANARA HSBC			DLF PRAMERICA				
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2011	2010	2009	2011	2010	2009	
<b>SOURCES OF FUNDS</b>																		
<b>SHAREHOLDERS' FUNDS:</b>																		
Share Capital	196950	196950	187950	127450	67150	46000	35000	29000	18000	14908	11908	70000	50000	40000	29396	22130	13705	
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Employees Stock Option Outstanding	48000	48000	12000	-	-	-	-	-	-	-	-	-	-	-	8126	-	-	
Reserves and Surplus	0	3	2	1	3	1	-	-	-	-	-	-	-	-	1	-	-	
Credit/Debit <sup>1</sup> Fair Value Change Account	244950	244953	199952	127451	67153	46001	35000	29000	18000	14908	11908	82500	62500	52500	37522	22131	13710	
Sub-Total																		
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>POLICYHOLDERS' FUNDS:</b>																		
Credit/Debit <sup>1</sup> Fair Value Change Account	1	7	1	1	6	3	-	-	-	74	-	(24)	-	-	-	-	-	
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Policy Liabilities	106086	78608	39994	18884	11769	7720	4901	3067	1237	287	-	26286	9659	3119	584	99	4	
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provision For Linked Liabilities	1745922	1456730	819694	629582	364420	230114	116327	50840	9777	1616	16	232648	107644	21388	8087	3081	255	
Sub-Total	1852008	1535344	859688	648467	376195	237837	121228	53907	11014	1977	16	258910	117303	24507	8671	3180	259	
Deferred Tax Liability	45697	29842	12896	2588	3	3	3	3	3	3	3	-	-	-	-	-	-	
Funds For Future Appropriations	2142656	1810140	1072536	778507	443351	283841	156230	82910	29017	16888	11927	341410	179803	77007	46193	25311	13969	
<b>TOTAL</b>																		
<b>APPLICATION OF FUNDS</b>																		
Investments	69727	50440	46701	42228	27444	18170	12351	10738	6456	9578	9960	13523	14502	27737	13737	8354	7824	
Shareholders'	160335	105817	50442	17464	10141	7199	4627	2412	1183	290	4	27782	9534	3277	491	165	16	
Policyholders'	1745922	1456730	819694	629582	364420	230114	116327	50840	9777	1616	15	232648	107644	21388	8087	3081	255	
Assets Held To Cover Linked Liabilities	2631	2655	2235	1499	816	202	35	10	-	-	-	-	-	-	-	-	-	
Loans	3998	6982	8443	7104	5688	3904	3086	3091	2738	2074	1380	2994	5843	5254	374	604	1406	
Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>A. CURRENT ASSETS</b>																		
Cash and Bank Balances	58852	56980	51897	41259	18381	8269	5478	5107	2173	693	445	8576	4954	2306	1051	743	464	
Advances and Other Assets	13717	12154	10443	7014	5802	3777	2046	1666	1161	905	363	7834	3878	2800	2645	1741	790	
Sub-Total (A)	72570	69133	62340	48273	24183	12046	7524	6773	3334	1598	808	16410	8832	5106	3696	2485	1254	
<b>B. CURRENT LIABILITIES</b>																		
Provisions	80083	81135	73996	53860	30899	16071	10334	8050	4537	2675	1072	18598	14138	8723	4746	3034	1156	
Sub-Total (B)	4695	3231	2524	2771	2902	2209	1759	1216	472	35	-	191	117	120	177	118	76	
<b>NET CURRENT ASSETS (C) = (A - B)</b>	84778	84367	76519	56631	33800	18281	12093	9266	5009	2710	1072	18789	14255	8843	4922	3152	1232	
<b>MISCELLANEOUS EXPENDITURE (To The Extent Not Written off or Adjusted)</b>	(12208)	(15233)	(14179)	(8358)	(9618)	(6235)	(4569)	(2493)	(1675)	(1112)	(264)	(2379)	(5423)	(3737)	(1226)	(668)	22	
Debit Balance in Profit & Loss Account (Shareholders' Account)	172251	202750	159201	88987	44460	30486	24373	18312	10538	4442	832	66841	47703	23087	24731	13775	4446	
Debit Balance in Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	2142656	1810140	1072536	778507	443351	283841	156230	82910	29017	16888	11927	341410	179803	77007	46193	25311	13969	

Note: Figure in bracket represents negative value.

**TABLE 21: LIFE INSURERS : BALANCE SHEET (Contd.)**  
(As on 31<sup>st</sup> March)

Particulars	FUTURE GENERALI					HDFC STANDARD					2001							
	2011	2010	2009	2008	2007	2007	2008	2009	2010	2011		2012	2013	2014	2015	2016	2017	2018
<b>SOURCES OF FUNDS</b>																		
SHAREHOLDERS' FUNDS:																		
Share Capital	105200	70200	46850	18500	5	199488	196800	179582	127064	80071	2874	61927	31909	25441	21673	16618	16618	
Advance Against Share Capital	-	-	3404	-	600	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	5000	6258	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	22068	5529	5529	5529	659	-	659	-	-	-	25	-	-
Reserves and Surplus	-	-	-	-	-	(4)	1844	(776)	39	731	-	731	36	29	(78)	-	-	-
Credit/Debit/ Fair Value Change Account	(52)	(6)	3	-	-	-	204173	184335	132631	83604	-	63317	31945	25469	21594	16643	16618	-
Sub-Total	110148	76452	50257	18500	605	221552	204173	184335	132631	83604	-	63317	31945	25469	21594	16643	16618	-
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>POLICYHOLDERS' FUNDS:</b>																		
Credit/Debit/ Fair Value Change Account	-	-	1	-	-	(154)	2051	(2969)	1937	912	-	2096	1750	344	-	-	-	-
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	39017	18884	3217	80	-	512333	376669	290924	243667	173915	-	114880	63774	33364	14375	2789	99	-
Insurance Reserves	55349	27838	8471	-	-	2052313	1552178	687829	594516	285168	-	119361	19183	1655	-	-	-	-
Provision For Linked Liabilities	94366	46721	11690	80	-	2564492	1930898	975785	840121	459995	-	236337	84707	35363	14375	2789	99	-
Sub-Total	9354	2190	-	-	-	44723	25548	11184	2470	595	-	255	-	-	26	321	48	-
Deferred Tax Liability	213868	125363	61947	18580	605	2830767	2160620	1171303	975222	544195	-	299909	116651	60833	35995	19753	16765	-
Funds For Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>																		
<b>APPLICATION OF FUNDS</b>																		
Investments																		
Shareholders'	11104	10202	15279	12959	-	69997	63048	42916	42131	15297	-	13809	9843	6395	8800	9731	11980	-
Policyholders'	38047	19019	3079	201	-	533498	434154	301527	232990	177829	-	116950	60879	33995	13104	3016	141	-
Assets Held To Cover Linked Liabilities	64610	30028	8471	-	-	2052313	1552178	687829	594516	285168	-	119361	19183	1655	-	-	-	-
Loans	-	-	-	-	-	3312	404	302	186	126	-	294	120	58	65	67	-	-
Fixed Assets	393	753	7914	1315	652	23957	11438	14513	13318	7361	-	6013	7318	5028	4234	3368	279	-
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>A. CURRENT ASSETS</b>																		
Cash and Bank Balances	3769	5254	2224	1139	55	38373	30302	41087	44932	33636	-	28796	7335	5826	3726	1452	4460	-
Advances and Other Assets	8919	6437	4088	1003	243	67703	49178	54287	40825	19620	-	9901	4095	2344	1639	993	711	-
Sub-Total (A)	12688	11691	6312	2142	297	106076	79479	95374	85757	53255	-	38697	11430	8170	5365	2445	5171	-
<b>B. CURRENT LIABILITIES</b>																		
Provisions	9217	10694	7885	1361	701	130376	124854	88202	61291	38747	-	26586	10696	4094	2946	1495	941	-
Provisions	412	278	178	37	0	1501	1876	2088	1220	308	-	287	207	183	92	23	-	-
Sub-Total (B)	9629	10972	8063	1398	701	131877	126732	90290	62512	39055	-	26873	10904	4277	3038	1518	941	-
<b>NET CURRENT ASSETS (C) = (A - B)</b>																		
MISCELLANEOUS EXPENDITURE (To The Extent Not Written off or Adjusted)	-	-	-	-	-	(404)	(47251)	5083	23246	14200	-	11824	527	3893	2327	927	4230	-
Debit Balance in Profit & Loss Account (Shareholders Account)	96654	64642	28955	3362	357	156550	146650	119131	68835	44214	-	31658	18782	9808	7465	2644	135	-
Debit Balance in Policyholders' A/C	-	-	-	-	-	16939	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	213868	125363	61947	18580	605	2830767	2160620	1171303	975222	544195	-	299909	116651	60833	35995	19753	16765	-

Note: Figure in bracket represents negative value.

**TABLE 21: LIFE INSURERS : BALANCE SHEET (Contd.)**  
(As on 31<sup>st</sup> March)

Particulars	ICICI PRUDENTIAL										IDBI FEDERAL			INDIAFIRST			
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2011	2010	2009	2008	2011	2010
<b>SOURCES OF FUNDS</b>																	
SHAREHOLDERS' FUNDS:																	
Share Capital	142846	142814	142726	140111	131230	118500	92500	67500	42500	19000	15000	69935	44924	44891	19891	32500	20000
Advance Against Share Capital	5	11	23	11	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment		9	85	192	194	524	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	336069	335884	335292	237131	75938	-	-	-	-	-	22	-	-	-	-	13000	13000
Reserves and Surplus	656	(96)	(15)	98	2910	1803	1	5	-107	-	-	(135)	7	(28)	(7)	6	44
Credit/Debit] Fair Value Change Account	479577	478622	478111	377543	210273	120827	92501	67505	42393	19000	15022	69799	44930	44863	19884	45506	33044
Sub-Total																	
Borrowings																	
POLICYHOLDERS' FUNDS:																	
Credit/Debit] Fair Value Change Account	23154	24934	2132	17752	10150	12467	2074	1333	-	-	-	(389)	1	-	-	0	-
Revaluation Reserve-Investment Property	6689	6689	3163	3163	3163	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	588755	358933	299871	235459	176562	112248	79353	56886	32044	13320	494	26263	9778	2526	27	3549	125
Insurance Reserves	5823298	5037610	2805489	2445682	1307627	699963	265406	86500	20817	754	(2065)	140009	81402	27766	1137	90054	17347
Provision For Linked Liabilities	6441896	5428166	3110655	2702056	1497502	824678	346833	144720	52861	14074	(1571)	165883	91181	30292	1164	93603	17472
Sub-Total																	
Deferred Tax Liability	97220	123242	71733	53785	21485	11344	3175	-	-	-	-	-	-	-	-	524	2
Funds For Future Appropriations	7018693	6030029	3660499	3133384	1729260	956849	442509	212224	95254	33074	13451	235683	136111	75155	21048	139633	50518
<b>TOTAL</b>																	
<b>APPLICATION OF FUNDS</b>																	
Investments																	
Shareholders'	197647	128503	66201	21102	15672	44847	32095	21853	12814	5159	12154	32187	19492	29120	14996	30860	32866
Policyholders'	721719	445657	341641	344930	234211	125146	80454	57449	32994	13258	-	25037	9381	2516	3	4644	125
Assets Held To Cover Linked Liabilities	5882653	5146926	2861395	2486615	1325232	707885	265406	86500	20817	754	-	140009	81402	27766	1137	90577	17349
Loans	869	1160	1960	379	404	142	252	216	-	-	-	-	-	-	-	-	-
Fixed Assets	19826	26340	33121	32774	21944	6105	6301	5481	4142	2819	1418	1703	1721	1897	599	3313	2908
Incidental Expenses Pending Capitalisation																	
Deferred Tax Asset	17844	29552	31808	21708	6900	2624	1079	-	1024	1024	-	-	-	-	-	-	-
A. CURRENT ASSETS																	
Cash and Bank Balances	33032	30540	35588	61651	48238	24590	19959	5032	3204	1071	341	7810	10853	6180	2352	23134	1533
Advances and Other Assets	33473	29660	36155	45466	23593	11211	7144	4664	2101	1196	638	11570	8451	5311	1672	3871	666
Sub-Total (A)	66505	60200	71743	107117	71831	35800	27102	9697	5304	2267	979	19380	19304	11492	4024	27005	2199
B. CURRENT LIABILITIES																	
Provisions	158967	157170	113037	160819	99478	59349	37909	16184	6968	2740	1100	18709	19123	11043	2226	28436	10104
Provisions	491	2988	11979	20099	7625	1631	842	195	123	-	-	174	136	170	38	10	29
Sub-Total (B)	159458	160158	125017	180917	107103	60980	38750	16379	7091	2740	1100	18882	19259	11212	2264	28446	10133
NET CURRENT ASSETS (C) = (A - B)	(92953)	(99358)	(53274)	(73801)	(35272)	(25180)	(11648)	(6683)	(1787)	(473)	(121)	498	45	280	1750	(1440)	(7934)
MISCELLANEOUS EXPENDITURE																	
(To The Extent Not Written off or Adjusted)																	
Debit Balance in Profit & Loss Account																	
(Shareholders' Account)	271087	351849	377646	299676	160170	95279	68570	47407	25249	10532	-	36249	24071	13576	2553	11679	5204
Debit Balance in Policyholders' A/C																	
<b>TOTAL</b>	7018693	6030029	3660499	3133384	1729261	956849	442509	212224	95254	33074	13451	235683	136111	75155	21048	139633	50518

Note: Figure in bracket represents negative value.

**TABLE 21: LIFE INSURERS : BALANCE SHEET (Contd.)**  
(As on 31<sup>st</sup> March)

Particulars	ING VYSVA											KOTAK									
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	
<b>SOURCES OF FUNDS</b>																					
<b>SHAREHOLDERS' FUNDS:</b>																					
Share Capital	146488	101915	101915	79000	69000	49000	32476	24458	16939	10921	51029	51029	48027	33035	24437	21133	15062	13066	10058		
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Share Application Money Pending Allotment	-	18235	6459	9500	-	-	6500	-	-	-	-	-	-	-	-	-	-	-	5216	-	
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reserves and Surplus	-	-	-	-	-	-	-	-	-	-	5204	5204	5204	5204	5204	5204	5204	5204	5204	5216	
Credit/Debit] Fair Value Change Account	191	64	6	1	4	2	3	4	-	-	-	-	-	-	-	-	-	-	-	-	
Sub-Total	146679	120214	108380	88501	69004	49002	38979	24461	16939	10921	56233	56233	53231	38238	29641	26337	20265	18282	15274		
Borrowings	-	-	1	10	41	111	185	185	133	77	-	-	-	-	-	-	-	-	-	-	
<b>POLICYHOLDERS' FUNDS:</b>																					
Credit/Debit] Fair Value Change Account	16	79	(447)	1027	1120	1073	46	12	-	-	613	498	-	5	1505	151	22	-	-	-	
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Policy Liabilities	184365	129994	91368	67456	48429	30478	11635	3169	809	353	115715	92368	53211	40232	28151	15683	7142	2679	349	(2344)	
Insurance Reserves	370302	327772	169728	128748	60839	28331	18807	2124	-	-	422	528	370	363	(4849)	33434	5031	(6576)	(3897)	(1995)	
Provision For Linked Liabilities	554682	457845	260650	197232	110388	59882	30388	5305	942	430	795012	617420	279215	167055	100458	49269	12195	(3897)	(1995)		
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Funds For Future Appropriations	1990	2653	661	2049	-	-	-	-	-	-	20383	20569	5320	1303	157	10	10	-	-	-	
TOTAL	703351	580712	369692	287791	179432	108994	69552	29951	17882	11351	871628	694222	430411	337766	206596	75616	32471	14385	13279		
<b>APPLICATION OF FUNDS</b>																					
Investments																					
Shareholders'	41169	18359	23386	19229	24787	16704	13516	3942	7580	7501	32226	24918	28231	13130	8538	5882	5718	7908	10031		
Policyholders'	178843	131922	83721	67560	45909	27265	12084	3097	809	354	128367	101474	62771	57044	40269	29752	15717	2679	349		
Assets Held To Cover Linked Liabilities	369776	327729	169014	129055	60839	28331	13326	2124	-	-	698635	545895	303080	230944	127747	75798	5031	-	-		
Loans	1341	823	464	223	102	42	9	11	11	11	577	522	583	333	232	72	26	48	40		
Fixed Assets	964	1732	2634	3112	4018	4690	3927	3003	1789	1037	4385	5599	5690	4256	2428	1836	2296	2001	1003		
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>A. CURRENT ASSETS</b>																					
Cash and Bank Balances	9465	9868	11760	14018	8128	8664	18458	6351	1870	165	10473	8695	12827	15356	12486	5270	2942	1567	2059		
Advances and Other Assets	18928	13463	18905	8938	6945	6291	6131	1534	1166	781	9923	10628	9392	6765	4442	3432	1704	1588	829		
Sub-Total (A)	28393	23330	30665	22956	15074	14955	24589	7885	3036	946	20396	19757	22219	22122	16928	9142	4645	3155	2888		
<b>B. CURRENT LIABILITIES</b>																					
Provisions	28921	27978	31303	25761	23283	17386	20162	3169	2151	1558	26318	26432	23204	22825	15517	8189	3895	1329	1000		
Sub-Total (B)	114	96	106	348	726	563	292	121	71	34	1906	1714	1398	1106	710	267	108	76	32		
<b>NET CURRENT ASSETS (C) = (A - B)</b>	29035	28074	31409	26109	24009	17949	20454	3290	2222	1592	28224	28416	24603	23931	16227	8457	4002	1405	1032		
<b>MISCELLANEOUS EXPENDITURE</b>	(641)	(4744)	(744)	(3155)	(8935)	(2994)	4135	4955	814	(646)	(7828)	(8388)	(2383)	(1809)	701	685	643	1750	1856		
(To The Extent Not Written off or Adjusted)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Debit Balance in Profit & Loss Account (Shareholders' Account)	111899	104892	91215	71765	52713	34956	22555	13179	6880	3094	15264	25512	32434	33868	26681	15541	9230	-	-		
Debit Balance in Policyholders' AC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	703351	580712	369692	287791	179432	108994	69552	29951	17882	11351	871628	694222	430411	337766	206596	75616	32471	14385	13279		

Note: Figure in bracket represents negative value.

**TABLE 21: LIFE INSURERS : BALANCE SHEET (Contd.)**  
(As on 31<sup>st</sup> March)

Particulars	MAX NEW YORK											METLIFE										
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	
<b>SOURCES OF FUNDS</b>																						
<b>SHAREHOLDERS' FUNDS:</b>																						
Share Capital	184100	183882	178243	103243	73243	55743	46608	34608	25474	24963	10453	196957	177479	158000	76108	53000	23500	23500	16000	11000	11000	
Advance Against Share Capital	-	-	-	-	-	-	-	-	15	-	-	-	18487	15342	34449	9100	9000	-	-	520	-	
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	2351	-	-	-	-	-	-	-	-	-	
Employees Stock Option Outstanding	7995	7900	799	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reserves and Surplus	13518	13414	799	748	800	570	690	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Credit/(Debit) Fair Value Change Account	544	404	78	925	347	8	4	4	-	-	-	2	14	13	13	48	48	31	3	9	-	
Sub-Total	206157	205599	179121	104916	74390	56321	47305	34612	25489	24963	10453	199308	195968	173356	110570	62148	32548	23531	16003	11528	11000	
Borrowings	-	-	-	-	-	-	-	-	-	-	-	1609	3278	3947	3595	820	704	452	232	130	-	
<b>POLICYHOLDERS' FUNDS:</b>																						
Credit/(Debit) Fair Value Change Account	21	7	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(3)	-	-	59	
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Policy Liabilities	340353	259314	195050	136860	91250	56628	33498	16012	7122	2036	16	109859	75008	54541	33917	21905	11463	5473	1985	539	9	
Insurance Reserves	-	-	-	-	-	-	-	-	-	(7822)	-	-	-	-	-	-	-	-	-	-	-	
Provision For Linked Liabilities	886956	657794	303488	185883	65460	17796	2533	-	-	-	-	636574	481961	208889	122722	37152	7424	215	-	-	-	
Sub-Total	1227330	917115	498539	322743	156709	74424	36031	16012	7122	(5786)	16	748042	560247	267377	156039	59057	18887	5685	1985	669	68	
Deferred Tax Liability	15136	6229	1695	4335	695	554	-	-	-	-	-	7781	8074	3773	1605	244	-	-	-	-	-	-
Funds For Future Appropriations	1448623	1128944	679554	431994	231794	131299	83337	50624	32611	19177	10469	955131	764288	444506	271809	122270	52139	29668	18220	12197	11068	
<b>APPLICATION OF FUNDS</b>																						
Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Shareholders'	131989	83013	52291	41673	27097	14083	11379	8520	8646	14125	7516	28821	27434	25762	26078	21961	9583	9850	9231	5029	9833	
Policyholders'	364698	270750	200183	144343	91936	57399	34390	16012	6558	2053	-	117653	82387	56586	36095	24049	11731	5473	1985	2970	-	
Assets Held To Cover Linked Liabilities	886956	657794	303488	185883	65460	17796	2533	-	-	-	-	638692	485242	210583	122893	36896	7424	215	-	-	-	-
Loans	1162	861	483	-	-	2	-	-	-	-	-	1123	977	414	170	50	7	-	-	-	-	-
Fixed Assets	14020	27448	32487	15761	9011	6839	5625	5548	3391	2292	1186	7372	10645	11464	5409	1704	2108	2238	984	695	106	
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>A. CURRENT ASSETS</b>																						
Cash and Bank Balances	19249	18404	2165	1937	3969	2212	1601	1694	503	958	36	9248	9336	11495	13463	4154	2090	1785	1396	1054	574	
Advances and Other Assets	48405	44536	44500	27912	15164	8226	4381	2719	1761	1309	796	12746	12745	13714	9065	4701	2793	2000	853	648	533	
Sub-Total (A)	67654	62940	46665	29849	19132	10438	5982	4413	2264	2267	832	21993	22080	25208	8855	4882	4882	3785	2249	1702	1107	
<b>B. CURRENT LIABILITIES</b>																						
Provisions	108350	83780	56502	46768	26431	14676	10295	7096	3957	2024	670	31975	39311	33070	35172	17373	6350	3298	1568	1139	262	
Sub-Total (B)	26	28	270	95	189	185	33	34	3	2	-	1838	2011	1804	928	495	319	125	74	30	-	
<b>NET CURRENT ASSETS (C) = (A - B)</b>	<b>108376</b>	<b>83809</b>	<b>56772</b>	<b>46863</b>	<b>26620</b>	<b>14861</b>	<b>10328</b>	<b>7130</b>	<b>3960</b>	<b>2026</b>	<b>670</b>	<b>33812</b>	<b>41322</b>	<b>34874</b>	<b>36100</b>	<b>17869</b>	<b>6669</b>	<b>3423</b>	<b>1642</b>	<b>1169</b>	<b>262</b>	
<b>MISCELLANEOUS EXPENDITURE</b>	<b>(40722)</b>	<b>(20869)</b>	<b>(10107)</b>	<b>(17014)</b>	<b>(7488)</b>	<b>(4423)</b>	<b>(4347)</b>	<b>(2717)</b>	<b>(1696)</b>	<b>241</b>	<b>162</b>	<b>(11819)</b>	<b>(19242)</b>	<b>(9665)</b>	<b>(13573)</b>	<b>(9014)</b>	<b>-</b>	<b>-</b>	<b>607</b>	<b>534</b>	<b>845</b>	
(To The Extent Not Written off or Adjusted)	7559	7580	254	374	498	371	527	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance in Profit & Loss Account (Shareholders' Account)	82961	102367	100275	60974	45281	39234	33228	23262	-	466	1605	7934	10462	12968	14420	16545	15348	5574	693	-	284	
Debit Balance in Policyholders' AC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>1448623</b>	<b>1128944</b>	<b>679554</b>	<b>431994</b>	<b>231794</b>	<b>131299</b>	<b>83337</b>	<b>50624</b>	<b>32611</b>	<b>19177</b>	<b>10469</b>	<b>955131</b>	<b>764288</b>	<b>444506</b>	<b>271810</b>	<b>122270</b>	<b>52139</b>	<b>29668</b>	<b>18220</b>	<b>12197</b>	<b>11068</b>	

Note: Figure in bracket represents negative value.

**TABLE 21: LIFE INSURERS : BALANCE SHEET (Contd.)**  
(As on 31<sup>st</sup> March)

Particulars	RELIANCE LIFE										SAHARA						
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2011	2010	2009	2008	2007	2006	2005
<b>SOURCES OF FUNDS</b>																	
SHAREHOLDERS' FUNDS:																	
Share Capital	116584	116464	116233	114770	66400	33100	21710	16000	12436	12436	23200	23200	23187	15675	15662	15649	
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	822	-	-	-	-	-	-	-	
Employees Stock Option Outstanding	192850	180970	158101	36630	-	-	-	-	-	207	1102	354	354	-	-	-	
Reserves and Surplus	180	207	(729)	(202)	14	190	11	6	(15)	-	3920	354	41	88	22	-	
Credit/Debit] Fair Value Change Account	309615	297641	273605	151198	66414	33290	21721	16006	13244	12643	24302	23554	23583	15763	15683	15649	
Sub-Total	-	-	-	-	-	1	419	343	364	373	-	-	-	-	-	-	
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>POLICYHOLDERS' FUNDS:</b>																	
Credit/Debit] Fair Value Change Account	648	677	(942)	(200)	36	102	9	1	-	-	31	95	-	3	-	-	
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Policy Liabilities	93096	48758	32472	22428	13500	6568	1790	832	254	11	21444	10143	5841	2817	1585	1084	
Insurance Reserves	-	-	-	-	-	-	-	-	(4236)	(1114)	-	-	-	-	-	-	
Provision For Linked Liabilities	1634550	1270115	555238	330159	92119	23500	7480	983	23	-	58491	20487	13663	4769	1827	-	
Sub-Total	1728294	1319550	586769	352387	105655	30769	9279	1816	(3595)	(730)	79966	30630	19504	7589	3412	1084	
Deferred Tax Liability	19481	10264	1587	-	-	-	-	-	-	-	1293	48	29	33	29	-	
Funds For Future Appropriations	2057389	1627456	861962	503585	172069	63460	31419	18166	9649	11913	108379	54232	43115	23385	19125	16733	
<b>TOTAL</b>																	
<b>APPLICATION OF FUNDS</b>																	
Investments																	
Shareholders'	3775	36931	39470	22223	14640	9864	8679	8617	8440	-	22791	17967	21565	13301	12926	12994	
Policyholders'	99112	52645	34266	25293	14212	6826	1790	819	254	-	23756	10208	5934	2987	1823	1086	
Assets Held To Cover Linked Liabilities	1648640	1276505	555238	330159	92119	23500	7482	983	23	-	58491	20487	13663	4769	1539	-	
Loans	3080	3018	2991	140	123	188	-	-	-	-	23	10	-	-	-	-	
Fixed Assets	813	1397	4415	7044	5736	1445	1247	805	730	694	530	815	722	681	801	764	
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>A. CURRENT ASSETS</b>																	
Cash and Bank Balances	27220	49878	41025	41342	14672	5101	1032	690	645	12013	2783	2248	407	289	354	350	
Advances and Other Assets	20566	13452	14293	16799	5621	1799	991	686	429	129	3405	2456	1281	779	734	674	
Sub-Total (A)	47786	63330	55318	58141	20292	6900	2022	1376	1075	12142	6188	4704	1688	1068	1088	1024	
<b>B. CURRENT LIABILITIES</b>																	
Provisions	60132	73514	68634	69931	19771	7390	2129	1378	841	919	3334	2735	1484	827	412	200	
Provisions	-	243	111	-	8993	72	32	14	33	4	67	40	30	6	1	1	
Sub-Total (B)	60132	73757	68745	69931	28764	7462	2161	1392	873	923	3401	2775	1514	833	413	201	
<b>NET CURRENT ASSETS (C) = (A - B)</b>	<b>(12346)</b>	<b>(10427)</b>	<b>(13427)</b>	<b>(11790)</b>	<b>(8471)</b>	<b>(562)</b>	<b>(139)</b>	<b>(16)</b>	<b>201</b>	<b>11219</b>	<b>2788</b>	<b>1929</b>	<b>174</b>	<b>235</b>	<b>674</b>	<b>824</b>	
<b>MISCELLANEOUS EXPENDITURE</b>																	
(To The Extent Not Written off or Adjusted)																	
Debit Balance in Profit & Loss Account (Shareholders' Account)	280316	267387	239008	130517	53710	22199	12360	6959	-	-	-	2874	1058	1412	1360	562	
Debit Balance in Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>2057389</b>	<b>1627456</b>	<b>861962</b>	<b>503585</b>	<b>172069</b>	<b>63460</b>	<b>31419</b>	<b>18166</b>	<b>9649</b>	<b>11913</b>	<b>108379</b>	<b>54232</b>	<b>43115</b>	<b>23385</b>	<b>19125</b>	<b>16733</b>	

Note: Figure in bracket represents negative value.

**TABLE 21: LIFE INSURERS : BALANCE SHEET (Contd.)**  
(As on 31<sup>st</sup> March)

Particulars	SBILIFE											SHRIRAM				
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2011	2010	2009	2008	2007	2006
<b>SOURCES OF FUNDS</b>																
<b>SHAREHOLDERS' FUNDS:</b>																
Share Capital	100000	100000	100000	100000	50000	42500	35000	17500	12500	12500	17500	12500	12500	12500	12500	12500
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reserves and Surplus	62122	25487	-	473	(936)	704	160	75	-	-	2461	2536	1726	1168	218	0
Credit/Debit] Fair Value Change Account	848	1036	0	205	49064	43204	35160	17575	12489	12500	19965	15037	14226	13707	12718	0
<b>Sub-Total</b>	<b>162970</b>	<b>126523</b>	<b>100000</b>	<b>100677</b>	<b>49064</b>	<b>43204</b>	<b>35160</b>	<b>17575</b>	<b>12489</b>	<b>12500</b>	<b>19965</b>	<b>15037</b>	<b>14226</b>	<b>13707</b>	<b>12718</b>	<b>0</b>
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>POLICYHOLDERS' FUNDS:</b>																
Credit/Debit] Fair Value Change Account	5264	12197	160	547	(2079)	3146	299	239	0	-	-	-	-	-	-	-
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	1331439	966862	624216	371157	241359	139128	72673	26079	8466	1436	17389	4420	2999	1196	27	-
Insurance Reserves	2448886	1706268	677284	528530	174954	24398	210	-	-	-	164611	54560	36987	11003	-	-
Provision For Linked Liabilities	3785589	2685327	1301659	900233	414234	166671	73181	26318	8466	1436	182000	58980	39986	12199	27	-
<b>Sub-Total</b>	<b>4022</b>	<b>2462</b>	<b>812</b>	<b>77</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>201965</b>	<b>192</b>	<b>23</b>	<b>-</b>	<b>-</b>	<b>-</b>
Deferred Tax Liability	3952581	2814312	1402472	1000988	463298	209875	108341	43893	20955	13936	201965	74208	54234	25923	12745	-
Funds For Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>3952581</b>	<b>2814312</b>	<b>1402472</b>	<b>1000988</b>	<b>463298</b>	<b>209875</b>	<b>108341</b>	<b>43893</b>	<b>20955</b>	<b>13936</b>	<b>201965</b>	<b>74208</b>	<b>54234</b>	<b>25923</b>	<b>12745</b>	<b>-</b>
<b>APPLICATION OF FUNDS</b>																
Investments																
Shareholders'	96508	72830	93537	100586	59152	44075	33837	14806	10851	10934	17345	15410	14707	13630	12603	-
Policyholders'	1466870	1088751	682835	385751	231806	136133	70219	23116	7230	462	17523	4182	2260	923	338	-
Assets Held To Cover Linked Liabilities	2452908	1708731	678096	528530	174954	24398	210	-	-	-	164611	54560	36987	11003	-	-
Loans	-	-	-	-	-	-	-	-	-	-	22	12	-	-	-	-
Fixed Assets	28316	23270	6998	4488	3789	2885	1580	690	412	141	1934	589	423	559	265	-
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>A. CURRENT ASSETS</b>																
Cash and Bank Balances	26566	32189	12806	11690	15042	9768	5588	5072	844	652	8406	6408	5137	1489	903	-
Advances and Other Assets	53254	32197	27728	16743	14836	11950	5304	2580	2067	2301	2160	1651	2087	2655	300	-
<b>Sub-Total (A)</b>	<b>79821</b>	<b>64387</b>	<b>40534</b>	<b>28433</b>	<b>29878</b>	<b>21718</b>	<b>10892</b>	<b>7653</b>	<b>2911</b>	<b>2953</b>	<b>10565</b>	<b>8059</b>	<b>7225</b>	<b>4144</b>	<b>1202</b>	<b>-</b>
<b>B. CURRENT LIABILITIES</b>																
Provisions	170652	143039	100712	44286	39097	22587	11934	4766	1205	564	9783	8503	7277	4364	1586	-
Provisions	1189	617	975	2514	150	95	13	6	5	1	253	89	89	46	92	-
<b>Sub-Total (B)</b>	<b>171841</b>	<b>143657</b>	<b>101687</b>	<b>46801</b>	<b>39247</b>	<b>22683</b>	<b>11947</b>	<b>4772</b>	<b>1209</b>	<b>565</b>	<b>10035</b>	<b>8593</b>	<b>7366</b>	<b>4410</b>	<b>1678</b>	<b>-</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>	<b>(92020)</b>	<b>(79270)</b>	<b>(61153)</b>	<b>(18368)</b>	<b>(9369)</b>	<b>(965)</b>	<b>(1055)</b>	<b>2881</b>	<b>1701</b>	<b>2388</b>	<b>530</b>	<b>(533)</b>	<b>(141)</b>	<b>(266)</b>	<b>(476)</b>	<b>-</b>
MISCELLANEOUS EXPENDITURE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(To The Extent Not Written off or Adjusted)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance in Profit & Loss Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Shareholders Account)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance in Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>3952581</b>	<b>2814312</b>	<b>1402472</b>	<b>1000988</b>	<b>463297</b>	<b>209875</b>	<b>108341</b>	<b>43893</b>	<b>20955</b>	<b>13936</b>	<b>201965</b>	<b>74208</b>	<b>54234</b>	<b>25923</b>	<b>12745</b>	<b>-</b>

Note: Figure in bracket represents negative value.

**TABLE 21: LIFE INSURERS : BALANCE SHEET (Contd.)**  
(As on 31<sup>st</sup> March)

Particulars	STAR UNION DAHACHI				TATA AIG LIFE							(₹ Lakh)								
	2011	2010	2009		2007	2008	2009	2010	2011	2010	2009		2008	2007	2006	2005	2004	2003	2002	
<b>SOURCES OF FUNDS</b>																				
<b>SHAREHOLDERS' FUNDS:</b>																				
Share Capital	25000	25000	15000																	
Advance Against Share Capital	-	-	-																	
Share Application Money Pending Allotment	-	-	-																	
Employees Stock Option Outstanding	-	-	-																	
Reserves and Surplus	17000	17000																		
Credit/Debit] Fair Value Change Account	(7)	48	17																	
<b>Sub-Total</b>	<b>41993</b>	<b>42048</b>	<b>15017</b>																	
Borrowings																				
<b>POLICYHOLDERS' FUNDS:</b>																				
Credit/Debit] Fair Value Change Account																				
Revaluation Reserve-Investment Property																				
Policy Liabilities	25400	4318	462																	
Insurance Reserves																				
Provision For Linked Liabilities	117369	48474	3449																	
<b>Sub-Total</b>	<b>142769</b>	<b>52792</b>	<b>3911</b>																	
Deferred Tax Liability																				
Funds For Future Appropriations																				
<b>TOTAL</b>	<b>184762</b>	<b>94841</b>	<b>18928</b>																	
<b>APPLICATION OF FUNDS</b>																				
Investments																				
Shareholders'	34394	35369	12500																	
Policyholders'	22913	3605	11																	
Assets Held To Cover Linked Liabilities	117370	48474	3449																	
Loans																				
Fixed Assets	1767	2062	2155																	
Incidental Expenses Pending Capitalisation																				
Deferred Tax Asset																				
<b>A. CURRENT ASSETS</b>																				
Cash and Bank Balances	13224	11649	4348																	
Advances and Other Assets	5543	3418	630																	
<b>Sub-Total (A)</b>	<b>18768</b>	<b>15067</b>	<b>4978</b>																	
<b>B. CURRENT LIABILITIES</b>																				
Provisions	17642	13660	6107																	
	12	182	24																	
<b>Sub-Total (B)</b>	<b>17654</b>	<b>13842</b>	<b>6131</b>																	
<b>NET CURRENT ASSETS (C) = (A - B)</b>	<b>1114</b>	<b>1225</b>	<b>(1153)</b>																	
<b>MISCELLANEOUS EXPENDITURE</b>																				
(To The Extent Not Written off or Adjusted)																				
Debit Balance in Profit & Loss Account																				
(Shareholders' Account)																				
Debit Balance in Policyholders' A/C	6935	4106	1965																	
<b>TOTAL</b>	<b>184762</b>	<b>94841</b>	<b>18928</b>																	

Note: Figure in bracket represents negative value



**TABLE 21: LIFE INSURERS : BALANCE SHEET (Concl'd.)**  
(As on 31<sup>st</sup> March)

Particulars	INDUSTRY TOTAL										
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>SOURCES OF FUNDS</b>											
<b>SHAREHOLDERS' FUNDS:</b>											
Share Capital	2366119	2101923	1825369	1229484	812366	589073	435041	308225	222811	166111	54479
Advance Against Share Capital		18487	15342	34449	11974	9000					
Share Application Money Pending Allotment	7356	24503	19886	12511	4400	868	19719	27113	23153		
Employees Stock Option Outstanding	7995	7908	884	192	194	524					
Reserves and Surplus	1004143	818302	679577	431763	167565	53600	12456			16236	22
Credit/Debit/ Fair Value Change Account	2798	3759	(1591)	1196	2511	8719	6024	484	(198)		
<b>Sub-Total</b>	<b>3388412</b>	<b>2974883</b>	<b>2539466</b>	<b>1709594</b>	<b>999010</b>	<b>661783</b>	<b>473240</b>	<b>335822</b>	<b>245763</b>	<b>182347</b>	<b>54501</b>
Borrowings	1609	3278	3948	3605	861	815	1055	760	628	509	
<b>POLICYHOLDERS' FUNDS:</b>											
Credit/Debit/ Fair Value Change Account	12523892	11445200	2774512	8613352	6215855	6543917	2820100	2169259	154383	304216	17061
Revaluation Reserve-Investment Property	6689	6689	3163	3163	3163						
Policy Liabilities	102836340	86986116	74339003	62895362	53474819	45572388	38447312	32310352	27375035	22960896	18752747
Insurance Reserves	605452	366985	364672	361243	281038	279479	282624	247095	238168	228149	(1924)
Provision For Linked Liabilities	38666368	3359599	17392713	14048281	6868044	2939883	1023193	194112	32038	2849	235
<b>Sub-Total</b>	<b>158364690</b>	<b>132404265</b>	<b>94878010</b>	<b>85921401</b>	<b>66842919</b>	<b>55335668</b>	<b>42573229</b>	<b>34921578</b>	<b>27800251</b>	<b>23496619</b>	<b>18768119</b>
Deferred Tax Liability					18						
Funds For Future Appropriations	335939	308257	196318	133303	57743	27941	8812	3415	960	350558	51
<b>TOTAL</b>	<b>158364765</b>	<b>135687405</b>	<b>971613794</b>	<b>87767904</b>	<b>67900550</b>	<b>56026207</b>	<b>43056337</b>	<b>35260815</b>	<b>28046974</b>	<b>24029524</b>	<b>18822671</b>
<b>APPLICATION OF FUNDS</b>											
Investments											
Shareholders'	1291451	954251	727211	607131	396371	282912	201624	135458	120398	108653	41610
Policyholders'	101754780	86732230	66204758	62180383	52193660	45915582	35912989	29869372	22713263	18662050	14249388
Assets Held To Cover Linked Liabilities	40256381	34799690	17776656	14351161	6890261	2829025	965646	177985	32621	2487	15
Loans	8410128	8315986	7960813	7325803	6310656	5513567	5199693	4356168	3707598	3426908	3169685
Fixed Assets	428790	483834	485259	337766	216304	172450	164430	146638	131069	111466	94040
Incidental Expenses Pending Capitalisation						658					
Deferred Tax Asset	17844	29552	31808	21708	6900	2626	1079		1024	1024	
<b>A. CURRENT ASSETS</b>											
Cash and Bank Balances	2699647	1763961	2034927	2092488	1555918	1421411	885925	1051284	1000886	740539	483988
Advances and Other Assets	4228997	3856425	3452740	2740162	2233152	1902266	1666634	1555928	1626612	1387547	1266561
<b>Sub-Total (A)</b>	<b>6928645</b>	<b>5620836</b>	<b>5487667</b>	<b>4832650</b>	<b>3789070</b>	<b>3323677</b>	<b>2552560</b>	<b>2607212</b>	<b>2627497</b>	<b>2128086</b>	<b>1750549</b>
<b>B. CURRENT LIABILITIES</b>											
Provisions	1152769	1649027	1174427	1345966	899895	825644	633553	647166	505138	393846	319180
Provisions	1634991	1621394	1616639	1611884	1594646	1563249	1568191	1552802	865852	43461	166008
<b>Sub-Total (B)</b>	<b>2787760</b>	<b>3270421</b>	<b>2791066</b>	<b>2957850</b>	<b>2494540</b>	<b>2388894</b>	<b>2201744</b>	<b>2199968</b>	<b>1370990</b>	<b>437307</b>	<b>485188</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>	<b>4140885</b>	<b>2349965</b>	<b>2696601</b>	<b>1874800</b>	<b>1294530</b>	<b>934783</b>	<b>350816</b>	<b>407244</b>	<b>1256507</b>	<b>1690779</b>	<b>1265361</b>
<b>MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)</b>	7559	7580	254	374	498	371	1030		108	237	
<b>Debit Balance in Profit &amp; Loss Account (Shareholders' Account)</b>	1805225	1808714	1537093	988459	561218	366497	248108	160974	68675	25920	2572
<b>Debit Balance in Policyholders' A/C</b>	251648	205602	193342	80318	30153	7736	10924	6977	18682		
<b>TOTAL</b>	<b>158364690</b>	<b>135687405</b>	<b>971613794</b>	<b>87767904</b>	<b>67900550</b>	<b>56026207</b>	<b>43056337</b>	<b>35260818</b>	<b>28046974</b>	<b>24029524</b>	<b>18822671</b>

Note: Figure in bracket represents negative value

**TABLE 22: LIFE INSURANCE CORPORATION OF INDIA - POLICYHOLDER ACCOUNT  
(NON - PARTICIPATING)**

	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	781	778	921	1053	1344	1266	1231	1306	1122	93	349
Profit/Loss on sale/redemption of Investments	(26.64)	(26.64)	(26.64)	(26)	(20)	(27)	2912	(2)	89	(12)	
Change in Policy Liabilities	(1325.46)	(1283.18)	(1291)	(1166)	(1805)	(1793)	(5091)	(4042)	(1818)	(214)	
Others				0		1	1	1	3	0	16
Interest on premium	5	0									
Interest, Dividend & Rent - (Gross)	1416	1283	1076	941	871	722	533	328	281	471	484
<b>TOTAL (A)</b>	<b>850</b>	<b>751</b>	<b>680</b>	<b>802</b>	<b>390</b>	<b>169</b>	<b>(414)</b>	<b>(2409)</b>	<b>(324)</b>	<b>339</b>	<b>849</b>
Claims Incurred (Net)	717	762	700	970	497	433	444	423	450	355	329
Commission	13	14	19	21	26	22	26	41	47	2	7
Operating Expenses related to Insurance Business	60	59	91	(11)	70	60	62	109	69	16	27
Others	0	0	16	15				11	(116)	177	174
Provision for Bad & Doubtful Debts	6	0									
Provision for Taxation	17	0									
<b>TOTAL (B)</b>	<b>812</b>	<b>835</b>	<b>826</b>	<b>1063</b>	<b>608</b>	<b>515</b>	<b>532</b>	<b>584</b>	<b>449</b>	<b>550</b>	<b>537</b>
<b>Operating Profit/(Loss) C = (A - B)</b>	<b>38</b>	<b>(84)</b>	<b>(146)</b>	<b>(261)</b>	<b>(218)</b>	<b>(346)</b>	<b>(946)</b>	<b>(2993)</b>	<b>(773)</b>	<b>(211)</b>	<b>312</b>
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account								(2993)	(773)	(211)	312
Transfer to Catastrophe Reserve											
Transfer to Other Reserves											
<b>TOTAL (C)</b>	<b>38</b>	<b>(84)</b>	<b>(146)</b>	<b>(261)</b>	<b>(218)</b>	<b>(346)</b>	<b>(946)</b>	<b>(2993)</b>	<b>(773)</b>	<b>(211)</b>	<b>312</b>

Note: Figures in brackets indicates the negative value.

**TABLE 23: LIFE INSURANCE CORPORATION OF INDIA -SHAREHOLDER ACCOUNT  
(NON - PARTICIPATING)**

Particulars	(₹ Lakh)										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
<b>OPERATING PROFIT/(LOSS)</b>											
(a) Fire Insurance											
(b) Marine Insurance											
(c) Miscellaneous Insurance	38	(84)	(146)	(261)	(218)	(346)	(946)	(2993)	(773)	(211)	(312)
<b>INCOME FROM INVESTMENTS</b>											
(a) Interest, Dividend & Rent – Gross											
(b) Profit on sale of investments											
Less: Loss on sale of investments											
<b>TOTAL (A)</b>	38	(84)	(146)	(261)	(218)	(346)	(946)	(2993)	(773)	(211)	(312)
<b>PROVISIONS (Other than taxation)</b>											
(a) For diminution in the value of investments											
(b) For doubtful debts											
(c) Others											
<b>OTHER EXPENSES</b>											
(a) Expenses other than those related to Insurance Business											
(b) Bad debts written off											
(c) Others											
<b>TOTAL (B)</b>											
<b>Profit Before Tax</b>	38	(84)	(146)	(261)	(218)	(346)	(946)	(2993)	(773)	(211)	(312)
Provision for Taxation											
<b>Profit after Tax</b>	38	(84)	(146)	(261)	(218)	(346)	(946)	(2993)	(773)	(211)	(312)
<b>APPROPRIATIONS</b>											
(a) Interim dividends paid during the year											
(b) Proposed final dividend											
(c) Dividend distribution tax											
(d) Transfer to any Reserves or Other Accounts											
(e) Transfer to General Reserve											
(f) Balance of profit/ loss brought forward from last year											
(g) Balance carried forward to Balance Sheet	38	(84)	(146)	(261)	(218)	(346)	(946)	(2993)	(773)	(211)	(312)

Note: Figures in brackets indicate the negative values.

**TABLE 24: LIFE INSURANCE CORPORATION OF INDIA - BALANCE SHEET  
(NON - PARTICIPATING)**

Particulars	(₹ Lakh)										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
<b>SOURCES OF FUNDS</b>											
Share Capital	18573	17247	16048	14903	13997	12411	10963	6819	5770	4725	5035
Policy Liabilities	36	36	36	36	36	36	36	36	36	36	34
Reserves and Surplus	21	28	7	7	7	7	7	2772	865	840	7
Fair value change account											
Borrowings											
<b>TOTAL</b>	<b>18629</b>	<b>17311</b>	<b>16090</b>	<b>14945</b>	<b>14040</b>	<b>12453</b>	<b>11006</b>	<b>9626</b>	<b>6671</b>	<b>5601</b>	<b>5076</b>
<b>APPLICATION OF FUNDS</b>											
Investments	18125	16964	17140	13182	13211	10453	10497	8386	3864	5072	4846
Loans											5
Fixed Assets											
Current Assets:											
Cash and Bank Balances	186	209	398	1827	4	1566	16	15	2487	10	16
Advances and Other Assets	572	591	169	16	893	860	571	1299	406	582	555
<b>Total Current Assets (A)</b>	<b>758</b>	<b>800</b>	<b>567</b>	<b>1842</b>	<b>897</b>	<b>2427</b>	<b>587</b>	<b>1314</b>	<b>2893</b>	<b>592</b>	<b>569</b>
Current Liabilities	199	453	1616	79	68	427	79	74	86	63	56
Provisions	55	0									288
<b>Total Current Liabilities (B)</b>	<b>254</b>	<b>453</b>	<b>1616</b>	<b>79</b>	<b>68</b>	<b>427</b>	<b>79</b>	<b>74</b>	<b>86</b>	<b>63</b>	<b>344</b>
<b>Net Current Assets (C) = (A - B)</b>	<b>504</b>	<b>346</b>	<b>(1049)</b>	<b>1763</b>	<b>829</b>	<b>2000</b>	<b>509</b>	<b>1240</b>	<b>2807</b>	<b>529</b>	<b>225</b>
Miscellaneous Expenditure (to the extent not written off)											
Debit balance in Profit and Loss A/c											
<b>TOTAL</b>	<b>18629</b>	<b>17311</b>	<b>16090</b>	<b>14945</b>	<b>14040</b>	<b>12453</b>	<b>11006</b>	<b>9626</b>	<b>6671</b>	<b>5601</b>	<b>5076</b>

Note: Figures in bracket indicate the negative values

**TABLE 25: INDIVIDUAL BUSINESS (WITHIN INDIA) - DETAILS OF FORFEITURE/  
LAPSED POLICIES IN RESPECT OF NON-LINKED BUSINESS\***

Insurers	Number of policies in '000										Sum Assured (₹ Crore)										Lapse Ratio (Based on number of policies) (in per cent)				
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07		
Bajaj Allianz	156.33	160.62	96.14	105.91	77.42	66.47	4944.94	10852.05	1723.27	2392.49	2364.27	2417.74	11	17	14	19	17	2417.74	11	17	14	19	17		
Reliance Life	202.12	80.96	90.91	43.46	47.13	17.58	2362.68	1531.28	678.68	662.53	691.90	259.80	16	31	40	21	35	259.80	16	31	40	21	35		
AVIVA Life	33.28	37.36	32.47	39.71	24.19	18.60	1290.80	377.58	165.63	124.86	3.23	48.99	31	24	59	80	57	48.99	31	24	59	80	57		
Birla Sun Life	666.16	323.43	45.04	16.11	7.82	5.26	2647.13	1577.90	808.06	1017.02	596.62	359.97	72	39	9	6	4	359.97	72	39	9	6	4		
HDFC Standard	80.54	114.09	76.07	36.47	29.32	40.55	2777.51	2716.23	1524.00	908.73	787.29	793.56	5	8	6	4	4	793.56	5	8	6	4	4		
ICICI Prudential	547.89	968.89	776.76	439.24	179.97	136.54	16581.87	32353.92	25269.40	6853.82	2460.90	1377.46	46	81	53	40	26	1377.46	46	81	53	40	26		
ING Vvysya	76.73	89.11	60.53	53.62	45.04	40.73	1195.07	4706.44	997.51	762.27	788.14	855.40	14	19	16	17	17	855.40	14	19	16	17	17		
LIC	11483.44	9744.37	7372.61	11008.50	7773.00	9568.88	89860.47	114767.41	52926.09	73685.88	63206.46	61640.00	5	4	4	6	4	61640.00	5	4	4	6	4		
Max NewYork	209.28	286.84	197.77	142.22	163.09	104.02	7677.97	11369.81	5914.84	3393.83	2666.28	2657.78	13	23	19	17	25	2657.78	13	23	19	17	25		
Met Life	79.12	44.99	26.56	27.59	36.87	31.12	15825.79	6689.13	738.50	879.78	1157.45	1008.37	31	25	18	24	34	1008.37	31	25	18	24	34		
Kotak OM	25.63	22.91	30.86	24.56	21.31	27.07	1614.21	4812.82	1179.97	1103.98	546.37	520.55	12	14	19	17	17	546.37	12	14	19	17	17		
SBI Life	54.37	46.49	47.89	78.84	85.29	31.52	2035.08	5903.89	1355.59	1108.38	772.89	459.43	7	7	9	16	19	459.43	7	7	9	16	19		
TATA AIG	297.01	329.19	198.54	237.72	150.93	92.49	5363.50	12971.58	4728.56	5043.85	3041.64	1615.67	33	42	26	35	26	1615.67	33	42	26	35	26		
Sahara	20.66	22.49	19.39	14.38	6.74	5.24	296.17	340.19	257.11	174.47	77.71	61.83	15	21	22	24	21	61.83	15	21	22	24	21		
Shriram	8.68	16.04	16.11	25.20	8.98	-	154.20	593.49	365.76	568.69	139.30	-	15	41	41	55	24	-	15	41	41	55	24		
Bharti AXA	26.81	17.20	11.24	2.57	-	-	939.37	1043.32	596.11	108.59	-	-	19	38	46	45	-	-	19	38	46	45	-		
Future Generali	68.33	44.39	5.28	-	-	-	1594.34	1678.78	215.55	-	-	-	25	37	18	-	-	-	25	37	18	-	-		
IDBI Federal	4.70	0.05	0.003	-	-	-	196.81	20.94	0.44	-	-	-	6	0	0	-	-	-	6	0	0	-	-		
Canara HSBC	0.22	0.00	0.003	-	-	-	58.99	0.00	0.44	-	-	-	3	0	4	-	-	-	3	0	4	-	-		
Aegon Religare	3.52	2.45	0.74	-	-	-	671.16	432.40	95.93	-	-	-	9	24	23	-	-	-	9	24	23	-	-		
DLF Pramerica	2.16	0.81	0.01	-	-	-	137.90	55.14	0.47	-	-	-	19	80	2	-	-	-	19	80	2	-	-		
Star Union Dai-ichi	4.42	0.28	0.00	-	-	-	70.29	6.88	0.44	-	-	-	18	4	1	-	-	-	18	4	1	-	-		

\* Includes Non-Linked Health Business, if any.

A policy is treated as lapsed if the premium is not paid within the grace period (generally ranging from 15 to 30 days)

Lapse Ratio during the year = Lapses (including forfeitures) during the year/Arithmetic Mean of the business inforce at the beginning and at the end of the year

Source of Data: Actuarial Report and Abstract as on 31-03-2009, 31-03-2010 & 31-03-2011 of the life insurers.

**TABLE 26: NUMBER OF INDIVIDUAL AGENTS OF LIFE INSURERS**  
(As on 31<sup>st</sup> March)

Insurer	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
Aegon Religare	10861	7617	2309	-	-	-	-	-	-	-
Aviva	23219	32728	30838	35307	29052	10974	3806	5002	1868	-
Bajaj Allianz	189667	167741	204941	250239	216191	109141	32565	36251	14157	4377
Bharti AXA	15210	32661	28495	11749	1266	-	-	-	-	-
Birla Sunlife	144573	168124	164363	109034	56490	17738	5288	12696	6179	2009
Canara HSBC*	-	-	-	-	-	-	-	-	-	-
DLF Pramerica	5199	2115	113	-	-	-	-	-	-	-
Future Generali	52666	42613	24437	11	-	-	-	-	-	-
HDFC Standard	136009	198879	207626	144714	79109	34887	10305	19038	11237	3214
ICICI Prudential	190407	241830	299879	306354	234460	72383	29890	46639	23825	10861
IDBI Federal	7882	7737	6509	279	-	-	-	-	-	-
IndiaFirst	296	-	-	-	-	-	-	-	-	-
ING Vysya	34957	53273	76058	52760	33944	18683	7622	11671	3906	1135
Kotak Mahindra	38269	35897	42083	34723	24484	12523	2900	6511	3730	1348
Max New York	43542	72828	84651	36901	25044	15275	6997	10296	5773	2620
MetLife	28840	63300	60727	36798	20848	9985	3336	3155	1454	417
Reliance Life	189433	195565	149613	184194	95622	19956	5005	6381	1599	484
Sahara	14180	13856	13515	12839	9797	78	-	-	-	-
SBI Life	79628	65532	68993	40643	25356	8128	2165	24690	2218	719
Shriram	10139	21554	19759	17659	10384	5759	-	-	-	-
Star Union Dai-ichi	128	69	-	-	-	-	-	-	-	-
TATA AIG	87223	151557	107670	52544	28105	35336	17737	32890	15451	7038
<b>Private Total</b>	<b>1302328</b>	<b>1575476</b>	<b>1592579</b>	<b>1326748</b>	<b>890152</b>	<b>370846</b>	<b>127616</b>	<b>215220</b>	<b>91397</b>	<b>34222</b>
LIC	1337064	1402807	1344856	1193744	1103047	1052993	353634	1341597	947405	442680
<b>Industry Total</b>	<b>2639392</b>	<b>2978283</b>	<b>2937435</b>	<b>2520492</b>	<b>1993199</b>	<b>1423839</b>	<b>481250</b>	<b>1556817</b>	<b>1038802</b>	<b>476902</b>

\* the number of individual agents was Nil as on 31<sup>st</sup> March, 2011.  
Note: "-" indicates that the company has not started its operations.

**TABLE 27: NUMBER OF CORPORATE AGENTS OF LIFE INSURERS**  
(As on 31<sup>st</sup> March)

Insurer	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
Aegon Religare	4	10	7	-	-	-	-	-	-	-
Aviva	11	15	17	21	5	3	13	42	2	-
Bajaj Allianz	289	864	682	520	87	26	115	91	45	18
Bharti AXA	13	13	12	2	2	-	-	-	-	-
Birla Sunlife	164	380	317	161	93	34	187	511	139	33
Canara HSBC	7	5	3	-	3	-	-	-	-	-
DLF Pramerica	7	11	2	-	-	-	-	-	-	-
Future Generali	12	9	4	-	-	-	-	-	-	-
HDFC Standard	8	374	371	848	33	15	51	171	75	35
ICICI Prudential	15	22	47	46	17	7	40	179	136	80
IDBI Federal	6	8	41	2	2	-	-	-	-	-
IndiaFirst	6	2	-	-	1	-	-	-	-	-
ING Vysya	1027	58	53	41	22	-	98	161	8	3
Kotak Mahindra	25	95	100	235	53	11	76	225	55	12
Max New York	55	81	84	29	21	12	1	12	4	-
MetLife	12	29	37	35	21	2	38	41	10	5
Reliance Life	67	225	126	39	12	4	8	43	9	1
Sahara	8	9	5	1	1	-	1	-	-	-
SBI Life	100	127	94	23	27	8	10	172	6	-
Shriram	7	9	4	4	-	-	-	-	-	-
Star Union Dai-ichi	9	2	2	-	1	-	-	-	-	-
TATA AIG	18	72	83	63	29	20	42	186	108	68
<b>Private Total</b>	<b>1870</b>	<b>2420</b>	<b>2091</b>	<b>2070</b>	<b>430</b>	<b>142</b>	<b>680</b>	<b>1834</b>	<b>597</b>	<b>255</b>
LIC	295	510	415	345	226	74	139	602	160	20
<b>Industry Total</b>	<b>2165</b>	<b>2930</b>	<b>2506</b>	<b>2415</b>	<b>656</b>	<b>216</b>	<b>819</b>	<b>2436</b>	<b>757</b>	<b>275</b>

Note: "-" indicates that the company has not started its operations.

**TABLE 28: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS**

State / Union Territory	Aegon Religare					Aviva					Bajaj Allianz					Bharti AXA					Birla Sunlife				
	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07
Andhra Pradesh	6	3	3	-	-	5	8	9	7	6	91	97	97	81	69	14	14	14	3	1	43	48	49	32	10
Arunachal Pradesh	-	-	-	-	-	1	1	1	1	-	1	1	1	1	-	-	-	-	-	-	1	1	1	1	-
Assam	1	1	1	-	-	6	8	9	9	4	26	27	27	26	25	2	2	2	-	-	17	18	18	18	4
Bihar	1	-	-	-	-	3	6	6	5	2	55	55	53	41	41	2	2	2	-	-	31	27	27	26	7
Chhattisgarh	2	1	1	-	-	2	2	2	2	1	16	17	16	8	8	2	2	2	-	-	8	8	8	7	2
Goa	2	1	-	-	-	1	1	1	1	1	2	2	3	1	1	1	1	1	-	-	3	4	5	5	1
Gujarat	9	6	4	-	-	8	13	17	17	11	56	62	66	64	55	19	19	19	10	1	36	38	41	38	11
Haryana	4	4	3	-	-	9	9	11	11	8	23	25	25	21	17	8	8	8	2	-	20	21	22	22	7
Himachal Pradesh	1	-	-	-	-	-	1	1	1	1	12	12	12	11	11	1	1	1	-	-	5	5	5	3	-
Jammu & Kashmir	1	-	-	-	-	1	1	1	1	1	18	18	18	14	13	1	1	1	-	-	3	3	3	1	-
Jharkhand	2	2	2	-	-	4	4	4	4	3	40	41	40	37	30	5	6	6	2	-	15	14	15	15	5
Karnataka	9	5	5	-	-	7	8	9	9	8	63	64	65	55	48	14	16	16	4	1	32	37	39	38	10
Kerala	7	4	3	-	-	8	12	17	17	12	76	93	98	86	79	11	14	14	9	1	42	44	43	25	7
Madhya Pradesh	6	3	3	-	-	6	8	10	10	7	64	66	66	64	55	5	5	5	2	1	21	19	20	19	6
Maharashtra	20	9	9	-	-	17	20	26	26	12	103	105	108	94	76	23	27	25	10	4	80	77	79	74	21
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	-
Meghalaya	-	-	-	-	-	1	1	1	1	1	3	3	3	3	3	-	1	1	-	-	3	3	3	3	1
Mizoram	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1	-	-	-	-	-	1	1	1	1	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	2	2	1
Orissa	3	1	1	-	-	6	8	9	9	6	53	56	56	40	34	5	5	5	3	1	19	20	20	16	3
Punjab	8	5	5	-	-	9	11	12	12	7	50	53	53	50	50	9	11	11	8	2	53	53	52	33	5
Rajasthan	6	3	2	-	-	6	9	9	8	6	58	59	59	47	45	9	9	9	1	-	27	27	29	20	8
Sikkim	1	-	-	-	-	-	1	1	1	1	3	3	3	3	3	1	1	1	-	-	1	1	1	1	-
Tamil Nadu	10	5	4	-	-	6	10	13	11	10	60	61	62	48	46	16	19	18	7	1	36	42	44	26	10
Tripura	-	-	-	-	-	1	1	1	1	1	2	2	2	2	2	-	-	-	-	-	1	1	1	1	-
Uttar Pradesh	13	5	5	-	-	10	13	18	18	15	107	115	115	95	80	16	16	16	7	1	60	61	57	53	12
Uttarakhand	1	1	1	-	-	1	2	4	4	1	17	17	17	11	11	3	3	3	-	-	4	4	4	4	1
West Bengal	7	3	3	-	-	14	17	21	18	10	64	66	65	58	55	10	12	12	5	1	36	52	49	33	7
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	-	-	1	1	1	1	1	3	3	3	3	1	1	1	1	1	-	1	1	1	1	1
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	-
Delhi	8	4	3	-	-	9	9	8	8	4	20	21	21	16	14	6	5	5	2	1	14	18	19	18	8
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	1	1	1	1	5	6	6	5	3	1	1	1	1	-	1	-	-	-	-
<b>Company Total</b>	<b>128</b>	<b>66</b>	<b>58</b>	<b>-</b>	<b>-</b>	<b>142</b>	<b>186</b>	<b>224</b>	<b>213</b>	<b>140</b>	<b>1092</b>	<b>1151</b>	<b>1164</b>	<b>1007</b>	<b>877</b>	<b>181</b>	<b>203</b>	<b>200</b>	<b>77</b>	<b>16</b>	<b>617</b>	<b>652</b>	<b>660</b>	<b>538</b>	<b>148</b>

\* Offices opened after seeking approval of the Authority  
 Note: Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.



TABLE 28: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Contd.)

State / Union Territory	Canara HSBC			DLF Pramerica			Future Generali			HDFC Standard			ICICI Prudential								
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07					
Andhra Pradesh	2	2	1	-	-	-	-	15	5	5	1	44	50	57	56	41	253	408	426	361	42
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
Assam	1	1	1	-	-	-	-	1	1	1	-	9	8	9	9	8	12	13	13	13	9
Bihar	1	1	1	-	-	-	-	17	1	1	-	4	4	4	2	1	24	24	24	24	15
Chhattisgarh	-	-	-	-	-	-	-	1	1	1	-	8	8	8	11	11	7	8	8	8	2
Goa	-	-	-	-	-	-	-	1	1	1	-	1	1	2	2	1	3	3	3	3	2
Gujarat	1	1	1	4	3	-	-	7	5	6	-	28	34	39	37	23	154	204	235	229	50
Haryana	4	4	4	8	7	4	-	11	5	5	1	14	15	16	13	12	34	36	42	39	15
Himachal Pradesh	-	-	-	1	-	-	-	2	1	1	-	6	7	7	7	4	6	6	6	6	3
Jammu & Kashmir	-	-	-	-	-	-	-	1	1	1	-	2	2	3	3	3	15	15	15	15	4
Jharkhand	-	-	-	-	-	-	-	11	2	2	-	5	5	5	5	4	15	18	19	18	9
Karnataka	4	4	4	1	-	-	-	5	4	5	1	34	41	42	39	27	46	61	68	60	32
Kerala	2	2	2	-	-	-	-	8	6	6	-	56	62	63	63	61	106	192	202	189	48
Madhya Pradesh	1	1	1	-	-	-	-	8	4	4	-	28	34	35	32	27	28	31	34	34	28
Maharashtra	3	3	3	1	-	-	-	19	16	17	2	56	68	79	70	58	108	136	162	150	76
Manipur	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	2	1	1	1	1	3	3	3	3	1
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	1	1	1	-	-	-	-	6	2	2	-	13	14	12	18	14	23	25	25	24	20
Punjab	3	3	3	17	17	7	-	7	5	5	1	25	26	32	27	23	110	159	175	173	33
Rajasthan	1	1	1	1	-	-	-	6	6	6	1	26	28	30	30	24	157	231	239	227	18
Sikkim	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1	1	1	1
Tamil Nadu	3	3	3	-	-	-	-	9	6	6	-	38	50	50	46	29	71	90	104	99	37
Tripura	-	-	-	-	-	-	-	-	-	-	-	1	2	2	2	2	1	1	1	1	1
Uttar Pradesh	4	4	4	3	1	-	-	37	10	10	1	43	50	52	51	43	110	123	130	120	57
Uttarakhand	-	-	-	-	-	-	-	3	1	1	-	7	7	8	7	5	8	10	11	11	3
West Bengal	1	1	1	1	-	-	-	8	5	5	-	25	28	29	23	15	74	88	105	100	45
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	-
Chandigarh	-	-	-	-	1	1	-	-	-	-	-	1	1	1	1	1	2	2	3	3	3
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	1	1	1	3	3	3	-	2	2	2	1	16	20	21	12	8	28	30	44	43	28
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1	1	1	1
Puducherry	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1	1	1	1
Company Total	33	33	32	41	32	15	-	185	90	93	9	498	568	609	569	448	1402	1921	2102	1958	584

\* Offices opened after seeking approval of the Authority  
 Note: Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

TABLE 28: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Contd.)

State / Union Territory	IDBI Federal					IndiaFirst					ING Vysya					Kotak Mahindra					Max NewYork				
	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07
Andhra Pradesh	5	3	3	-	-	1	-	-	-	-	44	44	44	44	35	10	10	8	6	3	30	33	35	8	7
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	1	1	-	-	-	-	1	1	1	1	1	1	1	1	1	3	3	3	3	3	3	4	4	1	1
Bihar	2	1	-	-	-	-	1	2	2	1	1	2	2	1	1	1	1	1	1	-	4	5	5	1	1
Chhattisgarh	1	-	-	-	-	-	1	1	1	1	1	1	1	1	1	2	2	1	1	-	4	5	5	1	1
Goa	2	1	1	-	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	-	4	4	4	1	1
Gujarat	4	3	3	-	-	-	12	12	10	10	12	12	12	10	10	37	39	38	31	20	64	70	70	17	10
Haryana	2	1	1	-	-	-	8	9	9	5	8	9	9	9	5	16	19	19	13	4	55	87	86	14	4
Himachal Pradesh	-	-	-	-	-	-	1	1	1	1	1	1	1	1	1	1	1	1	-	-	6	6	6	2	1
Jammu & Kashmir	-	-	-	-	-	-	2	2	2	1	2	2	2	2	1	1	1	1	-	-	4	4	3	1	-
Jharkhand	2	1	-	-	-	-	1	-	1	1	1	-	-	1	1	3	3	3	3	1	4	6	6	3	2
Karnataka	3	2	2	-	-	1	28	29	29	21	28	29	29	29	21	10	10	10	9	3	19	23	23	8	6
Kerala	5	3	3	-	-	1	21	25	30	21	21	25	30	30	21	11	11	11	7	2	24	25	25	7	-
Madhya Pradesh	1	1	1	-	-	1	10	10	10	5	10	10	10	10	5	7	7	7	5	2	14	17	17	6	4
Maharashtra	10	7	7	2	-	4	16	16	15	11	16	16	15	11	32	34	31	25	14	89	108	108	32	17	
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	-	-	-	-	-	-	5	5	7	4	5	7	7	4	4	1	1	1	-	-	9	10	10	2	1
Punjab	2	1	1	-	-	-	15	15	15	9	15	15	15	15	9	14	16	13	9	5	35	122	122	33	32
Rajasthan	3	2	2	-	-	1	15	14	14	8	15	14	14	8	8	8	8	7	5	2	20	23	23	7	3
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	3	2	2	-	-	1	42	44	47	26	42	44	47	26	11	12	10	8	5	29	36	36	14	5	
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	-	-
Uttar Pradesh	6	3	3	-	-	1	15	15	16	11	15	15	16	11	16	16	12	8	1	42	61	61	16	6	
Uttarakhand	1	1	1	-	-	-	1	1	1	1	1	1	1	1	1	2	2	2	2	-	5	5	5	1	1
West Bengal	4	2	1	-	-	1	2	2	3	3	2	2	2	3	3	6	6	6	6	4	14	19	18	6	5
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	1	1	1	-	-	-	1	1	1	1	1	1	1	1	1	-	-	-	-	-	1	2	2	1	1
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	-	-	1	1	1	1	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	2	1	1	-	-	1	3	3	3	3	3	3	3	3	3	9	11	11	8	6	21	26	27	9	8
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	1	1	2	2	1	2	2	2	2	1	1	1	-	-	1	1	1	1	-
Company Total	60	37	33	2	-	13	247	254	265	183	203	215	198	151	75	504	705	705	194	118	705	705	194	118	

\* Offices opened after seeking approval of the Authority  
 Note: Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

TABLE 28: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Contd.)

State / Union Territory	Met Life					Reliance Life					Sahara					SBI Life					Shriram				
	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07
Andhra Pradesh	21	21	11	7	5	133	133	132	71	26	8	2	2	1	1	58	48	48	18	13	77	77	77	41	5
Arunachal Pradesh	1	-	-	-	-	2	2	2	1	-	-	-	-	-	-	1	1	1	4	2	-	-	-	-	-
Assam	4	3	1	1	-	33	33	32	12	1	4	1	1	1	1	15	13	12	4	2	-	-	-	-	-
Bihar	6	4	1	1	-	44	43	38	30	1	19	6	6	3	3	25	20	19	7	5	-	-	-	-	-
Chhattisgarh	3	3	3	1	-	12	7	7	4	1	1	1	1	1	1	12	11	11	5	4	2	2	2	-	-
Goa	2	2	1	1	1	3	2	2	1	-	-	-	-	-	-	6	4	4	2	1	-	-	-	-	-
Gujarat	17	22	23	8	3	85	87	86	64	9	8	2	2	2	2	32	26	26	11	7	6	6	1	1	-
Haryana	10	14	7	3	1	39	27	22	10	2	7	1	1	1	1	24	17	17	6	4	4	5	2	1	-
Himachal Pradesh	5	-	-	-	-	18	10	10	3	1	-	-	-	-	-	10	5	5	2	1	-	-	-	-	-
Jammu & Kashmir	8	7	2	2	2	14	12	-	-	-	-	-	-	-	-	3	3	3	1	1	-	-	-	-	-
Jharkhand	5	5	3	3	-	20	22	21	13	2	6	5	5	2	2	16	11	11	6	6	3	3	-	-	-
Karnataka	15	17	15	10	8	78	77	77	38	17	4	1	1	1	1	38	24	24	12	6	2	2	2	2	2
Kerala	24	28	28	13	9	62	63	59	49	19	-	-	-	-	-	39	33	32	15	9	5	5	4	1	1
Madhya Pradesh	9	5	4	2	-	59	64	62	46	2	5	3	3	2	2	34	31	31	8	5	6	6	5	2	1
Maharashtra	22	26	24	12	7	121	121	113	87	23	2	1	1	1	1	58	45	45	23	14	7	7	3	3	1
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	3	3	3	3	-	-	-	-	-	-	1	1	1	1	1	-	-	-	-	-
Mizoram	-	-	-	-	-	1	1	1	1	-	-	-	-	-	-	1	1	1	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	1	1	1	1	-	-	-	-	-	-	1	1	1	-	-	-	-	-	-	-
Orissa	7	8	3	2	1	36	34	29	15	1	3	1	1	1	1	26	21	21	9	7	-	-	-	-	-
Punjab	23	22	17	4	2	51	72	65	57	5	1	1	1	-	-	24	17	17	6	4	4	4	-	-	-
Rajasthan	8	8	5	1	1	60	61	52	27	4	14	5	5	3	3	27	21	21	9	7	2	2	-	-	-
Sikkim	-	-	-	-	-	2	2	1	1	-	-	-	-	-	-	1	1	1	1	1	-	-	-	-	-
Tamil Nadu	27	16	9	7	6	105	104	100	76	33	1	1	1	1	1	56	52	50	19	13	29	29	2	2	2
Tripura	1	1	-	-	-	3	3	3	1	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
Uttar Pradesh	24	18	13	4	1	140	147	132	86	11	40	14	14	10	10	53	38	38	15	11	6	6	-	-	-
Uttarakhand	3	3	1	1	-	22	17	14	1	-	1	-	-	-	-	9	6	6	-	-	2	2	-	-	-
West Bengal	18	14	10	6	3	76	75	61	33	5	9	2	2	1	1	42	31	31	14	11	1	1	-	-	-
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
Chandigarh	1	1	1	1	-	-	-	-	-	-	1	1	1	1	1	3	3	3	2	2	2	2	-	-	-
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	6	7	8	4	3	25	24	20	14	1	1	1	1	1	10	8	8	3	2	4	3	-	-	-	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1	-	-	-	-	-
Company Total	270	255	190	94	53	1248	1247	1145	745	164	135	49	49	33	33	629	494	489	200	138	162	162	98	53	12

\* Offices opened after seeking approval of the Authority  
 Note: Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

TABLE 28: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Concl'd.)

State / Union Territory	Star Union Dai-ichi					Tata AIG					State Total (Private)					LIC					State Total (Industry)				
	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07
Andhra Pradesh	1	1	-	-	5	18	26	24	15	5	879	1033	1045	752	269	274	264	249	219	198	1153	1297	1294	971	467
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	8	6	4	1	3	3	3	2	2	11	9	9	6	3
Assam	1	-	-	-	4	19	13	13	9	4	159	151	148	107	63	80	79	75	61	56	239	230	223	168	119
Bihar	2	-	-	-	2	16	20	14	6	2	258	222	206	161	80	127	119	109	77	68	385	341	315	238	148
Chattisgarh	-	-	-	-	1	4	6	7	2	1	88	85	85	60	33	62	51	51	42	35	150	136	136	102	68
Goa	-	-	-	-	-	1	2	2	1	-	34	31	32	20	10	16	14	14	14	14	50	45	46	34	24
Gujarat	1	-	-	-	6	29	36	41	29	6	613	688	730	570	218	185	177	170	160	157	798	865	900	730	375
Haryana	-	-	-	-	2	14	15	11	8	2	314	329	315	174	82	69	65	61	50	44	383	394	376	224	126
Himachal Pradesh	-	-	-	-	-	4	5	4	2	-	78	61	61	38	22	37	35	32	28	27	115	96	93	66	49
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	74	70	53	40	25	28	25	20	20	20	102	95	73	60	45
Jharkhand	1	-	-	-	4	10	12	14	9	4	168	160	156	120	68	63	62	55	45	41	231	222	211	165	109
Karnataka	1	1	-	-	6	18	20	25	15	6	432	446	461	330	195	226	218	206	175	154	658	664	667	505	349
Kerala	1	-	-	-	8	25	34	37	23	8	534	656	677	534	276	180	175	162	112	95	714	831	839	646	371
Madhya Pradesh	1	-	-	-	1	7	10	11	6	1	321	325	329	248	146	203	199	187	152	130	524	524	516	400	276
Maharashtra	4	2	1	-	15	39	52	60	39	15	834	882	917	665	348	359	344	325	299	291	1193	1226	1242	964	639
Manipur	-	-	-	-	-	-	-	-	-	-	3	1	1	1	0	4	4	4	4	4	7	5	5	5	4
Meghalaya	-	-	-	-	-	1	1	1	1	-	18	18	18	16	8	1	1	1	1	1	19	19	19	17	9
Mizoram	-	-	-	-	-	1	1	1	-	-	7	6	6	4	1	1	1	1	1	1	8	7	7	5	2
Nagaland	-	-	-	-	-	-	-	-	-	-	5	4	4	3	1	4	4	4	4	4	9	8	8	7	5
Orissa	1	-	-	-	2	16	18	18	11	2	233	230	221	157	95	106	103	94	69	62	339	333	315	226	157
Punjab	1	1	-	-	3	13	16	20	10	3	474	630	626	438	181	101	100	91	75	69	575	730	717	513	250
Rajasthan	1	-	-	-	8	19	24	25	17	8	475	541	538	417	136	176	168	148	127	120	651	709	686	544	256
Sikkim	-	-	-	-	-	-	-	-	-	-	11	11	11	9	7	2	2	2	2	1	13	13	13	10	8
Tamil Nadu	1	1	1	-	6	20	24	29	15	6	574	607	591	425	228	308	297	277	208	193	882	904	868	633	421
Tripura	-	-	-	-	-	2	2	1	1	-	14	14	12	9	6	16	16	16	5	4	30	30	28	14	10
Uttar Pradesh	2	-	-	-	3	26	33	28	18	3	774	749	723	518	262	358	347	329	266	240	1132	1096	1052	784	502
Uttarakhand	-	-	-	-	1	1	1	2	1	-	91	83	81	44	23	46	44	42	38	36	137	127	123	82	59
West Bengal	1	-	-	-	8	48	52	46	34	8	462	476	467	340	173	235	230	210	182	154	697	706	677	522	327
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	2	1	1	1	0	2	1	1	1	1	4	2	2	2	1
Chandigarh	1	-	-	-	-	-	-	-	-	-	21	21	20	17	12	10	17	9	9	9	31	38	29	26	21
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	2	2	2	1	1	1	1	1	1	1	3	3	3	1	1
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	1	2	2	1	-	-	-	-	-	-	1	2	2	1
Delhi	1	1	-	-	4	11	14	17	10	4	201	212	223	152	91	81	77	74	72	67	282	289	297	224	158
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	-	0
Puducherry	-	-	-	-	1	1	2	2	1	1	14	16	17	14	10	7	7	7	3	3	21	23	24	17	13
Company Total	22	7	2	-	89	363	439	454	283	89	8175	8768	8785	6391	3072	3371	3250	3030	2522	2301	11546	12018	11815	8913	5373

\* Offices opened after seeking approval of the Authority

Note: Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

**TABLE 29: REGION WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS \*- 2010-11**  
(As on 31<sup>st</sup> March)

Insurer	Metro				Urban				Semi-urban				Others				Company Total			
	2011	2010	2009	2008	2007	2011	2010	2009	2008	2007	2011	2010	2009	2008	2007	2011	2010	2009	2008	2007
Aegon	32	19	17			66	38	34			27	9	7		3	128	66	58		
Aviva	28	34	34	29	13	45	62	68	66	55	56	69	95	91	61	142	186	224	213	140
Bajaj Allianz	64	65	66	46	30	149	164	164	143	124	438	452	455	403	375	1092	1151	1164	1007	877
Bharti AXA	26	33	32	15	5	60	66	66	36	11	86	93	92	25		181	203	200	77	16
Birla Sunlife	54	71	73	63	27	89	100	100	91	60	370	383	396	318	60	617	652	660	538	148
Canara HSBC	10	10	9			17	17	17			6	6	6			33	33	32		
DLF Pramerica	6	3	3			11	9	4			23	19	8		1	41	32	15		
Future Generali	12	12	14	3		49	48	49	4		66	30	30	2	58	185	90	93	9	
HDFC Standard	59	81	84	57	34	83	104	114	103	84	285	298	326	320	251	498	568	609	569	448
ICICI Prudential	79	104	142	132	77	114	151	200	193	140	494	526	569	553	305	1402	1921	2102	1958	583
IDBI Federal	12	10	9	2		30	20	17			17	6	6		1	60	37	33	2	
India First	8	2				5										13	2			
ING Vysya	22	23	23	24	14	57	58	61	63	63	153	159	161	158	91	247	254	265	265	183
Kotak Mahindra	38	41	39	34	18	64	70	67	57	36	92	95	84	54	19	203	215	198	151	75
Max NewYork	72	102	106	43	25	99	137	139	73	49	227	235	233	70	38	504	705	705	194	118
MetLife	30	40	41	27	14	61	73	66	38	25	145	121	73	27	13	270	255	190	94	53
Reliance Life	90	90	88	62	19	120	119	118	101	54	570	570	551	443	80	1248	1247	1145	745	159
Sahara	6	6	6	6	4	35	27	27	22	24	73	15	15	5	5	135	49	49	33	33
SBI Life	34	48	48	23	14	124	119	116	73	68	334	251	251	83	43	629	494	489	200	138
Shriram	25	25	11	11	2	49	49	24	18	9	85	85	61	24	1	162	162	98	53	12
Star Union Dai-ichi	7	6	2			14	1									22	7	2		
Tata AIG	55	72	80	51	20	87	123	143	88	46	168	185	184	116	20	363	439	454	283	89
Private total	769	897	927	628	316	1428	1555	1594	1169	848	3715	3607	3603	2692	1362	8175	8768	8785	6391	3072
LIC	363	347	338	311	233	560	550	529	468	499	953	923	910	848	797	3371	3250	3030	2522	2301
Industry total	1132	1244	1265	939	549	1988	2105	2123	1637	1347	4668	4530	4513	3540	2159	11546	12018	11815	8913	5373

\* Offices opened after seeking approval of the Authority.

Note: 1) Data collected from life insurers through a special return.

2) Based on the HRA classification of places done by the Ministry of Finance.

Metro: Delhi, Mumbai, Chennai, Kolkata, Hyderabad and Bangalore.

Urban: A, B-1 and B-2 class cities of the HRA classification.

Semi-urban: C class cities of the HRA classification.

Others: Places not listed in the HRA classification.

TABLE 30: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS

State / Union Territory	Aegon Religare			Aviva			Bajaj Allianz						
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07
Andhra Pradesh	558	373	151	1101	2600	2450	2964	1900	15934	15083	20891	25502	18165
Arunachal Pradesh	-	-	-	154	180	110	55	-	135	95	8	-	-
Assam	64	125	51	1256	1455	960	1018	767	9421	8247	8948	9965	9970
Bihar	33	2	-	1365	1825	1386	1791	1051	17963	15817	16910	17754	13505
Chattisgarh	178	90	30	313	311	374	374	237	3917	3251	3042	3553	2705
Goa	112	87	-	156	151	105	104	84	91	74	174	332	316
Gujarat	866	623	194	1191	1581	1597	1884	1755	8436	7604	8314	11022	10241
Haryana	515	402	97	1250	1496	1510	1514	1424	2377	2069	2196	3558	3088
Himachal Pradesh	73	12	7	239	200	159	39	11	2114	1956	1889	2737	1590
Jammu & Kashmir	52	-	-	85	148	138	147	91	2598	2283	2460	3280	2921
Jharkhand	286	205	30	358	608	425	752	657	8484	7488	8172	9113	7561
Karnataka	693	556	145	855	1161	1204	1390	1057	7642	7279	9116	11596	9564
Kerala	633	393	165	813	1464	1299	2108	1603	9043	8440	9994	14618	14254
Madhya Pradesh	576	449	132	1377	1965	2167	2180	1144	9104	8210	12365	16604	13720
Maharashtra	1195	742	232	1915	2881	2732	3201	3332	11944	10467	12366	16282	14336
Manipur	4	1	-	19	19	15	-	-	145	131	60	67	-
Meghalaya	7	6	-	62	82	9	85	65	345	278	185	283	370
Mizoram	-	-	-	28	30	14	-	-	220	101	27	8	-
Nagaland	119	23	-	16	16	2	2	1	123	103	6	-	-
Orissa	298	277	124	2366	2912	2340	2042	1261	15456	12367	15711	16242	14148
Punjab	895	563	139	667	1372	1207	1348	1159	7545	7072	8081	9927	9872
Rajasthan	338	220	74	1040	1216	1350	984	801	5356	4646	6137	8775	7882
Sikkim	30	-	-	93	99	81	70	59	356	227	182	235	205
Tamil Nadu	1108	701	166	661	1737	1747	2019	1698	9220	8686	10286	12756	11038
Tripura	-	-	-	428	400	287	215	157	1125	983	1069	1184	741
Uttar Pradesh	1000	670	242	2146	2888	3334	3308	3074	21174	18431	26593	33745	29849
Uttarakhand	110	140	38	89	139	257	76	70	504	283	940	1857	1679
West Bengal	537	444	121	1442	1777	1574	2727	2301	14789	12538	14554	13752	13592
Andaman & Nicobar Is	-	-	-	5	5	-	-	-	-	-	-	-	-
Chandigarh	43	81	39	73	47	25	167	193	563	372	119	39	25
Dadra & Nagar Haveli	-	-	-	2	2	-	-	-	116	98	16	11	-
Daman & Diu	-	-	-	1	1	1	1	1	6	6	5	2	11
Delhi	538	432	132	1608	1852	1874	2679	3056	3303	2977	3600	4845	4412
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	45	108	105	63	43	118	79	525	595	431
Company Total	10861	7617	2309	23219	32728	30838	35307	29052	189667	167741	204941	250239	216191

TABLE 30: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)

State / Union Territory	Bharti AXA					Birla Sunlife					Canara HSBC		
	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09
Andhra Pradesh	904	1939	2001	589	183	16545	19483	18361	10459	3856	-	-	-
Arunachal Pradesh	-	-	-	-	-	262	-	1	1	-	-	-	-
Assam	118	389	294	-	-	8759	8874	7810	4469	1921	-	-	-
Bihar	299	743	846	230	-	10045	11408	9978	5051	2892	-	-	-
Chattisgarh	213	259	292	-	-	2426	2389	1908	939	641	-	-	-
Goa	42	114	87	1	-	725	693	579	372	274	-	-	-
Gujarat	1223	2263	1862	1025	20	6433	7594	7955	4931	3026	-	-	-
Haryana	253	284	235	-	-	4781	4755	5484	4066	1314	-	-	-
Himachal Pradesh	142	184	206	9	-	791	1121	731	119	-	-	-	-
Jammu & Kashmir	119	239	197	-	-	397	323	242	-	-	-	-	-
Jharkhand	582	911	713	191	-	3241	3665	3216	2489	1396	-	-	-
Karnataka	888	1860	1490	527	71	7933	9095	8397	6151	2883	-	-	-
Kerala	628	1501	1242	935	-	5387	4914	4437	2563	1814	-	-	-
Madhya Pradesh	357	1103	1043	351	-	5250	5308	5326	3984	2386	-	-	-
Maharashtra	1717	3706	3172	1372	297	14245	15208	14010	9949	6986	-	-	-
Manipur	-	-	-	-	-	587	450	433	268	-	-	-	-
Meghalaya	-	143	132	-	-	874	1033	883	601	457	-	-	-
Mizoram	-	-	-	-	-	209	90	68	92	-	-	-	-
Nagaland	-	-	-	-	-	1060	1125	1263	1113	593	-	-	-
Orissa	380	978	882	698	125	6631	7532	5938	2095	1257	-	-	-
Punjab	790	1856	1647	953	27	5304	8318	10224	7245	2677	-	-	-
Rajasthan	693	1477	1110	427	-	6861	7725	8030	6098	3092	-	-	-
Sikkim	49	-14	16	-	-	200	784	748	45	4	-	-	-
Tamil Nadu	1126	2356	1637	997	99	7460	8573	7983	4893	3296	-	-	-
Tripura	-	155	155	-	-	173	1	1	1	-	-	-	-
Uttar Pradesh	1830	3936	3580	1452	133	13387	17522	21535	16656	7067	-	-	-
Uttarakhand	259	509	467	-	-	348	1470	1851	1525	755	-	-	-
West Bengal	1397	3303	3172	1071	188	9866	13237	10311	5753	3368	-	-	-
Andaman & Nicobar Is	-	-	-	-	-	79	-	-	-	-	-	-	-
Chandigarh	342	636	546	259	-	481	563	791	963	721	-	-	-
Dadra & Nagar Haveli	-	-	-	-	-	42	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	5	-	-	-	-	-	-	-
Delhi	859	1831	1471	662	123	3502	4389	5100	5535	3496	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	284	482	769	608	318	-	-	-
Company Total	15210	32661	28495	11749	1266	144573	168124	164363	109034	56490	-	-	-

TABLE 30: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)

State / Union Territory	DLF Pramerica			Future Generali			HDFC Standard					
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2007-08	2010-11	2009-10	2008-09	2007-08	2006-07
Andhra Pradesh	-	-	-	6119	5282	3273	-	9986	18891	22954	16222	5734
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	-	-	700	528	302	-	2982	3762	4277	3292	1826
Bihar	-	-	-	847	S	372	-	2147	2660	2431	1466	716
Chattisgarh	-	-	-	246	171	-	-	1467	2382	3461	3374	1611
Goa	-	-	-	266	250	156	-	297	345	449	368	339
Gujarat	603	202	-	2722	2426	1755	-	7491	11456	12118	7771	3956
Haryana	831	379	19	3015	2446	1449	-	4248	5385	5116	3488	2447
Himachal Pradesh	30	-	-	797	655	344	-	693	797	708	552	225
Jammu & Kashmir	-	-	-	896	822	619	-	866	979	939	1254	732
Jharkhand	-	-	-	2264	1999	1293	-	1451	2035	2098	2038	1286
Karnataka	4	-	-	1283	1109	564	-	7574	12245	11649	6834	2922
Kerala	-	-	-	2388	1782	588	-	10745	13682	15585	10806	8598
Madhya Pradesh	-	-	-	2228	1657	1074	-	6141	9627	11364	9123	4576
Maharashtra	-	-	-	6136	5072	2899	-	24296	30263	27608	17579	10558
Manipur	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	238	327	375	330	354
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	-	-	-	2773	2041	903	-	4098	5724	5971	3469	1518
Punjab	2459	1024	46	1697	1512	1009	-	4611	7596	7704	7514	5816
Rajasthan	-	-	-	2763	2142	1010	-	4919	9454	10250	7098	3449
Sikkim	-	-	-	-	-	-	-	150	268	324	906	873
Tamil Nadu	-	-	-	3157	2550	1087	-	7887	11475	12425	8794	4895
Tripura	-	-	-	-	-	-	-	1149	1041	900	530	-
Uttar Pradesh	114	27	-	6436	4765	2818	-	12401	20340	21765	15119	8077
Uttarakhand	5	-	-	440	409	275	-	1128	1282	1228	909	527
West Bengal	4	-	-	2972	2256	1248	-	8732	14200	14872	8665	3758
Andaman & Nicobar Is	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	521	221	13	557	495	380	-	1131	1567	1542	665	-
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	628	262	35	1964	1723	1019	11	9009	10812	9152	6413	4316
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	172	284	361	135	-
Company Total	5199	2115	113	52666	42613	24437	11	136009	198879	207626	144714	79109



TABLE 30: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)

State / Union Territory	ICICI Prudential				IDBI Federal				ING Vysya					
	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08
Andhra Pradesh	13538	26125	37781	36804	14159	821	917	663	22	6293	10165	15901	11171	6988
Arunachal Pradesh	-	-	-	-	-	21	8	4	-	-	-	-	-	-
Assam	6282	7789	7016	5643	5208	343	324	174	-	238	312	471	325	312
Bihar	10877	12824	12690	9311	5976	197	94	42	-	-	-	-	-	-
Chattisgarh	1699	1869	1830	1918	1111	5	6	5	-	-	-	-	-	-
Goa	265	333	448	455	405	116	122	111	6	138	193	262	207	121
Gujarat	12219	17969	25294	24096	23098	499	583	669	65	1071	1311	1861	1421	1337
Haryana	3828	4682	4282	3789	3959	218	180	167	8	550	1088	1665	1350	616
Himachal Pradesh	2550	2858	2610	1561	742	25	19	19	1	126	273	337	369	288
Jammu & Kashmir	2128	3120	3798	3637	2613	3	1	-	-	296	703	1057	609	272
Jharkhand	4500	5803	6576	5180	4017	270	159	90	20	229	150	360	209	-
Karnataka	6049	7036	8477	10414	11193	404	454	352	20	4522	6362	7359	5365	3201
Kerala	15518	16303	20212	22461	17107	698	575	362	1	2491	3819	5355	3374	1875
Madhya Pradesh	6016	7055	7596	8504	8941	221	298	252	15	1161	2330	3339	2151	2072
Maharashtra	19857	21233	24839	29229	25032	820	832	839	35	1975	2994	3508	2528	1980
Manipur	12	-	390	386	-	34	62	26	-	-	-	-	-	-
Meghalaya	135	213	294	400	327	1	1	-	-	-	-	-	-	-
Mizoram	196	140	124	88	-	7	4	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	33	30	13	-	-	-	-	-	-
Orissa	9720	11999	11926	11851	9227	20	21	10	-	1310	2116	2606	1392	846
Punjab	11101	15313	21719	18509	14839	286	345	398	10	1171	2346	4179	2885	922
Rajasthan	11374	16565	18525	17430	10605	746	519	425	2	2231	3247	4343	2639	1608
Sikkim	173	411	374	460	365	1	-	-	-	-	-	-	1	-
Tamil Nadu	9069	9803	14107	18333	11725	424	396	209	12	6638	9477	12643	8023	4403
Tripura	910	1161	1278	1201	-	2	2	-	-	-	-	-	-	-
Uttar Pradesh	17402	20858	26562	33562	26286	828	943	914	22	1929	2925	5403	4118	2232
Uttarakhand	1071	1387	2236	2268	1051	98	147	178	25	153	253	499	487	421
West Bengal	11865	16326	21900	17423	15980	329	241	144	-	880	1097	1679	1127	1198
Andaman & Nicobar Is	171	282	294	238	-	17	18	8	9	195	316	453	487	974
Chandigarh	878	983	1255	1590	2835	54	55	56	-	-	-	-	-	-
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	4	87	-	-	-	-	-	-	-	-	-	-
Delhi	10786	11148	15007	18933	17207	338	379	378	26	1252	1667	2456	2320	2278
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	218	242	435	593	452	3	2	1	-	108	129	322	202	-
Company Total	190407	241830	299879	306354	234460	7882	7737	6509	279	34957	53273	76058	52760	33944

TABLE 30: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)

State / Union Territory	India First		Kotak Mahindra					Max NewYork				
	2010-11	2009-10	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07
	Andhra Pradesh	4	-	1035	953	1023	910	855	2751	4704	5598	2127
Arunachal Pradesh	-	-	-	-	-	-	-	-	5	2	-	-
Assam	-	-	946	1235	1334	974	1150	82	417	590	311	175
Bihar	7	-	33	33	25	-	-	395	649	747	266	158
Chattisgarh	-	-	19	15	10	3	-	371	596	601	182	152
Goa	-	-	-	4	1	4	-	429	737	735	259	130
Gujarat	2	-	8049	7209	8575	7230	4854	4569	7684	9170	5061	3749
Haryana	8	-	3636	3396	4168	3086	1628	2916	4508	4257	1687	709
Himachal Pradesh	5	-	-	-	-	-	-	433	844	966	231	17
Jammu & Kashmir	-	-	5	1	-	-	-	312	520	494	189	32
Jharkhand	3	-	288	366	392	454	169	561	594	679	379	264
Karnataka	23	-	1739	1444	1359	1061	788	1384	2358	2510	890	801
Kerala	27	-	820	736	974	996	451	1705	2473	2598	764	612
Madhya Pradesh	15	-	861	651	858	750	804	1296	2389	2911	1412	1159
Maharashtra	34	-	7409	6669	7178	5278	4107	7840	13241	15992	6615	4597
Manipur	-	-	-	-	-	-	-	-	14	14	-	-
Meghalaya	1	-	-	-	-	-	-	24	22	87	-	-
Mizoram	-	-	-	-	-	-	-	-	9	9	-	-
Nagaland	-	-	-	-	-	-	-	-	2	-	-	-
Orissa	2	-	84	92	106	-	-	813	1810	2328	671	285
Punjab	1	-	2654	2439	2924	2168	1106	2908	5533	6372	3863	3220
Rajasthan	52	-	1167	1130	1245	988	734	1918	3352	3539	1577	998
Sikkim	-	-	-	-	-	-	-	-	15	11	-	-
Tamil Nadu	10	-	1518	1476	1883	1789	1213	1936	3637	4295	1616	1225
Tripura	-	-	-	-	-	-	-	42	63	53	-	-
Uttar Pradesh	52	-	1912	2068	2361	1691	1000	4066	6997	8440	3087	1433
Uttarakhand	-	-	16	23	42	-	-	960	1073	1262	592	304
West Bengal	9	-	1418	1177	1402	1391	1168	1280	2073	2440	1184	770
Andaman & Nicobar Is	-	-	-	-	-	-	-	-	5	6	-	-
Chandigarh	-	-	570	493	446	565	537	486	513	723	551	420
Dadra & Nagar Haveli	-	-	124	101	78	-	-	-	3	3	-	-
Daman & Diu	-	-	-	-	-	-	-	-	4	3	-	-
Delhi	40	-	3950	4173	5698	5385	3920	3999	5967	7128	3368	2417
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	1	-	16	13	1	-	-	66	17	88	19	-
Company Total	296	-	38269	35897	42083	34723	24484	43542	72828	84651	36901	25044

TABLE 30: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)

State / Union Territory	MetLife				Reliance Life					
	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07
Andhra Pradesh	2749	7692	7843	5069	2835	22229	25484	19138	19022	9748
Arunachal Pradesh	40	10	18	15	-	599	572	312	-	-
Assam	722	1412	1229	506	253	10478	10053	5883	3921	1568
Bihar	320	659	847	594	17	11295	11231	9665	7541	3182
Chattisgarh	520	624	474	65	1	1926	1818	883	709	163
Goa	76	194	246	148	2	386	329	245	13	-
Gujarat	1409	3115	3348	1712	759	10191	10371	9357	10775	7397
Haryana	833	1520	1265	538	295	4891	5890	3272	6219	2372
Himachal Pradesh	82	44	33	16	6	1589	1606	693	1090	605
Jammu & Kashmir	1263	2686	1578	247	2	1891	1739	671	10	-
Jharkhand	443	939	1356	1027	34	5659	5349	2345	4271	2048
Karnataka	1977	5238	5402	4101	3389	6822	8090	7100	8625	5377
Kerala	3847	8461	7841	5571	3111	5476	6298	5546	11371	6055
Madhya Pradesh	426	637	650	416	145	10406	10719	8472	7578	2837
Maharashtra	2298	6205	6298	3982	2158	12350	11823	9042	9782	6297
Manipur	7	70	109	49	-	-	-	-	-	-
Meghalaya	1	5	10	9	2	769	596	580	473	435
Mizoram	-	1	-	-	-	189	216	168	43	-
Nagaland	23	18	13	13	1	189	243	168	56	-
Orissa	922	2326	1752	1052	482	10678	10145	5834	10517	5213
Punjab	1572	4335	4478	1868	1000	4895	5144	5216	6744	4806
Rajasthan	627	1515	1328	537	363	7340	7087	4672	9199	4865
Sikkim	1	5	12	13	10	107	116	134	83	-
Tamil Nadu	1962	3496	3339	2953	2322	12306	14512	12614	18809	11240
Tripura	80	44	36	35	1	1534	1008	670	258	-
Uttar Pradesh	2361	3757	3007	1192	562	25152	23146	19093	28725	12802
Uttarakhand	262	481	593	384	159	3211	3071	760	559	-
West Bengal	2000	3538	3622	2496	1516	10740	10827	8223	5630	3399
Andaman & Nicobar Is	15	6	7	1	-	-	-	-	-	-
Chandigarh	169	466	441	282	162	258	490	829	2445	1677
Dadra & Nagar Haveli	2	2	-	-	-	-	-	-	-	-
Daman & Diu	3	5	2	-	-	-	-	-	-	-
Delhi	1792	3771	3537	1901	1259	5653	7136	7799	9685	3536
Lakshadweep	-	1	-	-	-	-	-	-	-	-
Puducherry	36	22	13	6	2	224	456	229	41	-
Company Total	28840	63300	60727	36798	20848	189433	195565	149613	184194	95622

TABLE 30: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)

State / Union Territory	Sahara				SBI Life				Star Union				
	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09
Andhra Pradesh	790	770	730	712	178	8269	7247	8332	4542	2652	-	1	-
Arunachal Pradesh	-	-	-	-	-	144	79	19	5	2	-	-	-
Assam	347	342	358	371	334	1285	850	716	318	118	14	-	-
Bihar	2344	2364	2045	1981	1557	2808	2389	2757	1754	1262	45	2	-
Chhattisgarh	101	100	116	64	-	2600	1726	2022	1423	1084	1	1	-
Goa	-	-	-	-	-	369	284	155	59	-	-	-	-
Gujarat	593	587	-	571	550	3193	2422	1962	1594	1508	2	2	-
Haryana	154	144	-	109	88	2227	1691	2058	1110	613	1	1	-
Himachal Pradesh	-	-	-	-	-	851	594	543	186	86	-	-	-
Jammu & Kashmir	-	-	-	-	-	316	261	298	177	89	-	-	-
Jharkhand	819	806	-	739	660	1909	1582	1410	915	831	8	7	-
Karnataka	175	159	-	168	107	5121	5180	5108	2770	875	-	-	-
Kerala	-	-	-	-	-	6819	5776	6313	4323	2266	-	-	-
Madhya Pradesh	588	577	-	672	634	4834	3904	3359	1980	1553	22	21	-
Maharashtra	272	308	-	284	262	8651	6574	5886	3012	2335	12	13	-
Manipur	-	-	-	-	-	97	55	64	87	-	-	-	-
Meghalaya	-	-	-	-	-	74	71	30	73	95	-	-	-
Mizoram	-	-	-	-	-	111	32	84	-	-	-	-	-
Nagaland	-	-	-	-	-	110	60	6	6	4	-	-	-
Orissa	539	548	-	506	319	4333	3374	3652	2206	1931	2	2	-
Punjab	41	39	-	32	32	1501	1217	1730	1119	683	1	1	-
Rajasthan	1645	1591	-	1660	1438	3284	2713	3103	2034	1347	1	1	-
Sikkim	-	-	-	-	-	50	20	15	12	6	-	-	-
Tamil Nadu	44	47	-	106	62	8663	8097	9306	6020	2471	1	1	-
Tripura	-	-	-	-	-	86	57	21	27	3	-	-	-
Uttar Pradesh	4281	4058	-	3688	2790	6005	4453	4795	1976	1376	14	12	-
Uttarakhand	182	181	-	144	145	786	434	433	45	22	-	-	-
West Bengal	844	832	-	563	249	3698	3312	3787	2103	1386	3	3	-
Andaman & Nicobar Is	-	-	-	-	-	16	-	1	-	-	-	-	-
Chandigarh	77	76	-	44	25	167	170	285	196	160	-	-	-
Dadra & Nagar Haveli	-	-	-	-	-	-	1	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	344	327	-	425	367	1045	710	727	557	595	1	1	-
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	206	197	16	14	3	-	-	-
Company Total	14180	13856	-	12839	9797	79628	65532	68993	40643	25356	128	69	-

TABLE 30: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)

State / Union Territory	Shriram				Tata AIG				Private Total (State-wise)				
	2010-11	2009-10	2008-09	2007-08	2006-07	2008-09	2009-10	2007-08	2006-07	2009-10	2008-09	2007-08	2006-07
Andhra Pradesh	6602	16101	15092	13777	8113	3715	7834	4577	1880	230128	186759	151772	77344
Arunachal Pradesh	-	-	5	5	4	35	56	29	14	1787	508	95	6
Assam	-	-	-	-	-	7096	11964	6558	2441	51133	46971	33554	25325
Bihar	22	29	2	2	-	4000	6532	4529	2096	97650	65272	49837	31157
Chattisgarh	192	286	113	15	7	880	1543	1027	455	30707	16188	13074	7906
Goa	1	1	1	1	1	86	146	85	29	4773	3839	2358	1672
Gujarat	20	116	114	109	-	6823	11067	8802	4440	122932	103530	83707	64282
Haryana	4	-	-	-	-	4043	6598	5412	2590	67379	42788	33112	18808
Himachal Pradesh	-	-	-	-	-	768	1301	854	382	17034	10099	7292	3731
Jammu & Kashmir	-	-	-	-	-	5	7	5	2	12392	12496	9552	6752
Jharkhand	145	212	45	45	-	2552	4916	3451	1915	56370	33450	29717	19899
Karnataka	490	771	690	662	488	1725	3724	2861	1092	89717	73949	61666	43298
Kerala	100	149	144	135	116	5898	9352	7659	4368	129241	90314	84394	60649
Madhya Pradesh	957	1336	1215	791	328	1921	3270	2202	1007	83925	64907	57518	40461
Maharashtra	413	562	421	308	149	7679	13791	9069	4808	198032	146401	114244	85171
Manipur	-	-	-	-	-	189	348	114	11	2059	1225	868	-
Meghalaya	-	-	-	-	-	67	292	145	36	3497	2730	2290	2121
Mizoram	-	-	-	-	-	151	336	138	3	1966	632	234	-
Nagaland	-	-	-	-	-	321	173	42	4	1994	1513	1194	599
Orissa	49	13	10	10	6	5434	8794	5946	3055	107389	66598	55806	38457
Punjab	1	-	-	-	-	1703	2963	2095	448	51803	79209	64633	46279
Rajasthan	7	8	2	1	-	4647	8551	5911	2975	65449	72639	62424	39699
Sikkim	-	-	-	-	-	29	171	142	116	1813	2039	1941	1535
Tamil Nadu	1072	1899	1848	1753	1153	5712	7782	6133	3055	146446	101753	91928	58178
Tripura	-	-	-	-	-	1236	1595	733	225	10785	5203	3676	939
Uttar Pradesh	17	14	3	1	-	5929	10854	8911	4983	185098	163393	153325	97522
Uttarakhand	6	3	-	-	-	390	730	585	379	14133	11858	9250	5146
West Bengal	-	13	16	16	-	11958	22317	15911	7352	161992	105781	71253	53415
Andaman & Nicobar Is	-	-	1	1	-	4	5	5	5	345	322	245	-
Chandigarh	1	1	-	-	-	134	257	208	806	10676	8237	9068	9251
Dadra & Nagar Haveli	-	-	-	-	-	11	23	20	8	360	117	19	-
Daman & Diu	-	-	-	-	-	12	19	21	-	79	36	90	12
Delhi	15	4	-	-	-	1844	4039	3330	1512	69917	68761	64257	49257
Lakshadweep	-	-	-	-	-	2	4	4	2	14	4	2	-
Puducherry	25	36	37	27	19	224	203	156	50	2972	3058	2353	1281
Company Total	10139	21554	19759	17659	10384	87223	151557	107670	52544	1575476	1592579	1326748	890152

TABLE 30: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Concl'd.)

State / Union Territory	LIC					Industry Total (State-wise)				
	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07
Andhra Pradesh	111629	129364	123772	114430	100314	231572	331886	310531	266202	177658
Arunachal Pradesh	623	577	507	407	383	2013	2396	1015	502	389
Assam	34600	37858	38192	36280	38215	85733	123948	85163	69834	63540
Bihar	68912	74947	66372	60787	58983	133954	192937	131644	110624	90140
Chattisgarh	17167	14663	15952	14384	17725	34241	51966	32140	27458	25631
Goa	3906	3937	3900	3620	3379	7461	10840	7739	5978	5051
Gujarat	61431	67062	62765	58528	53800	139036	192836	166295	142235	118082
Haryana	21194	19917	18046	17942	16724	61773	78497	60834	51054	35532
Himachal Pradesh	11900	13400	11392	9929	8290	23208	31498	21491	17221	12021
Jammu & Kashmir	6660	7154	6870	6633	6506	17892	24398	19366	16185	13258
Jharkhand	24063	27286	27111	24868	24387	58115	82502	60561	54585	44286
Karnataka	85659	95249	92303	76719	67749	142962	210711	166252	138385	111047
Kerala	69416	73766	69094	55705	49478	142452	191930	159408	140099	110127
Madhya Pradesh	55517	58209	55858	54404	45954	109274	155228	120765	111922	86415
Maharashtra	169012	160844	154632	131795	124471	300070	424541	301033	246039	209642
Manipur	1603	1782	1954	1724	1446	2697	4143	3179	2592	1446
Meghalaya	588	584	643	600	603	3186	3789	3373	2890	2724
Mizoram	336	390	384	358	291	1447	1738	1016	592	291
Nagaland	810	859	833	799	663	2804	3467	2346	1993	1262
Orissa	44916	48171	44598	35631	33377	110824	144201	111196	91437	71834
Punjab	36920	35601	33184	29461	18953	88723	107676	112393	94094	65232
Rajasthan	69486	67386	61629	54043	51071	126495	177566	134268	116467	90770
Sikkim	581	633	706	656	612	1820	2432	2745	2597	2147
Tamil Nadu	109362	116634	113258	93718	81331	189336	270667	215011	185646	139509
Tripura	3736	3859	3943	3730	1446	10501	11947	9146	7406	2385
Uttar Pradesh	150878	160697	158026	142942	132832	279314	412146	321419	296267	230354
Uttarakhand	14228	19397	19299	16750	14966	24246	39212	31157	26000	20112
West Bengal	115929	118062	116344	106346	103163	200692	303855	222125	177599	156578
Andaman & Nicobar Is	758	634	1003	747	485	1065	1550	1325	992	485
Chandigarh	3638	2967	2667	2450	8683	10338	19021	10904	11518	17934
Dadra & Nagar Haveli	5	2	2	2	2	302	304	119	21	2
Daman & Diu	98	138	109	92	125	125	250	145	182	137
Delhi	39652	38988	37756	35891	35450	92122	127572	106517	100148	84707
Lakshadweep	2	2	2	2	2	4	6	6	4	2
Puducherry	1849	1788	1749	1371	1188	3595	4783	4807	3724	2469
Company Total	1337064	1402807	1344856	1193744	1103047	2639392	2978283	2937435	2520492	1993199

**TABLE 31: NEW BUSINESS UNDER MICRO-INSURANCE PORTFOLIO (LIFE INSURANCE)**

(Premium in ₹ lakh)

Insurer	Individual Category						Group Category								
	No. of Policies			Premium			No. of Schemes			No. of Lives covered			Premium		
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09
Aegon Religare	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Aviva	11222	3757	310	58.87	18.17	1.52	1	1	1	896377	1548820	872244	1118.30	834.79	16.75
Bajaj Allianz	-	127	10226	-	2.42	85.47	-	-	-	-	-	-	-	-	-
Bharti Axa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Birla Sunlife	290395	568647	280659	186.00	263.72	147.69	-	-	-	-	-	-	-	-	-
Canara HSBC	-	-	-	-	-	-	-	-	1	-	-	2586	-	-	2.34
DLF Pramerica	-	-	-	-	-	-	1	1	1	10010	7500	2602	1.00	0.01	0.01
Future Generali	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HDFC Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ICICI Prudential	324889	344926	234299	256.08	288.18	122.05	-	-	-	-	-	-	-	-	-
IDBI Federal	-	-	-	-	-	-	5	13	2	648835	41442	22602	178.41	11.02	2.97
India First	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ING Vysya	-	-	-	-	-	-	-	-	2	-	-	40000	-	-	0.78
Kotak Mahindra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max NewYork	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MetLife	3501	125	734	4.21	7.19	18.69	-	-	-	-	-	-	-	-	-
Reliance Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sahara	1483	324	604	12.24	4.90	8.21	1	1	1	69	-	50	-	-	0.10
SBI Life	-	-	-	-	-	-	12	1	7	70683	281856	558910	78.23	622.17	3303.85
Shriram	-	-	-	-	-	-	3	1	-	357563	15525	-	343.20	4.10	-
Star Union Dai-ichi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tata AIG	68243	80903	84019	217.69	255.20	154.17	-	-	-	-	-	-	-	-	-
Private Total	699733	998809	610851	735.09	839.78	537.81	23	17	14	1983537	1895143	1498994	1719.14	1472.09	3326.80
LIC	2951235	1985145	1541218	12305.76	14982.51	3118.74	5446	5190	6883	13275464	14946927	11052815	13803.67	22869.72	17268.54
Industry Total	3650968	2983954	2152069	13040.85	15822.29	3656.55	5469	5207	6897	15259001	16842070	12551809	15522.81	24341.81	20595.34

Note: New business premium includes first year premium and single premium.

**TABLE 32: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - INDIVIDUAL CATEGORY**

(Benefit Amount in ₹ Lakh)

Particulars	Aviva		Bajaj Allianz		Birla Sunlife		ICICI Prudential		ING Vysya		MetLife	
	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10
<b>Amount of Benefit Paid</b>												
Claims pending at start of year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00
Claims intimated / booked	2.30	0.00	3.18	2.02	316.51	87.34	141.26	1.64	0.24	0.36	0.01	0.00
Total Claims	2.30	0.00	3.18	2.02	316.51	87.34	141.26	1.65	0.24	0.36	0.01	0.00
Claims paid	2.10	0.00	2.98	2.02	316.44	86.91	141.01	1.65	0.24	0.36	0.00	0.00
Claims repudiated	0.20	0.00	0.00	0.00	0.07	0.43	0.10	0.00	0.00	0.00	0.00	0.00
Claims written back	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claims pending at end of year	0.00	0.00	0.20	0.00	0.00	0.00	0.15	0.00	0.00	0.00	0.00	0.00
<b>Number of Policies</b>												
Claims pending at start of year	0	0	0	0	0	0	0	20	0	0	0	0
Claims intimated / booked	11	0	21	16	2210	919	1433	2057	16	29	2	0
Total Claims	11	0	21	16	2210	919	1433	2077	16	29	2	0
Claims paid	10	0	20	16	2209	915	1429	2077	16	29	1	0
Claims repudiated	1	0	0	0	1	4	2	0	0	0	0	0
Claims written back	0	0	0	0	0	0	0	0	0	0	0	0
Claims pending at end of year	0	0	1	0	0	0	2	0	0	0	1	0
<b>Break up of claims pending -- duration wise (Number of Policies)</b>												
Within 3 months	0	0	1	0	0	0	1	0	0	0	1	0
Within 3-6 months	0	0	0	0	0	0	1	0	0	0	0	0
Within 6-12 months	0	0	0	0	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	0	0	0	0	0

Note: No death claims has been paid by the rest of the companies during these two years.



**TABLE 32: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - INDIVIDUAL CATEGORY (Concl'd.)**

(Benefit Amount in ₹ Lakh)

Particulars	Sahara		Tata AIG		Private Total		LIC		Industry Total	
	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10
<b>Amount of Benefit Paid</b>										
Claims pending at start of year	0.20	0.45	1.08	42.95	1.28	43.41	1.12	3.27	2.40	46.68
Claims intimated / booked	0.35	0.65	49.47	52.89	513.31	144.90	1189.05	639.65	1702.36	784.55
Total Claims	0.55	1.10	50.55	95.84	514.59	188.31	1190.17	642.92	1704.76	831.23
Claims paid	0.55	0.90	41.91	90.21	505.23	182.05	1174.12	637.17	1679.35	819.22
Claims repudiated	0.00	0.00	8.64	4.55	9.01	4.98	13.41	4.36	22.42	9.34
Claims written back	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.27	0.00	0.27
Claims pending at end of year	0.00	0.20	0.00	1.08	0.35	1.28	2.64	1.12	2.99	2.40
<b>Number of Policies</b>										
Claims pending at start of year	2	2	5	6	7	28	5	18	12	46
Claims intimated / booked	2	5	369	387	4064	3413	7315	4115	11379	7528
Total Claims	4	7	374	393	4071	3441	7320	4133	11391	7574
Claims paid	4	5	350	364	4039	3406	7244	4102	11283	7508
Claims repudiated	0	0	24	24	28	28	60	25	88	53
Claims written back	0	0	0	0	0	0	0	1	0	1
Claims pending at end of year	0	2	0	5	4	7	16	5	20	12
<b>Break up of claims pending -- duration wise (Number of Policies)</b>										
Within 3 months	0	2	0	4	3	6	16	5	19	11
Within 3-6 months	0	0	0	1	1	1	0	0	1	1
Within 6-12 months	0	0	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	0	0	0

Note: No death claims has been paid by the rest of the companies during these two years.

**TABLE 33: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - GROUP CATEGORY**

(Benefit Amount in ₹ Lakh)

Particulars	Aviva		IDBI Federal		ING Vysya		SBI Life		Shriram	
	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10
<b>Amount of Benefit Paid</b>										
Claims pending at start of year	0.00	0.15	0.00	0.00	0.26	1.70	0.51	0.25	0.00	0.00
Claims intimated / booked	307.89	175.79	101.25	3.59	20.62	9.39	548.22	412.53	118.50	0.00
Total Claims	307.89	175.94	101.25	3.59	20.88	11.09	548.73	412.78	118.50	0.00
Claims paid	307.34	175.82	79.13	3.59	16.45	10.58	506.65	389.38	118.50	0.00
Claims repudiated	0.56	0.12	1.71	0.00	0.10	0.25	40.53	22.89	0.00	0.00
Claims written back	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claims pending at end of year	0.00	0.00	20.41	0.00	4.33	0.26	1.55	0.51	0.00	0.00
<b>Number of Lives</b>										
Claims pending at start of year	0	1	0	0	3	17	1	1	0	0
Claims intimated / booked	1556	1091	987	49	174	125	1383	1069	395	0
Total Claims	1556	1092	987	49	177	142	1384	1070	395	0
Claims paid	1553	1091	918	49	144	136	1275	1011	395	0
Claims repudiated	3	1	19	0	1	3	105	58	0	0
Claims written back	0	0	0	0	0	0	0	0	0	0
Claims pending at end of year	0	0	50	0	32	3	4	1	0	0
<b>Break up of claims pending -- duration wise (Number of Policies)</b>										
Within 3 months	0	0	50	0	22	3	4	1	0	0
Within 3-6 months	0	0	(0.00)	0	3	0	0	0	0	0
Within 6-12 months	0	0	(0.00)	0	6	0	0	0	0	0
More than 12 months	0	0	(0.00)	0	1	0	0	0	0	0

**TABLE 33: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - GROUP CATEGORY (Concl.d.)**

Particulars	Private Total		LIC		Industry Total	
	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10
<b>Amount of Benefit Paid</b>						
Claims pending at start of year	0.77	2.10	139.64	33.98	140.41	36.08
Claims intimated / booked	1096.48	601.50	19606.55	17294.27	20703.03	17895.77
Total Claims	1097.25	603.60	19746.19	17328.25	20843.44	17931.85
Claims paid	1028.07	579.57	19607.62	17188.61	20635.69	17768.18
Claims repudiated	42.90	23.26	0.00	0.00	42.90	23.26
Claims written back	0.00	0.00	0.00	0.00	0.00	0.00
Claims pending at end of year	26.29	0.77	138.57	139.64	164.86	140.41
<b>Number of Lives</b>						
Claims pending at start of year	4	19	487	116	491	135
Claims intimated / booked	4495	2335	45819	41546	50314	43881
Total Claims	4499	2354	46306	41662	50805	44016
Claims paid	4285	2288	45965	41175	50250	43463
Claims repudiated	128	62	0	0	128	62
Claims written back	0	0	0	0	0	0
Claims pending at end of year	86	4	341	487	427	491
<b>Break up of claims pending -- duration wise (Number of Policies)</b>						
Within 3 months	76	4	341	487	417	491
Within 3-6 months	3	0	0	0	3	0
Within 6-12 months	6	0	0	0	6	0
More than 12 months	1	0	0	0	1	0

**TABLE 34: DURATION WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE -  
INDIVIDUAL CATEGORY**

(Benefit Amount in ₹ Lakh)

Particulars	Aviva		Bajaj Allianz		Birla Sunlife		ICICI Prudential		ING Vysya		MetLife	
	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10
<b>Settlement of claims- Benefit Amount Paid</b>												
Within 1 month	2.10	0.00	2.40	0.84	316.38	86.91	1.36	1.58	0.13	0.31	0.00	0.00
Within 1-3 months	0.00	0.00	0.58	0.93	0.06	0.00	0.03	0.02	0.11	0.05	0.00	0.00
Within 3-6 months	0.00	0.00	0.00	0.25	0.00	0.00	0.01	0.04	0.00	0.00	0.00	0.00
Within 6-12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Claims Settled	2.10	0.00	2.98	2.02	316.44	86.91	141.10	1.65	0.24	0.36	0.00	0.00
<b>Settlement of claims- Number of Policies</b>												
Within 1 month	10	0	18	7	2208	915	1388	2021	5	27	1	0
Within 1-3 months	0	0	2	7	1	0	28	27	11	2	0	0
Within 3-6 months	0	0	0	2	0	0	12	13	0	0	0	0
Within 6-12 months	0	0	0	0	0	0	1	16	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	0	0	0	0	0
Total Claims Settled	10	0	20	16	2209	915	1429	2077	16	29	1	0

Note: No death claims has been paid by the rest of the companies during these two years.

**TABLE 34: DURATION WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE -  
INDIVIDUAL CATEGORY (Concl.d.)**

(Benefit Amount in ₹ Lakh)

Particulars	Sahara		Tata AIG		Private Total		LIC		Industry Total	
	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10
<b>Settlement of claims- Benefit Amount Paid</b>										
Within 1 month	0.00	0.10	40.95	87.88	363.32	177.62	1173.62	636.14	1536.94	813.76
Within 1-3 months	0.45	0.35	0.96	2.33	2.20	3.68	0.50	0.00	2.70	3.68
Within 3-6 months	0.10	0.45	0.00	0.00	0.11	0.74	0.00	1.03	0.11	1.77
Within 6-12 months	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.01
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Claims Settled	0.55	0.90	41.91	90.21	365.63	182.04	1174.12	637.17	1539.75	819.21
<b>Settlement of claims- Number of Policies</b>										
Within 1 month	0	1	342	353	3972	3324	7242	4097	11214	7421
Within 1-3 months	3	2	8	11	53	49	2	0	55	49
Within 3-6 months	1	2	0	0	13	17	0	5	13	22
Within 6-12 months	0	0	0	0	1	16	0	0	1	16
More than 12 months	0	0	0	0	0	0	0	0	0	0
Total Claims Settled	4	5	350	364	4039	3406	7244	4102	11283	7508

Note: No death claims has been paid by the rest of the companies during these two years.

**TABLE 35: DURATION WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE-GROUP CATEGORY**

(Benefit Amount in ₹ Lakh)

Particulars	Aviva		IDBI Federal		ING Vysya		SBI Life		Shriram		Private Total		LIC		Industry Total	
	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10
<b>Settlement of claims- Benefit Amount Paid</b>																
Within 1 month	306.71	172.92	79.13	3.59	6.48	7.25	493.59	375.42	93.90	0.00	979.81	559.18	19422.28	17154.63	20402.09	17713.81
Within 1-3 months	0.48	1.47	0.00	0.00	6.86	2.41	10.20	11.41	24.60	0.00	42.14	15.29	185.34	33.98	227.48	49.27
Within 3-6 months	0.00	0.26	0.00	0.00	2.99	0.92	2.86	2.30	0.00	0.00	5.85	3.68	0.00	0.00	5.85	3.68
Within 6-12 months	0.15	0.80	0.00	0.00	0.12	0.00	0.00	0.25	0.00	0.00	0.27	1.05	0.00	0.00	0.27	1.05
More than 12 months	0.00	0.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.37	0.00	0.00	0.00	0.37
Total Claims Settled	307.34	175.82	79.13	3.59	16.45	10.58	506.65	389.38	118.50	0.00	1028.07	579.57	19607.62	17188.61	20635.69	17768.18
<b>Settlement of claims- Number of Lives</b>																
Within 1 month	1549	1074	918	49	56	79	1244	974	313	0	4080	2176	45366	41059	49446	43235
Within 1-3 months	3	9	0	0	63	45	24	29	82	0	172	83	599	116	771	199
Within 3-6 months	0	2	0	0	24	12	7	7	0	0	31	22	0	0	31	22
Within 6-12 months	1	4	0	0	1	0	0	1	0	0	2	5	0	0	2	5
More than 12 months	0	2	0	0	0	0	0	0	0	0	0	2	0	0	0	2
Total Claims Settled	1553	1091	918	49	144	136	1275	1011	395	0	4285	2288	45965	41175	50250	43463

Note: No death claim has been paid by the rest of the companies during these two years.

**TABLE 36: COMPANY WISE NUMBER OF MICRO-INSURANCE AGENTS**  
(As on 31<sup>st</sup> March)

Insurer	2011	2010	2009	2008
Aegon Religare	0	0	0	0
Aviva	1	1	1	0
Bajaj Allianz	210	210	193	168
Bharti AXA	0	0	0	0
Birla Sunlife	33	129	104	77
Canara HSBC	0	0	0	0
DLF Pramerica	0	0	0	0
Future Generali	0	0	0	0
HDFC Standard	0	0	0	0
ICICI Prudential	47	14	14	0
IDBI Federal	0	0	0	0
IndiaFirst	0	0	0	0
ING Vysya	0	0	0	0
Kotak Mahindra	0	0	0	0
Max NewYork	0	0	0	0
Met Life	9	0	0	0
Reliance Life	0	0	0	0
Sahara	15	15	13	8
SBI Life	0	0	0	0
Shriram	0	1	1	1
Star Union	0	0	0	0
TATA AIG	443	400	277	164
<b>Private Total</b>	<b>758</b>	<b>770</b>	<b>603</b>	<b>418</b>
LIC	9724	7906	6647	4166
<b>Industry Total</b>	<b>10482</b>	<b>8676</b>	<b>7250</b>	<b>4584</b>

TABLE 37: STATUS OF GRIEVANCES - LIFE INSURERS

Insurer	2010-11			2009-10			2008-09			2007-08		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
<b>PUBLIC SECTOR</b>												
LIC	150	2588	2672	186	606	642	685	481	980	197	651	163
<b>PRIVATE SECTOR</b>												
Aegon Religare	0	54	50	0	6	6	0	0	0	0	0	0
Aviva	23	631	654	13	152	142	17	193	197	10	127	120
Bajaj Allianz	16	799	811	38	173	195	78	211	251	20	403	345
Bharti Axa	17	267	277	0	38	21	0	5	5	0	0	0
Birla Sun Life	21	533	515	9	153	141	13	109	113	2	67	56
Canara HSBC	0	26	24	0	4	4	0	0	0	0	0	0
DLF Pramerica	0	22	17	0	0	0	0	0	0	0	0	0
Future Generali	2	72	63	2	24	24	0	5	3	0	0	0
HDFC Standard	39	528	562	56	154	171	57	94	95	1	106	50
ICICI Prudential	48	1294	1342	14	330	296	20	196	202	13	233	226
IDBI Federal	2	25	27	1	5	4	0	1	0	0	0	0
IndiaFirst	0	0	0	0	0	0	0	0	0	0	0	0
ING Vysya	10	99	106	21	29	40	6	35	20	3	26	23
Kotak Mahindra	29	779	757	10	151	132	17	95	102	6	51	40
Max New York	0	525	523	40	187	227	33	112	105	7	84	58
Met Life	5	246	247	9	75	79	29	46	66	3	49	23
Reliance	15	540	541	23	184	192	19	79	75	6	89	76
Sahara	1	12	12	1	2	2	1	1	1	0	2	1
SBI Life	5	293	284	19	80	94	16	62	59	23	101	108
Shriram	0	28	21	0	16	16	2	4	6	0	2	0
Star Union Dai-ichi	0	16	16	0	1	1	0	0	0	0	0	0
TATA AIG	12	279	276	16	79	83	24	65	73	8	66	50
<b>PRIVATE TOTAL</b>	<b>245</b>	<b>7068</b>	<b>7125</b>	<b>272</b>	<b>1843</b>	<b>1870</b>	<b>332</b>	<b>1313</b>	<b>1373</b>	<b>102</b>	<b>1406</b>	<b>1176</b>
<b>GRAND TOTAL</b>	<b>395</b>	<b>9656</b>	<b>9797</b>	<b>458</b>	<b>2449</b>	<b>2512</b>	<b>1017</b>	<b>1794</b>	<b>2353</b>	<b>299</b>	<b>2057</b>	<b>1339</b>



**TABLE 38: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (LIFE INSURANCE)**

Name of Centre	2010-11			2009-10			2008-09			2007-08			2006-07		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	7	485	210	8	301	302	11	155	158	26	131	146	23	159	156
Bhopal	38	210	121	66	379	407	13	376	323	2	555	544	4	513	515
Bhubaneswar	33	238	227	99	220	286	137	166	204	140	201	204	151	189	200
Chandigarh	284	1268	626	120	931	767	61	620	561	46	515	500	61	472	487
Chennai	2	933	928	16	941	955	5	777	766	7	705	707	12	682	687
Delhi	244	1445	1378	99	1471	1326	23	163	87	127	108	212	147	195	215
Guwahati	8	280	223	17	308	317	16	197	196	23	155	162	34	177	188
Hyderabad	13	1388	1324	20	815	822	7	614	601	13	524	530	11	556	554
Kochi	36	515	441	35	370	369	16	284	265	28	235	247	6	166	144
Kolkata	195	1392	1484	55	1111	971	64	798	807	87	726	749	64	916	893
Lucknow	0	1448	1188	0	1004	1004	16	852	868	52	970	1006	29	896	873
Mumbai	28	1415	1401	22	1116	1110	21	751	750	52	740	771	46	512	506
<b>TOTAL</b>	<b>888</b>	<b>11017</b>	<b>9551</b>	<b>557</b>	<b>8967</b>	<b>8636</b>	<b>390</b>	<b>5753</b>	<b>5586</b>	<b>603</b>	<b>5565</b>	<b>5778</b>	<b>588</b>	<b>5433</b>	<b>5418</b>
Name of Centre	2005-06			2004-05			2003-04			2002-03			2001-02		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	39	132	148	21	84	66	17	60	55	NA	68	51	NA	57	27
Bhopal	20	470	486	102	337	419	81	171	151	NA	235	154	NA	230	209
Bhubaneswar	60	256	165	46	135	121	21	112	87	NA	105	84	NA	76	62
Chandigarh	73	441	440	37	463	427	30	208	201	NA	131	101	NA	48	37
Chennai	19	640	646	7	604	592	26	378	397	NA	288	262	NA	183	181
Delhi	168	283	305	118	439	389	126	293	296	NA	340	214	NA	473	274
Guwahati	15	109	90	10	83	78	7	91	88	NA	88	81	NA	53	41
Hyderabad	22	543	554	57	564	599	35	504	482	NA	137	102	NA	77	59
Kochi	8	128	130	7	100	99	5	111	109	NA	62	57	NA	52	46
Kolkata	38	904	878	77	770	809	135	622	680	NA	443	308	NA	249	154
Lucknow	38	852	861	113	1008	1083	59	574	520	NA	312	253	NA	321	316
Mumbai	47	222	223	79	306	338	22	280	223	NA	270	248	NA	148	100
<b>TOTAL</b>	<b>547</b>	<b>4980</b>	<b>4926</b>	<b>674</b>	<b>4893</b>	<b>5020</b>	<b>564</b>	<b>3404</b>	<b>3289</b>	<b>NA</b>	<b>2481</b>	<b>1917</b>	<b>NA</b>	<b>1967</b>	<b>1506</b>

O/S : Outstanding; NA: Not Available.



**PART-II**  
**NON-LIFE INSURANCE**



**TABLE 39: DETAILS OF NON-LIFE INSURANCE COMPANIES OPERATING IN INDIA \***

Insurers	Foreign Partners	Regn. No.	Date of Registration	Year of Operation
<b>PUBLIC SECTOR</b>				
New India Assurance	---	190	1919	1919-20
National Insurance	---	58	1906	1906-07
Oriental Insurance	---	556	1947	1947-48
United India Insurance	---	545	1919	1919-20
<b>PRIVATE SECTOR</b>				
Royal Sundaram	Royal Sun Alliance, UK	102	23.10.2000	2000-01
Reliance General	---	103	23.10.2000	2000-01
IFFCO-TOKIO	Tokio Marine Asia Pte. Ltd, Japan	106	04.12.2000	2000-01
TATA AIG	American International Group (AIG), USA	108	22.01.2001	2000-01
Bajaj Allianz	Allianz, Germany	113	02.05.2001	2001-02
Cholamandalam MS	Mitsui Sumitomo, Japan	123	15.07.2002	2002-03
ICICI Lombard	Fairfax Financial Holding Ltd, Canada	115	03.08.2001	2001-02
HDFC ERGO	ERGO, Germany	125	27.09.2002	2002-03
Future Generali India	Participatie Maatschapij Graafsschap Holland NV, Netherlands ("Generali")	132	04.09.2007	2007-08
Universal Sampo	Sampo, Japan	134	16.11.2007	2007-08
Shriram General	Sanlam, South Africa	137	08.05.2008	2008-09
Bharti AXA General	AXA Holdings, France	139	27.06.2008	2008-09
Raheja OBE	OBE, Australia	141	11.12.2008	2008-09
SBI General	Insurance Australia Group Limited (IAG), Australia	144	15.12.2009	2009-10
L & T General	---	146	12.07.2010	2010-11
<b>HEALTH INSURERS</b>				
Star Health & Allied Insurance	Individual Promoters, UAE	129	16.03.2006	2006-07
Apollo Munich	Munich Re	131	03.08.2007	2007-08
Max Bupa	Bupa Finance PLC, UK	145	26.02.2010	2009-10
<b>SPECIALISED INSURERS</b>				
Export Credit Guarantee Corporation Ltd.	---	124	1957	1957-58
Agriculture Insurance Company	---	126	2003	2003-04
<b>REINSURER</b>				
General Insurance Corporation of India	---	112	2001	2001-02

\* as on 31<sup>st</sup> August, 2011.

TABLE 40: GROSS DIRECT PREMIUM OF NON-LIFE INSURERS (WITHIN &amp; OUTSIDE INDIA)

Insurer	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
National	6245.17	4645.99	4295.85	4021.97	3827.12	3536.34	3810.65	3399.97	2869.87	2439.41
New India	8225.51	7099.14	6455.79	6151.97	5936.78	5675.54	5103.16	4921.47	4812.79	4198.06
Oriental	5569.88	4854.67	4077.90	3900.22	4020.78	3609.77	3090.55	2899.74	2868.15	2498.64
United	6376.66	5239.05	4277.77	3739.56	3498.77	3154.78	2944.46	3063.47	2969.63	2781.48
<b>Public Total</b>	<b>26417.21</b> <b>(20.96)</b>	<b>21838.85</b> <b>(14.30)</b>	<b>19107.31</b> <b>(7.26)</b>	<b>17813.71</b> <b>(3.07)</b>	<b>17283.45</b> <b>(8.18)</b>	<b>15976.44</b> <b>(6.87)</b>	<b>14948.82</b> <b>(4.65)</b>	<b>14284.65</b> <b>(5.65)</b>	<b>13520.44</b> <b>(13.45)</b>	<b>11917.59</b> <b>(13.59)</b>
Bajaj Allianz	2869.96	2482.33	2619.29	2379.92	1786.34	1272.29	851.62	476.53	296.48	141.96
Bharti AXA	553.90	310.82	28.50	-	-	-	-	-	-	-
Cholamandalam	967.99	784.85	685.44	522.34	311.73	220.18	169.25	97.05	14.79	-
Future Generali	600.16	376.61	186.49	9.81	-	-	-	-	-	-
HDFC Ergo	1279.91	915.40	339.21	220.60	194.00	200.94	175.63	112.95	9.49	-
ICICI Lombard	4251.87	3295.06	3402.04	3307.12	2989.07	1582.86	873.86	486.73	211.66	28.13
IFFCO Tokio	1783.18	1457.84	1374.06	1128.15	1144.47	892.72	496.64	322.24	213.33	70.51
Raheja OBE	4.90	1.32	-	-	-	-	-	-	-	-
Reliance	1655.43	1979.65	1914.88	1946.42	912.23	162.33	161.68	161.06	185.68	77.46
Royal Sundaram	1143.99	913.11	803.36	694.41	598.20	458.64	330.70	257.76	184.44	71.13
Shriram	780.89	416.93	113.76	-	-	-	-	-	-	-
TATA AIG	1173.09	853.80	823.92	782.64	710.55	572.70	448.24	343.52	233.93	78.46
Universal Sampo	299.10	189.28	30.14	0.48	-	-	-	-	-	-
SBI General	43.02	-	-	-	-	-	-	-	-	-
L&T General	17.24	-	-	-	-	-	-	-	-	-
<b>Private Total</b>	<b>17424.63</b> <b>(24.67)</b>	<b>13977.00</b> <b>(13.44)</b>	<b>12321.09</b> <b>(12.09)</b>	<b>10991.89</b> <b>(27.12)</b>	<b>8646.57</b> <b>(61.24)</b>	<b>5362.66</b> <b>(52.89)</b>	<b>3507.62</b> <b>(55.35)</b>	<b>2257.83</b> <b>(67.27)</b>	<b>1349.80</b> <b>(188.64)</b>	<b>467.65</b> <b>(6453.98)</b>
<b>Total</b>	<b>43841.84</b> <b>(22.41)</b>	<b>35815.85</b> <b>(13.96)</b>	<b>31428.40</b> <b>(9.11)</b>	<b>28805.60</b> <b>(11.09)</b>	<b>25930.02</b> <b>(21.51)</b>	<b>21339.10</b> <b>(15.62)</b>	<b>18456.45</b> <b>(11.57)</b>	<b>16542.49</b> <b>(11.25)</b>	<b>14870.25</b> <b>(20.06)</b>	<b>12385.24</b> <b>(17.97)</b>
<b>Specialised Insurers</b>										
AIC	1950.05	1520.70	833.44	835.11	564.67	555.83	549.72	369.21	-	-
ECGC	885.47	813.00	744.68	668.37	617.66	577.33	515.55	445.48	374.78	338.52
<b>Stand-alone Health Insurers</b>										
Apollo Munich	282.69	114.66	48.14	2.97	-	-	-	-	-	-
Max Bupa	25.46	0.13	-	-	-	-	-	-	-	-
Star Health	1227.55	961.65	509.86	168.19	22.51	-	-	-	-	-

Note: Figure in the bracket represents the growth over the previous year in per cent.

"-" indicates the company has not started its operation.

**TABLE 41: SEGMENT WISE GROSS DIRECT PREMIUM INCOME OF NON-LIFE INSURERS  
(WITHIN INDIA)**

Insurer	Fire										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
National	570.79	426.53	393.59	380.72	492.52	483.94	537.64	515.77	507.85	491.83	408.09
New India	1049.26	923.78	773.33	743.43	909.98	839.63	788.88	775.20	867.46	859.89	654.24
Oriental	662.05	573.42	440.65	478.20	540.07	546.89	493.95	524.00	532.64	521.67	471.28
United	805.33	652.25	572.79	524.30	664.34	645.48	590.91	631.32	604.18	635.89	526.11
<b>Public Total</b>	<b>3087.42</b>	<b>2575.98</b>	<b>2180.36</b>	<b>2126.65</b>	<b>2606.91</b>	<b>2515.94</b>	<b>2411.38</b>	<b>2446.29</b>	<b>2512.13</b>	<b>2509.28</b>	<b>2059.72</b>
Royal Sundaram	45.83	40.81	48.84	68.87	98.39	91.74	63.01	50.53	39.15	17.90	0.00
Reliance	106.27	139.57	136.84	143.27	145.88	47.76	53.58	46.36	55.41	45.84	0.94
IFFCO Tokio	188.05	171.62	195.28	215.17	291.02	263.29	172.78	142.88	103.52	36.15	3.70
TATA AIG	159.29	143.40	144.76	129.77	136.95	116.27	83.71	78.44	49.91	19.36	
ICICI Lombard	283.46	270.06	283.02	417.35	393.83	308.47	277.45	239.46	128.69	10.98	
Bajaj Allianz	263.81	240.06	253.06	273.49	370.31	351.40	219.42	120.29	60.65	27.88	
Cholamandalam	56.81	47.77	53.84	68.30	77.98	72.83	47.78	25.44	5.32		
HDFC Ergo	180.17	132.97	58.79	12.83	11.10	6.81	1.81	0.36			
Future Generali	59.12	34.29	16.09	3.03							
Universal Sampo	55.85	42.54	10.76	0.48							
Shriram	4.42	1.74	0.22								
Bharti AXA	38.81	28.33	2.80								
Raheja OBE	0.25	0.13									
SBI General	23.10										
L&T General	2.46										
<b>Private Total</b>	<b>1467.70</b>	<b>1293.29</b>	<b>1204.32</b>	<b>1332.55</b>	<b>1525.47</b>	<b>1258.59</b>	<b>919.54</b>	<b>703.76</b>	<b>437.72</b>	<b>158.11</b>	<b>4.64</b>
<b>Grand Total</b>	<b>4555.12</b>	<b>3869.27</b>	<b>3384.68</b>	<b>3459.21</b>	<b>4132.38</b>	<b>3774.53</b>	<b>3330.92</b>	<b>3150.05</b>	<b>2949.85</b>	<b>2667.39</b>	<b>2064.36</b>

(₹ Crore)

**TABLE 41: SEGMENT WISE GROSS DIRECT PREMIUM INCOME OF NON-LIFE INSURERS  
(WITHIN INDIA) (Contd.)**

Insurer	Marine										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
National	304.57	238.97	200.78	174.98	204.89	173.43	251.29	187.18	219.06	207.16	203.80
New India	549.56	474.30	446.10	437.28	321.02	299.78	252.49	259.21	344.40	339.30	313.84
Oriental	446.38	388.12	332.59	339.06	347.83	325.11	235.41	218.93	228.07	205.65	187.90
United	501.53	453.56	336.93	300.83	263.95	203.97	243.80	300.14	339.14	255.21	279.56
<b>Public Total</b>	<b>1802.03</b>	<b>1554.96</b>	<b>1316.39</b>	<b>1252.16</b>	<b>1137.69</b>	<b>1002.29</b>	<b>982.99</b>	<b>965.46</b>	<b>1130.67</b>	<b>11007.32</b>	<b>985.10</b>
Royal Sundaram	25.20	23.02	19.97	19.55	18.44	18.29	16.80	13.38	13.02	2.78	
Reliance	23.00	29.61	37.00	34.24	17.85	10.74	12.70	13.19	8.91	1.74	
IFFCO Tokio	127.98	132.41	113.70	66.43	128.26	46.13	30.87	24.49	18.42	31.02	0.05
TATA AIG	153.63	115.11	111.82	97.86	70.15	47.88	40.85	30.89	27.33	9.18	
ICICI Lombard	166.37	146.57	216.47	216.72	155.24	85.71	82.53	43.59	9.27		
Bajaj Allianz	78.98	73.94	88.17	75.18	71.25	54.33	44.96	20.72	7.41	1.36	
Cholamandalam	43.68	42.39	36.56	32.66	26.56	17.00	15.90	5.82	0.16		
HDFC Ergo	48.42	24.89	8.29	3.29	2.41	1.72	0.50				
Future Generali	30.72	15.36	6.63	0.72							
Universal Sampo	5.97	3.85	0.54								
Shriram	0.93	0.04									
Bharti AXA	11.22	5.44	0.61								
Raheja OBE	0.03	0.02									
SBI General	0.17										
L&T General	0.43										
<b>Private Total</b>	<b>716.74</b>	<b>612.63</b>	<b>639.76</b>	<b>546.66</b>	<b>490.15</b>	<b>281.80</b>	<b>245.11</b>	<b>152.08</b>	<b>84.15</b>	<b>46.08</b>	<b>0.05</b>
<b>Grand Total</b>	<b>2518.77</b>	<b>2167.59</b>	<b>1956.15</b>	<b>1798.82</b>	<b>1627.84</b>	<b>1284.09</b>	<b>1228.10</b>	<b>1117.54</b>	<b>1214.82</b>	<b>11053.40</b>	<b>985.15</b>

(₹ Crore)



**TABLE 41: SEGMENT WISE GROSS DIRECT PREMIUM INCOME OF NON-LIFE INSURERS  
(WITHIN INDIA ) (Contd.)**

Insurer	Motor						Health					
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	
National	2775.00	2182.73	2146.29	2146.31	1986.58	1846.41	1681.40	1078.74	897.22	690.36	479.57	
New India	2303.38	2070.94	2000.29	2034.30	2034.73	2174.50	2003.37	1552.47	1355.67	1209.42	765.29	
Oriental	1745.95	1611.06	1491.30	1608.38	1739.39	1495.36	1516.03	1084.54	709.85	532.63	448.54	
United	2124.00	1826.64	1563.48	1434.90	1233.18	1138.16	1711.76	1265.41	900.72	694.96	465.25	
<b>Public Total</b>	<b>8948.33</b>	<b>7691.37</b>	<b>7201.37</b>	<b>7223.88</b>	<b>6993.88</b>	<b>6654.44</b>	<b>6912.55</b>	<b>4981.16</b>	<b>3863.46</b>	<b>3127.37</b>	<b>2158.65</b>	
Royal Sundaram	793.03	626.91	529.91	409.56	303.39	233.09	179.10	125.47	114.31	108.78	96.12	
Reliance	1074.87	1318.71	1164.82	1267.37	455.51	26.52	254.28	238.75	310.82	275.62	67.18	
IFFCO Tokio	961.11	730.67	683.24	499.19	448.90	378.08	179.21	164.22	140.99	114.02	71.89	
TATAAIG	421.47	229.75	224.79	253.25	273.09	239.82	110.71	82.30	73.89	68.30	53.36	
ICICI Lombard	1544.96	1379.16	1321.29	1279.07	1142.55	454.44	1281.30	856.76	973.80	815.89	664.97	
Bajaj Allianz	1714.07	1445.55	1503.39	1386.37	843.87	536.61	339.70	295.55	333.43	243.40	158.26	
Cholamandalam	623.59	450.10	319.53	224.41	97.16	52.35	148.14	149.51	165.89	109.38	38.60	
HDFC Ergo	420.70	289.92	158.78	140.38	138.32	158.03	328.73	268.74	56.01	28.23	10.27	
Future Generali	319.33	209.78	94.88	1.77			133.31	82.31	50.81	3.43		
Universal Sampo	163.44	78.90	3.92				23.49	17.41	3.08			
Shriram	768.30	411.48	112.72									
Bharti AXA	416.06	184.51	17.39				52.78	49.19	1.51			
Raheja OBE	0.24	0.17										
SBI General	0.07											
L&T General	10.95											
<b>Private Total</b>	<b>9232.19</b>	<b>7355.62</b>	<b>6134.65</b>	<b>5461.36</b>	<b>3702.78</b>	<b>2078.94</b>	<b>3031.48</b>	<b>2330.21</b>	<b>2224.53</b>	<b>1767.05</b>	<b>1160.64</b>	
<b>Grand Total</b>	<b>18180.52</b>	<b>15046.99</b>	<b>13336.02</b>	<b>12685.25</b>	<b>10696.66</b>	<b>8733.38</b>	<b>9944.03</b>	<b>7311.37</b>	<b>6088.00</b>	<b>4894.42</b>	<b>3319.29</b>	

(₹ Crore)

**TABLE 41: SEGMENT WISE GROSS DIRECT PREMIUM INCOME OF NON-LIFE INSURERS  
(WITHIN INDIA ) (Contd.)**

Insurer	Others										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
National	888.95	698.20	642.02	614.87	650.85	605.87	3010.98	2688.15	2136.67	1666.47	1505.99
New India	1191.57	1021.02	933.44	852.49	986.18	886.01	3169.44	3011.27	2709.38	2313.14	2073.09
Oriental	1086.93	1079.57	989.83	849.86	852.69	800.03	2288.42	2089.18	2042.70	1719.16	1540.49
United	1234.05	1041.19	903.85	784.56	872.04	807.91	2109.75	2136.73	2024.74	1763.68	1635.42
<b>Public Total</b>	<b>4401.49</b>	<b>3839.97</b>	<b>3469.15</b>	<b>3101.79</b>	<b>3361.77</b>	<b>3099.82</b>	<b>10578.59</b>	<b>9925.33</b>	<b>8913.49</b>	<b>7462.45</b>	<b>6754.99</b>
Royal Sundaram	100.82	96.89	90.34	87.65	81.85	64.96	250.89	193.85	132.26	50.44	0.24
Reliance	197.01	253.01	265.41	225.91	225.81	68.71	95.41	101.49	121.34	29.87	0.13
IFFCO Tokio	326.82	258.93	240.86	233.34	204.40	153.38	292.99	154.86	91.39	3.34	2.09
TATAAIG	327.99	283.24	268.66	233.46	177.00	131.53	323.68	234.17	156.68	49.91	
ICICI Lombard	975.78	642.52	607.44	578.09	632.48	509.59	513.89	203.68	74.58	16.13	
Bajaj Allianz	473.40	427.24	441.23	401.49	342.66	232.26	587.24	335.50	228.41	112.71	
Cholamandalam	95.77	95.08	109.62	87.58	71.43	56.89	105.57	65.77	9.31		
HDFC Ergo	301.90	198.89	57.35	35.88	31.90	29.83	173.32	112.57	9.49		
Future Generali	57.68	34.88	18.08	0.86							
Universal Sampo	50.35	46.59	11.84								
Shriram	7.23	3.66	0.82								
Bharti AXA	35.03	43.34	6.18								
Raheja OBE	4.37	1.00	0.00								
SBI General	19.56										
L&T General	2.81										
<b>Private Total</b>	<b>2976.52</b>	<b>2385.25</b>	<b>2117.83</b>	<b>1884.26</b>	<b>1767.53</b>	<b>1247.15</b>	<b>2342.99</b>	<b>1401.89</b>	<b>819.72</b>	<b>262.40</b>	<b>2.45</b>
<b>Grand Total</b>	<b>7378.01</b>	<b>6225.22</b>	<b>5586.98</b>	<b>4986.04</b>	<b>5129.29</b>	<b>4346.97</b>	<b>12921.58</b>	<b>11327.22</b>	<b>9733.21</b>	<b>7724.85</b>	<b>6757.44</b>

(₹ Crore)

**TABLE 41: SEGMENT WISE GROSS DIRECT PREMIUM INCOME OF NON-LIFE INSURERS  
(WITHIN INDIA) (Concl.)**

Insurer	TOTAL										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
National	6220.70	4625.17	4279.90	4007.23	3814.42	3523.67	3799.91	3391.10	2863.58	2365.46	2117.88
New India	7097.14	6042.51	5508.83	5276.92	5017.20	4791.50	4210.81	4045.68	3921.24	3512.33	3041.17
Oriental	5457.33	4736.71	3964.23	3808.14	3928.52	3527.11	3017.78	2832.11	2803.41	2446.48	2199.67
United	6376.66	5239.05	4277.77	3739.56	3498.77	3154.78	2944.46	3068.19	2968.06	2654.96	2441.09
<b>Public Total</b>	<b>25151.83</b>	<b>20643.45</b>	<b>18030.74</b>	<b>16831.85</b>	<b>16258.90</b>	<b>14997.06</b>	<b>13972.96</b>	<b>13337.08</b>	<b>12556.29</b>	<b>10979.23</b>	<b>9799.81</b>
Royal Sundaram	1143.99	913.11	803.36	694.41	598.20	458.64	330.70	257.76	184.43	71.12	0.24
Reliance	1655.43	1979.65	1914.88	1946.42	912.23	162.33	161.69	161.04	185.66	77.45	1.07
IFFCO Tokio	1783.18	1457.84	1374.06	1128.15	1144.47	892.72	496.64	322.23	213.33	70.51	5.83
TATAAIG	1173.09	853.80	823.92	782.64	710.55	572.70	448.24	343.50	233.92	78.45	
ICICI Lombard	4251.87	3295.06	3402.04	3307.12	2989.07	1582.86	873.87	486.73	212.54	27.11	
Bajaj Allianz	2869.96	2482.33	2619.29	2379.92	1786.34	1272.29	851.62	476.51	296.47	141.95	
Cholamandalam	967.99	784.85	685.44	522.34	311.73	220.18	169.25	97.03	14.79		
HDFC Ergo	1279.91	915.40	339.21	220.60	194.00	200.94	175.63	112.93	9.49		
Future Generali	600.16	376.61	186.49	9.81							
Universal Sampo	299.10	189.28	30.14	0.48							
Shriram	780.89	416.93	113.76								
Bharti AXA	553.90	310.82	28.50								
Raheja OBE	4.90	1.32									
SBI General	43.02										
L&T General	17.24										
<b>Private Total</b>	<b>17424.63</b>	<b>13977.00</b>	<b>12321.09</b>	<b>10991.89</b>	<b>8646.59</b>	<b>5362.66</b>	<b>3507.64</b>	<b>2257.73</b>	<b>1341.60</b>	<b>466.59</b>	<b>7.14</b>
<b>Grand Total</b>	<b>42576.45</b>	<b>34620.45</b>	<b>30351.83</b>	<b>27823.74</b>	<b>24905.49</b>	<b>20359.72</b>	<b>17480.60</b>	<b>15594.81</b>	<b>13897.89</b>	<b>11445.82</b>	<b>9806.95</b>

(₹ Crore)

**TABLE 42: SEGMENT WISE NET PREMIUM INCOME IN INDIA (EARNED)**

Insurer	Fire										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
National	426.81	353.35	294.42	291.17	338.36	357.27	352.59	348.28	360.10	366.55	365.51
New India	1212.47	1067.58	962.92	970.31	941.84	830.88	798.84	794.19	790.27	679.24	599.64
Oriental	448.27	364.73	314.93	324.42	341.53	337.63	336.90	329.14	360.30	392.82	393.43
United	452.91	410.45	408.61	434.56	418.67	408.08	425.48	421.17	452.80	446.30	412.33
<b>Public Total</b>	<b>2540.47</b>	<b>2196.12</b>	<b>1980.88</b>	<b>2020.46</b>	<b>2040.40</b>	<b>1933.86</b>	<b>1913.81</b>	<b>1892.78</b>	<b>1963.47</b>	<b>1884.91</b>	<b>1770.91</b>
Royal Sundaram	15.81	12.93	14.95	21.44	29.20	23.40	19.09	13.40	8.64	0.67	0.00
Reliance General	30.75	40.74	41.51	38.45	23.94	13.57	16.25	9.00	2.68	0.39	0.00
IFFCO Tokio	50.35	46.84	60.49	63.64	54.81	43.68	31.58	24.32	9.67	0.94	0.10
TATAAIG	20.04	20.11	20.64	16.62	14.89	10.85	8.10	8.23	3.46	-0.46	0.00
ICICI Lombard	112.87	89.93	101.04	108.65	69.82	34.80	36.16	23.88	7.44	0.21	
Bajaj Allianz	113.14	118.47	115.88	122.56	93.82	73.99	52.64	26.41	9.74	0.68	
Cholamandalam	19.49	15.97	20.32	32.66	31.80	14.44	10.85	3.38	0.12		
HDFC Ergo	14.01	3.32	0.88	1.61	1.57	1.58	1.09				
Future Generali	9.67	3.01	0.92	-1.48							
Universal Sampo	22.44	12.63	-2.67	-0.43							
Shriram	2.18	0.75	-0.40								
Bharti AXA	6.32	2.34	-0.37								
Raheja OBE	-0.94	-0.74									
SBI General	-1.51										
L&T General	-0.22										
<b>Private Total</b>	<b>414.40</b>	<b>366.29</b>	<b>373.19</b>	<b>403.71</b>	<b>319.86</b>	<b>216.32</b>	<b>175.76</b>	<b>108.62</b>	<b>41.75</b>	<b>2.41</b>	<b>0.10</b>
<b>Grand Total</b>	<b>2954.86</b>	<b>2562.41</b>	<b>2354.07</b>	<b>2424.18</b>	<b>2360.27</b>	<b>2150.18</b>	<b>2089.57</b>	<b>2001.40</b>	<b>2005.22</b>	<b>1887.32</b>	<b>1770.91</b>

Note: Figures in brackets indicates the negative values.

**TABLE 42: SEGMENT WISE NET PREMIUM INCOME IN INDIA (EARNED) (Contd.)**

Insurer	Marine										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
National	142.34	130.22	124.03	108.17	102.35	118.76	113.00	198.16	132.81	149.11	149.12
New India	228.99	237.66	231.77	188.57	164.38	168.60	172.97	200.43	210.09	188.12	188.12
Oriental	226.97	189.37	185.00	169.39	159.44	136.32	117.84	128.79	128.92	179.20	121.71
United	245.21	211.70	186.23	129.37	105.31	106.56	113.29	131.70	180.49	142.77	142.78
<b>Public Total</b>	<b>843.51</b>	<b>768.96</b>	<b>727.03</b>	<b>595.50</b>	<b>531.48</b>	<b>530.24</b>	<b>517.10</b>	<b>659.08</b>	<b>652.31</b>	<b>659.20</b>	<b>601.73</b>
Royal Sundaram	11.44	10.45	7.54	4.53	8.23	11.01	8.38	6.92	4.36	0.18	
Reliance General	12.56	18.00	15.11	10.94	6.21	4.27	3.30	1.81	0.92	0.14	
IFFCO Tokio	38.82	39.69	44.60	42.07	30.35	19.28	16.02	10.19	3.66	0.02	0.00
TATAAIG	91.93	61.69	55.63	44.26	30.99	24.84	18.02	15.19	7.99	1.84	
ICICI Lombard	42.48	32.28	27.28	18.30	12.24	11.64	15.91	6.49	1.68	0.15	
Bajaj Allianz	57.28	56.43	54.76	38.97	26.74	21.96	15.86	6.96	2.16	0.15	
Cholamandalam	12.23	12.16	11.45	9.81	7.09	5.46	3.80	1.50	0.94		
HDFC Ergo	7.77	3.01	1.92	1.42	0.96	0.50	0.16				
Future Generali	5.25	2.51	1.07	-0.15							
Universal Sampo	0.81	0.13	-0.22								
Shriram	0.90	0.02	-0.05								
Bharti AXA	3.34	1.45	-0.28								
Raheja OBE	-0.26	-0.05									
SBI General	-0.18										
L&T General	-0.24										
<b>Private Total</b>	<b>284.14</b>	<b>237.77</b>	<b>218.80</b>	<b>170.15</b>	<b>122.80</b>	<b>98.96</b>	<b>81.45</b>	<b>49.06</b>	<b>21.71</b>	<b>2.47</b>	<b>0.00</b>
<b>Grand Total</b>	<b>1127.64</b>	<b>1006.72</b>	<b>945.83</b>	<b>765.65</b>	<b>654.28</b>	<b>629.20</b>	<b>598.55</b>	<b>708.14</b>	<b>674.02</b>	<b>661.67</b>	<b>601.73</b>

Note: Figures in brackets indicates the negative values.

TABLE 42: SEGMENT WISE NET PREMIUM INCOME IN INDIA (EARNED) (Contd.)

Insurer	(₹ Crore)											
	Motor						Health					
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
National	2272.77	1967.53	1851.83	1678.41	1534.28	1545.46	1331.15	889.27	679.99	468.06	357.56	318.08
New India	2311.93	2173.01	2022.40	1940.78	1985.59	1874.07	1612.42	1269.00	1169.00	820.12	306.12	335.36
Oriental	1550.12	1407.06	1324.52	1370.12	1328.46	1166.83	1179.15	807.69	545.77	406.05	323.71	254.08
United	1755.42	1483.16	1247.57	1060.80	944.41	904.37	1334.53	972.02	700.11	481.46	329.81	261.27
<b>Public Total</b>	<b>7890.24</b>	<b>7030.75</b>	<b>6446.31</b>	<b>6050.11</b>	<b>5792.74</b>	<b>5490.72</b>	<b>5457.25</b>	<b>3937.98</b>	<b>3094.87</b>	<b>2175.68</b>	<b>1317.20</b>	<b>1168.79</b>
Royal Sundaram	632.64	537.13	427.23	297.49	206.73	156.72	163.13	104.29	97.99	83.05	54.87	28.44
Reliance General	994.36	1050.72	990.23	716.60	149.18	17.91	206.96	221.76	276.92	136.17	30.17	7.47
IFFCO Tokio	784.03	612.45	523.82	379.45	346.13	205.05	146.38	123.50	110.55	72.23	46.56	30.37
TATA AIG	340.86	274.42	281.72	248.09	228.88	170.73	92.70	65.31	87.92	37.08	29.74	27.32
ICICI Lombard	1430.04	1112.43	974.62	873.33	551.05	222.53	994.15	751.66	684.75	406.62	305.93	138.73
Bajaj Allianz	1476.36	1255.27	1295.82	925.66	492.54	336.23	291.99	258.54	231.21	178.08	106.39	70.89
Cholamandalam	435.02	324.89	251.28	140.73	51.95	42.08	108.06	61.96	55.18	29.67	8.84	11.03
HDFC Ergo	352.25	202.05	128.19	120.17	118.30	119.88	154.74	164.01	36.35	16.92	5.00	3.01
Future Generali	230.53	135.27	36.13	0.02			65.18	38.79	18.02	0.25		
Universal Sampo	122.45	27.90	0.33				19.12	10.56	0.44			
Shriram	325.52	134.28	18.39									
Bharti AXA	256.09	61.31	-1.70				38.47	15.04	0.18			
Raheja OBE	0.10	-0.57										
SBI General	-0.78						0.01					
L&T General	0.91						0.16					
<b>Private Total</b>	<b>7380.39</b>	<b>5727.56</b>	<b>4926.06</b>	<b>3701.54</b>	<b>2144.76</b>	<b>1271.12</b>	<b>2281.03</b>	<b>1815.42</b>	<b>1599.51</b>	<b>959.93</b>	<b>587.51</b>	<b>317.26</b>
<b>Grand Total</b>	<b>15270.63</b>	<b>12758.41</b>	<b>11372.37</b>	<b>9751.64</b>	<b>7937.50</b>	<b>6761.84</b>	<b>7738.29</b>	<b>5753.40</b>	<b>4694.38</b>	<b>3135.52</b>	<b>1904.70</b>	<b>1486.05</b>

Note: Figures in brackets indicates the negative values.

TABLE 42: SEGMENT WISE NET PREMIUM INCOME IN INDIA (EARNED) (Contd.)

(₹ Crore)

Insurer	Others										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
National	590.88	475.42	472.10	472.72	435.01	423.61	2198.55	1841.37	1473.05	1301.13	1289.92
New India	1107.51	963.61	863.20	891.64	1137.19	912.08	2795.36	2594.83	2296.79	1991.51	1883.72
Oriental	910.38	821.97	696.59	606.26	537.63	460.98	1668.43	1514.53	1366.56	1248.69	1210.21
United	859.56	760.86	656.58	595.90	575.04	514.05	1623.87	1583.77	1476.08	1383.72	1329.27
<b>Public Total</b>	<b>3468.33</b>	<b>3021.86</b>	<b>2788.47</b>	<b>2566.52</b>	<b>2684.87</b>	<b>2310.73</b>	<b>8286.21</b>	<b>7534.50</b>	<b>6612.48</b>	<b>6255.50</b>	<b>5713.12</b>
Royal Sundaram	53.17	50.06	50.35	39.33	34.54	29.87	145.81	111.91	63.49	12.23	0.19
Reliance General	49.17	68.03	65.09	57.88	34.76	10.75	28.47	15.51	5.71	0.69	
IFFCO Tokio	115.52	99.74	93.47	82.28	69.75	47.61	127.77	65.72	26.16	2.79	0.14
TATA AIG	181.16	168.20	141.56	107.79	77.14	51.82	201.48	120.20	71.44	11.29	
ICICI Lombard	276.63	206.51	185.97	160.28	127.61	119.99	163.53	48.72	18.10	1.21	
Bajaj Allianz	210.88	195.49	193.60	150.17	119.04	83.30	302.41	197.28	142.20	8.99	
Cholamandalam	52.57	47.30	47.14	35.99	27.60	15.37	56.39	18.95	0.04		
HDFC Ergo	77.59	27.66	12.13	9.93	14.45	13.38	118.01	39.86	0.41		
Future Generali	18.49	7.90	0.67	0.08							
Universal Sampo	27.93	24.02	1.24								
Shriram	1.43	1.00	-0.79								
Bharti AXA	11.48	3.51	-0.60								
Raheja OBE	-0.65	-1.95	0.00								
SBI General	-0.07										
L&T General	-0.33										
<b>Private Total</b>	<b>1074.98</b>	<b>897.49</b>	<b>789.85</b>	<b>643.98</b>	<b>504.90</b>	<b>372.09</b>	<b>1143.87</b>	<b>618.15</b>	<b>327.55</b>	<b>37.20</b>	<b>0.33</b>
<b>Grand Total</b>	<b>4543.31</b>	<b>3919.35</b>	<b>3478.31</b>	<b>3210.50</b>	<b>3189.77</b>	<b>2682.82</b>	<b>9430.08</b>	<b>8152.65</b>	<b>6940.03</b>	<b>6292.70</b>	<b>5713.45</b>

Note: Figures in brackets indicates the negative values.

TABLE 42: SEGMENT WISE NET PREMIUM INCOME IN INDIA (EARNED) (Concl'd.)

Insurer	TOTAL										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
National	4763.95	3815.79	3522.36	3018.53	2767.57	2763.17	2664.14	2387.81	1965.96	1816.79	1804.55
New India	6473.32	5710.86	5249.30	4811.43	4535.11	4120.99	3767.17	3589.45	3297.15	2858.87	2671.48
Oriental	4314.90	3590.83	3066.80	2876.23	2690.77	2355.84	2123.17	1972.46	1855.78	1820.71	1725.35
United	4647.63	3838.19	3199.10	2702.09	2373.24	2194.33	2162.64	2136.64	2109.37	1972.79	1884.38
<b>Public Total</b>	<b>20199.80</b>	<b>16955.66</b>	<b>15037.56</b>	<b>13408.28</b>	<b>12366.69</b>	<b>11434.33</b>	<b>10717.12</b>	<b>10086.36</b>	<b>9228.26</b>	<b>8469.16</b>	<b>8085.76</b>
Royal Sundaram	876.19	714.86	598.06	445.83	333.58	249.44	173.28	132.23	76.49	13.08	0.19
Reliance	1293.80	1399.25	1388.86	960.03	244.26	53.97	48.02	26.32	9.31	1.21	
IFFCO Tokio	1135.10	922.22	832.93	639.67	547.60	345.98	175.37	100.23	39.49	3.74	0.25
TATA AIG	726.69	589.73	587.48	453.85	381.65	285.56	227.60	143.62	82.89	12.67	
ICICI Lombard	2856.16	2192.82	1973.65	1567.18	1066.65	527.68	215.60	79.09	27.22	1.56	
Bajaj Allianz	2149.65	1884.20	1891.27	1415.44	838.53	586.37	370.91	230.65	154.10	9.82	
Cholamandalam	627.37	462.29	385.36	248.86	127.28	88.40	71.04	23.83	1.10		
HDFC Ergo	606.36	400.06	179.47	150.05	140.29	138.35	119.26	39.86	0.41		
Future Generali	329.12	187.48	56.82	-1.29							
Universal Sampo	192.75	75.24	-0.87	-0.43							
Shriram	330.03	136.05	17.15								
Bharti AXA	315.70	83.64	-2.78								
Raheja OBE	-1.75	-3.31									
SBI General	-2.53										
L&T General	0.28										
<b>Private Total</b>	<b>11434.93</b>	<b>9044.53</b>	<b>7907.41</b>	<b>5879.20</b>	<b>3679.83</b>	<b>2275.75</b>	<b>1401.08</b>	<b>775.83</b>	<b>391.01</b>	<b>42.08</b>	<b>0.44</b>
<b>Grand Total</b>	<b>31634.73</b>	<b>26000.20</b>	<b>22944.97</b>	<b>19287.48</b>	<b>16046.52</b>	<b>13710.09</b>	<b>12118.20</b>	<b>10862.19</b>	<b>9619.27</b>	<b>8511.24</b>	<b>8086.20</b>

Note: Figures in brackets indicates the negative values.



**TABLE 43: HEALTH INSURANCE PREMIUM AND NUMBER OF PERSONS COVERED**

Insurer	(No. of Persons in '000)										(Premium Amount in ₹ crore)					
	Government Schemes					Others										
	2010-11		2009-10		2010-11		2009-10		2010-11		2009-10					
	No. of Schemes	No. of persons covered	Premium Amount	No. of Schemes	No. of persons covered	Premium Amount	No. of Schemes	No. of persons covered	Premium Amount	No. of Schemes	No. of persons covered	Premium Amount	Individual No. of Policies	Individual Premium Amount		
National	2	14413	200.46	2	8669	48.86	17551	6133	783.18	1333	697.65	7476	4792	462.18	1196	576.70
New India	7	1030	32.22	7	2133	95.27	2853	3213	1008.01	1611	963.14	2757	3104	642.00	1444	815.20
Oriental	2	5389	176.88	2	3481	65.05	24159	2736	815.28	585	300.42	31108	1552	609.50	589	296.79
United	3	14520	174.95	3	5898	67.72	NA	5429	985.00	789	551.81	-	3752	807.30	764	390.39
<b>Public Total</b>	<b>14</b>	<b>35352</b>	<b>584.51</b>	<b>14</b>	<b>20202</b>	<b>276.90</b>	<b>44563</b>	<b>17512</b>	<b>3591.47</b>	<b>4317</b>	<b>2513.02</b>	<b>41341</b>	<b>13200</b>	<b>2520.98</b>	<b>3992</b>	<b>2079.08</b>
Royal Sundaram	2	2774	27.38	1	1093	12.57	373	112	38.47	218	113.25	345	121	17.90	255	95.00
Reliance	-	-	-	1	11	2.12	NA	908	149.10	136	68.12	-	869	129.16	297	75.56
IFFCO Tokio	5	0.30	60.17	1	0.30	71.21	842	0.01	94.17	35	22.40	866	0.01	72.65	47	18.02
TATAAIG	1	641	14.16	1	880	14.00	-	-	-	106	40.51	-	-	-	104	29.42
ICICI Lombard	7	16403	473.53	8	9803	336.42	2091	1424	511.68	298	296.09	1327	1328	294.33	303	226.00
Bajaj Allianz	-	-	-	-	-	-	2733	399	134.15	315	165.52	1835	341	94.10	327	166.65
Cholamandalam	1	6626	85.71	2	3533	47.84	895	125	39.54	57	22.89	1374	505	91.46	15	8.94
HDFC Ergo	1	179	46.61	2	55	31.89	235	934	88.75	334	184.97	290	825	162.81	130	67.65
Future Generali	-	-	-	-	-	-	12232	312	91.58	1	5.16	7421	358	60.36	0	3.00
Universal Sampo	-	-	-	-	-	-	467	81	13.20	43	10.25	445	125	6.55	36	5.67
Shriram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bharti AXA	1	**	11.38	1	**	17.63	1330	264	36.10	13	5.30	438	144	29.17	9	2.39
SBI General	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Raheja OBE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Star Health	5	126933	888.68	5	131747	775.51	6067	140	31.35	802	279.66	3284	173	16.07	490	148.09
Apollo Munich	2	159	5.87	1	27	1.33	395	407	132.28	306	128.06	523	232	47.95	124	52.68
Max Bupa	-	-	-	-	-	-	NA	1	0.28	29	25.18	-	-	-	0.25	0.13
<b>Private Total</b>	<b>25</b>	<b>153715</b>	<b>1613.49</b>	<b>23</b>	<b>147149</b>	<b>1310.52</b>	<b>27660</b>	<b>5107</b>	<b>1360.65</b>	<b>2693</b>	<b>1367.36</b>	<b>18148</b>	<b>5023</b>	<b>1022.51</b>	<b>2135</b>	<b>899.19</b>
<b>Grand Total</b>	<b>39</b>	<b>189067</b>	<b>2198.00</b>	<b>37</b>	<b>167351</b>	<b>1587.42</b>	<b>72223</b>	<b>22619</b>	<b>4952.12</b>	<b>7010</b>	<b>3880.37</b>	<b>59489</b>	<b>18223</b>	<b>3543.49</b>	<b>6127</b>	<b>2978.27</b>

\*\*Bharti AXA has not recorded the number of lives as it is a co-insurer.

NA: Not Available.

**TABLE 44: CHANNEL WISE GROSS DIRECT PREMIUM INCOME**

Type of Channel	Individual Agents		Corporate Agents – Others		Corporate Agents – Banks		Brokers		Referral Arrangements		Direct Business		Others		Total	
	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10
	(₹ crore)															
Fire	1242	1075	164	86	494	443	1029	847	54	26	1477	1370	176	73	4637	3919
Marine (Cargo)	504	465	61	42	10	6	531	417	7	4	409	518	22	13	1544	1465
Marine (Hull)	56	51	16	4	2	4	112	106	4	0	757	777	51	21	999	963
Engineering	494	419	73	25	32	24	1258	478	17	5	(117)	680	60	39	1816	1669
Motor Own Damage	4694	4203	1069	1578	746	447	1821	931	273	238	3380	2044	54	45	12036	9486
Motor Third Party	2863	3018	342	518	225	181	969	546	122	76	1557	1354	61	165	6139	5857
Liability Insurance	250	233	34	15	8	6	395	323	3	3	228	216	12	5	930	801
Personal Accident	301	294	182	80	145	144	229	155	10	14	288	344	20	6	1175	1036
Medical Insurance	3211	2851	725	369	217	166	2275	1335	51	74	4034	2981	345	134	10858	7911
Overseas Medical Insurance	75	78	34	27	3	6	28	18	6	9	188	149	1	3	335	290
Crop Insurance	0	0	0	1	1931	1457	10	14	8	0	4	31	17	11	1960	1514
Miscellaneous	1042	1040	149	74	372	336	676	496	46	77	2214	1486	84	47	4583	3558
<b>Grand Total</b>	<b>14733</b>	<b>13729</b>	<b>2849</b>	<b>2819</b>	<b>4184</b>	<b>3219</b>	<b>9331</b>	<b>5665</b>	<b>602</b>	<b>526</b>	<b>14418</b>	<b>11949</b>	<b>903</b>	<b>561</b>	<b>47012</b>	<b>38469</b>

Note: Figure in bracket indicates negative value.

TABLE 45: STATE-WISE GROSS DIRECT PREMIUM INCOME

States/Union Territory	Fire		Marine Cargo		Marine Hull		Engineering		Motor OD		Motor TP		Liability Insurance	
	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10
	(₹ Lakh)													
Andhra Pradesh	33820	27229	9143	5864	1308	24309	80966	65923	43454	39118	5151	3953		
Arunachal Pradesh	73	54	13	11	0	6	448	509	175	208	3	2		
Assam	3302	2915	634	568	22	1533	16515	13989	9726	8710	285	234		
Bihar	1770	1617	249	216	3	514	19916	15353	10267	9079	204	202		
Chattisgarh	3149	2687	754	697	9	1468	18074	13817	9229	8025	758	567		
Goa	1814	1386	777	611	1217	362	8547	7388	4685	4350	224	184		
Gujarat	42843	34836	11138	8508	4880	9442	89615	61793	41705	38211	6112	4930		
Haryana	19779	16260	6356	5270	2003	4957	50688	42930	18006	28883	2290	1941		
Himachal Pradesh	3206	1619	198	146	0	255	7578	5264	4780	3988	189	144		
Jammu & Kashmir	1987	1799	275	250	0	436	8965	7969	6113	5633	140	131		
Jharkhand	1499	1153	292	295	0	1018	14178	10427	6574	5723	242	152		
Karnataka	23000	18799	7780	6799	837	7296	85809	68106	47095	41944	10459	9395		
Kerala	8433	7818	1183	1046	459	1375	64110	52762	43939	40530	1152	1031		
Madhya Pradesh	7360	5449	4198	2728	1	1785	43277	32579	26221	22020	841	687		
Maharashtra	148751	129433	43564	34354	77811	49675	188253	140754	88139	73778	35882	32980		
Manipur	32	33	6	4	0	2	533	425	262	207	16	15		
Meghalaya	257	219	25	14	1	62	1464	1068	906	775	12	10		
Mizoram	60	128	1	1	0	4	540	481	367	337	4	5		
Nagaland	57	52	11	12	0	7	648	532	263	292	9	10		
Orissa	5535	3607	954	716	35	2295	24584	18058	14221	11450	460	322		
Punjab	12912	10607	2599	1941	390	3128	42417	34125	20348	17603	567	472		
Rajasthan	8790	6680	3273	2667	7	1458	55986	44901	32835	29404	924	746		
Sikkim	92	33	18	11	0	106	673	477	478	301	13	12		
Tamil Nadu	37551	33851	16300	11580	5483	14755	110475	89408	72387	64002	7016	6146		
Tripura	166	164	23	18	0	70	1358	1516	1197	1026	26	24		
Uttar Pradesh	16386	13643	5715	4586	503	4194	82955	65334	45016	39283	1897	1503		
Uttarakhand	3568	2163	748	444	3	436	10562	8235	6970	5670	287	232		
West Bengal	25132	20885	9056	7273	427	10984	55116	38607	29931	24503	4402	2563		
Andaman & Nicobar Is.	198	90	20	18	74	8	342	199	318	186	2	1		
Chandigarh	3260	2903	1210	1037	1	1071	17626	12941	6549	6502	358	234		
Dadra & Nagar Haveli	171	153	39	24	0	26	187	140	146	136	86	56		
Daman & Diu	238	175	78	55	0	41	127	143	93	124	33	34		
Delhi	47772	40800	26895	27653	950	22800	88835	76030	29062	28114	12779	8772		
Lakshadweep	0	0	0	0	0	0	0	0	2	1	0	0		
Puducherry	781	389	904	106	3	53	2820	2303	1602	1215	148	32		
<b>ALL INDIA</b>	<b>463747</b>	<b>389628</b>	<b>154427</b>	<b>125521</b>	<b>96426</b>	<b>165686</b>	<b>1194184</b>	<b>934483</b>	<b>623060</b>	<b>561332</b>	<b>92970</b>	<b>77722</b>		

Note: TP- Third Party; OD- Own Damage.

TABLE 45: STATE-WISE GROSS DIRECT PREMIUM INCOME (Concl'd.)

( ₹ Lakh)

States/Union Territory	Personal Accident		Health		Overseas Mediclaim		Crop Insurance		Miscellaneous		Total	
	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10
	Andhra Pradesh	8337	6458	105003	80114	2472	2312	25910	24010	22291	19820	364273
Arunachal Pradesh	4	5	4	4	0	0	0	0	67	40	798	839
Assam	651	367	2400	1348	24	17	296	232	2108	1951	37788	31886
Bihar	617	568	11681	753	19	18	26770	24762	19392	7456	91475	60542
Chattisgarh	1051	858	1398	1079	30	30	3146	3011	6940	4492	46537	36740
Goa	301	273	1862	1463	103	95	3	0	494	458	20550	17787
Gujarat	9785	7957	69325	52428	2014	2051	12502	11230	27942	20994	330211	257259
Haryana	4066	3313	43326	17916	369	377	816	626	15991	12393	171411	136870
Himachal Pradesh	175	144	1859	663	14	13	1042	356	1376	1262	20635	13854
Jammu & Kashmir	468	480	467	310	22	22	11	12	2708	2513	21695	19556
Jharkhand	939	905	2580	5571	60	75	1164	2833	4668	1862	33213	29772
Karnataka	7992	5999	94636	71818	3236	2667	4188	5365	23742	20759	316465	259785
Kerala	3161	2581	24018	18360	772	736	624	435	13150	10603	162750	137736
Madhya Pradesh	1592	1093	9493	7268	209	203	23526	14676	13326	8103	132279	96593
Maharashtra	36212	35857	326796	248119	14697	12069	14490	11390	127541	104927	1155405	951146
Manipur	3	2	7	19	0	0	3	75	69	83	952	865
Meghalaya	21	28	66	48	2	2	48	34	251	157	3156	2419
Mizoram	5	5	286	0	0	0	0	1	58	102	1338	1063
Nagaland	3	0	237	246	0	0	0	0	87	109	1323	1259
Orissa	1339	917	4646	1566	57	27	6603	5829	4662	4310	66452	49131
Punjab	1528	1382	8135	5534	589	475	0	46	9755	9193	103339	84896
Rajasthan	2859	3717	9526	6202	277	261	44449	21978	27626	14066	188465	132087
Sikkim	12	7	38	27	1	1	0	1	99	49	1479	1024
Tamil Nadu	12624	9507	138392	116148	2947	2833	9618	6952	34345	28773	466003	389437
Tripura	98	99	765	458	1	0	5	16	315	206	4060	3597
Uttar Pradesh	4676	4582	49744	24463	415	407	9775	8684	25760	26238	249036	193418
Uttarakhand	423	290	2367	1426	45	40	929	427	10760	2387	37292	21752
West Bengal	3991	2613	56219	40638	997	887	10108	8390	16616	14339	224349	172109
Andaman & Nicobar Is.	4	2	17	3	0	0	1	1	31	21	1008	603
Chandigarh	630	498	6247	6467	465	377	0	0	4375	2199	41708	34230
Dadra & Nagar Haveli	16	10	138	95	0	1	0	0	30	24	834	664
Daman & Diu	18	17	229	182	0	0	0	0	27	30	946	800
Delhi	13769	9824	113477	86778	3656	2958	0	0	40650	31572	405198	336250
Lakshadweep	3	2	0	0	0	0	0	0	0	0	6	4
Puducherry	102	82	648	433	34	20	16	20	274	206	7654	4862
<b>ALL INDIA</b>	<b>117474</b>	<b>100443</b>	<b>1086030</b>	<b>797950</b>	<b>33527</b>	<b>28974</b>	<b>196043</b>	<b>151390</b>	<b>457524</b>	<b>351701</b>	<b>4710084</b>	<b>3781255</b>

Note: TP- Third Party; OD- Own Damage.

**TABLE 46: NON-LIFE INSURERS: NUMBER OF POLICIES ISSUED**

(₹ Lakhs)

Insurer	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03
Public Sector	505.76 (16.52)	434.04 (-3.84)	451.37 (17.09)	385.47 (13.47)	339.72 (-19.48)	421.93 (-5.47)	446.34 (16.15)	384.27 (-8.26)	418.85 (96.15)
Private Sector	287.652 (19.44)	240.84 (9.86)	219.23 (17.21)	187.03 (47.36)	126.92 (41.85)	89.48 (73.92)	51.45 (55.96)	32.99 (96.72)	16.77 (3.85)
<b>TOTAL</b>	<b>793.41</b> <b>(17.56)</b>	<b>674.88</b> <b>(0.64)</b>	<b>670.60</b> <b>(17.13)</b>	<b>572.50</b> <b>(22.69)</b>	<b>466.64</b> <b>(-8.75)</b>	<b>511.41</b> <b>(2.74)</b>	<b>497.79</b> <b>(19.30)</b>	<b>417.26</b> <b>(-4.21)</b>	<b>435.62</b>

Note: Figure in bracket indicates the growth over the previous years in per cent.

**TABLE 47: NET RETENTIONS\* OF NON-LIFE INSURERS**

(In per cent)

Segment	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04
Fire	65.39	73.99	77.35	75.65	65.72	85.76	76.00	80.46
Marine Cargo	79.18	85.35	88.59	84.43	77.10	91.77	85.07	89.46
Marine Hull	25.06	23.31	31.26	20.01	18.30	39.76	25.55	26.68
Engineering	70.15	68.88	71.26	77.52	72.89	91.55	75.78	81.29
Motor	98.88	99.99	99.99	100.00	96.15	100.00	99.64	99.02
Aviation	37.5	25.64	23.71	24.21	21.93	48.53	23.53	25.98
Miscellaneous	90.63	91.39	96.95	97.11	89.63	94.47	88.35	94.70
<b>Total</b>	<b>88.24</b>	<b>90.30</b>	<b>94.45</b>	<b>91.26</b>	<b>83.41</b>	<b>92.58</b>	<b>86.45</b>	<b>87.90</b>

\* Within the country.

TABLE 48: INCURRED CLAIMS RATIO-FIRE INSURANCE

INSURER	NET EARNED PREMIUM (₹ Lakh)										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
<b>PUBLIC</b>											
New India	121247	106758	96292	97031	94184	83076	83100	76669	82170	75884	
Oriental	44827	36473	31493	32442	34153	33134	34392	32989	32839	39222	
National	42681	35335	29442	29117	33836	35332	36122	34396	35206	36760	
United	45291	41045	40861	43456	41867	38947	43395	41702	42532	48028	
<b>PUBLIC-TOTAL</b>	<b>254047</b>	<b>219612</b>	<b>198088</b>	<b>202046</b>	<b>204040</b>	<b>190489</b>	<b>197009</b>	<b>185756</b>	<b>192747</b>	<b>199894</b>	
<b>PRIVATE</b>											
Royal Sundaram	1581	1293	1495	65428	2920	2792	2393	1713	1306	333	
Bajaj Allianz	11314	11847	11588	6364	9382	9116	6892	3888	1786	344	
TATA AIG	2004	2011	2064	161	1489	1095	804	1025	643	49	
Reliance	3075	4074	4151	3266	2394	955	1843	1338	675	76	
IFFCO TOKIO	5035	4684	6049	(148)	5481	5240	3428	3178	1686	207	
ICICI Lombard	11287	8993	10104	10865	6982	3567	4272	3802	1633	130	
Cholamandalam	1949	1597	2032	3845	3180	2317	1576	737	45	-	
HDFC Ergo	1401	332	88	2144	157	144	208	10	-	-	
Future Generali	967	301	89	1662	-	-	-	-	-	-	
Universal Sampo	2244	1263	(267)	(43)	-	-	-	-	-	-	
Shriram	218	75	(40)	-	-	-	-	-	-	-	
Bharti AXA	632	234	(37)	-	-	-	-	-	-	-	
Raheja OBE	(94)	(74)	-	-	-	-	-	-	-	-	
SBI General	(151)	-	-	-	-	-	-	-	-	-	
L&T General	(22)	-	-	-	-	-	-	-	-	-	
<b>PRIVATE-TOTAL</b>	<b>41440</b>	<b>36629</b>	<b>37316</b>	<b>40371</b>	<b>31985</b>	<b>25226</b>	<b>21416</b>	<b>15691</b>	<b>7774</b>	<b>1139</b>	
<b>GRAND TOTAL</b>	<b>295487</b>	<b>256241</b>	<b>235404</b>	<b>242417</b>	<b>236025</b>	<b>215715</b>	<b>218425</b>	<b>201447</b>	<b>200521</b>	<b>201033</b>	

Note: Figure in bracket indicates negative values.

TABLE 48: INCURRED CLAIMS RATIO-FIRE INSURANCE (Contd.)

INSURER	CLAIMS INCURRED (NET) (₹ Lakh)									
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
<b>PUBLIC</b>										
New India	127227	106878	60668	60160	56006	60151	32702	26134	46737	37183
Oriental	40670	31128	36245	31038	15939	23090	15885	10616	12552	19258
National	24176	20288	23761	24447	20645	24658	14411	9009	13326	19236
United	31138	19807	29593	30400	31486	18079	15246	11082	20029	17578
<b>PUBLIC-TOTAL</b>	<b>223211</b>	<b>178101</b>	<b>150268</b>	<b>146045</b>	<b>124076</b>	<b>125978</b>	<b>78244</b>	<b>56841</b>	<b>92644</b>	<b>93255</b>
<b>PRIVATE</b>										
Royal Sundaram	490	494	763	929	542	929	971	404	287	63
Bajaj Allianz	6195	6877	7263	4976	5009	5769	2546	606	276	103
TATA AIG	1315	1022	1166	657	635	797	321	271	122	23
Reliance	1761	3172	2889	2674	1786	1299	785	672	544	29
IFFCO TOKIO	4853	4383	4414	4226	2592	1195	1245	1183	293	36
ICICI Lombard	11221	6581	9698	5794	2474	1701	1445	936	151	12
Cholamandalam	1217	1215	1609	1172	894	1357	756	183	-	-
HDFC Ergo	1370	522	19	34	118	252	52	10	-	-
Future Generali	838	549	172	3	-	-	-	-	-	-
Universal Sampo	1037	879	39	-	-	-	-	-	-	-
Shriram	31	63	4	-	-	-	-	-	-	-
Bharti AXA	714	906	10	-	-	-	-	-	-	-
Raheja OBE	7	1	-	-	-	-	-	-	-	-
SBI General	84	-	-	-	-	-	-	-	-	-
L&T General	14	-	-	-	-	-	-	-	-	-
<b>PRIVATE-TOTAL</b>	<b>31147</b>	<b>26663</b>	<b>28033</b>	<b>20465</b>	<b>14050</b>	<b>13299</b>	<b>8121</b>	<b>4265</b>	<b>1673</b>	<b>266</b>
<b>GRAND TOTAL</b>	<b>254358</b>	<b>204764</b>	<b>178301</b>	<b>166510</b>	<b>138126</b>	<b>139277</b>	<b>86365</b>	<b>61106</b>	<b>94317</b>	<b>93521</b>

Note: Figure in bracket indicates negative values.



TABLE 48: INCURRED CLAIMS RATIO-FIRE INSURANCE (Contd.)

INSURER	INCURRED CLAIMS RATIO (Per cent)											
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02		
<b>PUBLIC</b>												
New India	104.93	100.11	63.00	62.00	59.46	72.40	39.35	34.09	56.90	49		
Oriental	90.73	85.35	115.09	95.67	46.67	69.69	46.19	32.18	38.22	49.1		
National	56.64	57.42	80.71	83.96	61.01	69.79	39.90	26.19	37.80	52.3		
United	68.75	48.26	72.42	69.96	75.21	46.42	35.13	26.57	47.10	36.6		
<b>PUBLIC-TOTAL</b>	<b>87.86</b>	<b>81.10</b>	<b>75.86</b>	<b>72.28</b>	<b>60.81</b>	<b>66.13</b>	<b>39.72</b>	<b>30.60</b>	<b>48.07</b>	<b>46.65</b>		
<b>PRIVATE</b>												
Royal Sundaram	31.01	38.18	51.05	7.58	18.54	33.26	40.56	23.61	22.00	19		
Bajaj Allianz	54.76	58.05	62.68	78.19	53.39	63.29	36.95	15.58	15.00	30		
TATA AIG	65.61	50.83	56.49	406.84	42.62	72.81	39.89	26.45	19.00	47		
Reliance	57.26	77.86	69.60	81.88	74.62	136.05	42.58	50.22	81.00	38		
IFFCO TOKIO	96.39	93.57	72.97	-2860.54	47.29	22.80	36.30	37.23	17.00	17		
ICICI Lombard	99.41	73.18	95.98	53.33	35.43	47.70	33.81	24.61	9.00	9		
Cholamandalam	62.42	76.05	79.17	30.47	28.10	58.54	47.99	24.79	0.00	-		
HDFC Ergo	97.83	157.05	21.29	1.57	74.85	175.47	24.98	104.99	0.00	-		
Future Generali	86.69	182.34	193	0	-	-	-	-	-	-		
Universal Sampo	46.20	69.6	(15)	(0)	-	-	-	-	-	-		
Shriram	14.37	84.3	(9)	-	-	-	-	-	-	-		
Bharti AXA	112.87	387.66	(26)	-	-	-	-	-	-	-		
Raheja OBE	(7.00)	(1.49)	-	-	-	-	-	-	-	-		
SBI General	(56)	-	-	-	-	-	-	-	-	-		
L&T General	(60)	-	-	-	-	-	-	-	-	-		
<b>PRIVATE-TOTAL</b>	<b>75.16</b>	<b>72.79</b>	<b>74.97</b>	<b>50.69</b>	<b>43.92</b>	<b>52.72</b>	<b>37.91</b>	<b>27.18</b>	<b>22.00</b>	<b>23.35</b>		
<b>GRAND TOTAL</b>	<b>86.08</b>	<b>79.91</b>	<b>75.74</b>	<b>68.69</b>	<b>58.52</b>	<b>64.57</b>	<b>39.54</b>	<b>30.33</b>	<b>47.04</b>	<b>46.52</b>		

Note: Figure in bracket indicates negative values.

**TABLE 48: INCURRED CLAIMS RATIO-MARINE INSURANCE (Contd.)**

INSURER	NET EARNED PREMIUM (₹ Lakh)										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
<b>PUBLIC</b>											
New India	22899	23766	23177	18857	16438	16438	16860	17297	20043	21009	
Oriental	22697	18937	18500	16939	15944	15910	12035	12004	12408	13911	
National	14234	13022	12403	10817	10235	10314	12318	11535	14488	13281	
United	24521	21170	18623	12937	10531	10367	11126	11467	13587	12661	
<b>PUBLIC-TOTAL</b>	<b>84351</b>	<b>76895</b>	<b>72703</b>	<b>59550</b>	<b>53148</b>	<b>53029</b>	<b>52339</b>	<b>52303</b>	<b>60526</b>	<b>60862</b>	
<b>PRIVATE</b>											
Royal Sundaram	1144	1045	754	3897	823	1247	955	722	661	123	
Bajaj Allianz	5728	5643	5476	4207	2674	2359	2136	1081	341	61	
TATA AIG	9193	6169	5563	142	3099	2582	2093	1668	1318	417	
Reliance	1256	1800	1511	981	621	394	460	202	159	27	
IFFCO TOKIO	3882	3969	4460	(15)	3035	2645	1585	1414	852	153	
ICICI Lombard	4248	3228	2728	1830	1224	796	1663	1056	347	0.3	
Cholamandalam	1223	1216	1145	1094	709	629	459	302	9	-	
HDFC Ergo	777	301	192	453	96	75	29	1	-	-	
Future Generali	525	251	107	4426	-	-	-	-	-	-	
Universal Sampo	81	13	(22)	0	-	-	-	-	-	-	
Shriram	90	2	(5)	-	-	-	-	-	-	-	
Bharti AXA	334	145	(28)	-	-	-	-	-	-	-	
Raheja OBE	(26)	(5)	-	-	-	-	-	-	-	-	
SBI General	(18)	-	-	-	-	-	-	-	-	-	
L&T General	(24)	-	-	-	-	-	-	-	-	-	
<b>PRIVATE-TOTAL</b>	<b>28414</b>	<b>23777</b>	<b>21880</b>	<b>17015</b>	<b>12281</b>	<b>10727</b>	<b>9380</b>	<b>6446</b>	<b>3687</b>	<b>781</b>	
<b>GRAND TOTAL</b>	<b>112765</b>	<b>100672</b>	<b>94583</b>	<b>76565</b>	<b>65429</b>	<b>63756</b>	<b>61719</b>	<b>58749</b>	<b>64213</b>	<b>61643</b>	

Note: Figure in bracket indicates negative values

**TABLE 48: INCURRED CLAIMS RATIO-MARINE INSURANCE (Contd.)**

INSURER	CLAIMS INCURRED (NET) (₹ Lakh)										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
<b>PUBLIC</b>											
New India	25764	19075	27711	15824	6230	11525	9850	8194	11690	13133	
Oriental	19612	12379	17226	11007	15584	8531	7959	6749	8431	7428	
National	11266	4752	13460	10006	10085	8560	7244	9145	10563	7809	
United	21712	21852	15071	12397	10886	7268	7822	7170	9970	8166	
<b>PUBLIC-TOTAL</b>	<b>78355</b>	<b>58058</b>	<b>73468</b>	<b>49234</b>	<b>42785</b>	<b>35884</b>	<b>32875</b>	<b>31258</b>	<b>40654</b>	<b>36536</b>	
<b>PRIVATE</b>											
Royal Sundaram	731	682	638	367	619	1041	545	440	403	49	
Bajaj Allianz	3231	4577	5098	3166	3727	2480	1890	922	146	17	
TATA AIG	7677	4724	5320	3612	2552	2156	1301	1194	1101	122	
Reliance	791	1781	1849	1288	581	766	250	133	140	44	
IFFCO TOKIO	3841	4085	4448	4301	4222	2452	1797	1175	451	36	
ICICI Lombard	4722	2668	5502	3220	1156	2019	2107	1275	190	0.1	
Cholamandalam	739	993	788	978	892	602	340	138	-	-	
HDFC Ergo	633	465	108	132	75	37	8	1	-	-	
Future Generali	520	301	132	4	-	-	-	-	-	-	
Universal Sampo	189	88	5	-	-	-	-	-	-	-	
Shriram	8	1	-	-	-	-	-	-	-	-	
Bharti AXA	241	178	3	-	-	-	-	-	-	-	
Raheja OBE	3	1	-	-	-	-	-	-	-	-	
SBI General	0	-	-	-	-	-	-	-	-	-	
L&T General	6	-	-	-	-	-	-	-	-	-	
<b>PRIVATE-TOTAL</b>	<b>23332</b>	<b>20543</b>	<b>23890</b>	<b>17068</b>	<b>13824</b>	<b>11554</b>	<b>8238</b>	<b>5278</b>	<b>2431</b>	<b>268</b>	
<b>GRAND TOTAL</b>	<b>101687</b>	<b>78601</b>	<b>97358</b>	<b>66302</b>	<b>56609</b>	<b>47438</b>	<b>41113</b>	<b>36536</b>	<b>43085</b>	<b>36804</b>	

Note: Figure in bracket indicates negative values

**TABLE 48: INCURRED CLAIMS RATIO-MARINE INSURANCE (Contd.)**

INSURER	INCURRED CLAIMS RATIO (Per cent)										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
<b>PUBLIC</b>											
New India	112.51	80.26	119.56	83.91	37.90	70.11	58.42	47.34	58.32	62.5	
Oriental	86.41	65.37	93.11	64.98	97.75	53.62	66.13	56.23	67.95	53.4	
National	79.15	36.49	108.52	92.50	98.53	83.00	58.81	79.28	72.91	58.8	
United	88.55	103.22	80.93	95.83	103.36	70.10	70.31	62.53	73.38	64.5	
<b>PUBLIC-TOTAL</b>	<b>92.89</b>	<b>75.50</b>	<b>101.05</b>	<b>82.68</b>	<b>80.50</b>	<b>67.67</b>	<b>62.81</b>	<b>59.77</b>	<b>67.17</b>	<b>59.94</b>	
<b>PRIVATE</b>											
Royal Sundaram	63.89	65.28	84.69	9.41	75.14	83.49	57.05	61.00	61.00	40	
Bajaj Allianz	56.40	81.11	93.1	75.26	139.37	105.15	88.48	85.28	43.00	28	
TATAAIG	83.51	76.57	95.63	2546.24	82.35	83.51	62.17	71.60	84.00	29	
Reliance	62.94	98.95	122.4	131.27	93.63	194.67	54.42	65.97	88.00	163	
IFFCO TOKIO	98.93	102.93	99.75	(27822)	139.13	92.70	113.36	83.07	53.00	24	
ICICI Lombard	111.17	82.64	201.69	175.93	94.46	253.54	126.69	120.67	55.00	33	
Cholamandalam	60.41	81.65	68.83	89.46	125.78	95.67	73.95	45.86	0.00	-	
HDFC Ergo	81.41	154.59	56.47	29.23	78.44	49.54	28.17	73.04	-	-	
Future Generali	99.10	119.88	123	0	-	-	-	-	-	-	
Universal Sampo	233.56	673.85	(24)	-	-	-	-	-	-	-	
Shriram	8.79	78.95	-	-	-	-	-	-	-	-	
Bharti AXA	72.27	122.52	(10)	-	-	-	-	-	-	-	
Raheja OBE	(13)	(10.32)	-	-	-	-	-	-	-	-	
SBI General	(1)	-	-	-	-	-	-	-	-	-	
L&T General	(26)	-	-	-	-	-	-	-	-	-	
<b>PRIVATE-TOTAL</b>	<b>82.12</b>	<b>86.40</b>	<b>109.02</b>	<b>100.32</b>	<b>112.57</b>	<b>107.71</b>	<b>87.82</b>	<b>81.89</b>	<b>65.93</b>	<b>34.31</b>	
<b>GRAND TOTAL</b>	<b>90.18</b>	<b>78.08</b>	<b>102.93</b>	<b>86.60</b>	<b>86.52</b>	<b>74.41</b>	<b>66.61</b>	<b>62.19</b>	<b>67.10</b>	<b>59.70</b>	

Note: Figure in bracket indicates negative values.

**TABLE 48: INCURRED CLAIMS RATIO-MOTOR INSURANCE (Contd.)**

INSURER	NET EARNED PREMIUM (₹ Lakh)					CLAIMS INCURRED (NET) (₹ Lakh)					INCURRED CLAIMS RATIO (Per cent)				
	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07
<b>PUBLIC</b>															
New India	231193	217301	202240	194078	198559	261297	194409	205064	209996	180653	113.02	89.47	101.40	108.20	90.98
Oriental	155012	140706	132452	137012	132846	163732	126844	141045	136423	130377	105.63	90.15	106.49	99.57	98.14
National	227277	196753	185183	167841	153428	259953	170140	198563	170449	133293	114.38	86.47	107.23	101.55	86.88
United	175542	148316	124757	106080	94441	191646	126182	92854	116943	90049	109.17	85.08	74.43	110.24	95.35
<b>PUBLIC-TOTAL</b>	<b>789024</b>	<b>703075</b>	<b>644631</b>	<b>605011</b>	<b>579274</b>	<b>876628</b>	<b>617574</b>	<b>637527</b>	<b>633811</b>	<b>534372</b>	<b>111.10</b>	<b>87.84</b>	<b>98.90</b>	<b>104.76</b>	<b>92.25</b>
<b>PRIVATE</b>															
Royal Sundaram	63264	53713	42723	92566	20673	54618	42544	33260	22856	15280	86.33	79.21	77.85	24.69	73.91
Bajaj Allianz	147636	125527	129582	37945	49254	131245	97630	93515	61817	33010	88.90	77.78	72.17	162.91	67.02
TATAAIG	34086	27442	28172	12017	22888	34629	21407	19659	15305	13695	101.59	78.01	69.78	127.36	59.83
Reliance	99436	105072	99023	14073	14918	101467	83414	71889	53013	9149	102.04	79.39	72.6	376.71	61.33
IFFCO TOKIO	78403	61245	52382	2	34613	68805	45428	40296	28976	22395	87.76	74.17	76.93	1583383	64.70
ICICI Lombard	143004	111243	97462	87333	55105	149367	102816	81946	66505	33463	104.45	92.42	84.08	76.15	60.73
Cholamandalam	43502	32489	25128	71660	5195	37314	21535	17045	9353	3883	85.77	66.28	67.83	13.05	74.75
HDFC Ergo	35225	20205	12819	29749	11830	35756	17408	10429	8491	6995	101.51	86.16	81.35	28.54	59.13
Future Generali	23053	13527	3613	24809	-	19775	11522	3158	-	-	85.78	85.18	87.39	-	-
Universal Sampo	12245	2790	33	0	-	9695	2244	138	-	-	79.17	80.42	415.14	-	-
Shriram	32552	13428	1839	-	-	25396	9497	1191	-	-	78.02	70.73	64.76	-	-
Bharti AXA	25609	6131	(170)	-	-	23061	5175	223	-	-	90.05	84.41	(131)	-	-
Raheja OBE	10	(57)	-	-	-	49	14	-	-	-	510	(24.98)	-	-	-
SBI General	(78)	-	-	-	-	178	-	-	-	-	(229)	-	-	-	-
L&T General	91	-	-	-	-	168	-	-	-	-	184	-	-	-	-
<b>PRIVATE-TOTAL</b>	<b>738039</b>	<b>572755</b>	<b>492606</b>	<b>370154</b>	<b>214476</b>	<b>691523</b>	<b>460633</b>	<b>372749</b>	<b>266316</b>	<b>137870</b>	<b>93.7</b>	<b>80.42</b>	<b>75.64</b>	<b>71.95</b>	<b>64.28</b>
<b>GRAND TOTAL</b>	<b>1527063</b>	<b>1275830</b>	<b>1137237</b>	<b>975165</b>	<b>793750</b>	<b>1568151</b>	<b>1078207</b>	<b>1010276</b>	<b>900127</b>	<b>672242</b>	<b>102.69</b>	<b>84.51</b>	<b>88.84</b>	<b>92.31</b>	<b>84.69</b>

Note: Figure in bracket indicates negative values.

**TABLE 48: INCURRED CLAIMS RATIO-HEALTH INSURANCE (Contd.)**

INSURER	NET EARNED PREMIUM (₹ Lakh)					CLAIMS INCURRED (NET) (₹ Lakh)					INCURRED CLAIMS RATIO (Per cent)				
	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07	2010-11	2009-10	2008-09	2007-08	2006-07
<b>PUBLIC</b>															
New India	161242	126900	116900	82012	30612	165335	143468	125559	73801	65146	102.54	113.06	107.41	89.88	212.81
Oriental	117915	80769	54577	40605	32371	121096	104119	74746	50256	42895	102.7	128.91	136.96	123.77	132.51
National	133115	88927	67999	46806	35756	140465	96511	75664	55238	47010	105.52	108.53	111.27	118.01	131.47
United	133453	97202	70011	48146	32981	153287	127884	84901	65170	52787	114.86	131.56	121.27	135.36	160.05
<b>PUBLIC-TOTAL</b>	<b>545725</b>	<b>393798</b>	<b>309487</b>	<b>217569</b>	<b>131720</b>	<b>580182</b>	<b>471982</b>	<b>360870</b>	<b>244465</b>	<b>207838</b>	<b>106.31</b>	<b>119.85</b>	<b>116.60</b>	<b>112.36</b>	<b>157.79</b>
<b>PRIVATE</b>															
Royal Sundaram	16313	10429	9799	17808	5487	8395	5099	4269	3719	2578	51.46	48.89	43.57	20.88	46.99
Bajaj Allianz	29199	25854	23121	7223	10639	19172	17931	18039	15171	8367	65.66	69.36	78.02	210.03	78.64
TATA AIG	9270	6531	8792	1692	2974	4923	3859	4107	2778	1835	53.11	59.1	46.71	164.18	61.69
Reliance	20696	22176	27692	2967	3017	25591	25687	25406	15269	3410	123.65	115.83	91.74	514.58	113.01
IFFCO TOKIO	14638	12350	11055	25	4656	15065	13499	13512	8750	7119	102.91	109.3	122.23	35128.38	152.89
ICICI Lombard	99415	75166	68475	40662	30593	91871	67693	58939	40170	36313	92.41	90.06	86.07	98.79	118.7
Cholamandalam	10806	6196	5518	13617	884	7375	7277	6014	2761	703	68.25	117.45	108.99	20.27	79.51
HDFC Ergo	15474	16401	3635	8305	500	11057	19362	3654	2411	436	71.45	118.05	100.5	29.03	87.1
Future Generali	6518	3879	1735	3708	-	5710	4033	2448	-	-	87.60	103.99	141.12	-	-
Universal Sampo	1912	1056	44	0	-	2243	1445	24	-	-	117.34	136.86	53.56	-	-
Shriram	0	0	-	-	-	0	0	-	-	-	0.00	-	-	-	-
Bharti AXA	3847	1504	18	-	-	2810	1536	17	-	-	73.05	102.1	94	-	-
Raheja OBE	0	0	-	-	-	-	-	-	-	-	0	-	-	-	-
SBI General	1	-	-	-	-	1	-	-	-	-	1	-	-	-	-
L&T General	16	-	-	-	-	21	-	-	-	-	2	-	-	-	-
<b>PRIVATE-TOTAL</b>	<b>228103</b>	<b>181542</b>	<b>159884</b>	<b>96008</b>	<b>58751</b>	<b>194233</b>	<b>167422</b>	<b>136411</b>	<b>91029</b>	<b>60761</b>	<b>85.15</b>	<b>92.22</b>	<b>85.33</b>	<b>94.81</b>	<b>103.42</b>
<b>GRAND TOTAL</b>	<b>773828</b>	<b>575340</b>	<b>469371</b>	<b>313577.26</b>	<b>190471</b>	<b>774415</b>	<b>639404</b>	<b>497281</b>	<b>335494</b>	<b>268599</b>	<b>100.08</b>	<b>111.13</b>	<b>105.95</b>	<b>106.99</b>	<b>141.02</b>

Note: Figure in bracket indicates negative values.

**TABLE 48: INCURRED CLAIMS RATIO-MISCELLANEOUS (Contd.)**

INSURER	NET EARNED PREMIUM (₹ Lakh)										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
<b>PUBLIC</b>											
New India	110751	96361	86320	89164	113719	334752	289551	269529	249429	209930	
Oriental	91038	82197	69659	60626	53763	201002	175375	158311	144595	128717	
National	59088	47542	47206	47272	43501	222653	234777	204934	16334	131271	
United	85956	76086	65658	59590	57504	173270	162745	161968	153122	143818	
<b>PUBLIC-TOTAL</b>	<b>346833</b>	<b>302186</b>	<b>268843</b>	<b>256652</b>	<b>268487</b>	<b>931677</b>	<b>862448</b>	<b>794742</b>	<b>563480</b>	<b>613736</b>	
<b>PRIVATE</b>											
Royal Sundaram	5317	5006	5035	15017	3454	25649	16814	13196	895	3218	
Bajaj Allianz	21088	19549	19360	8228	11904	58394	38901	23672	15949	8001	
TATA AIG	18116	16820	14156	993	7714	29999	23081	16171	10707	3141	
Reliance	4917	6803	6509	3599	3476	4206	3893	1915	1093	132	
IFFCO TOKIO	11552	9974	9347	8	6975	39945	18462	8742	4465	952	
ICICI Lombard	27663	20651	18597	16028	12761	69024	26153	8123	4452	966	
Cholamandalam	5257	4730	4714	5788	2760	6909	6912	3795	394	-	
HDFC Ergo	7759	2766	1213	3933	1445	14147	13189	8856	652	-	
Future Generali	1849	790	137	10779	-	-	-	-	-	-	
Universal Sampo	2793	2402	124	0	-	-	-	-	-	-	
Shriram	143	100	(79)	-	-	-	-	-	-	-	
Bharti AXA	1148	351	(60)	-	-	-	-	-	-	-	
Raheja OBE	(65)	(195)	-	-	-	-	-	-	-	-	
SBI General	(7)	-	-	-	-	-	-	-	-	-	
L&T General	(33)	-	-	-	-	-	-	-	-	-	
<b>PRIVATE-TOTAL</b>	<b>107498</b>	<b>89749</b>	<b>79055</b>	<b>64371</b>	<b>50489</b>	<b>248273</b>	<b>147405</b>	<b>84470</b>	<b>38607</b>	<b>16410</b>	
<b>GRAND TOTAL</b>	<b>454331</b>	<b>391935</b>	<b>347898</b>	<b>321023</b>	<b>318976</b>	<b>1179950</b>	<b>1009853</b>	<b>879212</b>	<b>602087</b>	<b>630146</b>	

Note: Figure in bracket indicates negative values

**TABLE 48: INCURRED CLAIMS RATIO-MISCELLANEOUS (Contd.)**

INSURER	CLAIMS INCURRED (NET) (₹ Lakh)										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
<b>PUBLIC</b>											
New India	72864	49415	48184	57967	56327	291525	247946	237030	211523	205102	
Oriental	61426	51548	36457	31499	31091	174854	166994	141399	125671	156080	
National	26467	32846	27919	23743	28390	249815	204696	192836	138077	145448	
United	40781	37200	29086	25718	28998	178930	176785	165965	160545	152303	
<b>PUBLIC-TOTAL</b>	<b>201538</b>	<b>171008</b>	<b>141646</b>	<b>138927</b>	<b>144806</b>	<b>895124</b>	<b>796421</b>	<b>737230</b>	<b>635816</b>	<b>658933</b>	
<b>PRIVATE</b>											
Royal Sundaram	1787	2089	2305	1944	1355	14196	9855	8116	517	1051	
Bajaj Allianz	10284	11641	12076	9439	5451	32750	18197	13533	10245	1153	
TATA AIG	5767	8626	5314	2344	1994	13061	10928	6993	4783	875	
Reliance	3528	4514	5332	2824	2392	1379	2801	1569	1917	87	
IFFCO TOKIO	6483	5872	6832	4221	3531	20761	8881	4928	2106	355	
ICICI Lombard	15884	10504	12368	7143	7979	35205	11925	4795	1435	166	
Cholamandalam	1935	3414	2123	1302	705	4935	4376	1768	62	-	
HDFC Ergo	4414	1830	280	409	379	7684	7853	3092	90	-	
Future Generali	1059	511	144	50	-	-	-	-	-	-	
Universal Sompo	1052	1094	35	-	-	-	-	-	-	-	
Shriram	73	38	5	-	-	-	-	-	-	-	
Bharti AXA	769	826	36	-	-	-	-	-	-	-	
Raheja OBE	124	30	-	-	-	-	-	-	-	-	
SBI General	301	-	-	-	-	-	-	-	-	-	
L&T General	36	-	-	-	-	-	-	-	-	-	
<b>PRIVATE-TOTAL</b>	<b>53496</b>	<b>50989</b>	<b>46809</b>	<b>29676</b>	<b>23786</b>	<b>129971</b>	<b>74816</b>	<b>44794</b>	<b>21155</b>	<b>3687</b>	
<b>GRAND TOTAL</b>	<b>255034</b>	<b>221997</b>	<b>188455</b>	<b>168603</b>	<b>168592</b>	<b>1025095</b>	<b>871237</b>	<b>782024</b>	<b>656971</b>	<b>662620</b>	

Note: Figure in bracket indicates negative values.



**TABLE 48: INCURRED CLAIMS RATIO-MISCELLANEOUS (Contd.)**

INSURER	INCURRED CLAIMS RATIO (Per cent)										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
<b>PUBLIC</b>											
New India	65.79	51.28	55.82	65.01	49.53	87.09	85.63	87.94	84.80	97.70	
Oriental	67.47	62.71	52.34	51.96	57.83	86.99	95.22	89.32	86.90	121.30	
National	44.79	69.09	59.14	50.23	65.26	112.20	87.19	94.10	84.50	95.1	
United	47.44	48.89	44.30	43.16	50.43	103.27	108.63	102.47	104.80	105.90	
<b>PUBLIC-TOTAL</b>	<b>58.11</b>	<b>56.59</b>	<b>52.69</b>	<b>54.13</b>	<b>53.93</b>	<b>96.08</b>	<b>92.34</b>	<b>92.76</b>	<b>112.80</b>	<b>107.36</b>	
<b>PRIVATE</b>											
Royal Sundaram	33.61	41.72	45.77	12.95	39.23	55.35	58.61	61.50	58.00	33.00	
Bajaj Allianz	48.77	59.55	62.38	114.72	45.79	56.08	46.78	57.17	64.00	14.00	
TATA AIG	31.83	51.28	37.54	236.07	25.85	43.54	47.35	43.24	45.00	28.00	
Reliance	71.75	66.37	81.92	78.47	68.82	32.78	71.95	81.93	113.00	66.00	
IFFCO TOKIO	56.12	58.87	73.09	54461.42	50.62	51.97	48.10	56.37	47.00	37.00	
ICICI Lombard	57.42	50.87	66.51	44.57	62.52	51.00	45.60	59.03	58.00	17.00	
Cholamandalam	36.80	72.18	45.03	22.49	25.56	71.42	63.31	46.59	16.00	-	
HDFC Ergo	56.89	66.15	23.08	10.41	26.26	54.32	59.54	34.91	13.00	-	
Future Generali	57.27	64.63	105.26	0.47	-	-	-	-	-	-	
Universal Sampo	37.67	45.52	27.98	-	-	-	-	-	-	-	
Shriram	50.88	37.62	(7)	-	-	-	-	-	-	-	
Bharti AXA	67.02	235.29	(60)	-	-	-	-	-	-	-	
Raheja OBE	(191)	(15.13)	-	-	-	-	-	-	-	-	
SBI General	(4317)	-	-	-	-	-	-	-	-	-	
L&T General	(109)	-	-	-	-	-	-	-	-	-	
<b>PRIVATE-TOTAL</b>	<b>49.76</b>	<b>56.81</b>	<b>59.11</b>	<b>46.10</b>	<b>47.11</b>	<b>52.35</b>	<b>50.76</b>	<b>53.03</b>	<b>54.79</b>	<b>22.46</b>	
<b>GRAND TOTAL</b>	<b>56.13</b>	<b>56.64</b>	<b>54.17</b>	<b>52.52</b>	<b>52.85</b>	<b>86.88</b>	<b>86.27</b>	<b>88.95</b>	<b>109.12</b>	<b>105.15</b>	

Note: Figure in bracket indicates negative values.

**TABLE 48: INCURRED CLAIMS RATIO-TOTAL (Contd.)**

INSURER	NET EARNED PREMIUM (₹ Lakh)										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
<b>PUBLIC</b>											
New India	647332	571086	524930	481143	453511	412099	389510	363495	351642	306823	
Oriental	431490	359083	306680	287623	269077	235584	221802	203303	189842	181850	
National	476395	381579	342232	301853	276757	276317	283217	250865	213088	181312	
United	464763	383819	319910	270209	237324	219433	217266	215136	209241	204507	
<b>PUBLIC-TOTAL</b>	<b>2019980</b>	<b>1695567</b>	<b>1493752</b>	<b>1340828</b>	<b>1236669</b>	<b>1143433</b>	<b>1111795</b>	<b>1032799</b>	<b>963813</b>	<b>874492</b>	
<b>PRIVATE</b>											
Royal Sundaram	87619	71486	59806	44583	33358	24944	20162	15631	10917	3674	
Bajaj Allianz	214965	188420	189127	141544	83853	58637	47929	28641	18067	8406	
TATA AIG	72669	58973	58748	45385	38165	28556	25977	18864	12668	3607	
Reliance	129380	139925	138886	96003	24426	5397	6196	3455	1927	235	
IFFCO TOKIO	113510	92222	83293	63967	54760	34598	23476	13334	7003	1312	
ICICI Lombard	285616	219282	197365	156718	106665	52768	32089	12982	4452	10963	
Cholamandalam	62737	46229	38536	24886	12728	8840	8947	4833	448	-	
HDFC Ergo	60636	40006	17947	15005	14029	13835	13425	8867	652	-	
Future Generali	32912	18748	5682	(129)	-	-	-	-	-	-	
Universal Sompo	19275	7524	(87)	(43)	-	-	-	-	-	-	
Shriram	33003	13605	1715	-	-	-	-	-	-	-	
Bharti AXA	31570	8364	(278)	-	-	-	-	-	-	-	
Raheja OBE	(175)	(331)	-	-	-	-	-	-	-	-	
SBI General	(253)	-	-	-	-	-	-	-	-	-	
L&T General	28	-	-	-	-	-	-	-	-	-	
<b>PRIVATE-TOTAL</b>	<b>1143493</b>	<b>904453</b>	<b>790741</b>	<b>587919</b>	<b>367984</b>	<b>227575</b>	<b>178201</b>	<b>106607</b>	<b>56134</b>	<b>28197</b>	
<b>GRAND TOTAL</b>	<b>3163473</b>	<b>2600020</b>	<b>2284493</b>	<b>1928747</b>	<b>1604653</b>	<b>1371008</b>	<b>1289996</b>	<b>1139406</b>	<b>1019947</b>	<b>902689</b>	

Note: Figure in bracket indicates negative values.

**TABLE 48: INCURRED CLAIMS RATIO-TOTAL (Contd.)**

INSURER	CLAIMS INCURRED (NET) (₹ Lakh)										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
<b>PUBLIC</b>	652487	513245	467187	417748	364361	363201	290498	271358	269950	255418	
New India	406536	326018	305719	260222	235886	206474	190838	158765	146654	182766	
Oriental	462328	324536	339367	283884	239422	283033	226351	210990	161966	172493	
National	438564	332924	251505	250628	214206	204277	199853	184217	190544	178047	
United	1959914	1496723	1363779	1212481	1053875	1056985	907540	825330	769114	788724	
<b>PUBLIC-TOTAL</b>											
<b>PRIVATE</b>	66022	50907	41235	29815	20374	16166	11370	8961	5860	1163	
Royal Sundaram	170127	138657	135992	94570	55563	40999	22633	15061	10667	1273	
Bajaj Allianz	54311	39637	35567	24771	20711	16015	12623	8458	6006	1020	
TATA AIG	133138	118569	107366	75068	17318	3444	3836	2374	1917	160	
Reliance	99046	73267	69502	50474	39859	24407	11923	7285	2850	427	
IFFCO TOKIO	273064	194838	168454	122832	81384	38925	15476	7005	1776	1781	
ICICI Lombard	48578	34434	27578	15565	7077	6893	5472	2089	62	-	
Cholamandalam	53230	39586	14489	11477	8003	7973	7913	3103	87	-	
HDFC Ergo	27902	16915	6054	58	-	-	-	-	-	-	
Future Generali	14216	5749	241	-	-	-	-	-	-	-	
Universal Sampo	25508	9500	1200	-	-	-	-	-	-	-	
Shriram	27596	8619	289	-	-	-	-	-	-	-	
Bharti AXA	183	45	-	-	-	-	-	-	-	-	
Raheja OBE	564	-	-	-	-	-	-	-	-	-	
SBI General	245	-	-	-	-	-	-	-	-	-	
L&T General	993731	730725	606478	424631	250289	154822	91246	54336	29225	5824	
<b>PRIVATE-TOTAL</b>	2953645	2227448	1970257	1637112	1304164	1211807	998786	879666	798339	794548	
<b>GRAND TOTAL</b>											

Note: Figure in bracket indicates negative values.

**TABLE 48: INCURRED CLAIMS RATIO-TOTAL (Concl'd.)**

INSURER	INCURRED CLAIMS RATIO (Per cent)										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
<b>PUBLIC</b>											
New India	100.80	89.87	89.00	86.82	80.34	88.13	74.58	74.65	76.77	83.25	
Oriental	94.22	90.79	99.69	90.47	87.66	87.64	86.04	78.09	77.25	100.50	
National	97.05	85.05	99.16	94.05	86.51	102.43	79.92	84.10	76.01	95.14	
United	94.36	86.74	78.62	92.75	90.26	93.09	91.99	85.63	91.06	87.06	
<b>PUBLIC-TOTAL</b>	<b>97.03</b>	<b>88.27</b>	<b>91.30</b>	<b>90.43</b>	<b>85.22</b>	<b>92.44</b>	<b>81.63</b>	<b>79.91</b>	<b>79.80</b>	<b>90.19</b>	
<b>PRIVATE</b>											
Royal Sundaram	75.35	71.21	68.95	66.88	61.08	64.81	56.39	57.33	53.68	31.65	
Bajaj Allianz	79.14	73.59	71.90	66.81	66.26	69.92	47.22	52.59	59.04	15.14	
TATA AIG	74.74	67.21	60.54	54.58	54.27	56.08	48.59	44.84	47.41	28.28	
Reliance	102.90	84.74	77.30	78.19	70.90	63.80	61.91	68.71	99.48	68.09	
IFFCO TOKIO	87.26	79.45	83.44	78.91	72.79	70.54	50.79	54.63	40.70	32.55	
ICICI Lombard	95.61	88.85	85.35	78.38	76.30	73.77	48.23	53.96	39.89	16.24	
Cholamandalam	77.43	74.49	71.56	62.55	55.60	77.98	61.16	43.22	13.84	-	
HDFC Ergo	87.79	98.95	80.73	76.49	57.05	57.63	58.94	34.99	13.34	-	
Future Generali	84.78	90.23	107.00	(44.84)	-	-	-	-	-	-	
Universal Sampo	73.75	76.41	(277)	(0.25)	-	-	-	-	-	-	
Shriram	77.29	69.83	70.00	-	-	-	-	-	-	-	
Bharti AXA	87.41	103.05	(104)	-	-	-	-	-	-	-	
Raheja OBE	(104)	(14)	-	-	-	-	-	-	-	-	
SBI General	(223)	-	-	-	-	-	-	-	-	-	
L&T General	869	-	-	-	-	-	-	-	-	-	
<b>PRIVATE-TOTAL</b>	<b>86.90</b>	<b>80.79</b>	<b>76.84</b>	<b>72.23</b>	<b>68.02</b>	<b>68.03</b>	<b>51.16</b>	<b>50.97</b>	<b>52.06</b>	<b>23.03</b>	
<b>GRAND TOTAL</b>	<b>93.37</b>	<b>85.67</b>	<b>86.24</b>	<b>84.88</b>	<b>81.27</b>	<b>88.39</b>	<b>77.43</b>	<b>77.20</b>	<b>78.27</b>	<b>88.02</b>	

Note: Figure in bracket indicates negative values

**TABLE 49: HEALTH INSURANCE: DETAILS OF CLAIMS PAID AND INCURRED CLAIMS RATIO**

(Claims incurred ratio is in per cent) (Amount in ₹ Lakh)

Insurer	2010-11												2009-10					
	Government Schemes			Others Group			Individual			Government Schemes			Others Group			Individual		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio
National	164.38	111.12	68.0	642.21	777.65	121	572.07	549.19	96	40.27	25.77	64	381.00	490.08	129	467.98	449.26	96
New India	58.32	28.84	49	813.00	886.00	109	740.68	738.16	100	46.08	42.98	93	560.00	776.00	139	662.92	616.02	93
Oriental	118.30	76.15	64	735.26	741.92	101	442.92	414.57	94	43.37	33.49	77	507.92	725.64	143	350.31	316.34	90
United	157.46	184.54	117	763.43	893.21	117	413.64	455.12	110	60.95	62.78	103	603.16	849.65	141	307.91	366.41	119
<b>Public Sector</b>	<b>498.46</b>	<b>400.65</b>	<b>80</b>	<b>2953.90</b>	<b>3298.78</b>	<b>112</b>	<b>2169.31</b>	<b>2157.04</b>	<b>99</b>	<b>190.67</b>	<b>165.02</b>	<b>87</b>	<b>2052.08</b>	<b>2841.37</b>	<b>138</b>	<b>1789.12</b>	<b>1748.03</b>	<b>98</b>
Royal Sundaram	29.52	19.08	65	34.14	24.43	72	99.47	40.45	41	8.67	5.51	64	27.18	7.19	26	0.74	0.32	43
Reliance	-	-	-	120.47	148.37	123	58.13	93.62	161	2.12	1.67	79	122.83	142.49	116	72.88	100.88	138
IFFCO-Tokio	46.60	58.34	125	79.72	76.22	96	17.94	15.03	84	30.44	20.85	68	76.93	100.35	130	14.29	12.42	87
TATAAIG	10.68	3.29	31	-	-	-	33.62	7.40	22	1.47	0.04	3	-	-	-	27.00	7.88	29
ICICI Lombard	381.54	379.71	100	420.01	391.40	93	195.33	111.63	57	268.54	262.41	98	285.18	286.26	100	200.00	93.82	47
Bajaj Allianz	-	-	-	118.90	106.22	89	173.09	85.50	49	-	-	-	85.93	83.81	98	172.61	95.50	55
Cholamandalam	63.74	43.77	69	29.92	25.50	85	14.35	3.19	22	16.66	15.31	92	11.70	15.17	130	4.44	3.63	82
HDFC Ergo	11.49	12.69	110	92.30	81.48	88	44.31	13.24	30	26.11	14.02	54	125.68	175.93	140	6.83	1.35	20
Future Generali	-	-	-	51.06	47.76	94	-	-	-	-	-	-	31.32	36.15	115	-	-	-
Universal Sampo	-	-	-	11.06	11.34	103	8.06	10.34	128	-	-	-	8.57	9.59	112	3.65	5.53	151
Shriram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bharti AXA	7.97	3.95	50	26.79	22.33	83	3.71	1.83	49	5.29	1.53	28.96	9.02	9.47	105	0.72	4.36	607
SBI General	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Raheja OBE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Star Health	646.84	642.21	99	23.23	14.06	61	161.32	101.87	63	526.91	475.62	90.27	6.27	9.57	152.63	77.25	47.26	61
Apollo Munich	2.77	0.83	30	59.64	55.42	93	76.16	33.18	44	0.30	0.04	12	40.36	46.81	116	22.07	10.15	46
Max Bupa	-	-	-	0.02	0.01	72	8.05	4.05	50	-	-	-	-	-	-	0.00	0.00	58
<b>Private Sector</b>	<b>1201.15</b>	<b>1163.85</b>	<b>97</b>	<b>1067.24</b>	<b>1004.55</b>	<b>94</b>	<b>893.55</b>	<b>521.33</b>	<b>58</b>	<b>886.51</b>	<b>797.00</b>	<b>90</b>	<b>830.97</b>	<b>922.79</b>	<b>111</b>	<b>602.47</b>	<b>383.10</b>	<b>64</b>
<b>Industry Total</b>	<b>1699.61</b>	<b>1564.50</b>	<b>92</b>	<b>4021.14</b>	<b>4303.32</b>	<b>107</b>	<b>3062.86</b>	<b>2678.36</b>	<b>87</b>	<b>1077.18</b>	<b>962.02</b>	<b>89</b>	<b>2883.05</b>	<b>3764.16</b>	<b>131</b>	<b>2391.59</b>	<b>2131.13</b>	<b>89</b>

TABLE 50: UNDERWRITING EXPERIENCE AND PROFITS: PUBLIC SECTOR  
NON-LIFE INSURERS

(₹ Lakh)

Particulars	NATIONAL										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Net Premium	538971	397765	365363	318798	285536	268300	283216	250865	213088	181312	180455
Claims incurred (Net)	462328	324536	339367	283884	239422	283033	226350	210990	161966	172493	146163
	85.78%	81.59%	92.88%	89.05%	83.85%	105.49%	79.92%	84.10%	76.01%	95.14%	81.00%
Commission, Expenses of Management	170289	145019	116454	110159	91952	102316	93769	80474	64785	55458	49097
	31.60%	36.46%	31.87%	34.55%	32.20%	38.14%	33.11%	32.08%	30.40%	30.59%	27.21%
Increase in Reserve for Unexpired Risk	62576	16187	23127	16945	8780	(8017)	16802	12084	16492	(387)	9984
	11.61%	4.07%	6.33%	5.32%	3.07%	-2.99%	5.93%	4.82%	7.74%	-0.21%	5.53%
Underwriting Profit / Loss	(156222)	(87976)	(113585)	(92190)	(54617)	(109032)	(53705)	(52683)	(30155)	(46252)	(24789)
	-32.79%	-23.06%	-33.19%	-30.54%	-19.73%	-41.89%	-18.96%	-21.00%	-14.15%	-25.51%	-13.74%
Gross Investment Income	182142	134845	103962	118092	105480	100976	68517	66268	48587	43978	40329
Other Income Less other Outgo	(18381)	(20010)	(3731)	(8696)	(5280)	2092	(690)	(6285)	(4489)	(7121)	(4451)
Profit Before Tax	7540	26859	(13354)	17206	45583	(5964)	14122	7300	13943	(9395)	11089
Income Tax Deducted at Source and Provision for Tax	(51)	(4373)	(1567)	863	3455	4661	1009	178	451	(350)	830
<b>Net Profit after Tax</b>	<b>7489</b>	<b>22486</b>	<b>(14921)</b>	<b>16343</b>	<b>42128</b>	<b>(10625)</b>	<b>13113</b>	<b>7122</b>	<b>13492</b>	<b>(9045)</b>	<b>10259</b>

Note: Figures in bracket represents negative value.

**TABLE 50: UNDERWRITING EXPERIENCE AND PROFITS: PUBLIC SECTOR  
NON-LIFE INSURERS (Contd.)**

(₹ Lakh)

Particulars	NEW INDIA										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Net Premium	719223	600263	550031	491428	475177	434265	389511	363495	351641	306823	267148
Claims incurred (Net)	652487	513245	467187	417748	364361	363201	290498	271358	269951	255518	227974
	90.72%	85.50%	84.94%	85.01%	76.68%	83.64%	74.58%	74.65%	76.77%	83.30%	85.34%
Commission, Expenses of Management	259190	229743	201583	147834	154348	168317	154644	156498	116064	85762	74997
	36.04%	38.27%	36.65%	30.08%	32.48%	38.76%	39.70%	43.05%	33.01%	29.20%	28.07%
Increase in Reserve for Unexpired Risk	71891	29180	25101	10285	21666	22166	12794	4549	21925	20935	9502
	10.00%	4.86%	4.56%	2.09%	4.56%	5.10%	4.31%	1.25%	6.24%	6.80%	3.56%
Underwriting Profit / Loss	(264344)	(171905)	(143840)	(84439)	(65198)	(119419)	(68425)	(68910)	(56299)	(55392)	(45325)
	-40.84%	-30.10%	-27.40%	-17.55%	-14.38%	-28.98%	-17.57%	-18.96%	-16.01%	-19.30%	-16.97%
Gross Investment Income	235151	214082	167686	234619	225507	208294	149253	126679	88106	85716	79585
Other Income Less other Outgo	(11943)	(6249)	5876	1966	1084	(3318)	(1040)	7021	(524)	(9606)	(5394)
Profit Before Tax	(41137)	35927	29723	152146	161393	85557	79788	64790	31283	20718	28866
Income Tax Deducted at Source and Provision for Tax	(1019)	4540	(7308)	12033	15398	13919	39565	5768	5701	6620	6500
<b>Net Profit after Tax</b>	<b>(42156)</b>	<b>40467</b>	<b>22415</b>	<b>140113</b>	<b>145995</b>	<b>71638</b>	<b>40223</b>	<b>59022</b>	<b>25582</b>	<b>14098</b>	<b>22366</b>

Note: Figures in bracket represents negative value.

**TABLE 50: UNDERWRITING EXPERIENCE AND PROFITS: PUBLIC SECTOR  
NON-LIFE INSURERS (Contd.)**

(₹ Lakh)

Particulars	ORIENTAL										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Net Premium	461158	396253	323510	287868	287973	250047	221802	203304	189842	181850	172535
Claims incurred (Net)	406536 88.16%	326018 82.28%	305719 94.50%	260222 90.40%	235886 81.91%	206474 82.57%	190838 86.04%	158765 78.09%	146655 77.25%	182792 100.50%	150206 87.06%
Commission, Expenses of Management	185844 40.30%	139202 35.13%	111546 34.48%	95496 33.17%	85385 29.65%	95416 38.16%	82618 37.25%	84769 41.70%	64205 36.45%	58596 32.20%	45781 26.53%
Increase in Reserve for Unexpired Risk	29668 6.43%	37170 9.38%	16830 5.20%	244 0.08%	18897 6.56%	14463 5.78%	9485 4.28%	6058 2.98%	4265 2.25%	(222) -0.10%	4148 2.40%
Underwriting Profit / Loss	(160891) -37.29%	(106138) -29.56%	(110586) -36.06%	(68095) -23.67%	(52194) -19.40%	(66306) -28.15%	(61139) -27.56%	(46288) -22.77%	(30283) -15.95%	(59316) -32.60%	(27600) -16.00%
Gross Investment Income	179656	116944	99562	114315	116010	111751	108219	94313	48734	43762	39571
Other Income Less other Outgo	(725)	(1983)	2182	(1986)	(853)	(12026)	91	(2595)	(862)	(7956)	(4511)
Profit Before Tax	18041	8823	(8842)	44235	62964	33419	47171	45430	17589	(23510)	7460
Income Tax Deducted at Source and Provision for Tax	(12579)	(13249)	3576	43305	13237	5027	14118	13786	11190	63	42
<b>Net Profit after Tax</b>	<b>5462</b>	<b>(4425)</b>	<b>(5266)</b>	<b>930</b>	<b>49727</b>	<b>28392</b>	<b>33053</b>	<b>31644</b>	<b>6399</b>	<b>(23573)</b>	<b>7418</b>

Note: Figures in bracket represents negative value.



**TABLE 50: UNDERWRITING EXPERIENCE AND PROFITS: PUBLIC SECTOR  
NON-LIFE INSURERS (Contd.)**

(₹ Lakh)

Particulars	UNITED										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Net Premium	511694	419016	351041	288066	252953	222585	217266	215136	209243	204507	188438
Claims incurred (Net)	438564 85.71%	332924 79.45%	251505 71.65%	250628 87.00%	214206 84.68%	204277 91.78%	199853 91.99%	184217 85.63%	190546 91.06%	178047 87.06%	177693 94.30%
Commission, Expenses of Management	199692 39.03%	138994 33.17%	123084 35.06%	104916 36.42%	96222 38.04%	104063 46.75%	91081 41.92%	83413 38.77%	64961 31.05%	64542 31.56%	46636 24.75%
Increase in Reserve for Unexpired Risk	46931 9.17%	35196 8.40%	31131 8.87%	17857 6.20%	15629 6.18%	3152 1.42%	1001 0.46%	1473 0.68%	(1695) -0.81%	7226 3.53%	6233 3.31%
Underwriting Profit / Loss	(173493) -37.33%	(88099) -22.95%	(54679) -17.09%	(85335) -31.58%	(73104) -30.80%	(88907) -40.52%	(74669) -34.37%	(53967) -25.09%	(44569) -21.30%	(45308) -70.20%	(42124) -22.35%
Gross Investment Income	187271	168857	108767	157725	131426	140042	107029	94560	67100	62431	48564
Other Income Less other Outgo	(695)	1526	(3797)	(6576)	(6288)	(5860)	(530)	(1254)	(1114)	(1454)	(5623)
Profit Before Tax	13083	82284	50291	65814	52034	45274	31830	39339	21417	15669	817
Income Tax Deducted at Source and Provision for Tax	(28)	(11505)	(2686)	2651	(852)	2751	1059	1295	4317	330	(1042)
<b>Net Profit after Tax</b>	<b>13054</b>	<b>70779</b>	<b>47605</b>	<b>63162</b>	<b>52886</b>	<b>42523</b>	<b>30771</b>	<b>38044</b>	<b>17100</b>	<b>15339</b>	<b>(225)</b>

Note: Figures in bracket represents negative value.

**TABLE 50: UNDERWRITING EXPERIENCE AND PROFITS: PUBLIC SECTOR  
NON-LIFE INSURERS (Concid.)**

(₹ Lakh)

Particulars	ALL COMPANIES										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Net Premium	2231046	1813297	1589946	1386159	1301640	1175197	1111795	1032800	963813	874492	808576
Claims incurred (Net)	1959914	1496723	1363779	1212481	1053875	1056985	907539	825330	769114	788900	702036
	87.85%	82.54%	85.78%	87.47%	80.97%	89.94%	81.63%	79.91%	79.80%	90.21%	86.82%
Commission, Expenses of Management	815015	652958	552667	458406	427906	470113	422112	405154	297461	259167	216511
	36.53%	36.01%	34.76%	33.07%	32.87%	40.00%	37.97%	39.23%	30.86%	29.64%	26.78%
Increase in Reserve for Unexpired Risk	211066	117733	96189	45331	64971	31763	40082	24164	40962	27555	29867
	9.46%	6.49%	6.05%	3.27%	4.99%	2.70%	3.61%	2.34%	4.25%	3.15%	3.69%
Underwriting Profit / Loss	(754950)	(454118)	(422690)	(330059)	(245112)	(383664)	(257938)	(221848)	(143724)	(201130)	(139838)
	-37.37%	-26.78%	-28.30%	-24.62%	-19.82%	-33.55%	-23.20%	-21.48%	-14.91%	-23.00%	-17.29%
Gross Investment Income	784220	634727	479978	624751	578423	561063	433018	381820	251988	218848	208049
Other Income Less other Outgo	(31744)	(26715)	529	(15292)	(11337)	(19112)	(2169)	(3113)	(24088)	(31173)	(19979)
Profit Before Tax	(2473)	153894	57818	279400	321974	158286	172911	156859	84176	(13455)	48232
Income Tax Deducted at Source and Provision for Tax	(13678)	(24587)	(7985)	58851	31238	26358	55751	21027	21660	7015	6330
<b>Net Profit after Tax</b>	<b>(16151)</b>	<b>129307</b>	<b>49833</b>	<b>220548</b>	<b>290736</b>	<b>131928</b>	<b>117160</b>	<b>135832</b>	<b>62516</b>	<b>(20470)</b>	<b>39818</b>

Note: Figures in bracket represents negative value.

**TABLE 51: UNDERWRITING EXPERIENCE AND PROFITS: PRIVATE SECTOR  
NON-LIFE INSURERS**

(₹ Lakh)

Particulars	BAJAJ ALLIANZ										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Net Premium	231050	197167	200658	175255	103976	69869	47929	28641	18076	8406	-
Claims incurred (Net)	170127	138657	135992	94570	55563	40999	22633	15061	10667	1274	-
	73.63%	70.32%	67.77%	53.96%	53.44%	58.68%	47.22%	52.59%	59.01%	15.16%	-
Commission, Expenses of Management	68648	58028	62261	50072	26676	15341	10718	7892	5118	2433	-
	29.71%	29.43%	31.03%	28.57%	25.66%	21.96%	22.36%	27.55%	28.31%	28.94%	-
Increase in Reserve for Unexpired Risk	16085	8747	11532	33711	20123	11232	10837	5577	2666	7424	-
	6.96%	4.44%	5.75%	19.24%	19.35%	16.08%	22.61%	19.47%	14.75%	88.32%	-
Underwriting Profit / Loss	(23810)	(8265)	(9126)	(3098)	1615	2297	3741	111	(375)	(2725)	-
	-11.08%	-4.39%	-4.83%	-2.19%	1.93%	3.92%	7.81%	0.39%	-2.07%	-32.42%	-
Gross Investment Income	28017	23336	21475	18648	8890	5204	3888	3060	2073	1429	-
Other Income Less other Outgo	1984	2909	2628	1240	1198	682	67	7	12	(30)	(127)
Profit Before Tax	6191	17980	14977	16790	11703	8183	7696	3178	1710	(1326)	(127)
Income Tax Deducted at Source and Provision for Tax	(1864)	(5898)	(5461)	6228	4166	3026	2987	1008	750	(365)	-
<b>Net Profit after Tax</b>	<b>4327</b>	<b>12083</b>	<b>9516</b>	<b>10562</b>	<b>7537</b>	<b>5157</b>	<b>4709</b>	<b>2170</b>	<b>960</b>	<b>(961)</b>	<b>(127)</b>

Note: Figures in bracket represents negative value.

**TABLE 51: UNDERWRITING EXPERIENCE AND PROFITS: PRIVATE SECTOR  
NON-LIFE INSURERS (Contd.)**

(₹ Lakh)

Particulars	BHARTIAXA				CHOLAMANDALAM								
	2010-11	2009-10	2008-09		2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03
Net Premium	43468	18669	1242		72686	51463	43414	32113	15926	9856	8947	4832	450
Claims incurred (Net)	27596	8619	289		48578	34434	27578	15565	7077	6893	5472	2089	62
	63.49%	46.17%	23.26%		66.83%	66.91%	63.52%	48.47%	44.43%	69.94%	61.16%	43.23%	13.78%
Commission, Expenses of Management	24091	14564	5333		23132	17250	13595	10946	5834	3541	3053	2466	1120
	55.42%	78.01%	429.48%		31.83%	33.52%	31.31%	34.09%	36.63%	35.93%	34.12%	51.03%	248.89%
Increase in Reserve for Unexpired Risk	11897	10305	1520		9949	5235	4877	7227	3198	1016	1843	2449	338
	27.37%	55.20%	122.38%		13.69%	10.17%	11.23%	22.51%	20.08%	10.31%	20.60%	50.68%	75.11%
Underwriting Profit / Loss	(20117)	(14819)	(5899)		(8974)	(5455)	(2636)	(1626)	(183)	(1594)	(1421)	(2172)	(1070)
	-36.33%	-177.17%	2123.20%		-14.30%	-11.80%	-6.84%	-6.53%	-1.43%	-18.04%	-15.88%	-44.95%	-237.78%
Gross Investment Income	2328	909	765		6622	5326	3851	2643	1574	1300	1076	1554	759
Other Income Less other Outgo	759	(317)	(597)		93	314	(30)	37	(12)	44	11	3	
Profit Before Tax	(17030)	(14226)	(5732)		(2259)	185	1185	1054	1379	(250)	(334)	(615)	(311)
Income Tax Deducted at Source and Provision for Tax	(5)	(4)	(44)		(34)	51	(486)	330	130	62			
<b>Net Profit after Tax</b>	<b>(17035)</b>	<b>(14230)</b>	<b>(5775)</b>		<b>(2293)</b>	<b>236</b>	<b>699</b>	<b>724</b>	<b>1249</b>	<b>(312)</b>	<b>(334)</b>	<b>(615)</b>	<b>(311)</b>

Note: Figures in bracket represents negative value.

**TABLE 51: UNDERWRITING EXPERIENCE AND PROFITS: PRIVATE SECTOR  
NON-LIFE INSURERS (Contd.)**

(₹ Lakh)

Particulars	FUTURE GENERALI					HDFC ERGO								
	2010-11	2009-10	2008-09	2007-08		2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03
Net Premium	40395	24647	12745	184		77514	58868	19477	16758	13311	14365	13425	8867	652
Claims incurred (Net)	27902	16915	6003	58		53230	39586	14489	11477	8003	7973	7913	3103	87
	69.07%	68.63%	47.70%	31.41%		68.67%	67.25%	74.39%	68.49%	60.12%	55.50%	58.94%	34.99%	13.34%
Commission, Expenses of Management	17992	12548	9142	1934		19056	14535	8717	6958	6879	6547	5679	4265	916
	44.54%	50.91%	71.73%	1052.68%		24.58%	24.69%	44.75%	41.52%	51.68%	45.58%	42.30%	48.10%	140.49%
Increase in Reserve for Unexpired Risk	7484	5900	6861	312		16878	18863	1529	1753	(718)	530	1500	4882	610
	18.53%	23.94%	53.83%	170.04%		21.77%	32.04%	7.85%	10.46%	-5.39%	3.69%	11.17%	55.06%	93.56%
Underwriting Profit / Loss	(12983)	(10176)	(9260)	(2121)		(11650)	(14116)	(5259)	(3430)	(853)	(685)	(1667)	(3383)	(961)
	-39.45%	-57.16%	-157.35%	1647.72%		-12.34%	-18.16%	-25.03%	-18.53%	-6.77%	-4.77%	-12.42%	-38.15%	-147.39%
Gross Investment Income	3977	1863	1174	542		8204	4787	2695	1440	1463	1344	1139	1246	280
Other Income Less other Outgo	54	(118)	(410)	(123)		(197)	(117)	42	313	(359)	(179)	(271)	(82)	48
Profit Before Tax	(8952)	(8970)	(8496)	(1701)		(3643)	(9446)	(2521)	(1677)	250	480	(799)	(2219)	(633)
Income Tax Deducted at Source and Provision for Tax	-	-	(37)	8		-	16	(53)	23	50	39	-	-	-
<b>Net Profit after Tax</b>	<b>(8952)</b>	<b>(8970)</b>	<b>(8533)</b>	<b>(1709)</b>		<b>(3643)</b>	<b>(9430)</b>	<b>(2575)</b>	<b>(1700)</b>	<b>200</b>	<b>441</b>	<b>(799)</b>	<b>(2219)</b>	<b>(633)</b>

Note: Figures in bracket represents negative value.

**TABLE 51: UNDERWRITING EXPERIENCE AND PROFITS: PRIVATE SECTOR  
NON-LIFE INSURERS (Contd.)**

(₹ Lakh)

Particulars	ICICI-LOMBARD										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
Net Premium	303318	231409	211648	177977	145077	73387	32089	12981	4452	1097	
Claims Incurred (Net)	273064	194838	168454	122832	81384	38925	15476	7005	1776	179	
	90.03%	84.20%	79.52%	69.02%	56.10%	53.04%	48.23%	53.96%	39.89%	16.32%	
Commission, Expenses of Management	62549	57619	60300	42460	30826	17254	5815	(901)	2473	1311	
	20.62%	24.90%	28.49%	23.86%	21.25%	23.51%	18.12%	-6.94%	55.55%	119.51%	
Increase in Reserve for Unexpired Risk	17702	12126	14282	21258	38413	20619	10528	5073	1719	955	
	5.84%	5.24%	6.75%	11.94%	26.48%	28.10%	32.81%	39.08%	38.61%	87.06%	
Underwriting Profit / Loss	(49997)	(33175)	(31388)	(8573)	(5545)	(3411)	270	1804	(1516)	(1348)	
	-17.50%	-15.13%	-15.90%	-5.47%	-5.20%	-4.65%	0.84%	13.90%	-34.05%	-122.88%	
Gross Investment Income	40009	46454	36574	22448	13590	8892	5138	2547	1489	569	
Other Income Less other Outgo	1753	2552	(5159)	(852)	(33)	(27)	(21)	(127)	457	(332)	
Profit Before Tax	(8234)	15831	27	13022	8012	5453	5387	4224	430	(1111)	
Income Tax Deducted at Source and Provision for Tax	200	(1438)	2335	2735	1176	422	553	1046	89	(265)	
<b>Net Profit after Tax</b>	<b>(8034)</b>	<b>14393</b>	<b>2362</b>	<b>10287</b>	<b>6836</b>	<b>5031</b>	<b>4834</b>	<b>3178</b>	<b>341</b>	<b>(848)</b>	

Note: Figures in bracket represents negative value.

**TABLE 51: UNDERWRITING EXPERIENCE AND PROFITS: PRIVATE SECTOR  
NON-LIFE INSURERS (Contd.)**

(₹ Lakh)

Particulars	IFFCO TOKIO										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Net Premium	125229	99083	88568	73775	58057	47830	23476	13334	7003	1313	25
Claims incurred (Net)	99046	73267	69502	50474	39859	24407	11923	7285	2850	428	-
	79.09%	73.94%	78.47%	68.42%	68.66%	51.03%	50.79%	54.63%	40.70%	32.60%	-
Commission, Expenses of Management	33375	27446	23639	19711	16287	11250	5193	2820	1420	828	120
	26.65%	27.70%	26.69%	26.72%	28.05%	23.52%	22.12%	21.15%	20.28%	63.06%	480.00%
Increase in Reserve for Unexpired Risk	11719	6861	5275	9808	3297	13232	5939	3311	3053	939	-
	9.36%	6.92%	5.96%	13.29%	5.68%	27.67%	25.30%	24.83%	43.60%	71.52%	-
Underwriting Profit / Loss	(18911)	(8490)	(9849)	(6219)	(1387)	(1059)	421	(82)	(320)	(882)	(119)
	-16.66%	-9.21%	-11.82%	-9.72%	-2.53%	-3.06%	1.79%	0.61%	-4.57%	-67.17%	-476.00%
Gross Investment Income	13875	11991	10541	7354	5708	3583	1881	1502	1278	1070	366
Other Income Less other Outgo	99	360	0.36	50	(76)	(115)	62	-	(21)	(17)	-
Profit Before Tax	(4937)	3861	692	1186	4246	2410	2364	1420	937	171	247
Income Tax Deducted at Source and Provision for Tax	1667	(1323)	(442)	470	1533	948	892	462	301	6	95
<b>Net Profit after Tax</b>	<b>(3270)</b>	<b>2538</b>	<b>250</b>	<b>716</b>	<b>2713</b>	<b>1462</b>	<b>1472</b>	<b>958</b>	<b>636</b>	<b>167</b>	<b>152</b>

Note: Figures in bracket represents negative value.

**TABLE 51: UNDERWRITING EXPERIENCE AND PROFITS: PRIVATE SECTOR  
NON-LIFE INSURERS (Contd.)**

(₹ Lakh)

Particulars	RAHEJA OBE		RELIANCE											
	2010-11	2009-10	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01	
	Net Premium	(5)	(282)	115480	142872	139956	133745	50431	5554	6196	3454	1927	235	-
Claims incurred (Net)	183	45	133138	118569	107366	75068	17318	3444	3836	2374	1917	160	-	
	-3847.90%	-16.09%	115.29%	82.99%	76.71%	56.13%	34.34%	62.01%	61.91%	68.73%	99.48%	68.09%	-	
Commission, Expenses of Management	1465	1195	42480	44583	50989	48341	10169	1350	1464	798	(193)	637	367	
	-30774.37%	-423.36%	36.79%	31.21%	36.43%	36.14%	20.16%	24.31%	23.63%	23.10%	-10.02%	271.06%	-	
Increase in Reserve for Unexpired Risk	171	49	(13900)	2947	1070	37741	26006	157	1393	822	995	115	-	
	-3583.13%	-17.32%	-12.04%	2.06%	0.76%	28.22%	51.57%	2.82%	22.49%	23.80%	51.63%	48.94%	-	
Underwriting Profit / Loss	(1823)	(1571)	(46238)	(23228)	(19468)	(27406)	(3062)	603	(497)	(540)	(792)	(677)	(420)	
	1040.02%	474.56%	-35.74%	-16.60%	-14.02%	-28.55%	-12.53%	11.17%	-8.03%	-15.63%	-41.10%	-288.09%	-	
Gross Investment Income	1237	1006	17118	15313	14650	10411	3195	1503	1399	1624	2347	1449	508	
Other Income Less other Outgo	(141)	(13)	(1856)	(1140)	(199)	711	91	(1)	(181)	(35)	(21)	(35)	(43)	
Profit Before Tax	(727)	(579)	(30976)	(9055)	(5017)	(16284)	224	2107	721	1049	1534	737	45	
Income Tax Deducted at Source and Provision for Tax	-	-	(184)	4012	(215)	271	61	671	138	149	101	60	-	
<b>Net Profit after Tax</b>	<b>(727)</b>	<b>(579)</b>	<b>(31160)</b>	<b>(5043)</b>	<b>(5232)</b>	<b>(16555)</b>	<b>163</b>	<b>1436</b>	<b>583</b>	<b>900</b>	<b>1433</b>	<b>677</b>	<b>45</b>	

Note: Figures in bracket represents negative value.



**TABLE 51: UNDERWRITING EXPERIENCE AND PROFITS: PRIVATE SECTOR  
NON-LIFE INSURERS (Contd.)**

(₹ Lakh)

Particulars	ROYAL SUNDARAM													
	2010-11	2009-10	2008-09	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Net Premium	44688	22420	6117	96250	75460	66831	53306	38955	29689	20162	15630	10917	3675	19
Claims incurred (Net)	25508	9500	1200	66022	50907	41235	29815	20374	16166	11371	8961	5860	1163	2
	57.08%	42.37%	19.62%	68.59%	67.46%	61.70%	55.93%	52.30%	54.45%	56.40%	57.33%	53.68%	31.65%	10.53%
Commission, Expenses of Management	9335	3461	1869	32553	26474	25161	19060	13543	9862	6759	5238	4188	3586	1485
	20.89%	15.44%	30.56%	33.82%	35.08%	37.65%	35.75%	34.77%	33.22%	33.52%	33.51%	38.36%	97.58%	7815.79%
Increase in Reserve for Unexpired Risk	11685	8815	4402	8630	3974	7026	8723	5597	4745	2834	2407	3226	2367	-
	26.15%	39.32%	71.96%	8.97%	5.27%	10.51%	16.36%	14.37%	15.98%	14.06%	15.40%	29.55%	64.41%	-
Underwriting Profit / Loss	(1840)	644	(1354)	(10955)	(5894)	(6591)	(4291)	(559)	(1084)	(802)	(976)	(2357)	(3441)	(1475)
	-5.58%	2.06%	-12.87%	-12.50%	-8.25%	-11.02%	-9.62%	-1.67%	-4.35%	-3.98%	-6.24%	-21.59%	-93.63%	-7763.16%
Gross Investment Income	3493	1582	902	9450	9278	7557	4802	3287	2109	1345	1790	1908	1011	402
Other Income Less other Outgo	172	248	(78)	18	18	8	(34)	(11)	(10)	(8)	(12)	(10)	(22)	-
Profit Before Tax	1826	2474	(529)	(1488)	3401	973	477	2718	1015	535	802	(459)	(2452)	(1088)
Income Tax Deducted at Source and Provision for Tax	(571)	(887)	139	(526)	(304)	(407)	6	600	151	34	-	-	-	-
<b>Net Profit after Tax</b>	<b>1255</b>	<b>1587</b>	<b>(390)</b>	<b>(2014)</b>	<b>3097</b>	<b>566</b>	<b>471</b>	<b>2119</b>	<b>864</b>	<b>501</b>	<b>802</b>	<b>(459)</b>	<b>(2453)</b>	<b>(1088)</b>

Note: Figures in bracket represents negative value.

**TABLE 51: UNDERWRITING EXPERIENCE AND PROFITS: PRIVATE SECTOR  
NON-LIFE INSURERS (Contd.)**

(₹ Lakh)

Particulars	TATA AIG										UNIVERSAL SOMPO				
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01	2010-11	2009-10	2008-09	2007-08
Net Premium	87553	58000	58749	52801	41582	33677	25977	18864	12668	3607	-	22566	14817	1795	-42.57
Claims incurred (Net)	54311	39637	35567	24771	20711	16015	12549	8458	6006	1020	-	14216	5749	241	0.11
	62.03%	68.34%	60.54%	46.91%	49.81%	47.56%	48.31%	44.84%	47.41%	28.28%	-	63.00%	38.80%	13.42%	-0.26%
Commission, Expenses of Management	31321	27244	28867	22971	18122	12593	10006	7039	4723	3930	520	12416	9029	2843	725.88
	35.77%	46.97%	49.14%	43.50%	43.58%	37.39%	38.52%	37.31%	37.28%	108.95%	-	55.02%	60.93%	158.37%	-1705.14%
Increase in Reserve for Unexpired Risk	14884	(973)	0	7417	3418	5121	3217	4502	4380	2340	-	3291	7293	1882	0.74
	17.00%	-1.68%	0.00%	14.05%	8.22%	15.20%	12.39%	23.87%	34.58%	64.87%	-	14.58%	49.22%	104.84%	-1.74%
Underwriting Profit / Loss	(12963)	(7908)	(5686)	(2357)	(669)	(52)	205	(1135)	(2441)	(3683)	(520)	(7357)	(7254)	(3171)	-769.3
	-17.84%	-13.41%	-9.68%	-5.19%	-1.75%	-0.18%	0.79%	-6.02%	-19.27%	-93.72%	-	-38.17%	-96.41%	3624.64%	1776.26%
Gross Investment Income	11441	9520	7172	5035	3797	3012	2576	2109	1560	1219	182	2656	2064	1763	881
Other Income Less other Outgo	(583)	(1133)	(536)	14	177	(273)	(341)	(248)	(411)	(294)	-	(351)	(163)	(11)	(151)
Profit Before Tax	(2105)	478	950	2692	3305	2687	2440	726	(1292)	(2758)	(358)	(5051)	(5353)	(1419)	(39)
Income Tax Deducted at Source and Provision for Tax	1647	191	(526)	1075	1148	1326	1216	(804)	-	-	-	(73)	146	(20)	(9)
<b>Net Profit after Tax</b>	<b>(458)</b>	<b>670</b>	<b>424</b>	<b>1617</b>	<b>2157</b>	<b>1361</b>	<b>1224</b>	<b>1530</b>	<b>(1292)</b>	<b>(2758)</b>	<b>(358)</b>	<b>(5125)</b>	<b>(5207)</b>	<b>(1439)</b>	<b>(30)</b>

Note: Figures in bracket represents negative value.

**TABLE 51: UNDERWRITING EXPERIENCE AND PROFITS: PRIVATE SECTOR  
NON-LIFE INSURERS (Concid.)**

(₹ Lakh)

Particulars	ALL COMPANIES										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Net Premium	1262235	994594	851199	715871	467316	284226	178202	106603	56145	18333	44
Claims incurred (Net)	993731	730725	607916	424631	250289	154822	91173	54336	29225	4224	2
	78.73%	73.47%	71.42%	59.32%	53.56%	54.47%	51.16%	50.97%	52.05%	23.04%	4.55%
Commission, Expenses of Management	391707	313976	292715	223178	128337	77740	48687	29617	19765	12725	2492
	31.03%	31.57%	34.39%	31.18%	27.46%	27.35%	27.32%	27.78%	35.20%	69.41%	5663.64%
Increase in Reserve for Unexpired Risk	118742	90141	60256	127951	99333	56651	38092	29023	16987	14140	-
	9.41%	9.06%	7.08%	17.87%	21.26%	19.93%	21.38%	27.23%	30.26%	77.13%	-
Underwriting Profit / Loss	(241945)	(140248)	(109687)	(59890)	(10642)	(4987)	250	(6373)	(9832)	(12756)	(2534)
	-21.16%	-15.51%	-13.87%	-10.19%	-2.89%	-2.19%	0.14%	-5.98%	-17.51%	-69.58%	-5759.09%
Gross Investment Income	153963	133429	109120	74205	41504	26947	18442	15432	11694	6747	1458
Other Income Less other Outgo	1983	3399	(4343)	1204	975	123	(682)	(494)	54	(730)	(170)
Profit Before Tax	(85999)	(3420)	(4910)	15519	31837	22085	18010	8565	1916	(6739)	(1281)
Income Tax Deducted at Source and Provision for Tax	256	(5436)	(5216)	11136	8863	6645	5820	1861	1241	(564)	95
<b>Net Profit after Tax</b>	<b>(85743)</b>	<b>(8856)</b>	<b>(10126)</b>	<b>4383</b>	<b>22974</b>	<b>15438</b>	<b>12190</b>	<b>6704</b>	<b>675</b>	<b>(6176)</b>	<b>(1376)</b>

Note: Figures in bracket represents negative value.

**TABLE 52: ASSETS UNDER MANAGEMENT OF NON-LIFE INSURERS**  
(As on 31<sup>st</sup> March)

Particulars	(₹ Crore)										
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
Central Govt. Securities	19864.9 (23.86)	16038.12 (9.92)	14591.22 (3.82)	14053.74 (6.21)	13231.57 (13.33)	11675.34 (12.63)	10366.19 (3.79)	9987.22 (14.97)	8687.09 (25.76)	6907.92 (24.49)	5548.97
State Govt & Other Approved Securities	8191.11 (17.49)	6971.21 (14.72)	6076.92 (-0.91)	6132.78 (8.83)	5635.29 (11.15)	5069.97 (10.26)	4598.05 (36.52)	3368.01 (42.56)	2362.49 (12.79)	2094.64 (-2.77)	2154.29
Housing & Loans to Housing and FFE*	6973.44 (45.59)	4789.74 (12.86)	4244.15 (9.09)	3890.53 (3.97)	3742.06 (20.41)	3107.78 (17.39)	2647.38 (12.78)	2347.32 (12.46)	2087.20 (10.26)	1892.97 (15.33)	1641.38
Infrastructure Investments	12215.89 (17.76)	10373.01 (15.51)	8979.82 (17.23)	7659.80 (25.52)	6102.33 (22.49)	4981.88 (13.49)	4389.70 (21.92)	3600.36 (31.44)	2739.21 (-46.77)	5145.93 (491.09)	870.58
Approved Investments	31768.76 (30.97)	24256.10 (15.34)	21030.50 (4.11)	20200.89 (13.57)	17787.25 (32.56)	13417.92 (17.85)	11385.60 (7.63)	10578.32 (-1.46)	10734.51 (144.70)	4386.87 (-58.16)	10485.57
Other than Approved Investments	3506.08 (-11.09)	3943.74 (-0.68)	3970.65 (-8.56)	4342.37 (11.79)	3884.30 (-4.78)	4079.50 (1.35)	4025.04 (-4.02)	4193.67 (12.62)	3723.80 (25.29)	2972.10 (-20.98)	3761.24
<b>TOTAL</b>	<b>82520.18</b> <b>(24.33)</b>	<b>66371.92</b> <b>(12.70)</b>	<b>58893.27</b> <b>(4.64)</b>	<b>56280.10</b> <b>(11.70)</b>	<b>50382.81</b> <b>(19.02)</b>	<b>42332.39</b> <b>(13.15)</b>	<b>37411.97</b> <b>(9.79)</b>	<b>34074.90</b> <b>(12.33)</b>	<b>30334.30</b> <b>(29.63)</b>	<b>23400.43</b> <b>(-4.34)</b>	<b>24462.03</b>

Note: Figure in the bracket indicates the growth over the previous year in per cent. \* Housing and Fire Fighting Equipments.

**SHARE OF EACH FUND IN TOTAL ASSETS UNDER MANAGEMENT**  
**OF NON-LIFE INSURERS (Concl.)**  
(As on 31<sup>st</sup> March)

Particulars	(Per cent)										
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
Central Govt. Securities	24.07	24.16	24.78	24.97	26.26	27.58	27.71	29.31	28.64	29.52	22.68
State Govt & Other Approved Securities	9.93	10.50	10.32	10.90	11.18	11.98	12.29	9.88	7.79	8.95	8.81
Housing & Loans to Housing and FFE*	8.45	7.22	7.21	6.91	7.43	7.34	7.08	6.89	6.88	8.09	6.71
Infrastructure Investments	14.80	15.63	15.25	13.61	12.11	11.77	11.73	10.57	9.03	21.99	3.56
Approved Investments	38.50	36.55	35.71	35.89	35.30	31.70	30.43	31.04	35.39	18.75	42.86
Other than Approved Investments	4.25	5.94	6.74	7.72	7.71	9.64	10.76	12.31	12.28	12.70	15.38
<b>TOTAL</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

\* FFE: Fire Fighting Equipment.

**TABLE 53: EQUITY SHARE CAPITAL OF NON-LIFE INSURERS**  
(As on 31<sup>st</sup> March)

Insurer	(₹ Crore)										
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	
Bajaj Allianz	110.23	110.23	110.23	110.23	110.13	110.05	110.00	110.00	110.00	110.00	
Bharti AXA	422.27	200.00	162.58	-	-	-	-	-	-	-	
Cholamandalam	266.96	266.96	141.96	141.96	141.96	141.96	141.96	141.96	105.00	49.50	
Future Generali	475.00	280.00	190.25	150.00	-	-	-	-	-	-	
HDFC Ergo	486.00	415.00	200.00	150.00	125.00	125.00	120.00	120.00	101.00	-	
ICICI Lombard	404.57	403.63	403.14	377.36	335.71	245.00	220.00	220.00	110.00	110.00	
IFFCO Tokio	247.00	247.00	247.00	220.00	220.00	220.00	100.00	100.00	100.00	100.00	
Raheja OBE	207.00	207.00	200.00	-	-	-	-	-	-	-	
Reliance	116.67	115.22	113.08	107.15	103.07	102.00	102.00	102.00	102.00	102.00	
Royal Sundaram	250.00	210.00	210.00	170.00	140.00	140.00	130.00	130.00	130.00	130.00	
Shriram	105.00	105.00	105.00	-	-	-	-	-	-	-	
TATA AIG	365.00	300.00	300.00	225.00	225.00	195.00	125.00	125.00	125.00	125.00	
Universal Sampo	150.00	150.00	150.00	150.00	-	-	-	-	-	-	
SBI General	150.00	150.00	-	-	-	-	-	-	-	-	
L & T General	200.00	-	-	-	-	-	-	-	-	-	
<b>Private Total</b>	<b>3955.70</b>	<b>3160.04</b>	<b>2533.23</b>	<b>1801.70</b>	<b>1400.87</b>	<b>1279.01</b>	<b>1048.96</b>	<b>1048.96</b>	<b>883.00</b>	<b>726.50</b>	
National	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
New India	200.00	200.00	200.00	200.00	200.00	200.00	150.00	100.00	100.00	100.00	
Oriental	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
United India	150.00	150.00	150.00	150.00	150.00	100.00	100.00	100.00	100.00	100.00	
<b>Public Total</b>	<b>550.00</b>	<b>550.00</b>	<b>550.00</b>	<b>550.00</b>	<b>550.00</b>	<b>500.00</b>	<b>450.00</b>	<b>400.00</b>	<b>400.00</b>	<b>400.00</b>	
<b>Total</b>	<b>4505.70</b>	<b>3710.04</b>	<b>3083.23</b>	<b>2351.70</b>	<b>1950.87</b>	<b>1779.01</b>	<b>1498.96</b>	<b>1448.96</b>	<b>1283.00</b>	<b>1126.50</b>	
<b>Specialised insurers</b>											
AIC	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	-	-	
ECCG	900.00	900.00	900.00	900.00	800.00	700.00	600.00	500.00	440.00	390.00	
<b>Stand-alone Health insurance companies</b>											
Apollo Munich	196.20	129.30	107.37	100.55	-	-	-	-	-	-	
Max Bupa	271.00	151.00	-	-	-	-	-	-	-	-	
Star Health & Allied	202.99	164.33	109.30	108.60	105.00	105.00	-	-	-	-	
<b>Re-insurer</b>											
GIC	430.00	430.00	430.00	430.00	430.00	430.00	215.00	215.00	215.00	215.00	

"-" indicates the company has not started its operation.

TABLE 54: SOLVENCY RATIOS OF NON-LIFE INSURERS

Insurer	Mar 2011	Dec 2010	Sept 2010	June 2010	Mar 2010	Dec 2009	Sept 2009	June 2009	Mar 2009	Dec 2008	Sept 2008	June 2008	Mar 2008	Mar 2007	Mar 2006
<b>PRIVATE INSURERS</b>															
Bajaj Allianz	1.73	2.02	1.96	1.92	1.54	2.18	2.18	2.18	1.62	1.85	2.30	2.48	1.55	1.56	1.22
Bharti AXA	1.70	1.69	1.62	2.43	2.38	1.71	1.78	1.78	2.11	2.91	2.01	2.23	-	-	-
Cholamandalam	1.61	1.64	1.75	1.78	1.76	1.56	1.65	2.14	1.02	1.60	1.72	1.87	2.00	2.63	2.51
Future Genrali	2.06	2.12	2.05	1.68	1.54	1.83	1.85	1.80	1.83	1.76	2.13	2.44	2.61	-	-
HDFC Ergo	1.71	1.95	1.71	1.75	1.49	1.91	2.72	1.52	2.48	2.19	2.32	1.62	2.02	1.69	1.78
ICICI Lombard	1.56	1.63	1.66	1.78	2.07	2.08	2.08	1.98	2.03	2.24	2.49	1.54	2.03	2.08	1.29
IFFCO Tokio	1.23	1.53	1.61	1.63	1.76	2.22	2.33	2.37	1.77	2.30	1.91	1.98	1.51	1.70	1.95
Raheja OBE	3.65	3.74	3.78	3.79	3.79	3.81	3.84	3.93	-	-	-	-	-	-	-
Royal Sundaram	1.56	1.51	1.53	1.51	1.39	2.07	2.10	2.51	1.64	1.51	1.59	1.89	1.59	1.64	1.66
Reliance	1.15	1.95	2.18	1.68	1.70	1.91	2.37	2.60	1.59	1.88	2.96	3.77	1.64	1.95	3.04
SBI General	12.00	12.54	12.79	12.87	12.8	12.97	-	-	-	-	-	-	-	-	-
Shriram	1.32	1.71	1.86	2.16	1.75	2.18	2.06	1.99	1.94	1.98	1.97	1.97	-	-	-
TATA AIG	1.68	1.82	2.00	1.77	1.88	1.83	1.85	1.92	1.97	1.88	1.65	1.76	1.91	1.85	1.68
Universal Sompoo	2.14	2.49	2.58	2.72	3.15	3.57	3.86	4.09	4.23	4.49	4.60	4.63	4.68	-	-
L & T General	2.30	2.02	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>PUBLIC INSURERS</b>															
National	1.34	1.53	1.52	1.61	1.60	1.63	1.75	1.60	1.56	1.67	2.00	NA	2.22	1.76	1.08
New India	2.90	3.22	3.22	3.50	3.55	2.83	3.45	3.34	3.41	3.15	3.79	NA	4.00	3.57	3.09
Oriental	1.34	1.41	1.26	1.54	1.56	1.51	1.56	1.67	1.66	1.75	2.11	2.01	1.91	2.17	1.97
United India	2.89	3.46	3.77	3.46	3.41	3.91	3.79	2.55	3.32	3.61	3.53	3.50	3.24	3.00	2.23
<b>SPECIALISED INSURERS</b>															
AIC	3.71	3.13	2.68	2.46	2.07	2.61	4.54	31.37	4.58	11.52	9.22	41.55	3.27	2.05	2.16
Apollo Munich Health	1.89	1.94	1.72	1.93	1.64	1.68	1.58	1.52	1.82	1.74	2.13	1.15	1.39	-	-
ECCG	9.05	6.63	14.41	13.66	14.17	24.50	26.23	27.71	16.42	25.95	39.87	45.95	18.90	11.41	9.39
Max BUPA Health	2.03	1.92	2.14	2.05	2.07	-	-	-	-	-	-	-	-	-	-
Star Health	1.50	1.74	1.96	2.38	1.68	1.62	1.97	2.55	1.38	1.56	1.78	1.96	1.97	1.91	-
<b>RE-INSURER</b>															
GIC	3.35	4.11	3.87	3.99	3.71	3.89	3.04	3.49	3.67	3.76	6.96	NA	3.36	4.1	3.41

TABLE 55: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT

(₹ Lakh)

Particulars	FIRE										
	NATIONAL										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	42681	35335	29442	29117	33836	35727	35259	34828	36010	36655	38051
Profit/ Loss on sale/redemption of Investments	8314	5937	3359	3982	3892	3252	1447	1599	929	200	-
Others	-	-	5	-	-	-	56	-	32	-	-
Interest, Dividend & Rent – Gross	4854	4199	3665	3383	3654	2896	2598	3362	3606	4256	-
<b>TOTAL (A)</b>	<b>55850</b>	<b>45471</b>	<b>36470</b>	<b>36482</b>	<b>41383</b>	<b>41875</b>	<b>39360</b>	<b>39789</b>	<b>40577</b>	<b>41111</b>	<b>38051</b>
Claims Incurred (Net)	24176	20288	23761	24447	20645	24658	14411	9009	13326	19236	17903
Commission	1421	1220	1085	936	(2672)	1323	(2069)	(807)	(2085)	(1765)	(1198)
Operating Expenses related to Insurance Business	14424	12183	9660	8881	11076	13145	13150	11833	11531	12647	12103
Others- Amortizations, Write offs & Provisions	106	134	81	90	2	27	-	11	-	37	35
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>40126</b>	<b>33825</b>	<b>34586</b>	<b>34354</b>	<b>29050</b>	<b>39153</b>	<b>25491</b>	<b>20046</b>	<b>22772</b>	<b>30155</b>	<b>28843</b>
<b>Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A – B)</b>	<b>15723</b>	<b>11646</b>	<b>1884</b>	<b>2128</b>	<b>12332</b>	<b>2722</b>	<b>13869</b>	<b>19743</b>	<b>17805</b>	<b>10956</b>	<b>9208</b>
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account	15723	11646	1884	2128	12332	2722	13869	19743	17805	10956	9208
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	<b>15723</b>	<b>11646</b>	<b>1884</b>	<b>2128</b>	<b>12332</b>	<b>2722</b>	<b>13869</b>	<b>19743</b>	<b>17805</b>	<b>10956</b>	<b>9208</b>

Figure in bracket represents negative value

TABLE 55: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	FIRE										
	NEW INDIA										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	121247	106758	96292	97031	94184	83088	79884	79419	79027	67924	62768
Profit/ Loss on sale/redemption of Investments	10869	7847	3616	10490	11040	9564	5117	4133	1525	551	503
Others	-	-	-	-	-	-	-	-	-	-	(793)
Interest, Dividend & Rent – Gross	14823	10506	9681	10619	10514	7935	7328	8737	6837	7827	7535
<b>TOTAL (A)</b>	<b>146939</b>	<b>125112</b>	<b>109590</b>	<b>118140</b>	<b>115738</b>	<b>100588</b>	<b>92329</b>	<b>92290</b>	<b>87390</b>	<b>76302</b>	<b>70014</b>
Claims Incurred (Net)	127227	106878	60668	60160	56006	60151	32702	26134	46737	37177	39269
Commission	17780	12827	13705	10023	7933	7178	7119	3937	3341	850	(126)
Operating Expenses related to Insurance Business	40425	35967	29340	19611	28432	30556	29058	32508	24561	21397	20128
Others-Amortizations, Write offs & Provisions	235	10	(79)	8	36	606	366	174	1129	1027	-
Foreign Taxes	1	2	2	3	30	139	-	59	83	56	56
<b>TOTAL (B)</b>	<b>185667</b>	<b>155684</b>	<b>103636</b>	<b>89804</b>	<b>92436</b>	<b>98630</b>	<b>69246</b>	<b>62813</b>	<b>75852</b>	<b>60507</b>	<b>59327</b>
<b>Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)</b>	<b>(38728)</b>	<b>(30572)</b>	<b>5954</b>	<b>28336</b>	<b>23302</b>	<b>1957</b>	<b>23083</b>	<b>29477</b>	<b>11538</b>	<b>15795</b>	<b>10686</b>
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account	(38728)	(30572)	5954	28336	23302	1957	23083	29477	11538	15795	10686
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	<b>(38728)</b>	<b>(30572)</b>	<b>5954</b>	<b>28336</b>	<b>23302</b>	<b>1957</b>	<b>23083</b>	<b>29477</b>	<b>11538</b>	<b>15795</b>	<b>10686</b>

Figure in bracket represents negative value



TABLE 55: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	FIRE										
	ORIENTAL										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	44827	36473	31493	32442	34153	33763	33690	32914	36030	39282	40307
Profit/ Loss on sale/redemption of Investments	9233	4488	2729	3469	3303	4586	3103	4594	993	336	-
Others	(4)	(88)	(79)	28	29	(71)	98	15	61	(30)	-
Interest, Dividend & Rent – Gross	6355	4852	4284	3470	3083	3243	4235	3980	4617	4862	-
<b>TOTAL (A)</b>	<b>60410</b>	<b>45725</b>	<b>38427</b>	<b>39410</b>	<b>40568</b>	<b>41522</b>	<b>41126</b>	<b>41503</b>	<b>41702</b>	<b>44450</b>	<b>40307</b>
Claims Incurred (Net)	40670	31128	36245	31038	15939	23090	15885	10616	12552	19275	26628
Commission	1949	(146)	301	(651)	(1315)	(1032)	(543)	(1496)	(2573)	(1895)	(1958)
Operating Expenses related to Insurance Business	19872	14415	10582	10688	11340	14160	13094	15806	13445	14541	13349
Others- Amortizations, Write offs & Provisions	77	(17)	26	12	106	143	104	414	710	-	3
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>62568</b>	<b>45380</b>	<b>47154</b>	<b>41087</b>	<b>26070</b>	<b>36361</b>	<b>28542</b>	<b>25340</b>	<b>24134</b>	<b>31921</b>	<b>38022</b>
<b>Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)</b>	<b>(2158)</b>	<b>345</b>	<b>(8727)</b>	<b>(1677)</b>	<b>14498</b>	<b>5161</b>	<b>12585</b>	<b>16163</b>	<b>17568</b>	<b>12529</b>	<b>2285</b>
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account	(2158)	345	(8727)	(1677)	14498	5161	12585	16163	17568	12529	2285
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	<b>(2158)</b>	<b>345</b>	<b>(8727)</b>	<b>(1677)</b>	<b>14498</b>	<b>5161</b>	<b>12585</b>	<b>16163</b>	<b>17568</b>	<b>12529</b>	<b>2285</b>

Figure in bracket represents negative value

TABLE 55: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	FIRE										
	UNITED										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	45291	41045	40861	43456	41867	40808	42548	42117	45280	44630	44999
Profit/ Loss on sale/redemption of Investments	5539	6491	2580	5812	3634	4933	3186	3152	1654	878	—
Others	(8)	585	2	316	(1)	(10)	67	14	72	(7)	(129)
Interest, Dividend & Rent – Gross	4772	5582	4724	4223	3568	3932	4177	5131	4982	5515	—
<b>TOTAL (A)</b>	<b>55594</b>	<b>53704</b>	<b>48168</b>	<b>53807</b>	<b>49069</b>	<b>49663</b>	<b>49979</b>	<b>50415</b>	<b>51988</b>	<b>51016</b>	<b>44870</b>
Claims Incurred (Net)	31138	19807	29593	30400	31486	18079	15246	11082	20030	17560	28819
Commission	240	(441)	54	253	(1073)	(1401)	(3088)	(2329)	(3451)	(3745)	(3834)
Operating Expenses related to Insurance Business	21809	14095	13858	13012	18041	20988	19075	17986	14262	14874	13534
Others- Amortizations, Write offs & Provisions	66	268	246	429	331	422	269	330	608	1141	—
Foreign Taxes	—	—	—	—	—	—	—	—	—	—	—
<b>TOTAL (B)</b>	<b>53253</b>	<b>33729</b>	<b>43751</b>	<b>44095</b>	<b>48785</b>	<b>38089</b>	<b>31502</b>	<b>27069</b>	<b>31449</b>	<b>29830</b>	<b>38519</b>
<b>Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A – B)</b>	<b>2341</b>	<b>19975</b>	<b>4417</b>	<b>9713</b>	<b>283</b>	<b>11574</b>	<b>18477</b>	<b>23346</b>	<b>20538</b>	<b>21186</b>	<b>6351</b>
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account	2341	19975	4417	9713	283	11574	18477	23346	20538	21186	6351
Transfer to Catastrophe Reserve	—	—	—	—	—	—	—	—	—	—	—
Transfer to Other Reserves	—	—	—	—	—	—	—	—	—	—	—
<b>TOTAL (C)</b>	<b>2341</b>	<b>19975</b>	<b>4417</b>	<b>9713</b>	<b>283</b>	<b>11574</b>	<b>18477</b>	<b>23346</b>	<b>20538</b>	<b>21186</b>	<b>6351</b>

Figure in bracket represents negative value

TABLE 55: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MARINE										
	NATIONAL										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	14234	13022	12403	10817	10235	11876	11300	19816	13281	14912	13927
Profit/ Loss on sale/redemption of Investments	3274	2643	1429	1542	1402	1613	840	1239	585	136	-
Others	-	-	13	-	-	-	-	-	-	7	-
Interest, Dividend & Rent – Gross	1912	1870	1559	1310	1317	1437	1508	2605	2270	2905	-
<b>TOTAL (A)</b>	<b>19419</b>	<b>17535</b>	<b>15405</b>	<b>13669</b>	<b>12955</b>	<b>14926</b>	<b>13648</b>	<b>23660</b>	<b>16136</b>	<b>17960</b>	<b>13927</b>
Claims Incurred (Net)	11266	4752	13460	10006	10085	8560	7244	9145	10563	7809	5694
Commission	1190	1096	1112	1003	566	501	(515)	191	(700)	(651)	(911)
Operating Expenses related to Insurance Business	5154	4504	3538	2982	3406	3369	4514	3101	3599	3829	3505
Others- Amortizations, Write offs & Provisions	61	82	76	65	-	3	81	10	11	-	13
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>17672</b>	<b>10434</b>	<b>18187</b>	<b>14056</b>	<b>14058</b>	<b>12433</b>	<b>11323</b>	<b>12447</b>	<b>13474</b>	<b>10987</b>	<b>8301</b>
<b>Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A – B)</b>	<b>1747</b>	<b>7101</b>	<b>(2782)</b>	<b>(387)</b>	<b>(1103)</b>	<b>2493</b>	<b>2325</b>	<b>11213</b>	<b>2662</b>	<b>6973</b>	<b>5626</b>
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account	1747	7101	(2782)	(387)	(1103)	2493	2325	11213	2662	6973	5626
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	<b>1747</b>	<b>7101</b>	<b>(2782)</b>	<b>(387)</b>	<b>(1103)</b>	<b>2493</b>	<b>2325</b>	<b>11213</b>	<b>2662</b>	<b>6973</b>	<b>5626</b>

Figure in bracket represents negative value

**TABLE 55: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)**

(₹ Lakh)

Particulars	MARINE										
	NEW INDIA										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	22899	23766	23177	18857	16438	16860	17297	20043	21009	18812	19212
Profit/ Loss on sale/redemption of Investments	2929	3022	1287	3016	3410	3626	2125	1859	740	264	256
Others	-	-	-	-	-	-	-	-	-	-	(376)
Interest, Dividend & Rent – Gross	3994	4046	3446	3053	3247	3008	3043	3929	3316	3751	3839
<b>TOTAL (A)</b>	<b>29822</b>	<b>30834</b>	<b>27910</b>	<b>24926</b>	<b>23094</b>	<b>23494</b>	<b>22465</b>	<b>25831</b>	<b>25065</b>	<b>22828</b>	<b>22931</b>
Claims Incurred (Net)	25764	19075	27711	15824	6230	11525	9850	8194	11691	13134	14175
Commission	3223	1907	1455	2669	1423	822	1579	286	(1040)	(1034)	(1722)
Operating Expenses related to Insurance Business	9672	8658	7780	5663	5231	5899	5389	6299	5322	5138	5385
Others- Amortizations, Write offs & Provisions	63	4	(28)	2	11	230	146	78	547	492	-
Foreign Taxes	-	-	1	1	1	2	-	5	8	9	12
<b>TOTAL (B)</b>	<b>38722</b>	<b>29645</b>	<b>36919</b>	<b>24160</b>	<b>12896</b>	<b>18478</b>	<b>16964</b>	<b>14862</b>	<b>16528</b>	<b>17739</b>	<b>17850</b>
<b>Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A – B)</b>	<b>(8900)</b>	<b>1189</b>	<b>(9009)</b>	<b>766</b>	<b>10199</b>	<b>5016</b>	<b>5500</b>	<b>10969</b>	<b>8537</b>	<b>5089</b>	<b>5081</b>
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account	(8900)	1189	(9009)	766	10199	5016	5500	10969	8537	5089	5081
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	<b>(8900)</b>	<b>1189</b>	<b>(9009)</b>	<b>766</b>	<b>10199</b>	<b>5016</b>	<b>5500</b>	<b>10969</b>	<b>8537</b>	<b>5089</b>	<b>5081</b>

Figure in bracket represents negative value

**TABLE 55: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)**

(₹ Lakh)

Particulars	MARINE										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	22697	18937	18500	16939	15944	13632	11784	12879	12892	17921	13208
Profit/ Loss on sale/redemption of Investments	3875	2084	1292	1851	1963	2115	1680	2235	403	167	6
Others	(179)	(315)	(83)	(21)	30	2	36	(1)	46	-	-
Interest, Dividend & Rent – Gross	2667	2253	2029	1852	1832	1496	2292	1936	1872	2421	-
<b>TOTAL (A)</b>	<b>29061</b>	<b>22960</b>	<b>21737</b>	<b>20621</b>	<b>19769</b>	<b>17244</b>	<b>15791</b>	<b>17049</b>	<b>15212</b>	<b>20509</b>	<b>13214</b>
Claims Incurred (Net)	19612	12379	17226	11007	15584	8531	7959	6749	8432	7427	9135
Commission	2227	1536	1167	1020	424	706	626	(614)	(715)	(465)	(689)
Operating Expenses related to Insurance Business	9298	7099	5613	5560	5255	6189	4581	4748	4414	4118	3348
Others- Amortizations, Write offs & Provisions	32	(8)	12	6	63	66	57	201	288	-	-
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>31169</b>	<b>21007</b>	<b>24018</b>	<b>17594</b>	<b>21326</b>	<b>15491</b>	<b>13222</b>	<b>11085</b>	<b>12418</b>	<b>11080</b>	<b>11794</b>
<b>Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A – B)</b>	<b>(2109)</b>	<b>1953</b>	<b>(2281)</b>	<b>3027</b>	<b>(1558)</b>	<b>1753</b>	<b>2569</b>	<b>5964</b>	<b>2794</b>	<b>9429</b>	<b>1420</b>
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account	(2109)	1953	(2281)	3027	(1558)	1753	2569	5964	2794	9429	1420
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	<b>(2109)</b>	<b>1953</b>	<b>(2281)</b>	<b>3027</b>	<b>(1558)</b>	<b>1753</b>	<b>2569</b>	<b>5964</b>	<b>2794</b>	<b>9429</b>	<b>1420</b>

Figure in bracket represents negative value

TABLE 55: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MARINE										
	UNITED										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	24521	21170	18623	12937	10531	10656	11329	13170	18050	14278	14950
Profit/ Loss on sale/redemption of Investments	3037	2424	1040	2163	1923	2268	1487	1439	821	540	—
Others	1	296	(10)	148	(13)	365	16	(1)	36	47	(34)
Interest, Dividend & Rent – Gross	2617	2085	1905	1571	1888	1808	1949	2343	2473	3393	14916
<b>TOTAL (A)</b>	<b>30176</b>	<b>25974</b>	<b>21558</b>	<b>16819</b>	<b>14329</b>	<b>15097</b>	<b>14781</b>	<b>16951</b>	<b>21380</b>	<b>18258</b>	<b>14916</b>
Claims Incurred (Net)	21712	21852	15071	12397	10886	7268	7822	7170	9970	8164	11885
Commission	1347	2282	1371	1269	(358)	220	(590)	(966)	(1462)	(1529)	(1898)
Operating Expenses related to Insurance Business	9604	7122	5613	5399	5161	4913	5503	5995	5491	4136	4445
Others- Amortizations, Write offs & Provisions	36	100	99	160	175	194	125	150	302	703	—
Foreign Taxes	—	—	—	—	—	—	—	—	—	—	—
<b>TOTAL (B)</b>	<b>32699</b>	<b>31355</b>	<b>22154</b>	<b>19225</b>	<b>15864</b>	<b>12594</b>	<b>12861</b>	<b>12350</b>	<b>14301</b>	<b>11474</b>	<b>14430</b>
<b>Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A – B)</b>	<b>(2523)</b>	<b>(5381)</b>	<b>(596)</b>	<b>(2406)</b>	<b>(1535)</b>	<b>2503</b>	<b>1920</b>	<b>4601</b>	<b>7080</b>	<b>6784</b>	<b>484</b>
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account	(2523)	(5381)	(596)	(2406)	(1535)	2503	1920	4601	7080	6784	484
Transfer to Catastrophe Reserve	—	—	—	—	—	—	—	—	—	—	—
Transfer to Other Reserves	—	—	—	—	—	—	—	—	—	—	—
<b>TOTAL (C)</b>	<b>(2523)</b>	<b>(5381)</b>	<b>(596)</b>	<b>(2406)</b>	<b>(1535)</b>	<b>2503</b>	<b>1920</b>	<b>4601</b>	<b>7080</b>	<b>6784</b>	<b>484</b>

Figure in bracket represents negative value

**TABLE 55: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)**

(₹ Lakh)

Particulars	MISCELLANEOUS										
	NATIONAL										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	419480	333221	300391	261919	232685	228715	219855	184137	147305	130131	118493
Profit/ Loss on sale/redemption of Investments	79929	55241	33510	43640	38774	36639	16779	13395	6080	1101	252
Others			995			75	109			263	
Interest, Dividend & Rent – Gross	46668	39070	36566	37068	36403	32632	30127	28166	23601	23399	
<b>TOTAL (A)</b>	<b>546077</b>	<b>427532</b>	<b>371462</b>	<b>342627</b>	<b>307863</b>	<b>298061</b>	<b>266870</b>	<b>225698</b>	<b>176986</b>	<b>154894</b>	<b>118745</b>
Claims Incurred (Net)	426885	299497	302146	249431	208692	249815	204696	192836	138077	145465	122566
Commission	22933	20825	19620	18450	13510	12231	10334	7789	7319	1403	1928
Operating Expenses related to Insurance Business	125167	105190	81439	77907	66065	71747	68276	58100	44969	39958	33622
Others- Amortizations, Write offs & Provisions	15486	8081	7757	8993	6203			246	140		
Foreign Taxes	166	596									
<b>TOTAL (B)</b>	<b>590637</b>	<b>434190</b>	<b>410962</b>	<b>354780</b>	<b>294470</b>	<b>333793</b>	<b>283305</b>	<b>258970</b>	<b>190506</b>	<b>186826</b>	<b>158116</b>
<b>Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A – B)</b>	<b>(44561)</b>	<b>(6658)</b>	<b>(39500)</b>	<b>(12153)</b>	<b>13393</b>	<b>(35732)</b>	<b>(16435)</b>	<b>(33272)</b>	<b>(13520)</b>	<b>(31932)</b>	<b>(39371)</b>
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account	(44561)	(6658)	(39500)	(12153)	13393	(35732)	(16435)	(33272)	(13520)	(31932)	(39371)
Transfer to Catastrophe Reserve											
Transfer to Other Reserves											
<b>TOTAL (C)</b>	<b>(44561)</b>	<b>(6658)</b>	<b>(39500)</b>	<b>(12153)</b>	<b>13393</b>	<b>(35732)</b>	<b>(16435)</b>	<b>(33272)</b>	<b>(13520)</b>	<b>(31932)</b>	<b>(39371)</b>

Figure in bracket represents negative value

**TABLE 55: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)**

(₹ Lakh)

Particulars	MISCELLANEOUS										
	NEW INDIA										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	503186	440562	405460	365254	342890	312151	279536	259483	229680	199151	175666
Profit/ Loss on sale/redemption of Investments	44781	41158	20429	53827	56864	56750	30465	19623	7564	2521	2146
Others	-	-	-	-	-	-	-	-	-	-	(3163)
Interest, Dividend & Rent – Gross	61075	55102	54685	54493	54155	47083	43626	41482	33909	35834	32125
<b>TOTAL (A)</b>	<b>609042</b>	<b>536822</b>	<b>480574</b>	<b>473574</b>	<b>453908</b>	<b>415985</b>	<b>353627</b>	<b>320589</b>	<b>271153</b>	<b>337506</b>	<b>206775</b>
Claims Incurred (Net)	499496	387292	378807	341764	302125	291525	247946	237030	211523	205203	174529
Commission	43865	41402	40923	33231	29733	29628	24490	17140	17013	8167	2327
Operating Expenses related to Insurance Business	144225	128981	108381	76636	81596	94234	84371	95004	59179	48902	48548
Others- Amortizations, Write offs & Provisions	969	51	(446)	40	183	3596	2126	826	5598	4705	
Foreign Taxes	-	70	141	66	99	373	-	181	323	261	389
<b>TOTAL (B)</b>	<b>688555</b>	<b>557796</b>	<b>527806</b>	<b>451738</b>	<b>413736</b>	<b>419356</b>	<b>358932</b>	<b>350181</b>	<b>293636</b>	<b>267238</b>	<b>225793</b>
<b>Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A – B)</b>	<b>(79513)</b>	<b>(20974)</b>	<b>(47232)</b>	<b>21835</b>	<b>40172</b>	<b>(3371)</b>	<b>(5305)</b>	<b>(29592)</b>	<b>(22483)</b>	<b>(29732)</b>	<b>(19019)</b>
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account	(79513)	(20974)	(47232)	21835	40172	(3371)	(5305)	(29592)	(22483)	(29732)	(19019)
Transfer to Catastrophe Reserve											
Transfer to Other Reserves											
<b>TOTAL (C)</b>	<b>(79513)</b>	<b>(20974)</b>	<b>(47232)</b>	<b>21835</b>	<b>40172</b>	<b>(3371)</b>	<b>(5305)</b>	<b>(29592)</b>	<b>(22483)</b>	<b>(29732)</b>	<b>(19019)</b>

Figure in bracket represents negative value



**TABLE 55: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)**

(₹ Lakh)

Particulars	MISCELLANEOUS										
	ORIENTAL										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	363966	303672	256687	238242	218980	188189	166843	151453	136656	124869	114872
Profit/ Loss on sale/redemption of Investments	68477	35261	23765	34715	37883	41550	30048	33877	5822	1671	33
Others	(206)	(125)	(55)	30	(67)	(61)	(27)	60	74	-	-
Interest, Dividend & Rent – Gross	47132	38123	37313	34730	35362	29385	41013	29349	27066	24185	-
<b>TOTAL (A)</b>	<b>479369</b>	<b>376931</b>	<b>317711</b>	<b>307717</b>	<b>292158</b>	<b>259062</b>	<b>237878</b>	<b>214738</b>	<b>169619</b>	<b>150725</b>	<b>114905</b>
Claims Incurred (Net)	346254	282510	252248	218177	204362	174854	166994	141399	125671	156089	114443
Commission	24414	22736	18634	12766	10853	10666	8374	5001	2077	24	(1873)
Operating Expenses related to Insurance Business	128084	93562	75249	66112	58828	64727	55313	57657	47400	42244	33601
Others- Amortizations, Write offs & Provisions	569	(135)	223	118	1221	1292	1011	3053	4160	-	-
Foreign Taxes											
<b>TOTAL (B)</b>	<b>499320</b>	<b>398673</b>	<b>346354</b>	<b>297174</b>	<b>275265</b>	<b>251538</b>	<b>231692</b>	<b>207109</b>	<b>179308</b>	<b>198357</b>	<b>146171</b>
<b>Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A – B)</b>	<b>(19952)</b>	<b>(21742)</b>	<b>(28643)</b>	<b>10543</b>	<b>16893</b>	<b>7524</b>	<b>6185</b>	<b>7629</b>	<b>(9690)</b>	<b>(47632)</b>	<b>(31266)</b>
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account	(19952)	(21742)	(28643)	10543	16893	7524	6185	7629	(9690)	(47632)	(31266)
Transfer to Catastrophe Reserve											
Transfer to Other Reserves											
<b>TOTAL (C)</b>	<b>(19952)</b>	<b>(21742)</b>	<b>(28643)</b>	<b>10543</b>	<b>16893</b>	<b>7524</b>	<b>6185</b>	<b>7629</b>	<b>(9690)</b>	<b>(47632)</b>	<b>(31266)</b>

Figure in bracket represents negative value

**TABLE 55: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)**

(₹ Lakh)

Particulars	MISCELLANEOUS										
	UNITED										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	394951	321604	260426	213817	184926	167969	162387	158377	147608	138372	122255
Profit/ Loss on sale/redemption of Investments	50465	46763	20463	50218	39161	47458	28504	22358	10178	5129	—
Others	105	4027	71	1775	64	56	133	(329)	249	804	28
Interest, Dividend & Rent – Gross	45965	40215	37472	36491	38446	37827	37373	36392	30652	32205	226
<b>TOTAL (A)</b>	<b>491485</b>	<b>412609</b>	<b>318431</b>	<b>302301</b>	<b>262597</b>	<b>253310</b>	<b>228396</b>	<b>216798</b>	<b>188687</b>	<b>176510</b>	<b>122509</b>
Claims Incurred (Net)	385714	291265	206841	207830	171834	178930	176785	165965	160546	152357	136989
Commission	25567	21454	18519	12140	8207	7579	5676	4181	2982	3521	114
Operating Expenses related to Insurance Business	141126	94483	83668	72843	66243	71765	61706	55729	42488	38777	34275
Others- Amortizations, Write offs & Provisions	601	1931	1948	3706	3567	4059	2404	2337	3741	6664	—
Foreign Taxes											
<b>TOTAL (B)</b>	<b>553007</b>	<b>409132</b>	<b>310976</b>	<b>296519</b>	<b>249851</b>	<b>262333</b>	<b>246571</b>	<b>228212</b>	<b>209756</b>	<b>201319</b>	<b>171378</b>
<b>Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A – B)</b>	<b>(61522)</b>	<b>3477</b>	<b>7455</b>	<b>5781</b>	<b>12746</b>	<b>(9022)</b>	<b>(18175)</b>	<b>(11414)</b>	<b>(21070)</b>	<b>(24809)</b>	<b>(48869)</b>
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account	(61522)	3477	7455	5781	12746	(9022)	(18175)	(11414)	(21070)	(24809)	(48869)
Transfer to Catastrophe Reserve											
Transfer to Other Reserves											
<b>TOTAL (C)</b>	<b>(61522)</b>	<b>3477</b>	<b>7455</b>	<b>5781</b>	<b>12746</b>	<b>(9022)</b>	<b>(18175)</b>	<b>(11414)</b>	<b>(21070)</b>	<b>(24809)</b>	<b>(48869)</b>

Figure in bracket represents negative value

TABLE 55: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	TOTAL (FIRE+MARINE+MISCELLANEOUS)										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	476395	381579	342236	301853	276757	276317	266414	238781	196596	181698	170471
Profit/ Loss on sale/redemption of Investments	91517	63821	38298	49165	44069	41505	19066	16232	7594	1437	252
Others	-	-	1013	-	-	75	165	-	32	270	-
Interest, Dividend & Rent – Gross	53433	45138	41790	41761	41374	36965	34234	34133	29476	30560	-
<b>TOTAL (A)</b>	<b>621346</b>	<b>490538</b>	<b>423338</b>	<b>392779</b>	<b>362200</b>	<b>354862</b>	<b>319879</b>	<b>289147</b>	<b>233699</b>	<b>213965</b>	<b>170723</b>
Claims Incurred (Net)	462328	324536	339367	283884	239422	283033	226350	210990	161966	172510	146163
Commission	25544	23141	21818	20389	11405	14055	7749	7173	4534	(1013)	(181)
Operating Expenses related to Insurance Business	144745	121878	94636	89770	80547	88261	85939	73034	60100	56434	49230
Others- Amortizations, Write offs & Provisions	15653	8298	7914	9148	6205	29	81	267	152	37	48
Foreign Taxes	166	596	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>648435</b>	<b>478449</b>	<b>463735</b>	<b>403190</b>	<b>337578</b>	<b>385379</b>	<b>320119</b>	<b>291464</b>	<b>226751</b>	<b>227968</b>	<b>195260</b>
<b>Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A – B)</b>	<b>(27090)</b>	<b>12090</b>	<b>(40398)</b>	<b>(10411)</b>	<b>24622</b>	<b>(30517)</b>	<b>(240)</b>	<b>(2317)</b>	<b>6947</b>	<b>(14003)</b>	<b>(24537)</b>
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account	(27090)	12090	(40398)	(10411)	24622	(30517)	(240)	(2317)	6947	(14003)	(24537)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	<b>(27090)</b>	<b>12090</b>	<b>(40398)</b>	<b>(10411)</b>	<b>24622</b>	<b>(30517)</b>	<b>(240)</b>	<b>(2317)</b>	<b>6947</b>	<b>(14003)</b>	<b>(24537)</b>

Figure in bracket represents negative value

TABLE 55: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	TOTAL (FIRE+MARINE+MISCELLANEOUS)										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	647332	571086	524930	481143	453511	412099	376717	358946	329716	285887	257646
Profit/ Loss on sale/redemption of Investments	58579	52028	25333	67332	71313	69940	37707	25615	9829	3336	2906
Others											
Interest, Dividend & Rent – Gross	79892	69654	67812	68165	67916	58027	53996	54148	44061	47413	43499
<b>TOTAL (A)</b>	<b>785803</b>	<b>692768</b>	<b>618074</b>	<b>616640</b>	<b>592741</b>	<b>540066</b>	<b>468420</b>	<b>438710</b>	<b>383607</b>	<b>336636</b>	<b>299719</b>
Claims Incurred (Net)	652487	513245	467187	417748	364361	363201	290498	271358	269951	255514	227973
Commission	64867	56137	56083	45924	39089	37628	33188	21362	19314	7982	480
Operating Expenses related to Insurance Business	194323	173606	145501	101910	115259	130689	118819	133812	89062	75437	74060
Others- Amortizations, Write offs & Provisions	1267	65	(553)	50	230	4432	2638	1078	7274	6224	–
Foreign Taxes	1	73	144	70	129	514	–	246	414	327	457
<b>TOTAL (B)</b>	<b>912945</b>	<b>743125</b>	<b>668362</b>	<b>565702</b>	<b>519068</b>	<b>536464</b>	<b>445142</b>	<b>427856</b>	<b>386015</b>	<b>345484</b>	<b>302970</b>
<b>Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A – B)</b>	<b>(127141)</b>	<b>(50358)</b>	<b>(50288)</b>	<b>50938</b>	<b>73673</b>	<b>3602</b>	<b>23278</b>	<b>10854</b>	<b>(2409)</b>	<b>(8848)</b>	<b>(3252)</b>
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account	(127141)	(50358)	(50288)	50938	73673	3602	23278	10854	(2409)	(8848)	(3252)
Transfer to Catastrophe Reserve	–	–	–	–	–	–	–	–	–	–	–
Transfer to Other Reserves	–	–	–	–	–	–	–	–	–	–	–
<b>TOTAL (C)</b>	<b>(127141)</b>	<b>(50358)</b>	<b>(50288)</b>	<b>50938</b>	<b>73673</b>	<b>3602</b>	<b>23278</b>	<b>10854</b>	<b>(2409)</b>	<b>(8848)</b>	<b>(3252)</b>

Figure in bracket represents negative value

TABLE 55: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	TOTAL (FIRE+MARINE+MISCELLANEOUS)										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	431490	359083	306680	287623	269077	235584	212317	197246	185577	182072	168387
Profit/ Loss on sale/redemption of Investments	81585	41834	27786	40035	43148	48251	34831	40706	7218	2174	39
Others	(389)	(528)	(216)	37	(8)	(131)	107	74	182	(30)	39
Interest, Dividend & Rent – Gross	56154	45228	43626	40052	40277	34124	47540	35265	33555	31468	–
<b>TOTAL (A)</b>	<b>568840</b>	<b>445616</b>	<b>377875</b>	<b>367747</b>	<b>352495</b>	<b>317828</b>	<b>294795</b>	<b>273291</b>	<b>226533</b>	<b>215684</b>	<b>168426</b>
Claims Incurred (Net)	406536	326018	305719	260222	235886	206474	190838	158765	146655	182791	150206
Commission	28590	24127	20102	13135	9962	10340	8457	2890	(1211)	(2337)	(4520)
Operating Expenses related to Insurance Business	157254	115076	91444	82361	75423	85076	72989	78211	65259	60903	50298
Others- Amortizations, Write offs & Provisions	677	(161)	260	136	1391	1500	1172	3668	5157	–	3
Foreign Taxes	–	–	–	–	–	–	–	–	–	–	–
<b>TOTAL (B)</b>	<b>593058</b>	<b>465060</b>	<b>417526</b>	<b>355855</b>	<b>322661</b>	<b>303390</b>	<b>273456</b>	<b>243534</b>	<b>215860</b>	<b>241358</b>	<b>195987</b>
<b>Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A – B)</b>	<b>(24218)</b>	<b>(19443)</b>	<b>(39651)</b>	<b>11893</b>	<b>29834</b>	<b>14438</b>	<b>21339</b>	<b>29756</b>	<b>10673</b>	<b>(25674)</b>	<b>(27561)</b>
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account	(24218)	(19443)	(39651)	11893	29834	14438	21339	29756	10673	(25674)	(27561)
Transfer to Catastrophe Reserve	–	–	–	–	–	–	–	–	–	–	–
Transfer to Other Reserves	–	–	–	–	–	–	–	–	–	–	–
<b>TOTAL (C)</b>	<b>(24218)</b>	<b>(19443)</b>	<b>(39651)</b>	<b>11893</b>	<b>29834</b>	<b>14438</b>	<b>21339</b>	<b>29756</b>	<b>10673</b>	<b>(25674)</b>	<b>(27561)</b>

Figure in bracket represents negative value

**TABLE 55: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Concl.d.)**

(₹ Lakh)

Particulars	TOTAL (FIRE+MARINE+MISCELLANEOUS)										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	464763	383819	319910	270209	237324	219433	216265	213663	210938	197280	182204
Profit/ Loss on sale/redemption of Investments	59041	55678	24083	58193	44718	54659	33177	26950	12654	6547	
Others	97	4908	63	2239	50	412	215	(316)	357	844	(135)
Interest, Dividend & Rent – Gross	53354	47882	44101	42285	43902	43567	43499	43866	38107	41113	226
<b>TOTAL (A)</b>	<b>577255</b>	<b>492288</b>	<b>388157</b>	<b>372927</b>	<b>325995</b>	<b>318071</b>	<b>293156</b>	<b>284164</b>	<b>262055</b>	<b>245784</b>	<b>182295</b>
Claims Incurred (Net)	438564	332924	251505	250628	214206	204277	199853	184217	190546	178081	177693
Commission	27154	23294	19944	13661	6776	6398	1999	885	(1931)	(1753)	(5618)
Operating Expenses related to Insurance Business	172538	115699	103140	91255	89445	97666	86284	79711	62240	57787	52254
Others- Amortizations, Write offs & Provisions	703	2299	2292	4294	4073	4675	2798	2817	4651	8508	-
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>638959</b>	<b>474217</b>	<b>376882</b>	<b>359839</b>	<b>314500</b>	<b>313015</b>	<b>290934</b>	<b>267630</b>	<b>255507</b>	<b>242623</b>	<b>224329</b>
<b>Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)</b>	<b>(61704)</b>	<b>18071</b>	<b>11276</b>	<b>13088</b>	<b>11495</b>	<b>5055</b>	<b>2222</b>	<b>16533</b>	<b>6548</b>	<b>3161</b>	<b>(42034)</b>
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account	(61704)	18071	11276	13088	11495	5055	2222	16533	6548	3161	(42034)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	<b>(61704)</b>	<b>18071</b>	<b>11276</b>	<b>13088</b>	<b>11495</b>	<b>5055</b>	<b>2222</b>	<b>16533</b>	<b>6548</b>	<b>3161</b>	<b>(42034)</b>

Figure in bracket represents negative value

TABLE 56: PUBLIC SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	NATIONAL									
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
<b>OPERATING PROFIT/(LOSS)</b>										
(a) Fire Insurance	15723	11646	1884	2128	12332	2722	13869	19743	17805	10956
(b) Marine Insurance	1747	7101	(2782)	(387)	(1103)	2493	2325	11213	2662	6973
(c) Miscellaneous Insurance	(44561)	(6658)	(39500)	(12153)	13393	(35732)	(16435)	(33272)	(13520)	(31932)
<b>sub-total</b>	<b>(27090)</b>	<b>12090</b>	<b>(40398)</b>	<b>(10411)</b>	<b>24622</b>	<b>(30517)</b>	<b>(241)</b>	<b>(2317)</b>	<b>6947</b>	<b>(14003)</b>
<b>INCOME FROM INVESTMENTS</b>										
(a) Interest, Dividend & Rent – Gross	13663	10723	12458	12477	9702	10602	9774	10777	9158	11448
(b) Profit on sale of investments	23529	15162	11717	14797	10334	11918	5445	5126	2369	549
Less: Loss on sale of investments			(301)	(109)		(14)	(2)	(1)	(10)	(16)
<b>OTHER INCOME</b>	716	1772	1363	1612	1332	1095	1055	755	898	669
<b>TOTAL (A)</b>	<b>10690</b>	<b>39747</b>	<b>15160</b>	<b>18366</b>	<b>45991</b>	<b>(6917)</b>	<b>16031</b>	<b>14341</b>	<b>898</b>	<b>(1353)</b>
<b>PROVISIONS (Other than taxation)</b>										
(a) For diminution in the value of investments	(420)	(198)	(3907)	(212)	(751)	(3029)	196	5757	2791	3171
(b) For doubtful debts	2673	11498	907	512	(49)	729	551	126	559	599
(c) Others										
<b>OTHER EXPENSES</b>										
(a) Expenses other than those related to Insurance Business	318	275	208	257	181	151	88	74	65	534
(b) Bad debts written off										
(c) Others	579	1313	985	604	1027	1196	1075	1083	2005	3738
<b>TOTAL (B)</b>	<b>3150</b>	<b>12888</b>	<b>(1807)</b>	<b>1161</b>	<b>408</b>	<b>(953)</b>	<b>1910</b>	<b>7040</b>	<b>5420</b>	<b>8042</b>
Profit Before Tax	7540	26859	(13354)	17206	45583	(5964)	14121	7301	13943	(9395)
Provision for Taxation	(51)	(4373)	(1567)	863	3455	4661	1009	178	451	(350)
Profit after Tax	7489	22486	(14921)	16343	42128	(10625)	13112	7123	13492	(9045)
<b>APPROPRIATIONS</b>										
(a) Interim dividends paid during the year										
(b) Proposed final dividend		4398		3266	8361		2500	2500	2500	
(c) Dividend distribution tax		747		555	1421		351	320	320	
Contingency reserves for Unexpired Risks (Schedule 16B)										
(d) Transfer to any Reserves or Other Accounts										
Transfer to General Reserve										
<b>Balance of Profit / Loss B/f from last year</b>	<b>7489</b>	<b>17341</b>	<b>(14921)</b>	<b>12522</b>	<b>32345</b>	<b>(10625)</b>	<b>10262</b>	<b>4303</b>	<b>10671</b>	<b>(9045)</b>
<b>Balance C/f to Balance Sheet</b>										

Figure in bracket represents negative value

TABLE 56: PUBLIC SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	NEW INDIA									
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
<b>OPERATING PROFIT/(LOSS)</b>										
(a) Fire Insurance	(38728)	(30572)	5954	28336	23302	1957	23083	29477	11538	15795
(b) Marine Insurance	(8900)	1189	(9009)	766	10199	5016	5500	10969	8537	5089
(c) Miscellaneous Insurance	(79513)	(20974)	(47232)	21835	40172	(3371)	(5305)	(29592)	(22483)	(29732)
<b>sub-total</b>	<b>(127141)</b>	<b>(50358)</b>	<b>(50288)</b>	<b>50938</b>	<b>73673</b>	<b>3602</b>	<b>23278</b>	<b>10854</b>	<b>(2409)</b>	<b>(8848)</b>
<b>INCOME FROM INVESTMENTS</b>										
(a) Interest, Dividend & Rent – Gross	55780	52893	54269	49866	42086	36424	33886	31849	27975	32669
(b) Profit on sale of investments	40899	39508	20273	49256	44265	43909	23887	15285	6241	2298
Less: Loss on sale of investments	–	–	–	–	(74)	(6)	(224)	(218)	–	–
<b>OTHER INCOME</b>	<b>(300)</b>	<b>1592</b>	<b>4978</b>	<b>2102</b>	<b>1509</b>	<b>3864</b>	<b>1301</b>	<b>1967</b>	<b>2190</b>	<b>916</b>
<b>TOTAL (A)</b>	<b>(30761)</b>	<b>43635</b>	<b>29233</b>	<b>152162</b>	<b>161459</b>	<b>87793</b>	<b>82129</b>	<b>59735</b>	<b>33997</b>	<b>27035</b>
<b>PROVISIONS (Other than taxation)</b>										
(a) For diminution in the value of investments	355	455	476	493	321	108	825	323	1618	2114
(b) For doubtful debts	9123	7379	(744)	(426)	(313)	172	507	541	2363	1596
(c) Others	713	(34)	(175)	(30)	135	2502	280	(230)	637	579
<b>OTHER EXPENSES</b>										
(a) Expenses other than those related to Insurance Business	–	–	–	–	–	–	–	–	–	–
(b) Bad debts written off	–	–	–	–	–	–	–	–	–	–
(c) Others	185	(93)	(47)	(21)	(76)	(546)	729	(5688)	(1904)	1926
<b>TOTAL (B)</b>	<b>10376</b>	<b>7708</b>	<b>(490)</b>	<b>16</b>	<b>66</b>	<b>2236</b>	<b>2341</b>	<b>(5054)</b>	<b>2714</b>	<b>6215</b>
Profit Before Tax	(41137)	35927	29723	152146	161393	85557	79788	64789	31282	20820
Provision for Taxation	(1019)	4540	(7308)	12033	15398	13919	39565	5768	5701	6620
Profit after Tax	(42156)	40467	22415	140113	145995	71638	40223	59021	25581	14200
<b>APPROPRIATIONS</b>										
(a) Interim dividends paid during the year	–	–	–	–	–	–	2000	–	–	2000
(b) Proposed final dividend	–	8500	4500	28300	29200	13000	6000	4500	4000	–
(c) Dividend distribution tax	(33)	1445	765	4810	4963	1823	1103	577	513	–
Contingency reserves for Unexpired Risks (Schedule 16B)	–	–	4495	–	–	–	–	–	–	–
(d) Transfer to any Reserves or Other Accounts	–	–	–	–	–	–	–	–	–	–
Transfer to General Reserve	(42123)	30523	12655	107003	111832	56815	31120	53944	21069	12200
<b>Balance of Profit / Loss B/f from last year</b>										
<b>Balance C/f to Balance Sheet</b>										

Figure in bracket represents negative value



TABLE 56: PUBLIC SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	ORIENTAL									
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
<b>OPERATING PROFIT/(LOSS)</b>										
(a) Fire Insurance	-	345	(8727)	(1677)	14498	5161	12585	16163	17568	12529
(b) Marine Insurance	(2109)	1953	(2281)	3027	(1558)	1753	2569	5964	2794	9429
(c) Miscellaneous Insurance	(19952)	(21742)	(28643)	10543	16893	7524	6185	7629	(9690)	(47632)
<b>sub-total</b>	<b>(24218)</b>	<b>(19443)</b>	<b>(39651)</b>	<b>11893</b>	<b>29834</b>	<b>14438</b>	<b>21339</b>	<b>29756</b>	<b>10673</b>	<b>(25674)</b>
<b>INCOME FROM INVESTMENTS</b>										
(a) Interest, Dividend & Rent – Gross	17089	15523	17197	17118	15732	12169	14918	8514	6552	9465
(b) Profit on sale of investments	24828	14358	10953	17110	16874	17207	10930	9828	1409	654
Less: Loss on sale of investments		(128)	-	-	(21)	-	-	-	-	-
<b>OTHER INCOME</b>	1357	(420)	2929	(203)	653	671	685	(11)	368	525
<b>TOTAL (A)</b>	<b>19056</b>	<b>10018</b>	<b>(8571)</b>	<b>45918</b>	<b>63071</b>	<b>44485</b>	<b>47871</b>	<b>48087</b>	<b>19002</b>	<b>(15030)</b>
<b>PROVISIONS (Other than taxation)</b>										
(a) For diminution in the value of investments	(4)	(5)	66	5	12	(216)	179	(257)	121	1186
(b) For doubtful debts	804	1250	168	961	(437)	10527	308	1766	403	2739
(c) Others	268	295	309	1027	305	283	236	160	94	4529
<b>OTHER EXPENSES</b>										
(a) Expenses other than those related to Insurance Business	-	-	-	-	-	-	-	-	-	-
(b) Bad debts written off	-	-	1	1	2	4	(103)	-	-	-
(c) Others	(54)	(345)	(272)	(310)	226	467	81	985	795	2
<b>TOTAL (B)</b>	<b>1015</b>	<b>1195</b>	<b>271</b>	<b>1683</b>	<b>108</b>	<b>11066</b>	<b>701</b>	<b>2654</b>	<b>1413</b>	<b>8456</b>
<b>Profit Before Tax</b>	18041	8823	(8842)	44235	62964	33419	47170	45433	17589	(23486)
Provision for Taxation	(12579)	(13249)	3576	43305	13237	5028	14118	13786	11190	(1958)
<b>Profit after Tax</b>	<b>5462</b>	<b>(4425)</b>	<b>(5266)</b>	<b>930</b>	<b>49727</b>	<b>28392</b>	<b>33052</b>	<b>31647</b>	<b>6399</b>	<b>(25444)</b>
<b>APPROPRIATIONS</b>										
(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	-
Contingency reserves for Unexpired Risks (Schedule 16B)	2379	-	-	-	-	-	-	-	-	(811)
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-	-	-	-	-	-
Transfer to General Reserve	3083	(4425)	(5266)	53	38027	22690	-	-	-	-
<b>Balance of Profit / Loss B/f from last year</b>	-	-	-	-	-	-	-	-	-	-
<b>Balance C/f to Balance Sheet</b>	-	-	-	-	-	-	29644	28827	4143	(24633)

Figure in bracket represents negative value

TABLE 56: PUBLIC SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	UNITED										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
<b>OPERATING PROFIT/(LOSS)</b>											
(a) Fire Insurance	2341	19975	4417	9713	283	11574	18477	23346	20538	21186	
(b) Marine Insurance	(2523)	(5381)	(596)	(2406)	(1535)	2503	1920	4601	7080	6784	
(c) Miscellaneous Insurance	(61522)	3477	7455	5781	12746	(9022)	(18175)	(11414)	(21070)	(24809)	
<b>sub-total</b>	<b>(61704)</b>	<b>18071</b>	<b>11276</b>	<b>13088</b>	<b>11495</b>	<b>5055</b>	<b>2222</b>	<b>16533</b>	<b>6548</b>	<b>3161</b>	
<b>INCOME FROM INVESTMENTS</b>											
(a) Interest, Dividend & Rent – Gross	34655	30190	26202	23192	21206	18547	17220	14708	12266	12742	
(b) Profit on sale of investments	40221	35107	14308	31918	21600	23278	13136	9039	4173	2118	
Less: Loss on sale of investments											
<b>OTHER INCOME</b>	390	366	(133)	(28)	(299)	393	363	7	26	374	
<b>TOTAL (A)</b>	<b>13562</b>	<b>83734</b>	<b>51653</b>	<b>68169</b>	<b>54001</b>	<b>47264</b>	<b>32938</b>	<b>40284</b>	<b>22913</b>	<b>18306</b>	
<b>PROVISIONS (Other than taxation)</b>											
(a) For diminution in the value of investments	306	36	66	5	12	(216)	179	(257)	121	1186	
(b) For doubtful debts	(1178)	(803)	168	961	(437)	10527	308	1766	403	2739	
(c) Others			309	1027	305	283	236	160	94	4529	
<b>OTHER EXPENSES</b>											
(a) Expenses other than those related to Insurance Business	98	91	59	78	64	50	39	876	975	28	
(b) Bad debts written off											
(c) Others	1866	2125	1723	1446	1312	1170	1110	–	–	1299	
<b>TOTAL (B)</b>	<b>479</b>	<b>1449</b>	<b>1362</b>	<b>2355</b>	<b>1967</b>	<b>1990</b>	<b>1108</b>	<b>945</b>	<b>1497</b>	<b>2637</b>	
<b>Profit Before Tax</b>	13083	82284	50291	65814	52034	45274	31830	39339	21416	15669	
Provision for Taxation	(28)	(11505)	(2686)	2651	(852)	2751	1059	1295	4317	330	
<b>Profit after Tax</b>	<b>13054</b>	<b>70779</b>	<b>47605</b>	<b>63162</b>	<b>52886</b>	<b>42523</b>	<b>30771</b>	<b>38044</b>	<b>17099</b>	<b>15339</b>	
<b>APPROPRIATIONS</b>											
(a) Interim dividends paid during the year											
(b) Proposed final dividend	3000	14200	9600	12633	10577	8600	6200	3000	2500	3000	
(c) Dividend distribution tax	486	2412	1630	2147	1798	1206	877	384	320	–	
Contingency reserves for Unexpired Risks (Schedule 16B)											
(d) Transfer to any Reserves or Other Accounts	–	–	–	–	–	–	–	–	–	–	
Transfer to General Reserve	9569	54167	36375	48383	40511	32717	23694	34660	14279	12339	
<b>Balance of Profit / Loss B/f from last year</b>											
<b>Balance C/f to Balance Sheet</b>											

Figure in bracket represents negative value

TABLE 56: PUBLIC SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Concl'd.)

(₹ Lakh)

Particulars	ALL COMPANIES										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
<b>OPERATING PROFIT/(LOSS)</b>											
(a) Fire Insurance	(22821)	1394	3528	38501	50415	21414	68013	88729	67449	60466	
(b) Marine Insurance	(11785)	4863	(14668)	1000	6003	11765	12315	32748	21072	28275	
(c) Miscellaneous Insurance	(205547)	(45897)	(107920)	26007	83204	(40601)	(33730)	(66650)	(72465)	(134104)	
<b>sub-total</b>	<b>(240153)</b>	<b>(39641)</b>	<b>(119061)</b>	<b>65507</b>	<b>139623</b>	<b>(7422)</b>	<b>46598</b>	<b>54827</b>	<b>16057</b>	<b>(45363)</b>	
<b>INCOME FROM INVESTMENTS</b>											
(a) Interest, Dividend & Rent – Gross	121187	109330	110125	102652	88726	77742	75798	65848	69139	66324	
(b) Profit on sale of investments	129477	104135	57252	113082	93073	96312	53398	39277	14193	5619	
Less: Loss on sale of investments	(128)	-	(301)	(109)	(95)	(29)	(228)	(222)	(110)	(105)	
<b>OTHER INCOME</b>	2163	3310	9138	3483	3196	6023	3403	2718	3586	2484	
<b>TOTAL (A)</b>	<b>12547</b>	<b>177134</b>	<b>57154</b>	<b>284615</b>	<b>324523</b>	<b>172626</b>	<b>178969</b>	<b>162447</b>	<b>102864</b>	<b>28959</b>	
<b>PROVISIONS (Other than taxation)</b>											
(a) For diminution in the value of investments	(375)	288	(3479)	528	(396)	(3156)	1109	5667	4485	6904	
(b) For doubtful debts	11422	19324	24	1635	(231)	12218	1415	2658	3893	5811	
(c) Others	981	262	134	997	440	2785	516	(69)	730	5108	
<b>OTHER EXPENSES</b>											
(a) Expenses other than those related to Insurance Business	416	366	268	335	245	201	127	950	1040	562	
(b) Bad debts written off	-	-	1	1	2	4	(103)	-	-	3738	
(c) Others	2576	3000	2389	1719	2489	2287	2995	(3620)	896	3227	
<b>TOTAL (B)</b>	<b>15020</b>	<b>23239</b>	<b>(664)</b>	<b>5215</b>	<b>2549</b>	<b>14339</b>	<b>6059</b>	<b>5585</b>	<b>11044</b>	<b>25350</b>	
Profit Before Tax	(2473)	153894	57818	279400	321974	158286	172910	156862	91820	3609	
Provision for Taxation	(13678)	(24587)	(7985)	58851	31238	26359	55751	21026	24386	4642	
Profit after Tax	(16151)	129307	49833	220548	290736	131927	117159	135835	67434	(1033)	
<b>APPROPRIATIONS</b>											
(a) Interim dividends paid during the year	-	-	-	-	-	-	3250	-	11944	-	
(b) Proposed final dividend	3000	27098	14100	44949	58139	26600	16450	12500	1530	5000	
(c) Dividend distribution tax	453	4604	2395	7639	9881	3731	2740	1602	-	-	
Contingency reserves for Unexpired Risks (Schedule 16B)	2379	-	-	-	-	-	-	-	-	-	
(d) Transfer to any Reserves or Other Accounts	-	-	4495	-	-	-	-	-	49818	(811)	
Transfer to General Reserve	(21983)	97605	28843	167961	222716	101597	65076	92907	3	15494	
<b>Balance of Profit / Loss B/f from last year</b>	-	-	-	-	-	-	-	-	-	-	
<b>Balance C/f to Balance Sheet</b>	-	-	-	-	-	-	29644	28827	4144	24633	

Figure in bracket represents negative value

**TABLE 57: PUBLIC SECTOR NON-LIFE INSURERS: BALANCE SHEET**  
(As on 31<sup>st</sup> March)

Particulars	NATIONAL											
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	
<b>SOURCES OF FUNDS</b>												
Share Capital	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000
Reserves & Surplus	155779	148290	130949	145870	133348	101002	111627	101520	97217	86392	95437	86392
Fair Value Change Account	814081	805516	360649	730930	592101	681624	396656	329631	143602	178438	-	178438
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>979860</b>	<b>963806</b>	<b>501598</b>	<b>886800</b>	<b>735449</b>	<b>792626</b>	<b>518284</b>	<b>441151</b>	<b>250819</b>	<b>274830</b>	<b>105437</b>	<b>105437</b>
<b>APPLICATION OF FUNDS</b>												
Investments	1611977	1417854	915093	1271798	1063780	1094224	737656	643011	434372	444680	244175	444680
Loans	34237	35977	37840	39180	41721	45913	50846	51384	49957	52924	55987	52924
Fixed Assets	8360	10990	5611	6371	6000	6758	8985	7973	7198	6819	4545	6819
Deferred Tax Assets	-	-	-	-	-	-	-	888	462	-	-	-
<b>CURRENT ASSETS</b>												
Cash & Bank Balance	78963	44164	39369	61926	103139	97149	120103	101292	98168	68248	70830	68248
Advances and Other Assets	202985	291062	256409	195899	145448	136601	109505	88075	63619	71504	65149	71504
<b>Sub-Total (A)</b>	<b>281948</b>	<b>335226</b>	<b>295778</b>	<b>257825</b>	<b>248587</b>	<b>233750</b>	<b>229609</b>	<b>189366</b>	<b>161787</b>	<b>139752</b>	<b>135979</b>	<b>139752</b>
<b>CURRENT LIABILITIES</b>												
Provisions	672809	611479	555671	507886	460522.5	447829.4	361627.1	326528	272978	262029	229112	262029
	290024	230340	197708	181402	170118.8	152356.8	165524.4	147945	129978	107316	106137	107316
<b>Sub-Total (B)</b>	<b>962833</b>	<b>841819</b>	<b>753380</b>	<b>689288</b>	<b>630641</b>	<b>600186</b>	<b>527152</b>	<b>474473</b>	<b>402957</b>	<b>369345</b>	<b>335249</b>	<b>369345</b>
<b>Net Current Assets (C)= (A-B)</b>	<b>(680885)</b>	<b>(506593)</b>	<b>(457602)</b>	<b>(431463)</b>	<b>(382054)</b>	<b>(366436)</b>	<b>(297543)</b>	<b>(285106)</b>	<b>(241170)</b>	<b>(229593)</b>	<b>(199270)</b>	<b>(229593)</b>
Misc. Expenditure (to the extent not written off or adjusted)	6170	5578	655	913	6002	12168	18340	23001	-	-	-	-
<b>Profit &amp; Loss Account (Debit Balance)</b>												
<b>TOTAL</b>	<b>979860</b>	<b>963806</b>	<b>501598</b>	<b>886800</b>	<b>735449</b>	<b>792626</b>	<b>518284</b>	<b>441151</b>	<b>250819</b>	<b>274830</b>	<b>105437</b>	<b>105437</b>

Figure in bracket represent negative value

**TABLE 57: PUBLIC SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)**  
(As on 31<sup>st</sup> March)

Particulars	NEW INDIA											
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	
<b>SOURCES OF FUNDS</b>												
Share Capital	20000	20000	20000	20000	20000	20000	15000	10000	10000	10000	10000	
Reserves & Surplus	691154	723021	712215	677280	582016	460803	416641	384350	330406	308945	296775	
Fair Value Change Account	1673201	1564174	741729	1395927	1094835	1221127	684697	583789	230176	273046	-	
Borrowings												
Deferred Tax Liability												
<b>TOTAL</b>	<b>2384355</b>	<b>2307194</b>	<b>1473945</b>	<b>2093208</b>	<b>1696851</b>	<b>1701930</b>	<b>1116338</b>	<b>978139</b>	<b>570582</b>	<b>591991</b>	<b>306775</b>	
<b>APPLICATION OF FUNDS</b>												
Investments	2847822	2620322	1776757	2463287	2107007	2066526	1457523	1272842	884837	869256	514195	
Loans	48566	55935	59386	65776	74545	78652	87413	94089	96733	101344	107997	
Fixed Assets	15683	16215	15817	11524	13265	12106	11441	10418	10925	10727	7785	
Deferred Tax Assets	10186	9458	2331	1016	4056	6175	8407	3525	2150	-	-	
<b>CURRENT ASSETS</b>												
Cash & Bank Balance	530445	436519	332084	285793	316227	305971	228609	197434	158746	115286	115469	
Advances and Other Assets	509425	544842	506702	367018	224597	223012	173855.97	151908	142703	127002	110247	
<b>Sub-Total (A)</b>	<b>1039870</b>	<b>981361</b>	<b>838785</b>	<b>652811</b>	<b>540824</b>	<b>528983</b>	<b>402465</b>	<b>349342</b>	<b>301450</b>	<b>242288</b>	<b>225716</b>	
<b>CURRENT LIABILITIES</b>												
Provisions	1127836	948057	862171	776208	760479	713474	608525	545188	505809	448304	391214	
	463661	428039	356961	324998	287128	287154	257857	227717	222084	183320	157704	
<b>Sub-Total (B)</b>	<b>1591497</b>	<b>1376096</b>	<b>1219132</b>	<b>1101206</b>	<b>1047606</b>	<b>1000628</b>	<b>866382</b>	<b>772905</b>	<b>727893</b>	<b>631624</b>	<b>548918</b>	
<b>Net Current Assets (C)= (A-B)</b>	<b>(551627)</b>	<b>(394735)</b>	<b>(380346)</b>	<b>(448396)</b>	<b>(506782)</b>	<b>(471645)</b>	<b>(463918)</b>	<b>(423563)</b>	<b>(426443)</b>	<b>(389336)</b>	<b>(323202)</b>	
Misc. Expenditure (to the extent not written off or adjusted)	13725	-	-	-	4761	10116	15472	20828	2380	-	-	
<b>Profit &amp; Loss Account (Debit Balance)</b>												
<b>TOTAL</b>	<b>2384355</b>	<b>2307194</b>	<b>1473945</b>	<b>2093208</b>	<b>1696851</b>	<b>1701930</b>	<b>1116338</b>	<b>978139</b>	<b>570582</b>	<b>591991</b>	<b>306775</b>	

Figure in bracket represent negative value

**TABLE 57: PUBLIC SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)**  
(As on 31<sup>st</sup> March)

(₹ Lakh)

Particulars	ORIENTAL											
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	
<b>SOURCES OF FUNDS</b>												
Share Capital	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000
Reserves & Surplus	188402	182940	187365	192632	192579	154552	131861	102218	73391	57279	82723	82723
Fair Value Change Account	832781	811716	397556	761484	583314	670703	369147	323442	141015	175599	-	-
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>1031182</b>	<b>1004656</b>	<b>594921</b>	<b>964116</b>	<b>785894</b>	<b>835255</b>	<b>511008</b>	<b>435660</b>	<b>224406</b>	<b>242878</b>	<b>92723</b>	<b>92723</b>
<b>APPLICATION OF FUNDS</b>												
Investments	1540546	1380788	944434	1316751	1086973	1126268	766420	684632	465438	470843	276472	276472
Loans	27414	30999	33636	37417	41083	43269	49491	51041	51490	53537	57188	57188
Fixed Assets	8736	9078	8547	9423	7364	8460	6350	5754	5934	5686	6040	6040
Deferred Tax Assets	-	-	-	-	-	-	5681	-	-	-	-	-
<b>CURRENT ASSETS</b>												
Cash & Bank Balance	170628	149946	115013	120613	148499.38	102676.28	101850.3	84528	64749	54272	48465	48465
Advances and Other Assets	191508	239763	244632	137664	108541.87	73831.12	57394.76	52740	57879	59677	57203	57203
<b>Sub-Total (A)</b>	<b>362136</b>	<b>389708</b>	<b>359645</b>	<b>258277</b>	<b>257041</b>	<b>176507</b>	<b>159245</b>	<b>137268</b>	<b>122628</b>	<b>113949</b>	<b>105668</b>	<b>105668</b>
<b>CURRENT LIABILITIES</b>												
Provisions	289250	282632	224289	192446	199543	174972	143036	132606	121476	108048	104638	104638
<b>Sub-Total (B)</b>	<b>919534</b>	<b>805917</b>	<b>751341</b>	<b>657752</b>	<b>611418</b>	<b>529548</b>	<b>491925</b>	<b>464228</b>	<b>423471</b>	<b>401137</b>	<b>352645</b>	<b>352645</b>
<b>Net Current Assets (C)= (A-B)</b>	<b>(557398)</b>	<b>(416209)</b>	<b>(391697)</b>	<b>(399475)</b>	<b>(354377)</b>	<b>(353040)</b>	<b>(332680)</b>	<b>(326960)</b>	<b>(300843)</b>	<b>(287188)</b>	<b>(246977)</b>	<b>(246977)</b>
Misc. Expenditure (to the extent not written off or adjusted)	11885	-	-	-	4851	10298	15746	21193	2386	-	-	-
<b>Profit &amp; Loss Account (Debit Balance)</b>												
<b>TOTAL</b>	<b>1031182</b>	<b>1004656</b>	<b>594921</b>	<b>964116</b>	<b>785894</b>	<b>835255</b>	<b>511008</b>	<b>435660</b>	<b>224406</b>	<b>242878</b>	<b>92723</b>	<b>92723</b>

Figure in bracket represent negative value

**TABLE 57: PUBLIC SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)**  
(As on 31<sup>st</sup> March)

Particulars	UNITED											
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	
<b>SOURCES OF FUNDS</b>												
Share Capital	15000	15000	15000	15000	15000	10000	10000	10000	10000	10000	10000	
Reserves & Surplus	409793	400245	346359	309059	261186	225740	192958	169264	134603	120325	107985	
Fair Value Change Account	471625	480845	186082	503743	403248	495752	293940	269554	95715	120236	-	
Borrowings	-	-	-	-	-	-	-	-	-	-	-	
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>896419</b>	<b>896090</b>	<b>547441</b>	<b>827802</b>	<b>679433</b>	<b>731492</b>	<b>496898</b>	<b>448818</b>	<b>240319</b>	<b>250561</b>	<b>117985</b>	
<b>APPLICATION OF FUNDS</b>												
Investments	1526672	1344830	967921	1240363	1059930	1080409	825814	792722	550332	519720	372618	
Loans	40367	45356	50414	56079	58675	62982	70299	75742	74358	75568	77709	
Fixed Assets	8642	10838	12396	8236	9841	7067	6493	7325	7593	7650	5892	
Deferred Tax Assets	-	-	-	-	222	-	-	-	-	-	-	
<b>CURRENT ASSETS</b>												
Cash & Bank Balance	98780	84376	61825	70565	84974	89048	79524	71034	53464	49583	39860	
Advances and Other Assets	193324	235577	204352	152638	114471	116631	81811	60226	81787	100199	70449	
<b>Sub-Total (A)</b>	<b>292103</b>	<b>319953</b>	<b>266177</b>	<b>223203</b>	<b>199445</b>	<b>205680</b>	<b>161335</b>	<b>131261</b>	<b>135251</b>	<b>149782</b>	<b>110309</b>	
<b>CURRENT LIABILITIES</b>												
Provisions	673130	536082	513382	498879	472747	471023	441934	453978	399462	370999	333578	
	298237	288805	236086	201201	175932	153623	146974	133605	130301	131160	114965	
<b>Sub-Total (B)</b>	<b>971366</b>	<b>824887</b>	<b>749467</b>	<b>700080</b>	<b>648679</b>	<b>624646</b>	<b>588908</b>	<b>587582</b>	<b>529762</b>	<b>502159</b>	<b>448543</b>	
<b>Net Current Assets (C)= (A-B)</b>	<b>(679263)</b>	<b>(504934)</b>	<b>(483290)</b>	<b>(476876)</b>	<b>(449234)</b>	<b>(418966)</b>	<b>(427572)</b>	<b>(456322)</b>	<b>(394511)</b>	<b>(352377)</b>	<b>(338234)</b>	
Misc. Expenditure (to the extent not written off or adjusted)	-	-	-	-	-	-	21864	29350	2547	-	-	
<b>Profit &amp; Loss Account (Debit Balance)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>TOTAL</b>	<b>896419</b>	<b>896090</b>	<b>547441</b>	<b>827802</b>	<b>679433</b>	<b>731492</b>	<b>496898</b>	<b>448818</b>	<b>240319</b>	<b>250561</b>	<b>117985</b>	

Figure in bracket represent negative value

**TABLE 57: PUBLIC SECTOR NON-LIFE INSURERS: BALANCE SHEET (Concl.d.)**  
(As on 31<sup>st</sup> March)

Particulars	TOTAL											
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	
<b>SOURCES OF FUNDS</b>												
Share Capital	55000	55000	55000	55000	55000	50000	45000	40000	40000	40000	40000	
Reserves & Surplus	1445128	1454495	1376889	1324841	1169128	942097	853088	757352	635617	572941	582920	
Fair Value Change Account	3791688	3662251	1686016	3392085	2673499	3069206	1744440	1506416	610508	747319	-	
Borrowings	-	-	-	-	-	-	-	-	-	-	-	
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>5291815</b>	<b>5171746</b>	<b>3117905</b>	<b>4771925</b>	<b>3897627</b>	<b>4061304</b>	<b>2642528</b>	<b>2303767</b>	<b>1286126</b>	<b>1360260</b>	<b>622920</b>	
<b>APPLICATION OF FUNDS</b>												
Investments	7527018	6763793	4604205	6292200	5317689	5367427	3787412	3393207	2334979	2304499	1407460	
Loans	150583	168268	181277	198452	216025	230815	258050	272256	272538	283373	298881	
Fixed Assets	41421	47121	42372	35554	36468	34391	33268	31470	31650	30882	24262	
Deferred Tax Assets	10186	9458	2331	1016	4278	6175	14088	4413	2612	-	-	
<b>CURRENT ASSETS</b>												
Cash & Bank Balance	878816	715004	548291	538897	652840	594844	530086	454288	375127	287389	274624	
Advances and Other Assets	1097241	1311244	1212095	853219	593057	550076	422567	352949	345988	358382	303048	
<b>Sub-Total (A)</b>	<b>1976057</b>	<b>2026249</b>	<b>1760386</b>	<b>1392116</b>	<b>1245897</b>	<b>1144920</b>	<b>952654</b>	<b>807236</b>	<b>721116</b>	<b>645771</b>	<b>577672</b>	
<b>CURRENT LIABILITIES</b>												
Provisions	3104057	2618904	2458277	2248278	2105624	1986902	1760976	1657315	1480244	1374421	1201911	
	1341172	1229815	1015044	900047	832721	768105	713391	641872	603839	529844	483444	
<b>Sub-Total (B)</b>	<b>4445230</b>	<b>3848720</b>	<b>3473321</b>	<b>3148325</b>	<b>2938344</b>	<b>2755008</b>	<b>2474367</b>	<b>2299188</b>	<b>2084083</b>	<b>1904265</b>	<b>1685355</b>	
<b>Net Current Assets (C)= (A-B)</b>	<b>(2469172)</b>	<b>(1822471)</b>	<b>(1712935)</b>	<b>(1756209)</b>	<b>(1692447)</b>	<b>(1610088)</b>	<b>(1521713)</b>	<b>(1491951)</b>	<b>(1362967)</b>	<b>(1258494)</b>	<b>(1107683)</b>	
Misc. Expenditure (to the extent not written off or adjusted)	31780	5578	655	913	15614	32583	71422	94372	7313	-	-	
<b>Profit &amp; Loss Account (Debit Balance)</b>	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>5291815</b>	<b>5171746</b>	<b>3117905</b>	<b>4771925</b>	<b>3897627</b>	<b>4061304</b>	<b>2642528</b>	<b>2303767</b>	<b>1286126</b>	<b>1360260</b>	<b>622920</b>	

Figure in bracket represent negative value



**TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT**

(₹ Lakh)

Particulars	FIRE												
	BAJAJ ALLIANZ										BHARTIAXA		
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10	2008-09
Premiums earned (Net)	11314	11847	11588	12256	9382	7399	5264	2641	974	68	632	234	(37)
Profit/ Loss on sale/redemption of Investments	14	67	119	433	188	105	138	112	31	10	0	-	11
Others	222	138	78	256	(84)	213	32	10	19	-	26	2	20
Interest, Dividend & Rent – Gross	1972	1617	1441	1183	1377	799	597	420	202	23	149	53	21
<b>TOTAL (A)</b>	<b>13522</b>	<b>13670</b>	<b>13226</b>	<b>14128</b>	<b>10863</b>	<b>8517</b>	<b>6031</b>	<b>3183</b>	<b>1226</b>	<b>101</b>	<b>807</b>	<b>288</b>	<b>15</b>
Claims Incurred (Net)	6195	6877	7263	4976	5009	5769	2546	606	276	103	714	906	10
Commission	(1588)	(1574)	(1820)	(2838)	(6968)	(6690)	(4789)	(2382)	(1313)	(663)	(520)	(368)	(34)
Operating Expenses related to Insurance Business	5191	4402	4803	4799	4903	4747	3550	2707	1066	424	1716	1422	536
Co- Insurance administration fee													
Solatium Fund											24		
Premium Deficiency											7		
Other Miscellaneous													
<b>TOTAL (B)</b>	<b>9798</b>	<b>9706</b>	<b>10246</b>	<b>6936</b>	<b>2943</b>	<b>3826</b>	<b>1307</b>	<b>931</b>	<b>29</b>	<b>(136)</b>	<b>1941</b>	<b>1959</b>	<b>511</b>
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>3724</b>	<b>3964</b>	<b>2980</b>	<b>7192</b>	<b>7921</b>	<b>4691</b>	<b>4724</b>	<b>2252</b>	<b>1197</b>	<b>237</b>	<b>(1134)</b>	<b>(1671)</b>	<b>(497)</b>
<b>APPROPRIATIONS</b>													
Transfer to Shareholders' Account	3724	3964	2980	7192	7921	4691	4724	2252	1197	237	(1134)	(1671)	(497)
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
<b>TOTAL (C)</b>	<b>3724</b>	<b>3964</b>	<b>2980</b>	<b>7192</b>	<b>7921</b>	<b>4691</b>	<b>4724</b>	<b>2252</b>	<b>1197</b>	<b>237</b>	<b>(1134)</b>	<b>(1671)</b>	<b>(497)</b>

Note: Figure in brackets indicates negative value

**TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)**

(₹ Lakh)

Particulars	FIRE												
	CHOLAMANDALAM											FUTURE GENERALI	
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10	2008-09
Premiums earned (Net)	1949	1597	2032	3266	3180	1444	1085	338	12	967	300	89	(148)
Profit/ Loss on sale/redemption of Investments	6	45	17	38	12	15	15	49	3	21	9	1	-
Others	4	5	5	9	9	7	9	3	-	1	1	-	-
Interest, Dividend & Rent – Gross	443	342	358	331	327	271	110	44	1	239	73	22	-
<b>TOTAL (A)</b>	<b>2401</b>	<b>1988</b>	<b>2411</b>	<b>3643</b>	<b>3528</b>	<b>1738</b>	<b>1219</b>	<b>434</b>	<b>16</b>	<b>1228</b>	<b>383</b>	<b>112</b>	<b>(148)</b>
Claims Incurred (Net)	1217	1215	1609	1172	894	1357	756	183	-	838	549	172	3
Commission	(404)	(476)	(851)	(977)	(1229)	(1462)	(934)	(653)	(133)	(617)	(607)	(321)	(76)
Operating Expenses related to Insurance Business	1544	1053	991	1499	2073	1919	1218	864	454	2100	1452	744	368
Co- Insurance administration fee													
Solatium Fund										(75)	50	-	-
Premium Deficiency													
Other Miscellaneous													
<b>TOTAL (B)</b>	<b>2356</b>	<b>1792</b>	<b>1749</b>	<b>1693</b>	<b>1738</b>	<b>1814</b>	<b>1040</b>	<b>394</b>	<b>321</b>	<b>2246</b>	<b>1443</b>	<b>595</b>	<b>296</b>
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>45</b>	<b>196</b>	<b>663</b>	<b>1950</b>	<b>1790</b>	<b>(76)</b>	<b>179</b>	<b>40</b>	<b>(305)</b>	<b>(1018)</b>	<b>(1060)</b>	<b>(483)</b>	<b>(444)</b>
<b>APPROPRIATIONS</b>													
Transfer to Shareholders' Account	45	196	663	1950	1790	(76)	179	40	(305)	(1018)	(1060)	(483)	(444)
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
<b>TOTAL (C)</b>	<b>45</b>	<b>196</b>	<b>663</b>	<b>1950</b>	<b>1790</b>	<b>(76)</b>	<b>179</b>	<b>40</b>	<b>(305)</b>	<b>(1018)</b>	<b>(1060)</b>	<b>(483)</b>	<b>(444)</b>

Note: Figure in brackets indicates negative value

**TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)**

(₹ Lakh)

Particulars	FIRE																	
	HDFC ERGO							ICICI LOMBARD										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-02	2010-02	
Premiums earned (Net)	1401	332	88	161	157	158	109	(2)	11287	8993	10104	10865	6982	3480	3616	2388	744	21
Profit/ Loss on sale/redemption of Investments	17	8	4	-	-	-	-	1	314	561	469	154	160	358	269	70	23	-
Others	38	(3)	46	53	21	(1)	(1)	-	-	(75)	(91)	(9)	(8)	-	-	4	-	-
Interest, Dividend & Rent – Gross	235	79	29	21	23	16	6	1	548	531	591	455	324	237	196	181	75	3
<b>TOTAL (A)</b>	<b>1690</b>	<b>416</b>	<b>167</b>	<b>235</b>	<b>201</b>	<b>173</b>	<b>114</b>	<b>(1)</b>	<b>13301</b>	<b>10010</b>	<b>11073</b>	<b>11464</b>	<b>7458</b>	<b>4075</b>	<b>4081</b>	<b>2643</b>	<b>842</b>	<b>24</b>
Claims Incurred (Net)	1370	522	19	34	118	252	52	10	11221	6581	9698	5794	2474	1701	1445	936	151	12
Commission	(1734)	(1822)	(743)	(272)	(234)	(146)	(32)	(5)	204	(1118)	(2734)	(3629)	(9339)	(8343)	(7395)	(7163)	(1426)	(316)
Operating Expenses related to Insurance Business	1018	650	201	250	153	133	121	48	4583	4688	6410	7695	6939	5903	4796	5039	2588	333
Co- Insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>654</b>	<b>(650)</b>	<b>(524)</b>	<b>11</b>	<b>37</b>	<b>239</b>	<b>141</b>	<b>53</b>	<b>16008</b>	<b>10152</b>	<b>13374</b>	<b>9860</b>	<b>73</b>	<b>(738)</b>	<b>(1154)</b>	<b>(1188)</b>	<b>1313</b>	<b>29</b>
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>1036</b>	<b>1067</b>	<b>691</b>	<b>223</b>	<b>164</b>	<b>(67)</b>	<b>(27)</b>	<b>(54)</b>	<b>(2707)</b>	<b>(142)</b>	<b>(2301)</b>	<b>1605</b>	<b>7385</b>	<b>4813</b>	<b>5235</b>	<b>3831</b>	<b>(471)</b>	<b>(6)</b>
<b>APPROPRIATIONS</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	1036	1067	691	223	164	(67)	(27)	(54)	(2707)	(142)	(2301)	1605	7385	4813	5235	3831	(471)	(6)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	<b>1036</b>	<b>1067</b>	<b>691</b>	<b>223</b>	<b>164</b>	<b>(67)</b>	<b>(27)</b>	<b>(54)</b>	<b>(2707)</b>	<b>(142)</b>	<b>(2301)</b>	<b>1605</b>	<b>7385</b>	<b>4813</b>	<b>5235</b>	<b>3831</b>	<b>(471)</b>	<b>(6)</b>

Note: Figure in brackets indicates negative value

TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	FIRE											RAHEJA OBE	
	IFFCO TOKIO											2010-11	2009-10
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10	
Premiums earned (Net)	5035	4684	6049	6364	5481	4368	3158	2432	967	94	(94)	(74)	
Profit/ Loss on sale/redemption of Investments	14	12	23	17	13	10	2	-	-	-	0	-	
Others	(58)	(235)	(5)	-	-	-	18	25	-	-	-	-	
Interest, Dividend & Rent – Gross	580	595	609	447	380	421	212	135	52	18	15	0	
<b>TOTAL (A)</b>	<b>5572</b>	<b>5055</b>	<b>6676</b>	<b>6828</b>	<b>5874</b>	<b>4799</b>	<b>3390</b>	<b>2592</b>	<b>1019</b>	<b>112</b>	<b>(79)</b>	<b>(73)</b>	
Claims Incurred (Net)	4853	4383	4414	4226	2592	1195	1245	1183	293	36	7	1	
Commission	(906)	(1047)	(1654)	(2742)	(5624)	(5507)	(4045)	(3003)	(2599)	(1027)	(4)	(1)	
Operating Expenses related to Insurance Business	3358	2931	3402	3845	5209	4511	3376	2846	2363	1210	233	97	
Co- Insurance administration fee													
Solatium Fund													
Premium Deficiency													
Other Miscellaneous													
<b>TOTAL (B)</b>	<b>7306</b>	<b>6266</b>	<b>6161</b>	<b>5329</b>	<b>2177</b>	<b>199</b>	<b>576</b>	<b>1026</b>	<b>57</b>	<b>220</b>	<b>236</b>	<b>98</b>	
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>(1734)</b>	<b>(1211)</b>	<b>514</b>	<b>1499</b>	<b>3697</b>	<b>4600</b>	<b>2815</b>	<b>1566</b>	<b>962</b>	<b>(108)</b>	<b>(315)</b>	<b>(171)</b>	
<b>APPROPRIATIONS</b>													
Transfer to Shareholders' Account	(1734)	(1211)	514	1499	3697	4600	2815	1566	962	(108)	(315)	(171)	
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
<b>TOTAL (C)</b>	<b>(1734)</b>	<b>(1211)</b>	<b>514</b>	<b>1499</b>	<b>3697</b>	<b>4600</b>	<b>2815</b>	<b>1566</b>	<b>962</b>	<b>(108)</b>	<b>(315)</b>	<b>(171)</b>	

Note: Figure in brackets indicates negative value

TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	FIRE											
	L&T	SBI	RELIANCE									
	2010-11	2010-11	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Premiums earned (Net)	(22)	(151)	3075	4074	4151	3845	2394	1357	1625	900	268	39
Profit/ Loss on sale/redemption of Investments	(1)	0	47	134	127	164	78	16	21	29	91	-
Others			-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross	8	49	445	593	575	334	194	122	142	136	163	56
<b>TOTAL (A)</b>	<b>(16)</b>	<b>(102)</b>	<b>3567</b>	<b>4801</b>	<b>4853</b>	<b>4343</b>	<b>2665</b>	<b>1494</b>	<b>1788</b>	<b>1065</b>	<b>522</b>	<b>95</b>
Claims Incurred (Net)	14	84	1761	3172	2889	2674	1786	1299	785	672	544	29
Commission	(28)	(8)	(827)	(1419)	(1481)	(2657)	(3916)	(1066)	(843)	(1346)	(1880)	(697)
Operating Expenses related to Insurance Business	872	3788	1074	1149	1634	1882	1218	468	1112	1139	927	859
Co- Insurance administration fee												
Solatium Fund												
Premium Deficiency												
Other Miscellaneous												
<b>TOTAL (B)</b>	<b>858</b>	<b>3864</b>	<b>2009</b>	<b>2902</b>	<b>3043</b>	<b>1899</b>	<b>(912)</b>	<b>701</b>	<b>1054</b>	<b>465</b>	<b>(409)</b>	<b>191</b>
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>(873)</b>	<b>(3966)</b>	<b>1559</b>	<b>1898</b>	<b>1810</b>	<b>2444</b>	<b>3577</b>	<b>793</b>	<b>734</b>	<b>600</b>	<b>931</b>	<b>(96)</b>
<b>APPROPRIATIONS</b>												
Transfer to Shareholders' Account												
Transfer to Catastrophe Reserve	(873)	(3966)	(1559)	1898	1810	2444	3577	793	734	600	931	(96)
Transfer to Other Reserves												
<b>TOTAL (C )</b>	<b>(873)</b>	<b>(3966)</b>	<b>(1559)</b>	<b>1898</b>	<b>1810</b>	<b>2444</b>	<b>3577</b>	<b>793</b>	<b>734</b>	<b>600</b>	<b>931</b>	<b>(96)</b>

Note: Figure in brackets indicates negative value

TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	FIRE												
	ROYAL SUNDARAM										SHRIRAM		
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10	2008-09
Premiums earned (Net)	1581	1293	1495	2144	2920	2340	1909	1340	864	67	218	75	(40)
Profit/ Loss on sale/redemption of Investments	6	49	30	9	5	7	(2)	34	27	1		-	-
Others	-	-	-	-	-	-	-	-	-	-	10	0	-
Interest, Dividend & Rent – Gross	327	351	397	329	179	127	80	60	47	13	16	4	1
<b>TOTAL (A)</b>	<b>1914</b>	<b>1693</b>	<b>1922</b>	<b>2482</b>	<b>3105</b>	<b>2474</b>	<b>1988</b>	<b>1434</b>	<b>938</b>	<b>81</b>	<b>244</b>	<b>79</b>	<b>(39)</b>
Claims Incurred (Net)	490	494	763	929	542	929	971	404	287	63	31	63	4
Commission	(186)	(251)	(346)	(660)	(1642)	(1663)	(948)	(1110)	(925)	(366)	(37)	(13)	0
Operating Expenses related to Insurance Business	951	702	971	1574	2324	2055	1223	1217	968	876	53	25	4
Co- Insurance administration fee													
Solatium Fund													
Premium Deficiency													
Other Miscellaneous													
<b>TOTAL (B)</b>	<b>1255</b>	<b>944</b>	<b>1388</b>	<b>1844</b>	<b>1224</b>	<b>1321</b>	<b>1246</b>	<b>511</b>	<b>330</b>	<b>573</b>	<b>47</b>	<b>75</b>	<b>8</b>
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>659</b>	<b>748</b>	<b>533</b>	<b>638</b>	<b>1881</b>	<b>1153</b>	<b>742</b>	<b>923</b>	<b>608</b>	<b>(493)</b>	<b>197</b>	<b>4</b>	<b>(47)</b>
<b>APPROPRIATIONS</b>													
Transfer to Shareholders' Account	659	748	533	638	1881	1153	742	923	608	(493)	197	4	(47)
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
<b>TOTAL (C)</b>	<b>659</b>	<b>748</b>	<b>533</b>	<b>638</b>	<b>1881</b>	<b>1153</b>	<b>742</b>	<b>923</b>	<b>608</b>	<b>(493)</b>	<b>197</b>	<b>4</b>	<b>(47)</b>

Note: Figure in brackets indicates negative value

TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	FIRE													
	TATA AIG											UNIVERSAL SOMPO		
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10	2008-09	2007-08
Premiums earned (Net)	2004	2011	2064	1662	1489	1085	810	823	346	(46)	2244	1263	(267)	(43)
Profit/ Loss on sale/redemption of Investments	53	48	7	1	15	15	0	-	1	-	28	11	-	-
Others	3	13	22	9	14	17	14	-	(6)	-	(14)	(8)	-	1
Interest, Dividend & Rent – Gross	402	375	381	427	176	111	107	61	30	-	215	105	43	-
<b>TOTAL (A)</b>	<b>2462</b>	<b>2447</b>	<b>2474</b>	<b>2099</b>	<b>1695</b>	<b>1227</b>	<b>931</b>	<b>884</b>	<b>371</b>	<b>(46)</b>	<b>2473</b>	<b>1370</b>	<b>(223)</b>	<b>(42)</b>
Claims Incurred (Net)	1315	1022	1166	657	635	797	321	271	122	23	1037	879	39	-
Commission	(2468)	(1928)	(2542)	(2352)	(2778)	(3616)	(1878)	(1777)	(1034)	(430)	20	64	(46)	(3)
Operating Expenses related to Insurance Business	1214	1140	1570	1302	1589	1238	-	410	265	237	2175	1875	981	727
Co- Insurance administration fee	33	30	-	-	-	-	-	-	-	-	-	-	-	-
Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Premium Deficiency	-	-	-	-	-	-	696	17	-	-	-	-	-	-
Other Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	5	-	-
<b>TOTAL (B)</b>	<b>94</b>	<b>263</b>	<b>194</b>	<b>(394)</b>	<b>(554)</b>	<b>(1581)</b>	<b>(861)</b>	<b>(1079)</b>	<b>(647)</b>	<b>(170)</b>	<b>3231</b>	<b>2823</b>	<b>974</b>	<b>724</b>
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>2368</b>	<b>2184</b>	<b>2280</b>	<b>2493</b>	<b>2249</b>	<b>2808</b>	<b>1793</b>	<b>1963</b>	<b>1018</b>	<b>124</b>	<b>(759)</b>	<b>(1452)</b>	<b>(1198)</b>	<b>(766)</b>
<b>APPROPRIATIONS</b>														
Transfer to Shareholders' Account	2368	2184	2280	2493	2249	2808	1793	1963	1018	124	(759)	(1452)	(1198)	(766)
Transfer to Catastrophe Reserve														
Transfer to Other Reserves														
<b>TOTAL (C)</b>	<b>2368</b>	<b>2184</b>	<b>2280</b>	<b>2493</b>	<b>2249</b>	<b>2808</b>	<b>1793</b>	<b>1963</b>	<b>1018</b>	<b>124</b>	<b>(759)</b>	<b>(1452)</b>	<b>(1198)</b>	<b>(766)</b>

Note: Figure in brackets indicates negative value

TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MARINE												
	BAJAJ ALLIANZ											BHARTI AXA	
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10	2008-09
Premiums earned (Net)	5728	5643	5476	3897	2674	2196	1586	696	216	15	334	145	(28)
Profit/ Loss on sale/redemption of Investments	4	21	41	119	36	16	28	19	216	1	0	0	2
Others	13	9	33	20	(5)	57	31	17	2	-	7	0	3
Interest, Dividend & Rent – Gross	590	498	502	325	265	124	122	72	25	1	36	10	3
<b>TOTAL (A)</b>	<b>6336</b>	<b>6171</b>	<b>6052</b>	<b>4361</b>	<b>2970</b>	<b>2392</b>	<b>1767</b>	<b>804</b>	<b>247</b>	<b>17</b>	<b>378</b>	<b>156</b>	<b>(21)</b>
Claims Incurred (Net)	3231	4577	5098	3166	3727	2480	1890	922	146	17	241	178	3
Commission	429	349	395	177	(124)	(259)	(166)	(160)	(85)	(22)	(87)	(12)	(2)
Operating Expenses related to Insurance Business	1682	1512	1637	1478	1270	756	642	334	112	19	496	273	117
Co-insurance administration fee													
Solatium Fund													
Premium Deficiency	-	-	-	(387)	387	-	(44)	44	-	-	-	-	-
Other-Miscellaneous													
<b>TOTAL (B)</b>	<b>5341</b>	<b>6438</b>	<b>7131</b>	<b>4434</b>	<b>5260</b>	<b>2978</b>	<b>2323</b>	<b>1140</b>	<b>173</b>	<b>14</b>	<b>650</b>	<b>439</b>	<b>118</b>
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>995</b>	<b>(268)</b>	<b>(1079)</b>	<b>(74)</b>	<b>(2289)</b>	<b>(586)</b>	<b>(555)</b>	<b>(336)</b>	<b>74</b>	<b>2</b>	<b>(272)</b>	<b>(284)</b>	<b>(139)</b>
<b>APPROPRIATIONS</b>													
Transfer to Shareholders' Account	995	(268)	(1079)	(74)	(2289)	(586)	(555)	(336)	74	2	(272)	(284)	(139)
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
<b>TOTAL (C)</b>	<b>995</b>	<b>(268)</b>	<b>(1079)</b>	<b>(74)</b>	<b>(2289)</b>	<b>(586)</b>	<b>(555)</b>	<b>(336)</b>	<b>74</b>	<b>2</b>	<b>(272)</b>	<b>(284)</b>	<b>(139)</b>

Note: Figure in brackets indicates negative value



TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MARINE												
	CHOLAMANDALAM												
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2010-11	2009-10	2008-09	2007-08
Premiums earned (Net)	1223	1216	1145	981	709	546	380	150	4	525	251	107	(15)
Profit/ Loss on sale/redemption of Investments	2	24	5	10	2	2	3	27	1	9	3	-	-
Others	2	2	2	1	1	1	-	-	-	0	0	-	-
Interest, Dividend & Rent – Gross	84	113	110	89	64	45	23	25	-	102	26	9	-
<b>TOTAL (A)</b>	<b>1311</b>	<b>1355</b>	<b>1262</b>	<b>1081</b>	<b>776</b>	<b>594</b>	<b>406</b>	<b>202</b>	<b>5</b>	<b>636</b>	<b>280</b>	<b>116</b>	<b>(15)</b>
Claims Incurred (Net)	739	993	788	978	892	602	340	138	-	520	301	132	4
Commission	(432)	(355)	(384)	(336)	(301)	(101)	(219)	(58)	(1)	(199)	(94)	(46)	(7)
Operating Expenses related to Insurance Business	812	925	680	701	667	438	402	198	13	925	531	317	92
Co-insurance administration fee													
Solatium Fund				(24)	24	-	(6)	6	-				
Premium Deficiency													
Other-Miscellaneous													
<b>TOTAL (B)</b>	<b>1118</b>	<b>1563</b>	<b>1084</b>	<b>1320</b>	<b>1282</b>	<b>939</b>	<b>517</b>	<b>284</b>	<b>12</b>	<b>1246</b>	<b>738</b>	<b>403</b>	<b>89</b>
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>192</b>	<b>(208)</b>	<b>178</b>	<b>(239)</b>	<b>(506)</b>	<b>(345)</b>	<b>(111)</b>	<b>(82)</b>	<b>(7)</b>	<b>(610)</b>	<b>(458)</b>	<b>(287)</b>	<b>(104)</b>
<b>APPROPRIATIONS</b>													
Transfer to Shareholders' Account	192	(208)	178	(239)	(506)	(345)	(111)	(82)	(7)	(610)	(458)	(287)	(104)
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
<b>TOTAL (C)</b>	<b>192</b>	<b>(208)</b>	<b>178</b>	<b>(239)</b>	<b>(506)</b>	<b>(345)</b>	<b>(111)</b>	<b>(82)</b>	<b>(7)</b>	<b>(610)</b>	<b>(458)</b>	<b>(287)</b>	<b>(104)</b>

Note: Figure in brackets indicates negative value

TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MARINE																	
	HDFC ERGO						ICICI LOMBARD											
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2003-05	2004-06	2005-07	2006-08						
Premiums earned (Net)	777	301	192	142	96	50	16	1	4248	3228	2728	1830	1224	1164	1591	649	169	15
Profit/ Loss on sale/redemption of Investments	5	3	2	0	0	-	-	-	153	364	316	53	34	124	118	30	4	-
Others	(1)	(1)	0	3	(1)	(1)	-	-	(143)	(32)	(62)	(26)	(2)	(2)	-	-	1	-
Interest, Dividend & Rent – Gross	67	29	16	11	6	3	1	-	266	344	399	157	69	81	86	78	14	1
<b>TOTAL (A)</b>	<b>848</b>	<b>332</b>	<b>209</b>	<b>156</b>	<b>101</b>	<b>52</b>	<b>17</b>	<b>1</b>	<b>4524</b>	<b>3904</b>	<b>3381</b>	<b>2015</b>	<b>1324</b>	<b>1366</b>	<b>1795</b>	<b>757</b>	<b>188</b>	<b>16</b>
Claims Incurred (Net)	633	465	108	132	75	37	8	1	4722	2668	5502	3220	1156	2019	2107	1275	197	10
Commission	(207)	(174)	(85)	(17)	(12)	(9)	(1)	-	(822)	(790)	(1329)	(1330)	(1193)	(1055)	(803)	(577)	(37)	-
Operating Expenses related to Insurance Business	374	184	371	218	93	44	16	2	2658	2468	4268	3631	2565	1606	1420	683	172	-
Co-insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Solutium Fund	-	-	-	-	-	-	-	-	185	(985)	680	305	-	-	(110)	80	30	-
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>800</b>	<b>475</b>	<b>394</b>	<b>333</b>	<b>156</b>	<b>72</b>	<b>23</b>	<b>3</b>	<b>6744</b>	<b>3361</b>	<b>9121</b>	<b>5827</b>	<b>2528</b>	<b>2570</b>	<b>2614</b>	<b>1460</b>	<b>362</b>	<b>10</b>
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>48</b>	<b>(143)</b>	<b>(185)</b>	<b>(176)</b>	<b>(55)</b>	<b>(19)</b>	<b>(7)</b>	<b>(2)</b>	<b>(2220)</b>	<b>543</b>	<b>(5740)</b>	<b>(3812)</b>	<b>(1204)</b>	<b>(1204)</b>	<b>(819)</b>	<b>(702)</b>	<b>(174)</b>	<b>6</b>
<b>APPROPRIATIONS</b>																		
Transfer to Shareholders' Account	48	(143)	(185)	(176)	(55)	(19)	(7)	(2)	(2220)	543	(5740)	(3812)	(1204)	(1204)	(819)	(702)	(174)	6
Transfer to Catastrophe Reserve																		
Transfer to Other Reserves																		
<b>TOTAL (C)</b>	<b>48</b>	<b>(143)</b>	<b>(185)</b>	<b>(176)</b>	<b>(55)</b>	<b>(19)</b>	<b>(7)</b>	<b>(2)</b>	<b>(2220)</b>	<b>543</b>	<b>(5740)</b>	<b>(3812)</b>	<b>(1204)</b>	<b>(1204)</b>	<b>(819)</b>	<b>(702)</b>	<b>(174)</b>	<b>6</b>

Note: Figure in brackets indicates negative value

TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MARINE											
	IFFCO TOKIO						RAHEJA OBE					
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10
Premiums earned (Net)	3882	3969	4460	4207	3035	1928	1602	1019	366	2	(26)	(5)
Profit/ Loss on sale/redemption of Investments	14	12	23	19	11	5	1	-	-	-	0	-
Others	21	271	(12)	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross	569	585	605	516	334	191	136	115	56	3	0	0
<b>TOTAL (A)</b>	<b>4487</b>	<b>4836</b>	<b>5075</b>	<b>4742</b>	<b>3380</b>	<b>2124</b>	<b>1739</b>	<b>1134</b>	<b>422</b>	<b>5</b>	<b>(26)</b>	<b>(5)</b>
Claims Incurred (Net)	3841	4085	4448	4301	4222	2452	1797	1175	450	37	3	1
Commission	(442)	(324)	(469)	152	43	108	(24)	(91)	(141)	(51)	1	0
Operating Expenses related to Insurance Business	2285	2260	1980	1179	2289	792	607	489	419	112	20	9
Co-insurance administration fee												
Solatium Fund												
Premium Deficiency				(100)		50	10					
Other-Miscellaneous												
<b>TOTAL (B)</b>	<b>5684</b>	<b>6021</b>	<b>5959</b>	<b>5533</b>	<b>6555</b>	<b>3402</b>	<b>2390</b>	<b>1572</b>	<b>728</b>	<b>97</b>	<b>24</b>	<b>10</b>
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>(1197)</b>	<b>(1185)</b>	<b>(884)</b>	<b>(792)</b>	<b>(3175)</b>	<b>(1278)</b>	<b>(651)</b>	<b>(438)</b>	<b>(306)</b>	<b>(92)</b>	<b>(50)</b>	<b>(15)</b>
<b>APPROPRIATIONS</b>												
Transfer to Shareholders' Account	(1197)	(1185)	(884)	(792)	(3175)	(1278)	(651)	(438)	(306)	(92)	(50)	(15)
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
<b>TOTAL (C)</b>	<b>(1197)</b>	<b>(1185)</b>	<b>(884)</b>	<b>(792)</b>	<b>(3175)</b>	<b>(1278)</b>	<b>(651)</b>	<b>(438)</b>	<b>(306)</b>	<b>(92)</b>	<b>(50)</b>	<b>(15)</b>

Note: Figure in brackets indicates negative value

TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MARINE											L&T	SBI
	RELIANCE												
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2010-11	
Premiums earned (Net)	1256	1800	1511	1094	621	427	330	181	92	14	(24)	(18)	
Profit/ Loss on sale/redemption of Investments	10	28	34	39	9	4	5	8	15	-	(0)		
Others		-	-	-	-	-	-	-	-	-	0		
Interest, Dividend & Rent – Gross	96	126	155	80	24	27	34	39	26	2	1	0	
<b>TOTAL (A)</b>	<b>1363</b>	<b>1954</b>	<b>1700</b>	<b>1213</b>	<b>654</b>	<b>458</b>	<b>369</b>	<b>227</b>	<b>133</b>	<b>16</b>	<b>(23)</b>	<b>(18)</b>	
Claims Incurred (Net)	791	1781	1849	1288	581	766	250	133	140	44	6	0	
Commission	(51)	(53)	10	(86)	(26)	(104)	(84)	(150)	(59)	(13)	(1)	(0)	
Operating Expenses related to Insurance Business	402	482	722	591	319	193	-	207	182	33	151	28	
Co-insurance administration fee													
Solatium Fund													
Premium Deficiency		(254)	254	-	-	-	286	-	-	-			
Other-Miscellaneous													
<b>TOTAL (B)</b>	<b>1141</b>	<b>1956</b>	<b>2835</b>	<b>1793</b>	<b>874</b>	<b>855</b>	<b>452</b>	<b>191</b>	<b>263</b>	<b>64</b>	<b>156</b>	<b>28</b>	
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>222</b>	<b>(2)</b>	<b>(1135)</b>	<b>(580)</b>	<b>(220)</b>	<b>(397)</b>	<b>(83)</b>	<b>37</b>	<b>(130)</b>	<b>(48)</b>	<b>(179)</b>	<b>(46)</b>	
<b>APPROPRIATIONS</b>													
Transfer to Shareholders' Account	222	(2)	(1135)	(580)	(220)	(397)	(83)	37	(130)	(48)	(179)	(46)	
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
<b>TOTAL (C)</b>	<b>222</b>	<b>(2)</b>	<b>(1135)</b>	<b>(580)</b>	<b>(220)</b>	<b>(397)</b>	<b>(83)</b>	<b>37</b>	<b>(130)</b>	<b>(48)</b>	<b>(179)</b>	<b>(46)</b>	

Note: Figure in brackets indicates negative value

TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MARINE												
	ROYAL SUNDARAM										SHRIRAM		
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10	2008-09
Premiums earned (Net)	1144	1045	754	453	823	1101	838	692	436	18	9	2	(5)
Profit/ Loss on sale/redemption of Investments	3	21	9	2	2	3	(1)	18	14	1			
Others											0		
Interest, Dividend & Rent – Gross	103	96	80	58	75	61	37	32	25	5	3	0	
<b>TOTAL (A)</b>	<b>1250</b>	<b>1162</b>	<b>844</b>	<b>513</b>	<b>900</b>	<b>1166</b>	<b>875</b>	<b>742</b>	<b>475</b>	<b>24</b>	<b>13</b>	<b>2</b>	<b>(5)</b>
Claims Incurred (Net)	731	682	638	367	619	1041	545	440	403	49	8	1	
Commission	0	24	32	(197)	(230)	43	19	(72)	(94)	(11)	(3)	0	
Operating Expenses related to Insurance Business	363	385	355	299	318	306	317	313	317	136	3	0	
Co-insurance administration fee													
Solatium Fund													
Premium Deficiency													
Other-Miscellaneous													
<b>TOTAL (B)</b>	<b>1094</b>	<b>1092</b>	<b>1025</b>	<b>469</b>	<b>706</b>	<b>1390</b>	<b>881</b>	<b>682</b>	<b>626</b>	<b>174</b>	<b>8</b>	<b>2</b>	<b></b>
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>156</b>	<b>70</b>	<b>(181)</b>	<b>44</b>	<b>194</b>	<b>(224)</b>	<b>(6)</b>	<b>59</b>	<b>(151)</b>	<b>(151)</b>	<b>5</b>	<b>(0)</b>	<b>(5)</b>
<b>APPROPRIATIONS</b>													
Transfer to Shareholders' Account	156	70	(181)	44	194	(224)	(6)	59	(151)	(151)	5	(0)	(5)
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
<b>TOTAL (C)</b>	<b>156</b>	<b>70</b>	<b>(181)</b>	<b>44</b>	<b>194</b>	<b>(224)</b>	<b>(6)</b>	<b>59</b>	<b>(151)</b>	<b>(151)</b>	<b>5</b>	<b>(0)</b>	<b>(5)</b>

Note: Figure in brackets indicates negative value

TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MARINE												
	TATA AIG						UNIVERSAL SOMPO						
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10	2008-09
Premiums earned (Net)	9193	6169	5563	4426	3099	2484	1802	1519	798	184	81	13	(22)
Profit/ Loss on sale/redemption of Investments	163	117	16	2	28	38	-	-	3	-	3	1	0
Others	(25)	(13)	29	3	4	6	1	-	(20)	-	(1)	(0)	-
Interest, Dividend & Rent – Gross	573	426	387	295	195	172	180	157	89	-	22	6	1
<b>TOTAL (A)</b>	<b>9904</b>	<b>6699</b>	<b>5995</b>	<b>4726</b>	<b>3327</b>	<b>2699</b>	<b>1983</b>	<b>1676</b>	<b>870</b>	<b>184</b>	<b>104</b>	<b>19</b>	<b>(20)</b>
Claims Incurred (Net)	7677	4724	5320	3612	2552	2156	1301	1194	1101	122	189	88	5
Commission	1309	147	(70)	(168)	(127)	(50)	6	(61)	(165)	(78)	(33)	(19)	(6)
Operating Expenses related to Insurance Business	2807	2531	2623	1992	1386	959	-	749	575	526	233	170	50
Co-insurance administration fee	0	1	-	-	-	-	-	-	-	-	-	-	-
Solatium Fund	-	-	-	-	-	-	761	-	-	-	170	-	-
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	1	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>11793</b>	<b>7403</b>	<b>7873</b>	<b>5435</b>	<b>3812</b>	<b>3066</b>	<b>2068</b>	<b>1882</b>	<b>1511</b>	<b>569</b>	<b>558</b>	<b>240</b>	<b>49</b>
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>(1889)</b>	<b>(703)</b>	<b>(1878)</b>	<b>(709)</b>	<b>(485)</b>	<b>(367)</b>	<b>(86)</b>	<b>(206)</b>	<b>(641)</b>	<b>(386)</b>	<b>(454)</b>	<b>(221)</b>	<b>(69)</b>
<b>APPROPRIATIONS</b>													
Transfer to Shareholders' Account	(1889)	(703)	(1878)	(709)	(485)	(367)	(86)	(206)	(641)	(386)	(454)	(221)	(69)
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
<b>TOTAL (C)</b>	<b>(1889)</b>	<b>(703)</b>	<b>(1878)</b>	<b>(709)</b>	<b>(485)</b>	<b>(367)</b>	<b>(86)</b>	<b>(206)</b>	<b>(641)</b>	<b>(386)</b>	<b>(454)</b>	<b>(221)</b>	<b>(69)</b>

Note: Figure in brackets indicates negative value

TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MISCELLANEOUS												
	BAJAJ ALLIANZ											BHARTI AXA	
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2008-09	
Premiums earned (Net)	197923	170931	172063	125391	71797	49042	30241	19728	14220	899	30604	7986	(212)
Profit/ Loss on sale/redemption of Investments	133	607	1070	3219	683	260	368	312	118	41	1	1	65
Others	1392	3332	3035	887	201	435	9	2	73	15	332	18	113
Interest, Dividend & Rent – Gross	18890	14606	12972	8784	5002	1971	1599	1153	761	94	1833	516	122
<b>TOTAL (A)</b>	<b>218338</b>	<b>189476</b>	<b>189141</b>	<b>138281</b>	<b>77683</b>	<b>51707</b>	<b>32216</b>	<b>21194</b>	<b>15172</b>	<b>1049</b>	<b>32769</b>	<b>8521</b>	<b>88</b>
Claims Incurred (Net)	160701	127203	123630	86428	46828	32750	18197	13533	10245	1154	26641	7536	276
Commission	5195	4401	4329	786	(772)	728	760	234	(151)	(596)	213	(660)	(78)
Operating Expenses related to Insurance Business	57739	48937	53443	45827	28452	15360	10713	7025	5489	3270	22274	13909	4794
Co-insurance administration fee													
Solatium Fund	171	145	-	-	-	-	-	-	-	-	9	-	-
Premium Deficiency	(535)	212	-	-	(487)	293	51	90	54	-	(428)	428	-
Other-Miscellaneous											260		
<b>TOTAL (B)</b>	<b>223272</b>	<b>180898</b>	<b>181402</b>	<b>133040</b>	<b>74021</b>	<b>49130</b>	<b>29721</b>	<b>20882</b>	<b>15637</b>	<b>3828</b>	<b>48969</b>	<b>21212</b>	<b>4992</b>
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>(4934)</b>	<b>8578</b>	<b>7739</b>	<b>5241</b>	<b>3663</b>	<b>2577</b>	<b>2496</b>	<b>313</b>	<b>(465)</b>	<b>(2779)</b>	<b>(16200)</b>	<b>(12692)</b>	<b>(4904)</b>
<b>APPROPRIATIONS</b>													
Transfer to Shareholders' Account	(4934)	8578	7739	5241	3663	2577	2496	313	(465)	(2779)	(16200)	(12692)	(4904)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	<b>(4934)</b>	<b>8578</b>	<b>7739</b>	<b>5241</b>	<b>3663</b>	<b>2577</b>	<b>2496</b>	<b>313</b>	<b>(465)</b>	<b>(2779)</b>	<b>(16200)</b>	<b>(12692)</b>	<b>(4904)</b>

Note: Figure in brackets indicates negative value

**TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)**

(₹ Lakh)

Particulars	MISCELLANEOUS												
	CHOLAMANDALAM											FUTURE GENERALI	
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2010-11	2009-10	2008-09	2007-08
Premiums earned (Net)	59565	43415	35360	20639	8839	6849	5639	1895	94	31420	18197	5485	34
Profit/ Loss on sale/redemption of Investments	130	433	106	140	18	19	35	159	31	162	76	13	-
Others	2	1	6	3	2	38	-	-	-	7	5	1	-
Interest, Dividend & Rent – Gross	4135	3051	2234	1231	524	343	251	142	6	1855	601	232	-
<b>TOTAL (A)</b>	<b>63832</b>	<b>46900</b>	<b>37705</b>	<b>22013</b>	<b>9383</b>	<b>7248</b>	<b>5925</b>	<b>2196</b>	<b>131</b>	<b>33444</b>	<b>18878</b>	<b>5732</b>	<b>34</b>
Claims Incurred (Net)	46623	32226	25181	13415	5291	4935	4376	1768	62	26544	16066	5750	50
Commission	658	(1314)	(1565)	(952)	(585)	(609)	(73)	(130)	(42)	(517)	(1025)	(360)	(42)
Operating Expenses related to Insurance Business	20955	17417	14724	11011	5209	3363	2672	2231	828	16301	12290	8817	1599
Co-insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	-
Solatium Fund	(128)	128	-	-	-	-	(8)	8	-	32	21	-	-
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	(26)	-	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>68107</b>	<b>48457</b>	<b>38340</b>	<b>23474</b>	<b>9915</b>	<b>7688</b>	<b>6967</b>	<b>3877</b>	<b>848</b>	<b>42359</b>	<b>27326</b>	<b>14207</b>	<b>1607</b>
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>(4276)</b>	<b>(1557)</b>	<b>(635)</b>	<b>(1461)</b>	<b>(532)</b>	<b>(440)</b>	<b>(1042)</b>	<b>(1680)</b>	<b>(717)</b>	<b>(8915)</b>	<b>(8448)</b>	<b>(8475)</b>	<b>(1573)</b>
<b>APPROPRIATIONS</b>													
Transfer to Shareholders' Account	(4276)	(1557)	(635)	(1461)	(532)	(440)	(1042)	(1680)	(717)	(8915)	(8448)	(8475)	(1573)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	<b>(4276)</b>	<b>(1557)</b>	<b>(635)</b>	<b>(1461)</b>	<b>(532)</b>	<b>(440)</b>	<b>(1042)</b>	<b>(1680)</b>	<b>(717)</b>	<b>(8915)</b>	<b>(8448)</b>	<b>(8475)</b>	<b>(1573)</b>

Note: Figure in brackets indicates negative value



TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MISCELLANEOUS									
	HDFC ERGO									
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	
Premiums earned (Net)	58458	39373	17668	14702	13776	13627	11801	3986	42	
Profit/ Loss on sale/redemption of Investments	330	236	161	15	23	11	33	180	1	
Others	282	689	317	305	(144)	57	(93)	-	(2)	
Interest, Dividend & Rent – Gross	4562	2270	1207	758	727	701	525	188	12	
<b>TOTAL (A)</b>	<b>63632</b>	<b>42568</b>	<b>19353</b>	<b>15780</b>	<b>14382</b>	<b>14397</b>	<b>12266</b>	<b>4355</b>	<b>53</b>	
Claims Incurred (Net)	51226	38600	14363	11311	7810	7684	7853	3092	88	
Commission	(1924)	(1747)	(1206)	(162)	730	935	1104	239	(48)	
Operating Expenses related to Insurance Business	21529	17444	10179	6942	6149	5590	4470	3982	915	
Co-Insurance administration fee										
Solatium Fund										
Premium Deficiency										
Other-Miscellaneous										
<b>TOTAL (B)</b>	<b>70831</b>	<b>54297</b>	<b>23336</b>	<b>18092</b>	<b>14689</b>	<b>14210</b>	<b>13427</b>	<b>7312</b>	<b>955</b>	
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>(7199)</b>	<b>(11729)</b>	<b>(3982)</b>	<b>(2311)</b>	<b>(308)</b>	<b>187</b>	<b>(1160)</b>	<b>(2958)</b>	<b>(902)</b>	
<b>APPROPRIATIONS</b>										
Transfer to Shareholders' Account										
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
<b>TOTAL (C)</b>	<b>(7199)</b>	<b>(11729)</b>	<b>(3982)</b>	<b>(2311)</b>	<b>(308)</b>	<b>187</b>	<b>(1160)</b>	<b>(2958)</b>	<b>(902)</b>	

Note: Figure in brackets indicates negative value

TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MISCELLANEOUS										
	ICICI LOMBARD										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
Premiums earned (Net)	270081	207061	184533	144024	98459	48124	16353	4872	1810	121	
Profit/ Loss on sale/redemption of Investments	9117	14778	10478	3293	2439	2701	986	146	50	-	
Others	4784	(1582)	(2029)	(205)	(123)	(40)	(2)	7	14	-	
Interest, Dividend & Rent – Gross	15928	13962	13221	9739	4945	1758	720	378	162	38	
<b>TOTAL (A)</b>	<b>299911</b>	<b>234219</b>	<b>206203</b>	<b>156850</b>	<b>105719</b>	<b>52543</b>	<b>18057</b>	<b>5402</b>	<b>2036</b>	<b>160</b>	
Claims Incurred (Net)	257121	181014	153253	113818	77754	35205	11925	4795	1435	166	
Commission	(4812)	4013	(3496)	(8697)	(8516)	(3175)	(729)	(2425)	(258)	(88)	
Operating Expenses related to Insurance Business	60738	48357	57181	44790	40370	22318	8878	3220	1434	867	
Co-Insurance administration fee	-	-	-	-	-	-	-	-	-	-	
Solatium Fund	-	-	-	-	-	-	-	-	-	-	
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL (B)</b>	<b>313046</b>	<b>233384</b>	<b>206938</b>	<b>149910</b>	<b>109608</b>	<b>54348</b>	<b>19832</b>	<b>5832</b>	<b>2096</b>	<b>1461</b>	
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>(13136)</b>	<b>835</b>	<b>(735)</b>	<b>6940</b>	<b>(3889)</b>	<b>(1806)</b>	<b>(1773)</b>	<b>(430)</b>	<b>(60)</b>	<b>(1301)</b>	
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account	(13136)	835	(735)	6940	(3889)	1806	(1773)	(430)	(60)	(1301)	
Transfer to Catastrophe Reserve											
Transfer to Other Reserves											
<b>TOTAL (C)</b>	<b>(13136)</b>	<b>835</b>	<b>(735)</b>	<b>6940</b>	<b>(3889)</b>	<b>1806</b>	<b>(1773)</b>	<b>(430)</b>	<b>(60)</b>	<b>(1301)</b>	

Note: Figure in brackets indicates negative value

TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MISCELLANEOUS											
	IFFCO TOKIO										RAHEJA OBE	
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10
Premiums earned (Net)	104593	83570	72784	53396	46244	28303	12777	6572	2617	279	(55)	(252)
Profit/ Loss on sale/redemption of Investments	253	185	269	148	92	39	7	-	-	-	0	0
Others	(7)	(64)	13	7	7	3	51	-	-	-	6	2
Interest, Dividend & Rent – Gross	10173	9277	7041	4009	2699	1568	666	375	189	38	27	3
<b>TOTAL (A)</b>	<b>115012</b>	<b>92968</b>	<b>80107</b>	<b>57560</b>	<b>49042</b>	<b>29912</b>	<b>13501</b>	<b>6947</b>	<b>2806</b>	<b>317</b>	<b>(22)</b>	<b>(247)</b>
Claims Incurred (Net)	90352	64799	60640	41947	33045	20761	8881	4928	2106	355	173	44
Commission	2859	3890	1801	2195	1428	1388	(466)	(516)	(707)	(459)	39	1
Operating Expenses related to Insurance Business	26221	19736	18581	15106	12975	9986	5735	3095	2086	1043	1176	1088
Co-insurance administration fee												
Solatium Fund												
Premium Deficiency												
Other-Miscellaneous												
<b>TOTAL (B)</b>	<b>119432</b>	<b>88425</b>	<b>81021</b>	<b>59248</b>	<b>47448</b>	<b>32134</b>	<b>14150</b>	<b>7507</b>	<b>3485</b>	<b>939</b>	<b>1388</b>	<b>1132</b>
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>(4420)</b>	<b>4543</b>	<b>(914)</b>	<b>(1688)</b>	<b>1593</b>	<b>(2222)</b>	<b>(649)</b>	<b>(560)</b>	<b>(679)</b>	<b>(622)</b>	<b>(1410)</b>	<b>(1380)</b>
<b>APPROPRIATIONS</b>												
Transfer to Shareholders' Account	(4420)	4543	(914)	(1688)	1593	(2222)	(649)	(560)	(679)	(622)	(1410)	(1380)
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
<b>TOTAL (C)</b>	<b>(4420)</b>	<b>4543</b>	<b>(914)</b>	<b>(1688)</b>	<b>1593</b>	<b>(2222)</b>	<b>(649)</b>	<b>(560)</b>	<b>(679)</b>	<b>(622)</b>	<b>(1410)</b>	<b>(1380)</b>

Note: Figure in brackets indicates negative value

**TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)**

(₹ Lakh)

Particulars	MISCELLANEOUS											SBI
	RELIANCE											
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	
Premiums earned (Net)	125049	134051	133224	91065	21412	3613	2847	1551	572	69	(84)	
Profit/ Loss on sale/redemption of Investments	837	1735	1614	2026	398	34	37	62	200	-	0	
Others	10	12	3	(1)	5	-	20	-	19	-	2	
Interest, Dividend & Rent – Gross	9481	7686	7311	4123	994	265	253	297	356	37	16	
<b>TOTAL (A)</b>	<b>135378</b>	<b>143483</b>	<b>142152</b>	<b>97214</b>	<b>22809</b>	<b>3912</b>	<b>3157</b>	<b>1911</b>	<b>1147</b>	<b>106</b>	<b>(67)</b>	
Claims Incurred (Net)	130587	113616	102627	71107	14951	1379	2801	1569	1233	87	480	
Commission	(1373)	(2047)	(1684)	(5234)	(4001)	(225)	(1040)	(1039)	(922)	(104)	(82)	
Operating Expenses related to Insurance Business	43211	46433	51748	53813	16555	2063	-	1986	1559	560	3240	
Co-Insurance administration fee												
Solatium Fund												
Premium Deficiency							2034					
Other-Miscellaneous												
<b>TOTAL (B)</b>	<b>172424</b>	<b>158002</b>	<b>152691</b>	<b>119686</b>	<b>27506</b>	<b>3217</b>	<b>3795</b>	<b>2516</b>	<b>1870</b>	<b>543</b>	<b>3637</b>	
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>(37046)</b>	<b>(14519)</b>	<b>(10539)</b>	<b>(22472)</b>	<b>(4697)</b>	<b>694</b>	<b>(637)</b>	<b>(605)</b>	<b>(723)</b>	<b>(437)</b>	<b>(3704)</b>	
<b>APPROPRIATIONS</b>												
Transfer to Shareholders' Account	(37046)	(14519)	(10539)	(22472)	(4697)	694	(637)	(605)	(723)	(437)	(3704)	
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
<b>TOTAL (C)</b>	<b>(37046)</b>	<b>(14519)</b>	<b>(10539)</b>	<b>(22472)</b>	<b>(4697)</b>	<b>694</b>	<b>(637)</b>	<b>(605)</b>	<b>(723)</b>	<b>(437)</b>	<b>(3704)</b>	

Note: Figure in brackets indicates negative value

TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MISCELLANEOUS												
	ROYAL SUNDARAM										SHRIRAM		
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10	2008-09
Premiums earned (Net)	84894	69148	57557	41987	29614	21502	14581	11191	6349	1223	32776	13528	1760
Profit/ Loss on sale/redemption of Investments	127	946	459	113	58	60	(14)	292	226	12			-
Others	17	9	6	11	3	3	3	2	-	-	299	317	57
Interest, Dividend & Rent – Gross	6651	5509	4672	2985	1976	1148	724	525	392	112	2892	1061	320
<b>TOTAL (A)</b>	<b>91690</b>	<b>75612</b>	<b>62695</b>	<b>45097</b>	<b>31651</b>	<b>22714</b>	<b>15294</b>	<b>12010</b>	<b>6967</b>	<b>1347</b>	<b>35967</b>	<b>14907</b>	<b>2137</b>
Claims Incurred (Net)	64800	49731	39834	28519	19213	14196	9855	8116	5169	1051	25469	9535	1197
Commission	2268	3304	3521	2481	1775	1001	407	(156)	(328)	(239)	1504	(629)	8
Operating Expenses related to Insurance Business	29158	22310	20629	15562	10998	8121	5742	5046	4250	3189	7816	4078	1857
Co-insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	-
Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	178	-	-
<b>TOTAL (B)</b>	<b>96226</b>	<b>75345</b>	<b>63983</b>	<b>46562</b>	<b>31987</b>	<b>23318</b>	<b>16003</b>	<b>13006</b>	<b>9091</b>	<b>4001</b>	<b>34966</b>	<b>12983</b>	<b>3062</b>
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>(4536)</b>	<b>267</b>	<b>(1288)</b>	<b>(1465)</b>	<b>(335)</b>	<b>(604)</b>	<b>(710)</b>	<b>(996)</b>	<b>(2124)</b>	<b>(2654)</b>	<b>1001</b>	<b>1924</b>	<b>(925)</b>
<b>APPROPRIATIONS</b>													
Transfer to Shareholders' Account	(4536)	267	(1288)	(1465)	(335)	(604)	(710)	(996)	(2124)	(2654)	1001	1924	(925)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	<b>(4536)</b>	<b>267</b>	<b>(1288)</b>	<b>(1465)</b>	<b>(335)</b>	<b>(604)</b>	<b>(710)</b>	<b>(996)</b>	<b>(2124)</b>	<b>(2654)</b>	<b>1001</b>	<b>1924</b>	<b>(925)</b>

Note: Figure in brackets indicates negative value

TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MISCELLANEOUS													
	TATA AIG										L&T		UNIVERSAL SOMPO	
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10	2008-09	2007-08
Premiums earned (Net)	61472	50793	51121	39296	33576	24987	20148	12020	7144	1129	75	6248	201	-
Profit/ Loss on sale/redemption of Investments	1318	989	134	18	252	332	3	1059	16	-	(4)	39	-	-
Others	(228)	(140)	186	45	45	78	112	-	(115)	-	0	(30)	9	-
Interest, Dividend & Rent – Gross	5955	4729	3941	2524	1753	1511	1391	-	524	-	45	485	102	-
<b>TOTAL (A)</b>	<b>68518</b>	<b>56372</b>	<b>55381</b>	<b>41882</b>	<b>35625</b>	<b>26909</b>	<b>21654</b>	<b>13079</b>	<b>7569</b>	<b>1129</b>	<b>116</b>	<b>6742</b>	<b>312</b>	-
Claims Incurred (Net)	45319	33892	29081	20427	17524	13061	10928	6993	4783	875	225	4782	197	-
Commission	3057	4009	4594	2668	1961	1564	1222	1251	276	(141)	(7)	640	132	-
Operating Expenses related to Insurance Business	25402	21345	22934	19825	16379	12916	-	6450	4805	3817	5086	6299	1736	2
Co-insurance administration fee	5	4	-	-	-	-	-	-	-	-	-	-	-	-
Solatium Fund	43	24	-	-	-	-	-	-	-	-	27	8	-	-
Premium Deficiency	-	-	-	-	-	-	9198	-	-	-	11	-	-	-
Other-Miscellaneous	72	96	-	-	-	-	-	-	-	-	-	2	-	-
<b>TOTAL (B)</b>	<b>73899</b>	<b>59369</b>	<b>56610</b>	<b>42920</b>	<b>35864</b>	<b>27541</b>	<b>21348</b>	<b>14694</b>	<b>9864</b>	<b>4551</b>	<b>5315</b>	<b>11731</b>	<b>2064</b>	<b>2</b>
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>(5381)</b>	<b>(2997)</b>	<b>(1228)</b>	<b>(1037)</b>	<b>(239)</b>	<b>(632)</b>	<b>307</b>	<b>(1615)</b>	<b>(2295)</b>	<b>(3422)</b>	<b>(5200)</b>	<b>(4989)</b>	<b>(1752)</b>	<b>(2)</b>
<b>APPROPRIATIONS</b>														
Transfer to Shareholders' Account	(5381)	(2997)	(1228)	(1037)	(239)	(632)	307	(1615)	(2295)	(3422)	(5200)	(4989)	(1752)	(2)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	<b>(5381)</b>	<b>(2997)</b>	<b>(1228)</b>	<b>(1037)</b>	<b>(239)</b>	<b>(632)</b>	<b>307</b>	<b>(1615)</b>	<b>(2295)</b>	<b>(3422)</b>	<b>(5200)</b>	<b>(4989)</b>	<b>(1752)</b>	<b>(2)</b>

Note: Figure in brackets indicates negative value

TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	TOTAL (FIRE+MARINE+MISCELLANEOUS)										BHARTI AXA		
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10	2008-09
Premiums earned (Net)	214965	188420	189127	141544	83853	58637	37092	23064	15410	982	31570	8364	(278)
Profit/ Loss on sale/redemption of Investments	151	695	1231	3771	908	382	534	444	153	52	1	1	78
Others	1627	3480	3146	1163	112	705	71	29	94	15	365	20	135
Interest, Dividend & Rent – Gross	21453	16721	14915	10291	6644	2893	2319	1645	988	117	2018	579	146
<b>TOTAL (A)</b>	<b>238196</b>	<b>209316</b>	<b>208419</b>	<b>156770</b>	<b>91517</b>	<b>62616</b>	<b>40015</b>	<b>25182</b>	<b>16645</b>	<b>1165</b>	<b>33954</b>	<b>8964</b>	<b>82</b>
Claims Incurred (Net)	170127	138657	135992	94570	55563	40999	22633	15061	10667	1273	27596	8619	289
Commission	4036	3177	2378	(1876)	(7864)	(6222)	(4194)	(2307)	(1549)	(1280)	(395)	(1040)	(114)
Operating Expenses related to Insurance Business	64612	54851	59883	51911	34625	20864	14905	10066	6667	3713	24485	15604	5447
Co-Insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	-
Solatium Fund	171	145	172	-	-	-	-	-	-	-	9	-	-
Premium Deficiency	(535)	212	354	(231)	(100)	293	7	133	54	-	(403)	428	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	267	-	-
<b>TOTAL (B)</b>	<b>238411</b>	<b>197042</b>	<b>198779</b>	<b>144375</b>	<b>82223</b>	<b>55934</b>	<b>33351</b>	<b>22953</b>	<b>15839</b>	<b>3706</b>	<b>51560</b>	<b>23611</b>	<b>5622</b>
<b>Operating Profit/(Loss) C= (A - B)</b>	<b>(215)</b>	<b>12274</b>	<b>9640</b>	<b>12395</b>	<b>9294</b>	<b>6682</b>	<b>6664</b>	<b>2229</b>	<b>806</b>	<b>(2540)</b>	<b>(17606)</b>	<b>(14647)</b>	<b>(5540)</b>
<b>APPROPRIATIONS</b>													
Transfer to Shareholders' Account	(215)	12274	9640	12395	9294	6682	6664	2229	806	(2540)	(17606)	(14647)	(5540)
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
<b>TOTAL (C)</b>	<b>(215)</b>	<b>12274</b>	<b>9640</b>	<b>12395</b>	<b>9294</b>	<b>6682</b>	<b>6664</b>	<b>2229</b>	<b>806</b>	<b>(2540)</b>	<b>(17606)</b>	<b>(14647)</b>	<b>(5540)</b>

Note: Figure in brackets indicates negative value

TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	TOTAL (FIRE+MARINE+MISCELLANEOUS)												
	CHOLAMANDALAM						FUTURE GENERALI						
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2010-11	2009-10	2008-09	2007-08
Premiums earned (Net)	62737	46229	38536	24886	12728	8840	7104	2383	110	32912	18748	5682	(129)
Profit/ Loss on sale/redemption of Investments	138	501	128	188	32	36	53	236	35	192	88	15	-
Others	7	7	12	13	11	45	9	3	-	8	6	2	-
Interest, Dividend & Rent – Gross	4661	3506	2702	1651	915	659	383	211	7	2196	700	262	-
<b>TOTAL (A)</b>	<b>67544</b>	<b>50243</b>	<b>41378</b>	<b>26738</b>	<b>13687</b>	<b>9580</b>	<b>7550</b>	<b>2833</b>	<b>152</b>	<b>35308</b>	<b>19542</b>	<b>5960</b>	<b>(129)</b>
Claims Incurred (Net)	48578	34434	27578	15565	7077	6893	5472	2089	62	27902	16915	6003	58
Commission	(178)	(2145)	(2801)	(2266)	(2115)	(2172)	(1226)	(841)	(176)	(1333)	(1726)	(737)	(125)
Operating Expenses related to Insurance Business	23311	19395	16395	13212	7949	5719	4293	3293	1295	19325	14274	9878	2059
Co-Insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	-
Solatium Fund	-	-	-	-	-	-	-	-	-	32	21	9	-
Premium Deficiency	(128)	128	-	(24)	24	-	(14)	14	-	(75)	24	51	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>71582</b>	<b>51812</b>	<b>41173</b>	<b>26488</b>	<b>12934</b>	<b>10440</b>	<b>8524</b>	<b>4555</b>	<b>1181</b>	<b>45851</b>	<b>29508</b>	<b>15205</b>	<b>1992</b>
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>(4038)</b>	<b>(1569)</b>	<b>206</b>	<b>250</b>	<b>752</b>	<b>(860)</b>	<b>(974)</b>	<b>(1722)</b>	<b>(1029)</b>	<b>(10543)</b>	<b>(9967)</b>	<b>(9245)</b>	<b>(2121)</b>
<b>APPROPRIATIONS</b>													
Transfer to Shareholders' Account	(4038)	(1569)	206	250	752	(860)	(974)	(1722)	(1029)	(10543)	(9967)	(9245)	(2121)
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
<b>TOTAL (C)</b>	<b>(4038)</b>	<b>(1569)</b>	<b>206</b>	<b>250</b>	<b>752</b>	<b>(860)</b>	<b>(974)</b>	<b>(1722)</b>	<b>(1029)</b>	<b>(10543)</b>	<b>(9967)</b>	<b>(9245)</b>	<b>(2121)</b>

Note: Figure in brackets indicates negative value



TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	TOTAL (FIRE+MARINE+MISCELLANEOUS)									
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	
Premiums earned (Net)	60636	40006	17947	15005	14029	13835	11925	3985	42	
Profit/ Loss on sale/redemption of Investments	352	247	167	16	24	12	34	181	1	
Others	319	686	363	361	(125)	55	(94)	-	(2)	
Interest, Dividend & Rent – Gross	4864	2378	1252	790	756	720	532	189	12	
<b>TOTAL (A)</b>	<b>66170</b>	<b>43316</b>	<b>19730</b>	<b>16172</b>	<b>14684</b>	<b>14622</b>	<b>12397</b>	<b>4355</b>	<b>53</b>	
Claims Incurred (Net)	53230	39586	14489	11477	8003	7973	7913	3101	88	
Commission	(3864)	(3743)	(2034)	(451)	484	780	1071	234	(48)	
Operating Expenses related to Insurance Business	22920	18278	10751	7409	6395	5767	4608	4032	915	
Co-Insurance administration fee										
Solatium Fund										
Premium Deficiency										
Other-Miscellaneous										
<b>TOTAL (B)</b>	<b>72286</b>	<b>54121</b>	<b>23206</b>	<b>18436</b>	<b>14882</b>	<b>14521</b>	<b>13592</b>	<b>7368</b>	<b>955</b>	
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>(6115)</b>	<b>(10805)</b>	<b>(3476)</b>	<b>(2264)</b>	<b>(198)</b>	<b>101</b>	<b>(1195)</b>	<b>(3013)</b>	<b>(902)</b>	
<b>APPROPRIATIONS</b>										
Transfer to Shareholders' Account	(6115)	(10805)	(3476)	(2264)	(198)	101	(1195)	(3013)	(902)	
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
<b>TOTAL (C)</b>	<b>(6115)</b>	<b>(10805)</b>	<b>(3476)</b>	<b>(2264)</b>	<b>(198)</b>	<b>101</b>	<b>(1195)</b>	<b>(3013)</b>	<b>(902)</b>	

Note: Figure in brackets indicates negative value

**TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)**

(₹ Lakh)

Particulars	TOTAL (FIRE+MARINE+MISCELLANEOUS)										
	ICICI LOMBARD										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
Premiums earned (Net)	285616	219282	197365	156718	106665	52768	21561	7908	2723	141	
Profit/ Loss on sale/redemption of Investments	9583	15703	11263	3500	2633	3189	1373	246	77	1	
Others	5793	3677	(2182)	(240)	(133)	(49)	(2)	11	15	-	
Interest, Dividend & Rent – Gross	16742	14325	14211	10351	5337	2076	1003	638	251	42	
<b>TOTAL (A)</b>	<b>317735</b>	<b>252987</b>	<b>220657</b>	<b>170329</b>	<b>114502</b>	<b>57984</b>	<b>23935</b>	<b>8803</b>	<b>3066</b>	<b>184</b>	
Claims Incurred (Net)	273064	194838	168454	122832	81384	38925	15476	7005	1782	179	
Commission	(5430)	2106	(7558)	(13656)	(19048)	(12573)	(8927)	(10164)	(1721)	(404)	
Operating Expenses related to Insurance Business	67979	55514	67858	56116	49873	29827	15094	8941	4195	1200	
Co-Insurance administration fee	-	-	-	-	-	-	-	-	-	-	
Solatium Fund	-	-	-	-	-	-	-	-	-	-	
Premium Deficiency	185	(985)	680	305	-	-	(352)	322	(485)	515	
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL (B)</b>	<b>335798</b>	<b>251473</b>	<b>229433</b>	<b>165597</b>	<b>112210</b>	<b>56180</b>	<b>21291</b>	<b>6104</b>	<b>3771</b>	<b>1490</b>	
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>(18063)</b>	<b>1515</b>	<b>(8776)</b>	<b>4733</b>	<b>2292</b>	<b>1804</b>	<b>2644</b>	<b>2699</b>	<b>(704)</b>	<b>(1307)</b>	
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account	(18063)	1515	(8776)	4733	2292	1804	2644	2699	(704)	(1307)	
Transfer to Catastrophe Reserve											
Transfer to Other Reserves											
<b>TOTAL (C)</b>	<b>(18063)</b>	<b>1515</b>	<b>(8776)</b>	<b>4733</b>	<b>2292</b>	<b>1804</b>	<b>2644</b>	<b>2699</b>	<b>(704)</b>	<b>(1307)</b>	

Note: Figure in brackets indicates negative value

TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	TOTAL (FIRE+MARINE+MISCELLANEOUS)										RAHEJA OBE	
	IFFCO TOKIO										2010-11	2009-10
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10
Premiums earned (Net)	113510	92222	83293	63967	54760	34598	17537	10023	3950	374	(175)	(331)
Profit/ Loss on sale/redemption of Investments	282	208	315	184	116	54	11	-	-	-	1	-
Others	(44)	(28)	(4)	7	7	3	69	25	-	-	6	2
Interest, Dividend & Rent – Gross	11323	10457	8254	4972	3412	2180	1014	625	297	58	43	3
<b>TOTAL (A)</b>	<b>125070</b>	<b>102860</b>	<b>91858</b>	<b>69129</b>	<b>58295</b>	<b>36835</b>	<b>18631</b>	<b>10673</b>	<b>4247</b>	<b>432</b>	<b>(126)</b>	<b>(326)</b>
Claims Incurred (Net)	99046	73267	69502	50474	39859	24407	11923	7285	2849	428	183	45
Commission	1511	2519	(323)	(395)	(4152)	(4011)	(4535)	(3610)	(3447)	(1537)	36	-
Operating Expenses related to Insurance Business	31864	24927	23962	20131	20473	15289	9718	6430	4868	2365	1429	1195
Co-insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-
Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-
Premium Deficiency	-	-	-	(100)	-	50	10	-	-	-	-	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>132422</b>	<b>100713</b>	<b>93142</b>	<b>70110</b>	<b>56180</b>	<b>35735</b>	<b>17115</b>	<b>10105</b>	<b>4270</b>	<b>1256</b>	<b>1648</b>	<b>1240</b>
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>(7351)</b>	<b>2147</b>	<b>(1284)</b>	<b>(981)</b>	<b>2115</b>	<b>1100</b>	<b>1515</b>	<b>568</b>	<b>(23)</b>	<b>(823)</b>	<b>(1774)</b>	<b>(1566)</b>
<b>APPROPRIATIONS</b>												
Transfer to Shareholders' Account	(7351)	2147	(1284)	(981)	2115	1100	1515	568	(23)	(823)	(1774)	(1566)
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
<b>TOTAL (C)</b>	<b>(7351)</b>	<b>2147</b>	<b>(1284)</b>	<b>(981)</b>	<b>2115</b>	<b>1100</b>	<b>1515</b>	<b>568</b>	<b>(23)</b>	<b>(823)</b>	<b>(1774)</b>	<b>(1566)</b>

Note: Figure in brackets indicates negative value

**TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)**

(₹ Lakh)

Particulars	TOTAL (FIRE+MARINE+MISCELLANEOUS)											L&T	SBI
	RELIANCE												
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2010-11	
Premiums earned (Net)	129380	139925	138886	96003	24426	5397	4803	2632	932	121	28	(253)	
Profit/ Loss on sale/redemption of Investments	894	1897	1775	2230	485	53	64	99	306	-	(5)	0	
Others	10	12	3	(1)	5	0	20	-	19	-	-	2	
Interest, Dividend & Rent – Gross	10023	8404	8041	4537	1212	414	429	472	545	95	54	65	
<b>TOTAL (A)</b>	<b>140308</b>	<b>150237</b>	<b>148705</b>	<b>102770</b>	<b>26128</b>	<b>5864</b>	<b>5315</b>	<b>3203</b>	<b>1802</b>	<b>217</b>	<b>77</b>	<b>(186)</b>	
Claims Incurred (Net)	133138	118569	107366	75068	17318	3444	3836	2374	1917	161	245	564	
Commission	(2252)	(3519)	(3155)	(7976)	(7943)	(1395)	(1967)	(2535)	(2861)	(814)	(36)	(90)	
Operating Expenses related to Insurance Business	44687	48063	54104	56286	18092	2724	3431	3333	2668	1451	6109	7055	
Co-insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	
Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	
Premium Deficiency	-	(254)	254	-	-	-	-	-	-	-	11	-	
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL (B)</b>	<b>175574</b>	<b>162860</b>	<b>158569</b>	<b>123378</b>	<b>27468</b>	<b>4773</b>	<b>5301</b>	<b>3172</b>	<b>1724</b>	<b>798</b>	<b>6329</b>	<b>7529</b>	
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>(35266)</b>	<b>(12623)</b>	<b>(9864)</b>	<b>(20608)</b>	<b>(1340)</b>	<b>1091</b>	<b>15</b>	<b>32</b>	<b>78</b>	<b>(581)</b>	<b>(6252)</b>	<b>(7716)</b>	
<b>APPROPRIATIONS</b>													
Transfer to Shareholders' Account	(35266)	(12623)	(9864)	(20608)	(1340)	1091	15	32	78	(581)	(6252)	(7716)	
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
<b>TOTAL (C)</b>	<b>(35266)</b>	<b>(12623)</b>	<b>(9864)</b>	<b>(20608)</b>	<b>(1340)</b>	<b>1091</b>	<b>15</b>	<b>32</b>	<b>78</b>	<b>(581)</b>	<b>(6252)</b>	<b>(7716)</b>	

Note: Figure in brackets indicates negative value

TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	TOTAL (FIRE+MARINE+MISCELLANEOUS)												
	ROYAL SUNDARAM												
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	SHRIRAM		
											2010-11	2009-10	2008-09
Premiums earned (Net)	87619	71486	59806	44583	33358	24944	17328	13223	7649	1308	33003	13605	1715
Profit/ Loss on sale/redemption of Investments	136	1016	499	124	66	70	(16)	343	267	14	-	-	-
Others	17	9	6	11	3	3	3	2	-	-	309	319	57
Interest, Dividend & Rent – Gross	7082	5956	5149	3373	2230	1337	841	617	464	130	2912	1066	320
<b>TOTAL (A)</b>	<b>94854</b>	<b>78467</b>	<b>65460</b>	<b>48092</b>	<b>35657</b>	<b>26354</b>	<b>18156</b>	<b>14185</b>	<b>8380</b>	<b>1452</b>	<b>36224</b>	<b>14988</b>	<b>2093</b>
Claims Incurred (Net)	66022	50907	41235	29815	20374	16166	11371	8961	5859	1163	25508	9500	1200
Commission	2082	3077	3206	1624	(97)	(619)	(523)	(1338)	(1347)	(615)	1464	(642)	9
Operating Expenses related to Insurance Business	30471	23397	21955	17435	13640	10481	7282	6576	5535	4200	7871	4103	1861
Co-Insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	-
Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	178	-	-
<b>TOTAL (B)</b>	<b>98575</b>	<b>77381</b>	<b>66397</b>	<b>48875</b>	<b>33916</b>	<b>26028</b>	<b>18130</b>	<b>14199</b>	<b>10047</b>	<b>4749</b>	<b>35021</b>	<b>13060</b>	<b>3069</b>
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>(3721)</b>	<b>1086</b>	<b>(937)</b>	<b>(783)</b>	<b>1740</b>	<b>325</b>	<b>27</b>	<b>(14)</b>	<b>(1667)</b>	<b>(3298)</b>	<b>1203</b>	<b>1928</b>	<b>(977)</b>
<b>APPROPRIATIONS</b>													
Transfer to Shareholders' Account	(3721)	1086	(937)	(783)	1740	325	27	(14)	(1667)	(3298)	1203	1928	(977)
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
<b>TOTAL (C)</b>	<b>(3721)</b>	<b>1086</b>	<b>(937)</b>	<b>(783)</b>	<b>1740</b>	<b>325</b>	<b>27</b>	<b>(14)</b>	<b>(1667)</b>	<b>(3298)</b>	<b>1203</b>	<b>1928</b>	<b>(977)</b>

Note: Figure in brackets indicates negative value

**TABLE 58: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Concl.d.)**

(₹ Lakh)

Particulars	TOTAL (FIRE+MARINE+MISCELLANEOUS)													
	TATA AIG						UNIVERSAL SOMPO							
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2010-11	2009-10	2008-09	2007-08
Premiums earned (Net)	72669	58973	58748	45385	38165	28556	22760	14362	8288	1267	19275	7524	(87)	(43)
Profit/ Loss on sale/redemption of Investments	1534	1155	157	21	295	385	3	1059	20	-	162	50	-	-
Others	(249)	(141)	236	57	63	101	127	-	(141)	-	(33)	(39)	9	1
Interest, Dividend & Rent – Gross	6930	5531	4709	3245	2124	1794	1679	218	643	-	1263	596	146	-
<b>TOTAL (A)</b>	<b>80884</b>	<b>65518</b>	<b>63850</b>	<b>48708</b>	<b>40647</b>	<b>30836</b>	<b>24569</b>	<b>15639</b>	<b>8810</b>	<b>1267</b>	<b>20667</b>	<b>8131</b>	<b>68</b>	<b>(42)</b>
Claims Incurred (Net)	54311	39637	35567	24695	20711	16015	12549	8458	6006	1020	14216	5749	241	-
Commission	1899	2229	1982	147	(944)	(2102)	(649)	(587)	(923)	(649)	769	685	100	(3)
Operating Expenses related to Insurance Business	29422	25016	26885	23119	19355	15113	10655	7609	5645	4579	11646	8344	2743	729
Co-Insurance administration fee	38	34	46	-	-	-	-	-	-	-	-	-	-	-
Solatium Fund	43	24	23	-	-	-	-	-	-	-	27	8	-	-
Premium Deficiency	-	-	-	-	-	-	-	17	-	-	170	-	-	-
Other-Miscellaneous	72	96	173	-	-	-	-	-	-	-	-	8	3	-
<b>TOTAL (B)</b>	<b>85786</b>	<b>67035</b>	<b>64503</b>	<b>47962</b>	<b>39121</b>	<b>29026</b>	<b>22555</b>	<b>15497</b>	<b>10728</b>	<b>4950</b>	<b>26828</b>	<b>14794</b>	<b>3087</b>	<b>726</b>
<b>Operating Profit/(Loss) C= (A – B)</b>	<b>(4902)</b>	<b>(1517)</b>	<b>(826)</b>	<b>747</b>	<b>1525</b>	<b>1809</b>	<b>2014</b>	<b>142</b>	<b>(1918)</b>	<b>(3683)</b>	<b>(6161)</b>	<b>(6663)</b>	<b>(3019)</b>	<b>(768)</b>
<b>APPROPRIATIONS</b>														
Transfer to Shareholders' Account	(4902)	(1517)	(826)	747	1525	1809	2014	142	(1918)	(3683)	(6161)	(6663)	(3019)	(768)
Transfer to Catastrophe Reserve														
Transfer to Other Reserves														
<b>TOTAL (C)</b>	<b>(4902)</b>	<b>(1517)</b>	<b>(826)</b>	<b>747</b>	<b>1525</b>	<b>1809</b>	<b>2014</b>	<b>142</b>	<b>(1918)</b>	<b>(3683)</b>	<b>(6161)</b>	<b>(6663)</b>	<b>(3019)</b>	<b>(768)</b>

Note: Figure in brackets indicates negative value

TABLE 59: PRIVATE SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT

Particulars	BAJAJ ALLIANZ										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	
<b>OPERATING PROFIT/(LOSS)</b>											
(a) Fire Insurance	3724	3964	2980	7196	7921	4691	4724	2252	1197	237	
(b) Marine Insurance	995	(268)	(1079)	(73)	(2289)	(586)	(555)	(336)	74	2	
(c) Miscellaneous Insurance	(4934)	8578	7739	5271	3663	2577	2496	313	(466)	(2780)	
<b>INCOME FROM INVESTMENTS</b>											
(a) Interest, Dividend & Rent – Gross	6260	5650	4923	3356	2051	981	841	741	808	871	
(b) Profit on sale of investments	152	270	812	1319	326	166	255	233	126	395	
Less: Loss on sale of investments	(108)	(35)	(406)	(89)	(46)	(36)	(61)	(3)	(1)	(6)	
Other Income	286	102	453	203	295	584	56	36	2	1	
<b>TOTAL (A)</b>	<b>6375</b>	<b>18261</b>	<b>15423</b>	<b>17183</b>	<b>11920</b>	<b>8376</b>	<b>7756</b>	<b>3235</b>	<b>1740</b>	<b>(1280)</b>	
Provisions (Other than taxation)											
(a) For diminution in the value of investments											
(b) For doubtful debts	33	31	169	36							
(c) Others											
<b>OTHER EXPENSES</b>											
(a) Expenses other than those related to Insurance Business	151	249	277	357	217	175	42	40	9	2	
(b) Bad debts written off							18				
(c) Others -preliminary & pre-operative, amortizations								18	18	45	
<b>TOTAL (B)</b>	<b>184</b>	<b>280</b>	<b>446</b>	<b>393</b>	<b>217</b>	<b>193</b>	<b>60</b>	<b>58</b>	<b>27</b>	<b>47</b>	
Profit Before Tax	6191	17980	14977	16790	11703	8183	7696	3177	1713	(1326)	
Prior Period Adjustment Account											
Provision for Taxation	(1864)	(5898)	(5461)	6228	4166	3026	2987	1008	750	(365)	
Profit After Tax	4327	12083	9516	10562	7537	5156	4709	2169	963	(962)	
<b>APPROPRIATIONS</b>											
(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 or Reserve for Unexpired Risks											
(e) Catastrophe Reserve											
Balance of profit/ loss B/f from last year	51645	39562	30047	19485	12036	6879	2170	1	(961)		
<b>Balance C/f to Balance Sheet</b>	<b>55973</b>	<b>51645</b>	<b>39562</b>	<b>30047</b>	<b>19573</b>	<b>12036</b>	<b>6880</b>	<b>2170</b>	<b>1</b>	<b>(962)</b>	

Note : Figure in brackets indicates negative value

TABLE 59: PRIVATE SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

Particulars	CHOLAMANDALAM										BHARTIAXA		
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2010-11	2009-10	2008-09	
	(₹ Lakh)												
<b>OPERATING PROFIT/(LOSS)</b>	45	194	663	1950	1790	(70)	179	40	(306)	(1134)	(1671)	(497)	
(a) Fire Insurance	192	(163)	178	(239)	(506)	(345)	(111)	(82)	(7)	(272)	(284)	(139)	
(b) Marine Insurance	(4276)	(1600)	(635)	(1461)	(532)	(440)	(1042)	(1680)	(717)	(16200)	(12692)	(4904)	
<b>INCOME FROM INVESTMENTS</b>	1733	1090	975	722	605	573	562	522	163	106	204	165	
(a) Interest, Dividend & Rent – Gross	89	229	46	82	21	36	78	585	886	203	125	88	
(b) Profit on sale of investments	(43)	0	–	–	–	(5)	–	–	–	–	–	–	
Less: Loss on sale of investments		535	18	–	–	–	–	–	–	481	91	152	
Other Income	(2259)	285	1245	1054	1379	(250)	(334)	(615)	19	(16816)	(14226)	(5135)	
<b>TOTAL (A)</b>													
Provisions (Other than taxation)		50	–	–	–	–	–	–	–	–	–	–	
(a) For diminution in the value of investments													
(b) For doubtful debts													
(c) Others													
<b>OTHER EXPENSES</b>													
(a) Expenses other than those related to Insurance Business		50	–	–	–	–	–	–	51	214	–	562	
(b) Bad debts written off													
(c) Others - preliminary & pre-operative, amortizations									279			35	
<b>TOTAL (B)</b>		100	60	–	–	–	–	–	330	214	–	597	
Profit Before Tax	(2259)	185	1185	1054	1379	(250)	(334)	(615)	(311)	(17030)	(14226)	(5732)	
Prior Period Adjustment Account													
Provision for Taxation	(34)	51	(486)	330	130	62	–	–	–	(5)	(4)	(44)	
Profit After Tax	(2293)	236	699	724	1249	(312)	(334)	(615)	(311)	(17035)	(14230)	(5775)	
<b>APPROPRIATIONS</b>													
(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 or Reserve for Unexpired Risks			561	–	–	–	–	–	–	–	–	–	
(e) Catastrophe Reserve													
Balance of profit/ loss B/f from last year	775	539	401	(323)	(1571)	(1259)	(926)	(311)	–	(21358)	(7127)	(1352)	
<b>Balance C/f to Balance Sheet</b>	(1518)	775	539	401	(323)	(1571)	(1259)	(926)	(311)	(38392)	(21358)	(7127)	

Note : Figure in brackets indicates negative value



TABLE 59: PRIVATE SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

Particulars	FUTURE GENERALI						HDFC ERGO								
	2010-11	2009-10	2008-09	2007-08	2006-07		2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03
<b>OPERATING PROFIT/(LOSS)</b>															
(a) Fire Insurance	(1018)	(1060)	(683)	(665)	-	1036	1067	691	224	164	(66)	(27)	(54)	-	
(b) Marine Insurance	(610)	(458)	(287)	(157)	-	48	(143)	(185)	(176)	(55)	(19)	(7)	(3)	-	
(c) Miscellaneous Insurance	(8915)	(8448)	(8275)	(1299)	-	(7199)	(11729)	(3982)	(2311)	(308)	187	(1160)	(2958)	(903)	
<b>INCOME FROM INVESTMENTS</b>															
(a) Interest, Dividend & Rent - Gross	1459	958	858	552	2	2399	1284	843	623	662	602	539	447	284	
(b) Profit on sale of investments	129	117	48	-	-	174	133	113	12	21	10	34	429	23	
Less: Loss on sale of investments	-	-	-	-	5	-	-	-	-	-	-	-	-	-	
Other Income	22	(25)	(11)	(10)	-	(68)	(54)	(1)	(4)	(153)	(152)	(96)	-	-	
<b>TOTAL (A)</b>	<b>(8932)</b>	<b>(8917)</b>	<b>(8350)</b>	<b>(1578)</b>	<b>7</b>	<b>(3611)</b>	<b>(9442)</b>	<b>(2521)</b>	<b>(1633)</b>	<b>331</b>	<b>561</b>	<b>(717)</b>	<b>(2138)</b>	<b>(596)</b>	
Provisions (Other than taxation)															
(a) For diminution in the value of investments															
(b) For doubtful debts															
(c) Others															
<b>OTHER EXPENSES</b>															
(a) Expenses other than those related to Insurance Business	20	12	109	123	231	32	4	-	44	81	81	64	64	29	
(b) Bad debts written off	-	42	37	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others -preliminary & pre-operative, amortizations	20	54	146	123	231	32	4	(2521)	44	81	81	81	81	37	
<b>TOTAL (B)</b>	<b>(8952)</b>	<b>(8970)</b>	<b>(8496)</b>	<b>(1701)</b>	<b>(223)</b>	<b>(3643)</b>	<b>(9446)</b>	<b>(2521)</b>	<b>(1677)</b>	<b>250</b>	<b>480</b>	<b>(799)</b>	<b>(2219)</b>	<b>(633)</b>	
Profit Before Tax															
Prior Period Adjustment Account															
Provision for Taxation															
Profit After Tax	(8952)	(8970)	(8533)	(1709)	(224)	(3643)	(9430)	(2575)	(1700)	200	441	(799)	(2219)	(633)	
<b>APPROPRIATIONS</b>															
(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 or Reserve for Unexpired Risks															
(e) Catastrophe Reserve															
Balance of profit/ loss B/f from last year	(19436)	(10466)	(1933)	(224)	-	(16715)	(7284)	(4710)	(3010)	(3210)	(3651)	(2852)	(633)	-	
Balance C/f to Balance Sheet	<b>(28388)</b>	<b>(19436)</b>	<b>(10466)</b>	<b>(1933)</b>	<b>(224)</b>	<b>(20357)</b>	<b>(16715)</b>	<b>(7284)</b>	<b>(4710)</b>	<b>(3010)</b>	<b>(3210)</b>	<b>(3651)</b>	<b>(2852)</b>	<b>(633)</b>	

Note: Figure in brackets indicates negative value

TABLE 59: PRIVATE SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

Particulars	ICICI LOMBARD										L&T	SBI	
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01	2010-11	2010-11
<b>OPERATING PROFIT/(LOSS)</b>													
(a) Fire Insurance	(2707)	511	(2301)	1605	7385	4813	5235	3831	(471)	(6)	-	(873)	(3966)
(b) Marine Insurance	(2220)	525	(5740)	(3812)	(1204)	(1204)	(819)	(702)	(174)	-	-	(179)	(46)
(c) Miscellaneous Insurance	(13136)	479	(735)	6940	(3889)	(1806)	(1773)	(430)	(59)	(1301)	-	(5200)	(3704)
<b>INCOME FROM INVESTMENTS</b>													
(a) Interest, Dividend & Rent – Gross	9156	7837	8141	6679	3918	1468	1166	1199	888	520	-	370	5018
(b) Profit on sale of investments	4528	8589	6452	2258	1933	2256	1694	464	298	6	-	12	22
Less: Loss on sale of investments	(204)	(956)	(1272)	(134)	(98)	(40)	(98)	(2)	(26)	-	-	(47)	-
Other Income	248	24	1	20	20	0	8	4	5	-	-	0	7
<b>TOTAL (A)</b>	<b>(4335)</b>	<b>17009</b>	<b>4546</b>	<b>13557</b>	<b>8065</b>	<b>5488</b>	<b>5412</b>	<b>4364</b>	<b>461</b>	<b>(780)</b>		<b>(5917)</b>	<b>(2669)</b>
Provisions (Other than taxation)	-	-	4352	475	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments	2704	307	-	-	-	-	-	-	-	-	-	-	-
(b) For doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>OTHER EXPENSES</b>													
(a) Expenses other than those related to Insurance Business	136	70	62	59	53	35	25	23	27	316	120	16	-
(b) Bad debts written off	250	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others -preliminary & pre-operative, amortizations	810	802	104	-	-	-	-	117	16	16	7	16	13
<b>TOTAL (B)</b>	<b>3899</b>	<b>1179</b>	<b>4518</b>	<b>534</b>	<b>53</b>	<b>35</b>	<b>25</b>	<b>140</b>	<b>43</b>	<b>332</b>	<b>127</b>	<b>16</b>	<b>13</b>
Profit Before Tax	(8234)	15831	27	13022	8012	5453	5387	4224	419	(1113)	(127)	(5932)	(2682)
Prior Period Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Taxation	200	(1438)	2335	2735	1176	422	553	1046	89	(264)	-	(5932)	(2682)
Profit After Tax	(8034)	14393	2362	10287	6836	5031	4835	3178	330	(849)	(127)	(5932)	(2682)
<b>APPROPRIATIONS</b>													
(a) Interim dividends paid during the year	5659	6452	-	5912	4384	2325	-	1761	-	-	-	-	-
(b) Proposed final dividend	-	-	-	-	-	-	2200	-	-	-	-	-	-
(c) Dividend distribution tax	940	1097	-	1005	615	326	288	226	-	-	-	-	-
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks	1052	1079	-	863	342	-	-	-	-	(47)	-	-	-
(e) Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance of profit/ loss B/f from last year	17450	11686	9324	6816	5320	2940	593	(598)	(928)	(127)	-	(809)	(1099)
Balance C/f to Balance Sheet	1765	17450	11686	9324	6816	5320	2940	593	(598)	(928)	(127)	(6741)	(3781)

Note: Figure in brackets indicates negative value

**TABLE 59: PRIVATE SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)**

(₹ Lakh)

Particulars	IFFCO TOKIO										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
<b>OPERATING PROFIT/(LOSS)</b>											
(a) Fire Insurance	(1734)	(1211)	514	1499	3697	4600	2815	1566	962	(108)	(81)
(b) Marine Insurance	(1197)	(1185)	(884)	(792)	(3175)	(1278)	(651)	(438)	(307)	(92)	(1)
(c) Miscellaneous Insurance	(4420)	4543	(914)	(1688)	1593	(2222)	(649)	(560)	(679)	(622)	(37)
<b>INCOME FROM INVESTMENTS</b>											
(a) Interest, Dividend & Rent – Gross	2216	1300	1899	2120	2109	1316	847	877	981	1012	366
(b) Profit on sale of investments	55	26	73	78	72	33	9	–	–	–	–
Less: Loss on sale of investments	–	–	–	–	–	–	–	–	–	–	–
Other Income	196	437	42	51	27	–	17	–	–	–	–
<b>TOTAL (A)</b>	<b>(4885)</b>	<b>3910</b>	<b>730</b>	<b>1269</b>	<b>4322</b>	<b>2449</b>	<b>2389</b>	<b>1446</b>	<b>957</b>	<b>189</b>	<b>247</b>
Provisions (Other than taxation)											
(a) For diminution in the value of investments											
(b) For doubtful debts											
(c) Others											
<b>OTHER EXPENSES</b>											
(a) Expenses other than those related to Insurance Business	52	49	38	83	76	39	25	25	20	17	
(b) Bad debts written off											
(c) Others -preliminary & pre-operative, amortizations											
<b>TOTAL (B)</b>	<b>52</b>	<b>49</b>	<b>38</b>	<b>83</b>	<b>76</b>	<b>39</b>	<b>25</b>	<b>25</b>	<b>20</b>	<b>17</b>	<b>247</b>
Profit Before Tax	(4937)	3861	692	1186	4246	2410	2364	1421	937	173	
Prior Period Adjustment Account											
Provision for Taxation	1667	(1323)	(442)	470	1533	948	892	462	301	6	95
Profit After Tax	(3270)	2538	250	716	2713	1462	1472	958	636	167	152
<b>APPROPRIATIONS</b>											
(a) Interim dividends paid during the year	–	–	–	–	–	–	–	–	–	–	–
(b) Proposed final dividend		741	–	–	880	880	–	500	200	–	–
(c) Dividend distribution tax	(3)	126	–	–	150	123	–	64	26	–	–
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks	–	–	–	–	–	–	–	–	–	–	–
(e) Catastrophe Reserve	–	–	–	–	–	–	–	–	–	–	12
Balance of profit/ loss B/f from last year	7300	5629	5379	4662	2979	2520	1048	654	243	141	–
<b>Balance C/f to Balance Sheet</b>	<b>4033</b>	<b>7300</b>	<b>5629</b>	<b>5379</b>	<b>4662</b>	<b>2979</b>	<b>2520</b>	<b>1048</b>	<b>654</b>	<b>307</b>	<b>141</b>

Note: Figure in brackets indicates negative value

TABLE 59: PRIVATE SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

Particulars	RELIANCE												
	RAHEJA OBE												
	2010-11	2009-10	2009-10	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
<b>OPERATING PROFIT/(LOSS)</b>													
(a) Fire Insurance	(315)	(171)	1559	1898	1810	2444	3577	793	734	600	932	(96)	(367)
(b) Marine Insurance	(50)	(15)	222	(2)	(1135)	(580)	(220)	(397)	(83)	37	(130)	(48)	(48)
(c) Miscellaneous Insurance	(1410)	(1380)	(37046)	(14519)	(10539)	(22472)	(4697)	694	(637)	(605)	(723)	(437)	(53)
<b>INCOME FROM INVESTMENTS</b>													
(a) Interest, Dividend & Rent – Gross	1173	992	4819	3955	3960	2443	1070	918	789	870	958	1348	469
(b) Profit on sale of investments	(110)	10	1382	1058	910	1305	428	118	142	199	540	336	39
Less: Loss on sale of investments	-	-	(875)	(165)	(36)	(104)	-	-	(25)	(16)	(2)	(330)	-
Other Income	-	-	412	135	51	711	86	1	(8)	2	18	2	-
<b>TOTAL (A)</b>	<b>(711)</b>	<b>(564)</b>	<b>(29527)</b>	<b>(7640)</b>	<b>(4978)</b>	<b>(16253)</b>	<b>244</b>	<b>2128</b>	<b>912</b>	<b>1085</b>	<b>1594</b>	<b>775</b>	<b>88</b>
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	111	-	21	-	5
(a) For diminution in the value of investments	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For doubtful debts	-	-	(1404)	(1376)	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>OTHER EXPENSES</b>													
(a) Expenses other than those related to Insurance Business	16	-	(45)	(39)	(39)	(31)	(20)	21	42	-	-	-	-
(b) Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others -preliminary & pre-operative, amortizations	-	-	-	-	-	-	-	-	37	37	37	37	37
<b>TOTAL (B)</b>	<b>16</b>	<b>-</b>	<b>(1449)</b>	<b>(1415)</b>	<b>(39)</b>	<b>(31)</b>	<b>(20)</b>	<b>21</b>	<b>191</b>	<b>37</b>	<b>58</b>	<b>37</b>	<b>43</b>
Profit Before Tax	(727)	(564)	(30976)	(9055)	(5017)	(16284)	224	2107	721	1048	1536	738	45
Prior Period Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Taxation	-	-	(184)	4012	(215)	271	61	671	138	149	101	61	-
Profit After Tax	(727)	(564)	(31160)	(5043)	(5232)	(16555)	163	1437	583	899	1435	678	45
<b>APPROPRIATIONS</b>													
(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 or Reserve for Unexpired Risks	-	-	-	-	-	-	-	-	-	-	-	(13)	-
(e) Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance of profit/ loss B/f from last year	(1499)	(920)	(21589)	(16547)	(11315)	5240	5078	3641	3057	2159	724	45	-
Balance C/f to Balance Sheet	(2226)	(1484)	(52749)	(21589)	(16547)	(11315)	5240	5078	3641	3057	2159	735	45

Note: Figure in brackets indicates negative value

TABLE 59: PRIVATE SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

Particulars	ROYAL SUNDARAM											SHRIRAM		
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01	2010-11	2009-10	2008-09
<b>OPERATING PROFIT/(LOSS)</b>														
(a) Fire Insurance	659	748	533	638	1881	1153	742	923	609	(493)	(4)	197	4	(47)
(b) Marine Insurance	157	70	(181)	44	194	(224)	(6)	59	(151)	(151)	-	5	(0)	(5)
(c) Miscellaneous Insurance	(4536)	267	(1288)	(1465)	(335)	(604)	(710)	(996)	(2124)	(2654)	(1471)	1001	1925	(925)
<b>INCOME FROM INVESTMENTS</b>														
(a) Interest, Dividend & Rent – Gross	2179	1888	1708	1255	963	668	530	532	748	785	395	582	516	511
(b) Profit on sale of investments	54	411	201	50	29	35	38	296	430	82	2	-	-	-
Less: Loss on sale of investments						(1)	(48)	-	-	-	-	31	26	13
Other Income	6	20	32	6	1	2	3	3	-	3	-	24	14	1
<b>TOTAL (A)</b>	(1483)	3405	1004	529	2733	1030	550	817	(489)	(2428)	(1077)	1841	2485	(452)
Provisions (Other than taxation)														
(a) For diminution in the value of investments														
(b) For doubtful debts														
(c) Others														
<b>OTHER EXPENSES</b>														
(a) Expenses other than those related to Insurance Business	5	5	28	31	7	15	5	5	-	10	10	15	11	5
(b) Bad debts written off														
(c) Others -preliminary & pre-operative, amortizations	-	-	3	21	8	-	10	10	10	15	-	-	-	73
<b>TOTAL (B)</b>	5	5	31	52	15	15	15	15	10	25	10	15	11	78
Profit Before Tax	(1488)	3401	973	477	2718	1015	535	801	(499)	(2453)	(1088)	1826	2474	(529)
Prior Period Adjustment Account														
Provision for Taxation	(526)	(304)	(407)	6	600	151	34	-	-	-	-	(571)	(887)	139
Profit After Tax	(2014)	3097	566	471	2119	863	501	801	(499)	(2453)	(1088)	1255	1587	(390)
<b>APPROPRIATIONS</b>														
(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 or Reserve for Unexpired Risks														
(e) Catastrophe Reserve														
Balance of profit/ loss B/f from last year	4379	1282	715	244	(1875)	(2738)	(3239)	(4040)	(3540)	(1088)	-	1197	(390)	-
Balance C/f to Balance Sheet	2365	4379	1282	715	244	(1875)	(2738)	(3238)	(4039)	(3540)	(1088)	2452	1197	(390)

Note: Figure in brackets indicates negative value

TABLE 59: PRIVATE SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

Particulars	TATA AIG										UNIVERSAL SOMPO				
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01	2010-11	2009-10	2008-09	2007-08
<b>OPERATING PROFIT/(LOSS)</b>	2368	2027	2280	2499	2249	2808	1793	1963	1018	124	(102)	(759)	(1452)	(1198)	(766)
(a) Fire Insurance	(1889)	(485)	(1878)	(673)	(485)	(367)	(86)	(206)	(641)	(386)	(73)	(454)	(221)	(69)	-
(b) Marine Insurance	(5381)	(3059)	(1228)	(1079)	(239)	(632)	307	(1615)	(2295)	(3422)	(365)	(4948)	(4989)	(1752)	(2)
(c) Miscellaneous Insurance															
<b>INCOME FROM INVESTMENTS</b>	2318	2223	2179	1874	1526	1149	892	832	870	1219	234	1020	1288	1651	881
(a) Interest, Dividend & Rent – Gross	659	611	93	14	260	255	2	-	27	-	8	211	130	-	-
(b) Profit on sale of investments	(165)	(177)	13	(47)	(197)	(234)	-	-	-	-	-	-	-	-	-
Less: Loss on sale of investments	57	40	85	48	23	73	47	120	61	7	-	30	(100)	(42)	(5)
Other Income	(2033)	1180	1542	2635	3137	3053	2955	1093	(959)	(2457)	(298)	(5044)	(5345)	(1411)	107
<b>TOTAL (A)</b>	65	1	512	-	43	239	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	(73)	(209)	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments															
(b) For doubtful debts															
(c) Others															
<b>OTHER EXPENSES</b>	(2)	0	(5)	(2)	(2)	127	140	140	140	-	-	-	0	0	141
(a) Expenses other than those related to Insurance Business	9	-	86	18	-	-	-	-	-	-	-	-	-	-	-
(b) Bad debts written off	-	-	-	-	-	-	374	228	191	301	44	8	8	8	5
(c) Others -preliminary & pre-operative, amortizations	72	2	593	(57)	(168)	366	514	368	332	301	44	8	8	8	146
<b>TOTAL (B)</b>	(2105)	1178	950	2692	3305	2687	2440	725	(1291)	(2758)	(342)	(5051)	(5353)	(1419)	(38)
<b>Profit Before Tax</b>		(700)	-	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Adjustment Account	1647	191	(526)	1075	1148	1326	1216	(804)	-	-	-	(73)	146	(20)	(9)
Provision for Taxation	(458)	670	424	1617	2157	1360	1224	1529	(1291)	(2758)	(342)	(5125)	(5207)	(1439)	(30)
<b>Profit After Tax</b>															
<b>APPROPRIATIONS</b>															
(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 or Reserve for Unexpired Risks			1512												
(e) Catastrophe Reserve															
<b>Balance of profit/ loss B/f from last year</b>	3079	2409	3497	1880	(277)	(1638)	(2862)	(4391)	(3100)	(342)	-	(6676)	(1469)	(30)	-
<b>Balance C/f to Balance Sheet</b>	2620	3079	2409	3497	1880	(277)	(1638)	(2862)	(4391)	(3100)	(342)	(11800)	(6676)	(1469)	(30)

Note: Figure in brackets indicates negative value

**TABLE 59: PRIVATE SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Concd.)**

Particulars	PRIVATE TOTAL										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
<b>OPERATING PROFIT/(LOSS)</b>											
(a) Fire Insurance	(2918)	4849	4746	16622	28663	18723	16195	11121	3941	(340)	(554)
(b) Marine Insurance	(5298)	(2628)	(11404)	(6457)	(7739)	(4419)	(2318)	(1671)	(1337)	(675)	(74)
(c) Miscellaneous Insurance	(120302)	(42625)	(27440)	(19565)	(4744)	(2245)	(3169)	(8531)	(7965)	(11216)	(1926)
<b>INCOME FROM INVESTMENTS</b>											
(a) Interest, Dividend & Rent – Gross	40809	29184	27812	20504	12906	7675	6166	6020	5700	5755	1465
(b) Profit on sale of investments	7559	11710	8836	5119	3089	2909	2253	2205	2330	820	49
Less: Loss on sale of investments	(1411)	(1307)	(1688)	(374)	(336)	(315)	(233)	(21)	(28)	(336)	–
Other Income	1702	1219	782	1021	298	508	27	165	86	13	–
<b>TOTAL (A)</b>	<b>(80005)</b>	<b>407</b>	<b>1644</b>	<b>16869</b>	<b>32137</b>	<b>22836</b>	<b>18922</b>	<b>9288</b>	<b>2727</b>	<b>(5981)</b>	<b>(1040)</b>
Provisions (Other than taxation)											
(a) For diminution in the value of investments	–	50	4412	475	–	–	111	–	21	–	5
(b) For doubtful debts	2801	339	681	36	43	239	–	–	–	–	–
(c) Others	(1404)	(1376)	–	(73)	(209)	–	–	–	–	–	–
<b>OTHER EXPENSES</b>											
(a) Expenses other than those related to Insurance Business	610	432	1037	805	643	494	343	298	277	345	130
(b) Bad debts written off	259	–	86	18	–	–	–	–	–	–	–
(c) Others -preliminary & pre-operative, amortizations	831	852	259	25	8	18	457	428	559	413	88
<b>TOTAL (B)</b>	<b>3097</b>	<b>298</b>	<b>6476</b>	<b>1287</b>	<b>485</b>	<b>751</b>	<b>911</b>	<b>726</b>	<b>857</b>	<b>759</b>	<b>224</b>
Profit Before Tax	(85999)	(2720)	(4910)	15520	31653	22085	18011	8562	1871	(6740)	(1263)
Prior Period Adjustment Account		(700)	–	–	–	–	–	–	–	–	–
Provision for Taxation	256	(5436)	(5216)	11136	8864	6646	5819	1861	1240	(562)	95
Profit After Tax	(85743)	(8856)	(10126)	4384	22789	15438	12192	6701	630	(6177)	(1358)
<b>APPROPRIATIONS</b>											
(a) Interim dividends paid during the year	5659	6452	–	5912	4384	2325	–	1761	–	–	–
(b) Proposed final dividend	–	741	–	–	880	880	2200	500	200	–	–
(c) Dividend distribution tax	937	1223	–	1005	764	450	288	290	26	–	–
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks	1052	1079	2073	863	342	–	–	–	–	(34)	–
(e) Catastrophe Reserve	–	–	–	–	–	–	–	–	–	–	12
Balance of profit/ loss B/f from last year	(3355)	16905	30024	34772	18479	6695	(3009)	(7159)	(7562)	(1371)	–
<b>Balance C/f to Balance Sheet</b>	<b>(96746)</b>	<b>(1447)</b>	<b>17825</b>	<b>31376</b>	<b>34898</b>	<b>18478</b>	<b>6695</b>	<b>(3009)</b>	<b>(7157)</b>	<b>(7488)</b>	<b>(1370)</b>

Note: Figure in brackets indicates negative value

**TABLE 60: PRIVATE SECTOR NON-LIFE INSURERS: BALANCE SHEET**

(As on 31<sup>st</sup> March)

(₹ Lakh)

Particulars	BAJAJ ALLIANZ									
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
<b>SOURCES OF FUNDS</b>										
Share Capital	11023	11023	11023	11023	11013	11005	10982	10964	10946	10928
Reserves & Surplus	72634	68307	56224	46709	29328	15702	6879	2170	1	
Share Application Money										
Fair Value Change Account	(97)	(51)		(253)	816	967	380	670	(33)	
Borrowings										
Others										
Deferred Tax Liability										
<b>TOTAL</b>	<b>83561</b>	<b>79279</b>	<b>67247</b>	<b>57478</b>	<b>41157</b>	<b>27674</b>	<b>18242</b>	<b>13804</b>	<b>10915</b>	<b>10928</b>
<b>APPLICATION OF FUNDS</b>										
Investments	330949	253146	219375	186323	130041	75802	58355	34863	22357	16682
Loans										
Fixed Assets	15607	15336	12854	10075	4778	3530	3069	2892	1705	1186
Deferred Tax Asset	4175	3785	1521	1652	1001	536	842	477	583	1178
<b>CURRENT ASSETS</b>										
Cash and Bank Balances	66559	29649	28490	22646	22404	9810	7313	4215	3217	2334
Advances and Other Assets	27366	71323	54463	30237	11383	16651	4177	3492	1619	1854
<b>Sub-Total (A)</b>	<b>93925</b>	<b>100972</b>	<b>82953</b>	<b>52884</b>	<b>33787</b>	<b>26461</b>	<b>11490</b>	<b>7707</b>	<b>4836</b>	<b>4188</b>
<b>CURRENT LIABILITIES</b>										
Provisions	231041	180080	144953	101047	70169	40811	28300	16467	8378	5089
	130055	113879	104503	92408	58280	37844	27215	15667	10189	8178
<b>Sub-Total (B)</b>	<b>361096</b>	<b>293959</b>	<b>249456</b>	<b>193455</b>	<b>128449</b>	<b>78655</b>	<b>55515</b>	<b>32135</b>	<b>18567</b>	<b>13267</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>	<b>(267171)</b>	<b>(192987)</b>	<b>(166503)</b>	<b>(140572)</b>	<b>(94662)</b>	<b>(52194)</b>	<b>(44025)</b>	<b>(24428)</b>	<b>(13730)</b>	<b>(9079)</b>
Misc. Expenditure										
(to the extent not written off or adjusted)										
<b>Profit &amp; Loss Account (Debit Balance)</b>										961
<b>TOTAL</b>	<b>83561</b>	<b>79279</b>	<b>67247</b>	<b>57478</b>	<b>41157</b>	<b>27674</b>	<b>18242</b>	<b>13804</b>	<b>10915</b>	<b>10928</b>

Note: Figure in bracket indicates negative value.



**TABLE 60: PRIVATE SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)**  
(As on 31<sup>st</sup> March)

(₹ Lakh)

Particulars	CHOLAMANDALAM										BHARTI AXA			
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2011	2010	2009		
<b>SOURCES OF FUNDS</b>														
Share Capital	26696	26696	14196	14196	14196	14196	14196	14196	10500	42227	20000	16258		
Reserves & Surplus	0	1336	1100	401						13665	5891	2742		
Share Application Money	(40)	(99)	(617)	(252)	(77)					0	7500			
Fair Value Change Account										2	17	11		
Borrowings	47	112	171	226										
Others														
Deferred Tax Liability			73											
<b>TOTAL</b>	<b>26703</b>	<b>28045</b>	<b>14924</b>	<b>14571</b>	<b>14119</b>	<b>14196</b>	<b>14197</b>	<b>14196</b>	<b>10500</b>	<b>55895</b>	<b>33408</b>	<b>19011</b>		
<b>APPLICATION OF FUNDS</b>														
Investments	96610	57215	36476	32999	25435	21598	19818	17081	10888	61051	27538	11600		
Loans														
Fixed Assets	2892	1403	2811	2298	1148	802	896	705	588	3466	3178	2825		
Deferred Tax Asset	0	34	0	108										
<b>CURRENT ASSETS</b>														
Cash and Bank Balances	698	1671	727	1481	3062	1330	951	892	333	2121	2844	566		
Advances and Other Assets	16590	14807	13650	7724	3963	2210	1491	1032	331	7335	3056	1594		
<b>Sub-Total (A)</b>	<b>17288</b>	<b>16479</b>	<b>14377</b>	<b>9205</b>	<b>7025</b>	<b>3540</b>	<b>2442</b>	<b>1924</b>	<b>664</b>	<b>9456</b>	<b>5900</b>	<b>2160</b>		
<b>CURRENT LIABILITIES</b>														
Provisions	53861	19890	17218	13160	10356	9485	5565	3640	1599	32145	12565	3085		
	37183	27196	21523	16880	9456	5830	4653	2799	351	24326	12001	1616		
<b>Sub-Total (B)</b>	<b>91044</b>	<b>47086</b>	<b>38740</b>	<b>30040</b>	<b>19812</b>	<b>13315</b>	<b>10218</b>	<b>6440</b>	<b>1950</b>	<b>56471</b>	<b>24566</b>	<b>4701</b>		
<b>NET CURRENT ASSETS (C) = (A - B)</b>	<b>(73757)</b>	<b>(30607)</b>	<b>(24363)</b>	<b>(20835)</b>	<b>(12787)</b>	<b>(9775)</b>	<b>(7776)</b>	<b>(4516)</b>	<b>(1286)</b>	<b>(47014)</b>	<b>(18666)</b>	<b>(2541)</b>		
Misc. Expenditure														
(to the extent not written off or adjusted)														
<b>Profit &amp; Loss Account (Debit Balance)</b>	<b>957</b>				323	1571	1259	926	311	38392	21358	7127		
<b>TOTAL</b>	<b>26703</b>	<b>28045</b>	<b>14924</b>	<b>14571</b>	<b>14119</b>	<b>14196</b>	<b>14197</b>	<b>14196</b>	<b>10500</b>	<b>55895</b>	<b>33408</b>	<b>19011</b>		

Note: Figure in bracket indicates negative value.

**TABLE 60: PRIVATE SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)**

(As on 31<sup>st</sup> March)

(₹ Lakh)

Particulars	HDFC ERGO											FUTURE GENERALI				
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2011	2010	2009	2008	2007		
<b>SOURCES OF FUNDS</b>																
Share Capital	48600	41500	20000	15000	12491	12474	11957	11940	10022	47500	28000	19025	15000	5		
Reserves & Surplus	10400															
Share Application Money	3700									2250	1500	759				
Fair Value Change Account	39	4	1	29	6	2	0	2	1	(2)	3	23	3			
Borrowings	61	70	120	202	204	16	30	15	25					600		
Others																
Deferred Tax Liability																
<b>TOTAL</b>	<b>62800</b>	<b>41574</b>	<b>20121</b>	<b>15231</b>	<b>12706</b>	<b>12491</b>	<b>11986</b>	<b>11956</b>	<b>10048</b>	<b>49748</b>	<b>29503</b>	<b>19807</b>	<b>15003</b>	<b>605</b>		
<b>APPLICATION OF FUNDS</b>																
Investments	122361	62368	27291	22130	17814	18682	17696	15386	9372	58578	25994	13514	11082			
Loans																
Fixed Assets	8327	2468	1697	1142	1458	909	966	892	512	2152	2994	2187	841	208		
Deferred Tax Asset																
<b>CURRENT ASSETS</b>																
Cash and Bank Balances	10325	6709	5141	1399	2310	1541	940	859	152	2048	953	2148	1480	286		
Advances and Other Assets	11876	18209	8049	3377	2620	1980	1590	969	318	20401	13087	7215	1098	287		
<b>Sub-Total (A)</b>	<b>22200</b>	<b>24917</b>	<b>13190</b>	<b>4776</b>	<b>4929</b>	<b>3521</b>	<b>2529</b>	<b>1828</b>	<b>470</b>	<b>22449</b>	<b>14040</b>	<b>9363</b>	<b>2578</b>	<b>573</b>		
<b>CURRENT LIABILITIES</b>																
Provisions	64547	35929	19226	8964	7720	6393	6021	3605	603	40221	19531	7861	946	399		
	45899	28965	10114	8563	6821	7538	6999	5625	627	21599	13430	7862	485			
<b>Sub-Total (B)</b>	<b>110446</b>	<b>64894</b>	<b>29341</b>	<b>17527</b>	<b>14541</b>	<b>13930</b>	<b>13020</b>	<b>9230</b>	<b>1230</b>	<b>61819</b>	<b>32961</b>	<b>15723</b>	<b>1431</b>	<b>399</b>		
<b>NET CURRENT ASSETS (C) = (A - B)</b>	<b>(88246)</b>	<b>(39977)</b>	<b>(16151)</b>	<b>(12751)</b>	<b>(9612)</b>	<b>(10410)</b>	<b>(10491)</b>	<b>(7402)</b>	<b>(760)</b>	<b>(39370)</b>	<b>(18921)</b>	<b>(6360)</b>	<b>1147</b>	<b>174</b>		
Misc. Expenditure					35	99	163	228	292							
(to the extent not written off or adjusted)																
Profit & Loss Account (Debit Balance)	20357	16715	7284	4710	3010	3210	3651	2852	633	28388	19436	10466	1933	224		
<b>TOTAL</b>	<b>62800</b>	<b>41574</b>	<b>20121</b>	<b>15231</b>	<b>12706</b>	<b>12491</b>	<b>11986</b>	<b>11956</b>	<b>10048</b>	<b>49748</b>	<b>29503</b>	<b>19807</b>	<b>15003</b>	<b>605</b>		

Note: Figure in bracket indicates negative value.

**TABLE 60: PRIVATE SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)**  
(As on 31<sup>st</sup> March)

(₹ Lakh)

Particulars	ICICI LOMBARD											
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	
<b>SOURCES OF FUNDS</b>												
Share Capital	40457	40363	40314	37736	33571	24500	22000	22000	10960	10944	(71)	
Reserves & Surplus	112626	126949	119951	69860	45700	12792	2940	593				
Share Application Money	34023	19										
Fair Value Change Account	7293	11913	(7432)	(1787)	(1241)	4386	665	332	4			
Borrowings												
Others			2		15000							
Deferred Tax Liability												
<b>TOTAL</b>	<b>194399</b>	<b>179244</b>	<b>152834</b>	<b>105809</b>	<b>93029</b>	<b>41678</b>	<b>25606</b>	<b>22925</b>	<b>10964</b>	<b>10944</b>	<b>(71)</b>	
<b>APPLICATION OF FUNDS</b>												
Investments	466530	376057	303074	237376	171047	90646	46409	33287	21001	11290		
Loans									250			
Fixed Assets	38813	14334	15677	12531	8694	4730	3366	1066	449	233	11	
Deferred Tax Asset	4729	4529	5967	2982	1232	561	343	350	286			
<b>CURRENT ASSETS</b>												
Cash and Bank Balances	39001	5034	7305	13633	34790	10779	5001	6293	3267	1258		
Advances and Other Assets	273797	273247	216398	112897	79642	57193	21774	13697	2717	2819	91	
<b>Sub-Total (A)</b>	<b>312798</b>	<b>278282</b>	<b>223703</b>	<b>126530</b>	<b>114432</b>	<b>67972</b>	<b>26774</b>	<b>19990</b>	<b>5984</b>	<b>4077</b>	<b>91</b>	
<b>CURRENT LIABILITIES</b>												
Provisions	484155	367364	279845	173622	124701	83094	32776	22923	14858	4113	301	
	144315	126594	115741	99988	77674	39137	18511	8844	2746	1470		
<b>Sub-Total (B)</b>	<b>628470</b>	<b>493958</b>	<b>395586</b>	<b>273610</b>	<b>202375</b>	<b>122231</b>	<b>51286</b>	<b>31768</b>	<b>17604</b>	<b>5584</b>	<b>301</b>	
<b>NET CURRENT ASSETS (C) = (A - B)</b>	<b>(315672)</b>	<b>(215676)</b>	<b>(171883)</b>	<b>(147080)</b>	<b>(87943)</b>	<b>(54258)</b>	<b>(24512)</b>	<b>(11778)</b>	<b>(11620)</b>	<b>(1507)</b>	<b>(209)</b>	
Misc. Expenditure (to the extent not written off or adjusted)												
Profit & Loss Account (Debit Balance)												
<b>TOTAL</b>	<b>194399</b>	<b>179244</b>	<b>152834</b>	<b>105809</b>	<b>93029</b>	<b>41678</b>	<b>25606</b>	<b>22925</b>	<b>10964</b>	<b>10944</b>	<b>(71)</b>	

Note: Figure in bracket indicates negative value.

**TABLE 60: PRIVATE SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)**  
(As on 31<sup>st</sup> March)

(₹ Lakh)

Particulars	IFFCO-TOKIO										
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>SOURCES OF FUNDS</b>											
Share Capital	24700	24700	24700	22000	22000	22000	10000	10000	10000	10000	10000
Reserves & Surplus	19465	22732	21061	8390	7674	5990	2532	1060	701	319	152
Share Application Money											
Fair Value Change Account	1										
Borrowings											
Others								84	34		
Deferred Tax Liability				30390	29674	27990	12532	11144	10735	10319	10152
<b>TOTAL</b>	<b>44166</b>	<b>47432</b>	<b>45761</b>	<b>30390</b>	<b>29674</b>	<b>27990</b>	<b>12532</b>	<b>11144</b>	<b>10735</b>	<b>10319</b>	<b>10152</b>
<b>APPLICATION OF FUNDS</b>											
Investments	123789	81482	70305	54297	47381	36305	19359	14170	11104	7549	4720
Loans											
Fixed Assets	2372	1516	1326	1458	1643	1608	1280	1288	1335	1142	132
Deferred Tax Asset	2472	758	587	857	160	737	400				
<b>CURRENT ASSETS</b>											
Cash and Bank Balances	58535	47963	38544	37676	27956	27951	16083	8224	6251	6846	6138
Advances and Other Assets	30290	53736	48764	23364	12466	9578	2880	3633	2819	882	251
<b>Sub-Total (A)</b>	<b>88826</b>	<b>101699</b>	<b>87308</b>	<b>61040</b>	<b>40422</b>	<b>37530</b>	<b>18964</b>	<b>11857</b>	<b>9070</b>	<b>7728</b>	<b>6388</b>
<b>CURRENT LIABILITIES</b>											
Provisions	109925	85507	68976	47746	29096	20677	14003	8279	6533	5138	1064
	63368	52517	44789	39515	30836	27513	13468	7892	4242	963	24
<b>Sub-Total (B)</b>	<b>173293</b>	<b>138024</b>	<b>113765</b>	<b>87261</b>	<b>59932</b>	<b>48190</b>	<b>27471</b>	<b>16171</b>	<b>10775</b>	<b>6101</b>	<b>1088</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>	<b>(84467)</b>	<b>(36324)</b>	<b>(26457)</b>	<b>(26221)</b>	<b>(19510)</b>	<b>(10660)</b>	<b>(8507)</b>	<b>(4314)</b>	<b>(1705)</b>	<b>1628</b>	<b>5300</b>
Misc. Expenditure (to the extent not written off or adjusted)											
Profit & Loss Account (Debit Balance)											
<b>TOTAL</b>	<b>44166</b>	<b>47432</b>	<b>45761</b>	<b>30390</b>	<b>29674</b>	<b>27990</b>	<b>12532</b>	<b>11144</b>	<b>10735</b>	<b>10319</b>	<b>10152</b>

Note: Figure in bracket indicates negative value.

**TABLE 60: PRIVATE SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)**

(As on 31<sup>st</sup> March)

(₹ Lakh)

Particulars	RAHEJA OBE		RELIANCE											
	2011	2010	2010	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>SOURCES OF FUNDS</b>														
Share Capital	20700	20700		11667	11522	11308	10715	10307	10200	10200	10200	10200	10200	10200
Reserves & Surplus				103239	89184	68398	49985	15633	5078	3641	3057	2158	735	45
Share Application Money				29	(888)	(6958)	(982)	98	442					
Fair Value Change Account	1	3												
Borrowings														
Others														
Deferred Tax Liability														
<b>TOTAL</b>	<b>20701</b>	<b>20703</b>	<b>20703</b>	<b>114935</b>	<b>99818</b>	<b>72748</b>	<b>59718</b>	<b>26038</b>	<b>15719</b>	<b>13841</b>	<b>13257</b>	<b>12358</b>	<b>10935</b>	<b>10245</b>
<b>APPLICATION OF FUNDS</b>														
Investments	18175	18186		213718	165666	136397	131073	63315	21934	17283	18210	18149	14966	9745
Loans				3006	3006	3006						1		
Fixed Assets	213	354		3022	4751	6437	5832	2889	341	283	236	163	162	143
Deferred Tax Asset				3887	4097	85	85	85	9	6			(3)	
<b>CURRENT ASSETS</b>														
Cash and Bank Balances	22	17		6722	8243	11424	7269	1815	1084	3025	561	980	338	85
Advances and Other Assets	747	940		23807	74275	55949	29776	5533	2108	1629	2677	2206	1286	260
<b>Sub-Total (A)</b>	<b>770</b>	<b>957</b>	<b>957</b>	<b>30529</b>	<b>82517</b>	<b>67373</b>	<b>37045</b>	<b>7348</b>	<b>3192</b>	<b>4654</b>	<b>3238</b>	<b>3186</b>	<b>1623</b>	<b>345</b>
<b>CURRENT LIABILITIES</b>														
Provisions	449	233		134441	110286	88098	57639	17839	6188	4872	6513	8090	5803	137
	233	59		57537	71523	69000	67994	29759	3568	3512	1952	1125	123	1
<b>Sub-Total (B)</b>	<b>682</b>	<b>292</b>	<b>292</b>	<b>191978</b>	<b>181809</b>	<b>157098</b>	<b>125632</b>	<b>47598</b>	<b>9756</b>	<b>8385</b>	<b>8465</b>	<b>9216</b>	<b>5926</b>	<b>138</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>	<b>88</b>	<b>665</b>	<b>665</b>	<b>(161449)</b>	<b>(99291)</b>	<b>(89725)</b>	<b>(88588)</b>	<b>(40251)</b>	<b>(6564)</b>	<b>(3731)</b>	<b>(5227)</b>	<b>(6030)</b>	<b>(4303)</b>	<b>207</b>
Misc. Expenditure											37	75	112	150
(to the extent not written off or adjusted)														
<b>Profit &amp; Loss Account (Debit Balance)</b>	<b>2226</b>	<b>1499</b>	<b>1499</b>	<b>52749</b>	<b>21589</b>	<b>16547</b>	<b>11315</b>	<b>26038</b>	<b>15719</b>	<b>13841</b>	<b>13257</b>	<b>12358</b>	<b>10938</b>	<b>10245</b>
<b>TOTAL</b>	<b>20701</b>	<b>20703</b>	<b>20703</b>	<b>114935</b>	<b>99818</b>	<b>72748</b>	<b>59718</b>	<b>26038</b>	<b>15719</b>	<b>13841</b>	<b>13257</b>	<b>12358</b>	<b>10938</b>	<b>10245</b>

Note: Figure in bracket indicates negative value.

**TABLE 60: PRIVATE SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)**

(As on 31<sup>st</sup> March)

(₹ Lakh)

Particulars	ROYAL SUNDARAM										SHRIRAM				
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2011	2010	2009	
<b>SOURCES OF FUNDS</b>															
Share Capital	25000	21000	21000	17000	14000	14000	13000	12990	12979	12969	10100	10500	10500	10500	
Reserves & Surplus	4865	4379	1282	715	244							2452	1197		
Share Application Money															
Fair Value Change Account	(26)	(63)	(286)	(96)		1	26	60	94						
Borrowings						3									
Others										85					
Deferred Tax Liability															
<b>TOTAL</b>	<b>29839</b>	<b>25316</b>	<b>21996</b>	<b>17619</b>	<b>14244</b>	<b>14004</b>	<b>13026</b>	<b>13050</b>	<b>13074</b>	<b>13054</b>	<b>10100</b>	<b>12952</b>	<b>11697</b>	<b>10500</b>	
<b>APPLICATION OF FUNDS</b>															
Investments	138271	90639	77754	55903	45570	36650	25825	20605	14495	10900	7618	60815	25867	12977	
Loans															
Fixed Assets	1269	1662	1751	1914	1463	1307	1360	1129	1088	886	759	2092	2135	1344	
Deferred Tax Asset	516	1041	1043	830								772	529	353	
<b>CURRENT ASSETS</b>															
Cash and Bank Balances	4539	4050	3824	9229	6058	3348	2921	2224	3420	2027	646	19806	2473	1231	
Advances and Other Assets	13557	27123	16083	10288	4827	3634	2545	1775	1468	891	479	2533	2608	2824	
<b>Sub-Total (A)</b>	<b>18096</b>	<b>31174</b>	<b>19907</b>	<b>19518</b>	<b>10885</b>	<b>6982</b>	<b>5466</b>	<b>3999</b>	<b>4888</b>	<b>2919</b>	<b>1125</b>	<b>22339</b>	<b>5081</b>	<b>4055</b>	
<b>CURRENT LIABILITIES</b>															
Provisions	78727	58106	40812	30637	22486	17206	11518	7911	5834	2814	522	48072	8587	3972	
	49587	41094	37646	29909	21186	15604	10845	8010	5603	2376	9	24994	13328	4646	
<b>Sub-Total (B)</b>	<b>128314</b>	<b>99200</b>	<b>78458</b>	<b>60546</b>	<b>43673</b>	<b>32809</b>	<b>22363</b>	<b>15921</b>	<b>11437</b>	<b>5191</b>	<b>531</b>	<b>73066</b>	<b>21914</b>	<b>8618</b>	
<b>NET CURRENT ASSETS (C) = (A - B)</b>	<b>(110218)</b>	<b>(68026)</b>	<b>(58552)</b>	<b>(41028)</b>	<b>(32788)</b>	<b>(25827)</b>	<b>(16897)</b>	<b>(11923)</b>	<b>(6549)</b>	<b>(2272)</b>	<b>594</b>	<b>(50727)</b>	<b>(16834)</b>	<b>(4563)</b>	
Misc. Expenditure											41				
(to the extent not written off or adjusted)															
<b>Profit &amp; Loss Account (Debit Balance)</b>															
						1875	2738	3239	4040	3540	1088			390	
<b>TOTAL</b>	<b>29839</b>	<b>25316</b>	<b>21996</b>	<b>17619</b>	<b>14244</b>	<b>14004</b>	<b>13026</b>	<b>13050</b>	<b>13074</b>	<b>13054</b>	<b>10100</b>	<b>12952</b>	<b>11697</b>	<b>10500</b>	

Note: Figure in bracket indicates negative value.

**TABLE 60: PRIVATE SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)**

(As on 31<sup>st</sup> March)

(₹ Lakh)

Particulars	TATA AIG										UNIVERSAL SOMPO				
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2011	2010	2009	2008
<b>SOURCES OF FUNDS</b>															
Share Capital	36500	30000	30000	22500	22500	19500	12500	12350	12350	12350	12350	15000	15000	15000	15000
Reserves & Surplus	4133	4591	3921	3497	1880							8580	8580	8580	8580
Share Application Money							92	(2)				(193)	(6)		
Fair Value Change Account	(362)	1107	(448)	265	162	680									
Borrowings						44									
Others															
Deferred Tax Liability															
<b>TOTAL</b>	<b>40271</b>	<b>35698</b>	<b>33473</b>	<b>26263</b>	<b>24542</b>	<b>20225</b>	<b>12592</b>	<b>12348</b>	<b>12350</b>	<b>12350</b>	<b>12350</b>	<b>23387</b>	<b>23574</b>	<b>23580</b>	<b>23580</b>
<b>APPLICATION OF FUNDS</b>															
Investments	136241	85597	71443	68192	52834	43204	30244	22073	16496	10327	10851	32964	25814	18264	11142
Loans						1	12	34	11	13	15				
Fixed Assets	3285	2933	2755	2692	2953	2485	1911	1562	1845	2196	1268	2347	2421	2157	792
Deferred Tax Asset	1189	988	748	247	77			804				82	155	8	13
<b>CURRENT ASSETS</b>															
Cash and Bank Balances	5323	6417	4666	3068	5281	3619	5315	3608	2450	1574	526	1782	1709	3368	11138
Advances and Other Assets	22719	32096	29149	12588	11309	9938	4407	2862	2197	1369	622	7688	6457	1859	1144
<b>Sub-Total (A)</b>	<b>28042</b>	<b>38514</b>	<b>33815</b>	<b>15656</b>	<b>16590</b>	<b>13557</b>	<b>9722</b>	<b>6470</b>	<b>4646</b>	<b>2943</b>	<b>1147</b>	<b>9469</b>	<b>8166</b>	<b>5227</b>	<b>12283</b>
<b>CURRENT LIABILITIES</b>															
Provisions	83799	62063	43142	29210	24560	19735	16195	10486	8713	4422	1947	20627	10453	1641	662
	44687	30270	32146	31315	23351	19565	14857	11227	6725	2345	4	12649	9204	1904	18
<b>Sub-Total (B)</b>	<b>128486</b>	<b>92333</b>	<b>75287</b>	<b>60525</b>	<b>47911</b>	<b>39300</b>	<b>31052</b>	<b>21713</b>	<b>15438</b>	<b>6767</b>	<b>1952</b>	<b>33276</b>	<b>19657</b>	<b>3546</b>	<b>679</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>	<b>(100444)</b>	<b>(53820)</b>	<b>(41473)</b>	<b>(44868)</b>	<b>(31322)</b>	<b>(25743)</b>	<b>(21330)</b>	<b>(15244)</b>	<b>(10791)</b>	<b>(3824)</b>	<b>(804)</b>	<b>(23807)</b>	<b>(11491)</b>	<b>1682</b>	<b>11604</b>
Misc. Expenditure							117	257	398	538	678				
(to the extent not written off or adjusted)															
<b>Profit &amp; Loss Account (Debit Balance)</b>															
<b>TOTAL</b>	<b>40271</b>	<b>35698</b>	<b>33473</b>	<b>26263</b>	<b>24542</b>	<b>20225</b>	<b>12592</b>	<b>12348</b>	<b>12350</b>	<b>12350</b>	<b>12350</b>	<b>23387</b>	<b>23574</b>	<b>23580</b>	<b>23580</b>

Note: Figure in bracket indicates negative value.

**TABLE 60: PRIVATE SECTOR NON-LIFE INSURERS: BALANCE SHEET (Concl'd.)**  
(As on 31<sup>st</sup> March)

(₹ Lakh)

Particulars	PRIVATE TOTAL											
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	
<b>SOURCES OF FUNDS</b>												
Share Capital	395570	301004	233324	180170	140083	127875	104835	104639	87958	67392	42579	
Reserves & Surplus	402369	333146	283260	188138	100459	39562	15992	6881	2861	1054	197	
Share Application Money	39973	9019	759									
Fair Value Change Account	6647	11940	(15706)	(3074)	(237)	6477	1139	1002	(28)			
Borrowings	108	182	291	428	204	19	56	75	120			
Others			2	0	15600							
Deferred Tax Liability			73	0	6			84	34	85		
<b>TOTAL</b>	<b>844667</b>	<b>655291</b>	<b>502001</b>	<b>365662</b>	<b>256115</b>	<b>173933</b>	<b>122022</b>	<b>112680</b>	<b>90944</b>	<b>68531</b>	<b>42776</b>	
<b>APPLICATION OF FUNDS</b>												
Investments	1921427	1295569	998470	810518	553437	344821	234990	175674	123863	71713	32934	
Loans	3006	3006	3006			1	12	34	262	13	15	
Fixed Assets	100709	55483	53820	39574	25232	15712	13132	9771	7684	5806	2314	
Deferred Tax Asset	17822	15916	10312	6774	2555	1843	1591	1632	869	1175		
<b>CURRENT ASSETS</b>												
Cash and Bank Balances	225095	117731	107433	109021	103961	59462	41549	26875	20070	14377	7395	
Advances and Other Assets	462938	590966	455997	232493	132029	103292	40492	30137	13675	9101	1702	
<b>Sub-Total (A)</b>	<b>688032</b>	<b>708697</b>	<b>563430</b>	<b>341514</b>	<b>235990</b>	<b>162754</b>	<b>82041</b>	<b>57012</b>	<b>33745</b>	<b>23478</b>	<b>9097</b>	
<b>CURRENT LIABILITIES</b>												
Provisions	1392925	970595	718829	463632	307327	201589	119250	79825	54608	27379	3971	
	658799	540059	451491	387074	257363	561598	100059	62018	31608	15455	38	
<b>Sub-Total (B)</b>	<b>2051723</b>	<b>1510654</b>	<b>1170320</b>	<b>850706</b>	<b>564690</b>	<b>358187</b>	<b>219310</b>	<b>141843</b>	<b>86216</b>	<b>42834</b>	<b>4009</b>	
<b>NET CURRENT ASSETS (C) = (A - B)</b>	<b>(1363691)</b>	<b>(801957)</b>	<b>(606890)</b>	<b>(509192)</b>	<b>(328700)</b>	<b>(195432)</b>	<b>(137268)</b>	<b>(84831)</b>	<b>(52471)</b>	<b>(19356)</b>	<b>5088</b>	
Misc. Expenditure					35	99	280	522	765	650	869	
(to the extent not written off or adjusted)												
<b>Profit &amp; Loss Account (Debit Balance)</b>												
	165393	87273	43283	17987	3556	6933	9286	9878	9973	8530	1556	
<b>TOTAL</b>	<b>844667</b>	<b>655291</b>	<b>502001</b>	<b>365662</b>	<b>256115</b>	<b>173977</b>	<b>122022</b>	<b>112680</b>	<b>90944</b>	<b>68530</b>	<b>42776</b>	

Note: Figure in bracket indicates negative value.



TABLE 61: HEALTH INSURERS: POLICYHOLDERS ACCOUNT

Particulars	(₹ Lakh)											
	APOLLO MUNICH			MAX BUPA		STAR HEALTH						
	2010-11	2009-10	2008-09	2007-08	2010-11	2009-10	2010-11	2009-10	2008-09	2007-08	2006-07	
Premiums earned (Net)	14874	6996	2164	28	807	0	83140	61043	30145	8823	489	
Profit/ Loss on sale/redemption of Investments Others	670	300	96	1	114	0	1251	717	442	172	20	
Interest, Dividend & Rent – Gross	15544	7296	2260	29	921	0	84391	61760	30730	8996	509	
<b>TOTAL (A)</b>	9215	5974	2473	25	406	0	75814	53173	25847	6724	150	
Claims Incurred (Net)	1774	1056	359	33	139	0	(883)	(1267)	(1228)	(814)	(303)	
Commission	13326	9830	7238	3168	12660	3855	9077	9311	6270	3477	1798	
Operating Expenses related to Insurance Business												
Others- Amortizations, Write offs & Provisions												
Foreign Taxes												
<b>TOTAL (B)</b>	24316	16860	10070	3226	13205	3856	84008	61217	30889	9388	1645	
<b>Operating Profit/(Loss)</b> from Fire/Marine/Miscellaneous Business C= (A – B)	(8772)	(9564)	(7810)	(3197)	(12284)	(3855)	383	543	(159)	(392)	(1136)	
<b>APPROPRIATIONS</b>												
Transfer to Shareholders' Account												
Transfer to Catastrophe Reserve	(8772)	(9564)	(7810)	(3197)	(12284)	(3855)	383	543	(159)	(392)	(1136)	
Transfer to Other Reserves												
<b>TOTAL (C)</b>	(8772)	(9564)	(7810)	(3197)	(12284)	(3855)	383	543	(159)	(392)	(1136)	

Note: Figure in bracket indicate negative values

TABLE 62: HEALTH INSURERS: SHAREHOLDERS ACCOUNT

Particulars	₹ Lakhs											
	APOLLO MUNICH				MAX BUPA		STAR HEALTH				2006-07	
	2010-11	2009-10	2008-09	2007-08	2010-11	2009-10	2010-11	2009-10	2008-09	2007-08		
<b>OPERATING PROFIT/(LOSS)</b>												
(a) Fire Insurance	(8772)	(9564)	(7810)	(3197)	(12284)	(3855)	383	543	(159)	(392)	(1136)	
(b) Marine Insurance	(8772)	(9564)	(7810)	(3197)	(12284)	(3855)	383	543	(159)	(392)	(1136)	
(c) Miscellaneous Insurance				414								
<b>INCOME FROM INVESTMENTS</b>												
(a) Interest, Dividend & Rent – Gross	621	539	469		596	57	800	498	540	746	703	
Amortisation of discount/ premium	82	13	94		84	125			174	1		
(b) Profit on sale of investments	42	104	80									
Less: loss on sale of investments	(18)											
<b>OTHER INCOME</b>	169	2	1	1	9	13						
<b>TOTAL (A)</b>	<b>(7844)</b>	<b>(8907)</b>	<b>(7166)</b>	<b>(2782)</b>	<b>(11595)</b>	<b>(3660)</b>	<b>1183</b>	<b>1041</b>	<b>555</b>	<b>355</b>	<b>(433)</b>	
<b>PROVISIONS (Other than taxation)</b>												
(a) For diminution in the value of investments												
(b) For doubtful debts	18								2			
(c) Others												
<b>OTHER EXPENSES</b>												
(a) Expenses other than those related to Insurance Business	82	63	16	32								
(b) Bad debts written off												
(c) Others					30		16	19	26	39	6	
<b>TOTAL (B)</b>	<b>99</b>	<b>63</b>	<b>16</b>	<b>32</b>	<b>30</b>	<b>30</b>	<b>16</b>	<b>19</b>	<b>28</b>	<b>39</b>	<b>6</b>	
Profit Before Tax	(7943)	(8970)	(7182)	(2815)	(11625)	(3660)	1167	1022	527	316	(439)	
Provision for Taxation	1	0	36	20	0	0	428	496	404	188	(180)	
Profit after Tax	(7944)	(8970)	(7218)	(2834)	(11625)	(3660)	739	526	124	128	(259)	
<b>APPROPRIATIONS</b>												
(a) Interim dividends paid during the year												
(b) Proposed final dividend												
(c) Dividend distribution tax												
(d) Transfer to any Reserves or Other Accounts												
Transfer to General Reserve									124			
Balance of Profit / Loss B/f from last year	(19047)	(10077)	(2859)	(25)	(4296)	(636)	(258)	(258)	(258)	(385)	(126)	
<b>Balance C/f to Balance Sheet</b>	<b>(26991)</b>	<b>(19047)</b>	<b>(10077)</b>	<b>(2859)</b>	<b>(15921)</b>	<b>(4296)</b>	<b>(258)</b>	<b>(258)</b>	<b>(258)</b>	<b>(258)</b>	<b>(385)</b>	

Note: Figure in bracket indicate negative values.

**TABLE 63: HEALTH INSURERS: BALANCE SHEET**  
(As on 31<sup>st</sup> March)

Particulars	STAR HEALTH					APOLLO MUNICH			MAX BUPA		
	2011	2010	2009	2008	2007	2011	2010	2009	2008	2011	2010
<b>SOURCES OF FUNDS</b>											
Share Capital	20299	16433	10930	10860	10500	19620	12930	10737	10055	27100	15100
Share Application Money	10308	13867					374	3491			
Reserves & Surplus	6708	650	124			17878	14696	5472			
Fair Value Change Account					1	23	2	(18)		10	7
Deferred Tax Liability	691	329	232								
Borrowings											
<b>TOTAL</b>	<b>38007</b>	<b>31279</b>	<b>11285</b>	<b>10860</b>	<b>10501</b>	<b>37522</b>	<b>28001</b>	<b>19682</b>	<b>10055</b>	<b>27110</b>	<b>15107</b>
<b>APPLICATION OF FUNDS</b>											
Investments	23484	17452	8106	8652	7135	25209	13431	8111	3064	12626	9260
Loans			500	500							
Fixed Assets	6166	3901	2122	641	411	1556	2068	1966	1205	2132	1261
Deferred Tax Assets				76	188						
<b>CURRENT ASSETS</b>											
Cash & Bank Balance	11516	17035	2755	3556	2788	5435	1099	2474	3288	668	1150
Advances and Other Assets	30599	20733	11473	2029	486	3800	2545	1989	1066	1447	1137
<b>Sub-Total (A)</b>	<b>42115</b>	<b>37768</b>	<b>14228</b>	<b>5585</b>	<b>3275</b>	<b>9235</b>	<b>3643</b>	<b>4463</b>	<b>4354</b>	<b>2115</b>	<b>2288</b>
<b>CURRENT LIABILITIES</b>											
Provisions	10418	12697	4470	1212	404	12294	5044	2348	1179	4088	1934
	23597	15805	9458	3639	489	13176	5144	2587	247	1597	63
<b>Sub-Total (B)</b>	<b>34016</b>	<b>28502</b>	<b>13928</b>	<b>4851</b>	<b>893</b>	<b>25470</b>	<b>10188</b>	<b>4935</b>	<b>1427</b>	<b>5684</b>	<b>1997</b>
<b>Net Current Assets (C)= (A-B)</b>	<b>8100</b>	<b>9266</b>	<b>300</b>	<b>733</b>	<b>2381</b>	<b>(16235)</b>	<b>(6544)</b>	<b>(472)</b>	<b>2927</b>	<b>(3569)</b>	<b>291</b>
Misc. Expenditure		403									
(to the extent not written off or adjusted)											
<b>Profit &amp; Loss Account (Debit Balance)</b>	<b>258</b>	<b>258</b>	<b>258</b>	<b>258</b>	<b>385</b>	<b>26991</b>	<b>19047</b>	<b>10077</b>	<b>2859</b>	<b>15921</b>	<b>4296</b>
<b>TOTAL</b>	<b>38007</b>	<b>31279</b>	<b>11285</b>	<b>10860</b>	<b>10501</b>	<b>37522</b>	<b>28001</b>	<b>19682</b>	<b>10055</b>	<b>27110</b>	<b>15107</b>

Note: Figure in brackets indicate negative values.

**TABLE 64: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD. (ECGC):  
POLICYHOLDERS ACCOUNT**

Particulars	(₹ Lakh)							
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04
Premiums earned (Net)	67486	57599	52527	54576	59444	54305	47613	58704
Profit/ Loss on sale/redemption of Investments	346	175		1			1	
Others	601	1464	59	37	78	67	71	29
Interest, Dividend & Rent – Gross	13662	11753	15684	13035	11454	9611	7066	
<b>TOTAL (A)</b>	<b>82096</b>	<b>70992</b>	<b>68270</b>	<b>67649</b>	<b>70976</b>	<b>63983</b>	<b>54751</b>	<b>58733</b>
Claims Incurred (Net)	75744	67518	35523	(1598)	18711	24964	40386	56956
Commission	(953)	(3157)	(2476)	(3408)	(17)	(7)	(49)	(87)
Operating Expenses related to Insurance Business	15148	10360	9437	10448	7396	11308	5628	4757
Other – Premium Deficiency	(4820)	4820						
Others- Amortizations, Write offs & Provisions								
Foreign Taxes								
<b>TOTAL (B)</b>	<b>85118</b>	<b>79540</b>	<b>42484</b>	<b>5442</b>	<b>26089</b>	<b>36265</b>	<b>45966</b>	<b>61625</b>
<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A – B)</b>	<b>(3023)</b>	<b>(8548)</b>	<b>25786</b>	<b>62207</b>	<b>44887</b>	<b>27718</b>	<b>8785</b>	<b>(2893)</b>
<b>APPROPRIATIONS</b>								
Transfer to Shareholders' Account	(3023)	(8548)	25786	62207	44887	27718	8785	(2893)
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
<b>TOTAL (C)</b>	<b>(3023)</b>	<b>(8548)</b>	<b>25786</b>	<b>62207</b>	<b>44887</b>	<b>27718</b>	<b>8785</b>	<b>(2893)</b>

Note: Figure in brackets indicate negative values

**TABLE 65: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD. (ECGC):  
SHAREHOLDERS ACCOUNT**

Particulars	(₹ Lakh)							
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04
<b>OPERATING PROFIT/(LOSS)</b>								
(a) Fire Insurance				62207	44887	27718	8785	(2893)
(b) Marine Insurance				62207	44887	27718	8785	(2893)
(c) Miscellaneous Insurance	(3023)	(8548)	25786					
	(3023)	(8548)	25786					
<b>INCOME FROM INVESTMENTS</b>								
(a) Interest, Dividend & Rent – Gross	13667	15584	18166	14744	10161	6149	4343	11891
(b) Profit on sale of investments	346	233	0	1	0	0		
Less: Loss on sale of investments								(1)
<b>OTHER INCOME</b>	1063	158	381	319	126	417	104	123
<b>TOTAL (A)</b>	12054	7426	44333	77271	55174	34285	13232	9121
<b>PROVISIONS (Other than taxation)</b>								
(a) For diminution in the value of investments								
(b) For doubtful debts	6	712	301	4		28	713	28
(c) Others								
<b>OTHER EXPENSES</b>								
(a) Expenses other than those related to Insurance Business								
(b) Bad debts written off								
(c) Others	285	167	203	93				
<b>TOTAL (B)</b>	291	879	504	96		28	713	28
Profit Before Tax	11763	6548	43829	77175	55174	34257	12519	9093
Provision for Taxation	3589	2756	15213	28861	18908	12294	4338	2523
Prior Period Adjustments	(393)	(1581)	277	371	(704)	(100)	568	(286)
Profit after Tax	8566	5373	28339	47943	36970	22176	7614	6856
<b>APPROPRIATIONS</b>								
(a) Interim dividends paid during the year			11583	9657	2500	1000		
(b) Proposed final dividend	2610	1075	8100	8200	10000	3435	1523	1371
(c) Dividend distribution tax	423	183	1377	1394	1403	482	199	176
(d) Transfer to any Reserves or Other Accounts								
Transfer to General Reserve	5534	4116	7279	28694	23067	17259	5892	5309
Balance of Profit / Loss B/f from last year	2	2	1	2	2	2	2	2
Balance C/f to Balance Sheet	1	2	2	1	2	2	2	2

Note: Figure in brackets indicate negative values

**TABLE 66: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD. (ECGC): BALANCE SHEET**  
(As on 31<sup>st</sup> March)

Particulars	2011	2010	2009	2008	2007	2006	2005	2004
<b>SOURCES OF FUNDS</b>								
Share Capital	90000	90000	90000	90000	80000	70000	60000	50000
Reserves & Surplus	108271	102738	98622	91342	62914	39847	22588	16696
Fair Value Change Account	7951	3156	3133	848				
Borrowings		27						131
Deferred Tax Liability								
<b>TOTAL</b>	<b>206222</b>	<b>195921</b>	<b>191755</b>	<b>182190</b>	<b>142914</b>	<b>109847</b>	<b>82588</b>	<b>66827</b>
<b>APPLICATION OF FUNDS</b>								
Investments	316356	262046	106198	58621	22808	4672	4672	4672
Loans					1487	402	964	1105
Fixed Assets	14319	13568	13629	12470	12094	5616	5660	5648
<b>CURRENT ASSETS</b>								
Cash & Bank Balance	87686	79228	200179	227726	260246	248671	201062	169677
Advances and Other Assets	44383	37946	29997	12805	9212	10171	12302	12422
<b>Sub-Total (A)</b>	<b>132069</b>	<b>117174</b>	<b>230176</b>	<b>240531</b>	<b>269459</b>	<b>258842</b>	<b>213364</b>	<b>182099</b>
<b>CURRENT LIABILITIES</b>								
Provisions	208767	160672	121584	93290	116173	116470	114151	102245
	48160	38257	39907	37706	48540	45121	28301	24451
<b>Sub-Total (B)</b>	<b>256927</b>	<b>198929</b>	<b>161491</b>	<b>130995</b>	<b>164713</b>	<b>161591</b>	<b>142452</b>	<b>126696</b>
<b>Net Current Assets (C)= (A-B)</b>	<b>(124858)</b>	<b>(81755)</b>	<b>68685</b>	<b>109535</b>	<b>104745</b>	<b>97251</b>	<b>70912</b>	<b>55403</b>
Deferred Tax Assets	405	2063	219	46	1780	1906	381	
Misc. Expenditure (to the extent not written off or adjusted)			3024	1518				
<b>Profit &amp; Loss Account (Debit Balance)</b>								
<b>TOTAL</b>	<b>206222</b>	<b>195921</b>	<b>191755</b>	<b>182190</b>	<b>142914</b>	<b>109847</b>	<b>82588</b>	<b>66827</b>

Note: Figure in bracket indicates negative value.

TABLE 67: AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC): POLICYHOLDERS ACCOUNT

Particulars	(₹ Lakh)							
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04*
Premiums earned (Net)	127592	102252	74261	63614	55876	55092	45537	18910
Profit/ Loss on sale/redemption of Investments	152	107		56	4			
Others								
Interest, Dividend & Rent – Gross	12848	11058	10555	9810	6661	4711	4771	588
<b>TOTAL (A)</b>	<b>140592</b>	<b>113417</b>	<b>84816</b>	<b>73480</b>	<b>62541</b>	<b>59803</b>	<b>50309</b>	<b>19498</b>
Claims incurred (Net)	95015	118919	52962	52954	55075	51873	27685	28251
Commission	(12687)	(4430)	(894)	(2194)	(0)	(24)	(10)	
Operating Expenses related to Insurance Business	4060	2024	1588	1412	1023	1217	845	541
Others- Amortizations, Write offs & Provisions	2176	207	269	259	211	169	57	
Foreign Taxes								
<b>TOTAL (B)</b>	<b>88564</b>	<b>116720</b>	<b>53926</b>	<b>52431</b>	<b>56309</b>	<b>53236</b>	<b>28576</b>	<b>28792</b>
<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A – B)</b>	<b>52028</b>	<b>(3303)</b>	<b>30891</b>	<b>21049</b>	<b>6232</b>	<b>6567</b>	<b>21732</b>	<b>(9294)</b>
<b>APPROPRIATIONS</b>								
Transfer to Shareholders' Account	52028	(3303)	30891	21049	6232	6567	21732	(9294)
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
<b>TOTAL (C)</b>	<b>52028</b>	<b>(3303)</b>	<b>30891</b>	<b>21049</b>	<b>6232</b>	<b>6567</b>	<b>21732</b>	<b>(9294)</b>

Note: Figure in the bracket indicates negative values. \* Data given for the period from 20.12.2002 to 31.03.2004.

**TABLE 68: AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC): SHAREHOLDERS ACCOUNT**

Particulars	(₹ Lakh)							
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04*
<b>OPERATING PROFIT/(LOSS)</b>								
(a) Fire Insurance	52028	(3303)	30891	21049	6232	6567	21732	(9294)
(b) Marine Insurance	52028	(3303)	30891	21049	6232	6567	21732	(9294)
(c) Miscellaneous Insurance								
<b>INCOME FROM INVESTMENTS</b>								
(a) Interest, Dividend & Rent – Gross	5199	6777	4935	3996	2849	2020	749	1070
(b) Profit on sale of investments	61	66		23	2	150		
Less: Loss on sale of investments								
<b>OTHER INCOME</b>	65	485	33	13	44	56	5	
<b>TOTAL (A)</b>	57353	4025	35859	25081	9127	8793	22486	(8224)
<b>PROVISIONS (Other than taxation)</b>								
(a) For diminution in the value of investments	(136)	36			19			
(b) For doubtful debts					490			
(c) Others	84	220	138	39				5
<b>OTHER EXPENSES</b>								
(a) Expenses other than those related to Insurance Business								
(b) Bad debts written off								
(c) Others	110	127	126	105	91	358	45	63
<b>TOTAL (B)</b>	59	383	264	144	604	522	69	68
Profit Before Tax	57294	3642	35594	24936	8523	8271	22417	(8292)
Provision for Taxation	19265	302	12333	8805	3625	3091	5571	
Profit after Tax	38030	3340	23261	16131	4898	5181	16846	(8292)
<b>APPROPRIATIONS</b>								
(a) Interim dividends paid during the year								
(b) Proposed final dividend	2000		2000					
(c) Dividend distribution tax	324		340					
(d) Transfer to any Reserves or Other Accounts								
Transfer to General Reserve							92	
Balance of Profit / Loss B/f from last year	35705		20921	13791	4898	5181	8462	(8292)
<b>Balance C/f to Balance Sheet</b>								(8292)

Note: Figure in the bracket indicates negative values. \* Data given for the period 20.12.2002 to 31.03.2004



**TABLE 69: AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC): BALANCE SHEET**  
(As on 31<sup>st</sup> March)

Particulars	2011	2010	2009	2008	2007	2006	2005	2004
<b>SOURCES OF FUNDS</b>								
Share Capital	20000	20000	20000	20000	20000	19909	19864	20000
Reserves & Surplus	92283	56578	53237	32317	18540	13642	8462	
Fair Value Change Account	382	618	18	337	243	167	73	
Borrowings							2061	
<b>TOTAL</b>	<b>112665</b>	<b>77196</b>	<b>73255</b>	<b>52654</b>	<b>38783</b>	<b>33718</b>	<b>30459</b>	<b>20000</b>
<b>APPLICATION OF FUNDS</b>								
Investments	156484	144209	92334	87678	69308	61813	40666	9688
Loans	125	129	139	144	146	34	25	10
Fixed Assets	2349	2944	462	493	475	459	484	396
Deferred Tax Assets	194	277	392	343				
<b>CURRENT ASSETS</b>								
Cash & Bank Balance	162946	93324	104786	72716	74537	81252	63808	81294
Advances and Other Assets	49535	45840	18268	19882	15957	13882	6284	4496
<b>Sub-Total (A)</b>	<b>212481</b>	<b>139164</b>	<b>123055</b>	<b>92597</b>	<b>90494</b>	<b>95135</b>	<b>70093</b>	<b>85790</b>
<b>CURRENT LIABILITIES</b>								
Provisions	190743	144484	100339	89388	91997	95080	50861	66335
	68224	65043	42788	39213	29642	28643	29948	18031
<b>Sub-Total (B)</b>	<b>258967</b>	<b>209527</b>	<b>143127</b>	<b>128601</b>	<b>121639</b>	<b>123723</b>	<b>80809</b>	<b>84366</b>
<b>Net Current Assets (C)= (A-B)</b>	<b>(46486)</b>	<b>(70363)</b>	<b>(20072)</b>	<b>(36004)</b>	<b>(31145)</b>	<b>(28588)</b>	<b>(10717)</b>	<b>1424</b>
Misc. Expenditure (to the extent not written off or adjusted)								189
<b>Profit &amp; Loss Account (Debit Balance)</b>								
<b>TOTAL</b>	<b>112665</b>	<b>77196</b>	<b>73255</b>	<b>52654</b>	<b>38783</b>	<b>33718</b>	<b>30459</b>	<b>20000</b>

Note: Figure in brackets indicate negative values

TABLE 70: GENERAL INSURANCE CORPORATION: POLICYHOLDERS ACCOUNT

Particulars	(₹ Lakh)										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Premiums earned (Net)	954403	807643	780617	722896	526380	445884	437368	399178	318632	243846	203968
Profit/ Loss on sale/redemption of Investments	43191 (2041)	48792 (82)	31786 794	58721 (72)	54523 (98)	50067 74	28282 379	33349 (925)	12555 722	11513 69	9332 (313)
Others	90800	80778	82096	70255	68700	59661	56882	52820	45316	45420	42141
Interest, Dividend & Rent – Gross	<b>1086354</b>	<b>937131</b>	<b>895294</b>	<b>851800</b>	<b>649505</b>	<b>555686</b>	<b>522912</b>	<b>484423</b>	<b>377225</b>	<b>300848</b>	<b>255128</b>
Claims Incurred (Net)	862578	685639	621714	601150	362271	457307	370280	289536	274440	229508	185183
Commission	192635	193025	174918	208965	167012	110293	120749	107164	90901	63633	49610
Operating Expenses related to Insurance Business	7882	7146	6312	5697	4811	4533	4060	3383	2980	2513	2422
Foreign Taxes											
<b>TOTAL (B)</b>	<b>1063094</b>	<b>885809</b>	<b>802943</b>	<b>815811</b>	<b>534094</b>	<b>572133</b>	<b>495089</b>	<b>400083</b>	<b>368321</b>	<b>295654</b>	<b>237215</b>
<b>Operating Profit/(Loss) C = (A – B)</b>	<b>23260</b>	<b>51322</b>	<b>92351</b>	<b>35989</b>	<b>115410</b>	<b>(16448)</b>	<b>27823</b>	<b>84340</b>	<b>8904</b>	<b>5194</b>	<b>17913</b>
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account	23260	51322	92351	35989	115410	(16448)	27823	84340	8904	5194	17913
Transfer to Catastrophe Reserve											
Transfer to Other Reserves											
<b>TOTAL (C)</b>	<b>23260</b>	<b>51322</b>	<b>92351</b>	<b>35989</b>	<b>115410</b>	<b>(16448)</b>	<b>27823</b>	<b>84340</b>	<b>8904</b>	<b>5194</b>	<b>17913</b>

Note: Figure in bracket indicates negative value.

TABLE 71: GENERAL INSURANCE CORPORATION: SHAREHOLDERS ACCOUNT

Particulars	(₹ Lakh)										
	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
<b>OPERATING PROFIT/(LOSS)</b>											
(a) Fire Insurance	24694	32771	(3872)	(23031)	6047	14039	24144	45336	20236	(137)	11675
(b) Marine Insurance	17533	26312	(7078)	(19197)	(8132)	3940	(1803)	6665	4201	10776	16917
(c) Miscellaneous Insurance	(19370)	(8246)	102368	77762	117405	(34470)	5670	32352	(15533)	(5445)	(10679)
(d) Life Insurance	401	485	932	453	90	43	(188)	(12)			
	<b>23260</b>	<b>51322</b>	<b>92351</b>	<b>35989</b>	<b>115410</b>	<b>(16448)</b>	<b>27823</b>	<b>84340</b>	<b>8904</b>	<b>5194</b>	<b>17913</b>
<b>INCOME FROM INVESTMENTS</b>											
(a) Interest, Dividend & Rent – Gross	59639	51201	46865	40614	34529	33868	36608	30139	29066	31310	29363
(b) Profit on sale of investments	28369	30927	18145	33946	27403	28424	18202	19028	8053	7936	6503
Less: Loss on sale of investments										(1)	
<b>OTHER INCOME</b>	<b>17190</b>	<b>22007</b>	<b>27703</b>	<b>7113</b>	<b>5694</b>	<b>458</b>	<b>5595</b>	<b>1269</b>	<b>3585</b>	<b>1544</b>	<b>923</b>
<b>TOTAL (A)</b>	<b>128458</b>	<b>155457</b>	<b>185065</b>	<b>117662</b>	<b>183036</b>	<b>46302</b>	<b>88228</b>	<b>134777</b>	<b>49608</b>	<b>45983</b>	<b>54702</b>
<b>PROVISIONS (Other than taxation)</b>											
(a) For diminution in the value of investments	3192	1303	977	657	1793	374	1228	2348	7667	3308	2927
(b) For doubtful debts	3643	(1438)	(131)	(945)	(1339)	(4750)	3580	1170	6300	6940	3806
(c) Others	2273	2544	2969	3389	3496	6384	3338	2329	1286	43	
<b>OTHER EXPENSES</b>											
(a) Expenses other than those related insurance business	183	145	112	143	109						111
(b) Loss on Exchange	0	23835	0								
(c) Bad debts written off	0	0	0	24	30						
(d) Others	13	0	(22)	7664			73	1239	66	22	257
(e) Interest on Service Tax	219	47	0								
<b>TOTAL (B)</b>	<b>9523</b>	<b>26437</b>	<b>3906</b>	<b>10933</b>	<b>4089</b>	<b>2008</b>	<b>8220</b>	<b>7086</b>	<b>15319</b>	<b>10313</b>	<b>7101</b>
Profit before Tax	118935	129020	181159	106730	178947	44294	80008	127691	34289	35670	47601
Provision for Taxation	15594	(48440)	40439	7451	25811	(15558)	60006	23927	6123	4453	5895
Profit after Tax	103341	177461	140720	99278	153134	59852	20002	103764	28166	31217	41706
Balance brought forward from last year	6	1									
Profit Available for appropriation	103347	177461									
<b>APPROPRIATIONS</b>											
(a) Interim dividends paid during the year											
(b) Proposed final dividend	20640	35260	27950	19780	30960	8600	6450	6450	4730	4300	4300
(c) Dividend distribution tax	3428	5856	4750	3362	5262	1206	905	826	606		4386
(d) Transfer to any Reserves or other Accounts											
(e) Transfer to General Reserve	79273	136339	108020	76140	116910	50050	12650	96480	22830	26915	36968
(f) Balance of Profit / Loss B/f from last year			1	5	2	6	8	3	3	1	
(g) Balance c/f to Balance Sheet	6	6	1	1	5	2	6	8	3	1	1

Note: Figure in bracket indicates negative value.

**TABLE 72: GENERAL INSURANCE CORPORATION: BALANCE SHEET**  
(As on 31<sup>st</sup> March)

Particulars	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>SOURCES OF FUNDS</b>											
Share Capital	43000	43000	43000	43000	43000	43000	21500	21500	21500	21500	21500
Reserves & Surplus	939022	859657	735334	625377	579826	432913	404426	391778	295293	271622	244704
Fair Value Change Account	1881771	1702846	607474	1428743	982843	1031161	514414	415409	114968	153903	
Borrowings							402	529	601		
Deferred Tax Liability	0	0	191								
<b>TOTAL</b>	<b>2863793</b>	<b>2605503</b>	<b>1385999</b>	<b>2097120</b>	<b>1575668</b>	<b>1507074</b>	<b>940742</b>	<b>829216</b>	<b>432361</b>	<b>447025</b>	<b>266204</b>
<b>APPLICATION OF FUNDS</b>											
Investments	3669248	3357393	2099471	2851378	2290511	2138083	1463026	1212696	782716	713282	471893
Loans	59539	69515	71932	68017	74910	75323	80405	80045	79582	81589	83391
Fixed Assets	4489	4465	4361	4102	4369	4276	4031	3794	4098	4111	2589
Deferred Tax Asset	152	7535		13944	6179	16989					
<b>CURRENT ASSETS</b>											
Cash & Bank Balance	475660	277311	313270	252759	180375	187645	149437	178791	151681	111080	121126
Advances and Other Assets	763768	667994	512929	411083	296054	220088	258286	168788	151434	127822	98367
<b>Sub-Total (A)</b>	<b>1239428</b>	<b>945305</b>	<b>826199</b>	<b>663842</b>	<b>476429</b>	<b>407732</b>	<b>407723</b>	<b>347579</b>	<b>303115</b>	<b>238902</b>	<b>219493</b>
<b>CURRENT LIABILITIES</b>											
Provisions	1476642	1229704	1144044	1004706	872919	872167	649893	510854	477497	394677	839468
	632421	549005	471921	499458	403811	263162	364550	304043	259653	196182	171694
<b>Sub-Total (B)</b>	<b>2109064</b>	<b>1778710</b>	<b>1615964</b>	<b>1504164</b>	<b>1276730</b>	<b>1135329</b>	<b>1014442</b>	<b>814898</b>	<b>737150</b>	<b>590859</b>	<b>511162</b>
<b>Net Current Assets (C)= (A-B)</b>	<b>(869636)</b>	<b>(833404)</b>	<b>(789765)</b>	<b>(840321)</b>	<b>(800301)</b>	<b>(727597)</b>	<b>(606719)</b>	<b>(467319)</b>	<b>(434035)</b>	<b>(351957)</b>	<b>(291669)</b>
Misc. Expenditure (to the extent not written off or adjusted) Profit & Loss Account (Debit Balance)											
<b>TOTAL</b>	<b>2863793</b>	<b>2605503</b>	<b>1385999</b>	<b>2097120</b>	<b>1575668</b>	<b>1507074</b>	<b>940742</b>	<b>829216</b>	<b>432361</b>	<b>447025</b>	<b>266204</b>

Note: Figure in brackets indicate negative values

**TABLE 73: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Contd.)**  
(As on 31<sup>st</sup> March, 2011)

States/Union Territory	National		New India		Oriental		United		Apollo Munich		Bajaj Allianz		Bharti AXA		Chola mandalam		Future Generali		HDFC Ergo		ICI CI Lombard		IFFCO Tokio	
	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010
Andhra Pradesh	91	91	79	77	78	68	143	145	3	1	22	4	4	5	4	6	4	6	6	31	31	3	3	
Arunachal Pradesh	1	1	1	1	2	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Assam	34	34	23	23	30	26	49	49	0	0	3	1	1	1	1	1	1	1	1	3	3	0	0	
Bihar	39	39	20	20	38	36	30	31	0	0	5	0	0	1	2	2	2	2	2	4	4	0	0	
Chhattisgarh	13	13	11	11	20	14	14	14	0	0	4	2	1	1	1	1	1	1	1	7	7	1	1	
Goa	8	8	5	5	4	4	8	8	0	0	3	4	1	1	1	1	1	1	1	2	2	1	1	
Gujarat	52	55	64	64	73	67	74	79	1	1	27	3	3	9	10	6	5	5	5	25	26	8	7	
Haryana	41	42	29	29	34	33	48	46	1	2	4	2	1	4	5	2	2	2	2	13	16	3	3	
Himachal Pradesh	17	17	8	8	15	15	13	13	0	0	2	0	0	0	0	0	0	0	0	2	2	0	0	
Jammu & Kashmir	14	14	11	11	14	14	13	13	0	0	2	2	0	0	0	0	0	1	1	2	2	1	0	
Jharkhand	23	23	22	22	19	16	18	18	0	0	3	4	1	1	2	2	2	2	2	4	4	0	0	
Karnataka	59	59	64	66	90	73	101	99	3	2	16	5	5	6	4	4	4	4	4	22	23	4	4	
Kerala	51	51	58	58	67	56	96	97	2	2	8	1	1	7	6	6	8	8	8	15	16	1	1	
Madhya Pradesh	52	52	39	39	50	43	54	53	0	0	7	2	2	4	3	4	3	3	3	17	19	3	3	
Maharashtra	126	124	153	151	111	103	138	140	10	6	32	8	8	16	15	15	11	11	11	36	43	16	16	
Manipur	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Meghalaya	2	2	3	3	3	3	5	5	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	
Mizoram	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nagaland	1	1	2	2	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Orissa	40	37	35	35	35	30	31	30	1	1	6	1	1	2	2	2	2	2	2	16	17	1	1	
Punjab	87	88	52	52	74	61	83	83	1	1	13	3	3	3	4	4	4	4	4	16	19	2	1	
Rajasthan	68	73	34	34	61	57	88	90	1	1	7	2	2	3	6	6	5	5	5	14	17	1	1	
Sikkim	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	
Tamil Nadu	96	94	95	95	96	71	190	186	5	3	25	4	4	19	7	7	5	6	6	21	22	3	3	
Tripura	4	4	1	1	2	3	4	4	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	
Uttar Pradesh	109	105	99	99	104	95	96	81	2	2	9	10	4	6	11	11	5	5	5	30	36	3	3	
Uttarakhand	9	9	16	16	16	13	24	34	0	0	1	1	1	1	0	0	1	1	1	6	7	1	0	
West Bengal	96	103	50	50	42	38	50	48	2	1	14	2	2	3	4	4	2	2	16	20	3	3		
Andaman & Nicobar Island	0	0	1	1	0	0	1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	
Chandigarh	14	11	12	12	8	7	7	9	1	1	0	1	1	0	0	0	1	1	1	1	2	1	1	
Dadra & Nagar Haveli	0	0	1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Daman & Diu	0	0	0	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Delhi	64	63	45	45	52	46	47	51	6	6	9	13	3	4	3	2	3	6	8	8	8	10	8	
Lakshadweep	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Puducherry	5	4	4	4	1	1	5	5	0	0	1	1	0	1	0	1	1	0	0	1	1	0	0	
<b>Total</b>	<b>1219</b>	<b>1220</b>	<b>1041</b>	<b>1039</b>	<b>1146</b>	<b>1000</b>	<b>1436</b>	<b>1437</b>	<b>39</b>	<b>30</b>	<b>199</b>	<b>51</b>	<b>50</b>	<b>96</b>	<b>106</b>	<b>91</b>	<b>78</b>	<b>78</b>	<b>315</b>	<b>350</b>	<b>66</b>	<b>60</b>		

**TABLE 73: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Concl'd.)**  
(As on 31<sup>st</sup> March, 2011)

STATES/UNION TERRITORY	L&T General		Max Bupa		Raheja OBE		Reliance General		Royal Sundaram		SBI General		Shriram General		Star Health		Tata AIG		Universal Sampo		AIC		ECGC		Total		
	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011
Andhra Pradesh	1	0	0	0	0	0	16	16	9	9	2	0	7	6	29	29	2	2	3	3	1	1	3	3	542	526	
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	3		
Assam	0	0	0	0	0	0	2	2	1	1	1	0	0	0	2	1	1	1	1	0	1	1	0	1	154	149	
Bihar	0	0	0	0	0	0	1	1	1	0	0	0	0	0	1	1	0	0	1	1	1	1	0	0	144	143	
Chattisgarh	0	0	0	0	0	0	2	2	1	1	0	0	0	0	4	2	1	1	1	1	1	1	0	0	85	76	
Goa	0	0	0	0	0	0	1	1	1	1	1	0	0	0	0	0	1	1	0	0	0	0	0	39	39		
Gujarat	1	0	1	0	0	0	21	21	10	10	1	0	3	3	8	2	6	4	3	3	1	0	4	401	396		
Haryana	0	0	0	0	0	0	7	7	1	1	0	0	5	5	5	4	1	1	2	0	0	0	2	209	207		
Himachal Pradesh	0	0	0	0	0	0	1	1	0	0	0	0	1	0	1	1	0	0	0	0	0	0	0	61	60		
Jammu & Kashmir	0	0	0	0	0	0	1	1	0	0	0	0	0	0	2	1	0	0	1	0	0	1	1	64	61		
Jharkhand	0	0	0	0	0	0	4	4	1	1	0	0	0	0	4	1	2	2	2	0	1	1	0	110	103		
Karnataka	1	0	1	0	0	0	15	15	9	7	1	0	1	1	22	20	3	2	3	2	1	1	3	4	438	413	
Kerala	0	0	0	0	0	0	13	13	7	7	0	0	1	1	29	15	2	1	1	1	1	1	1	1	375	352	
Madhya Pradesh	0	0	0	0	0	0	13	13	3	3	1	0	3	2	14	10	1	1	2	2	1	1	1	1	274	260	
Maharashtra	2	0	2	0	1	1	33	33	8	8	2	0	8	5	30	23	13	12	10	8	1	1	10	11	784	769	
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	4		
Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	15	15		
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	4		
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	6		
Orissa	1	0	0	0	0	0	3	3	2	2	1	0	0	0	11	4	1	1	2	2	1	1	1	1	195	178	
Punjab	0	0	1	0	0	0	7	8	0	0	0	0	3	3	5	3	2	2	2	1	0	1	2	2	359	353	
Rajasthan	0	0	1	0	0	0	9	9	1	1	1	0	9	7	11	6	2	1	3	2	1	1	2	2	329	325	
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	5		
Tamil Nadu	2	0	1	0	0	0	15	15	17	17	2	0	6	6	65	57	4	4	4	3	1	1	9	10	693	656	
Tripura	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	13		
Uttar Pradesh	0	0	0	0	0	0	17	20	3	3	1	0	11	8	10	6	4	3	4	2	1	1	5	5	534	504	
Uttarakhand	0	0	0	0	0	0	3	0	0	0	0	0	2	1	3	0	1	1	2	2	1	1	0	0	88	88	
West Bengal	1	0	1	0	0	0	11	11	5	4	1	0	2	1	26	13	3	3	4	2	1	1	2	3	341	326	
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3		
Chandigarh	0	0	0	0	0	0	1	0	1	1	1	0	1	1	2	2	1	1	1	1	1	1	1	1	58	54	
Dadra & Nagar Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	1		
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2		
Delhi & NCR	1	0	2	0	0	0	15	15	2	2	1	0	5	5	12	11	2	3	2	3	1	1	4	5	300	301	
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Puducherry	0	0	0	0	0	0	1	1	1	1	0	0	0	0	2	2	1	0	0	0	0	0	0	0	24	21	
<b>Total</b>	<b>10</b>	<b>0</b>	<b>11</b>	<b>0</b>	<b>2</b>	<b>1</b>	<b>212</b>	<b>212</b>	<b>84</b>	<b>80</b>	<b>17</b>	<b>0</b>	<b>68</b>	<b>55</b>	<b>299</b>	<b>215</b>	<b>54</b>	<b>47</b>	<b>54</b>	<b>39</b>	<b>18</b>	<b>18</b>	<b>51</b>	<b>57</b>	<b>6660</b>	<b>6417</b>	

TABLE 74: STATE-WISE NUMBER OF REGISTERED BROKERS

State	(As on 31 <sup>st</sup> March)									
	2011	2010	2009	2008	2007	2006	2005	2004		
Maharashtra	98	98	95	88	76	68	63	51		
Delhi	63	59	59	56	56	51	44	31		
West Bengal	28	27	27	24	22	17	14	11		
Tamil Nadu	28	27	27	24	20	17	14	11		
Andhra Pradesh	18	19	19	19	19	15	14	12		
Uttar Pradesh	18	16	15	16	15	8	8	6		
Gujarat	13	12	11	11	10	10	8	6		
Karnataka	12	12	11	11	10	10	7	7		
Punjab	11	12	12	12	11	11	9	7		
Kerala	8	7	6	6	6	3	3	3		
Rajasthan	5	5	5	5	5	5	5	3		
Chandigarh	4	5	5	5	5	4	3	3		
Madhya Pradesh	3	3	3	3	3	3	3	3		
Haryana	2	1	1	1	0	0	0	0		
<b>Total</b>	<b>311</b>	<b>303</b>	<b>296</b>	<b>281</b>	<b>258</b>	<b>222</b>	<b>195</b>	<b>154</b>		

**TABLE 75: TPA – NUMBER OF CLAIMS RECEIVED AND DURATION WISE SETTLEMENT OF CLAIMS**

Sl.No.	NAME OF THE TPA	NUMBER OF CLAIMS RECEIVED DURING THE FINANCIAL YEAR									
		2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04		
1	Alankit Health Care	104332	85987	55308	17961	11552	12413	5687	411		
2	Anmol Medicare	6615	13036	4186	18	-	-	-	-		
3	Anyuta Medinet Healthcare	82	76	49	-	23	24	42	-		
4	Bhaichand Amoluk	82	-	-	-	13245	12917	3032	23		
5	Dedicated Healthcare Services	139255	157109	-	29356	597	-	-	-		
6	Dawn Services	-	-	-	-	-	-	-	-		
7	E Meditek Services	331278	319807	259635	217799	150102	59521	33438	4587		
8	East West Assist	49015	51110	-	2894	86	55	-	-		
9	Family Health Plan	163163	130104	94013	215396	431725	191526	122583	78055		
10	Focus Healthcare	1741	1469	338	-	-	-	9	78		
11	Genins India	82832	78476	81651	106543	104704	30215	17114	6157		
12	Good Healthplan	42461	36709	24886	14017	7069	5900	1749	119		
13	Grand Healthcare Services	-	-	-	-	-	-	-	-		
14	Health India Services	147458	234058	190859	80464	-	-	-	12542		
15	Heritage Health	98387	75440	65674	36684	-	37180	51160	2215	993	
16	I Care Health Management	16541	5479	-	-	-	-	2980	340		
17	MD India Healthcare Services	876693	405852	208331	108730	63067	18779	2980	56652		
18	Med Save Health Care	105654	118426	327640	81740	64044	40509	54517	37067		
19	Medi Assist India	411308	376000	327640	210089	157204	116655	66582	28938		
20	Medicare Services	71530	74307	75250	64238	65358	63074	41255	150338		
21	Paramount Health Services	182395	148527	185743	325176	351055	277225	230441	553		
22	Parekh Health Management	93141	81989	35229	14305	10291	7987	1223	-		
23	Park Mediclaim	33773	9257	20671	17064	8805	1398	2	-		
24	Raksha	159758	394606	250211	95451	88276	61535	52863	37915		
25	Rothshield Healthcare Services	1332	529	20	-	-	-	-	-		
26	Safeway Services	10035	13856	8101	209	4	-	-	-		
27	Spurthi Meditech Solutions	-	-	-	-	-	-	-	-		
28	Sri Gokulam Health Services	-	-	-	-	-	-	-	-		
29	TTK Healthcare	272223	305017	313948	289709	241994	175280	117597	59732		
30	Universal Medi-Aid Services	NA	-	-	1232	1513	950	708	439		
31	Vipul Med Corp	240582	248790	109119	57784	38123	13752	1917	-		
	<b>TOTAL</b>	<b>3641584</b>	<b>3365940</b>	<b>2446713</b>	<b>1986859</b>	<b>1840298</b>	<b>1126895</b>	<b>807114</b>	<b>474939</b>		

NA: Not Available.



**TABLE 75: TPA – NUMBER OF CLAIMS RECEIVED AND DURATION WISE SETTLEMENT OF CLAIMS (Contd.)**

Sl.No.	NAME OF THE TPA	NUMBER OF CLAIMS SETTLED WITHIN 1 MONTH OF CLAIMS INTIMATION									
		2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04		
1	Alankit Health Care	93708	28099	24282	11559	8410	7376	4602	379		
2	Anmol Medicare	3935	8926.00	2218	4	-	-	-	-		
3	Anyuta Medinet Healthcare	76	76	49	-	23	24	42	-		
4	Bhaichand Amoluk	-	-	-	-	6439	6395	941	22		
5	Dedicated Healthcare Services	92685	93376	-	21018	490	-	-	-		
6	Dawn Services	-	-	-	-	-	-	-	-		
7	E Meditek Services	267332	255866	227036	189659	145724	44955	28260	2671		
8	East West Assist	33870	29879	1693	1693	15	18	-	-		
9	Family Health Plan	58588	52525	75907	147064	309977	44286	73014	40735		
10	Focus Healthcare	886	109	151	-	-	-	-	24		
11	Genins India	70662	52605	63827	72316	68111	22657	7119	1964		
12	Good Healthplan	10790	10912	20598	12584	5145	5813	1528	112		
13	Grand Healthcare Services	-	-	-	-	-	-	-	-		
14	Health India Services	125941	118807.00	129603	60393	-	-	-	1157		
15	Heritage Health	53206	30427	27990	21329	14010	18088	18550	1172		
16	I Care Health Management	11525	3099	-	-	-	-	1772	-		
17	MD India Healthcare Services	631694	373118	185144	93026	49098	14868	2487	290		
18	Med Save Health Care	70039	70909	80068	41777	33905	14838	32843	18332		
19	Medi Assist India	344845	308818.00	202631	117984	88771	78384	48961	22150		
20	Medicare Services	40577	49085	52004	43039	52923	36476	25713	12224		
21	Paramount Health Services	144164	117013	167612	319173	302777	217914	109970	66916		
22	Parekh Health Management	57680	47357	19769	9490	6324	7327	930	394		
23	Park Mediclaim	9874	8164	8671	9595	6617	1234	2	-		
24	Raksha	156455	325415.00	242082	76745	73692	50310	50814	35889		
25	Rothshield Healthcare Services	639	363	12	-	-	-	-	-		
26	Safeway Services	6631	9679	3782	125	3	-	-	-		
27	Spurthi Meditech Solutions	-	-	-	-	-	-	-	-		
28	Sri Gokulam Health Services	-	-	-	-	-	-	-	-		
29	TTK Healthcare	225040	162303	262397	246766	217575	153515	103061	51268		
30	Universal Medi-Aid Services	NA	-	-	855	1050	568	194	296		
31	Vipul Med Corp	234819	191293	51379	17181	15736	5223	991	-		
	<b>TOTAL</b>	<b>2745661</b>	<b>2348147</b>	<b>1847163</b>	<b>1513375</b>	<b>1406815</b>	<b>730269</b>	<b>511794</b>	<b>254823</b>		

NA: Not Available.

**TABLE 75: TPA – NUMBER OF CLAIMS RECEIVED AND DURATION WISE SETTLEMENT OF CLAIMS (Contd.)**

Sl.No.	NAME OF THE TPA	NUMBER OF CLAIMS SETTLED BETWEEN 1-3 MONTHS									
		2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04		
1	Alankit Health Care	15055	35661	22247	5813	2410	3982	668	2		
2	Anmol Medicare	839	3390	581	4	-	-	-	-		
3	Anyuta Medinet Healthcare	3	-	-	-	-	-	-	-		
4	Bhaichand Amoluk	-	-	-	-	4571	4448	1373	1		
5	Dedicated Healthcare Services	32722	59626	-	2498	7	-	-	-		
6	Dawn Services	-	-	-	-	-	-	-	-		
7	E Meditek Services	19906	31984	18578	16220	139071	9616	3242	1647		
8	East West Assist	9281	18454	-	527	17	19	-	-		
9	Family Health Plan	46118	36166	17851	61129	64759	127365	40224	25832		
10	Focus Healthcare	290	604	-	-	-	-	9	34		
11	Genins India	7862	23332	12583	24145	19838	4912	5381	1069		
12	Good Healthplan	16497	16518	2477	6	1394	11	21	-		
13	Grand Healthcare Services	-	-	-	-	-	-	-	-		
14	Health India Services	26480	72889.00	39384	14710	-	-	-	-		
15	Heritage Health	34725	36248	26030	11697	14508	14565	24614	4128		
16	I Care Health Management	1845	744	-	-	-	-	178	-		
17	MD India Healthcare Services	141432	19692	6942	2356	1248	451	185	17		
18	Med Save Health Care	29233	36857	36950	25488	13587	15710	9061	14208		
19	Medi Assist India	12313	18019	72555	57024	36300	24128	9947	11262		
20	Medicare Services	10911	8137	7755	7332	8809	13662	5394	10263		
21	Paramount Health Services	11924	12546	364	8376	7272	41964	68632	45259		
22	Parekh Health Management	27569	22366	11103	3592	3071	660	279	141		
23	Park Mediclaim	11400	201	7042	5397	121	10	-	-		
24	Raksha	972	35412.00	8129	10806	10438	7093	-	-		
25	Rothshield Healthcare Services	464	117	3	-	-	-	-	-		
26	Safeway Services	1061	2667	2280	23	-	-	-	-		
27	Spurthi Meditech Solutions	-	-	-	-	-	-	-	-		
28	Sri Gokulam Health Services	-	-	-	-	-	-	-	-		
29	TTK Healthcare	38046	94294	29359	22607	23299	17927	12917	6869		
30	Universal Medi-Aid Services	NA	-	-	295	310	228	292	114		
31	Vipul Med Corp	20121	11484	37960	22785	16268	5015	754	-		
	<b>TOTAL</b>	<b>517069</b>	<b>597408</b>	<b>360173</b>	<b>302830</b>	<b>367298</b>	<b>291766</b>	<b>183171</b>	<b>120846</b>		

NA: Not Available.

**TABLE 75: TPA – NUMBER OF CLAIMS RECEIVED AND DURATION WISE SETTLEMENT OF CLAIMS (Contd.)**

Sl.No.	NAME OF THE TPA	NUMBER OF CLAIMS SETTLED BETWEEN 3-6 MONTHS									
		2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04		
1	Alankit Health Care	1663	11241	4744	2397	276	64	97	-	-	
2	Anmol Medicare	53	415	249	-	-	-	-	-	-	
3	Anyuta Medinet Healthcare	3	-	-	-	-	-	-	-	-	
4	Bhaichand Amoluk	-	-	-	-	862	631	183	-	-	
5	Dedicated Healthcare Services	4935	6880	-	636	-	-	-	-	-	
6	Dawn Services	-	-	-	-	-	-	-	-	-	
7	E Meditek Services	10058	7803	4543	4969	6653	2729	931	-	-	
8	East West Assist	5401	1742	-	86	8	2	-	-	-	
9	Family Health Plan	17329	11055	-	-	-	-	-	10488	-	
10	Focus Healthcare	-	638	-	-	-	-	-	2	-	
11	Genins India	2409	7162	4387	9828	8557	1039	1914	1042	-	
12	Good Healthplan	6995	5787	93	1	198	2	-	-	-	
13	Grand Healthcare Services	-	-	-	-	-	-	-	-	-	
14	Health India Services	3594	24667.00	5305	2370	-	-	-	-	-	
15	Heritage Health	5807	9355	6227	2144	4219	4361	5670	2134	-	
16	I Care Health Management	198	14	-	-	-	-	117	36	-	
17	MD India Healthcare Services	38864	1538	773	410	217	28	9	-	-	
18	Med Save Health Care	5786	6422	2833	2916	3968	1827	1705	9625	-	
19	Medi Assist India	763	865	8952	8141	5223	2459	2092	2426	-	
20	Medicare Services	3172	208	240	156	755	3251	1622	2321	-	
21	Paramount Health Services	3372	1248	58	593	163	13527	12559	9989	-	
22	Parekh Health Management	2126	1184	847	160	93	-	12	17	-	
23	Park Mediclaim	13208	53	3939	500	19	2	-	-	-	
24	Raksha	-	0	-	2512	4099	693	-	-	-	
25	Rothshield Healthcare Services	143	24	-	-	-	-	-	-	-	
26	Safeway Services	884	935	1474	2	-	-	-	-	-	
27	Spurthi Meditech Solutions	-	-	-	-	-	-	-	-	-	
28	Sri Gokulam Health Services	-	-	-	-	-	-	-	-	-	
29	TTK Healthcare	6231	21343	8020	3840	5948	4505	3430	1893	-	
30	Universal Medi-Aid Services	NA	-	-	117	30	42	177	2	-	
31	Vipul Med Corp	2814	906	8338	7130	3423	889	13	-	-	
	<b>TOTAL</b>	<b>135808</b>	<b>121485</b>	<b>61022</b>	<b>48908</b>	<b>44711</b>	<b>36051</b>	<b>30531</b>	<b>39975</b>	<b>-</b>	

NA: Not Available.

**TABLE 75: TPA – NUMBER OF CLAIMS RECEIVED AND DURATION WISE SETTLEMENT OF CLAIMS (Concl.d.)**

Sl.No.	NAME OF THE TPA	NUMBER OF CLAIMS SETTLED AFTER 6 MONTHS									
		2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04		
1	Alankit Health Care	521	3143	1446	1460	27	24	18	-	-	
2	Anmol Medicare	4827	-	-	-	-	-	-	-	-	
3	Anyuta Medinet Healthcare	-	-	-	-	-	-	-	-	-	
4	Bhaichand Amoluk	-	-	-	-	80	56	3	-	-	
5	Dedicated Healthcare Services	734	1679	-	-	-	-	-	-	-	
6	Dawn Services	-	-	-	-	-	-	-	-	-	
7	E Meditek Services	-	-	-	-	-	1035	54	-	-	
8	East West Assist	265	265	-	11	1	-	-	-	-	
9	Family Health Plan	6788	3807	-	-	-	-	-	-	-	
10	Focus Healthcare	415	24	-	-	-	-	-	-	-	
11	Genins India	388	2190	2064	1889	2585	2815	711	-	357	
12	Good Healthplan	1835	1302	-	-	88	-	-	-	-	
13	Grand Healthcare Services	-	-	-	-	-	-	-	-	-	
14	Health India Services	-	5231	-	-	-	-	-	-	643	
15	Heritage Health	1259	1769	1191	279	796	1583	1789	115	778	
16	I Care Health Management	7	-	-	-	-	-	-	-	-	
17	MD India Healthcare Services	6968	-	-	-	-	-	-	-	-	
18	Med Save Health Care	1841	1613	350	258	1889	453	2195	-	3668	
19	Medi Assist India	312	276	2245	2358	1312	443	-	-	466	
20	Medicare Services	963	111	66	58	84	1704	397	-	2098	
21	Paramount Health Services	909	749	125	88	33	457	3326	-	1149	
22	Parekh Health Management	297	183	41	13	-	-	2	-	1	
23	Park Mediclaim	-	6	125	98	39	2	-	-	-	
24	Raksha	-	-	-	-	47	236	-	-	-	
25	Rothshield Healthcare Services	25	5	-	-	-	-	-	-	-	
26	Safeway Services	265	-	215	-	-	-	-	-	-	
27	Spurthi Meditech Solutions	-	-	-	-	-	-	-	-	-	
28	Sri Gokulam Health Services	-	-	-	-	-	-	-	-	-	
29	TTK Healthcare	1544	6857	3101	2987	2508	1650	1011	-	-	
30	Universal Medi-Aid Services	NA	-	-	-	6	-	-	-	-	
31	Vipul Med Corp	9696	152	1965	3156	796	139	-	-	-	
	<b>TOTAL</b>	<b>39859</b>	<b>29362</b>	<b>12934</b>	<b>12660</b>	<b>10291</b>	<b>10597</b>	<b>9621</b>	<b>9160</b>	<b>9160</b>	

NA: Not Available.

**TABLE 76: STATUS OF GRIEVANCES: NON LIFE INSURERS**

Insurer	2010-11				2009-10			
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the end of the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the end of the year
National	145	683	643	185	136	269	260	145
New India	177	800	593	384	220	338	381	177
Oriental	81	605	250	436	44	170	133	81
United India	21	743	598	166	42	277	298	21
ECGC	2	9	11	0	1	3	2	2
AIC	1	4	5	0	0	4	3	1
<b>PUBLIC TOTAL</b>	<b>427</b>	<b>2844</b>	<b>2100</b>	<b>1171</b>	<b>443</b>	<b>1061</b>	<b>1077</b>	<b>427</b>
Apollo Munich	1	29	28	2	0	8	7	1
Bajaj Allianz	24	184	177	31	38	105	119	24
Bharati AXA	0	51	51	0	0	1	1	0
Cholamandalam	7	77	81	3	5	34	32	7
Future Generali	0	37	32	5	3	9	12	0
HDFC Ergo	1	101	101	1	1	15	15	1
ICICI Lombard	16	449	461	4	25	315	324	16
IFFCO Tokio	22	142	126	38	16	75	69	22
L&T	-	-	-	-	-	-	-	-
Max Bupa	-	-	-	-	-	-	-	-
Reliance	35	960	833	162	74	286	325	35
Royal Sundaram	19	107	122	4	20	55	56	19
SBI General	-	-	-	-	-	-	-	-
Shriram	0	38	38	0	0	2	2	0
Star Health	0	90	88	2	2	23	25	0
TATA AIG	2	124	125	1	26	84	108	2
Universal Sampo	2	41	38	5	0	3	1	2
Raheja OBE	-	-	-	-	-	-	-	-
<b>PRIVATE TOTAL</b>	<b>129</b>	<b>2430</b>	<b>2301</b>	<b>258</b>	<b>210</b>	<b>1015</b>	<b>1096</b>	<b>129</b>
<b>GRAND TOTAL</b>	<b>556</b>	<b>5274</b>	<b>4401</b>	<b>1429</b>	<b>653</b>	<b>2076</b>	<b>2173</b>	<b>556</b>

O/S: Outstanding

**TABLE 76: STATUS OF GRIEVANCES: NON LIFE INSURERS (Concl.d.)**

Insurer	2008-09				2007-08			
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the end of the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the end of the year
National	218	245	327	136	172	341	295	218
New India	272	280	332	220	189	366	283	272
Oriental	72	153	181	44	21	272	221	72
United India	118	240	316	42	135	351	368	118
ECCG	2	2	3	1	0	7	5	2
AIC	0	1	1	0	0	2	2	0
<b>PUBLIC TOTAL</b>	<b>682</b>	<b>921</b>	<b>1160</b>	<b>443</b>	<b>517</b>	<b>1339</b>	<b>1174</b>	<b>682</b>
Apollo Munich	0	2	2	0	-	-	-	-
Bajaj Allianz	24	143	129	38	5	110	91	24
Bharati AXA	-	-	-	-	-	-	-	-
Cholamandalam	25	51	71	5	3	37	15	25
Future Generali	0	9	6	3	-	-	-	-
HDFC Ergo	4	5	8	1	3	12	11	4
ICICI Lombard	37	384	396	25	37	371	371	37
IFFCO Tokio	26	55	65	16	8	61	43	26
L&T	-	-	-	-	-	-	-	-
Max Bupa	-	-	-	-	-	-	-	-
Reliance	24	332	282	74	7	99	82	24
Royal Sundaram	12	85	77	20	9	65	62	12
SBI General	-	-	-	-	-	-	-	-
Shriram	0	1	1	0	-	-	-	-
Star Health	0	27	25	2	-	-	-	-
TATA AIG	42	187	203	26	34	135	127	42
Universal Sampo	-	-	-	-	-	-	-	-
Raheja OBE	-	-	-	-	-	-	-	-
<b>PRIVATE TOTAL</b>	<b>194</b>	<b>1281</b>	<b>1265</b>	<b>210</b>	<b>106</b>	<b>890</b>	<b>802</b>	<b>194</b>
<b>GRAND TOTAL</b>	<b>876</b>	<b>2202</b>	<b>2425</b>	<b>653</b>	<b>623</b>	<b>2229</b>	<b>1976</b>	<b>876</b>

O/S: Outstanding

**TABLE 77: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (NON-LIFE INSURANCE)**

Name of the Centre	2010-11			2009-10			2008-09			2007-08			2006-07		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	44	1834	915	29	832	817	57	384	412	60	406	409	123	367	430
Bhopal	39	126	64	22	136	119	14	119	111	5	188	179	5	131	130
Bhubaneswar	26	146	113	63	109	146	207	105	249	204	90	87	181	110	87
Chandigarh	349	814	482	176	987	814	85	777	686	78	686	679	126	392	440
Chennai	17	905	883	17	719	719	37	663	683	12	550	525	18	557	563
Delhi	295	1318	1204	138	1050	893	195	338	395	310	337	452	386	347	423
Guwahati	20	213	172	38	241	259	106	198	266	50	234	178	53	169	172
Hyderabad	37	861	706	15	423	401	27	466	478	35	501	509	21	358	344
Kochi	61	517	394	43	469	451	42	335	334	36	285	279	14	218	196
Kolkata	215	815	801	130	683	598	116	824	810	220	768	872	214	835	829
Lucknow	0	352	315	0	225	225	0	265	265	1	269	270	4	292	295
Mumbai	278	2147	1639	167	1223	1112	143	1166	1142	333	986	1176	196	980	843
<b>TOTAL</b>	<b>1381</b>	<b>10048</b>	<b>7688</b>	<b>838</b>	<b>7097</b>	<b>6554</b>	<b>1029</b>	<b>5640</b>	<b>5831</b>	<b>1344</b>	<b>5300</b>	<b>5615</b>	<b>1341</b>	<b>4756</b>	<b>4752</b>

O/S: Outstanding

**TABLE 77: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (NON-LIFE INSURANCE) (Concl.d.)**

Name of the Centre	2005-06			2004-05			2003-04			2002-03			2001-02		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	221	342	440	158	338	275	138	274	254	NA	316	178	NA	325	186
Bhopal	82	155	232	371	219	508	304	189	122	NA	457	153	NA	264	173
Bhubaneshwar	113	131	63	74	123	85	55	142	123	NA	262	207	NA	236	138
Chandigarh	121	355	347	55	257	191	32	159	136	NA	173	141	NA	109	86
Chennai	25	377	383	102	443	518	77	480	455	NA	293	216	NA	202	175
Delhi	234	440	288	122	695	584	67	591	536	NA	474	406	NA	615	436
Guwahati	47	146	140	30	86	69	20	127	117	NA	91	71	NA	60	47
Hyderabad	18	424	421	68	363	413	49	347	329	NA	273	222	NA	222	203
Kochi	20	210	216	131	249	360	38	260	167	NA	161	123	NA	95	77
Kolkata	282	894	962	441	778	937	293	719	571	NA	538	245	NA	357	262
Lucknow	10	275	281	53	365	408	54	259	260	NA	189	134	NA	199	181
Mumbai	368	345	517	575	618	825	269	764	458	NA	671	401	NA	285	177
<b>TOTAL</b>	<b>1541</b>	<b>4094</b>	<b>4290</b>	<b>2180</b>	<b>4534</b>	<b>5173</b>	<b>1396</b>	<b>4311</b>	<b>3526</b>	<b>NA</b>	<b>3898</b>	<b>2497</b>	<b>NA</b>	<b>2969</b>	<b>2141</b>

O/S: Outstanding



TABLE 78: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (LIFE &amp; NON-LIFE COMBINED)

Name of the Centre	2010-11			2009-10			2008-09			2007-08			2006-07		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	51	2319	1125	37	1133	1119	68	539	570	86	537	555	146	526	586
Bhopal	77	336	185	88	515	526	27	495	434	7	743	723	9	642	646
Bhubaneswar	59	384	340	162	329	432	344	271	453	344	291	291	332	299	287
Chandigarh	633	2082	1108	296	1918	1581	146	1397	1247	124	1201	1179	187	864	927
Chennai	19	1838	1811	33	1660	1674	42	1440	1449	19	1255	1232	30	1239	1250
Delhi	539	2763	2582	237	2521	2219	218	501	482	437	445	664	533	542	638
Guwahati	28	493	395	55	549	576	122	395	462	73	389	340	87	346	360
Hyderabad	50	2249	2030	35	1238	1223	34	1080	1079	48	1025	1039	32	914	898
Kochi	97	1032	835	78	839	820	58	619	599	64	520	526	20	384	340
Kolkata	410	2207	2285	185	1794	1569	180	1622	1617	307	1494	1621	278	1751	1722
Lucknow	0	1800	1503	0	1229	1229	16	1117	1133	53	1239	1276	33	1188	1168
Mumbai	306	3562	3040	189	2339	2222	164	1917	1892	385	1726	1947	242	1492	1349
<b>TOTAL</b>	<b>2269</b>	<b>21065</b>	<b>17239</b>	<b>1395</b>	<b>16064</b>	<b>15190</b>	<b>1419</b>	<b>11393</b>	<b>11417</b>	<b>1947</b>	<b>10865</b>	<b>11393</b>	<b>1929</b>	<b>10187</b>	<b>10168</b>

**TABLE 78: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (LIFE & NON-LIFE COMBINED) (Concl.d.)**

Name of the Centre	2005-06			2004-05			2003-04			2002-03			2001-02		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	260	474	588	179	422	341	155	334	309	NA	384	229	NA	382	213
Bhopal	102	625	718	473	556	927	385	360	273	NA	692	307	NA	494	382
Bhubaneshwar	173	387	228	120	258	206	76	254	210	NA	367	291	NA	312	200
Chandigarh	194	796	787	92	720	618	62	367	337	NA	306	244	NA	157	123
Chennai	44	1017	1029	109	1047	1110	103	858	852	NA	581	478	NA	385	356
Delhi	402	723	593	240	1134	973	193	884	832	NA	814	620	NA	1088	710
Guwahati	62	255	230	40	169	147	27	218	205	NA	179	152	NA	113	88
Hyderabad	40	967	975	125	927	1012	84	851	811	NA	410	324	NA	299	262
Kochi	28	338	346	138	349	459	43	371	276	NA	223	180	NA	147	123
Kolkata	320	1798	1840	518	1548	1746	428	1341	1251	NA	981	553	NA	606	416
Lucknow	48	1127	1142	166	1373	1491	113	833	780	NA	501	387	NA	520	497
Mumbai	415	567	740	654	924	1163	291	1044	681	NA	941	649	NA	433	156
<b>TOTAL</b>	<b>2088</b>	<b>9074</b>	<b>9216</b>	<b>2854</b>	<b>9427</b>	<b>10193</b>	<b>1960</b>	<b>7715</b>	<b>6817</b>	<b>NA</b>	<b>6379</b>	<b>4414</b>	<b>NA</b>	<b>4936</b>	<b>3647</b>

O/S: Outstanding



**Head Office**

3rd Floor, Parishram Bhavan  
Basheerbagh, Hyderabad – 500 004  
Phone : +91-40-2338 1100 / 1300  
Fax : +91-40-6682 3334

**Delhi Office**

Gate No. 3, 1st Floor, Jeevan Tara  
Parliament Street, New Delhi – 110 001  
Phone : +91-11-2374 7648  
Fax : +91-11-2374 7650