HANDBOOK ON INDIAN INSURANCE STATISTICS

2015-16

भारतीय बीमा विनियामक और विकास प्राधिकरण

INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA

MISSION STATEMENT

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

Note

For statistics prior to the F.Y. 2013-14, please visit www.irdai.gov.in

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SUMMARY

A. SUMMARY OF INDIAN LIFE INSURANCE SECTOR

PARTICULARS	Remarks	Unit	2013-14	2014-15	2015-16
PROFILE					
No of companies	As on 31st March	Nos.	24	24	24
No of branch offices	As on 31st March	Nos.	11032	11033	11071
Insurance penetration		In per cent	3.1	2.6	2.72
Insurance density		US $	41	44	43.2
BUSINESS FIGURES					
Number of new policies issued	FY	In Lakhs	409	259	267
First year premium (Including single premium)	FY	(₹ Crore)	120325	113330	138862
Total Premium	FY	(₹ Crore)	314301	328102	366943
Market share of LIC (based on Total Premium)	FY	In per cent	75.39	73.05	72.61
Individual Business in Force (Number of policies)	FY	In Thousands	334802	326297	327065
Individual Business in Force (Sum Assured)	FY	(₹ Crore)	6646516	7553045	8494501
INTERMEDIARIES					
No of individual agents	As on 31st March	Nos.	2188500	2067907	2016565
No of corporate agents	As on 31st March	Nos.	689	503	416
Commission paid	FY	(₹ Lakh)	2084637	1946068	2026669
Operating Expenses related to Insurance Business	FY	(₹ Lakh)	3746541	3685916	3878309
POLICYHOLDERS' SERVICES					
No of claims submitted (Individual)	FY	No. of Pol.	885361	877828	876680
No of claims submitted (Group)	FY	No of Lives	425978	466783	545337
Amount Claimed (Individual)	FY	(₹ Crore)	11958	12968	13838
Amount Claimed (Group)	FY	(₹ Crore)	3230	3651	4947
Total Benefit Paid (Net)	**FY**	**(₹ Crore)**	**216312**	**210915**	**201766**
Channel-wise New Business					
Amount of Premium (Individual plus Group)					
Individual agents	FY	(₹ Crore)	48831	41246.70	41175.78
Corporate agents-Banks	FY	(₹ Crore)	11327	12830.52	15253.83
Corporate agents-Others	FY	(₹ Crore)	1252	1421.01	1582.02
Brokers	FY	(₹ Crore)	1267	1451.03	1441.65
Direct selling	FY	(₹ Crore)	57478	56218.38	78970.87
MI Agents	FY	(₹ Crore)		17.19	21.26
Common Service Centres(CSCs)	FY	(₹ Crore)		0.32	1
Total	**FY**	**(₹ Crore)**	**120156**	**113185.15**	**138446.41**
Referrals	FY	(₹ Crore)	20	7.98	14.61

A. SUMMARY OF INDIAN LIFE INSURANCE SECTOR *(Conld.)*

PARTICULARS	Remarks	Unit	2013-14	2014-15	2015-16
Channel- Wise New Business					
No. of Lives Covered (Individual plus Group)					
Individual agents	FY	In Lakhs	484	285.89	248.01
Corporate agents-Banks	FY	In Lakhs	56	68.99	85.16
Corporate agents-Others	FY	In Lakhs	53	344.16	288.74
Brokers	FY	In Lakhs	41	57.94	87.62
Direct selling	FY	In Lakhs	714	725.22	1270.20
Common Service Centres(CSCs)	FY	In Lakhs		0.02	0.08
MI Agents	FY	In Lakhs		5.08	5.49
Web Aggregators	FY	in Lakhs			0.00
IMF	FY	in Lakhs			0.00
Online	FY	in Lakhs			2.05
Others if any	FY	in Lakhs			0.01
Total	FY	In Lakhs	1348	1487.31	1987.36
Referrals	FY	In Lakhs	0.13	0.09	0.11
Region Wise distribution of Offices					
Metro	As on 31st March	Nos.	1048	1083	1667
Urban	As on 31st March	Nos.	2543	2489	3525
Semi-urban	As on 31st March	Nos.			5381
Rural	As on 31st March	Nos.			498
Unclassified	As on 31st March	Nos.	7441	7461	
Total	As on 31st March	**Nos.**	**11032**	**11033**	**11071**
Assets Under Management					
Life Fund	As on 31st March	(₹ Crore)	1288225	1495309	1697453
Pension, General Annuity & Group fund	As on 31st March	(₹ Crore)	337579	389472	464203
Unit ULIP Fund	As on 31st March	(₹ Crore)	331661	362740	340412
Total Fund	As on 31st March	(₹ Crore)	1957466	2247522	2502068
Profit /Loss after tax	As on 31st March	(₹ Lakh)	758783	761131	741497
Equity Capital	As on 31st March	(₹ Crore)	25939	26240	26691
REDRESSEL OF CONSUMER GRIEVANCES					
No. of grievances reported during the year	FY	Nos.	374620	278992	204701
No. of complaints reported with the Ombudsmen at difference centres	FY	Nos.	17512	14339	17257

B. SUMMARY OF INDIAN NON-LIFE INSURANCE SECTOR

PARTICULARS	Remarks	Unit	2013-14	2014-15	2015-16
PROFILE					
No of companies (incl. reinsurer)	As on 31st March	Nos.	29	29	30
No. of branch offices	As on 31st March	Nos.	9872	10407	10803
Insurance penetration		In percent	0.80	0.7	0.72
Insurance density		US $	11	11	11.5
BUSINESS FIGURES					
Number of new policies issued excluding Standalone and Specialised Insurers	FY	In Lakhs	1025	1183	1221
Gross Direct Premium (Within & Outside India)	FY	(₹ Crore)	79934	87151	99333
Market share of PSUs - Gen.Ins.Cos.(GDP within India)		In Per cent	49.77	50.24	49.49
Segment-wise Gross Direct Premium (Within India)					
Fire	FY	(₹ crore)	7363	8057	8731
Marine	FY	(₹ crore)	3162	3020	2984
Motor	FY	(₹ crore)	33823	37379	42301
Health	FY	(₹ crore)	19634	22637	27457
Others	FY	(₹ crore)	13572	13593	14905
Total	FY	(₹ crore)	77554	84686	96379
Net Retentions of Non-Life Insurers(including GIC)					
Fire	FY	In Per Cent	69.24	64.54	63.01
Marine Cargo	FY	In Per Cent	85.99	81.59	81.01
Marine Hull	FY	In Per Cent	31.94	35.47	44.51
Motor	FY	In Per Cent	100.00	99.67	99.2
Engineering	FY	In Per Cent	71.07	71.8	67.23
Aviation	FY	In Per Cent	1.00	38.91	27.15
Other miscellaneous	FY	In Per Cent	89.43	88.14	84.28
Total- All Segments	FY	In Per Cent	90.32	89.57	87.72
Incurred Claims Ratio					
Fire	FY	In Per Cent	76.54	73.78	74.47
Marine	FY	In Per Cent	63.37	67.44	72.05
Motor	FY	In Per Cent	79.50	77.14	81.18
Health	FY	In Per Cent	97.05	96.93	98.43
Others	FY	In Per Cent	72.96	73.91	75.94
Total- All Segments	FY	In Per Cent	81.98	81.7	85.05
Underwriting Profit/Loss	FY	(₹ crore)	(7640)	(10576)	(14962)
Assets Under Management (including GIC)	As on 31st March	(₹ Crore)	149536	172144	188126
Equity Share Capital including GIC	As on 31st March	(₹ Crore)	10240	11504	12603
Commission expenses	FY	(₹ Lakh)	539627	521200	581078
Operating expenses related to Insurance business	FY	(₹ crore)	16251	20206	23230
Operating profit/(Loss)	FY	(₹ Lakh)	242607	184785	(90402)
Income from investments	FY	(₹ Crore)	14319	16607	19090
Profit after tax (Industry Total)	FY	(₹ Lakh)	464906	463913	323848
REDRESSEL OF CONSUMER GRIEVANCES					
No of grievances reported during the year			63736	60688	59083
No. of complaints reported with the Ombudsmen at difference centres			9627	7145	8920

**Note: figures in brackets indicate negative values*

C: INTERNATIONAL COMPARISON OF INSURANCE PENETRATION

(In Per cent)

Countries	2013			2014			2015		
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life
Australia	5.20	3.00	2.10	6.0	3.8	2.2	5.7	3.5	2.2
Brazil	4.00	2.20	1.80	3.9	2.1	1.9	3.9	2.1	1.8
France	9.00	5.70	3.20	9.1	5.9	3.1	9.3	6.2	3.1
Germany	6.70	3.10	3.60	6.5	3.1	3.4	6.2	2.9	3.4
Russia	1.30	0.10	1.20	1.4	0.2	1.2	1.4	0.2	1.2
South Africa	15.40	12.70	2.70	14.0	11.4	2.7	14.7	12.0	2.7
Switzerland	9.60	5.30	4.40	9.2	5.1	4.1	9.2	5.1	4.1
United Kingdom	11.50	8.80	2.80	10.6	8.0	2.6	10.0	7.5	2.4
United States	7.50	3.20	4.30	7.3	3.0	4.3	7.3	3.1	4.2
Asian Countries									
Hong Kong	13.20	11.70	1.50	14.2	12.7	1.4	14.8	13.3	1.5
India#	3.90	3.10	0.80	3.3	2.6	0.7	3.4	2.7	0.7
Japan#	11.10	8.80	2.30	10.8	8.4	2.4	10.8	8.3	2.6
Malaysia#	4.80	3.20	1.70	4.8	3.1	1.7	5.1	3.4	1.7
Pakistan	0.70	0.50	0.30	0.8	0.5	0.3	0.8	0.5	0.3
PR China	3.00	1.60	1.40	3.2	1.7	1.5	3.6	2.0	1.6
Singapore	5.90	4.40	1.60	6.7	5.0	1.6	7.3	5.6	1.7
South Korea#	11.90	7.50	4.40	11.3	7.2	4.1	11.4	7.3	4.1
Sri Lanka	1.10	0.50	0.70	1.1	0.5	0.7	1.2	0.5	0.7
Taiwan	17.60	14.50	3.10	18.9	15.6	3.3	19.0	15.7	3.2
Thailand	5.50	3.80	1.70	5.8	3.6	2.2	5.5	3.7	1.8
World	**6.30**	**3.50**	**2.80**	**6.2**	**3.4**	**2.7**	**6.2**	**3.5**	**2.8**

Source: Swiss Re, Sigma various volumes
** Insurance penetration is measured as ratio of premium to GDP*
 # data relates to financial year.

D: INTERNATIONAL COMPARISON OF INSURANCE DENSITY*

(In US Dollar)

Countries	2013			2014			2015		
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life
Australia	3528	2056	1472	3736	2382	1354	2958	1830	1128
Brazil	443	246	197	422	222	200	332	178	154
France	3736	2391	1345	3902	2552	1350	3392	2263	1129
Germany	2977	1392	1585	3054	1437	1617	2563	1181	1381
Russia	199	19	180	181	20	161	117	15	102
South Africa	1025	844	181	925	748	176	843	688	155
Switzerland	7701	4211	3490	7934	4391	3542	7370	4079	3292
United Kingdom	4561	3474	1087	4823	3638	1185	4359	3292	1067
United States	3979	1684	2296	4017	1657	2360	4096	1719	2377
Asian Countries									
Hong Kong	5002	4445	557	5647	5071	575	6271	5655	616
India#	52	41	11	55	44	11	55	43	12
Japan#	4207	3346	861	3778	2926	852	3554	2717	837
Malaysia#	518	341	176	524	338	186	472	316	157
Pakistan	9	6	3	11	7	4	12	8	4
PR China	201	110	91	235	127	109	281	153	128
Singapore	3251	2388	863	3759	2840	919	3825	2932	894
South Korea#	2895	1816	1079	3163	2014	1149	3034	1940	1094
Sri Lanka	36	16	21	40	17	23	43	19	25
Taiwan	3886	3204	682	4072	3371	701	4094	3397	698
Thailand	310	214	96	323	198	125	319	215	104
World	**652**	**366**	**285**	**662**	**368**	**294**	**621**	**346**	**276**

Source: Swiss Re, Sigma various volumes

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

 # data relates to financial year.

PART-I
LIFE INSURANCE

TABLE 1 : LIFE INSURANCE COMPANIES OPERATING IN INDIA*

Insurers	Foreign Partners	Regn. No.	Date of Registration	Year of Operation
PRIVATE SECTOR				
Aegon Life Insurance Company Ltd.	Aegon India Holdings BV, Netherlands	138	27.06.2008	2008-09
Aviva Life Insurance Company Ltd.	Aviva International Holdings Ltd. UK	122	14.05.2002	2002-03
Bajaj Allianz Life Insurance Company Ltd.	Allianz, SE Germany	116	03.08.2001	2001-02
Bharti AXA Life Insurance Company Ltd.	AXA India Holdings, France	130	14.07.2006	2006-07
Birla Sunlife Insurance Company Ltd.	Sun Life Financial (India) Insurance Investment Inc, Canada	109	31.01.2001	2000-01
Canara HSBC OBC Life Insurance Company Ltd.	HSBC Insurance (Asia Pacific) Holdings Ltd. UK	136	08.05.2008	2008-09
DHFL Pramerica Life Insurance Company Ltd.	Prudential International Insurance Holdings Ltd. USA	140	27.06.2008	2008-09
Edelweiss Tokio Life Insurance Company Ltd.	Tokio Marine & Nichido Fire Insurance Company Ltd. Japan	147	10.05.2011	2011-12
Exide Life Insurance Company Ltd.	---	114	02.08.2001	2001-02
Future Generali Life Insurance Company Ltd.	Participatie Maatschapij Graafsschap Holland NV, Netherlands	133	04.09.2007	2007-08
HDFC Standard Life Insurance Company Ltd.	Standard Life (Mauritius Holdings) 2006, Ltd. UK	101	23.10.2000	2000-01
ICICI Prudential Life Insurance Company Ltd.	Prudential Corporation Holdings Ltd. UK	105	24.11.2000	2000-01
IDBI Federal Life Insurance Company Ltd.	Aegis Insurance International NV Netherlands	135	19.12.2007	2007-08
IndiaFirst Life Insurance Company Ltd.	Legal & General Middle East Ltd.	143	05.11.2009	2009-10
Kotak Mahindra OM Life Insurance Company Ltd.	Old Mutual Plc, UK	107	10.01.2001	2001-02
MaxLife Insurance Company Ltd.	Mitsui Sumitomo Insurance Company Ltd. Japan	104	15.11.2000	2000-01
PNB Metlife India Insurance Company Ltd.	Metlife International Holdings Inc, USA	117	06.08.2001	2001-02
Reliance Nippon Life Insurance Company Ltd.	Nippon Life Insurance Company Ltd. Japan	121	03.01.2002	2001-02
Sahara India Life Insurance Company Ltd.	---	127	06.02.2004	2004-05
SBI Life Insurance Company Ltd.	BNP Paribas Cardif, France	111	29.03.2001	2001-02
Shriram Life Insurance Company Ltd.	---	128	17.11.2005	2005-06
Star Union Dai-ichi Life Insurance Company Ltd.	Dai-ichi Life Insurance Company Ltd. Japan	142	26.12.2008	2008-09
TATA AIA Life Insurance Company Ltd.	American International Assurance Company (Bermuda) Ltd.	110	12.02.2001	2001-02
PUBLIC SECTOR				
Life Insurance Corporation of India	---	512	01.09.1956	1956-57

** as on 31st March, 2016*

TABLE 2: FIRST YEAR LIFE INSURANCE PREMIUM

(₹ Crore)

INSURER	2013-14	2014-15	2015-16
Aegon	147.22	207.50	136.33
Aviva	593.76	556.89	320.80
Bajaj Allianz	2592.03	2702.10	2884.52
Bharti AXA	375.61	474.20	539.49
Birla Sunlife	1697.49	1937.94	2220.31
Canara HSBC	608.07	476.98	859.18
DHFL Pramerica	172.95	579.59	727.02
Edelweiss Tokio	80.72	122.42	183.59
Exide Life	567.81	644.75	632.85
Future Generali	224.90	252.41	255.59
HDFC Standard	4038.93	5492.10	6487.22
ICICI Prudential	3759.59	5332.13	6765.75
IDBI Federal	315.69	484.50	588.40
IndiaFirst	1681.36	1538.67	1478.10
Kotak Mahindra	1271.81	1540.18	2209.66
Max Life	2261.60	2572.60	2881.71
PNB Metlife	675.89	829.06	1003.17
Reliance	1933.99	2069.69	1558.33
Sahara	65.09	38.44	43.43
SBI Life	5065.48	5529.16	7106.58
Shriram Life	389.83	498.52	693.79
Star Union Dai-ichi	562.85	629.93	654.19
Tata AIA	433.76	312.05	740.79
Private Total	**29516.43**	**34821.81**	**40970.80**
	(-4.01)	**(17.97)**	**(17.66)**
LIC	90808.79	78507.72	97891.51
	(18.53)	(-13.55)	(24.69)
Industry Total	**120325.22**	**113329.52**	**138862.31**
	(12.08)	**(-5.82)**	**(22.53)**

Note: 1) Figures in the brackets represent the growth over the previous year in per cent.
2) Previous years figures revised by insurers
3) First year Life Insurance Premium includes single premium

TABLE 3: TOTAL LIFE INSURANCE PREMIUM

(₹ Crore)

INSURER	2013-14	2014-15	2015-16
Aegon	453.00	559.20	501.60
Aviva	1878.10	1796.25	1493.15
Bajaj Allianz	5843.14	6017.30	5897.31
Bharti AXA	872.65	1053.32	1208.33
Birla Sunlife	4833.05	5233.22	5579.71
Canara HSBC	1823.42	1657.02	2059.96
DHFL Pramerica	305.86	735.10	920.21
Edelweiss Tokio	110.90	193.08	310.07
Exide Life	1830.67	2027.48	2046.99
Future Generali	634.16	604.25	592.50
HDFC Standard	12062.90	14829.90	16312.98
ICICI Prudential	12428.65	15306.62	19164.39
IDBI Federal	826.25	1069.62	1239.67
IndiaFirst	2143.36	2034.11	1967.40
Kotak Mahindra	2700.79	3038.05	3971.68
Max Life	7278.54	8171.62	9216.16
PNB Metlife	2240.59	2461.19	2827.83
Reliance	4283.40	4621.08	4398.12
Sahara	204.63	166.86	157.05
SBI Life	10738.60	12867.11	15825.36
Shriram Life	594.24	734.66	1022.11
Star Union Dai-ichi	948.75	1134.68	1307.47
Tata AIA	2323.70	2122.66	2478.96
Private Total	**77359.36 (-1.33)**	**88434.36 (14.32)**	**100499.03 (13.64)**
LIC	236942.30 (13.48)	239667.65 (1.15)	266444.21 (11.17)
Industry Total	**314301.66 (9.44)**	**328102.01 (4.39)**	**366943.23 (11.84)**

Note: 1) Figures in the brackets represent the growth over the previous year in per cent.
2) Previous years figures revised by insurers

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

(Premium in ₹ Crore)

PARTICULARS	NUMBER OF POLICIES ISSUED			AMOUNT OF PREMIUM		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Individual Agents	36792083 (90.10)	21654232 (83.71)	22099564 (82.76)	47789.83 (78.40)	39568.04 (71.42)	39816.46 (68.27)
Corporate Agents-Banks	2327836 (5.70)	2414000 (9.33)	2713791 (10.16)	9523.00 (15.62)	11547.45 (20.84)	13891.93 (23.82)
Corporate Agents- Others*	701276 (1.71)	393200 (1.52)	318418 (1.19)	811.93 (1.33)	795.50 (1.44)	809.56 (1.39)
Brokers	315769 (0.77).	256740 (0.99)	246421 (0.92)	948.53 (1.55)	1019.93 (1.84)	934.18 (1.60)
Direct Selling	698100 (1.71)	666858 (2.58)	562234 (2.11)	1883.57 (3.09	2450.70 (4.42)	2543.97 (4.36)
MI Agents	-	482297 (1.86)	548431 (2.05)	-	17.01 (0.03)	21.25 (0.04)
Common Service Centres (CSCs)	-	2029 (0.01)	7581 (0.03)	-	0.32 (0.01)	1 (0.002)
Web-Aggregators			19 (0.00)			0.03 (0.00)
IMF			1 (0.00)			0.03 (0.00)
Online			205214 (0.77)			302.83 (0.52)
Others if any			778 (0.00)			-1.13 (0.00)
TOTAL	**40835064 (100.00)**	**25869356 (100.00)**	**26702452 (100.00)**	**60956.86 (100.00)**	**55398.95 (100.00)**	**58320.11 (100.00)**
Referrals	12725 (0.03)	8669 (0.03)	10826 (0.04)	19.64 (0.03)	7.98 (0.01)	14.61 (0.03)

** Any entity other than banks but licensed as a corporate agent. # Does not include its overseas new business premium*

Note: *1) New business premium includes first year premium and single premium.*

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

3) The leads obtained through referral arrangements have been included in the 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		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Individual Agents	6590	6562	4762	11644649	6934791	2701637	1041.62	1678.66	1359.32
	(17.80)	(16.80)	(13.27)	(12.39)	(5.64)	(1.57)	(1.76)	(2.90)	(1.69)
Corporate Agents-Banks	483	399	300	3282246	4485704	5801924	1804.20	1283.07	1361.9
	(1.30)	(1.02)	(0.84)	(3.49)	(3.65)	(3.37)	(3.05)	(2.22)	(1.69)
Corporate Agents- Others*	78	56	109	4621554	34022937	28555202	440.44	625.51	772.46
	(2.11)	(0.14)	(0.30)	(4.92)	(27.69)	(16.60)	(0.74)	(1.08)	(0.96)
Brokers	1739	1943	1976	3793588	5537280	8516066	318.89	431.10	507.47
	(4.70)	(4.97)	(5.51)	(4.04)	(4.51)	(4.95)	(0.54)	(0.75)	(0.63)
Direct Selling	28143	30075	28727	70669931	71855360	126458056	55594.02	53767.68	76426.9
	(75.99)	(76.98)	(80.08)	(75.17)	(58.48)	(73.51)	(93.91)	(93.05)	(95.03)
MI Agents	-	34.00	1.00	-	25301	839.00	-	0.18	0.01
		(0.09)	(0.00)		(0.02)	(0.00)		(0.00)	(0.00)
Common Service Centres (CSCs)	-	-		-	-		-	-	
TOTAL	**37033**	**39069**	**35875**	**94011968**	**122861373**	**172033724**	**59199.17**	**57786**	**80428.06**
	(100.00)	**(100.00)**	**(100.00)**	**(100.00)**	**(100.00)**	**(100.00)**	**(100.00)**	**(100.00)**	**(100.00)**
Referrals	-	-	0	-	-	0	-	-	0
	-	-	(0.00)	-	-	(0.00)	-	-	(0.00)

**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 group new business procured through respective channels.

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

(Policies in Numbers) (Premium in ₹ Crore)

State / Union Territory	2013-14		2014-15		2015-16	
	Policies	Premium	Policies	Premium	Policies	Premium
Andhra Pradesh	3290036	4438.46	1214281	2234.31	1364895	2177.87
Arunachal Pradesh	13370	33.91	10330	31.90	10504	36.29
Assam	969059	1246.22	692280	1410.51	735090	1470.17
Bihar	2420746	2189.37	1366993	2032.54	1320801	2227.50
Chattisgarh	792693	541.95	391341	528.52	394581	574.65
Goa	136424	296.87	94818	263.28	95183	283.42
Gujarat	2438534	4335.71	1454884	3549.13	1461825	3992.22
Haryana	703701	1269.81	538332	1234.04	538301	1268.91
Himachal Pradesh	432135	528.16	218814	419.77	247194	409.55
Jammu & Kashmir	229418	389.62	156206	354.11	178819	380.68
Jharkhand	837214	1057.88	521057	979.03	531810	1106.16
Karnataka	2755603	3654.94	1575649	3379.10	1669734	3421.63
Kerala	1487242	2365.67	946638	2220.43	952051	2317.62
Madhya Pradesh	1585535	2298.39	987506	1985.09	1087495	1971.39
Maharashtra	5266383	11637.52	3411072	10291.27	3567257	10638.16
Manipur	53889	67.13	27923	74.96	27979	70.75
Meghalaya	18296	267.69	19407	60.22	19883	58.56
Mizoram	6246	21.68	4989	20.34	5569	17.08
Nagaland	17605	49.62	15164	43.49	14865	45.87
Odisha	1565226	1613.25	1024792	1634.00	1093045	1882.43
Punjab	916284	1339.82	604784	1310.14	626573	1309.57
Rajasthan	2130726	2284.04	1406546	2059.08	1487707	2086.09
Sikkim	16789	33.66	12173	32.66	13305	38.02
Tamil Nadu	2574555	4150.22	1651936	3813.09	1643412	3928.33
Telangana	-	-	902832	1903.18	954101	2114.36
Tripura	148378	150.72	95489	117.25	101146	128.49
Uttar Pradesh	4656738	5291.91	3026593	4838.78	2936452	4906.87
Uttrakhand	539573	641.85	294312	604.30	283476	603.79
West Bengal	3290923	4897.93	2288680	4372.90	2422053	5045.10
Andaman & Nicobar	6651	12.59	5528	10.17	5676	14.02
Chandigarh	180648	501.36	76739	406.61	77271	403.86
Dadra & Nagra Haveli	2541	3.18	1655	2.97	1779	4.36
Daman & Diu	9977	11.36	4993	8.81	4502	9.34
Delhi	1289932	3228.52	787209	3095.06	794135	3288.18
Lakshadweep	108	0.14	105	0.17	106	0.17
Puducherry	51886	105.70	37305	77.72	33877	88.43
ALL INDIA	**40835064**	**60956.85**	**25869356**	**55399**	**26702452**	**58319.88**

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

TABLE 7: STATE WISE GROUP NEW BUSINESS (LIFE) UNDERWRITTEN*

(Premium in ₹ Crore)

State / Union Territory	2013-14			2014-15			2015-16		
	No. of schemes	Premium	No. of Lives Covered	No. of schemes	Premium	No. of Lives Covered	No. of schemes	Premium	No. of Lives Covered
Andhra Pradesh	2874	2344	20230462	1444	640	5340025	1239	983	7868993
Arunachal Pradesh	10	2	7566	8	1	17168	5	1	4588
Assam	1396	305	684088	1527	320	955407	1896	846	1526842
Bihar	922	232	557362	1233	247	892916	1449	352	1949402
Chattisgarh	543	457	2333560	611	703	3393872	686	699	2707076
Goa	215	115	50791	252	337	84513	131	105	141470
Gujarat	1989	1600	1729346	1899	1572	1907493	1088	1484	3121022
Haryana	577	431	1213718	597	385	1482425	514	489	2374978
Himachal Pradesh	444	101	77826	530	58	68324	441	87	234648
Jammu & Kashmir	123	264	44684	132	145	85235	121	280	260365
Jharkhand	634	1389	323778	631	631	378377	616	706	563080
Karnataka	3991	7240	12557770	4006	8204	17515608	4146	11335	25572415
Kerala	1352	1109	4057159	1384	1115	3565122	1342	2117	4913156
Madhya Pradesh	2265	514	5306337	1769	361	4783414	1582	419	5602524
Maharashtra	4809	16840	12307101	5004	19180	15436478	4108	24348	29496955
Manipur	26	3	11252	66	7	23695	7	2	21669
Meghalaya	24	157	30961	34	77	22976	50	26	27548
Mizoram	34	4	6282	23	6	5274	18	4	11941
Nagaland	5	2	4458	6	1	2421	7	0	11982
Orissa	1186	455	879242	1318	384	1944801	1250	364	2509407
Punjab	543	152	251938	406	189	338767	374	188	771318
Rajasthan	1199	679	3054217	1293	666	3116758	1301	962	4654800
Sikkim	3	1	652	4	0	878	16	1	5471
Tamil Nadu	3785	4716	8416435	5185	4569	10197911	3785	5734	13939328
Telangana	-	-	-	1424	2312	18843328	1396	2885	18965995
Tripura	72	19	29488	78	23	39704	82	43	29083
Uttar Pradesh	2342	949	4221950	2328	994	5341483	2271	1297	9677034
Uttrakhand	748	3284	245190	616	557	258242	1043	4352	436879
West Bengal	2717	6055	11496434	2861	5206	14974055	2765	6657	18800697
Andaman & Nicobar	1	0	742	9	0	2883	4	0	976
Chandigarh	402	359	359788	337	269	1461575	358	264	639711
Dadra & Nagrahaveli	3	0	3269	1	0	1804	1	0	281
Daman & Diu	4	0	4787	0	0	241	5	2	5376
Delhi	1573	9407	3468896	1676	8550	4089407	1505	13298	7088135
Lakshadweep	0	0	16	50	2	192279	0	0	6
Puducherry	222	11	44423	327	19	96514	273	25	98573
ALL INDIA	**37033**	**59199**	**94011968**	**39069**	**57732**	**116861373**	**35875**	**80356**	**164033724**

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

TABLE 8: NUMBER OF INDIVIDUAL NEW POLICIES ISSUED (LIFE)

(In Lakhs)

INSURER	2013-14	2014-15	2015-16
LIC	345.12	201.71	205.47
	(-6.17)	(-41.55)	(1.86)
Private Sector	63.6	57.37	61.92
	(-14.11)	(-9.79)	(7.92)
Total	**408.72**	**259.08**	**267.38**
	(-7.50)	**(-36.61)**	**(3.20)**

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

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) BUSINESS IN FORCE (NUMBER OF POLICIES)

(Policies in '000)

PARTICULARS	Aegon			Aviva			Bajaj Allianz		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Non-linked Life Business									
Business in force at start of the financial year	187.89	159.68	200.04	316.76	334.54	348.54	2507.15	2410.97	2245.15
Additions during the year*	66.68	64.73	57.19	97.60	77.85	48.74	478.33	270.06	220.68
Deletions during the year**	38.09	24.37	27.96	79.82	63.84	43.61	574.51	435.87	287.87
Business in force at end of the financial year	216.48	200.04	229.27	334.54	348.54	353.67	2410.97	2245.15	2177.97
Non-linked - General Annuity and Pension Business									
Business in force at start of the financial year	4.42	0.32	0.31	56.35	5.06	5.31	10.06	10.74	12.70
Additions during the year*	0.07	0.01	0.00	1.13	0.84	0.45	1.50	2.73	0.77
Deletions during the year**	0.98	0.02	0.04	19.85	0.59	0.57	0.81	0.77	0.44
Business in force at end of the financial year	3.51	0.31	0.27	37.62	5.31	5.19	10.74	12.70	13.03
Non linked Health Business									
Business in force at end of the financial year	3.39	2.45	2.10	7.79	9.12	8.69	38.05	23.32	15.98
Linked Business #									
Business in force at end of the financial year	56.80	52.38	46.87	284.47	233.71	182.21	3393.72	2492.48	2195.20
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total									
Business in force at end of the financial year	**223.38**	**255.18**	**278.51**	**664.42**	**596.68**	**549.76**	**5853.48**	**4773.65**	**4402.17**

** 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 of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) BUSINESS IN FORCE (NUMBER OF POLICIES) *(Contd..)*

(Policies in '000)

PARTICULARS	Bharati AXA			Birla Sun Life			Canara HSBC OBC		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Non-linked Life Business									
Business in force at start of the financial year	171.81	210.56	255.21	769.19	770.30	782.54	54.17	62.02	78.64
Additions during the year*	111.04	102.03	106.47	387.03	306.10	287.86	25.45	33.84	29.79
Deletions during the year**	72.29	57.38	48.65	385.93	293.86	207.97	17.59	17.23	19.00
Business in force at end of the financial year	210.56	255.21	313.03	770.30	782.54	862.43	62.02	78.64	89.43
Non-linked - General Annuity and Pension Business									
Business in force at start of the financial year	0.24	0.21	0.22	1.02	1.08	1.28	0.00	0.00	0.00
Additions during the year*	0.01	0.01	0.01	0.20	0.24	0.35	0.00	0.00	0.14
Deletions during the year**	0.04	0.00	0.02	0.14	0.04	0.08	0.00	0.00	0.00
Business in force at end of the financial year	0.21	0.22	0.21	1.08	1.28	1.56	0.00	0.00	0.14
Non linked Health Business									
Business in force at end of the financial year	11.67	10.57	9.33	2.63	1.01	2.12	0.00	0.00	0.00
Linked Business #									
Business in force at end of the financial year	153.07	102.42	70.86	1449.00	1214.75	1021.06	223.08	197.30	204.02
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	9.38	8.70	8.14	0.00	0.00	0.00
Grand Total									
Business in force at end of the financial year	**375.50**	**368.43**	**393.44**	**2232.38**	**2008.29**	**1895.31**	**285.11**	**275.94**	**293.59**

** 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 of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) BUSINESS IN FORCE (NUMBER OF POLICIES) *(Contd..)*

(Policies in '000)

PARTICULARS	DHFL Pramerica			Edelweiss Tokio			Exide Life		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Non-linked Life Business									
Business in force at start of the financial year	137.33	141.18	155.44	22.43	37.88	49.18	743.44	812.66	851.55
Additions during the year*	65.64	59.32	59.03	32.25	25.87	33.11	203.71	169.36	219.93
Deletions during the year**	61.80	45.06	46.83	16.81	14.57	11.37	134.50	130.47	98.97
Business in force at end of the financial year	141.18	155.44	167.64	37.88	49.18	70.92	812.66	851.55	972.51
Non-linked - General Annuity and Pension Business									
Business in force at start of the financial year	3.98	0.00	0.00	0.00	0.99	1.63	120.57	105.87	90.03
Additions during the year*	0.00	0.00	0.00	1.00	1.45	0.58	6.56	6.84	4.57
Deletions during the year**	1.41	0.00	0.00	0.01	0.81	0.79	21.26	22.69	15.54
Business in force at end of the financial year	2.58	0.00	0.00	0.99	1.63	1.41	105.88	90.03	79.05
Non linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	0.16	0.16	0.86	0.00	0.00	0.00
Linked Business #									
Business in force at end of the financial year	19.35	16.16	13.02	1.34	3.77	8.23	241.63	164.07	139.47
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total									
Business in force at end of the financial year	**163.10**	**171.61**	**180.67**	**40.21**	**54.73**	**81.43**	**1160.17**	**1105.65**	**1191.03**

** 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 of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) BUSINESS IN FORCE (NUMBER OF POLICIES) *(Contd..)*

(Policies in '000)

PARTICULARS	Future Generali			HDFC Standard			ICICI Prudential		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Non-linked Life Business									
Business in force at start of the financial year	353.27	350.61	299.08	1938.43	2237.95	2247.28	1502.33	1622.34	1549.64
Additions during the year*	82.96	38.56	36.19	595.93	514.88	658.13	582.28	346.77	314.34
Deletions during the year**	85.62	90.07	72.55	296.41	505.55	418.92	462.27	419.48	250.20
Business in force at end of the financial year	350.61	299.09	262.72	2237.95	2247.28	2486.49	1622.34	1549.64	1613.78
Non-linked - General Annuity and Pension Business									
Business in force at start of the financial year	5.75	5.25	6.49	79.12	87.67	94.47	62.13	67.17	73.25
Additions during the year*	0.47	2.29	0.62	19.11	17.56	17.69	7.25	8.20	6.02
Deletions during the year**	0.97	1.40	2.13	10.56	10.76	7.35	2.21	2.13	2.11
Business in force at end of the financial year	5.25	6.14	4.98	87.67	94.47	104.80	67.17	73.25	77.16
Non linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	23.45	48.80	189.91	32.27	28.77	25.91
Linked Business #									
Business in force at end of the financial year	130.84	87.39	65.59	1869.32	1802.47	1836.27	3280.90	2932.66	2804.31
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	118.25	111.84	108.53
Grand Total									
Business in force at end of the financial year	**486.70**	**392.62**	**333.29**	**4218.39**	**4193.01**	**4617.47**	**5120.94**	**4696.16**	**4629.70**

** 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 of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) BUSINESS IN FORCE (NUMBER OF POLICIES) *(Contd..)*

(Policies in '000)

PARTICULARS	IDBI Federal			IndiaFirst			Kotak Mahindra		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Non-linked Life Business									
Business in force at start of the financial year	267.94	328.56	360.62	42.06	66.11	105.59	473.07	555.48	658.16
Additions during the year*	111.29	81.55	90.38	40.87	60.88	64.82	159.42	181.50	251.70
Deletions during the year**	50.67	49.49	51.92	16.55	21.39	31.09	77.01	78.83	75.89
Business in force at end of the financial year	328.56	360.62	399.08	66.38	105.59	139.32	555.48	658.16	833.97
Non-linked - General Annuity and Pension Business									
Business in force at start of the financial year	0.95	0.92	0.86	0.08	0.00	0.00	6.12	5.64	5.31
Additions during the year*	0.00	0.00	0.00	0.02	0.00	2.45	0.27	0.31	0.75
Deletions during the year**	0.04	0.05	0.06	0.00	0.00	0.04	0.75	0.64	0.71
Business in force at end of the financial year	0.92	0.86	0.80	0.10	0.00	2.41	5.64	5.31	5.35
Non linked Health Business									
Business in force at end of the financial year	0.49	0.38	0.31	6.32	4.01	1.90	0.00	0.00	0.00
Linked Business #									
Business in force at end of the financial year	95.60	87.89	94.22	300.34	283.97	253.72	513.24	421.55	379.74
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	7.79	6.42	5.78	0.00	0.00	0.00
Grand Total									
Business in force at end of the financial year	**425.56**	**449.75**	**494.41**	**380.93**	**399.99**	**403.13**	**1074.36**	**1085.02**	**1219.06**

** 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 of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) BUSINESS IN FORCE (NUMBER OF POLICIES) *(Contd..)*

(Policies in '000)

PARTICULARS	Max Life			PNB Metlife			Reliance Nippon		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Non-linked Life Business									
Business in force at start of the financial year	2265.36	2511.60	2689.18	410.42	460.15	507.78	2327.00	2407.35	2432.17
Additions during the year*	501.75	447.89	452.91	160.18	144.73	187.57	624.45	486.10	376.38
Deletions during the year**	255.51	270.31	285.08	110.45	97.10	78.07	544.10	461.28	393.02
Business in force at end of the financial year	2511.60	2689.18	2857.00	460.15	507.78	617.27	2407.35	2432.17	2415.52
Non-linked - General Annuity and Pension Business									
Business in force at start of the financial year	5.07	4.56	4.29	0.80	0.77	0.67	8.48	7.72	6.14
Additions during the year*	0.30	0.57	1.91	0.01	0.00	0.35	0.43	0.27	0.22
Deletions during the year**	0.81	0.83	0.69	0.04	0.10	0.07	1.19	1.85	2.29
Business in force at end of the financial year	4.56	4.29	5.51	0.77	0.67	0.95	7.72	6.14	4.07
Non linked Health Business									
Business in force at end of the financial year	12.64	8.47	6.46	0.17	0.07	31.27	27.42	21.45	20.20
Linked Business #									
Business in force at end of the financial year	1096.46	966.49	886.46	463.48	428.28	393.25	1564.86	718.58	530.20
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	10.54	5.80	4.33
Grand Total									
Business in force at end of the financial year	**3625.26**	**3668.42**	**3755.43**	**924.56**	**936.80**	**1042.74**	**4017.88**	**3184.13**	**2974.32**

** 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 of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) BUSINESS IN FORCE (NUMBER OF POLICIES) *(Contd..)*

(Policies in '000)

PARTICULARS	Sahara			SBI Life			Shriram		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Non-linked Life Business									
Business in force at start of the financial year	228.70	239.67	236.58	1724.94	2365.21	2980.21	247.05	259.86	353.94
Additions during the year*	47.95	27.71	23.15	888.65	904.18	887.10	130.87	193.39	272.00
Deletions during the year**	36.96	30.81	16.38	248.37	289.18	518.36	118.07	99.31	125.56
Business in force at end of the financial year	239.69	236.58	243.34	2365.21	2980.21	3348.95	259.86	353.94	500.39
Non-linked - General Annuity and Pension Business									
Business in force at start of the financial year	0.37	0.36	0.35	148.57	141.26	127.39	0.03	0.04	0.04
Additions during the year*	0.01	0.00	0.00	13.17	9.38	8.09	0.01	0.00	0.00
Deletions during the year**	0.02	0.02	0.03	20.49	23.25	22.54	0.00	0.00	0.00
Business in force at end of the financial year	0.36	0.35	0.32	141.26	127.39	112.94	0.04	0.04	0.04
Non linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	6.06	2.32	1.08	0.00	0.00	0.00
Linked Business #									
Business in force at end of the financial year	70.02	40.84	30.32	2285.15	2077.51	2170.58	117.41	94.88	79.62
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total									
Business in force at end of the financial year	**310.07**	**277.76**	**273.98**	**4797.67**	**5187.43**	**5633.55**	**377.31**	**448.86**	**580.05**

** 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 of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) BUSINESS IN FORCE (NUMBER OF POLICIES) *(Contd..)*

(Policies in '000)

PARTICULARS	Star Union Dai-Ichi			Tata AIA			Private Total		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Non-linked Life Business									
Business in force at start of the financial year	153.95	181.14	179.17	807.29	812.65	800.76	17651.98	19338.46	20366.42
Additions during the year*	87.44	52.90	80.62	123.38	78.76	128.76	5605.14	4668.92	4886.85
Deletions during the year**	60.25	54.87	34.12	118.02	90.65	51.73	3861.58	3640.95	3195.13
Business in force at end of the financial year	181.14	179.17	225.66	812.65	800.76	877.78	19395.54	20366.43	22058.13
Non-linked - General Annuity and Pension Business									
Business in force at start of the financial year	0.37	0.42	0.47	18.75	17.93	16.67	533.22	463.97	447.87
Additions during the year*	0.06	0.06	0.32	0.26	0.01	0.00	51.84	50.77	45.27
Deletions during the year**	0.01	0.01	0.05	1.09	1.27	1.06	82.65	67.22	56.60
Business in force at end of the financial year	0.42	0.47	0.74	17.93	16.67	15.61	502.40	447.51	436.54
Non linked Health Business									
Business in force at end of the financial year	0.00	0.00	2.60	19.41	16.25	13.98	191.90	177.14	332.71
Linked Business #									
Business in force at end of the financial year	224.10	218.63	174.90	633.99	410.26	310.34	18468.16	15048.45	13890.45
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	9.19	5.68	3.77	155.15	138.44	130.56
Grand Total									
Business in force at end of the financial year	**405.66**	**398.27**	**403.89**	**1493.16**	**1249.62**	**1221.48**	**38656.19**	**36177.97**	**36848.39**

** 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 of various years.

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) BUSINESS IN FORCE (NUMBER OF POLICIES) *(Concld.)*

(Policies in '000)

PARTICULARS	LIC			Grand Total		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Non-linked Life Business						
Business in force at start of the financial year	270251.35	279527.66	277582.69	287903.33	298866.12	297949.11
Additions during the year*	37262.05	22945.50	23144.54	42867.19	27614.43	28031.38
Deletions during the year**	27985.73	24890.47	21644.09	31847.32	28531.42	24839.22
Business in force at end of the financial year	279527.66	277582.69	279083.14	298923.20	297949.13	301141.27
Non-linked - General Annuity and Pension Business						
Business in force at start of the financial year	2413.28	2376.44	2359.25	2946.49	2840.40	2807.12
Additions during the year*	132.87	145.87	244.89	184.71	196.64	290.17
Deletions during the year**	169.71	163.06	174.84	252.36	230.29	231.45
Business in force at end of the financial year	2376.44	2359.25	2429.30	2878.84	2806.76	2865.84
Non linked Health Business						
Business in force at end of the financial year	328.44	400.31	397.13	520.33	577.45	729.83
Linked Business #						
Business in force at end of the financial year	13666.39	9552.99	8099.61	32134.55	24601.43	21990.06
Linked Health Business						
Business in force at end of the financial year	247.09	223.41	207.55	402.24	361.85	338.11
Grand Total						
Business in force at end of the financial year	**296146.02**	**290118.65**	**290216.72**	**334802.21**	**326296.62**	**327065.11**

** 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 of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (SUM ASSURED)

(in ₹ Crore)

PARTICULARS	Aegon			Aviva			Bajaj Allianz		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Life Business									
Business in force at start of the financial year	42266.00	57898.96	70362.95	60902.19	74248.79	80270.60	54302.83	53953.52	52235.72
Additions during the year*	22210.65	16577.77	85104.86	21125.73	13874.19	6988.73	13593.97	8871.12	8150.33
Deletions during the year**	3896.95	4113.79	4887.24	7779.13	7852.38	9553.99	13943.28	10588.92	9279.71
Business in force at end of the financial year	60579.78	70362.95	80224.66	74248.79	80270.60	77705.35	53953.52	52235.72	51106.33
General Annuity and Pension Business									
Business in force at start of the financial year	84.95	9.20	8.47	118.53	151.76	167.12	267.14	265.09	290.48
Additions during the year*	0.13	0.14	8.50	39.55	37.67	32.52	21.70	47.60	50.33
Deletions during the year**	22.59	0.88	1.63	2.49	22.32	25.88	23.75	22.21	15.54
Business in force at end of the financial year	62.49	8.47	6.88	155.59	167.12	173.76	265.09	290.48	325.27
Non linked Health Business									
Business in force at end of the financial year	176.24	132.46	143.86	901.19	1072.59	1047.01	888.92	547.49	374.12
Linked Business #									
Business in force at end of the financial year	2680.81	2712.51	2542.85	16401.32	13418.63	10804.05	88336.99	69238.84	63120.47
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total									
Business in force at end of the financial year	**60818.51**	**73216.39**	**82918.25**	**91706.89**	**94928.94**	**89730.16**	**143444.52**	**122312.55**	**114926.20**

** 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 of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (SUM ASSURED) *(Contd..)*

(in ₹ Crore)

PARTICULARS	Bharti AXA			Birla Sun Life			Canara HSBC OBC		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Life Business									
Business in force at start of the financial year	10481.61	17878.63	22111.12	44165.86	51817.21	61224.41	2997.52	3623.28	4207.09
Additions during the year*	10606.05	6915.60	6463.87	21510.56	22308.12	17806.96	1254.54	1300.95	1290.11
Deletions during the year**	2612.20	2683.11	2994.69	13859.22	12900.92	9687.30	628.78	717.15	706.17
Business in force at end of the financial year	18475.45	22111.12	25580.30	51817.21	61224.41	69344.07	3623.28	4207.09	4791.03
General Annuity and Pension Business									
Business in force at start of the financial year	14.08	12.10	10.82	2.74	26.74	0.00	0.00	0.00	0.00
Additions during the year*	0.42	0.30	0.90	24.15	0.00	0.00	0.00	0.00	51.81
Deletions during the year**	2.40	1.58	2.28	0.15	26.74	0.00	0.00	0.00	0.00
Business in force at end of the financial year	12.10	10.82	9.44	26.74	0.00	0.00	0.00	0.00	51.81
Non linked Health Business									
Business in force at end of the financial year	522.72	607.98	552.96	346.99	144.60	140.44	0.00	0.00	0.00
Linked Business #									
Business in force at end of the financial year	4982.09	3869.58	2876.30	92959.85	84791.84	77202.36	17717.28	17908.76	19404.58
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	937.61	867.83	810.74	0.00	0.00	0.00
Grand Total									
Business in force at end of the financial year	**23992.37**	**26599.49**	**29019.00**	**146088.39**	**147028.68**	**147497.61**	**21340.56**	**22115.85**	**24247.42**

** 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 of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (SUM ASSURED) *(Contd..)*

(in ₹ Crore)

PARTICULARS	DHFL Pramerica			Edelweiss Tokio			Exide Life		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Life Business									
Business in force at start of the financial year	2928.48	3175.20	3205.82	3554.74	7328.15	10337.76	18324.21	23358.08	25434.00
Additions during the year*	1594.07	1316.14	1539.81	4876.22	4694.29	6146.40	9062.19	6923.54	8637.10
Deletions during the year**	1347.34	1285.53	1120.09	1102.81	1684.68	1762.77	4028.32	4847.62	5112.19
Business in force at end of the financial year	3175.20	3205.82	3625.54	7328.15	10337.76	14721.39	23358.08	25434.00	28958.92
General Annuity and Pension Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	30.04	55.35	1087.49	1190.38	1380.93
Additions during the year*	0.00	0.00	0.00	30.62	48.51	26.81	238.44	410.55	270.07
Deletions during the year**	0.00	0.00	0.00	0.14	23.21	22.45	135.55	220.00	230.75
Business in force at end of the financial year	0.00	0.00	0.00	30.48	55.35	59.71	1190.38	1380.93	1420.25
Non linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	0.00	20.61	126.48	0.00	0.00	0.00
Linked Business #									
Business in force at end of the financial year	836.44	709.85	584.41	85.53	257.42	519.54	6658.28	5479.39	5152.18
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Grand Total									
Business in force at end of the financial year	**4011.65**	**3915.67**	**4209.94**	**7444.16**	**10671.13**	**15427.12**	**31206.74**	**32294.32**	**35531.35**

** 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 of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (SUM ASSURED) *(Contd..)*

(in ₹ Crore)

PARTICULARS	Future Generali			HDFC Standard			ICICI Prudential		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Life Business									
Business in force at start of the financial year	12245.58	11146.60	10016.73	86110.12	140936.61	198519.25	77661.57	107245.51	129543.17
Additions during the year*	2702.34	1905.70	2385.54	65460.25	80023.67	84032.02	41322.33	34763.74	79147.43
Deletions during the year**	3801.31	3035.24	4301.04	10633.76	22441.03	22945.32	11738.38	12466.09	14396.41
Business in force at end of the financial year	11146.60	10017.06	8101.23	140936.61	198519.25	260675.47	107245.51	129543.17	194294.20
General Annuity and Pension Business									
Business in force at start of the financial year	1.51	19.23	161.26	2367.74	2823.30	1895.47	1653.01	1180.54	1128.52
Additions during the year*	17.84	148.12	53.45	740.30	504.48	421.56	127.36	11.70	11.45
Deletions during the year**	0.12	6.13	86.11	284.74	1432.30	139.42	71.79	63.72	61.30
Business in force at end of the financial year	19.23	161.21	128.60	2823.30	1895.47	2529.83	1708.58	1128.52	1078.67
Non linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	1880.45	3538.67	17233.59	5778.13	5127.79	4627.44
Linked Business #									
Business in force at end of the financial year	3118.56	2164.62	1756.41	93498.95	96554.43	108128.46	100683.37	124257.37	151904.26
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	5430.80	5137.84	5001.12
Grand Total									
Business in force at end of the financial year	**14284.39**	**12342.90**	**9986.24**	**239139.30**	**300507.81**	**388567.35**	**220846.39**	**265194.69**	**356905.69**

** 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 of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (SUM ASSURED) *(Contd..)*

(in ₹ Crore)

PARTICULARS	IDBI Federal			IndiaFirst			Kotak Mahindra		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Life Business									
Business in force at start of the financial year	18257.01	21943.61	21513.85	20445.99	2727.65	4325.76	41034.56	46633.32	51571.13
Additions during the year*	6582.79	2696.42	5115.85	27881.04	2305.71	2609.37	11146.40	10718.91	15495.67
Deletions during the year**	2896.19	3126.18	2600.25	14324.58	707.61	845.49	5547.63	5781.10	5863.17
Business in force at end of the financial year	21943.61	21513.85	24029.45	34002.44	4325.76	6089.63	46633.32	51571.13	61203.62
General Annuity and Pension Business									
Business in force at start of the financial year	0.00	0.00	0.00	4.04	0.00	0.00	242.38	219.87	201.71
Additions during the year*	0.00	0.00	0.00	0.92	0.00	202.98	9.82	7.86	48.75
Deletions during the year**	0.00	0.00	0.00	4.59	0.00	2.95	32.32	26.03	25.53
Business in force at end of the financial year	0.00	0.00	0.00	0.37	0.00	200.02	219.87	201.71	224.93
Non linked Health Business									
Business in force at end of the financial year	0.08	0.06	0.05	181.99	118.59	61.30	0.00	0.00	0.00
Linked Business #									
Business in force at end of the financial year	2643.50	2568.46	3094.57	7784.93	7617.11	7210.18	19487.88	18057.35	18846.02
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	1426350.00	117.22	105.17	0.00	0.00	0.00
Grand Total									
Business in force at end of the financial year	**24587.19**	**24082.38**	**27124.07**	**1468319.72**	**12178.67**	**13666.31**	**66341.07**	**69830.20**	**80274.57**

** 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 of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (SUM ASSURED) *(Contd..)*

(in ₹ Crore)

PARTICULARS	Max Life			PNB Metlife			Reliance Nippon		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Life Business									
Business in force at start of the financial year	72673.06	85432.71	109873.07	18383.87	21846.87	28424.21	34735.88	36921.28	39296.53
Additions during the year*	24196.49	36499.00	52005.68	7894.74	11953.75	17001.97	15650.97	14633.04	10217.19
Deletions during the year**	11436.84	12058.63	15035.35	4431.75	5376.41	6274.60	13465.57	12257.79	7938.97
Business in force at end of the financial year	85432.71	109873.07	146843.41	21846.87	28424.21	39151.58	36921.28	39296.53	41574.75
General Annuity and Pension Business									
Business in force at start of the financial year	105.00	110.86	133.58	30.12	26.90	26.08	0.00	10.16	0.00
Additions during the year*	22.19	35.71	28.92	1.52	0.74	38.51	10.16	0.00	0.00
Deletions during the year**	16.33	12.99	14.00	4.74	1.56	1.54	0.00	10.16	0.00
Business in force at end of the financial year	110.86	133.58	148.50	26.90	26.08	63.06	10.16	0.00	0.00
Non linked Health Business									
Business in force at end of the financial year	261.23	182.70	147.39	1.54	0.47	2395.86	0.00	511.83	515.30
Linked Business #									
Business in force at end of the financial year	36455.49	35796.50	36468.22	28229.41	27635.81	26694.27	18882.62	13056.88	10600.04
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00		0.00	0.00	57.42	219.60	157.31
Grand Total									
Business in force at end of the financial year	**122260.28**	**145985.86**	**183607.50**	**50104.72**	**56086.58**	**68304.77**	**55871.48**	**53084.84**	**52847.40**

** 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 of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (SUM ASSURED) *(Contd..)*

(in ₹ Crore)

PARTICULARS	Sahara			SBI Life			Shriram		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Life Business									
Business in force at start of the financial year	3106.46	3205.55	2806.60	81456.85	117997.78	153933.52	8977.70	9926.71	13340.41
Additions during the year*	811.29	330.44	1159.20	50951.84	54383.35	50929.61	5671.62	7834.45	9267.91
Deletions during the year**	712.20	729.39	165.65	14410.91	18447.61	23558.47	4722.62	4420.75	5458.73
Business in force at end of the financial year	3205.55	2806.60	3800.14	117997.78	153933.52	181304.66	9926.71	13340.41	17149.59
General Annuity and Pension Business									
Business in force at start of the financial year	10.22	9.42	8.20	540.49	1491.98	2402.12	0.32	0.43	0.44
Additions during the year*	0.34	0.17	2.27	1089.87	1202.39	823.17	0.11	0.03	0.09
Deletions during the year**	1.14	1.39	0.46	138.38	292.25	380.62	0.00	0.02	0.06
Business in force at end of the financial year	9.42	8.20	10.02	1491.98	2402.12	2844.67	0.43	0.44	0.47
Non linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	252.03	109.70	55.47		0.00	0.00
Linked Business #									
Business in force at end of the financial year	901.42	497.05	1668.52	65223.31	71505.10	91058.98	2399.59	1569.04	1284.73
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	0.00		0.00		0.00	0.00
Grand Total									
Business in force at end of the financial year	**4116.39**	**3311.86**	**5478.68**	**184965.10**	**227950.44**	**275263.78**	**12326.72**	**14909.88**	**18434.78**

** 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 of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (SUM ASSURED) *(Contd..)*

(in ₹ Crore)

PARTICULARS	Star Union Dai-Ichi			Tata AIA			Private Total		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Life Business									
Business in force at start of the financial year	4377.13	6745.49	8751.65	24201.76	29095.02	33667.06	743590.96	935086.53	1134972.41
Additions during the year*	3379.76	3499.41	5885.09	8045.92	7367.68	18902.45	377531.79	351697.02	496283.15
Deletions during the year**	1011.41	1493.24	1963.63	3152.67	2795.64	2377.31	151483.87	151810.80	158828.54
Business in force at end of the financial year	6745.49	8751.65	12673.12	29095.02	33667.06	50192.20	969638.95	1134972.75	1403140.63
General Annuity and Pension Business									
Business in force at start of the financial year	29.48	0.00	0.00	457.32	416.89	407.04	7016.56	7994.90	8277.59
Additions during the year*	6.58	0.00	0.00	15.82	13.36	6.37	2397.84	2469.34	2078.45
Deletions during the year**	2.84	0.00	0.00	21.39	23.21	19.98	765.45	2186.69	1030.49
Business in force at end of the financial year	33.22	0.00	0.00	451.76	407.04	393.43	8648.94	8277.55	9669.30
Non linked Health Business									
Business in force at end of the financial year	0.00	0.00	159.93	859.63	687.52	559.36	12051.13	12803.08	28140.56
Linked Business #									
Business in force at end of the financial year	6838.81	7766.29	6454.46	21488.65	16208.81	15687.33	638295.07	623641.64	663063.20
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	1657.41	1144.85	786.57	1434433.24	7487.34	6860.90
Grand Total									
Business in force at end of the financial year	**13617.52**	**16517.94**	**19287.51**	**53552.47**	**52115.28**	**67618.89**	**3060386.51**	**1787182.36**	**2110874.60**

** 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 of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (SUM ASSURED) *(Concld.)*

(₹ Crore)

PARTICULARS	LIC			Grand Total		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Life Business						
Business in force at start of the financial year	3119331.37	3449027.42	5616419.70	3862922.33	4384113.95	6751392.11
Additions during the year*	625737.74	2734114.41	1177355.74	1003269.53	3085811.43	1673638.89
Deletions during the year**	296041.68	566722.13	566235.93	447525.55	718532.93	725064.47
Business in force at end of the financial year	3449027.42	5616419.70	6227539.51	4418666.38	6751392.45	7630680.14
General Annuity and Pension Business						
Business in force at start of the financial year	51584.73	51417.16	56612.01	58601.28	59412.06	64889.60
Additions during the year*	4032.17	8651.50	9421.62	6430.00	11120.84	11500.07
Deletions during the year**	4199.73	3456.65	3761.33	4965.18	5643.34	4791.82
Business in force at end of the financial year	51417.16	56612.01	62272.29	60066.10	64889.56	71941.59
Non linked Health Business						
Business in force at end of the financial year	7286.17	9901.78	10351.65	19337.30	22704.86	38492.21
Linked Business #						
Business in force at end of the financial year	68573.18	73964.83	75096.01	706868.25	697606.47	738159.21
Linked Health Business						
Business in force at end of the financial year	9825.86	8964.43	8367.72	1444259.10	16451.77	15228.62
Grand Total						
Business in force at end of the financial year	**3586129.80**	**5765862.75**	**6383627.18**	**6646516.31**	**7553045.10**	**8494501.78**

** 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 of various years.

TABLE 11: 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)		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Aegon	30.00	32.95	31.13	2.10	0.45	0.67	32.10	33.40	31.80	184.19	160.48	133.33	216.29	193.89	165.13
Aviva	68.15	113.53	162.34	5.99	4.71	3.86	74.14	118.24	166.19	776.50	615.39	444.41	850.63	733.63	610.60
Bajaj Allianz	140.98	331.27	381.28	321.64	643.57	618.99	462.62	974.84	1000.27	954.20	771.03	731.10	1416.82	1745.88	1731.37
Bharti AXA	15.02	6.10	4.51	0.23	1.92	3.37	15.25	8.02	7.88	322.54	236.22	157.58	337.79	244.24	165.46
Birla Sunlife	737.79	665.13	1048.54	12.79	12.57	18.57	750.58	677.70	1067.12	2399.97	2322.42	2168.41	3150.55	3000.12	3235.52
Canara HSBC	192.47	249.22	348.64	3.87	4.90	18.95	196.34	254.12	367.59	1046.72	964.08	958.76	1243.06	1218.19	1326.35
DHFL Pramerica	5.32	8.54	10.04	3.42	0.23	30.22	8.74	8.77	40.26	37.42	30.38	21.90	46.16	39.15	62.17
Edelweiss Tokio	2.87	17.64	29.04	5.84	4.95	15.58	8.71	22.58	44.63	2.96	5.10	14.12	11.67	27.69	58.74
Exide Life	26.20	20.94	20.94	2.12	9.31	9.31	28.32	30.25	30.25	237.66	181.95	181.95	265.97	212.20	212.20
Future Generali	18.70	21.80	20.80	46.98	4.32	2.99	65.68	26.12	23.78	112.67	69.72	59.11	178.35	95.84	82.89
HDFC Standard	1198.35	1845.36	1882.10	323.39	530.68	954.85	1521.74	2376.04	2836.95	5370.51	5950.92	5771.45	6892.25	8326.96	8608.39
ICICI Prudential	2200.45	3884.90	4116.43	127.59	480.25	1450.35	2328.04	4365.15	5566.78	6033.19	6799.21	8815.16	8361.22	11164.35	14381.94
IDBI Federal	0.55	17.30	50.18	21.94	105.24	183.65	22.48	122.54	233.83	119.05	84.57	56.30	141.53	207.11	290.14
IndiaFirst	108.31	91.74	92.40	46.14	76.24	46.46	154.45	167.98	138.86	430.10	444.98	403.51	584.56	612.96	542.37
Kotak Mahindra	197.35	269.02	586.93	189.88	137.95	125.56	387.24	406.98	712.49	763.34	622.47	585.41	1150.58	1029.45	1297.90
Max Life	392.02	521.52	576.48	13.63	38.69	32.85	405.64	560.21	609.33	1694.60	1553.96	1637.95	2100.24	2114.18	2247.28
PNB Metlife	166.10	307.22	266.84	15.87	9.53	8.81	181.97	316.75	275.65	769.10	674.92	646.93	951.07	991.67	922.58
Reliance Nippon	219.83	505.52	689.92	51.83	21.74	17.14	271.66	527.26	707.07	831.88	668.46	621.41	1103.54	1195.72	1328.48
Sahara	0.09	0.10	0.11	5.07	2.89	3.19	5.16	2.99	3.31	25.41	13.99	8.07	30.58	16.99	11.38
SBI Life	1002.79	1379.84	2594.66	282.14	555.29	638.69	1284.92	1935.12	3233.35	3007.39	3351.78	3661.41	4292.31	5286.90	6894.76
Shriram Life	2.53	2.04	7.79	74.31	24.38	30.45	76.84	26.42	38.25	50.55	32.65	19.74	127.38	59.07	57.98
Star Union Dai-ichi	142.00	218.41	42.75	63.82	34.70	61.44	205.82	253.11	104.18	263.67	284.37	316.56	469.49	537.48	420.75
Tata AIA	62.54	54.44	255.65	22.81	1.44	9.64	85.35	55.88	265.28	808.46	631.20	482.71	893.81	687.08	747.99
Private Total	**6930.40**	**10564.52**	**13219.51**	**1643.39**	**2705.96**	**4285.59**	**8573.79**	**13270.48**	**17505.10**	**26242.04**	**26470.27**	**27897.27**	**34815.83**	**39740.75**	**45402.37**
LIC	9.10	0.68	29.14	34.75	1.36	1.27	43.85	2.04	30.41	2684.40	1875.01	1438.79	2728.25	1877.05	1469.21
Industry Total	**6939.50**	**10565.21**	**13248.65**	**1678.14**	**2707.32**	**4286.86**	**8617.64**	**13272.53**	**17535.51**	**28926.44**	**28345.28**	**29336.07**	**37544.08**	**41617.80**	**46871.58**

TABLE 11: 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)		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Aegon	114.19	173.33	102.79	0.94	0.77	1.73	115.13	174.10	104.53	121.59	191.21	231.95	236.72	365.31	336.48
Aviva	513.39	432.51	149.85	6.24	6.15	4.76	519.63	438.65	154.61	507.84	623.97	727.93	1027.47	1062.62	882.54
Bajaj Allianz	1457.55	1169.75	1012.52	671.86	557.50	871.72	2129.41	1727.25	1884.25	2296.91	2544.17	2281.70	4426.32	4271.42	4165.94
Bharti AXA	279.83	344.37	354.31	80.53	121.80	177.30	360.36	466.18	531.61	174.51	342.90	511.26	534.87	809.08	1042.87
Birla Sunlife	900.92	1231.24	1124.89	45.98	29.01	28.30	946.91	1260.25	1153.19	735.60	972.86	1191.00	1682.50	2233.10	2344.19
Canara HSBC	107.09	87.13	89.15	304.63	135.73	402.44	411.72	222.86	491.59	168.64	215.96	242.02	580.36	438.82	733.61
DHFL Pramerica	102.95	131.67	138.81	61.27	439.15	547.95	164.21	570.82	686.75	95.49	125.13	171.29	259.70	695.95	858.04
Edelweiss Tokio	64.59	87.66	121.00	7.42	12.17	17.96	72.01	99.84	138.96	27.23	65.56	112.36	99.23	165.40	251.32
Exide Life	467.70	408.15	544.88	71.79	206.36	57.73	539.49	614.51	602.61	1025.21	1200.77	1232.18	1564.70	1815.28	1834.79
Future Generali	157.19	224.09	228.26	2.02	2.20	3.55	159.21	226.29	231.81	296.59	282.11	277.80	455.81	508.40	509.61
HDFC Standard	1157.35	1082.54	1414.40	1359.84	2033.51	2235.88	2517.19	3116.06	3650.27	2653.46	3386.88	4054.31	5170.66	6502.94	7704.58
ICICI Prudential	1084.72	688.27	807.95	346.83	278.71	391.02	1431.56	966.98	1198.97	2635.87	3175.28	3583.48	4067.43	4142.26	4782.45
IDBI Federal	274.34	240.34	260.14	18.87	121.62	94.43	293.21	361.96	354.57	391.51	500.56	594.96	684.72	862.52	949.53
IndiaFirst	39.33	63.93	126.39	1487.57	1306.77	1212.85	1526.91	1370.69	1339.23	31.89	50.45	85.79	1558.80	1421.14	1425.03
Kotak Mahindra	591.72	792.40	1059.76	292.86	340.80	437.42	884.58	1133.20	1497.17	665.64	875.41	1176.60	1550.21	2008.61	2673.78
Max Life	1395.41	1403.26	1506.31	460.54	609.13	766.07	1855.95	2012.39	2272.38	3322.35	4045.05	4696.50	5178.30	6057.44	6968.89
PNB Metlife	464.33	505.68	691.31	29.58	6.63	36.21	493.91	512.31	727.52	795.60	957.21	1177.73	1289.51	1469.52	1905.26
Reliance Nippon	1616.43	1465.57	756.77	45.91	76.86	94.49	1662.33	1542.43	851.26	1517.53	1882.93	2218.37	3179.86	3425.36	3069.64
Sahara	25.07	10.24	12.34	34.86	25.21	27.79	59.93	35.45	40.12	114.13	114.42	105.55	174.06	149.87	145.67
SBI Life	1994.72	1950.88	2035.88	1785.84	1643.15	1837.34	3780.56	3594.03	3873.23	2665.74	3986.17	5057.38	6446.30	7580.21	8930.61
Shriram Life	186.18	271.42	412.33	126.82	200.68	243.21	313.00	472.10	655.54	153.86	203.49	308.58	466.85	675.59	964.13
Star Union Dai-ichi	300.69	333.33	510.59	56.35	43.48	39.41	357.03	376.81	550.01	122.22	220.39	336.72	479.26	597.20	886.73
Tata AIA	271.43	239.48	469.19	76.97	16.69	6.32	348.40	256.17	475.51	1081.49	1179.41	1255.46	1429.89	1435.58	1730.97
Private Total	**13567.11**	**13337.24**	**13929.82**	**7375.53**	**8214.09**	**9535.88**	**20942.64**	**21551.33**	**23465.70**	**21600.89**	**27142.28**	**31630.96**	**42543.53**	**48693.60**	**55096.65**
LIC	31895.39	23111.52	23800.24	58869.55	55394.15	74060.86	90764.94	78505.67	97861.10	143449.12	159284.93	167113.90	234214.05	237790.60	264975.00
Industry Total	**45462.50**	**36448.76**	**37730.06**	**66245.07**	**63608.24**	**83596.74**	**111707.58**	**100057.00**	**121326.79**	**165050.01**	**186427.20**	**198744.86**	**276757.58**	**286484.20**	**320071.65**

TABLE 11: LINKED AND NON-LINKED PREMIUM OF LIFE INSURERS *(Concld..)*

(Premium in ₹ Crore)

Insurer	C. TOTAL OF LINKED AND NON-LINKED PREMIUM														
	a. Regular			b.Single			c.First Year (a+b)			d.Renewal			e.Total (c+d)		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Aegon	144.18	206.28	133.92	3.04	1.22	2.40	147.22	207.50	136.33	305.78	351.69	365.27	453.00	559.20	501.60
Aviva	581.53	546.04	312.19	12.23	10.86	8.61	593.76	556.89	320.80	1284.34	1239.36	1172.34	1878.10	1796.25	1493.15
Bajaj Allianz	1598.52	1501.02	1393.80	993.51	1201.07	1490.71	2592.03	2702.10	2884.52	3251.11	3315.20	3012.79	5843.14	6017.30	5897.31
Bharti AXA	294.85	350.48	358.82	80.76	123.73	180.67	375.61	474.20	539.49	497.05	579.12	668.84	872.65	1053.32	1208.33
Birla Sunlife	1638.72	1896.37	2173.43	58.77	41.57	46.87	1697.49	1937.94	2220.31	3135.56	3295.28	3359.41	4833.05	5233.22	5579.71
Canara HSBC	299.56	336.35	437.79	308.50	140.63	421.40	608.07	476.98	859.18	1215.35	1180.04	1200.78	1823.42	1657.02	2059.96
DHFL Pramerica	108.27	140.21	148.85	64.69	439.38	578.17	172.95	579.59	727.02	132.91	155.51	193.19	305.86	735.10	920.21
Edelweiss Tokio	67.46	105.30	150.04	13.26	17.12	33.55	80.72	122.42	183.59	30.19	70.66	126.47	110.90	193.08	310.07
Exide Life	493.90	429.09	565.82	73.91	215.67	67.04	567.81	644.75	632.85	1262.86	1382.72	1414.14	1830.67	2027.48	2046.99
Future Generali	175.90	245.89	249.05	49.00	6.52	6.53	224.90	252.41	255.59	409.26	351.84	336.91	634.16	604.25	592.50
HDFC Standard	2355.70	2927.90	3296.49	1683.23	2564.20	3190.73	4038.93	5492.10	6487.22	8023.97	9337.80	9825.76	12062.90	14829.90	16312.98
ICICI Prudential	3285.17	4573.17	4924.38	474.42	758.96	1841.37	3759.59	5332.13	6765.75	8669.06	9974.49	12398.64	12428.65	15306.62	19164.39
IDBI Federal	274.89	257.64	310.32	40.81	226.86	278.08	315.69	484.50	588.40	510.55	585.12	651.27	826.25	1069.62	1239.67
IndiaFirst	147.64	155.67	218.79	1533.72	1383.01	1259.31	1681.36	1538.67	1478.10	462.00	495.43	489.30	2143.36	2034.11	1967.40
Kotak Mahindra	789.07	1061.42	1646.68	482.74	478.76	562.98	1271.81	1540.18	2209.66	1428.98	1497.88	1762.02	2700.79	3038.05	3971.68
Max Life	1787.43	1924.78	2082.79	474.17	647.82	798.92	2261.60	2572.60	2881.71	5016.95	5599.02	6334.45	7278.54	8171.62	9216.16
PNB Metlife	630.44	812.90	958.15	45.45	16.16	45.02	675.89	829.06	1003.17	1564.70	1632.12	1824.67	2240.59	2461.19	2827.83
Reliance Nippon	1836.25	1971.09	1446.70	97.74	98.59	111.63	1933.99	2069.69	1558.33	2349.41	2551.40	2839.79	4283.40	4621.08	4398.12
Sahara	25.16	10.35	12.45	39.93	28.10	30.98	65.09	38.44	43.43	139.54	128.41	113.62	204.63	166.86	157.05
SBI Life	2997.51	3330.72	4630.54	2067.97	2198.44	2476.04	5065.48	5529.16	7106.58	5673.13	7337.95	8718.79	10738.60	12867.11	15825.36
Shriram Life	188.70	273.46	420.13	201.13	225.06	273.66	389.83	498.52	693.79	204.40	236.13	328.32	594.24	734.66	1022.11
Star Union Dai-ichi	442.68	551.74	553.34	120.17	78.19	100.85	562.85	629.93	654.19	385.90	504.75	653.28	948.75	1134.68	1307.47
Tata AIA	333.97	293.91	724.84	99.78	18.14	15.95	433.75	312.05	740.79	1889.95	1810.61	1738.17	2323.70	2122.66	2478.96
Private Total	**20497.51**	**23901.76**	**27149.32**	**9018.92**	**10920.05**	**13821.47**	**29516.43**	**34821.81**	**40970.80**	**47842.93**	**53612.54**	**59528.23**	**77359.36**	**88434.35**	**100499.03**
LIC	31904.49	23112.20	23829.38	58904.30	55395.51	74062.13	90808.79	78507.72	97891.51	146133.51	161159.94	168552.70	236942.30	239667.65	266444.21
Industry Total	**52402.00**	**47013.97**	**50978.71**	**67923.22**	**66315.56**	**87883.60**	**120325.22**	**113329.52**	**138862.31**	**193976.45**	**214772.48**	**228080.93**	**314301.66**	**328102.01**	**366943.23**

TABLE 12: LINKED AND NON-LINKED COMMISSION OF LIFE INSURERS

(Commission in ₹ Crore)

Insurer	Unit Linked Plans								
	ULIP Commission			% to ULIP Premium			% to Total Commission		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Aegon	2.09	2.01	1.19	0.97	1.04	0.72	10.45	5.81	6.28
Aviva	6.07	7.77	4.22	0.71	1.06	0.69	7.81	9.99	10.04
Bajaj Allianz	-72.97	22.53	19.81	-5.15	1.29	1.14	-47.42	10.74	12.47
Bharti AXA	1.25	0.63	0.28	0.37	0.26	0.17	2.53	0.90	0.34
Birla Sunlife	82.83	89.42	72.90	2.63	2.98	2.25	35.29	38.32	33.43
Canara HSBC	11.46	26.28	28.91	0.92	2.16	2.18	30.99	53.92	52.83
DHFL Pramerica	0.44	0.49	0.76	0.95	1.26	1.22	2.32	1.87	3.09
Edelweiss Tokio	0.21	1.31	2.35	1.80	4.73	4.01	1.44	6.58	8.87
Exide Life	4.08	3.00	4.36	1.53	1.41	2.05	3.08	2.39	3.18
Future Generali	2.80	1.70	1.93	1.57	1.77	2.33	6.53	5.47	7.32
HDFC Standard	205.44	328.82	330.32	2.98	3.95	3.84	39.96	52.74	47.06
ICICI Prudential	261.27	298.10	338.00	3.12	2.67	2.35	41.64	53.89	54.52
IDBI Federal	2.01	5.10	9.84	1.42	2.46	3.39	2.39	7.07	11.08
IndiaFirst	17.19	14.23	13.14	2.94	2.32	2.42	62.42	38.94	33.00
Kotak Mahindra	13.44	14.85	18.84	1.17	1.44	1.45	9.79	8.15	7.30
Max Life	65.26	75.95	76.60	3.11	3.59	3.41	9.56	10.14	9.33
PNB Metlife	21.29	29.58	23.19	2.24	2.98	2.51	16.79	21.36	14.36
Reliance Nippon	18.40	17.86	11.97	1.67	1.49	0.90	5.58	6.36	4.87
Sahara	1.01	0.53	0.33	3.31	3.11	2.88	6.59	6.20	4.06
SBI Life	119.18	162.76	256.44	2.78	3.08	3.72	21.43	26.96	35.90
Shriram Life	2.13	1.10	1.06	1.67	1.87	1.83	6.30	2.72	1.75
Star Union Dai-ichi	18.68	24.25	11.44	3.98	4.51	2.72	25.40	28.74	10.93
Tata AIA	6.59	7.40	34.10	0.74	1.08	4.56	7.08	7.94	22.51
Private Total	**790.16**	**1135.65**	**1261.96**	**2.33**	**2.86**	**2.78**	**19.35**	**26.15**	**26.48**
LIC	64.28	41.48	35.50	2.36	2.21	2.42	0.38	0.27	0.23
Industry Total	**854.43**	**1177.14**	**1297.46**	**2.33**	**2.83**	**2.77**	**4.10**	**6.05**	**6.40**

Note: Previous years figures revised by insurers

TABLE 12: LINKED AND NON-LINKED COMMISSION OF LIFE INSURERS *(Contd..)*

(Commission in ₹ Crore)

Insurer	Traditional Plans								
	Traditional Commission			% to Traditional Premium			% to Total Commission		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Aegon	17.95	32.65	17.79	7.58	8.94	5.29	89.55	94.19	93.72
Aviva	71.73	70.03	37.83	6.98	6.59	4.29	92.19	90.01	89.96
Bajaj Allianz	226.85	187.15	139.03	5.13	4.38	3.34	147.42	89.26	87.53
Bharti AXA	48.16	68.97	82.97	9.00	8.52	7.96	97.47	99.10	99.66
Birla Sunlife	151.88	143.95	145.16	9.03	6.45	6.19	64.71	61.68	66.57
Canara HSBC	25.52	22.46	25.81	4.40	5.12	3.52	69.01	46.08	47.17
DHFL Pramerica	18.51	25.98	23.85	7.13	3.73	2.78	97.68	98.13	96.91
Edelweiss Tokio	14.38	18.59	24.19	14.49	11.24	9.62	98.56	93.42	91.13
Exide Life	128.18	122.73	132.70	8.19	6.76	7.23	96.92	97.61	96.82
Future Generali	40.13	29.33	24.45	8.80	5.77	4.80	93.47	94.53	92.68
HDFC Standard	308.67	294.65	371.53	5.97	4.53	4.82	60.04	47.26	52.94
ICICI Prudential	366.22	255.07	281.98	9.00	6.16	5.90	58.36	46.11	45.48
IDBI Federal	82.03	66.94	79.01	11.98	7.76	8.32	97.61	92.93	88.92
IndiaFirst	10.35	22.32	26.67	0.66	1.57	1.87	37.58	61.06	67.00
Kotak Mahindra	123.86	167.33	239.27	7.99	8.33	8.95	90.21	91.85	92.70
Max Life	617.55	672.68	744.42	11.93	11.11	10.68	90.44	89.86	90.67
PNB Metlife	105.48	108.86	138.28	8.18	7.41	7.26	83.21	78.64	85.64
Reliance Nippon	311.42	262.84	233.91	9.79	7.67	7.62	94.42	93.64	95.13
Sahara	14.34	7.99	7.73	8.24	5.33	5.31	93.41	93.80	95.94
SBI Life	437.01	440.96	457.82	6.78	5.82	5.13	78.57	73.04	64.10
Shriram Life	31.68	39.49	59.42	6.79	5.85	6.16	93.70	97.28	98.25
Star Union Dai-ichi	54.86	60.12	93.23	11.45	10.07	10.51	74.60	71.26	89.07
Tata AIA	86.58	85.80	117.36	6.05	5.97	6.78	92.92	92.06	77.49
Private Total	**3293.33**	**3206.89**	**3504.40**	**7.97**	**6.59**	**6.36**	**80.65**	**73.85**	**73.52**
LIC	16698.61	15076.65	15464.82	7.13	6.34	5.84	99.62	99.73	99.77
Industry Total	**19991.94**	**18283.54**	**18969.22**	**7.26**	**6.38**	**5.93**	**95.90**	**93.95**	**93.60**

Note: Previous years figures revised by insurers

TABLE 12: LINKED AND NON-LINKED COMMISSION OF LIFE INSURERS *(Concld.)*

(Commission in ₹ Crore)

Insurer	Total (ULIP + Traditional)					
	Total Commission (ULIP+Traditional)			% of Total Commission to Total Premium		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Aegon	20.05	34.66	18.98	4.43	6.20	3.78
Aviva	77.81	77.80	42.05	4.14	4.33	2.82
Bajaj Allianz	153.88	209.68	158.83	2.63	3.48	2.69
Bharti AXA	49.41	69.59	83.25	5.66	6.61	6.89
Birla Sunlife	234.71	233.37	218.06	4.86	4.46	3.91
Canara HSBC	36.98	48.75	54.72	2.03	2.94	2.66
DHFL Pramerica	18.95	26.48	24.61	6.20	3.60	2.67
Edelweiss Tokio	14.59	19.90	26.54	13.15	10.31	8.56
Exide Life	132.26	125.73	137.06	7.22	6.20	6.70
Future Generali	42.94	31.02	26.38	6.77	5.13	4.45
HDFC Standard	514.10	623.47	701.84	4.26	4.20	4.30
ICICI Prudential	627.49	553.17	619.98	5.05	3.61	3.24
IDBI Federal	84.04	72.03	88.86	10.17	6.73	7.17
IndiaFirst	27.55	36.55	39.81	1.29	1.80	2.02
Kotak Mahindra	137.30	182.17	258.11	5.08	6.00	6.50
Max Life	682.81	748.63	821.01	9.38	9.16	8.91
PNB Metlife	126.77	138.43	161.46	5.66	5.62	5.71
Reliance Nippon	329.82	280.70	245.88	7.70	6.07	5.59
Sahara	15.35	8.52	8.06	7.50	5.11	5.13
SBI Life	556.18	603.71	714.26	5.18	4.69	4.51
Shriram Life	33.81	40.59	60.48	5.69	5.53	5.92
Star Union Dai-ichi	73.54	84.37	104.67	7.75	7.44	8.01
Tata AIA	93.17	93.19	151.45	4.01	4.39	6.11
Private Total	**4083.49**	**4342.54**	**4766.36**	**5.42**	**4.91**	**4.74**
LIC	16762.88	15118.13	15500.32	7.07	6.31	5.82
Industry Total	**20846.37**	**19460.67**	**20266.68**	**6.68**	**5.93**	**5.52**

Note: Previous years figures revised by insurers

TABLE 13 : INDIVIDUAL DEATH CLAIMS OF LIFE INSURERS

Particulars	NUMBER OF POLICIES		
	2013-14	2014-15	2015-16
Claims pending at start of year (A)	12267	8496	7061
Claims intimated / booked (B)	873094	869332	869619
Total Claims (C=A+B)	885361	877828	876680
Claims paid (D)	856622	851250	854171
Claims repudiated/rejected (E)	18423	18175	15157
Claims written back (F)	1819	1342	1321
Claims pending at end of year (G=C-D-E-F)	8496	7061	6031

(Benefit Amount in ₹ Crore)

Particulars	AMOUNT OF BENEFIT PAID		
	2013-14	2014-15	2015-16
Claims pending at start of year (A)	424.63	450.67	452.09
Claims intimated / booked (B)	11533.28	12516.94	13386.39
Total Claims (C=A+B)	11957.91	12967.61	13838.48
Claims paid (D)	10860.59	11788.67	12636.66
Claims repudiated (E)	624.43	701.69	736.51
Claims written back (F)	22.48	24.41	21.08
Claims pending at end of year (G=C-D-E-F)	450.41	453.15	444.23

TABLE 14 : GROUP DEATH CLAIMS OF LIFE INSURERS

Particulars	NUMBER OF LIVES		
	2013-14	2014-15	2015-16
Claims pending at start of year (A)	14331	14158	14388
Claims intimated / booked (B)	411647	452625	530949
Total Claims (C=A+B)	425978	466783	545337
Claims paid (D)	409897	448825	528638
Claims repudiated/rejected (E)	1922	3570	2885
Claims written back (F)	1	0	0
Claims pending at end of year (G=C-D-E-F)	14158	14388	13814

(Benefit Amount in ₹ Crore)

Particulars	AMOUNT OF BENEFIT PAID		
	2013-14	2014-15	2015-16
Claims pending at start of year (A)	55.99	62.79	54.69
Claims intimated / booked (B)	3174.12	3588.61	4891.9
Total Claims (C=A+B)	3230.11	3651.39	4946.59
Claims paid (D)	3105.08	3520.82	4797.03
Claims repudiated/rejected (E)	62.23	75.67	81.94
Claims written back (F)	0.01	0.00	0.00
Claims pending at end of year (G=C-D-E-F)	62.79	54.90	67.62

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS-INDIVIDUAL CATEGORY

Particulars	NUMBER OF POLICIES								
	AEGON			AVIVA			BAJAJ ALLIANZ		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	287	270	375	1358	1125	986	17094	14937	13135
31 to 90 Days	35	103	108	286	230	218	3300	3110	2193
91 to 180 Days	2	40	25	64	43	51	1264	928	1075
181 Days to 1 Year	-	0	0	-	0	0	0	3	1
More than 1 Year	-	0	0	-	0	0	0	0	0
Total Claims Settled	324	413	508	1708	1398	1255	21658	18978	16404

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID								
	AEGON			AVIVA			BAJAJ ALLIANZ		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	21.14	11.81	22.77	45.70	57.84	53.5	240.41	225.97	220.27
31 to 90 Days	4.10	13.55	15.13	30.25	30.74	36.23	65.33	74.90	76.57
91 to 180 Days	1.10	5.37	2.25	9.89	18.90	11.66	54.46	46.97	55.47
181 Days to 1 Year	0.00	0.00	0	0	0	0	0.00	0.00	0.15
More than 1 Year	0.00	0.00	0	0	0	0	0.00	0.00	0
Total Claims Settled	26.34	30.73	40.15	85.84	107.48	101.39	360.20	347.85	352.46

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS-INDIVIDUAL CATEGORY *(Contd.)*

Particulars	NUMBER OF POLICIES								
	BHARTI AXA			BIRLA SUNLIFE			CANARA HSBC OBC		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	724	643	692	4890	6628	5030	319	271	395
31 to 90 Days	142	200	262	1675	1142	868	145	129	100
91 to 180 Days	84	55	55	1373	193	456	78	112	33
181 Days to 1 Year	0	0	0	106	46	4	1	0	0
More than 1 Year	0	0	0	27	47	14	1	4	3
Total Claims Settled	950	898	1009	8071	8056	6372	544	516	531

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID								
	BHARTI AXA			BIRLA SUNLIFE			CANARA HSBC OBC		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	14.09	19.61	23.99	114.02	182.94	132.25	11.40	11.71	20.21
31 to 90 Days	6.99	10.42	17.96	77.93	66.44	47.22	7.83	8.51	7.19
91 to 180 Days	5.06	5.13	8.84	63.99	19.86	34.43	4.41	8.28	2.41
181 Days to 1 Year	0.00	0.00	0	11.28	6.57	0.6	0.09	0.00	0
More than 1 Year	0.00	0.00	0	0.92	2.27	1.47	0.04	0.30	0.24
Total Claims Settled	26.14	35.16	50.79	268.14	278.08	215.97	23.77	28.81	30.05

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS-INDIVIDUAL CATEGORY *(Contd.)*

Particulars	NUMBER OF POLICIES								
	DHFL PRAMERICA			EDELWEISS TOKIO			EXIDE LIFE		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	17	133	298	15	23	75	2600	2349	2290
31 to 90 Days	20	70	110	21	18	26	260	362	389
91 to 180 Days	49	125	43	12	26	19	201	213	191
181 Days to 1 Year	63	106	5	0	1	0	31	16	19
More than 1 Year	41	111	4	0	0	0	19	15	0
Total Claims Settled	190	545	460	48	68	120	3111	2955	2889

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID								
	DHFL PRAMERICA			EDELWEISS TOKIO			EXIDE LIFE		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	0.34	3.41	6.84	2.05	1.01	7.74	28.59	39.10	35.42
31 to 90 Days	0.61	3.01	5.28	1.95	3.21	3.61	6.16	11.57	9.95
91 to 180 Days	1.85	3.66	1.27	0.50	2.87	2.78	5.31	8.25	5.4
181 Days to 1 Year	2.64	3.16	0.21	0.00	0.15	0	0.80	0.83	0.91
More than 1 Year	0.85	1.69	0.19	0.00	0.00	0	0.50	0.39	0
Total Claims Settled	6.30	14.94	13.8	4.50	7.24	14.13	41.37	60.14	51.69

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS-INDIVIDUAL CATEGORY *(Contd.)*

Particulars	NUMBER OF POLICIES								
	FUTURE GENERALI			HDFC STANDARD			ICICI PRUDENTIAL		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	633	1031	1020	5705	9571	10160	11499	10793	10094
31 to 90 Days	773	462	284	869	947	1066	526	401	320
91 to 180 Days	217	264	66	250	512	585	571	345	187
181 Days to 1 Year	44	8	11	0	1	0	12	7	13
More than 1 Year	2	43	0	0	0	0	0	0	1
Total Claims Settled	1669	1808	1381	6824	11031	11811	12608	11546	10615

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID								
	FUTURE GENERALI			HDFC STANDARD			ICICI PRUDENTIAL		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	6.91	13.32	15.47	143.36	159.99	207.77	213.16	284.95	340.92
31 to 90 Days	11.91	9.11	6.9	51.34	61.06	43.72	29.57	33.97	36.75
91 to 180 Days	4.12	6.19	2.77	22.24	41.98	48.7	34.64	33.71	26.01
181 Days to 1 Year	2.66	0.49	0.79	0.00	0.50	0	1.23	0.23	1.69
More than 1 Year	0.33	1.82	0	0.00	0.00	0	0.00	0.00	0.26
Total Claims Settled	25.93	30.93	25.93	216.94	263.52	300.19	278.60	352.86	405.63

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS-INDIVIDUAL CATEGORY *(Contd.)*

Particulars	NUMBER OF POLICIES								
	IDBI FEDERAL			INDIAFIRST			KOTAK MAHINDRA		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of of Intimation	693	454	601	816	711	1071	2359	2046	2026
31 to 90 Days	149	280	313	91	333	228	210	248	311
91 to 180 Days	0	2	6	11	130	54	81	121	97
181 Days to 1 Year	0	0	0	2	21	5	21	16	10
More than 1 Year	0	0	0	0	0	1	16	6	21
Total Claims Settled	842	736	920	920	1195	1359	2687	2437	2465

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID								
	IDBI FEDERAL			INDIAFIRST			KOTAK MAHINDRA		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	24.62	14.65	20.33	16.23	14.67	26.46	52.90	54.61	63.77
31 to 90 Days	8.08	16.24	21.57	4.07	8.39	9.31	10.81	10.80	21.4
91 to 180 Days	0.00	0.60	1.49	0.48	4.72	4.85	5.80	5.52	5.96
181 Days to 1 Year	0.00	0.00	0	0.12	1.46	0.53	1.25	0.98	1.22
More than 1 Year	0.00	0.00	0	0.00	0.00	0.2	0.32	0.26	1.3
Total Claims Settled	32.70	31.49	43.39	20.90	29.24	41.35	71.09	72.17	93.65

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS-INDIVIDUAL CATEGORY *(Contd.)*

Particulars	NUMBER OF POLICIES								
	MAX LIFE			PNB METLIFE			RELIANCE NIPPON		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	7763	7116	7546	2258	2269	2579	12648	10909	10312
31 to 90 Days	1020	1397	1175	7	15	53	3085	3541	1620
91 to 180 Days	112	273	174	0	6	9	919	478	203
181 Days to 1 Year	1	0	0	0	0	0	461	94	276
More than 1 Year	0	0	0	0	0	0	128	189	1303
Total Claims Settled	8896	8786	8895	2265	2290	2641	17241	15211	13714

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID								
	MAX LIFE			PNB METLIFE			RELIANCE NIPPON		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	160.32	166.70	187.17	80.99	90.98	121.22	114.07	129.23	152.61
31 to 90 Days	46.84	62.61	58.21	1.42	1.49	2.99	48.63	73.05	48.04
91 to 180 Days	7.29	16.15	16.54	0.00	10.45	1.21	23.71	15.87	4.1
181 Days to 1 Year	0.15	0.00	0	0.00	0.00	0	12.17	2.32	3.63
More than 1 Year	0.00	0.00	0	0.00	0.00	0	4.39	8.81	12.03
Total Claims Settled	214.60	245.46	261.91	82.40	102.93	125.42	202.96	229.28	220.42

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS-INDIVIDUAL CATEGORY *(Contd.)*

Particulars	NUMBER OF POLICIES								
	SAHARA			SBI LIFE			SHRIRAM		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	592	574	628	11658	11456	12996	575	736	728
31 to 90 Days	110	91	58	1236	1751	1858	257	397	526
91 to 180 Days	38	34	25	59	92	177	70	90	199
181 Days to 1 Year	14	1	6	5	4	4	27	44	48
More than 1 Year	0	0	0	2	0	2	37	20	11
Total Claims Settled	754	700	717	12960	13303	15037	966	1287	1512

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID								
	SAHARA			SBI LIFE			SHRIRAM		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	5.11	5.00	6.11	202.91	225.01	279.18	10.19	11.50	16.83
31 to 90 Days	1.21	0.99	0.51	46.71	71.85	86.29	6.21	10.38	13.76
91 to 180 Days	0.28	0.37	0.28	5.51	8.15	23.44	1.83	7.90	8.22
181 Days to 1 Year	0.15	0.02	0.05	0.13	0.39	0.57	0.95	0.91	2.9
More than 1 Year	0.00	0.00	0	0.03	0.00	0.11	1.11	0.80	0.34
Total Claims Settled	6.75	6.38	6.95	255.28	305.40	389.58	20.30	31.49	42.05

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS-INDIVIDUAL CATEGORY *(Contd.)*

Particulars	NUMBER OF POLICIES								
	STAR UNION			TATA AIA			PRIVATE TOTAL		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of of Intimation	708	1111	939	3420	3115	2998	88631	88271	86974
31 to 90 Days	197	70	96	597	366	158	15011	15663	12340
91 to 180 Days	34	8	67	183	122	25	5672	4212	3822
181 Days to 1 Year	9	0	0	22	26	6	819	394	408
More than 1 Year	1	2	0	3	30	18	277	467	1378
Total Claims Settled	949	1191	1102	4225	3659	3205	110410	109007	104922

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID								
	STAR UNION			TATA AIA			PRIVATE TOTAL		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	13.45	25.08	24.71	65.98	64.83	70.55	1587.95	1813.92	2056.09
31 to 90 Days	4.78	7.39	3.76	15.83	11.95	9.29	488.54	601.63	581.64
91 to 180 Days	0.94	1.49	4.07	11.10	8.46	5.09	264.52	280.87	277.26
181 Days to 1 Year	0.27	0.00	-0.03	1.66	1.47	0.56	35.53	19.49	13.79
More than 1 Year	0.05	0.02	-0.04	0.24	1.55	1.6	8.78	17.66	17.72
Total Claims Settled	19.48	33.98	32.48	94.80	88.27	87.09	2385.33	2733.83	2946.49

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS-INDIVIDUAL CATEGORY *(Concld.)*

Particulars	NUMBER OF POLICIES					
	LIC			INDUSTRY TOTAL		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	646523	660288	675857	735154	748559	762831
31 to 90 Days	55628	49723	44568	70639	65386	56908
91 to 180 Days	28386	20965	19404	34058	25177	23226
181 Days to 1 Year	13165	9481	8291	13984	9875	8699
More than 1 Year	2510	1786	1129	2787	2253	2507
Total Claims Settled	746212	742243	749249	856622	851250	854171

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID					
	LIC			INDUSTRY TOTAL		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	7414.74	8115.99	8795.53	9002.69	9929.91	10851.62
31 to 90 Days	591.79	569.82	543.28	1080.33	1171.45	1124.92
91 to 180 Days	301.98	240.26	236.53	566.50	521.12	513.79
181 Days to 1 Year	140.05	108.65	101.07	175.58	128.14	114.85
More than 1 Year	26.70	20.47	13.76	35.48	38.38	31.48
Total Claims Settled	8475.26	9055.18	9690.17	10860.59	11789.01	12636.66

TABLE 16: DURATION WISE SETTLEMENT OF DEATH CLAIMS - GROUP CATEGORY

Particulars	NUMBER OF LIVES								
	AEGON			AVIVA			BAJAJ ALLIANZ		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	4	3	1	3136	3419	1942	76905	98774	142935
31 to 90 Days	2	0	0	82	69	109	4316	7363	5178
91 to 180 Days	0	0	0	13	32	14	514	1057	727
181 Days to 1 Year	0	0	0	0	3	3	0	0	0
More than 1 Year	0	0	0	0	0	0	0	0	0
Total Claims Settled	6	3	1	3231	3523	2068	81735	107194	148840

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID								
	STAR UNION			TATA AIA			PRIVATE TOTAL		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	0.53	0.27	0.09	14.92	13.08	9.67	217.19	266.74	409.04
31 to 90 Days	0.06	0.00	0.00	0.54	0.26	0.98	58.88	102.54	58.50
91 to 180 Days	0.00	0.00	0.00	0.03	0.38	0.08	14.90	20.28	18.91
181 Days to 1 Year	0.00	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.00
More than 1 Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Claims Settled	0.59	0.27	0.09	15.49	13.73	10.76	290.98	389.57	486.44

TABLE 16: DURATION WISE SETTLEMENT OF DEATH CLAIMS - GROUP CATEGORY *(Contd.)*

Particulars	NUMBER OF LIVES								
	BHARTI AXA			BIRLA SUNLIFE			CANARA HSBC OBC		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	60	85	127	1789	1608	2055	302	343	473
31 to 90 Days	18	25	45	110	132	178	23	40	34
91 to 180 Days	0	2	3	24	21	42	17	31	18
181 Days to 1 Year	0	0	0	10	7	34	0	0	0
More than 1 Year	0	0	0	0	0	0	0	0	0
Total Claims Settled	78	112	175	1933	1768	2309	342	414	525

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID								
	BHARTI AXA			BIRLA SUNLIFE			CANARA HSBC OBC		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	1.35	3.75	7.61	74.33	76.95	90.92	2.02	0.79	2.70
31 to 90 Days	2.25	6.19	4.51	7.25	11.41	17.76	0.89	1.27	0.83
91 to 180 Days	0.00	0.14	0.33	1.16	1.06	2.51	0.23	1.12	0.81
181 Days to 1 Year	0.00	0.00	0.00	0.45	0.31	1.84	0.00	0.00	0.00
More than 1 Year	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
Total Claims Settled	3.60	10.08	12.45	83.18	89.73	113.03	3.14	3.19	4.33

TABLE 16: DURATION WISE SETTLEMENT OF DEATH CLAIMS - GROUP CATEGORY *(Contd.)*

Particulars	NUMBER OF LIVES								
	DHFL PRAMERICA			EDELWEISS TOKIO			EXIDE LIFE		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	322	2986	14022	141	588	1238	254	305	692
31 to 90 Days	50	177	964	34	16	21	1	2	4
91 to 180 Days	16	106	538	1	28	8	0	1	0
181 Days to 1 Year	0	46	206	0	0	2	1	0	1
More than 1 Year	0	0	3	0	0	0	2	0	0
Total Claims Settled	388	3315	15733	176	632	1269	258	308	697

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID								
	DHFL PRAMERICA			EDELWEISS TOKIO			EXIDE LIFE		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	0.49	6.55	34.33	4.59	5.07	9.90	1.59	2.87	23.01
31 to 90 Days	0.08	1.27	12.87	0.91	0.69	0.85	0.00	0.10	0.49
91 to 180 Days	0.03	0.73	4.49	0.01	0.12	0.15	0.00	0.00	0.00
181 Days to 1 Year	0.00	0.08	1.60	0.00	0.00	0.01	0.03	0.00	0.10
More than 1 Year	0.00	0.00	0.00	0.00	0.00	0.00	0.17	0.00	0.00
Total Claims Settled	0.61	8.63	53.29	5.51	5.88	10.90	1.79	2.97	23.61

TABLE 16: DURATION WISE SETTLEMENT OF DEATH CLAIMS - GROUP CATEGORY *(Contd.)*

Particulars	NUMBER OF LIVES								
	FUTURE GENERALI			HDFC STANDARD			ICICI PRUDENTIAL		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	48	39	123	2675	4765	13028	2585	2243	1838
31 to 90 Days	33	56	46	83	167	460	72	43	25
91 to 180 Days	34	29	15	0	25	254	41	21	10
181 Days to 1 Year	13	15	3	0	0	0	2	1	0
More than 1 Year	5	15	11	0	0	0	3	0	3
Total Claims Settled	133	154	198	2758	4957	13742	2703	2308	1876

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID								
	FUTURE GENERALI			HDFC STANDARD			ICICI PRUDENTIAL		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	6.15	6.27	13.06	25.23	44.32	80.48	51.76	63.57	75.60
31 to 90 Days	5.09	8.60	8.22	3.72	7.24	14.33	6.97	7.85	3.18
91 to 180 Days	3.63	3.77	2.61	0.00	1.29	11.52	4.45	3.91	1.89
181 Days to 1 Year	0.58	1.43	0.65	0.00	0.00	0	0.11	0.22	0.00
More than 1 Year	0.28	0.31	0.16	0.00	0.00	0	0.92	0.00	0.46
Total Claims Settled	15.73	20.38	24.69	28.95	52.86	106.33	64.20	75.55	81.12

TABLE 16: DURATION WISE SETTLEMENT OF DEATH CLAIMS - GROUP CATEGORY *(Contd.)*

Particulars	NUMBER OF LIVES								
	IDBI FEDERAL			INDIAFIRST			KOTAK MAHINDRA		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	575	1007	1719	2288	2426	5050	13386	14162	32177
31 to 90 Days	0	28	34	72	269	1057	309	3517	1771
91 to 180 Days	0	0	0	8	52	86	34	1544	527
181 Days to 1 Year	0	0	0	3	3	4	2	41	19
More than 1 Year	0	0	0	0	0	0	4	6	7
Total Claims Settled	575	1035	1753	2371	2750	6197	13735	19270	34501

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID								
	IDBI FEDERAL			INDIAFIRST			KOTAK MAHINDRA		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	6.49	8.04	14.42	27.85	32.53	81.71	132.45	125.97	218.66
31 to 90 Days	0.00	2.88	4.01	3.37	7.50	24.08	9.62	48.42	40.70
91 to 180 Days	0.00	0.00	0.00	0.42	2.39	2.93	1.73	15.33	11.62
181 Days to 1 Year	0.00	0.00	0.00	0.28	0.27	0.19	0.05	0.59	0.34
More than 1 Year	0.00	0.00	0.00	0.00	0.00	0.00	0.10	0.45	1.00
Total Claims Settled	6.49	10.92	18.43	31.91	42.70	108.91	143.95	190.76	272.03

TABLE 16: DURATION WISE SETTLEMENT OF DEATH CLAIMS - GROUP CATEGORY *(Contd.)*

Particulars	NUMBER OF LIVES								
	MAX LIFE			PNB METLIFE			RELIANCE NIPPON		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	9944	4194	2979	1353	1593	1906	1262	2221	6354
31 to 90 Days	114	1426	570	5	0	9	2	0	0
91 to 180 Days	9	425	139	0	0	0	1	0	0
181 Days to 1 Year	0	0	0	0	0	0	0	0	0
More than 1 Year	0	0	0	0	0	0	0	0	0
Total Claims Settled	10067	6045	3688	1358	1593	1915	1265	2221	6354

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID								
	MAX LIFE			PNB METLIFE			RELIANCE NIPPON		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	36.62	26.23	28.52	68.35	91.57	132.12	25.49	33.17	50.26
31 to 90 Days	7.09	11.26	13.55	0.13	0.00	0.14	0.04	0.00	0.00
91 to 180 Days	0.69	5.66	4.33	0.00	0.00	0.00	0.10	0.00	0.00
181 Days to 1 Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
More than 1 Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Claims Settled	44.40	43.15	46.40	68.48	91.57	132.26	25.63	33.17	50.26

TABLE 16: DURATION WISE SETTLEMENT OF DEATH CLAIMS - GROUP CATEGORY *(Contd.)*

Particulars	NUMBER OF LIVES								
	SAHARA			SBI LIFE			SHRIRAM		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	0	1	46	11118	8933	17769	3370	3531	13466
31 to 90 Days	1	0	15	982	1164	1600	2145	2822	1109
91 to 180 Days	0	0	6	16	72	136		0	0
181 Days to 1 Year	0	0	0	3	0	17		0	0
More than 1 Year	0	0	0	3	0	1		0	0
Total Claims Settled	1	1	67	12122	10169	19523	5515	6353	14575

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID								
	SAHARA			SBI LIFE			SHRIRAM		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	0.00	0.01	0.05	219.18	223.15	433.93	68.16	59.54	91.22
31 to 90 Days	0.00	0.00	0.02	47.04	55.44	67.54	7.98	7.67	4.55
91 to 180 Days	0.00	0.00	0.01	1.10	3.83	7.97		0.00	0
181 Days to 1 Year	0.00	0.00	0.00	0.04	0.00	0.62		0.00	0
More than 1 Year	0.00	0.00	0.00	0.04	0.00	0.01		0.00	0
Total Claims Settled	0.00	0.01	0.07	267.38	282.42	510..08	76.14	67.21	95.77

TABLE 16: DURATION WISE SETTLEMENT OF DEATH CLAIMS - GROUP CATEGORY *(Contd.)*

Particulars	NUMBER OF LIVES								
	STAR UNION			TATA AIA			PRIVATE TOTAL		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	1414	861	4410	624	516	896	133555	154604	265246
31 to 90 Days	67	33	294	297	276	201	8818	17674	13724
91 to 180 Days	74	7	35	244	144	38	1046	3579	2596
181 Days to 1 Year	0	0	1	54	25	6	88	141	296
More than 1 Year	0	0	0	6	27	6	23	48	31
Total Claims Settled	1555	901	4740	1225	988	1147	143530	174881	281893

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID								
	STAR UNION			TATA AIA			PRIVATE TOTAL		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	9.89	19.41	70.54	9.91	11.42	50.03	1004.51	1127.66	1927.86
31 to 90 Days	1.91	1.62	8.76	10.55	9.08	8.95	174.37	292.42	294.81
91 to 180 Days	0.44	0.54	0.97	8.80	5.57	1.92	37.71	66.12	73.04
181 Days to 1 Year	0.00	0.00	0.03	2.57	0.46	0.39	4.10	3.36	5.79
More than 1 Year	0.00	0.00	0.00	0.05	0.74	0.22	1.54	1.50	1.56
Total Claims Settled	12.24	21.57	80.29	31.87	27.26	61.51	1222.24	1483.54	2303.06

TABLE 16: DURATION WISE SETTLEMENT OF DEATH CLAIMS - GROUP CATEGORY *(Concld.)*

Particulars	NUMBER OF LIVES					
	LIC			INDUSTRY TOTAL		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	262290	272780	243738	395845	427383	508984
31 to 90 Days	3293	25	2897	12111	17650	16621
91 to 180 Days	782	3	43	1828	3600	2639
181 Days to 1 Year	0	2	58	88	143	354
More than 1 Year	2	1	9	25	49	40
Total Claims Settled	266367	272811	246745	409897	448825	528638

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID					
	LIC			INDUSTRY TOTAL		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Within 30 Days of Intimation	1852.19	2015.72	2488.64	2856.70	3137.00	4416.5
31 to 90 Days	24.29	21.10	4.54	198.66	312.39	299.35
91 to 180 Days	6.34	0.24	0.59	44.05	66.36	73.63
181 Days to 1 Year	0.00	0.20	0.18	4.10	3.56	5.97
More than 1 Year	0.01	0.01	0.08	1.55	1.51	1.64
Total Claims Settled	1882.83	2037.27	2494.03	3105.07	3520.81	4797.09

TABLE 17 : ASSETS UNDER MANAGEMENT OF LIFE INSURERS (As on 31st March)

(₹ Crore)

Particulars		2014	2015	2016
Life Fund	Central Govt - Securities	518824.47 (17.65)	623292.85 (20.14)	696565.69 (11.76)
	State Govt & Other Approved Securities	255469.45 (19.12)	328728.88 (28.68)	377438.21 (14.82)
	Infrastructure Investments	155025.90 (30.41)	174510.99 (12.57)	186111.54 (6.65)
	Approved Investments	329787.31 (11.19)	342583.28 (3.88)	404192.44 (17.98)
	Other than Approved Investments (OTAI)	29117.83 (40.68)	26193.14 (10.04)	33145.06 (26.54)
	Total (Life Fund)	1288224.97 (15.02)	1495309.14 (16.08)	1697452.94 (13.52)
Pension & General Annuity Fund	Central Govt - Securities	85826.06 (20.56)	99662.23 (16.12)	134483.75 (34.94)
	State Govt & Other Approved Securities	78481.50 (52.30)	101825.33 (29.74)	150767.43 (48.06)
	Approved Investments	173271.88 (8.52)	187985.02 (8.49)	178952.17 (-4.81)
	Total (Pension & General Annuity & Group Fund) Investments	337579.44 (19.55)	389472.57 (15.37)	464203.35 (19.19)
ULIP Funds	Approved Investments	322455.98 (0.87)	352371.44 (9.28)	328974.12 (-6.64)
	Other than Approved Investments (OTAI)	9205.18 (46.56)	10369.03 (12.64)	11437.88 (10.31)
	Total (ULIP Funds)	331661.16 (3.17)	362740.47 (9.37)	340412 (-6.16)
GRAND TOTAL		**1957465.57 (12.18)**	**2247522.18 (14.82)**	**2502068.29 (11.33)**

Note: Figure in the brackets indicate the growth over the previous year in per cent.

SHARE OF EACH FUND IN TOTAL ASSETS UNDER MANAGEMENT (As on 31st March)

(In per cent)

Particulars	2014	2015	2016
Life Fund	65.81	66.53	67.84
Pension & Group Fund	17.25	17.33	18.55
ULIP Fund	16.94	16.14	13.61
TOTAL	**100.00**	**100.00**	**100.00**

TABLE 18: EQUITY SHARE CAPITAL OF LIFE INSURERS
(As on 31st March)

(₹ Crore)

Insurer	2014	2015	2016
Aegon	1307.00	1310.50	1359.44
Aviva	2004.90	2004.90	2004.90
Bajaj Allianz	150.71	150.70	150.70
Bharti AXA	1978.20	2115.70	2286.20
Birla Sunlife	1901.21	1901.21	1901.21
Canara HSBC OBC	950.00	950.00	950.00
DHFL Pramerica	340.38	374.06	374.06
Edelweiss Tokio	180.29	180.29	261.59
Exide Life	1600.00	1750.00	1750.00
Future Generali	1452.00	1452.00	1452.00
HDFC Standard	1994.88	1994.88	1995.29
ICICI Prudential	1429.26	1431.72	1432.32
IDBI Federal	800.00	799.78	799.89
IndiaFirst	475.00	475.00	625.00
Kotak Mahindra	510.29	510.29	510.29
Max Life	1944.69	1918.81	1918.81
PNB Metlife	2012.88	2012.88	2012.88
Reliance Nippon	1196.32	1196.32	1196.32
Sahara	232.00	232.00	232.00
SBI Life	1000.00	1000.00	1000.00
Shriram	175.00	175.00	175.05
Star Union Dai-ichi	250.00	250.00	250.00
TATA AIA	1953.50	1953.50	1953.50
Private Total	**25838.51**	**26139.55**	**26591.46**
LIC	100.00	100.00	100.00
Industry Total	**25938.51**	**26239.55**	**26691.46**

TABLE 19: SOLVENCY RATIO OF LIFE INSURERS

(At the end of the Quarter)

INSURERS	March 2014	June 2014	September 2014	December 2014	March 2015	June 2015	September 2015	December 2015	March 2016
Private Insurers									
Aegon	2.28	1.95	1.94	1.61	2.03	1.97	2.21	1.70	2.20
Aviva	4.15	4.09	4.04	3.74	3.80	3.92	3.93	3.89	3.84
Bajaj Allianz	7.34	7.86	8.03	7.78	7.61	7.87	8.09	7.97	7.93
Bharti AXA	2.09	2.03	1.79	1.63	2.07	2.00	1.62	1.69	2.19
Birla Sun	1.86	2.08	2.13	2.23	2.05	2.14	2.14	2.11	2.11
Canara HSBC	3.59	3.66	3.97	3.15	3.16	3.53	3.84	4.04	4.11
DHFL Pramerica	5.37	12.50	12.42	12.56	12.69	12.79	13.12	12.15	10.31
Edelwiess Tokio	2.20	2.08	2.16	1.96	2.54	2.27	2.58	2.42	2.64
Exide Life	2.39	2.24	2.77	2.69	2.90	2.74	2.52	2.42	2.65
Future Generali	3.18	3.12	2.98	2.86	2.91	2.73	2.58	2.35	2.03
HDFC Standard	1.94	1.92	2.04	1.87	1.96	2.08	2.04	1.95	1.98
ICICI Prudential	3.72	3.84	3.57	3.70	3.37	3.40	3.28	3.20	3.20
IDBI Federal	4.72	4.76	5.53	6.03	5.07	5.13	4.85	4.80	4.06
IndiaFirst	2.47	2.32	2.18	2.12	2.03	1.63	1.58	2.16	2.17
Kotak Mahindra	3.02	3.06	2.98	3.01	3.13	3.21	3.16	3.20	3.11
Max Life	4.85	5.00	4.87	4.69	4.25	4.27	4.01	4.02	3.43
PNB Metlife	2.28	2.43	2.48	2.40	2.19	2.18	2.18	2.18	2.11
Reliance Nippon	4.42	4.28	4.14	4.12	3.55	3.65	3.68	3.62	3.04
Sahara India	6.84	6.20	6.91	5.65	7.55	8.15	8.05	8.24	8.04
SBI Life	2.28	2.28	2.35	2.27	2.16	2.10	2.15	2.16	2.12
Shriram	6.41	6.59	5.10	5.18	4.15	3.41	3.29	2.98	2.43
Star Union Dai-ichi	2.38	2.18	2.31	2.30	2.51	1.71	1.77	1.89	1.86
TATA AIA	4.09	4.33	4.58	4.40	4.17	3.62	3.61	3.53	3.48
Public Insurer									
LIC	1.54	1.52	1.53	1.51	1.55	1.52	1.56	1.55	1.55

Source: BAP submissions of Life Insurers

TABLE 20: LIFE INSURERS : POLICYHOLDERS ACCOUNT

(₹ in lakhs)

Particulars	AEGON			AVIVA			BAJAJ ALLIANZ		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Premiums earned – net									
(a) Premium	45300	55919.96	50160.25	187810	179625.13	149314.63	584314	601729.94	589731.21
(b) Reinsurance ceded	(2215)	(2654.43)	(3028.70)	(4855)	(5386.88)	(5296.43)	(6711)	(6927.42)	(6559.58)
(c) Reinsurance accepted									
Income from Investments									
(a) Interest, Dividends & Rent – Gross	3841	5093.72	6472.83	38736	43503.09	47859.31	147827	152192.86	177419.84
(b) Profit on sale/redemption of investments	8103	17488.55	6501.86	56559	83083.19	25210.81	324434	484837.05	197224.25
(c) (Loss on sale/ redemption of investments)	(5027)	(1151.63)	(4196.38)	(32663)	(5407.31)	(20863.40)	(137970)	(39561.09)	(89288.18)
(d) Transfer/Gain on revaluation/change in fair value	5637	3190.35	(7853.22)	17804	20989.22	(31279.00)	139956	132632.26	(228387.34)
(e) Amortization of Premium/Discount on Investments	984	1659.74	1914.52				17170	15797.91	17824.28
(f) Appropriation/Expropriation Adjustment Account	0			0			0		
Unrealised Gains/Loss									
Other Income	0	0.10	0.76	201.45	262.18	412.38	2997.69	5022.92	4214.35
Transfer from Shareholders' Account	2119.57	5655.79	10153.79	26950.69	25730.01	10385.55	693.86	11624.52	4356.92
Unit Linked Recoveries									
TOTAL (A)	**58742**	**85202.15**	**60125.71**	**290543**	**342398.63**	**175743.85**	**1072712**	**1357348.95**	**666535.75**
Commission	2005	3466.48	1898.02	7781	7779.96	4204.98	14896	20621.77	15740.62
Operating Expenses related to Insurance Business	24473	32060.46	28090.68	40756	35434.30	34589.84	134610	112174.26	110863.40
Provision for doubtful debts	303	83.53	76.93	143	58.16	302.19	252	127.23	152.35
Adjustment related to previous year									
Bad debts written off									
Provision for Tax							14692	8653.13	4614.26
Provisions (other than taxation)									
(a) For diminution in the value of investments (Net)									
(b) Others									
Service Tax on Unit Linked Charges	93	134.91	423.11	2289	1894.08	1696.77	12418	9821.82	9552.52
TOTAL (B)	**26874**	**35745.38**	**30488.74**	**50968**	**45166.50**	**40793.78**	**176869**	**151398.21**	**140923.15**
Benefits Paid (Net)	17405	21778.42	31535.97	192075	177377.81	174218.70	847725	823048.65	499825.66
Interim Bonuses Paid		2.70	24.08	340	74.69	95.44	474	741.31	1427.62
Change in valuation of liability in respect of life policies									
(a) Gross*	24065	35019.67	4121.33	47919	203279.01	(44172.62)	295419	295611.21	235205.82
(b) Amount ceded in Reinsurance	(144)	(570.76)	367.65	(26100)	(105885.67)	(816.35)	(1427)	(5902.05)	(2624.02)
(c) Amount accepted in Reinsurance									
(d) Transfer to Linked Fund (Fund Reserve)							(311246)	35724.77	(249125.07)
(e) Fund for discontinued policies								13892.13	1461.09
TOTAL (C)	**41326**	**56230.03**	**36049.03**	**214234**	**274845.84**	**129325.17**	**830944**	**1163116.02**	**486171.10**
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	**(9459)**	**(6773.26)**	**(6412.06)**	**25341**	**22386.29**	**5624.90**	**64900**	**42834.72**	**39441.50**
Prior Period Items									
Balance at the beginning of the year							17406		
Transfer from Linked Fund (Lapsed Policies)									
Surplus available for appropriations	**(9459)**	**(6773.26)**	**(6412.06)**	**25341**	**22386.29**	**5624.90**	**82306**	**42834.72**	**39441.50**
APPROPRIATIONS									
Transfer to Shareholders' Account				25714	21672.88	5923.40	63910	48789.11	31144.05
Transfer from shareholders' Account(Non Technical Accounts)									
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)				(372)					
Balance being funds for future appropriations-Policyholders	(267)	(47.36)	(44.09)		713.41	(298.50)	989	(5954.39)	8297.45
Balance being funds for future appropriations-Previous year							17406		
Balance transferred to Balance Sheet	(9192)	(6725.90)	(6367.97)						
TOTAL (D)	**(9459)**	**(6773.26)**	**(6412.06)**	**25341**	**22386.29**	**5624.90**	**82306**	**42834.72**	**39441.50**

Note : represents mathematical reserves after allocation of bonus* *Figures in brackets represents negative values* *Previous year figures revised by insurers*

TABLE 20: LIFE INSURERS : POLICYHOLDERS ACCOUNT *(Contd.)*

(₹ in lakhs)

Particulars	BHARTI AXA			BIRLA SUNLIFE			CANARA HSBC OBC		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Premiums earned – net									
(a) Premium	87265	105332	120833	483305	523322.46	557971.25	182342	165701.56	205996.13
(b) Reinsurance ceded	(1148)	(1528)	(1889)	(18820)	(16485.83)	(16797.73)	(1400)	(1475.44)	(1467.07)
(c) Reinsurance accepted									
Income from Investments									
(a) Interest, Dividends & Rent – Gross	7652	10371	13532	117585	135218.64	161089.31	32779	39106.20	41021.25
(b) Profit on sale/redemption of investments	18127	37346	24852	106682	306207.88	140008.41	21538	89934.98	50253.73
(c) (Loss on sale/ redemption of investments)	(8713)	(1448)	(3538)	(76767)	(14703.54)	(53327.38)	(16877)	(4953.74)	(18135.25)
(d) Transfer/Gain on revaluation/change in fair value	15004	19169	(28926)	102088	104197.76	(183434.22)	52181	60147.80	(75822.38)
(e) Amortization of Premium/Discount on Investments									
(f) Appropriation/Expropriation Adjustment Account	0			0			0		
Unrealised Gains/Loss									
Other Income	200.61	45	123	3654.27	3361.57	3473.76	41.12	60.45	292.62
Transfer from Shareholders' Account	16206.12	7456	6886	25918.91	31538.31	32646.14	10319.86	2457.02	1038.43
Unit Linked Recoveries									
TOTAL (A)	**134595**	**176742.12**	**131872.35**	**743646**	**1072657.25**	**641629.54**	**280924**	**350978.83**	**203177.46**
Commission	4941	6959	8325	23471	23337.36	21806.09	3698	4874.65	5471.63
Operating Expenses related to Insurance Business	53478	54674	61042	91802	87071.24	90428.55	25402	26460.95	27332.96
Provision for doubtful debts	42	9	181	11904	10198.90	10018.60	26	3463.53	4159.15
Adjustment related to previous year									
Bad debts written off		11	16				9	19.11	(25.92)
Provision for Tax	13							0.12	1.99
Provisions (other than taxation)									
(a) For diminution in the value of investments (Net)									
(b) Others									
Service Tax on Unit Linked Charges							3225		
TOTAL (B)	**58473**	**61654**	**69564**	**127177**	**120607.50**	**122253.24**	**32360**	**34818.36**	**36939.81**
Benefits Paid (Net)	49864	66287	62535	366543	377160.53	424709.43	55002	173881.00	174336.03
Interim Bonuses Paid				7	28.47	85.70		0.50	2.25
Change in valuation of liability in respect of life policies									
(a) Gross*	28858	56565	8589	104296	159359.34	180634.83	180278	133450.69	(21162.28)
(b) Amount ceded in Reinsurance	(1726)	(1926)	(2994)	(23767)	(14323.26)	(12766.21)			
(c) Amount accepted in Reinsurance									
(d) Transfer to Linked Fund (Fund Reserve)				130765	343408.05	(103327.92)			
(e) Fund for discontinued policies					42242.16	(4518.76)			
TOTAL (C)	**76996**	**120926.33**	**68129.93**	**577844**	**907875.29**	**484817.07**	**235280**	**307332.19**	**153176.00**
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	**(874)**	**(5838)**	**(5821)**	**38625**	**44174.46**	**34559.23**	**13285**	**8828.28**	**13061.65**
Prior Period Items									
Balance at the beginning of the year									
Transfer from Linked Fund (Lapsed Policies)									
Surplus available for appropriations	**(874)**	**(5838)**	**(5821)**	**38625**	**44174.46**	**34559.23**	**13285**	**8828.28**	**13061.65**
APPROPRIATIONS									
Transfer to Shareholders' Account	(874)	(5905)	(5846)	52245	49660.22	35088.20	13285	8828.28	9464.24
Transfer from shareholders' Account(Non Technical Accounts)									
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)									
Balance being funds for future appropriations-Policyholders		66	25	(13620)	(5485.76)	(528.97)			3597.41
Balance being funds for future appropriations-Previous year									
Balance transferred to Balance Sheet									
TOTAL (D)	**(874)**	**(5838)**	**(5821)**	**38625**	**44174.46**	**34559.23**	**13285**	**8828.28**	**13061.65**

Note : represents mathematical reserves after allocation of bonus* *Figures in brackets represents negative values* *Previous year figures revised by insurers*

TABLE 20: LIFE INSURERS : POLICYHOLDERS ACCOUNT *(Contd.)*

(₹ in lakhs)

Particulars	DHFL PRAMERICA			EDELWEISS TOKIO			EXIDE LIFE		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Premiums earned – net									
(a) Premium	30586	73509.66	92020.98	11090	19308.22	31006.60	183067	202747.52	204699.16
(b) Reinsurance ceded	(357)	(1885.28)	(3209.91)	(470)	(650.76)	(988.53)	(620)	(1326.86)	(3075.07)
(c) Reinsurance accepted									
Income from Investments									
(a) Interest, Dividends & Rent – Gross	1750	4242.08	7776.55	422	1106.40	2264.85	42282	50221.74	56198.25
(b) Profit on sale/redemption of investments	1458	2441.00	1431.71	276	923.80	1082.31	30460	57131.02	28139.00
(c) (Loss on sale/ redemption of investments)	(1283)	(164.91)	(110.55)	(76)	(179.86)	(657.78)	(15807)	(3733.88)	(11349.76)
(d) Transfer/Gain on revaluation/change in fair value	1800	1822.47	(1984.47)	86	210.34	(239.01)	10493	5312.85	(23288.02)
(e) Amortization of Premium/Discount on Investments	37	115.33	54.69						
(f) Appropriation/Expropriation Adjustment Account	0			0			0		
Unrealised Gains/Loss									
Other Income	8.12	8.88	11.08	2.2	3.76	5.64	730.46	371.22	1981.44
Transfer from Shareholders' Account	9459.15	8066.58	15677.32	11914.08	14453.61	21266.81	5523.02	4758.23	4290.22
Unit Linked Recoveries									
TOTAL (A)	**43458**	**88155.81**	**111667.40**	**23245**	**35175.51**	**53740.89**	**256128**	**315481.84**	**257595.22**
Commission	1895	2647.58	2460.56	1459	1989.92	2654.26	13115	12572.70	13706.16
Operating Expenses related to Insurance Business	23739	27476.97	34298.31	15154	18457.57	23682.88	48676	52014.69	65633.37
Provision for doubtful debts		143.52	125.55		7.03	18.82			
Adjustment related to previous year									
Bad debts written off									
Provision for Tax									
Provisions (other than taxation)									
(a) For diminution in the value of investments (Net)									
(b) Others									
Service Tax on Unit Linked Charges									
TOTAL (B)	**25634**	**30268.07**	**36884.42**	**16613**	**20454.52**	**26355.96**	**61791**	**64587.39**	**79339.53**
Benefits Paid (Net)	2476	7053.15	15785.32	544	771.40	1835.07	115306	150709.25	103836.10
Interim Bonuses Paid			0.93	0	0.76	1.24	35	30.44	32.09
Change in valuation of liability in respect of life policies									
(a) Gross*	14522	43724.83	45709.81	11203	16049.48	30083.97	71405	94133.88	66399.97
(b) Amount ceded in Reinsurance			(2483.99)	(5116)	(2100.65)	(4535.35)	(10)	(210.12)	(757.65)
(c) Amount accepted in Reinsurance									
(d) Transfer to Linked Fund (Fund Reserve)									
(e) Fund for discontinued policies									
TOTAL (C)	**16999**	**50777.98**	**59012.07**	**6632**	**14720.99**	**27384.93**	**186736**	**244663.45**	**169510.51**
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	**826**	**7109.76**	**15770.91**				**7601**	**6231.00**	**8745.18**
Prior Period Items									
Balance at the beginning of the year							442		
Transfer from Linked Fund (Lapsed Policies)									
Surplus available for appropriations	826	7109.76	15770.91				8043	6231.00	8745.18
APPROPRIATIONS									
Transfer to Shareholders' Account	826	7109.76	15770.91				7305	4329.06	4690.81
Transfer from shareholders' Account(Non Technical Accounts)									
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)									
Balance being funds for future appropriations-Policyholders							296	1901.94	4054.37
Balance being funds for future appropriations-Previous year							442		
Balance transferred to Balance Sheet									
TOTAL (D)	**826**	**7109.76**	**15770.91**				**8043**	**6231.00**	**8745.18**

Note : represents mathematical reserves after allocation of bonus* *Figures in brackets represents negative values* *Previous year figures revised by insurers*

TABLE 20: LIFE INSURERS : POLICYHOLDERS ACCOUNT *(Contd.)*

(₹ in lakhs)

Particulars	FUTURE GENERALI INDIA			HDFC STANDARD			ICICI PRUDENTIAL		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Premiums earned – net									
(a) Premium	63416	60424.62	59249.93	1206290	1482989.77	1631297.76	1242865	1530661.75	1916439.09
(b) Reinsurance ceded	(1959)	(1641.88)	(2321.54)	(8647)	(6744.62)	(13419.80)	(14600)	(14617.10)	(16569.38)
(c) Reinsurance accepted									
Income from Investments									
(a) Interest, Dividends & Rent – Gross	12958	15599.42	17437.37	235421	286067.79	347252.22	316932	354027.18	381690.27
(b) Profit on sale/redemption of investments	8424	18697.34	4538.35	129694	380744.38	375525.31	432015	796677.75	508311.48
(c) (Loss on sale/ redemption of investments)	(5507)	(2399.14)	(3349.64)	(88152)	(59208.34)	(98494.34)	(150483)	(50314.01)	(106217.15)
(d) Transfer/Gain on revaluation/change in fair value	4190	576.82	(4967.96)	228342	614026.54	(447104.59)	291264	724026.78	(716913.66)
(e) Amortization of Premium/Discount on Investments				2030	3296.36	1878.74	31946	48026.88	53965.86
(f) Appropriation/Expropriation Adjustment Account	0			0			0		
Unrealised Gains/Loss									
Other Income	1069.16	2737.45	448.04	2387.97	3220.62	5911.31	1724.71	1792.07	2088.02
Transfer from Shareholders' Account	6610.75	6037.90	6468.24	21732.57	4669.35	3800.41	9465.23	4145.67	
Unit Linked Recoveries									
TOTAL (A)	**89200**	**100032.53**	**77502.79**	**1729099**	**2709061.85**	**1806647.02**	**2161130**	**3394426.97**	**2022794.53**
Commission	4294	3102.21	2637.81	51410	62347.42	70184.36	62749	55317.23	61997.68
Operating Expenses related to Insurance Business	21851	23281.30	28375.18	128077	148878.58	187183.07	161686	165202.25	188834.89
Provision for doubtful debts							(512)	(1219.27)	73.79
Adjustment related to previous year									
Bad debts written off							818	1166.62	442.12
Provision for Tax				15160	11933.81	17455.12	4374	5040.44	7035.07
Provisions (other than taxation)									
(a) For diminution in the value of investments (Net)				2563	(715.72)	(204.37)	850	674.98	1264.18
(b) Others				188	464.69	522.23			
Service Tax on Unit Linked Charges	801	697.61	558.14	13400	15317.65	18538.65	30661	30693.58	34649.56
TOTAL (B)	**26946**	**27081.12**	**31571.13**	**210799**	**238226.43**	**293679.06**	**260626**	**256875.83**	**294297.29**
Benefits Paid (Net)	31648	44091.42	42474.90	466191	816239.27	817690.61	1207396	1224572.30	1240868.21
Interim Bonuses Paid	12	17.10	12.63	3294	7140.51	6507.20	938	1163.91	1874.11
Change in valuation of liability in respect of life policies									
(a) Gross*	30619	25067.57	4235.04	471339	511913.98	486381.58	293198	370721.83	370237.92
(b) Amount ceded in Reinsurance	(24)	(317.49)	(1651.46)	(52930)	(17961.14)	25763.20	(14709)	(26095.15)	(70634.65)
(c) Amount accepted in Reinsurance									
(d) Transfer to Linked Fund (Fund Reserve)				587428	940445.27	61365.85	287685	1334015.78	(48723.60)
(e) Fund for discontinued policies					130851.85	19301.61		116967.86	100668.47
TOTAL (C)	**62255**	**68858.60**	**45071.11**	**1475322**	**2388629.74**	**1417010.05**	**1774507**	**3021346.53**	**1594290.46**
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		**4092.81**	**860.55**	**42978**	**82205.68**	**95957.91**	**125997**	**116204.61**	**134206.78**
Prior Period Items									
Balance at the beginning of the year							50825	50403.91	52748.90
Transfer from Linked Fund (Lapsed Policies)									
Surplus available for appropriations		**4092.81**	**860.55**	**42978**	**82205.68**	**95957.91**	**176822**	**166608.52**	**186955.68**
APPROPRIATIONS									
Transfer to Shareholders' Account		4092.81	859.72	76540	67086.17	71824.75	126418	113859.62	120764.35
Transfer from shareholders' Account(Non Technical Accounts)									
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)				(21780)	(3840.57)	(4868.11)			
Balance being funds for future appropriations-Policyholders			0.83	(11782)	18960.08	29001.27	(422)	2344.99	13442.43
Balance being funds for future appropriations-Previous year							50825	50403.91	52748.90
Balance transferred to Balance Sheet									
TOTAL (D)		**4092.81**	**860.55**	**42978**	**82205.68**	**95957.91**	**176822**	**166608.52**	**186955.68**

Note : represents mathematical reserves after allocation of bonus* *Figures in brackets represents negative values* *Previous year figures revised by insurers*

TABLE 20: LIFE INSURERS : POLICYHOLDERS ACCOUNT *(Contd.)*

(₹ in lakhs)

Particulars	IDBI FEDERAL			INDIAFIRST			KOTAK MAHINDRA		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Premiums earned – net									
(a) Premium	82625	106962.20	123966.57	214336	203410.74	196740.00	270079	303805.49	397168.19
(b) Reinsurance ceded	(853)	(891.02)	(884.15)	(1053)	(1153.77)	(3031.76)	(4985)	(5726.34)	(5839.62)
(c) Reinsurance accepted									
Income from Investments									
(a) Interest, Dividends & Rent – Gross	17711	22042.08	26212.70	27651	41008.97	47644.90	65478	65922.12	76881.58
(b) Profit on sale/redemption of investments	16868	25556.37	11271.62	6986	18505.02	25356.64	76754	144015.31	72220.59
(c) (Loss on sale/ redemption of investments)	(12431)	(3777.61)	(14815.03)	(1936)	(428.20)	(3669.91)	(70296)	(13717.14)	(33434.76)
(d) Transfer/Gain on revaluation/change in fair value	9610	2934.17	(7921.03)	17274	39001.71	(32351.68)	33051	67714.82	(64073.16)
(e) Amortization of Premium/Discount on Investments	1663	1583.37	1119.88	2993	5490.30	4858.51			
(f) Appropriation/Expropriation Adjustment Account	0			0			0		
Unrealised Gains/Loss									
Other Income	0.08	0.45	40.19	62.5326	5.38	20.41	148.32	796.76	365.80
Transfer from Shareholders' Account	1754.72	3440.27	2218.71	9699.0755	4191.95	5143.52	2365.89	839.87	530.31
Unit Linked Recoveries									
TOTAL (A)	**116947**	**157850.28**	**141209.46**	**276013**	**310032.11**	**240710.63**	**372595**	**563650.89**	**443818.93**
Commission	8404	7203.45	8885.62	2755	3654.94	3981.40	13438	18160.65	25811.48
Operating Expenses related to Insurance Business	18292	20491.97	22594.97	22894	19306.85	19074.95	55279	66906.07	79412.74
Provision for doubtful debts	35	15.10	(42.42)						
Adjustment related to previous year									
Bad debts written off									
Provision for Tax							1201	2185.57	1587.61
Provisions (other than taxation)									
(a) For diminution in the value of investments (Net)							(127)	0.48	86.54
(b) Others								60.00	(8.30)
Service Tax on Unit Linked Charges	624	581.83	607.80	1671	1577.83	1546.12	2994	2941.62	3272.50
TOTAL (B)	**27355**	**28292.35**	**32045.97**	**27320**	**24539.61**	**24602.48**	**72785**	**90254.39**	**110162.57**
Benefits Paid (Net)	34949	41934.38	45600.31	15442	129379.95	134211.60	185422	178521.55	182403.32
Interim Bonuses Paid							614	878.42	1190.22
Change in valuation of liability in respect of life policies									
(a) Gross*	47917	72244.86	61543.17	162555	77964.28	112791.30	81899	111863.69	139594.26
(b) Amount ceded in Reinsurance	(386)	(90.60)	1174.98				631	(29.44)	(349.66)
(c) Amount accepted in Reinsurance									
(d) Transfer to Linked Fund (Fund Reserve)				64456	63098.60	(32869.59)	10059	160549.73	(6825.62)
(e) Fund for discontinued policies					15507.66	1445.16			
TOTAL (C)	**82480**	**114088.64**	**108318.46**	**242452**	**285950.48**	**215578.47**	**278626**	**451783.95**	**316012.52**
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	**7112**	**15469.29**	**845.03**	**6241**	**(457.99)**	**529.69**	**21184**	**21612.55**	**17643.84**
Prior Period Items									
Balance at the beginning of the year							2564	7716.55	13970.66
Transfer from Linked Fund (Lapsed Policies)									
Surplus available for appropriations	**7112**	**15469.29**	**845.03**	**6241**	**(457.99)**	**529.69**	**23748**	**29329.10**	**31614.50**
APPROPRIATIONS									
Transfer to Shareholders' Account	9607	16594.09	3295.36	4139	1930.70	2232.89	20064	16175.96	16522.52
Transfer from shareholders' Account(Non Technical Accounts)	(2496)	(1124.80)	(2450.33)						
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)									
Balance being funds for future appropriations-Policyholders						1686.10	(4033)	(817.52)	(697.88)
Balance being funds for future appropriations-Previous year				2102	(2388.69)	(3389.31)			
Balance transferred to Balance Sheet							7717	13970.66	15789.86
TOTAL (D)	**7112**	**15469.29**	**845.03**	**6241**	**(457.99)**	**529.69**	**23748**	**29329.10**	**31614.50**

Note : represents mathematical reserves after allocation of bonus* *Figures in brackets represents negative values* *Previous year figures revised by insurers*

TABLE 20: LIFE INSURERS : POLICYHOLDERS ACCOUNT *(Contd.)*

(₹ in lakhs)

Particulars	LIC			MAX LIFE			PNB METLIFE		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Premiums earned – net									
(a) Premium	23694230	23966765.14	26644420.56	727854	817161.70	921616.42	224059	246118.58	282783.46
(b) Reinsurance ceded	(14423)	(18487.97)	(21882.20)	(6673)	(6646.85)	(7723.76)	(6533)	(9564.13)	(10060.65)
(c) Reinsurance accepted									
Income from Investments									
(a) Interest, Dividends & Rent – Gross	11809709	13548309.28	15133826.74	109152	141385.62	179404.72	51725	62615.79	71933.94
(b) Profit on sale/redemption of investments	2332637	2723446.78	1418565.17	80140	230228.06	115165.06	63553	72702.15	46132.78
(c) (Loss on sale/ redemption of investments)	(64960)	(105099.68)	(127756.61)	(55661)	(22048.55)	(65491.28)	(48004)	(4147.23)	(10341.82)
(d) Transfer/Gain on revaluation/change in fair value	219327	611949.28	(724949.50)	77742	56393.61	(102014.14)	46843	66851.41	(79454.53)
(e) Amortization of Premium/Discount on Investments				4843	4615.73	1924.02			
(f) Appropriation/Expropriation Adjustment Account	0			0			0		
Unrealised Gains/Loss									
Other Income	27724.64	27752.76	96444.04	1772.9	1458.12	1466.66	1095.24	1388.23	1286.64
Transfer from Shareholders' Account	0			1311	4405.53	187.43	0		
Unit Linked Recoveries									
TOTAL (A)	**38004244**	**40754635.59**	**42418668.20**	**940481**	**1226952.97**	**1044535.13**	**332737**	**435964.80**	**302279.82**
Commission	1668129	1509209.66	1547716.58	68281	74862.86	82101.26	12677	13843.24	16146.26
Operating Expenses related to Insurance Business	2376070	2239544.68	2269183.00	120384	124187.55	124957.59	54200	60364.95	74932.99
Provision for doubtful debts	157135	93233.54	(128255.38)	58	(241.21)	236.57			
Adjustment related to previous year									
Bad debts written off				88	181.80	163.64			
Provision for Tax	253109	369827.61	475274.70						
Provisions (other than taxation)									
(a) For diminution in the value of investments (Net)	(28170)	3856.83	36206.68						
(b) Others	45615	18313.09	260978.90				294	204.79	804.61
Service Tax on Unit Linked Charges	24820	20797.79	20300.00	6139	6328.44	7228.55		3267.76	3556.79
TOTAL (B)	**4496709**	**4254783.20**	**4481404.48**	**194950**	**205319.44**	**214687.61**	**67171**	**77680.74**	**95440.65**
Benefits Paid (Net)	15801554	14412574.87	14120104.96	293120	350291.40	314605.83	160474	186825.54	143073.54
Interim Bonuses Paid	150370	189975.36	224411.93	17	20.82	36.97	12	57.45	94.98
Change in valuation of liability in respect of life policies									
(a) Gross*	19977229	22488690.53	24454318.07	383966	599095.41	452938.10	92028	163522.41	60048.02
(b) Amount ceded in Reinsurance				336	(2470.42)	(1965.79)	(1676)	(2876.10)	(1941.34)
(c) Amount accepted in Reinsurance									
(d) Transfer to Linked Fund (Fund Reserve)	(2585044)	(771693.56)	(1111281.38)	6595					
(e) Fund for discontinued policies			6.66		13337.09	17907.44			
TOTAL (C)	**33344108**	**36319547.20**	**37687560.24**	**684034**	**960274.30**	**783522.55**	**250839**	**347529.30**	**201275.20**
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	**163427**	**180305.19**	**249703.48**	**61497**	**61359.23**	**46324.97**	**14728**	**10754.76**	**5563.97**
Prior Period Items									
Balance at the beginning of the year				67872	99863.81	132785.70	(149345)	(136406.16)	(135397.08)
Transfer from Linked Fund (Lapsed Policies)									
Surplus available for appropriations	**163427**	**180305.19**	**249703.48**	**129370**	**161223.04**	**179110.67**	**(134617)**	**(125651.40)**	**(129833.11)**
APPROPRIATIONS									
Transfer to Shareholders' Account	163427	180305.19	249703.48	29506	28437.34	33482.37	394	649.46	931.23
Transfer from shareholders' Account(Non Technical Accounts)									
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)									
Balance being funds for future appropriations-Policyholders				99864	132785.70	145628.30	1395	9096.22	3224.22
Balance being funds for future appropriations-Previous year									
Balance transferred to Balance Sheet							(136406)	(135397.08)	(133988.56)
TOTAL (D)	**163427**	**180305.19**	**249703.48**	**129370**	**161223.04**	**179110.67**	**(134617)**	**(125651.40)**	**(129833.11)**

Note : represents mathematical reserves after allocation of bonus* *Figures in brackets represents negative values* *Previous year figures revised by insurers*

TABLE 20: LIFE INSURERS : POLICYHOLDERS ACCOUNT *(Contd.)*

(₹ in lakhs)

Particulars	RELIANCE NIPPON			SAHARA INDIA			SBI LIFE		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Premiums earned – net									
(a) Premium	428340	462108.16	439811.74	20463	16685.79	15705.42	1073860	1286711.02	1582536.49
(b) Reinsurance ceded	(2666)	(2941.47)	(2747.69)	(14)	(9.98)	(8.25)	(8150)	(8711.03)	(15991.38)
(c) Reinsurance accepted									
Income from Investments									
(a) Interest, Dividends & Rent – Gross	66384	72247.11	66727.47	5139	5916	6487	303743	332620.19	416110.44
(b) Profit on sale/redemption of investments	117370	217321.14	91475.01	5523	3894	1521	245368	521997.96	296258.07
(c) (Loss on sale/ redemption of investments)	(47389)	(11197.11)	(25668.33)	(3840)	(1086)	(921)	(122217)	(39194.80)	(114235.87)
(d) Transfer/Gain on revaluation/change in fair value	64846	20744.82	(91051.99)	207	2	(188)	208506	178605.64	(299300.76)
(e) Amortization of Premium/Discount on Investments	19457	21162.56	16151.59					30262.39	35259.62
(f) Appropriation/Expropriation Adjustment Account	0			0			0		
Unrealised Gains/Loss				3138	4265	(2810)			
Other Income	871.26	4595.75	1756.72	228.81	365	230.27	3639.46	1389.39	1969.50
Transfer from Shareholders' Account	11480.14	11686.13	38238.46	1132.74	215	486.66	30708.44	15297.82	9306.85
Unit Linked Recoveries									
TOTAL (A)	**658695**	**795727.09**	**534692.98**	**31978**	**30246.24**	**20502.12**	**1735458**	**2318978.58**	**1911912.96**
Commission	32982	28070.16	24587.79	1535	852	805.99	55618	60371.25	71425.75
Operating Expenses related to Insurance Business	132714	147995.33	138636.12	3413	3600.52	3759.47	110343	117559.13	145812.91
Provision for doubtful debts							2	8.74	8.35
Adjustment related to previous year									
Bad debts written off							34	37.78	47.19
Provision for Tax				560	558	323.98	8989	10922.46	15328.14
Provisions (other than taxation)									
(a) For diminution in the value of investments (Net)							(222)	(1112.45)	409.62
(b) Others		10.00	(8.00)						47.50
Service Tax on Unit Linked Charges	5919	4453.53	3861.18	138	78.81	70.84	11930	12901.41	17020.21
TOTAL (B)	**171615**	**180529.02**	**167077.09**	**5646**	**5090.03**	**4960.28**	**186693**	**200688.32**	**250099.67**
Benefits Paid (Net)	527212	620715.78	424467.86	22032	19461.27	13307.05	878020	819768.46	795955.06
Interim Bonuses Paid	114	112.20	94.96				151	268.20	737.25
Change in valuation of liability in respect of life policies									
(a) Gross*	(63622)	(19135.45)	(64968.48)	12589	8610.71	8545.15	588973	606554.53	675851.98
(b) Amount ceded in Reinsurance				(11711)			(901)	(85.20)	(3036.47)
(c) Amount accepted in Reinsurance									
(d) Transfer to Linked Fund (Fund Reserve)					(6324.68)	(8270.11)		538118.63	123154.25
(e) Fund for discontinued policies								83819.71	2716.17
TOTAL (C)	**463703**	**601692.53**	**359594.34**	**22911**	**21747.30**	**13582.09**	**1466244**	**2048444.33**	**1595378.24**
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	**23377**	**13505.54**	**8021.55**	**3420**	**3408.91**	**1959.75**	**82521**	**69845.93**	**66435.05**
Prior Period Items									
Balance at the beginning of the year	11664						2184	742.63	146.26
Transfer from Linked Fund (Lapsed Policies)									
Surplus available for appropriations	**35041**	**13505.54**	**8021.55**	**3420**	**3408.91**	**1959.75**	**84705**	**70588.56**	**66581.31**
APPROPRIATIONS									
Transfer to Shareholders' Account	32830	15074.13	7928.01	1445	841.94	553.64	83962	70442.28	66558.25
Transfer from shareholders' Account(Non Technical Accounts)									
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)				1976					
Balance being funds for future appropriations-Policyholders	(9453)	(1568.59)	93.54		2,567	1406.11	743	146.26	23.06
Balance being funds for future appropriations-Previous year	11664								
Balance transferred to Balance Sheet									
TOTAL (D)	**35041**	**13505.54**	**8021.55**	**3420**	**3408.91**	**1959.75**	**84705**	**70588.54**	**66581.31**

Note : represents mathematical reserves after allocation of bonus* *Figures in brackets represents negative values* *Previous year figures revised by insurers*

TABLE 20: LIFE INSURERS : POLICYHOLDERS ACCOUNT *(Contd.)*

(₹ in lakhs)

Particulars	SHRIRAM LIFE			STAR UNION DAI-ICHI			TATA AIA		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Premiums earned – net									
(a) Premium	59424	73465.62	102210.94	94875	113467.98	130747.05	232370	212265.80	247896.02
(b) Reinsurance ceded	(304)	(185.36)	(223.76)	(256)	(417.04)	(2981.00)	(1191)	(1620.46)	(4316.51)
(c) Reinsurance accepted									
Income from Investments									
(a) Interest, Dividends & Rent – Gross	9806	10871.49	12812.12	21672	27150.86	31473.91	76668	86233.09	93097.37
(b) Profit on sale/redemption of investments	5021	7740.46	5661.32	12587	27547.62	15182.17	96342	194256.38	149460.86
(c) (Loss on sale/ redemption of investments)	(3769)	(1129.28)	(1824.11)	(6033)	(2604.91)	(6019.32)	(38595)	(4889.40)	(19450.28)
(d) Transfer/Gain on revaluation/change in fair value							82827	113192.74	(170191.21)
(e) Amortization of Premium/Discount on Investments	212	244.62	176.33						
(f) Appropriation/Expropriation Adjustment Account	0			0			0		
Unrealised Gains/Loss	4887	15215.16	(9339.89)	23602	32823.62	(25475.33)			
Other Income	95.02	248.49	472.62	1255.38	805.10	436.96	8969.94	4216.75	3924.71
Transfer from Shareholders' Account	434.59	2975.15	5014.11	9543.9	5345.97	2970.83	9.01	12637.99	7572.57
Unit Linked Recoveries									
TOTAL (A)	**75806**	**109446.35**	**114959.68**	**157246**	**204119.20**	**146335.27**	**457400**	**616292.89**	**307993.53**
Commission	3381	4059.28	6048.40	7354	8437.04	10467.00	9205	9227.88	14948.95
Operating Expenses related to Insurance Business	18677	30382.59	45616.69	21118	22500.91	25944.89	43455	49889.31	48028.13
Provision for doubtful debts		397.12	393.96		8.56	13.02	162	(439.98)	(460.20)
Adjustment related to previous year									
Bad debts written off						17.53		439.98	533.72
Provision for Tax	1583	1747.50	774.88					(175.57)	4639.28
Provisions (other than taxation)									
(a) For diminution in the value of investments (Net)							3	291.69	654.76
(b) Others									
Service Tax on Unit Linked Charges	502			742	823.38	958.71	4334	3912.75	2993.71
TOTAL (B)	**24143**	**36586.49**	**52833.93**	**29214**	**31769.89**	**37401.15**	**57159**	**63146.06**	**71338.35**
Benefits Paid (Net)	47698	34524.42	38042.22	44093	77483.17	85991.80	268999	337051.34	289195.24
Interim Bonuses Paid	34	54.79	118.12	3	12.38	9.26			
Change in valuation of liability in respect of life policies									
(a) Gross*	(2894)	30329.24	19645.83	38810	21901.71	59126.37	113968	118427.95	142752.10
(b) Amount ceded in Reinsurance				(1387)	(1018.62)	(4563.69)	(235)	(318.46)	(4449.98)
(c) Amount accepted in Reinsurance									
(d) Transfer to Linked Fund (Fund Reserve)				42384	45750.30	(42547.05)	(14622)	70334.74	(203345.31)
(e) Fund for discontinued policies					16262.84	5836.94			
TOTAL (C)	**44838**	**64908.45**	**57806.17**	**123903**	**160391.78**	**103853.63**	**368110**	**525495.57**	**224152.05**
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	**6825**	**7951.41**	**4319.58**	**4129**	**11957.53**	**5080.49**	**32131**	**27651.26**	**12503.13**
Prior Period Items									
Balance at the beginning of the year	63	94.54	207.38						
Transfer from Linked Fund (Lapsed Policies)							(6161)	(2464.16)	(333.18)
Surplus available for appropriations	**6888**	**8045.95**	**4526.96**	**4129**	**11957.53**	**5080.49**	**25970**	**25187.10**	**12169.95**
APPROPRIATIONS									
Transfer to Shareholders' Account	6794	7838.59	4294.06	3486	5824.75	4333.35	32917	31742.40	10032.80
Transfer from shareholders' Account(Non Technical Accounts)									
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)									
Balance being funds for future appropriations-Policyholders		207.38	232.92	642	6132.78	747.14	(6947)	(6555.30)	2137.15
Balance being funds for future appropriations-Previous year	95								
Balance transferred to Balance Sheet									
TOTAL (D)	**6888**	**8045.97**	**4526.98**	**4129**	**11957.53**	**5080.49**	**25970**	**25187.10**	**12169.95**

Note : represents mathematical reserves after allocation of bonus* *Figures in brackets represents negative values* *Previous year figures revised by insurers*

TABLE 20: LIFE INSURERS : POLICYHOLDERS ACCOUNT *(Concld.)*

(₹ in lakhs)

Particulars	TOTAL		
	2013-14	2014-15	2015-16
Premiums earned – net			
(a) Premium	31430167	32810201	36694323
(b) Reinsurance ceded	(108902)	(117680)	(150314)
(c) Reinsurance accepted			
Income from Investments			
(a) Interest, Dividends & Rent – Gross	13523023	15513073	17422627
(b) Profit on sale/redemption of investments	4196917	6462723	3611349
(c) (Loss on sale/ redemption of investments)	(1014456)	(392546)	(833156)
(d) Transfer/Gain on revaluation/change in fair value	1629080	2843692	(3321697)
(e) Amortization of Premium/Discount on Investments	81334	132255	135128
(f) Appropriation/Expropriation Adjustment Account			
Unrealised Gains/Loss	31626	52304	(37625)
Other Income	58881	59908	127376
Transfer from Shareholders' Account	215353	187629	188639
Unit Linked Recoveries			
TOTAL (A)	**50043022**	**57551559**	**53836651**
Commission	2075472	1942969	2024013
Operating Expenses related to Insurance Business	3746541	3685916	3878309
Provision for doubtful debts	169551	105854	(112998)
Adjustment related to previous year			
Bad debts written off	949	1857	1195
Provision for Tax	299681	410694	527035
Provisions (other than taxation)			
(a) For diminution in the value of investments (Net)	(25102)	2996	38417
(b) Others	46098	19053	262337
Service Tax on Unit Linked Charges	122700	116225	126835
TOTAL (B)	**6435889**	**6285563**	**6745144**
Benefits Paid (Net)	21631191	21091503	20176610
Interim Bonuses Paid	156413	200580	236757
Change in valuation of liability in respect of life policies			
(a) Gross*	23006538	26224967	27488450
(b) Amount ceded in Reinsurance	(141280)	(182181)	(88265)
(c) Amount accepted in Reinsurance			
(d) Transfer to Linked Fund (Fund Reserve)	(1781539)	2753428	(1621796)
(e) Fund for discontinued policies		432881	144825
TOTAL (C)	**42871323**	**50521177**	**46336581**
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	**735810**	**744820**	**754926**
Prior Period Items			
Balance at the beginning of the year	3676	22415	64462
Transfer from Linked Fund (Lapsed Policies)	(6161)	(2464)	(333)
Surplus available for appropriations	**733326**	**764771**	**819054**
APPROPRIATIONS			
Transfer to Shareholders' Account	753940	695380	689552
Transfer from shareholders' Account(Non Technical Accounts)	(2496)	(1125)	(2450)
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)	(20176)	(3841)	(4868)
Balance being funds for future appropriations-Policyholders	57406	154493	212028
Balance being funds for future appropriations-Previous year	82534	48015	49360
Balance transferred to Balance Sheet	(137882)	(128152)	(124567)
TOTAL (D)	**733326**	**764771**	**819054**

Note : represents mathematical reserves after allocation of bonus* *Figures in brackets represents negative values* *Previous year figures revised by insurers*

TABLE 21: LIFE INSURERS : SHAREHOLDERS ACCOUNT

(₹ Lakh)

Particulars	AEGON RELIGARE			AVIVA			BAJAJ ALLIANZ		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Amounts transferred from the Policyholders Account (Technical Account)				25714	21673	5923	63910	48789	31144
Income From Investments:									
(a) Interest, Dividends & Rent – Gross	424	532	404	7344	8252	6239	48538	58563	65013
(b) Profit on sale/redemption of investments	161	117	254	677	441	1	4588	6157	10667
(c) (Loss on sale/ redemption of investments)	(10)	(0)	(15)	(1)			(1325)	(1256)	(1174)
(d) Transfer/gain on revaluation/ Change in Fair value									
(e) Amortization of Premium/ Discount on Investments	190	114	288				1960	1548	985
Other Income			2				259	184	94
TOTAL (A)	**765**	**763**	**935**	**33733**	**30366**	**12163**	**117930**	**113986**	**106729**
Expenses other than those directly related to the insurance business	182	254	215	1531	2522	1126	1016	1693	4087
Bad debts written off									
Provisions (Other than taxation)									
(a) For diminution in the value of investments (Net)									
(b) Provision for doubtful debts			1005						
(c) Others									
Prior Period Expenses									
Contribution to Policyholders Account	2120	5656	10154	26951	22827	10165	694	11625	4357
TOTAL (B)	**2301**	**5909**	**11374**	**28482**	**25349**	**11291**	**1710**	**13317**	**8444**
Profit/ (Loss) before tax	(1536)	(5147)	(10439)	5252	5018	872	116219	100669	98285
Prior period expenses									
Provision for Taxation							13760	13047	10388
Profit / (Loss) after tax	(1536)	(5147)	(10439)	5252	5018	872	102459	87621	87897
APPROPRIATIONS									
(a) Balance at the beginning of the year	(11768)	(13305)	(18451)	(137294)	(132042)	(127025)	363558	466017	553334
(b) Interim dividends paid during the year									
(c) Proposed final dividend									
(d) Dividend distribution tax									
(e) Transfer to reserves/ other accounts									
(f) Adjustment on account of depreciation in PY								(304)	
(g) Balance Sheet adjustment by which accumulated losses adjusted against share premium									
Profit carried to the Balance Sheet	**(13305)**	**(18451)**	**(28890)**	**(132042)**	**(127025)**	**(126153)**	**466017**	**553334**	**641231**

Note : *Previous year figures revised by insurers, Figures in brackets indicate negative values.*

TABLE 21: LIFE INSURERS : SHAREHOLDERS ACCOUNT *(Contd.)*

(₹ Lakh)

Particulars	BHARTI AXA			BIRLA SUNLIFE			CANARA HSBC		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Amounts transferred from the Policyholders Account (Technical Account)	(874)	(5905)	(5846)	52245	49660	35088	13285	8828	9464
Income From Investments:									
(a) Interest, Dividends & Rent – Gross	1051	1269	1541	10533	12105	14008	3263	3597	4203
(b) Profit on sale/redemption of investments	379	375	499	1085	659	942	480	473	408
(c) (Loss on sale/ redemption of investments)	(96)	(36)	(20)	(124)		(92)	(59)	(1)	(2)
(d) Transfer/gain on revaluation/ Change in Fair value									
(e) Amortization of Premium/ Discount on Investments									
Other Income							13	11	6
TOTAL (A)	**460**	**(4297)**	**(3826)**	**63739**	**62424**	**49946**	**16982**	**12908**	**14078**
Expenses other than those directly related to the insurance business	224	307	437	745	2346	2819	42	161	415
Bad debts written off						481			8
Provisions (Other than taxation)									
(a) For diminution in the value of investments (Net)									
(b) Provision for doubtful debts									
(c) Others									16
Prior Period Expenses									
Contribution to Policyholders Account	16206	7456	6886	25919	31538	32646	10320	2457	1038
TOTAL (B)	**16430**	**7763**	**7322**	**26664**	**33884**	**35946**	**10362**	**2618**	**1478**
Profit/ (Loss) before tax	(15970)	(12061)	(11148)	37075	28540	14000	6619	10290	12600
Prior period expenses									
Provision for Taxation									
Profit / (Loss) after tax	(15970)	(12061)	(11148)	37075	28540	14000	6619	10290	12600
APPROPRIATIONS									
(a) Balance at the beginning of the year	(186759)	(202729)	(214790)	(124249)	(95364)	(66823)	(73399)	(66779)	(56489)
(b) Interim dividends paid during the year									
(c) Proposed final dividend				7000					
(d) Dividend distribution tax				1190					
(e) Transfer to reserves/ other accounts									
(f) Adjustment on account of depreciation in PY									
(g) Balance Sheet adjustment by which accumulated losses adjusted against share premium									
Profit carried to the Balance Sheet	**(202729)**	**(214790)**	**(225938)**	**(95364)**	**(66823)**	**(52823)**	**(66779)**	**(56489)**	**(43889)**

Note : *Previous year figures revised by insurers, Figures in brackets indicate negative values.*

TABLE 21: LIFE INSURERS : SHAREHOLDERS ACCOUNT *(Contd.)*

(₹ Lakh)

Particulars	DHFL PRAMERICA			EDELWEISS TOKIO			EXIDE LIFE		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Amounts transferred from the Policyholders Account (Technical Account)	826	7110	15771				7305	6064	6647
Income From Investments:									
(a) Interest, Dividends & Rent – Gross	1213	4253	5733	4026	4130	3791	2423	3535	4329
(b) Profit on sale/redemption of investments	358	1628	822	1821	4092	3258	969	1841	1395
(c) (Loss on sale/ redemption of investments)	(44)	(11)	(56)	(1118)	(913)	(922)			(1)
(d) Transfer/gain on revaluation/ Change in Fair value									
(e) Amortization of Premium/ Discount on Investments	85	296	(67)				361	795	1093
Other Income				353	353	141	24	28	26
TOTAL (A)	**2436**	**13275**	**22202**	**5083**	**7661**	**6267**	**11082**	**12264**	**13489**
Expenses other than those directly related to the insurance business	375	624	689	97	308	478	256	980	322
Bad debts written off									
Provisions (Other than taxation)									
(a) For diminution in the value of investments (Net)									
(b) Provision for doubtful debts									
(c) Others									
Prior Period Expenses									
Contribution to Policyholders Account	9459	8067	15677	11914	14454	21267	5523	4758	4290
TOTAL (B)	**9834**	**8690**	**16366**	**12011**	**14762**	**21745**	**5779**	**5738**	**4612**
Profit/ (Loss) before tax	(7397)	4585	5836	(6928)	(7101)	(15478)	5303	6526	8876
Prior period expenses									
Provision for Taxation	7492	(590)	(751)	(3)	(1)				
Profit / (Loss) after tax	95	3994	5084	(6926)	(7100)	(15478)	5303	6526	8876
APPROPRIATIONS									
(a) Balance at the beginning of the year	(50795)	(50608)	(46614)	(9395)	(16321)	(23421)	(112707)	(107404)	(100878)
(b) Interim dividends paid during the year									
(c) Proposed final dividend									
(d) Dividend distribution tax									
(e) Transfer to reserves/ other accounts	(92)								
(f) Adjustment on account of depreciation in PY									
(g) Balance Sheet adjustment by which accumulated losses adjusted against share premium									
Profit carried to the Balance Sheet	**(50608)**	**(46614)**	**(41529)**	**(16321)**	**(23421)**	**(38899)**	**(107404)**	**(100878)**	**(92002)**

Note : *Previous year figures revised by insurers, Figures in brackets indicate negative values.*

TABLE 21: LIFE INSURERS : SHAREHOLDERS ACCOUNT *(Contd.)*

(₹ Lakh)

Particulars	FUTURE GENERALI			HDFC STANDARD			ICICI PRUDENTIAL		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Amounts transferred from the Policyholders Account (Technical Account)		4093	860	76540	67086	71825	126418	113860	120764
Income From Investments:									
(a) Interest, Dividends & Rent – Gross	2664	2303	1867	9912	14863	16394	35922	37691	38777
(b) Profit on sale/redemption of investments	211	510	515	1494	5457	1363	14320	14296	20044
(c) (Loss on sale/ redemption of investments)	(79)	(93)	(122)	(14)	(293)	(852)	(13187)	(1718)	(1961)
(d) Transfer/gain on revaluation/ Change in Fair value									
(e) Amortization of Premium/ Discount on Investments				16	66	(22)	1694	3036	3098
Other Income				0	0	1055	991	46	
TOTAL (A)	**2796**	**6812**	**3120**	**87948**	**87179**	**89763**	**166158**	**167211**	**180721**
Expenses other than those directly related to the insurance business	53	675	220	1378	2062	2136	1141	4537	3126
Bad debts written off									
Provisions (Other than taxation)									
(a) For diminution in the value of investments (Net)				586	(5)	326	2630		439
(b) Provision for doubtful debts									
(c) Others					(5)	1			
Prior Period Expenses									
Contribution to Policyholders Account	6611	6038	6468	21733	4669	3800	9465	4146	
TOTAL (B)	**6664**	**6713**	**6688**	**23697**	**6722**	**6263**	**13237**	**8683**	**3565**
Profit/ (Loss) before tax	(3868)	99	(3568)	64251	80457	83500	152921	158528	177157
Prior period expenses									
Provision for Taxation				(8277)	1907	1659	3745	4901	(12111)
Profit / (Loss) after tax	(3868)	99	(3568)	72528	78551	81840	156666	163429	165046
APPROPRIATIONS									
(a) Balance at the beginning of the year	(116453)	(120320)	(120221)	(84300)	(23442)	38353	(116435)	(103346)	4820
(b) Interim dividends paid during the year				9974	13964	17954	79315	53611	90220
(c) Proposed final dividend							30014	30071	30079
(d) Dividend distribution tax				1695	2792	3655	18581	16048	24489
(e) Transfer to reserves/ other accounts							15667	(44468)	
(f) Adjustment on account of depreciation in PY									
(g) Balance Sheet adjustment by which accumulated losses adjusted against share premium									
Profit carried to the Balance Sheet	**(120320)**	**(120221)**	**(123790)**	**(23442)**	**38353**	**98583**	**(103346)**	**4820**	**25077**

Note : *Previous year figures revised by insurers, Figures in brackets indicate negative values.*

TABLE 21: LIFE INSURERS : SHAREHOLDERS ACCOUNT *(Contd.)*

(₹ Lakh)

Particulars	IDBI FEDERAL			INDIAFIRST			KOTAK MAHINDRA		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Amounts transferred from the Policyholders Account (Technical Account)	7112	15469	845	4139	1931	2233	20064	16176	16523
Income From Investments:									
(a) Interest, Dividends & Rent – Gross	1949	2107	3412	2369	2580	3318	6952	8799	10489
(b) Profit on sale/redemption of investments	43	443	421	232	166	15	1313	359	609
(c) (Loss on sale/ redemption of investments)	(7)	(122)	(882)	(121)	(36)		(945)	(170)	(153)
(d) Transfer/gain on revaluation/ Change in Fair value									
(e) Amortization of Premium/ Discount on Investments	832	1275	472	775	749	500			
Other Income	7	7	10	0	106	104			
TOTAL (A)	**9935**	**19179**	**4278**	**7394**	**5495**	**6170**	**27384**	**25164**	**27468**
Expenses other than those directly related to the insurance business	175	281	531	242	614	254	79	132	236
Bad debts written off									
Provisions (Other than taxation)	(7)	1	0						
(a) For diminution in the value of investments (Net)									
(b) Provision for doubtful debts									
(c) Others								57	96
Prior Period Expenses									
Contribution to Policyholders Account	1755	3440	2219	9699	4192	5144	2366	840	530
TOTAL (B)	**1923**	**3723**	**2750**	**9941**	**4806**	**5398**	**2445**	**1029**	**863**
Profit/ (Loss) before tax	8012	15456	1528	(2547)	689	773	24939	24136	26605
Prior period expenses									
Provision for Taxation							1025	1246	1531
Profit / (Loss) after tax	8012	15456	1528	(2547)	689	773	23913	22889	25075
APPROPRIATIONS									
(a) Balance at the beginning of the year	(42311)	(34299)	(18844)	(22895)	(25443)	(24754)	24034	47948	70837
(b) Interim dividends paid during the year									
(c) Proposed final dividend									
(d) Dividend distribution tax									
(e) Transfer to reserves/ other accounts									
(f) Adjustment on account of depreciation in PY									
(g) Balance Sheet adjustment by which accumulated losses adjusted against share premium									
Profit carried to the Balance Sheet	**(34299)**	**(18844)**	**(17316)**	**(25443)**	**(24754)**	**(23981)**	**47948**	**70837**	**95912**

Note : *Previous year figures revised by insurers, Figures in brackets indicate negative values.*

TABLE 21: LIFE INSURERS : SHAREHOLDERS ACCOUNT *(Contd.)*

(₹ Lakh)

Particulars	LIC			MAX LIFE			PNB METLIFE		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Amounts transferred from the Policyholders Account (Technical Account)	163427	180305	249703	29440	28350	33512	394	649	931
Income From Investments:									
(a) Interest, Dividends & Rent – Gross	3405	3263	3191	21956	20330	17309	4569	4942	5281
(b) Profit on sale/redemption of investments				3107	7264	6612	65	0	2
(c) (Loss on sale/ redemption of investments)	(9)	(9)	(8)	(977)	(661)	(2020)	(2)		
(d) Transfer/gain on revaluation/ Change in Fair value				(34)					
(e) Amortization of Premium/ Discount on Investments				97	123	(33)			
Other Income				3	4	56			
TOTAL (A)	**166822**	**183559**	**252886**	**53593**	**55410**	**55436**	**5025**	**5591**	**6214**
Expenses other than those directly related to the insurance business		113	0	1975	3245	4154	61	349	614
Bad debts written off									
Provisions (Other than taxation)									
(a) For diminution in the value of investments (Net)									
(b) Provision for doubtful debts									
(c) Others							73		237
Prior Period Expenses									
Contribution to Policyholders Account				1311	4406	187			
TOTAL (B)		**113**	**0**	**3286**	**7651**	**4341**	**134**	**349**	**851**
Profit/ (Loss) before tax	166822	183446	252886	50307	47759	51094	4891	5243	5363
Prior period expenses									
Provision for Taxation	1154	1068	1102	6716	6335	7183			
Profit / (Loss) after tax	165668	182378	251785	43592	41424	43911	4891	5243	5363
APPROPRIATIONS									
(a) Balance at the beginning of the year				(26933)	(16470)	127	217	5107	10350
(b) Interim dividends paid during the year				12835	14974	18229			
(c) Proposed final dividend	163427	180305	249703	13613	4989	18229			
(d) Dividend distribution tax				4495	3991	7440			
(e) Transfer to reserves/ other accounts	2242	2073	2081	2186	872				
(f) Adjustment on account of depreciation in PY									
(g) Balance Sheet adjustment by which accumulated losses adjusted against share premium									
Profit carried to the Balance Sheet	**(0)**	**(0)**	**(0)**	**(16470)**	**127**	**141**	**5107**	**10350**	**15712**

Note : *Previous year figures revised by insurers, Figures in brackets indicate negative values.*

TABLE 21: LIFE INSURERS : SHAREHOLDERS ACCOUNT *(Contd.)*

(₹ Lakh)

Particulars	RELIANCE			SAHARA			SBI LIFE		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Amounts transferred from the Policyholders Account (Technical Account)	32830	15074	7928	1445	842	554	83962	70442	66558
Income From Investments:									
(a) Interest, Dividends & Rent – Gross	10522	10709	10655	2333	2032	1,718	17857	23162	27569
(b) Profit on sale/redemption of investments	1426	3460	5653	139	251	30	2080	3434	3687
(c) (Loss on sale/ redemption of investments)	(1709)	(427)	(2124)	(164)	(78)		(234)	(141)	(846)
(d) Transfer/gain on revaluation/ Change in Fair value				239		(926)			
(e) Amortization of Premium/ Discount on Investments	5487	1077	63				515	1157	1369
Other Income				6	8	8	736	746	793
TOTAL (A)	**48556**	**29893**	**22176**	**3999**	**3055**	**1384**	**104916**	**98800**	**99130**
Expenses other than those directly related to the insurance business	956	4709	3877	298	226	242	298	160	2404
Bad debts written off									
Provisions (Other than taxation)									
(a) For diminution in the value of investments (Net)							(104)	(105)	41
(b) Provision for doubtful debts									
(c) Others	231	(20)	(211)						
Prior Period Expenses									
Contribution to Policyholders Account	11480	11686	38238	1133	365	487	30708	15298	9307
TOTAL (B)	**12667**	**16375**	**41904**	**1431**	**591**	**729**	**30902**	**15352**	**11752**
Profit/ (Loss) before tax	35888	13518	(19728)	2568	2464	655	74013	83447	87378
Prior period expenses									
Provision for Taxation				159	316	15		1443	1275
Profit / (Loss) after tax	35888	13518	(19728)	2409	2148	640	74013	82004	86103
APPROPRIATIONS									
(a) Balance at the beginning of the year	(216177)	(191486)	(189487)	9562	11971	11219	168299	230613	297406
(b) Interim dividends paid during the year					2320		10000	12000	12000
(c) Proposed final dividend	9571	9571							
(d) Dividend distribution tax	1627	1948			580		1700	2399	2443
(e) Transfer to reserves/ other accounts								812	
(f) Adjustment on account of depreciation in PY									
(g) Balance Sheet adjustment by which accumulated losses adjusted against share premium			189487						
Profit carried to the Balance Sheet	**(191486)**	**(189487)**	**(19728)**	**11971**	**11219**	**11859**	**230613**	**297406**	**369066**

Note : *Previous year figures revised by insurers, Figures in brackets indicate negative values.*

TABLE 21: LIFE INSURERS : SHAREHOLDERS ACCOUNT *(Contd.)*

(₹ Lakh)

Particulars	SHRIRAM LIFE			STAR UNION DAI-ICHI		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Amounts transferred from the Policyholders Account (Technical Account)	6794	7839	4294	3486	5825	4333
Income From Investments:						
(a) Interest, Dividends & Rent – Gross	2446	2468	2583	1586	1057	1208
(b) Profit on sale/redemption of investments	26	1134	577	186	184	221
(c) (Loss on sale/ redemption of investments)		(46)	(83)	(117)	(135)	(22)
(d) Transfer/gain on revaluation/ Change in Fair value						
(e) Amortization of Premium/Discount on Investments	209	133	(38)			
Other Income	0	4	34	11	6	1
TOTAL (A)	**9474**	**11531**	**7368**	**5152**	**6938**	**5741**
Expenses other than those directly related to the insurance business	62	71	84	186	276	444
Bad debts written off						51
Provisions (Other than taxation)						
(a) For diminution in the value of investments (Net)						
(b) Provision for doubtful debts				6	7	8
(c) Others						
Prior Period Expenses						
Contribution to Policyholders Account	435	2975	5014	9544	5346	2971
TOTAL (B)	**497**	**3046**	**5098**	**9736**	**5629**	**3474**
Profit/ (Loss) before tax	8977	8485	2269	(4584)	1309	2267
Prior period expenses				70	21	5
Provision for Taxation	371	513	431			
Profit / (Loss) after tax	8606	7972	1838	(4654)	1287	2262
APPROPRIATIONS						
(a) Balance at the beginning of the year	16272	24878	30804	(14234)	(18888)	(17601)
(b) Interim dividends paid during the year						
(c) Proposed final dividend		1614				
(d) Dividend distribution tax		329				
(e) Transfer to reserves/ other accounts			(34)			
(f) Adjustment on account of depreciation in PY		(103)				
(g) Balance Sheet adjustment by which accumulated losses adjusted against share premium						
Profit carried to the Balance Sheet	**24878**	**30804**	**32676**	**(18888)**	**(17601)**	**(15339)**

Note : *Previous year figures revised by insurers, Figures in brackets indicate negative values.*

TABLE 21: LIFE INSURERS : SHAREHOLDERS ACCOUNT *(Concld.)*

(₹ Lakh)

Particulars	TATA AIA			TOTAL		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Amounts transferred from the Policyholders Account (Technical Account)	32917	31742	10033	751379	695903	689088
Income From Investments:						
(a) Interest, Dividends & Rent – Gross	8823	12452	14596	212078	244993	263628
(b) Profit on sale/redemption of investments	18	6	1956	35178	52746	59949
(c) (Loss on sale/ redemption of investments)	(20)	(4)	(80)	(20363)	(6152)	(11436)
(d) Transfer/gain on revaluation/ Change in Fair value				205		(926)
(e) Amortization of Premium/Discount on Investments				12220	10369	7708
Other Income				2403	1503	2331
TOTAL (A)	**41738**	**44196**	**26504**	**993100**	**999363**	**1010342**
Expenses other than those directly related to the insurance business	434	350	11921	11808	26993	40830
Bad debts written off						541
Provisions (Other than taxation)				(7)	1	0
(a) For diminution in the value of investments (Net)				3112	(110)	807
(b) Provision for doubtful debts				6	7	1013
(c) Others				304	32	138
Prior Period Expenses						
Contribution to Policyholders Account	9	12638	7573	215353	184876	188419
TOTAL (B)	**443**	**12988**	**19493**	**230577**	**211800**	**231747**
Profit/ (Loss) before tax	41295	31208	7011	762523	787563	778595
Prior period expenses				70	21	5
Provision for Taxation		4846	649	3669	26411	37093
Profit / (Loss) after tax	41295	26362	6363	758783	761131	741497
APPROPRIATIONS						
(a) Balance at the beginning of the year	(96621)	(55327)	(28965)	(860786)	(487040)	(37113)
(b) Interim dividends paid during the year				112125	96870	138403
(c) Proposed final dividend				223624	226550	298011
(d) Dividend distribution tax				29286	28088	38028
(e) Transfer to reserves/ other accounts				20002	(40711)	2047
(f) Adjustment on account of depreciation in PY					(407)	
(g) Balance Sheet adjustment by which accumulated losses adjusted against share premium						189487
Profit carried to the Balance Sheet	(55327)	(28965)	(22602)	(487040)	(37113)	417381

Note : *Previous year figures revised by insurers, Figures in brackets indicate negative values.*

TABLE 22 : LIFE INSURERS : BALANCE SHEET (As on 31st March)

(₹ Lakh)

PARTICULARS	AEGON LIFE			AVIVA LIFE			BAJAJ ALLIANZ		
	2014	2015	2016	2014	2015	2016	2014	2015	2016
Sources of Funds									
Shareholders' Funds:									
Share Capital	130700	131050	135944	200490	200490	200490	15071	15071	15071
Advance Against share capital									
Share Application Money Pending Allotment									
Employees Stock Option Outstanding									
Reserves and Surplus	3060	16109	31399				572013	659829	748077
Credit/[Debit] Fair Value Change Account	1								1
Sub-Total	**133761**	**147159**	**167343**	**200490**	**200490**	**200490**	**587083**	**674900**	**763149**
Borrowings									
Policyholders' Funds:									
Credit/[Debit] Fair Value Change Account	(18)	71	(126)	2	9	5	6771	20761	13623
Revaluation Reserve-Investment Property									
Policy Liabilities	27386	41685	60235	201451	271297	307355	1170845	1460554	1693136
Insurance Reserves									
Provision for Linked Liabilities	86250	99642	89693	507275	520528	444297	2128760	2164485	1915360
Fund for Discontinued Policy	11039	17796	13685	21367	35661	30846	14550	28442	29903
Sub-Total	**124658**	**159196**	**163487**	**730095**	**827495**	**782503**	**3320926**	**3674242**	**3652022**
Deferred Tax Liability									
Funds for Future Appropriations	156	108	64	4943	5657	5358	18395	12441	20738
Total	**258574**	**306463**	**330894**	**935528**	**1033642**	**988351**	**3926405**	**4361583**	**4435909**
Application of Funds									
Investments									
Shareholders'	8490	8291	9923	94239	72216	77694	581048	718662	756467
Policyholders'	27594	45523	65032	188638	278278	317050	1153622	1443788	1709020
Assets Held to Cover Linked Liabilities	97445	117531	103415	533464	561785	480464	2143310	2192927	1945262
Loans	3060	3168	3482				5269	9574	14490
Fixed Assets	1209	1381	1389	2533	1986	1799	25548	22720	21980
Incidental Expenses Pending Capitalisation									
Deferred Tax Asset									
Current Assets									
Cash and Bank Balances	3922	4067	5639	12724	11021	8028	73206	45234	33972
Advances and Other Assets	8378	7620	8401	21749	26000	26510	109202	121086	121015
Sub-Total (A)	**12300**	**11686**	**14040**	**34473**	**37022**	**34538**	**182408**	**166319**	**154986**
Current Liabilities	8729	10167	12228	47174	43193	48350	132521	152453	122689
Provisions	167	194	209	2686	1477	997	32280	39955	43607
Sub-Total (B)	**8896**	**10361**	**12437**	**49860**	**44670**	**49347**	**164801**	**192408**	**166296**
Net Current Assets (C) = (A – B)	**3404**	**1325**	**1604**	**(15388)**	**(7648)**	**(14809)**	**17607**	**(26088)**	**(11310)**
Miscellaneous Expenditure									
(To the Extent Not Written off or Adjusted)									
Debit Balance In Profit & Loss Account									
(Shareholders' Account)	13305	18451	28890	132042	127025	126153			
Debit Balance In Policyholders' A/c	104067	110793	117161						
Total	**258574**	**306463**	**330894**	**935528**	**1033642**	**988351**	**3926405**	**4361583**	**4435909**

Note : *Previous year figures revised by insurers*

TABLE 22 : LIFE INSURERS : BALANCE SHEET (As on 31st March) *(Contd.)*

(₹ Lakh)

PARTICULARS	BHARTI AXA			BIRLA SUN LIFE			CANARA HSBC		
	2014	2015	2016	2014	2015	2016	2014	2015	2016
Sources of Funds									
Shareholders' Funds:									
Share Capital	197820	211570	228620	190121	190121	190121	95000	95000	95000
Advance Against share capital									
Share Application Money Pending Allotment									
Employees Stock Option Outstanding									
Reserves and Surplus	19844	20594	20744	26829	26829	26829	12500	12500	12500
Credit/[Debit] Fair Value Change Account	(24)	619	(60)	14		(32)	2		
Sub-Total	**217640**	**232783**	**249305**	**216964**	**216950**	**216919**	**107502**	**107500**	**107500**
Borrowings									
Policyholders' Funds:									
Credit/[Debit] Fair Value Change Account	(237)	1554	(1216)	406	3357	(2551)	2		
Revaluation Reserve-Investment Property									
Policy Liabilities	46269	88206	142164	283533	428569	596437	154772	160670	217028
Insurance Reserves									
Provision for Linked Liabilities	167274	173711	127420	2016928	2360336	2257008	594816	694459	625172
Fund for Discontinued Policy	10908	17174	15101	47544	89787	85268	39631	67541	59308
Sub-Total	**224215**	**280645**	**283470**	**2348411**	**2882048**	**2936161**	**789221**	**922670**	**901508**
Deferred Tax Liability									
Funds for Future Appropriations		66	91	7334	1848	1319			3597
Total	**441855**	**513494**	**532866**	**2572709**	**3100846**	**3154399**	**896724**	**1030170**	**1012605**
Application of Funds									
Investments									
Shareholders'	14837	16599	27191	132921	155234	170663	45579	50936	65499
Policyholders'	48508	90912	136669	280072	413115	568196	156029	165401	228587
Assets Held to Cover Linked Liabilities	178183	190885	142522	2064472	2450122	2342276	634447	762000	684480
Loans		18	67	2847	3787	4784			
Fixed Assets	1029	1559	1176	3992	4917	6462	1324	1464	1054
Incidental Expenses Pending Capitalisation									
Deferred Tax Asset									
Current Assets									
Cash and Bank Balances	6921	6709	8675	50768	43119	48107	4913	1440	(658)
Advances and Other Assets	11271	14769	18257	35410	38756	50111	17341	13177	13561
Sub-Total (A)	**18192**	**21478**	**26932**	**86178**	**81875**	**98218**	**22254**	**14618**	**12903**
Current Liabilities	20533	21577	26360	77864	68175	82651	29552	20306	23614
Provisions	1090	1170	1270	11211	2791	2311	137	432	192
Sub-Total (B)	**21623**	**22747**	**27629**	**89075**	**70966**	**84962**	**29688**	**20738**	**23807**
Net Current Assets (C) = (A – B)	**(3431)**	**(1269)**	**(697)**	**(2897)**	**10909**	**13257**	**(7435)**	**(6121)**	**(10904)**
Miscellaneous Expenditure									
(To the Extent Not Written off or Adjusted)									
Debit Balance In Profit & Loss Account									
(Shareholders' Account)	202729	214790	225938	91302	62762	48762	66779	56489	43889
Debit Balance In Policyholders' A/c									
Total	**441855**	**513494**	**532866**	**2572709**	**3100846**	**3154399**	**896724**	**1030170**	**1012605**

Note : *Previous year figures revised by insurers*

TABLE 22 : LIFE INSURERS : BALANCE SHEET (As on 31st March) *(Contd.)*

(₹ Lakh)

PARTICULARS	DHFL PRAMERICA			EDELWEISS TOKIO			EXIDE LIFE		
	2014	2015	2016	2014	2015	2016	2014	2015	2016
Sources of Funds									
Shareholders' Funds:									
Share Capital	34038	37406	37406	18029	18029	26159	160000	175000	175000
Advance Against share capital									
Share Application Money Pending Allotment									
Employees Stock Option Outstanding									
Reserves and Surplus	51683	83292	83292	61971	61971	106588			
Credit/[Debit] Fair Value Change Account		14	(295)	38	274	91	406	1	
Sub-Total	**85721**	**120712**	**120404**	**80037**	**80274**	**132838**	**160406**	**175001**	**175000**
Borrowings									
Policyholders' Funds:									
Credit/[Debit] Fair Value Change Account	0	0			60	(28)	482	1373	(3026)
Revaluation Reserve-Investment Property									
Policy Liabilities	17177	59297	105349	7085	17798	37902	466403	562869	658186
Insurance Reserves									
Provision for Linked Liabilities	23539	25145	22318	2476	5555	10658	248088	239847	208324
Fund for Discontinued Policy				250	407	750	3310	9008	10858
Sub-Total	**40717**	**84442**	**127667**	**9812**	**23820**	**49282**	**718283**	**813098**	**874341**
Deferred Tax Liability									
Funds for Future Appropriations							738	905	3003
Total	**126437**	**205154**	**248070**	**89849**	**104094**	**182119**	**879428**	**989003**	**1052344**
Application of Funds									
Investments									
Shareholders'	27071	68624	74698	55334	50787	88757	48509	65777	75663
Policyholders'	21548	60199	105264	7042	18587	39652	450496	549692	650704
Assets Held to Cover Linked Liabilities	23539	25145	22318	2727	5962	11407	250105	246880	215206
Loans	0	8	42	5	6	37	4684	1556	12
Fixed Assets	411	3304	4626	1944	1463	1904	904	1636	2806
Incidental Expenses Pending Capitalisation									
Deferred Tax Asset	7492	6902	6151						
Current Assets									
Cash and Bank Balances	2347	2210	2662	2008	2635	4834	15994	16958	20293
Advances and Other Assets	6588	8330	12006	9783	9829	10402	45133	45143	34385
Sub-Total (A)	**8935**	**10540**	**14668**	**11791**	**12464**	**15236**	**61127**	**62100**	**54679**
Current Liabilities	12720	15659	20532	4138	6756	11450	43362	39050	38116
Provisions	446	523	694	1175	1840	2323	439	467	612
Sub-Total (B)	**13166**	**16181**	**21227**	**5313**	**8597**	**13772**	**43801**	**39517**	**38728**
Net Current Assets (C) = (A – B)	**(4231)**	**(5642)**	**(6559)**	**6478**	**3868**	**1464**	**17326**	**22584**	**15951**
Miscellaneous Expenditure									
(To the Extent Not Written off or Adjusted)									
Debit Balance In Profit & Loss Account									
(Shareholders' Account)	50608	46614	41529	16321	23421	38899	107404	100878	92002
Debit Balance In Policyholders' A/c									
Total	**126437**	**205154**	**248070**	**89849**	**104094**	**182119**	**879428**	**989003**	**1052344**

Note : *Previous year figures revised by insurers*

TABLE 22 : LIFE INSURERS : BALANCE SHEET (As on 31st March) *(Contd.)*

(₹ Lakh)

PARTICULARS	FUTURE GENERALI			HDFC STANDARD			ICICI PRUDENTIAL		
	2014	2015	2016	2014	2015	2016	2014	2015	2016
Sources of Funds									
Shareholders' Funds:									
Share Capital	145200	145200	145200	199488	199488	199529	142926	143172	143232
Advance Against share capital									
Share Application Money Pending Allotment							10	117	8
Employees Stock Option Outstanding									
Reserves and Surplus				21549	59901	120459	336638	343205	364150
Credit/[Debit] Fair Value Change Account	(1)	(30)	(165)	273	(200)	(4124)	18607	40290	25088
Sub-Total	**145199**	**145170**	**145035**	**221310**	**259189**	**315864**	**498180**	**526782**	**532478**
Borrowings									
Policyholders' Funds:									
Credit/[Debit] Fair Value Change Account		(93)	(635)	3105	6126	5361	47940	117547	97123
Revaluation Reserve-Investment Property							6689	5621	5771
Policy Liabilities	125434	155515	176750	1433967	1927920	2440064	1381249	1725875	2025479
Insurance Reserves									
Provision for Linked Liabilities	89320	80213	63756	3273571	4214016	4275382	5913737	7247752	7199029
Fund for Discontinued Policy	3865	7641	5446	147166	278018	297320	112807	229775	330443
Sub-Total	**218619**	**243276**	**245318**	**4857809**	**6426080**	**7018127**	**7462421**	**9326570**	**9657844**
Deferred Tax Liability									
Funds for Future Appropriations			1	31295	46415	70548	50404	52749	66191
Total	**363818**	**388446**	**390354**	**5110414**	**6731683**	**7404538**	**8011005**	**9906101**	**10256514**
Application of Funds									
Investments									
Shareholders'	26074	23311	19025	161563	219621	264015	535277	585677	621567
Policyholders'	117021	154230	177180	1470623	1990848	2586287	1445671	1885795	2151562
Assets Held to Cover Linked Liabilities	93185	87854	69202	3420737	4492034	4572702	6031043	7477754	7529579
Loans	67	132	267	4767	12563	9307	1191	2011	4427
Fixed Assets	312	457	1798	33874	40196	39637	20154	21499	21953
Incidental Expenses Pending Capitalisation									
Deferred Tax Asset							153	13	7
Current Assets									
Cash and Bank Balances	2133	2156	3511	44491	57237	64660	19344	25548	20021
Advances and Other Assets	14790	13607	12566	97045	125993	128041	96421	123280	127508
Sub-Total (A)	**16923**	**15763**	**16076**	**141536**	**183230**	**192701**	**115764**	**148828**	**147529**
Current Liabilities	9754	13211	16619	143392	203499	255970	160664	177816	182138
Provisions	331	312	365	2736	3310	4141	36462	37660	37973
Sub-Total (B)	**10084**	**13523**	**16984**	**146128**	**206809**	**260111**	**197126**	**215476**	**220111**
Net Current Assets (C) = (A – B)	**6838**	**2240**	**(908)**	**(4592)**	**(23579)**	**(67410)**	**(81362)**	**(66648)**	**(72582)**
Miscellaneous Expenditure (To the Extent Not Written off or Adjusted)									
Debit Balance In Profit & Loss Account (Shareholders' Account)	120320	120221	123790	23442			58878		
Debit Balance In Policyholders' A/c									
Total	**363818**	**388446**	**390354**	**5110414**	**6731683**	**7404538**	**8011005**	**9906101**	**10256514**

Note : *Previous year figures revised by insurers*

TABLE 22 : LIFE INSURERS : BALANCE SHEET (As on 31st March) *(Contd.)*

(₹ Lakh)

PARTICULARS	IDBI FEDERAL			INDIAFIRST			KOTAK MAHINDRA		
	2014	2015	2016	2014	2015	2016	2014	2015	2016
Sources of Funds									
Shareholders' Funds:									
Share Capital	79967	79978	79989	47500	47500	62500	51029	51029	51029
Advance Against share capital									
Share Application Money Pending Allotment									
Employees Stock Option Outstanding									
Reserves and Surplus				13000	13000	13000	53151	76041	101115
Credit/[Debit] Fair Value Change Account		(6)	9			13			
Sub-Total	**79967**	**79972**	**79998**	**60500**	**60500**	**75513**	**104180**	**127070**	**152144**
Borrowings									
Policyholders' Funds:									
Credit/[Debit] Fair Value Change Account	110	(103)	26		30	(28)	587	9715	3603
Revaluation Reserve-Investment Property								2033	2033
Policy Liabilities	141589	203946	279704	327812	405777	518568	280437	392271	531516
Insurance Reserves							7717	13971	15790
Provision for Linked Liabilities	163585	172141	160543	261578	324676	291807	801385	953248	949464
Fund for Discontinued Policy	2273	3515	2071	15977	31485	32930	10392	19079	16037
Sub-Total	**307557**	**379498**	**442346**	**605367**	**761967**	**843276**	**1100517**	**1390316**	**1518443**
Deferred Tax Liability									
Funds for Future Appropriations				5778	3389	1686	1515	698	
Total	**387524**	**459470**	**522344**	**671645**	**825857**	**920475**	**1206212**	**1518083**	**1670587**
Application of Funds									
Investments									
Shareholders'	28433	41645	42825	42195	46679	59561	81396	105197	139964
Policyholders'	144651	208615	268443	290496	393577	505394	315666	428631	573051
Assets Held to Cover Linked Liabilities	165858	175655	162615	283339	359550	324736	813292	973024	965501
Loans			0	489	785	833	969	16773	15076
Fixed Assets	1042	1063	13015	1379	1296	1185	3583	3973	4407
Incidental Expenses Pending Capitalisation									
Deferred Tax Asset									
Current Assets									
Cash and Bank Balances	9263	12369	10747	38002	5870	9235	15989	20255	22164
Advances and Other Assets	19946	22000	28722	30317	20518	22690	25056	28498	37935
Sub-Total (A)	**29209**	**34369**	**39469**	**68320**	**26389**	**31924**	**41045**	**48752**	**60099**
Current Liabilities	15657	20303	20898	39978	27123	26883	48843	56150	84854
Provisions	312	418	441	38	49	258	895	2117	2656
Sub-Total (B)	**15969**	**20721**	**21339**	**40016**	**27173**	**27141**	**49738**	**58266**	**87510**
Net Current Assets (C) = (A – B)	**13241**	**13648**	**18130**	**28304**	**(784)**	**4784**	**(8694)**	**(9514)**	**(27412)**
Miscellaneous Expenditure (To the Extent Not Written off or Adjusted)									
Debit Balance In Profit & Loss Account (Shareholders' Account)	34299	18844	17316	25443	24754	23981			
Debit Balance In Policyholders' A/c									
Total	**387524**	**459470**	**522344**	**671645**	**825857**	**920475**	**1206212**	**1518083**	**1670587**

Note : *Previous year figures revised by insurers*

TABLE 22 : LIFE INSURERS : BALANCE SHEET (As on 31st March) *(Contd.)*

(₹ Lakh)

PARTICULARS	LIC			MAX LIFE			PNB METLIFE		
	2014	2015	2016	2014	2015	2016	2014	2015	2016
Sources of Funds									
Shareholders' Funds:									
Share Capital	10000	10000	10000	194469	191881	191881	201288	201288	201288
Advance Against share capital									
Share Application Money Pending Allotment									
Employees Stock Option Outstanding									
Reserves and Surplus	43000	45071	47151	18227	9524	9538	5107	10350	15712
Credit/[Debit] Fair Value Change Account	859	1183	1143	2105	4120	967			
Sub-Total	**53860**	**56254**	**58294**	**214801**	**205525**	**202386**	**206396**	**211638**	**217001**
Borrowings									
Policyholders' Funds:									
Credit/[Debit] Fair Value Change Account	10819114	15866865	10397154	6116	21840	1006			2177
Revaluation Reserve-Investment Property									
Policy Liabilities	152921156	175409847	199864165	1021781	1417328	1904178	366152	448449	568627
Insurance Reserves	861134	842595	843767						
Provision for Linked Liabilities	7781211	7009648	5898362	1133038	1339577	1303700	630958	686695	619493
Fund for Discontinued Policy	9151	22642	19038	10413	23750	41658	24680	47292	52423
Sub-Total	**172391765**	**199151597**	**217022486**	**2171348**	**2802496**	**3250541**	**1021790**	**1182436**	**1242720**
Deferred Tax Liability									
Funds for Future Appropriations	131	1	5	99864	132786	145628	4271	13367	16592
Total	**172445756**	**199207852**	**217080785**	**2486013**	**3140807**	**3598555**	**1232457**	**1407442**	**1476313**
Application of Funds									
Investments									
Shareholders'	50808	50620	51309	277509	262269	239182	56522	59838	64991
Policyholders'	138987239	167774145	187224261	1061018	1519796	2027841	383169	483420	614314
Assets Held to Cover Linked Liabilities	9898813	9465853	8451111	1133039	1339957	1315379	653230	730362	668233
Loans	9624964	10102799	10416440	4168	5918	7639	1587	1920	2428
Fixed Assets	306730	316639	321055	11796	11878	16785	2060	4567	7270
Incidental Expenses Pending Capitalisation									
Deferred Tax Asset									
Current Assets									
Cash and Bank Balances	8100300	6437549	4291069	30820	22113	33263	21430	17153	22249
Advances and Other Assets	6987501	7300716	8651956	87754	111278	123020	30170	32703	36848
Sub-Total (A)	**15087802**	**13738265**	**12943026**	**118574**	**133391**	**156283**	**51600**	**49857**	**59097**
Current Liabilities	(147133)	565860	582408	113366	121979	136497	50258	55906	71860
Provisions	1657732	1674611	1744009	18893	10423	28057	1860	2013	2148
Sub-Total (B)	**1510599**	**2240471**	**2326417**	**132259**	**132402**	**164554**	**52118**	**57919**	**74009**
Net Current Assets (C) = (A – B)	**13577203**	**11497794**	**10616609**	**(13685)**	**989**	**(8271)**	**(518)**	**(8063)**	**(14912)**
Miscellaneous Expenditure									
(To the Extent Not Written off or Adjusted)									
Debit Balance In Profit & Loss Account									
(Shareholders' Account)				12167					
Debit Balance In Policyholders' A/c							136406	135397	133989
Total	**172445756**	**199207852**	**217080785**	**2486013**	**3140807**	**3598555**	**1232457**	**1407442**	**1476313**

Note : *Previous year figures revised by insurers*

TABLE 22 : LIFE INSURERS : BALANCE SHEET (As on 31st March) *(Contd.)*

(₹ Lakh)

PARTICULARS	RELIANCE NIPPON			SAHARA			SBI		
	2014	2015	2016	2014	2015	2016	2014	2015	2016
Sources of Funds									
Shareholders' Funds:									
Share Capital	119632	119632	119632	23200	23200	23200	100000	100000	100000
Advance Against share capital									
Share Application Money Pending Allotment									
Employees Stock Option Outstanding									
Reserves and Surplus	219803	219803	30316	12346	11588	12223	230613	297406	369066
Credit/[Debit] Fair Value Change Account	1041	4993	1126	253	124		3620	6535	4244
Sub-Total	**340476**	**344428**	**151074**	**35799**	**34912**	**35423**	**334233**	**403941**	**473310**
Borrowings									
Policyholders' Funds:									
Credit/[Debit] Fair Value Change Account	3319	10583	2258	0	107		26189	50082	33540
Revaluation Reserve-Investment Property									
Policy Liabilities	489735	619574	683807	49752	58362	66907	2679504	3286036	3963417
Insurance Reserves									
Provision for Linked Liabilities	1006601	841508	705318	32993	26274	18531	2775628	3313747	3436901
Fund for Discontinued Policy	21143	37262	44251	485	879	352	83357	167114	165265
Sub-Total	**1520799**	**1508927**	**1435634**	**83230**	**85622**	**85791**	**5564678**	**6816979**	**7599123**
Deferred Tax Liability									
Funds for Future Appropriations	2211	642	736	4111	6678	8084	743	146	23
Total	**1863486**	**1853998**	**1587444**	**123140**	**127212**	**129297**	**5899654**	**7221066**	**8072456**
Application of Funds									
Investments									
Shareholders'	142306	160163	152492	28523	21670	24293	235346	307024	356490
Policyholders'	662074	651305	694400	55687	63743	69972	2532388	3150447	3825590
Assets Held to Cover Linked Liabilities	1028405	878775	749568	33478	27153	18883	2859728	3481007	3602189
Loans	3800	7244	2991	205	543	867	64	177	12356
Fixed Assets	1518	3082	3172	1050	1022	981	28611	27149	44725
Incidental Expenses Pending Capitalisation									
Deferred Tax Asset									
Current Assets									
Cash and Bank Balances	32974	36072	36052	5402	5520	4984	254229	252378	261676
Advances and Other Assets	56894	71856	50627	4435	11793	13087	151238	191176	239881
Sub-Total (A)	**89868**	**107928**	**86679**	**9837**	**17313**	**18071**	**405467**	**443554**	**501557**
Current Liabilities	244715	132372	121534	5374	3220	2604	147271	167559	250259
Provisions	11256	11613	52	265	1012	1167	14678	20733	20192
Sub-Total (B)	**255971**	**143986**	**121585**	**5639**	**4232**	**3771**	**161949**	**188292**	**270451**
Net Current Assets (C) = (A – B)	**(166102)**	**(36058)**	**(34907)**	**4198**	**13081**	**14300**	**243518**	**255262**	**231106**
Miscellaneous Expenditure									
(To the Extent Not Written off or Adjusted)									
Debit Balance In Profit & Loss Account									
(Shareholders' Account)	191486	189487	19728						
Debit Balance In Policyholders' A/c									
Total	**1863486**	**1853998**	**1587444**	**123140**	**127212**	**129297**	**5899654**	**7221066**	**8072456**

Note : *Previous year figures revised by insurers*

TABLE 22 : LIFE INSURERS : BALANCE SHEET (As on 31st March) *(Contd.)*

(₹ Lakh)

PARTICULARS	SHRIRAM			STAR UNION DAI-ICHI		
	2014	2015	2016	2014	2015	2016
Sources of Funds						
Shareholders' Funds:						
Share Capital	17500	17500	17505	25000	25000	25000
Advance Against share capital						
Share Application Money Pending Allotment						
Employees Stock Option Outstanding						
Reserves and Surplus	24878	30804	32683	17000	17000	17000
Credit/[Debit] Fair Value Change Account	136	1619	304	(9)	0	6
Sub-Total	**42514**	**49923**	**50492**	**41991**	**42000**	**42006**
Borrowings						
Policyholders' Funds:						
Credit/[Debit] Fair Value Change Account		316	152	(18)	(386)	(395)
Revaluation Reserve-Investment Property						
Policy Liabilities	57553	83947	124174	153148	174031	228593
Insurance Reserves						
Provision for Linked Liabilities	100442	104063	82883	259825	305576	263028
Fund for Discontinued Policy	1803	2307	3369	20424	36686	42523
Sub-Total	**159798**	**190633**	**210578**	**433379**	**515907**	**533750**
Deferred Tax Liability						
Funds for Future Appropriations	95	207	233	642	6775	7522
Total	**202406**	**240764**	**261302.53**	**476012**	**564682**	**583278**
Application of Funds						
Investments						
Shareholders'	32441	43858	53255	17689	15946	16502
Policyholders'	58928	86555	113326	140866	179156	236083
Assets Held to Cover Linked Liabilities	102245	106370	86252	280249	342262	305552
Loans	78	157	293	293	731	1040
Fixed Assets	3264	3533	4508	2594	2259	2245
Incidental Expenses Pending Capitalisation						
Deferred Tax Asset						
Current Assets						
Cash and Bank Balances	14978	11399	15168	6934	4880	4787
Advances and Other Assets	7628	10647	13228	42264	28721	41694
Sub-Total (A)	**22606**	**22046**	**28396**	**49198**	**33601**	**46481**
Current Liabilities	16615	20594	24215	33712	26778	39867
Provisions	541	1161	512	55	96	97
Sub-Total (B)	**17155**	**21754**	**24727**	**33767**	**26874**	**39964**
Net Current Assets (C) = (A – B)	**5451**	**291**	**3669**	**15431**	**6727**	**6517**
Miscellaneous Expenditure						
(To the Extent Not Written off or Adjusted)						
Debit Balance In Profit & Loss Account						
(Shareholders' Account)				18888	17601	15339
Debit Balance In Policyholders' A/c						
Total	**202406**	**240764**	**261303**	**476012**	**564682**	**583278**

Note : *Previous year figures revised by insurers*

TABLE 22 : LIFE INSURERS : BALANCE SHEET (As on 31st March) *(Concld.)*

(₹ Lakh)

PARTICULARS	TATA AIA			TOTAL		
	2014	2015	2016	2014	2015	2016
Sources of Funds						
Shareholders' Funds:						
Share Capital	195350	195350	195350	2593818	2623956	2669147
Advance Against share capital						
Share Application Money Pending Allotment				10	117	8
Employees Stock Option Outstanding						
Reserves and Surplus				1743213	2014818	2161843
Credit/[Debit] Fair Value Change Account	238	595	256	27559	60130	28572
Sub-Total	**195588**	**195945**	**195606**	**4364600**	**4699021**	**4859570**
Borrowings						
Policyholders' Funds:						
Credit/[Debit] Fair Value Change Account	11855	24780	21119	10925728	16134595	10569143
Revaluation Reserve-Investment Property				6689	7654	7804
Policy Liabilities	644234	764685	903340	164448423	190164506	218097080
Insurance Reserves		69	98	868850	856635	859655
Provision for Linked Liabilities	922051	969626	753023	30921328	33872469	31721469
Fund for Discontinued Policy	35125	56338	69466	647662	1229599	1368309
Sub-Total	**1613265**	**1815499**	**1747045**	**207818679**	**242265458**	**262623460**
Deferred Tax Liability						
Funds for Future Appropriations	11289	4734	6871	243915	289612	358291
Total	**1820143**	**2016178**	**1949522**	**212427193**	**247254091**	**267841321**
Application of Funds						
Investments						
Shareholders'	131741	173104	200324	2855852	3323749	3652349
Policyholders'	665042	778602	897332	150664086	182814363	205785210
Assets Held to Cover Linked Liabilities	955490	1025966	822489	33679822	37516813	35591341
Loans	16873	20953	25358	9675379	10190825	10522235
Fixed Assets	9729	10897	11367	466590	489938	537301
Incidental Expenses Pending Capitalisation						
Deferred Tax Asset				7645	6915	6158
Current Assets						
Cash and Bank Balances	6811	7960	12877	8775904	7051852	4944016
Advances and Other Assets	36812	49309	46606	7953125	8426803	9869054
Sub-Total (A)	**43623**	**57269**	**59483**	**16729029**	**15478656**	**14813071**
Current Liabilities	57094	78533	87951	1316152	2048238	2290547
Provisions	588	1044	1480	1796272	1815422	1895763
Sub-Total (B)	**57682**	**79578**	**89432**	**3112424**	**3863660**	**4186310**
Net Current Assets (C) = (A – B)	**(14059)**	**(22309)**	**(29949)**	**13616605**	**11614995**	**10626761**
Miscellaneous Expenditure						
(To the Extent Not Written off or Adjusted)						
Debit Balance In Profit & Loss Account						
(Shareholders' Account)	55327	28965	22602	1220741	1050302	868817
Debit Balance In Policyholders' A/c				240473	246190	251150
Total	**1820143**	**2016178**	**1949522**	**212427193**	**247254091**	**267841322**

Note : *Previous year figures revised by insurers*

TABLE 23: LIFE INSURANCE CORPORATION OF INDIA : POLICYHOLDERS ACCOUNT CAPITAL REDEMPTION AND ANNUITY CERTAIN BUSINESS (NON-PARTICIPATING)

(₹ Lakh)

Particulars	2013-14	2014-15	2015-16
Premiums earned (Net)	527	486.61	470.12
Profit/ Loss on sale/redemption of Investments	(27.19)	(24.87)	(25.50)
Change in Policy Liabilities	(897.31)	(798.05)	(877.25)
Others			
Interest on premium	4	4.21	3.07
Interest, Dividend & Rent –(Gross)	1591	1674.87	1824.26
TOTAL (A)	**1198**	**1342.77**	**1394.70**
Claims Incurred (Net)	992	1015.48	549.39
Commission	8	6.86	6.35
Operating Expenses related to Insurance Business	99	106.47	105.97
Others			
Provision for Bad & Doubtful Debts	4	17.20	0.00
Provision for Taxation	32	66.88	249.92
Provision for diminution in investment	0	0.00	10.85
TOTAL (B)	**1135**	**1212.89**	**922.48**
Operating Profit/(Loss) C= (A - B)	**63**	**129.88**	**472.22**
APPROPRIATIONS			
Transfer to Shareholders' Account			
Transfer to Catastrophe Reserve			
Transfer to Other Reserves			
TOTAL (C)	**63**	**129.88**	**472.22**

Note: Figures in brackets indicate negative values.

TABLE 24: LIFE INSURANCE CORPORATION OF INDIA : SHAREHOLDERS ACCOUNT CAPITAL REDEMPTION AND ANNUITY CERTAIN BUSINESS (NON-PARTICIPATING)

(₹ Lakh)

Particulars	2013-14	2014-15	2015-16
OPERATING PROFIT/(LOSS)			
(a) Fire Insurance			
(b) Marine Insurance			
(c) Miscellaneous Insurance	63	129.89	472.22
INCOME FROM INVESTMENTS			
(a) Interest, Dividend & Rent – Gross			
(b) Profit on sale of investments			
Less: Loss on sale of investments			
TOTAL (A)	**63**	**129.89**	**472.22**
PROVISIONS (Other than taxation)			
(a) For diminution in the value of investments			
(b) For doubtful debts			
(C) Others			
OTHER EXPENSES			
(a) Expenses other than those related to Insurance Business			
(b) Bad debts written off			
(c) Others			
TOTAL (B)			
Profit Before Tax	**63**	**129.89**	**472.22**
Provision for Taxation			
Profit after Tax	**63**	**129.89**	**472.22**
APPROPRIATIONS			
(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	**63**	**129.89**	**472.22**

TABLE 25: LIFE INSURANCE CORPORATION OF INDIA : BALANCE SHEET CAPITAL REDEMPTION AND ANNUITY CERTAIN BUSINESS (NON-PARTICIPATING) (As on 31st March)

(₹ Lakh)

Particulars	2014	2015	2016
SOURCES OF FUNDS			
Share Capital			
Policy Liabilities	19278	20075.79	20953.04
Reserves and Surplus	36	35.56	35.36
Fair value change account	(8)	(5.69)	0
Borrowings			
TOTAL	**19305**	**20105.66**	**20988.40**
APPLICATION OF FUNDS			
Investments	19251	20220.89	20190.23
Loans			0.0
Fixed Assets			0.0
Current Assets:			
Cash and Bank Balances	37	63.93	1601.11
Advances and Other Assets	540	504.04	505.74
Total Current Assets (A)	**577**	**567.97**	**2106.85**
Current Liabilities	419	530.79	645.49
Provisions	104	152.41	662.99
Total Current Liabilities (B)	**523**	**683.20**	**1308.48**
Net Current Assets (C) = (A - B)	**55**	**(115.23)**	**798.37**
Miscellaneous Expenditure			
(to the extent not written off)			
Debit balance in Profit and Loss A/c			
TOTAL	**19305**	**20105.66**	**20988.40**

Note: Figures in brackets indicate negative values.

TABLE 26: INDIVIDUAL BUSINESS (WITHIN INDIA) - DETAILS OF FORFEITURE/ LAPSED POLICIES IN RESPECT OF NON-LINKED BUSINESS*

Particulars	Number of policies in '000s			Sum Assured (₹ Crore)			Lapse Ratio (Based on number of policies) (In per cent)		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Aegon	30.79	16.72	9.32	3664.97	3647.30	3689.45	14.59	9.13	4.29
AVIVA Life	74.17	58.08	37.84	7430.16	6237.49	6317.98	22.19	16.35	10.43
Bajaj Allianz	490.73	371.54	224.86	56322.18	21070.98	5359.76	14	15.67	10.02
Bharti AXA	50.87	62.16	29.17	2377.34	3124.25	2141.31	24.72	16.71	9.91
Birla Sun Life	363.19	269.03	188.11	13011.20	10547.70	8084.77	46.89	34.6	22.83
Canara HSBC	17.21	16.45	17.54	608.91	677.38	657.72	29.62	23.38	20.88
DHFL Pramerica	59.74	39.58	30.26	1209.08	1028.54	754.65	40.65	26.69	18.73
Edelweiss Tokio	38.87	50.96	11.06	7358.63	10413.72	1493.78	52.44	32.74	17.81
Exide Life	101.09	99.21	63.51	3229.87	3845.07	3720.32	11.34	10.67	6.37
Future Generali	79.56	73.88	50.41	2697.13	2711.13	1575.83	16.01	22.35	17.59
HDFC Standard	161.42	156.35	112.10	8738.66	16212.04	18378.01	6.13	6.74	4.54
ICICI Prudential	446.52	405.78	233.89	11428.60	11743.82	13211.75	26.87	24.06	13.89
IDBI Federal	40.56	40.02	37.46	2311.03	2253.54	1557.58	13.6	11.57	9.85
IndiaFirst	15.64	25.12	32.24	527.87	890.57	828.34	28.84	27.6	25.46
Kotak Mahindra	62.69	58.75	56.81	4846.81	4837.18	4678.58	5.71	9.6	7.56
Max Life	217.45	201.16	200.33	9280.04	9607.26	11801.65	9.03	7.69	5.40
PNB Metlife	101.47	86.80	63.92	3628.22	4328.41	5001.65	23.25	17.9	11.04
Reliance Nippon	466.99	329.04	243.68	7241.85	5778.67	5078.17	19.4	13.42	9.95
Sahara	35.03	28.16	273.98	697.72	406.42	5478.68	18.08	11.81	8.69
SBI Life	356.41	248.12	452.74	10326.41	12290.15	16916.86	7.58	8.83	13.78
Shriram	114.37	93.35	116.59	4427.58	3895.40	4738.39	45.12	26.34	29.85
Star Union Dai-ichi	58.71	52.79	30.62	906.35	1280.01	1614.85	35.04	29.23	15.03
TATA AIA	135.00	82.02	41.68	4368.08	2250.28	1517.35	8.49	9.74	4.79
LIC	15810.61	11259.40	7755.46	202127.13	342174.22	302715.37	5.69	4.01	2.76

** 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 for various years

TABLE 27: PERSISTENCY OF LIFE INSURANCE POLICIES (BASED ON NUMBER OF POLICIES)

Insurer	2013-14					2014-15					2015-16				
	13*	25*	37*	49*	61*	13*	25*	37*	49*	61*	13*	25*	37*	49*	61*
Aegon	69.74	47.07	43.94	35.61	15.05	73.00	65.00	43.00	40.00	20.00	62.07	66.78	60.54	39.83	27.31
Aviva	56.10	49.20	43.10	27.40	11.90	56.50	49.70	44.60	39.00	18.10	62.49	47.83	44.26	41.51	31.53
Bajaj Allianz	61.57	48.53	26.41	10.38	3.98	52.72	39.76	32.66	19.61	6.88	53.95	42.18	33.40	28.16	14.86
Bharti AXA	54.28	47.51	37.65	32.86	30.22	52.10	46.50	38.90	35.70	33.30	49.73	42.46	33.39	27.68	16.53
Birla Sunlife	43.37	42.55	48.44	41.73	44.38	50.00	39.00	38.00	38.00	19.00	54.00	42.00	34.00	31.00	28.00
Canara HSBC	58.20	82.70	72.70	83.50	80.50	53.47	44.97	43.91	43.71	36.96	59.25	47.06	40.70	41.43	31.04
DHFL Pramerica	40.62	33.08	24.70	17.19	NA	43.21	27.34	24.91	22.66	10.16	50.08	34.71	18.80	21.00	15.66
Edelweiss Tokio	41.60	36.80	NA	NA	NA	49.50	34.40	31.80	NA	NA	63.92	40.98	30.65	28.86	NA
Exide Life	55.90	48.20	42.30	36.30	23.80	59.00	52.00	42.00	35.00	29.00	58.80	52.30	42.90	36.40	30.10
Future Generali	42.44	33.20	25.01	18.10	14.69	38.73	32.03	26.15	20.44	8.88	35.23	31.59	29.20	23.44	16.61
HDFC Standard	67.61	65.50	55.68	44.01	24.87	68.19	59.33	58.44	56.23	31.78	71.33	61.28	55.17	56.43	41.36
ICICI Prudential	66.20	62.50	47.40	23.70	10.70	73.40	60.60	57.80	42.80	16.70	78.70	66.40	56.40	55.30	35.20
IDBI Federal	70.70	72.06	73.83	66.43	43.22	70.07	65.32	70.18	71.29	54.47	61.89	58.93	49.12	53.91	58.11
IndiaFirst	65.29	57.17	50.15	51.59	NA	60.10	55.40	51.60	46.20	37.30	60.53	49.70	50.61	48.86	26.01
Kotak Mahindra	70.90	61.69	49.43	31.92	14.12	71.79	61.41	54.74	42.77	25.75	76.82	63.87	55.94	51.20	37.39
Max Life	76.00	66.00	53.00	38.00	23.00	78.00	67.00	54.00	38.00	23.00	74.00	62.00	53.00	49.00	37.00
PNB Metlife	50.24	36.55	28.03	NA	13.41	58.00	41.00	31.00	24.00	14.00	63.30	46.30	35.80	28.20	17.10
Reliance Nippon	51.59	40.88	24.53	11.28	7.33	54.48	43.20	38.96	22.51	6.42	55.80	44.86	39.09	36.13	16.17
Sahara India	76.22	71.46	59.33	49.47	38.88	62.62	45.51	46.20	41.28	22.09	75.21	67.32	56.95	50.59	40.05
SBI Life *	67.98	59.28	48.52	25.22	11.43	69.00	57.00	51.00	37.00	16.00	69.25	59.31	49.96	42.52	23.44
Shriram	48.93	82.41	35.02	76.19	80.63	45.00	29.00	30.00	31.00	7.00	47.19	33.39	25.24	29.05	28.03
Star Union Dai-ichi	43.45	39.16	35.13	48.01	47.43	48.84	36.11	33.24	30.18	19.01	52.89	44.21	33.63	29.76	21.40
Tata AIA	46.85	43.52	31.03	21.06	16.06	51.43	41.64	38.56	27.68	16.39	56.84	45.83	37.91	36.09	24.02
LIC of India	59.00	56.00	53.00	49.00	44.00	66.00	51.00	49.00	47.00	44.00	63.00	60.00	48.00	47.00	44.00

*Note: * Persisitency ratio for 13th, 25th, 37th, 49th and 61st months.*
NA: Not available
Source of data: As submitted by the life insurance companies

TABLE 28: NUMBER OF INDIVIDUAL AGENTS OF LIFE INSURERS
(As on 31st March)

Insurer	2014	2015	2016
AEGON	8022	7973	6222
AVIVA	19985	18935	10443
BAJAJ ALLIANZ	169634	120982	89975
BHARTI AXA	16733	19132	20561
BIRLA SUNLIFE	81763	90537	110658
CANARA HSBC OBC	0	0	0
DHFL PRAMERICA	3249	1995	4439
EDELWEISS TOKIO	7255	10421	15490
EXIDE LIFE	35140	32357	50300
FUTURE GENERALI	27292	17150	17919
HDFC STANDARD	55933	65214	82381
ICICI PRUDENTIAL	171734	132463	121016
IDBI FEDERAL	10343	13089	9309
INDIAFIRST	3790	4325	2468
KOTAK MAHINDRA	44395	55548	86303
MAX LIFE	42620	43505	45276
PNB METLIFE	13448	17017	7989
RELIANCE NIPPON	109042	105022	129693
SAHARA	10914	11362	11477
SBI LIFE	110491	83656	92619
SHRIRAM LIFE	4637	4460	4422
STAR UNION DAI-ICHI	6510	8167	8507
TATA AIA	40751	40993	27538
PRIVATE TOTAL	**993681**	**904303**	**955005**
LIC	1195916	1163604	1061560
INDUSTRY TOTAL	**2189597**	**2067907**	**2016565**

TABLE 29: NUMBER OF CORPORATE AGENTS OF LIFE INSURERS
(As on 31st March)

Insurer	2014	2015	2016
AEGON	9	7	6
AVIVA	7	5	4
BAJAJ ALLIANZ	199	47	37
BHARTI AXA	7	6	3
BIRLA SUNLIFE	46	34	32
CANARA HSBC OBC	3	4	3
DHFL PRAMERICA	15	15	9
EDELWEISS TOKIO	2	2	2
EXIDE LIFE	14	14	20
FUTURE GENERALI	4	2	2
HDFC LIFE	8	11	12
ICICI PRUDENTIAL	11	11	11
IDBI FEDERAL	3	2	3
INDIAFIRST	12	12	10
KOTAK MAHINDRA	32	34	23
MAX LIFE	23	23	19
PNB METLIFE	11	12	13
RELIANCE NIPPON	16	16	8
SAHARA	5	5	4
SBI LIFE	98	82	60
SHRIRAM LIFE	7	8	6
STAR UNION DAI-ICHI	7	7	7
TATA AIA	1	2	3
PRIVATE TOTAL	**540**	**361**	**297**
LIC	149	142	119
INDUSTRY TOTAL	**689**	**503**	**416**

TABLE 30: AVERAGE NUMBER OF INDIVIDUAL POLICIES SOLD BY INDIVIDUAL & CORPORATE AGENTS

INSURER	INDIVIDUAL AGENT			CORPORATE AGENT		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Aegon	3	2	2	394	230	182
Aviva	2	1	1	5545	7047	4930
Bajaj Allianz	2	2	2	367	69	222
Bharti Axa	2	2	2	231	210	215
Birla Sunlife	3	2	2	2491	611	480
Canara HSBC OBC	-	-	-	12815	17145	21566
DLF Pramerica	4	5	5	898	962	804
Edelweiss Tokio	5	2	2	1829	2192	2584
Exide	4	3	3	3626	1222	435
Future Generali	1	1	1	3132	1360	657
HDFC Std	5	5	6	47261	45265	46496
ICICI Pru	1	1	1	38030	35092	29104
IDBI Federal	3	2	2	26780	25384	34074
India First	3	2	2	6823	6196	7353
Kotak Mahindra	2	2	2	1678	1655	3281
Max NewYork	5	4	4	14548	12747	12579
MetLife	2	2	2	11183	11599	12289
Reliance Nippon	3	3	2	5061	2338	1691
Sahara	4	2	2	137	8	22
SBI Life	6	5	5	5112	7106	11203
Shriram	4	4	3	6929	9451	19806
Star Union	2	1	1	14531	13155	11853
Tata AIG	3	2	2	3063	1113	9190
Private Average	**3**	**2**	**3**	**4747**	**5450**	**8332**
LIC	29	16	18	2723	2420	2231
Industry Average	**17**	**10**	**11**	**4242**	**4710**	**6599**

Note: The '-' cells indicate no business procured during the financial year

TABLE 31: AVERAGE NEW BUSINESS PREMIUM INCOME FOR INDIVIDUAL AND CORPORATE AGENTS

(in ₹ lakh)

INSURER	INDIVIDUAL AGENT			CORPORATE AGENT		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Aegon	0.91	0.70	0.74	127	66	81
Aviva	0.68	0.55	0.57	1850	2905	1369
Bajaj Allianz	0.62	0.67	0.76	71	14	57
Bharti Axa	0.65	0.64	0.60	52	101	85
Birla Sunlife	0.60	0.60	0.56	397	396	232
Canara HSBC OBC	-	-	-	6944	9453	14431
DLF Pramerica	0.98	1.36	1.62	106	330	350
Edelweiss Tokio	0.84	0.72	0.64	538	1086	1535
Exide	1.13	1.41	0.90	1236	415	135
Future Generali	0.32	0.26	0.35	361	412	113
HDFC	0.63	0.90	0.67	20231	24113	22515
ICICI Pru	0.67	0.80	1.04	17917	27191	29873
IDBI Federal	0.69	0.47	0.49	7488	10874	15805
India First	0.37	0.26	0.35	1623	1489	1979
Kotak Mahindra	0.52	0.56	0.54	1261	1176	2113
Max NewYork	1.66	1.56	1.63	5810	6355	7638
MetLife	0.72	0.61	0.74	3059	3851	4300
Reliance Nippon	0.68	0.71	0.50	619	282	308
Sahara	0.59	0.34	0.38	12	5	1
SBI Life	1.56	1.77	2.13	1718	2206	4292
Shriram	1.34	1.33	1.03	1268	1532	2336
Star Union	0.52	0.36	0.27	4773	5849	5796
Tata AIA	0.60	0.46	0.78	688	2218	11232
Private Average	**0.79**	**0.85**	**0.87**	**1704**	**2541**	**4237**
LIC	3.39	2.67	2.85	675	615	583
Industry Average	**2.22**	**1.86**	**1.95**	**1447**	**2071**	**3199**

Note: The '-' cells indicate no business procured during the financial year

TABLE 32 : AVERAGE PREMIUM INCOME PER POLICY FOR INDIVIDUAL AND CORPORATE AGENTS

(in ₹)

INSURER	INDIVIDUAL AGENT			CORPORATE AGENT		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Aegon	35,471	39,035	32,734	32,311	28,788	44,190
Aviva	45,138	42,873	39,901	33,363	41,223	27,763
Bajaj Allianz	26,916	35,039	34,524	19,461	20,941	25,594
Bharti Axa	26,239	35,419	32,079	22,716	48,286	39,768
Birla Sunlife	22,416	28,402	31,066	15,954	64,741	48,362
Canara HSBC OBC	-	-	-	54,189	55,139	66,917
DHFL Pramerica	24,158	29,843	35,319	11,776	34,303	43,557
Edelweiss Tokio	18,545	33,225	35,022	29,419	49,558	59,415
Exide	29,008	41,668	29,409	34,073	33,994	31,111
Future Generali	23,145	26,902	34,170	11,537	30,336	17,157
HDFC	12,106	17,368	11,954	42,807	53,270	48,423
ICICI Pru	52,945	81,956	88,555	47,112	77,484	102,643
IDBI Federal	25,773	27,619	30,548	27,959	42,837	46,384
India First	11,244	13,542	18,055	23,784	24,026	26,918
Kotak Mahindra	30,089	33,420	34,578	75,152	71,072	64,412
Max NewYork	33,572	40,707	45,259	39,935	49,851	60,722
MetLife	34,889	32,178	32,994	27,351	33,200	34,988
Reliance Nippon	20,102	24,672	23,620	12,232	12,064	18,220
Sahara	16,037	18,025	22,127	8,517	58,628	3,378
SBI Life	28,367	36,992	40,683	33,616	31,046	38,307
Shriram	33,204	32,397	31,406	18,300	16,214	11,795
Star Union	20,785	34,654	32,784	32,847	44,464	48,897
Tata AIA	21,183	29,838	34,694	22,464	199,211	122,214
Private Average	**26,334**	**34,340**	**34,052**	**35,898**	**46,631**	**50,856**
LIC	11,839	16,318	16,075	24,777	25,411	26,153
Industry Average	**12,989**	**18,273**	**18,017**	**34,119**	**43,969**	**48,484**

Note: The '-' cells indicate no business procured during the financial year

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS

Particulars	Aegon			Aviva			Bajaj Allianz		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	4	2	1	3	2	2	49	26	24
Arunachal Pradesh	0	0	0	0	0	0	0	0	0
Assam	1	1	1	6	6	6	25	25	24
Bihar	0	0	0	3	3	3	52	52	52
Chattisgarh	2	2	2	2	2	2	14	14	13
Goa	1	1	1	1	1	1	2	2	2
Gujarat	7	7	7	7	7	7	39	39	35
Haryana	3	3	2	7	7	7	13	13	13
Himachal Pradesh	1	1	1	0		0	11	11	11
Jammu & Kashmir	1	1	1	1	1	1	11	11	9
Jharkhand	1	1	1	3	3	3	34	34	32
Karnataka	6	6	6	7	7	7	31	31	30
Kerala	4	4	0	6	6	6	62	61	57
Madhya Pradesh	6	5	4	6	6	6	37	34	34
Maharashtra	15	15	15	13	13	13	61	61	52
Manipur	0	0	0	0	0	0	1	1	1
Meghalaya	0	0	0	1	1	1	1	1	1
Mizoram	0	0	0	0	0	0	1	1	1
Nagaland	0	0	0	0	0	0	0	0	0
Orissa	3	3	3	6	6	6	46	45	41
Punjab	5	5	5	9	9	9	24	24	24
Rajasthan	2	2	2	6	6	6	33	33	31
Sikkim	1	1	0	0	0	0	2	2	2
Tamil Nadu	8	8	8	5	5	5	35	33	31
Telangana	-	2	2	-	1	1	-	22	20
Tripura	0	0	0	1	1	1	2	2	2
Uttar Pradesh	7	7	7	8	8	8	78	78	73
Uttrakhand	0	0	0	1	1	1	13	13	13
West Bengal	6	5	5	11	11	11	63	63	58
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0
Chandigarh	3	3	3	1	1	1	2	2	2
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0
Delhi	6	6	6	7	7	7	16	16	9
Lakshadweep	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	0	0	1	0	0
Company Total	**93**	**91**	**83**	**121**	**121**	**121**	**759**	**750**	**697**

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS *(Contd...)*

Particulars	Bharti AXA			Birla Sunlife			Canara HSBC		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	8	5	5	49	21	21	2	0	0
Arunachal Pradesh	0	0	0	1	1	1	0	0	0
Assam	2	2	2	17	17	17	1	1	1
Bihar	2	3	2	35	35	35	1	1	1
Chattisgarh	2	2	2	11	9	9	0	0	0
Goa	1	1	1	3	3	3	0	0	0
Gujarat	9	9	9	35	30	30	1	1	1
Haryana	6	6	6	21	21	21	4	4	4
Himachal Pradesh	1	1	1	5	3	3	0	0	0
Jammu & Kashmir	1	1	1	3	3	3	0	0	0
Jharkhand	4	4	4	17	17	17	0	0	0
Karnataka	7	7	7	27	23	23	2	2	2
Kerala	8	8	8	30	24	24	2	2	2
Madhya Pradesh	5	5	5	26	23	23	1	1	1
Maharashtra	18	18	18	58	53	53	3	2	2
Manipur	0	0	0	1	1	1	0	0	0
Meghalaya	0	0	0	3	3	3	0	0	0
Mizoram	0	0	0	1	1	1	0	0	0
Nagaland	0	0	0	2	2	2	0	0	0
Orissa	4	4	4	24	22	22	1	1	1
Punjab	6	6	6	27	17	17	2	2	2
Rajasthan	4	4	4	27	21	21	1	1	1
Sikkim	0	0	0	1	1	1	0	0	0
Tamil Nadu	8	8	8	33	27	27	3	3	3
Telangana	-	3	3	-	14	14	-	2	2
Tripura	0	0	0	1	1	1	0	0	0
Uttar Pradesh	13	13	13	61	57	57	3	2	2
Uttrakhand	3	3	3	5	5	5	1	1	1
West Bengal	6	6	6	39	38	38	1	1	1
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	1	1	1	1	1
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0
Delhi	4	3	3	13	12	12	2	2	2
Lakshadweep	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	1	1	1	0	0	0
Company Total	**123**	**123**	**122**	**578**	**507**	**507**	**32**	**30**	**30**

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS *(Contd...)*

Particulars	DHFL Pramerica			Edelweiss Tokio			Exide Life		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	1	0	0	2	1	2	39	29	29
Arunachal Pradesh	0	0	0	0	0	0	0	0	0
Assam	1	1	3	0	0	1	1	1	2
Bihar	0	0	0	2	2	2	0	1	1
Chattisgarh	0	0	1	2	2	2	1	1	1
Goa	0	0	0	1	1	1	1	1	1
Gujarat	4	4	5	7	7	7	6	6	6
Haryana	8	8	8	3	3	3	6	6	6
Himachal Pradesh	2	2	2	1	1	1	1	1	1
Jammu & Kashmir	1	2	4	0	0	0	2	2	2
Jharkhand	0	0	1	2	2	3	1	2	3
Karnataka	1	1	2	2	2	3	28	33	33
Kerala	1	1	1	1	1	2	9	9	9
Madhya Pradesh	3	5	5	2	2	2	6	6	6
Maharashtra	5	6	6	15	15	15	13	13	13
Manipur	0	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	0	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0	0
Nagaland	0	0	1	0	0	0	0	0	0
Orissa	1	1	1	1	1	2	5	5	6
Punjab	15	9	9	3	3	3	9	9	9
Rajasthan	6	9	9	2	2	3	13	13	13
Sikkim	0	0	0	0	0	0	0	0	0
Tamil Nadu	1	1	1	0	1	3	36	37	37
Telangana	-	1	1	-	1	1	-	10	10
Tripura	0	0	0	0	0	0	0	0	0
Uttar Pradesh	7	10	10	8	8	8	15	15	15
Uttrakhand	2	2	2	0	0	1	2	2	2
West Bengal	1	1	3	1	1	3	2	4	7
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	1	1	1	1	1
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0
Delhi	0	2	2	4	4	4	3	3	3
Lakshadweep	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	0	0	1	1	1
Company Total	**61**	**67**	**78**	**60**	**61**	**73**	**201**	**211**	**217**

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS *(Contd...)*

Particulars	Future Generali			HDFC			ICICI Prudential		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	5	4	3	31	16	20	47	28	25
Arunachal Pradesh	0	0	0	1	0	0	2	2	2
Assam	1	1	1	10	9	8	13	16	15
Bihar	13	13	11	7	10	10	26	26	26
Chattisgarh	1	1	1	9	9	7	11	11	11
Goa	0	0	0	2	2	2	3	3	3
Gujarat	4	4	4	24	28	31	39	37	36
Haryana	4	4	4	13	13	14	20	19	18
Himachal Pradesh	1	1	1	5	5	4	9	10	10
Jammu & Kashmir	1	1	1	5	5	4	7	7	6
Jharkhand	3	3	2	6	6	6	14	13	13
Karnataka	2	2	2	31	29	26	24	24	23
Kerala	4	4	4	47	45	40	36	35	35
Madhya Pradesh	4	4	3	26	21	21	27	23	23
Maharashtra	14	14	14	45	45	44	55	53	49
Manipur	0	0	0	1	1	1	2	3	3
Meghalaya	0	0	0	3	3	2	2	3	3
Mizoram	0	0	0	1	1	1	1	1	1
Nagaland	0	0	0	1	1	1	2	2	2
Orissa	2	2	2	9	10	10	20	20	19
Punjab	3	3	1	18	16	17	31	31	28
Rajasthan	5	5	2	19	17	16	24	24	24
Sikkim	0	0	0	1	1	1	1	1	1
Tamil Nadu	5	5	2	37	35	26	35	33	29
Telangana	-	1	1	-	9	9	-	18	16
Tripura	0	0	0	1	1	1	2	3	3
Uttar Pradesh	21	21	17	34	34	33	45	44	41
Uttrakhand	0	0	0	3	3	5	6	6	6
West Bengal	3	3	3	24	24	24	37	35	34
Andaman & Nicobar Is.	0	0	0	0	0	0	1	0	0
Chandigarh	1	1	0	2	2	1	1	1	1
Dadra & Nagra Haveli	0	0	0	0	0	0	1	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0
Delhi	1	1	3	12	12	12	12	12	12
Lakshadweep	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	1	1	1	1	1	1
Company Total	**98**	**98**	**82**	**429**	**414**	**398**	**557**	**545**	**519**

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS *(Contd...)*

Particulars	IDBI Federal			IndiaFirst			Kotak Mahindra		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	5	5	5	3	2	2	8	4	7
Arunachal Pradesh	0	0	0	0	0	0	0	0	0
Assam	1	1	1	1	1	1	8	10	11
Bihar	2	3	3	1	1	1	2	2	3
Chattisgarh	1	1	1	1	1	0	3	3	3
Goa	2	2	2	1	1	1	1	1	2
Gujarat	4	4	4	3	3	3	31	31	31
Haryana	2	2	2	1	1	0	15	17	19
Himachal Pradesh	0	0	0	0	0	0	0	0	0
Jammu & Kashmir	0	0	0	1	1	0	1	1	1
Jharkhand	2	2	2	2	2	1	3	3	3
Karnataka	3	4	4	3	3	3	10	11	12
Kerala	5	5	5	2	2	2	11	11	11
Madhya Pradesh	2	2	2	4	4	3	6	6	6
Maharashtra	10	10	11	6	6	5	33	30	30
Manipur	0	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	0	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0	0
Orissa	1	1	1	2	2	2	1	2	3
Punjab	2	2	2	2	2	1	13	13	13
Rajasthan	3	3	3	2	2	2	8	8	8
Sikkim	0	0	0	0	0	0	0	0	0
Tamil Nadu	3	3	3	3	3	2	13	16	18
Telangana	-	1	1	-	1	1	-	4	6
Tripura	0	0	0	0	0	0	1	1	1
Uttar Pradesh	6	6	6	4	4	1	18	18	19
Uttrakhand	1	1	1	1	1	1	2	2	2
West Bengal	4	5	5	3	3	1	8	9	10
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	1	1	1	1	1
Dadra & Nagra Haveli	0	0	0	0	0	0	1	1	1
Daman & Diu	0	0	0	0	0	0	0	0	0
Delhi	2	2	2	1	1	1	7	6	6
Lakshadweep	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	0	0	1	1	1
Company Total	**62**	**66**	**67**	**48**	**48**	**35**	**206**	**212**	**228**

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS *(Contd...)*

Particulars	Max Life			PNBMetlife			Reliance Nippon		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	20	9	9	13	8	8	92	59	51
Arunachal Pradesh	0	0	0	0	0	0	1	1	1
Assam	2	1	1	3	3	3	31	30	28
Bihar	3	2	2	4	3	3	39	39	39
Chattisgarh	4	3	3	2	1	1	10	10	9
Goa	4	4	4	1	1	1	4	4	4
Gujarat	29	21	21	12	11	11	64	64	59
Haryana	20	13	13	6	6	6	29	28	23
Himachal Pradesh	5	4	4	1	1	1	17	16	15
Jammu & Kashmir	2	2	2	9	7	7	11	8	8
Jharkhand	4	4	4	3	3	3	19	19	19
Karnataka	10	9	9	8	7	7	33	30	28
Kerala	11	8	8	18	15	15	36	36	36
Madhya Pradesh	8	6	6	5	5	4	57	56	49
Maharashtra	37	36	34	14	16	17	73	73	63
Manipur	0	0	0	0	0	0	0	0	0
Meghalaya	1	0	0	0	0	0	2	2	2
Mizoram	0	0	0	0	0	0	1	1	1
Nagaland	0	0	0	0	0	0	0	0	0
Orissa	8	5	5	5	5	5	29	29	28
Punjab	27	6	6	9	8	8	34	34	33
Rajasthan	14	9	9	3	3	3	40	40	35
Sikkim	0	0	0	0	0	0	1	1	1
Tamil Nadu	17	14	14	11	10	8	65	63	51
Telangana	-	7	7	-	3	3	-	32	30
Tripura	1	0	0	0	0	0	3	3	3
Uttar Pradesh	26	23	22	13	13	13	125	125	117
Uttrakhand	6	3	3	1	1	1	20	20	19
West Bengal	10	8	7	12	13	13	56	56	54
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	1	1	1	1	1
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0
Delhi	16	16	15	6	9	9	17	17	15
Lakshadweep	0	0	0	0	0	0	0	0	0
Puducherry	1	1	1	1	1	1	1	1	1
Company Total	**287**	**215**	**210**	**161**	**154**	**152**	**911**	**898**	**823**

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS *(Contd...)*

Particulars	Sahara			SBI Life			Shriram		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	10	7	7	69	39	40	79	49	49
Arunachal Pradesh	0	0	0	3	3	3	0	0	0
Assam	4	4	4	19	19	21	0	0	2
Bihar	20	20	20	29	29	30	10	17	41
Chattisgarh	1	1	1	18	18	19	8	11	15
Goa	0	0	0	6	5	5	1	1	1
Gujarat	8	8	8	37	36	38	10	26	28
Haryana	7	7	7	25	23	23	11	11	12
Himachal Pradesh	0	0	0	13	12	12	1	5	6
Jammu & Kashmir	0	0	0	5	5	5	0	0	0
Jharkhand	7	7	7	18	18	18	8	12	20
Karnataka	3	3	3	43	43	45	6	21	25
Kerala	0	0	0	59	57	60	10	16	22
Madhya Pradesh	6	6	6	40	40	41	20	33	43
Maharashtra	3	3	3	77	77	77	10	20	28
Manipur	0	0	0	1	1	1	0	0	0
Meghalaya	0	0	0	3	3	3	0	0	0
Mizoram	0	0	0	1	1	1	0	0	0
Nagaland	0	0	0	3	3	3	0	0	0
Orissa	5	5	5	30	29	30	8	27	41
Punjab	1	1	1	31	24	24	5	7	8
Rajasthan	15	15	15	28	27	27	6	16	26
Sikkim	0	0	0	1	1	1	0	0	0
Tamil Nadu	1	1	1	62	63	64	46	72	84
Telangana	-	3	3	-	31	32	-	30	30
Tripura	0	0	0	3	3	3	0	0	0
Uttar Pradesh	39	39	39	60	59	67	13	32	53
Uttrakhand	2	2	2	10	10	10	2	4	9
West Bengal	8	7	7	47	50	50	2	8	14
Andaman & Nicobar Is.	0	0	0	1	1	1	0	0	0
Chandigarh	1	1	1	4	4	4	0	1	1
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0
Delhi	1	1	1	15	15	15	5	6	6
Lakshadweep	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	1	1	1	2	4	4
Company Total	**142**	**141**	**141**	**762**	**750**	**774**	**263**	**429**	**568**

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS *(Contd...)*

Particulars	Star Union Dai-ichi			Tata AIA			State Total (Private)		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	4	3	3	8	4	3	551	323	316
Arunachal Pradesh	0	0	0	0	0	0	8	7	7
Assam	2	2	2	12	6	6	161	157	161
Bihar	5	5	5	7	3	3	263	270	293
Chattisgarh	1	1	2	3	2	4	107	105	109
Goa	1	1	1	1	1	1	37	36	37
Gujarat	3	3	5	9	10	12	392	396	398
Haryana	1	1	1	10	10	10	235	226	222
Himachal Pradesh	0	0	0	1	2	2	75	76	75
Jammu & Kashmir	0	0	0	0	0	0	62	58	55
Jharkhand	4	4	4	5	5	5	160	164	171
Karnataka	3	3	3	6	6	9	296	307	312
Kerala	3	3	3	10	10	10	375	363	360
Madhya Pradesh	4	4	6	3	4	4	304	301	303
Maharashtra	12	12	18	17	18	20	607	609	600
Manipur	0	0	0	0	0	1	6	7	8
Meghalaya	1	1	1	0	0	0	17	17	16
Mizoram	0	0	0	1	0	0	7	6	6
Nagaland	0	0	0	0	0	0	8	8	9
Orissa	1	1	2	7	5	6	219	231	245
Punjab	2	2	3	3	3	4	281	236	233
Rajasthan	3	3	3	4	4	5	268	267	268
Sikkim	0	0	0	0	0	0	8	8	7
Tamil Nadu	4	4	4	18	18	17	449	463	446
Telangana	-	1	1	-	3	6	-	200	200
Tripura	0	0	0	1	1	1	16	16	16
Uttar Pradesh	9	9	10	13	12	12	626	637	643
Uttrakhand	0	0	1	1	1	1	82	81	89
West Bengal	4	4	4	24	21	21	372	376	379
Andaman & Nicobar Is.	0	0	0	0	0	0	2	1	1
Chandigarh	1	1	1	1	1	1	29	30	28
Dadra & Nagra Haveli	0	0	0	0	0	0	2	1	1
Daman & Diu	0	0	0	0	0	0	0	0	0
Delhi	1	1	1	5	5	5	156	159	151
Lakshadweep	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	1	1	12	14	14
Company Total	**69**	**69**	**84**	**170**	**156**	**170**	**6193**	**6156**	**6179**

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS *(Concld.)*

Particulars	LIC			State Total (Industry)		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	332	190	192	883	513	508
Arunachal Pradesh	7	7	7	15	14	14
Assam	98	98	98	259	255	259
Bihar	162	166	168	425	436	461
Chattisgarh	87	87	87	194	192	196
Goa	19	19	19	56	55	56
Gujarat	254	256	256	646	652	654
Haryana	97	100	101	332	326	323
Himachal Pradesh	40	40	40	115	116	115
Jammu & Kashmir	44	48	45	106	106	100
Jharkhand	111	111	113	271	275	284
Karnataka	288	288	288	584	595	600
Kerala	240	241	241	615	604	601
Madhya Pradesh	337	337	337	641	638	640
Maharashtra	483	487	486	1090	1096	1086
Manipur	14	15	15	20	22	23
Meghalaya	9	9	9	26	26	25
Mizoram	7	7	7	14	13	13
Nagaland	8	8	8	16	16	17
Orissa	144	145	145	363	376	390
Punjab	147	150	150	428	386	383
Rajasthan	261	263	265	529	530	533
Sikkim	2	2	2	10	10	9
Tamil Nadu	494	496	496	943	959	942
Telangana	-	143	145	-	343	345
Tripura	18	18	18	34	34	34
Uttar Pradesh	665	665	669	1291	1302	1312
Uttrakhand	54	55	55	136	136	144
West Bengal	313	317	321	685	693	700
Andaman & Nicobar Is.	2	2	2	4	3	3
Chandigarh	9	10	10	38	40	38
Dadra & Nagra Haveli	1	1	1	3	2	2
Daman & Diu	1	1	1	1	1	1
Delhi	82	85	85	238	244	236
Lakshadweep	0	1	1	0	1	1
Puducherry	9	9	9	21	23	23
Company Total	**4839**	**4877**	**4892**	**11032**	**11033**	**11071**

TABLE 34: REGION WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS
(As on 31st March)

Insurer	Metropolis			Urban			Unclassified		Semi Urban	Rural	Total		
	2014	2015	2016	2014	2015	2016	2014	2015	2016		2014	2015	2016
Aegon	29	29	60	63	46	22	1	16	0	1	93	91	83
Aviva	16	16	21	91	91	47	14	14	53	0	121	121	121
Bajaj Allianz	61	61	36	115	110	83	583	579	297	281	759	750	697
Bharti AXA	19	20	19	47	52	52	57	51	51	0	123	123	122
Birla Sunlife	56	54	54	456	396	81	66	57	372	0	578	507	507
Canara HSBC OBC	9	8	14	19	18	16	4	4	0	0	32	30	30
DHFL Pramerica	5	7	37	31	35	7	25	24	34	0	61	66	78
Edelweiss Tokio	13	14	61	34	34	12	13	13	0	0	60	61	73
Exide Life	22	28	28	50	52	54	129	131	135	0	201	211	217
Future Generali	10	10	38	45	45	44	43	43	0	0	98	98	82
HDFC	47	45	106	79	83	225	303	286	66	1	429	414	398
ICICI Prudential	52	50	111	86	86	258	419	409	145	5	557	545	519
IDBI Federal	12	12	10	32	32	52	18	23	5	0	62	67	67
IndiaFirst	7	7	28	36	36	7	5	5	0	0	48	48	35
Kotak Mahindra	40	40	82	62	64	121	104	108	25	0	206	212	228
Max Life	49	50	96	91	90	102	147	75	12	0	287	215	210
PNB Metlife	23	31	33	54	53	50	84	70	69	0	161	154	152
Reliance Nippon	54	53	129	129	128	339	728	717	335	20	911	898	823
Sahara	9	8	8	36	36	36	97	97	77	20	142	141	141
SBI Life	76	84	198	140	140	360	546	526	209	7	762	750	774
Shriram	29	39	42	68	89	107	166	301	419	0	263	429	568
Star Union Dai-ichi	7	7	40	36	36	40	26	26	4	0	69	69	84
Tata AIA	31	32	36	126	115	61	13	9	64	9	170	156	170
Private total	**676**	**705**	**1287**	**1926**	**1867**	**2176**	**3591**	**3584**	**2372**	**344**	**6193**	**6156**	**6179**
LIC	372	378	380	617	622	1349	3850	3877	3009	154	4839	4877	4892
Industry total	**1048**	**1083**	**1667**	**2543**	**2489**	**3525**	**7441**	**7461**	**5381**	**498**	**11032**	**11033**	**11071**

Note:- Metro: 10,00,000 and above *Semi-Urban: From 10,000 to 99,999*
Urban: From 1,00,000 to 9,99,999 *Rural: Population upto 9999*

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS

Particulars	Aegon			Aviva			Bajaj Allianz		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	483	205	118	920	335	308	10740	3307	1347
Arunachal Pradesh	0	0	0	45	40	15	165	30	39
Assam	114	134	130	732	828	638	6059	3671	2772
Bihar	12	9	3	742	629	460	19087	13928	10276
Chattisgarh	204	245	178	140	124	49	3222	2209	1875
Goa	60	82	52	79	66	45	303	282	207
Gujarat	765	866	1002	854	848	514	8543	6368	4054
Haryana	213	250	211	1292	1225	666	2828	2357	1769
Himachal Pradesh	142	185	154	169	172	156	1900	1405	1040
Jammu & Kashmir	94	119	115	94	42	6	2182	1509	1030
Jharkhand	157	183	192	402	356	104	8401	6175	4689
Karnataka	422	315	193	1281	1060	495	4685	2627	1631
Kerala	389	268	44	231	158	67	6008	4611	3734
Madhya Pradesh	460	500	384	634	563	303	7367	5238	3982
Maharashtra	922	801	630	2524	2293	976	14427	11915	9399
Manipur	1	1	0	20	17	16	170	186	160
Meghalaya	1	4	4	46	47	44	131	58	48
Mizoram	0	0	0	26	26	26	294	194	201
Nagaland	35	17	5	25	17	13	14	5	5
Orissa	455	586	513	896	976	737	14661	8776	7431
Punjab	645	732	615	695	542	232	4949	4169	2667
Rajasthan	110	55	2	870	711	388	4943	3918	2839
Sikkim	77	57	10	80	80	68	437	261	216
Tamil Nadu	752	606	340	792	794	309	5095	3330	1958
Telangana	-	244	130	-	698	290	-	2210	2161
Tripura	0	0	0	397	416	340	881	664	571
Uttar Pradesh	846	826	666	1534	1415	731	20810	15399	11647
Uttrakhand	25	15	6	78	68	24	1744	1453	1306
West Bengal	371	392	274	2027	2076	1173	15981	11781	8616
Andaman & Nicobar Is	-	0	0	4	3	1	0	0	0
Chandigarh	31	37	35	143	162	79	268	189	157
Dadra & Nagra Haveli	0	0	0	2	2	0	12	12	10
Daman & Diu	0	0	0	1	0	0	8	12	7
Delhi	236	239	216	2206	2141	1167	3213	2703	2113
Lakshadweep	0	0	0	0	0	0	1	0	0
Puducherry	0	0	0	4	5	3	105	30	18
Company Total	**8022**	**7973**	**6222**	**19985**	**18935**	**10443**	**169634**	**120982**	**89975**

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS *(Contd.)*

Particulars	Bharti AXA			Birla Sunlife			Canara HSBC OBC		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	1363	609	788	6249	1494	2311	0	0	0
Arunachal Pradesh	0	0	0	64	75	110	0	0	0
Assam	350	352	387	3059	3453	4128	0	0	0
Bihar	412	420	475	7246	7914	9593	0	0	0
Chattisgarh	240	300	403	1807	1934	2362	0	0	0
Goa	63	95	91	387	403	491	0	0	0
Gujarat	1189	1476	1495	4287	4628	5798	0	0	0
Haryana	781	1032	1187	2923	3481	4517	0	0	0
Himachal Pradesh	98	87	89	691	787	908	0	0	0
Jammu & Kashmir	112	144	132	227	253	331	0	0	0
Jharkhand	750	815	914	2815	3341	4136	0	0	0
Karnataka	1364	1489	1374	3084	3263	3950	0	0	0
Kerala	472	653	833	2206	2315	3061	0	0	0
Madhya Pradesh	439	540	631	3747	4476	5537	0	0	0
Maharashtra	1933	2186	2485	8702	9621	11682	0	0	0
Manipur	0	0	0	229	294	350	0	0	0
Meghalaya	0	0	0	317	351	429	0	0	0
Mizoram	0	0	0	47	77	87	0	0	0
Nagaland	0	0	0	327	378	449	0	0	0
Orissa	616	703	750	4013	4609	5551	0	0	0
Punjab	664	705	718	2723	2843	3457	0	0	0
Rajasthan	523	670	776	3712	4020	4994	0	0	0
Sikkim	0	0	0	66	92	157	0	0	0
Tamil Nadu	1137	1381	1587	3964	4109	4918	0	0	0
Telangana	-	889	1114	-	4975	5460	0	0	0
Tripura	0	0	0	103	133	158	0	0	0
Uttar Pradesh	2124	2338	2374	10582	11973	14516	0	0	0
Uttrakhand	266	325	298	613	731	873	0	0	0
West Bengal	875	849	795	5260	5909	7116	0	0	0
Andaman & Nicobar Is	0	0	0	2	2	2	0	0	0
Chandigarh	174	208	199	37	86	164	0	0	0
Dadra & Nagra Haveli	0	0	0	13	23	28	0	0	0
Daman & Diu	0	0	0	13	19	26	0	0	0
Delhi	788	866	666	2201	2416	2925	0	0	0
Lakshadweep	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	47	59	83	0	0	0
Company Total	**16733**	**19132**	**20561**	**81763**	**90537**	**110658**	**0**	**0**	**0**

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS *(Contd.)*

Particulars	DHFL Pramerica			Edelweiss Tokio			Future Generali		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	2	0	0	212	317	445	1317	711	751
Arunachal Pradesh	0	0	0	0	0	0	0	0	0
Assam	1	3	37	1	1	26	151	112	111
Bihar	0	0	0	193	362	523	2830	2623	2513
Chattisgarh	0	0	1	100	205	383	33	33	62
Goa	0	0	0	123	147	237	119	119	119
Gujarat	452	302	544	988	1213	1523	849	520	644
Haryana	713	313	676	548	704	912	1376	741	831
Himachal Pradesh	102	79	143	97	163	233	230	122	138
Jammu & Kashmir	73	43	122	3	3	3	165	113	139
Jharkhand	0	0	7	231	350	524	1164	480	470
Karnataka	14	22	96	184	265	550	461	231	291
Kerala	36	0	0	70	115	220	2935	1963	1766
Madhya Pradesh	179	215	487	93	210	395	1014	833	939
Maharashtra	174	108	283	2084	2716	3839	2459	1295	1688
Manipur	0	0	0	1	1	1	0	0	0
Meghalaya	0	0	0	0	0	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0	0
Nagaland	0	0	7	0	0	0	0	0	0
Orissa	1	1	28	127	194	312	692	331	380
Punjab	956	533	842	538	678	913	620	142	151
Rajasthan	139	128	316	101	202	361	1205	453	259
Sikkim	0	0	0	0	0	1	0	0	0
Tamil Nadu	1	0	41	3	59	249	1247	446	391
Telangana	-	10	48	-	21	107	-	74	135
Tripura	0	0	0	0	0	1	0	0	0
Uttar Pradesh	117	103	377	906	1556	2247	6079	4210	4377
Uttrakhand	80	17	31	5	6	62	259	259	259
West Bengal	14	10	94	117	183	350	1422	831	862
Andaman & Nicobar Is	0	0	0	0	0	0	0	0	0
Chandigarh	195	108	213	54	70	96	52	52	52
Dadra & Nagra Haveli	0	0	0	4	6	18	0	0	0
Daman & Diu	0	0	0	6	10	23	0	0	0
Delhi	0	0	46	466	664	935	613	456	591
Lakshadweep	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	0	1	0	0	0
Company Total	**3249**	**1995**	**4439**	**7255**	**10421**	**15490**	**27292**	**17150**	**17919**

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS *(Contd.)*

Particulars	HDFC			ICICI Prudential			IDBI Federal		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	3419	2380	3049	8866	2954	2646	1087	1176	876
Arunachal Pradesh	25	30	31	128	113	139	8	10	9
Assam	732	949	1278	3466	2714	2627	210	296	244
Bihar	814	1285	1724	10491	8491	7452	589	774	684
Chattisgarh	682	866	1062	1892	1573	1714	62	83	74
Goa	181	186	206	217	155	156	152	155	85
Gujarat	3206	3244	4075	12266	9958	9187	630	706	328
Haryana	1001	2457	3099	5004	3663	3352	303	327	211
Himachal Pradesh	331	444	573	2051	1515	1489	74	110	54
Jammu & Kashmir	407	526	564	1746	1286	1124	0	3	1
Jharkhand	554	884	1105	4669	3764	3550	199	259	177
Karnataka	2514	3038	3769	6063	4925	4618	574	614	415
Kerala	5558	6773	8557	14256	10383	8944	719	952	687
Madhya Pradesh	2362	2778	3629	5509	4323	4499	218	338	333
Maharashtra	8890	9650	12118	20886	16310	15029	961	1154	664
Manipur	0	482	619	1281	1185	1259	77	131	97
Meghalaya	98	166	216	194	179	197	1	1	1
Mizoram	38	62	84	168	102	109	2	2	1
Nagaland	65	120	166	157	188	249	6	5	12
Orissa	1308	1676	2208	7292	5014	4903	200	247	219
Punjab	2498	2318	2995	7379	5267	4208	391	518	194
Rajasthan	2181	2916	3721	8830	6603	6115	658	774	335
Sikkim	65	138	174	95	57	52	1	3	2
Tamil Nadu	2865	3822	4933	9432	7221	6854	627	809	711
Telangana	-	1936	2450	-	3784	3157	-	244	115
Tripura	407	115	159	690	545	567	2	4	1
Uttar Pradesh	6270	6421	7969	17368	13648	12499	1205	1587	1505
Uttrakhand	237	706	960	1334	1134	1088	159	197	141
West Bengal	3216	3839	4745	9950	7674	6789	636	786	576
Andaman & Nicobar Is	0	0	0	38	8	3	1	1	1
Chandigarh	336	475	607	1084	764	555	80	112	71
Dadra & Nagra Haveli	0	0	2	0	0	0	0	0	1
Daman & Diu	0	0	2	0	0	0	0	0	0
Delhi	4482	4414	5387	8646	6698	5678	511	708	480
Lakshadweep	0	0	0	0	0	0	0	0	0
Puducherry	94	118	145	286	265	208	0	3	4
Company Total	**54836**	**65214**	**82381**	**171734**	**132463**	**121016**	**10343**	**13089**	**9309**

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS *(Contd.)*

Particulars	IndiaFirst			Exide Life			Kotak Mahindra		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	464	535	318	6639	6146	9419	1193	321	794
Arunachal Pradesh	0	0	0	0	0	0	0	0	0
Assam	160	184	129	244	283	689	2787	3990	5415
Bihar	105	124	90	0	119	356	447	818	1385
Chattisgarh	14	15	12	74	29	86	316	630	1296
Goa	15	15	10	151	122	247	4	2	2
Gujarat	181	196	104	926	617	1166	6143	5645	7948
Haryana	56	60	8	449	410	714	3710	4451	8035
Himachal Pradesh	62	72	59	112	96	180	0	0	0
Jammu & Kashmir	10	10	3	275	231	311	9	6	9
Jharkhand	64	80	52	136	153	295	840	1022	1324
Karnataka	233	257	153	5166	4834	7304	2051	2739	5310
Kerala	154	179	96	1287	1053	1537	358	201	240
Madhya Pradesh	264	290	79	968	893	1643	850	960	1396
Maharashtra	398	471	288	2039	1812	2910	7787	9273	12620
Manipur	12	16	14	0	0	0	0	0	0
Meghalaya	2	3	1	0	0	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0	0
Orissa	131	175	144	1387	1411	2380	349	692	1262
Punjab	83	95	42	1338	1212	2202	1552	1409	1843
Rajasthan	297	330	158	2297	2169	3024	914	949	1410
Sikkim	0	0	0	0	0	0	0	0	0
Tamil Nadu	124	143	80	6432	5751	7835	5049	8497	13762
Telangana	-	28	82	-	0	0	-	1164	1628
Tripura	1	1	0	0	0	0	90	373	517
Uttar Pradesh	444	497	322	2387	2137	3207	2543	2942	4063
Uttrakhand	87	87	26	199	182	403	6	0	15
West Bengal	100	132	97	1152	1239	2040	3969	5548	10144
Andaman & Nicobar Is	14	14	9	0	0	0	0	0	0
Chandigarh	9	9	5	90	90	90	492	449	746
Dadra & Nagra Haveli	0	0	0	0	0	0	12	21	40
Daman & Diu	0	0	0	0	0	0	0	0	0
Delhi	303	304	85	1274	1311	2156	2503	2556	3642
Lakshadweep	0	0	0	0	0	0	0	0	0
Puducherry	3	3	2	118	57	106	421	890	1457
Company Total	**3790**	**4325**	**2468**	**35140**	**32357**	**50300**	**44395**	**55548**	**86303**

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS *(Contd.)*

Particulars	Max Life			PNB Metlife			Reliance Nippon		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	2633	2374	1917	1006	671	228	9251	8017	9397
Arunachal Pradesh	-1	2	0	7	7	4	101	100	111
Assam	170	154	204	220	293	244	3977	3778	4996
Bihar	466	479	480	283	346	420	8476	8716	10774
Chattisgarh	545	588	571	109	106	141	1440	1349	1724
Goa	704	703	756	45	35	15	456	460	733
Gujarat	4020	4271	4525	640	726	481	6764	6841	8792
Haryana	1706	1833	2034	388	543	411	3332	2190	2493
Himachal Pradesh	526	518	569	62	101	81	1207	1350	1820
Jammu & Kashmir	266	255	239	491	596	104	743	718	955
Jharkhand	793	760	860	292	409	177	3907	4068	5343
Karnataka	1895	1848	1938	818	831	288	2774	2875	3397
Kerala	1189	1125	1267	1563	1788	727	2569	2831	3538
Madhya Pradesh	1108	1220	1252	264	349	250	8654	8383	9563
Maharashtra	8919	9282	8810	1236	1320	570	7775	8107	10047
Manipur	0	0	0	6	5	2	0	28	48
Meghalaya	-2	-2	0	0	0	2	164	152	221
Mizoram	0	0	0	0	0	0	126	156	196
Nagaland	0	0	0	2	2	0	1	7	7
Orissa	719	719	968	549	708	325	3458	3384	4429
Punjab	1292	1166	996	521	743	308	2394	2011	2653
Rajasthan	1990	2028	1986	153	285	51	4360	3900	4440
Sikkim	1	1	0	0	0	0	62	67	112
Tamil Nadu	2284	2293	2328	1003	1026	235	5060	5211	5667
Telangana	-	96	878	-	259	50	-	609	1098
Tripura	-2	-2	0	0	0	24	910	863	1050
Uttar Pradesh	4491	4677	5469	1204	2113	1099	20299	18452	22754
Uttrakhand	829	887	947	118	184	80	2304	2304	2926
West Bengal	1301	1235	1394	1142	1734	827	5018	5065	6753
Andaman & Nicobar Is	0	1	0	2	2	0	0	0	0
Chandigarh	440	448	311	105	166	57	116	118	152
Dadra & Nagra Haveli	8	13	0	14	14	2	0	1	2
Daman & Diu	2	6	0	3	3	0	0	4	6
Delhi	4258	4414	4482	1150	1601	775	3242	2780	3372
Lakshadweep	0	0	0	0	0	0	0	0	0
Puducherry	70	113	95	52	51	11	102	127	124
Company Total	**42620**	**43505**	**45276**	**13448**	**17017**	**7989**	**109042**	**105022**	**129693**

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS *(Contd.)*

Particulars	Sahara			SBI Life			Shriram		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	374	194	197	11554	4889	5936	2940	1548	1543
Arunachal Pradesh	0	0	0	277	167	181	0	0	0
Assam	174	174	173	2587	2252	2734	0	0	0
Bihar	2023	2076	2079	4421	3738	4138	12	12	12
Chattisgarh	136	136	136	2929	2236	2538	81	81	78
Goa	0	0	0	549	351	372	0	0	0
Gujarat	446	465	466	4604	3146	3808	5	5	5
Haryana	120	121	121	3428	2534	2647	6	3	2
Himachal Pradesh	0	0	0	1821	1386	1449	0	0	0
Jammu & Kashmir	0	0	0	580	554	708	0	0	0
Jharkhand	516	526	542	2900	2143	2354	67	66	66
Karnataka	138	147	152	5355	4450	5532	284	278	277
Kerala	0	0	0	7527	5774	6302	67	63	58
Madhya Pradesh	421	445	461	6115	4404	5116	154	155	153
Maharashtra	94	95	94	11975	8721	9070	231	232	242
Manipur	0	0	0	76	65	68	0	0	0
Meghalaya	0	0	0	175	153	224	0	0	0
Mizoram	0	0	0	91	70	64	0	0	0
Nagaland	0	0	0	205	144	162	0	0	0
Orissa	329	344	346	5426	4692	5178	49	19	16
Punjab	38	42	52	2848	1990	1846	1	3	1
Rajasthan	1261	1299	1312	3524	2620	2852	3	3	3
Sikkim	0	0	0	78	45	48	0	0	0
Tamil Nadu	88	100	103	11121	7697	8632	648	575	559
Telangana	-	185	186	-	4397	4696	-	1350	1358
Tripura	0	0	0	434	333	300	0	0	0
Uttar Pradesh	3774	4018	4039	10152	7494	8000	34	26	14
Uttrakhand	145	148	150	1420	1236	1316	7	4	2
West Bengal	508	515	527	5975	4321	4472	0	1	1
Andaman & Nicobar Is	0	0	0	76	68	61	0	0	0
Chandigarh	79	81	84	256	156	162	1	1	1
Dadra & Nagra Haveli	0	0	0	1	1	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0
Delhi	250	251	257	1721	1247	1458	35	23	19
Lakshadweep	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	290	182	195	12	12	12
Company Total	**10914**	**11362**	**11477**	**110491**	**83656**	**92619**	**4637**	**4460**	**4422**

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS *(Contd.)*

Particulars	Star Union			Tata AIA			Private Total (State-wise)		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	349	371	384	2742	362	379	73803	38916	43151
Arunachal Pradesh	0	0	0	5	4	3	824	578	642
Assam	460	508	330	1590	1425	927	27244	25554	28219
Bihar	878	960	657	1363	1087	574	60890	54910	54668
Chattisgarh	146	168	167	551	548	311	14723	13458	15223
Goa	0	0	0	87	95	52	3695	3473	3876
Gujarat	311	362	355	2379	2287	1660	60448	54690	58474
Haryana	129	166	169	3801	3477	1981	34107	32338	36046
Himachal Pradesh	6	7	6	203	142	51	9884	8741	9192
Jammu & Kashmir	0	0	0	15	9	0	7492	6420	5896
Jharkhand	206	293	269	1022	1053	888	30085	27180	28038
Karnataka	347	413	395	1377	1714	1253	41084	38235	43381
Kerala	343	459	534	3258	3747	2812	51195	45411	45024
Madhya Pradesh	519	636	776	341	323	215	41680	38072	42023
Maharashtra	703	984	1310	3447	3483	2374	108566	101829	107128
Manipur	0	0	0	57	60	83	1930	2471	2717
Meghalaya	152	181	204	11	7	2	1290	1300	1593
Mizoram	1	1	1	3	0	0	796	690	769
Nagaland	0	0	0	19	14	9	856	897	1084
Orissa	113	139	185	1350	1360	1121	44121	36756	39386
Punjab	143	168	193	318	387	396	32586	27673	27524
Rajasthan	189	267	358	1276	1246	803	39536	35546	36503
Sikkim	0	1	1	0	5	18	962	807	859
Tamil Nadu	300	417	438	6364	6232	2973	64388	60519	64903
Telangana	-	93	99	-	3084	2362	-	26350	27604
Tripura	0	1	0	271	284	225	4184	3730	3913
Uttar Pradesh	931	1175	1279	2251	1977	1341	116351	104984	110495
Uttrakhand	2	2	3	147	137	69	10064	10082	10985
West Bengal	150	225	224	5208	5141	3940	64392	59486	61809
Andaman & Nicobar Is	0	0	0	0	1	1	137	100	78
Chandigarh	37	49	58	97	69	48	4176	3899	3942
Dadra & Nagra Haveli	0	0	0	0	0	0	66	93	103
Daman & Diu	0	0	0	1	1	0	34	55	64
Delhi	95	121	112	934	979	558	39127	36892	37120
Lakshadweep	0	0	0	0	0	1	1	0	1
Puducherry	0	0	0	263	253	108	1867	2168	2572
Company Total	**6510**	**8167**	**8507**	**40751**	**40993**	**27538**	**992584**	**904303**	**955005**

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS *(Concld.)*

Particulars	LIC			Industry Total (State-wise)		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	87449	48140	44866	161252	87056	88017
Arunachal Pradesh	373	357	340	1197	935	982
Assam	28350	26678	24935	55594	52232	53154
Bihar	54446	56026	51523	115336	110936	106191
Chattisgarh	11125	10842	9716	25848	24300	24939
Goa	4206	3965	3575	7901	7438	7451
Gujarat	62009	57242	51756	122457	111932	110230
Haryana	21248	21253	18249	55355	53591	54295
Himachal Pradesh	12025	10626	9165	21909	19367	18357
Jammu & Kashmir	5448	4712	3862	12940	11132	9758
Jharkhand	17411	16755	13216	47496	43935	41254
Karnataka	70682	67002	56714	111766	105237	100095
Kerala	53808	47743	44301	105003	93154	89325
Madhya Pradesh	48120	47498	43212	89800	85570	85235
Maharashtra	175614	168729	157231	284180	270558	264359
Manipur	1189	998	862	3119	3469	3579
Meghalaya	242	245	210	1532	1545	1803
Mizoram	319	281	295	1115	971	1064
Nagaland	770	692	540	1626	1589	1624
Orissa	33533	33997	32201	77654	70753	71587
Punjab	39909	38756	35724	72495	66429	63248
Rajasthan	73842	75108	66304	113378	110654	102807
Sikkim	723	731	693	1685	1538	1552
Tamil Nadu	84607	79851	68052	148995	140370	132955
Telangana	-	39387	36751	-	65737	64355
Tripura	3760	3717	3557	7944	7447	7470
Uttar Pradesh	133904	135386	127970	250255	240370	238465
Uttrakhand	13789	13244	11689	23853	23326	22674
West Bengal	113357	112621	106709	177749	172107	168518
Andaman & Nicobar Is	485	475	418	622	575	496
Chandigarh	4163	4066	3438	8339	7965	7380
Dadra & Nagra Haveli	25	46	24	91	139	127
Daman & Diu	116	110	90	150	165	154
Delhi	37343	34967	32182	76470	71859	69302
Lakshadweep	2	2	2	3	2	3
Puducherry	1524	1356	1188	3391	3524	3760
Company Total	**1195916**	**1163604**	**1061560**	**2188500**	**2067907**	**2016565**

TABLE 36: NEW BUSINESS UNDER MICRO-INSURANCE PORTFOLIO (LIFE INSURERS)

(Premium in ₹ lakh)

Insurer	INDIVIDUAL CATEGORY					
	No. of Policies			Premium		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Aegon	-	-	0	-	-	0.00
Aviva	17328	-	16	51.39	-	0.08
Bajaj Allianz	-	-	3756	-	-	91.59
Bharti Axa	-	-	0	-	-	0.00
Birla Sunlife	91760	66497	61843	47.95	41.24	47.62
Canara HSBC OBC	-	-	0	-	-	0.00
DHFL Pramerica	-	-	0	-	-	0.00
Edelweiss Tokio	230	1916	2527	0.21	2.68	4.44
Exide Life	-	-	0	-	-	0.00
Future Generali	-	-	0	-	-	0.00
HDFC	199774	200046	280065	399.54	399.57	559.76
ICICI Prudential	212650	125227	29753	338.22	220.95	115.87
IDBI Federal	-	-	0	-	-	0.00
IndiaFirst	-	-	0	-	-	0.00
Kotak Mahindra	-	-	36772	-	-	73.54
Maxlife	-	-	0	-	-	0.00
PNB Metlife	489	-	0	0.32	-	0.00
Reliance Nippon	-	-	0	-	-	0.00
Sahara	2205	6529	2768	16.77	551.95	130.07
SBI Life	8071	5773	4267	30.89	22.17	17.91
Shriram	-	-	0	-	-	0.00
Star Union Dai-ichi	-	-	0	-	-	0.00
Tata AIA	28832	10039	36888	43.99	10.65	177.08
Private Total	**561339**	**416027**	**458655**	**929.29**	**1249.22**	**1217.95**
LIC	2205820	400341	452291	8635.77	1640.23	1953.78
Industry Total	**2767159**	**816368**	**910946**	**9565.06**	**2889.45**	**3171.73**

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

TABLE 36: NEW BUSINESS UNDER MICRO-INSURANCE PORTFOLIO (LIFE INSURERS) *(Concld.)*

(Premium in ₹ lakh)

Particulars	GROUP CATEGORY								
	No. of Schemes			No. of Lives covered			Premium		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Aegon	-	-	-	-	-	0	-	-	0
Aviva	-	-	-	132593	97698	0	110.51	104.67	0
Bajaj Allianz	-	-	-	-	-	0	-	-	0
Bharti Axa	-	-	-	-	-	0	-	-	0
Birla Sunlife	-	17	40	-	23714	32787	-	2.76	11.69
Canara HSBC OBC	18	19	23	51235	70728	47168	45.71	68.48	27.66
DHFL Pramerica	92	25	64	235004	416771	983591	181.98	519.59	984.90
Edelweiss Tokio	-	-	-	-	-	0	-	-	0
Exide Life	-	-	-	-	-	0	-	-	0
Future Generali	-	-	-	-	-	0	-	-	0
HDFC	-	-	-	-	-	0	-	-	0
ICICI Prudential	-	-	0	-	-	0	-	-	0
IDBI Federal	5	1	-	229830	352073	379725	94.50	190.24	268.19
IndiaFirst	-	-	-	-	-	0	-	-	0
Kotak Mahindra	-	-	-	-	-	0	-	-	0
Maxlife	-	-	-	-	-	0	-	-	0
PNB Metlife	-	-	-	-	-	0	-	-	0
Reliance Nippon	-	-	-	-	-	0	-	-	0
Sahara	-	-	-	-	-	0	-	-	0
SBI Life	36	8	8	79463	65745	59207	232.46	310.91	261.79
Shriram	13	9	18	563616	1528421	5148327	930.07	2172.32	3262.45
Star Union Dai-ichi	-	-	-	-	-	0	-	-	0
Tata AIA	-	-	-	-	-	0	-	-	0
Private Total	**164**	**79**	**153**	**1291741**	**2555150**	**6650805**	**1595.23**	**3368.98**	**4816.67**
LIC	5292	5417	4844	11887303	20596725	22603919	12581.45	28193.80	25426.39
Industry Total	**5456**	**5496**	**4997**	**13179044**	**23151875**	**29254724**	**14176.68**	**31562.78**	**30243.06**

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

TABLE 37: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - INDIVIDUAL CATEGORY

(Benefit Amount in ₹ Lakh)

PARTICULARS	Aviva			Bajaj Allianz			Birla Sunlife		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Amount of Benefit Paid									
Claims pending at start of year	0.00	0.00	0.00	0.00	0.00	0.00	2.28	0.18	0.00
Claims intimated / booked	7.72	1.75	1.40	1.30	1.45	1.52	74.38	31.35	18.45
Total Claims	7.72	1.75	1.40	1.30	1.45	1.52	76.66	31.53	18.45
Claims paid	7.22	1.75	1.40	1.30	1.45	1.52	76.48	31.40	18.05
Claims repudiated/rejected	0.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.40
Claims written back	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	0.00	0.00	0.00	0.00	0.18	0.13	0.00
Number of Policies									
Claims pending at start of year	0	0	0	0	0	0	8	1	0
Claims intimated / booked	53	26	19	12	14	10	490	231	195
Total Claims	53	26	19	12	14	10	498	232	195
Claims paid	43	26	19	12	14	10	497	232	194
Claims repudiated/rejected	10	0	0	0	0	0	0	0	1
Claims written back	0	0	0	0	0	0	0	0	0
Claims pending at end of year	0	0	0	0	0	0	1	0	0
Break up of claims pending -- duration wise (Number of Policies)									
Within 3 months	0	0	0	0	0	0	0	0	0
Within 3-6 months	0	0	0	0	0	0	0	0	0
Within 6-12 months	0	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	1	1	0

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

TABLE 37: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - INDIVIDUAL CATEGORY *(Contd.)*

(Benefit Amount in ₹ Lakh)

PARTICULARS	Edelweiss Tokio		Exide Life			HDFC		
	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Amount of Benefit Paid								
Claims pending at start of year	0.00	0.00	0.00	0.00	1.63	0.00	0.00	0.00
Claims intimated / booked	0.10	0.00	0.44	213.61	310.71	95.69	26.50	162.06
Total Claims	0.10	0.00	0.44	213.61	312.34	95.69	26.50	162.06
Claims paid	0.10	0.00	0.44	150.40	190.03	95.69	26.50	162.06
Claims repudiated/rejected	0.00	0.00	0.00	61.63	122.42	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
Claims pending at end of year	0.00	0.00	0.00	1.57	-0.12	0.00	0.00	0.00
Number of Policies								
Claims pending at start of year	0	0	0	0	1	0	0	0
Claims intimated / booked	2	0	44	335	374	2013	530	3242
Total Claims	2	0	44	335	375	2013	530	3242
Claims paid	2	0	44	301	319	2013	530	3242
Claims repudiated/rejected	0	0	0	33	56	0	0	0
Claims written back	0	0	0	0	0	0	0	0
Claims pending at end of year	0	0	0	1	0	0	0	0
Break up of claims pending -- duration wise (Number of Policies)								
Within 3 months	0	0	0	0	0	0	0	0
Within 3-6 months	0	0	0	1	0	0	0	0
Within 6-12 months	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	0

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

TABLE 37: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - INDIVIDUAL CATEGORY *(Contd.)*

(Benefit Amount in ₹ Lakh)

PARTICULARS	ICICI Prudential			Sahara		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Amount of Benefit Paid						
Claims pending at start of year	0.00	0.00	0.00	0.05	0.00	0.00
Claims intimated / booked	136.25	88.65	82.42	1.40	2.15	4.87
Total Claims	136.25	88.65	82.42	1.45	2.15	4.87
Claims paid	135.00	87.65	82.42	1.45	1.95	4.37
Claims repudiated/rejected	1.25	1.00	0.00	0.00	0.20	0.50
Claims written back	0.00	0.00	0.00	0.00	0.00	0.00
Claims pending at end of year	0.00	0.00	0.00	0.00	0.00	0.00
Number of Policies						
Claims pending at start of year	0	0	0	1	0	0
Claims intimated / booked	770	478	437	12	17	23
Total Claims	770	478	437	13	17	23
Claims paid	766	476	437	13	14	20
Claims repudiated/rejected	4	2	0	0	3	3
Claims written back	0	0	0	0	0	0
Claims pending at end of year	0	0	0	0	0	0
Break up of claims pending -- duration wise (Number of Policies)						
Within 3 months	0	0	0	0	0	0
Within 3-6 months	0	0	0	0	0	0
Within 6-12 months	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0

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

TABLE 37: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - INDIVIDUAL CATEGORY *(Contd.)*

(Benefit Amount in ₹ Lakh)

PARTICULARS	SBI Life		Tata AIA			Private Total		
	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Amount of Benefit Paid								
Claims pending at start of year	0.00	0.00	0.35	0.20	0.00	2.68	0.38	1.63
Claims intimated / booked	0.02	4.83	41.59	39.43	19.94	358.77	405.01	606.19
Total Claims	0.02	4.83	41.95	39.63	19.94	361.45	405.39	607.82
Claims paid	0.02	4.05	40.04	38.63	19.44	357.62	339.86	483.33
Claims repudiated/rejected	0.00	0.78	1.70	1.00	0.50	3.45	63.83	124.60
Claims written back	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	0	0.38	1.70	-0.12
Number of Policies								
Claims pending at start of year	0	0	1	1	0	10	2	1
Claims intimated / booked	6	14	179	173	175	3573	1812	4489
Total Claims	6	14	180	174	175	3583	1814	4490
Claims paid	6	12	174	172	174	3562	1773	4427
Claims repudiated/rejected	0	2	5	2	1	19	40	63
Claims written back	0	0	0	0	0	0	0	0
Claims pending at end of year	0	0	1	0	0	2	1	0
Break up of claims pending -- duration wise (Number of Policies)								
Within 3 months	0	0	1	0	0	1	0	0
Within 3-6 months	0	0	0	0	0	0	1	0
Within 6-12 months	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	1	0	0

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

TABLE 37: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - INDIVIDUAL CATEGORY *(Concld.)*

(Benefit Amount in ₹ Lakh)

PARTICULARS	LIC			Industry Total		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Amount of Benefit Paid						
Claims pending at start of year	6.55	5.54	2.35	9.23	5.92	3.98
Claims intimated / booked	2016.43	1839.94	1581.92	2375.20	2244.95	2188.11
Total Claims	2022.98	1845.48	1584.27	2384.43	2250.87	2192.09
Claims paid	2005.35	1817.67	1563.55	2362.97	2157.53	2046.88
Claims repudiated/rejected	10.96	25.45	15.77	14.41	89.28	140.37
Claims written back	1.13	0.01	0.00	1.13	0.01	0
Claims pending at end of year	5.54	2.35	4.95	5.92	4.05	4.83
Number of Policies						
Claims pending at start of year	36	34	9	46	36	10
Claims intimated / booked	12100	11548	9740	15673	13360	14229
Total Claims	12136	11582	9749	15719	13396	14239
Claims paid	12048	11365	9632	15610	13138	14059
Claims repudiated/rejected	52	207	102	71	247	165
Claims written back	2	1	0	2	1	0
Claims pending at end of year	34	9	15	36	10	15
Break up of claims pending -- duration wise (Number of Policies)						
Within 3 months	30	4	10	31	4	10
Within 3-6 months	2	0	0	2	1	0
Within 6-12 months	1	0	2	1	0	2
More than 12 months	1	5	3	2	5	3

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

TABLE 38: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - GROUP CATEGORY

(Benefit Amount in ₹ Lakh)

PARTICULARS	Aviva			Birla Sunlife		Canara HSBC OBC		
	2013-14	2014-15	2015-16	2014-15	2015-16	2013-14	2014-15	2015-16
Amount of Benefit Paid								
Claims pending at start of year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.30
Claims intimated / booked	31.44	37.64	37.64	1.55	1.90	0.003	9.72	9.97
Total Claims	31.44	37.64	37.64	1.55	1.90	0.003	9.72	10.27
Claims paid	31.44	37.49	37.49	1.55	1.90	0.003	8.82	9.55
Claims repudiated / rejected	0.00	0.15	0.15	0.00	0.00	0.00	0.60	0.72
Claims written back	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	0	0.00	0.00	0.00	0	0
Number of Lives								
Claims pending at start of year	0	0	0	0	0	0	0	1
Claims intimated / booked	125	173	173	13	13	2	37	35
Total Claims	125	173	173	13	13	2	37	36
Claims paid	125	172	172	13	13	2	34	34
Claims repudiated/rejected	0	1	1	0	0	0	2	2
Claims written back	0	0	0	0	0	0	0	0
Claims pending at end of year	0	0	0	0	0	0	1	0
Break up of claims pending -- duration wise (Number of Policies)								
Within 3 months	0	0	0	0	0	0	1	0
Within 3-6 months	0	0	0	0	0	0	0	0
Within 6-12 months	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	0

TABLE 38: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - GROUP CATEGORY *(Contd..)*

(Benefit Amount in ₹ Lakh)

PARTICULARS	DHFL Pramerica			Exide Life			IDBI Federal		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Amount of Benefit Paid									
Claims pending at start of year	2.02	6.42	28.45	0.20	0.00	0.00	0.00	0.00	0.00
Claims intimated / booked	58.19	188.32	391.85	25.64	28.91	43.22	55.47	117.30	256.28
Total Claims	60.21	194.74	420.30	25.84	28.91	43.22	55.47	117.30	256.28
Claims paid	52.73	162.08	409.68	25.84	28.91	43.22	55.47	117.30	256.28
Claims repudiated / rejected	1.06	4.21	10.42	0.00	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
Claims pending at end of year	6.42	28	0	0.00	0	0	0.00	0	0
Number of Lives									
Claims pending at start of year	12	31	119	2	0	0	0	0	0
Claims intimated / booked	380	876	1273	232	253	0	466	834	1476
Total Claims	392	907	1392	234	253	318	466	834	1476
Claims paid	352	773	1353	234	253	318	466	834	1476
Claims repudiated/rejected	9	15	38	0	0	318	0	0	0
Claims written back	0	0	0	0	0	0	0	0	0
Claims pending at end of year	31	119	1	0	0	0	0	0	0
Break up of claims pending -- duration wise (Number of Policies)									
Within 3 months	29	110	0	0	0	0	0	0	0
Within 3-6 months	2	9	1	0	0	0	0	0	0
Within 6-12 months	0	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	0	0

TABLE 38: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - GROUP CATEGORY *(Contd..)*

(Benefit Amount in ₹ Lakh)

PARTICULARS	SBI Life			Sahara	Shriram		
	2013-14	2014-15	2015-16	2015-16	2013-14	2014-15	2015-16
Amount of Benefit Paid							
Claims pending at start of year	2.00	3.80	2.50	0.00	0.00	0.00	0.00
Claims intimated / booked	202.27	90.44	41.53	6.90	592.25	863.78	2484.47
Total Claims	204.27	94.24	44.03	6.90	592.25	863.78	2484.47
Claims paid	200.47	90.62	41.63	6.70	592.25	863.78	2484.47
Claims repudiated / rejected	0.00	1.12	0.40	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
Claims pending at end of year	3.80	2.50	2.00	0.20	0.00	0	0
Number of Lives							
Claims pending at start of year	5	9	6	0	0	0	0
Claims intimated / booked	525	241	142	69	2369	3451	10854
Total Claims	530	250	148	69	2369	3451	10854
Claims paid	521	241	142	67	2369	3451	10854
Claims repudiated/rejected	0	3	2	0	0	0	0
Claims written back	0	0	0	0		0	0
Claims pending at end of year	9	6	4	2	0	0	0
Break up of claims pending -- duration wise (Number of Policies)							
Within 3 months	2	2	1	2	0	0	0
Within 3-6 months	4	0	0	0	0	0	0
Within 6-12 months	2	0	0	0	0	0	0
More than 12 months	1	4	3	0	0	0	0

TABLE 38: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - GROUP CATEGORY *(Concld.)*

(Benefit Amount in ₹ Lakh)

PARTICULARS	Private Total			LIC			Industry Total		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Amount of Benefit Paid									
Claims pending at start of year	4.22	10.22	31.25	381.96	215.11	2.43	386.18	225.33	33.68
Claims intimated / booked	965.26	1337.66	3273.76	43673.23	41262.50	38120.57	44638.49	42600.16	41394.33
Total Claims	969.48	1347.88	3305.00	44055.19	41477.61	38123.00	45024.67	42825.49	41428
Claims paid	958.20	1310.55	3290.91	43840.08	41443.90	38111.30	44798.28	42754.45	41402.21
Claims repudiated / rejected	1.06	6.08	11.69	0.00	31.28	11.40	1.06	37.36	23.09
Claims written back	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
Claims pending at end of year	10.22	31.25	2.40	215.11	2	0.30	225.33	33.68	2.7
Number of Lives									
Claims pending at start of year	19	40	126	1270	672	9	1289	712	135
Claims intimated / booked	4099	5878	14353	137450	127164	117845	141549	133042	132198
Total Claims	4118	5918	14479	138720	127836	117854	142838	133754	132333
Claims paid	4069	5771	14429	138048	127751	117827	142117	133522	132256
Claims repudiated/rejected	9	21	43	0	76	26	9	97	69
Claims written back	0	0	0	0	0	0	0	0	0
Claims pending at end of year	40	126	7	672	9	1	712	135	8
Break up of claims pending -- duration wise (Number of Policies)									
Within 3 months	31	113	3	672	9	1	703	122	4
Within 3-6 months	6	9	1	0	0	0	6	9	1
Within 6-12 months	2	0	0	0	0	0	2	0	0
More than 12 months	1	4	3	0	0	0	1	4	3

TABLE 39: DURATION-WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE INDIVIDUAL CATEGORY

(Benefit Amount in ₹ Lakh)

Particulars	Aviva			Bajaj Allianz			Birla Sunlife		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Settlement of claims-Benefit Amount Paid									
Within 1 month	6.60	1.75	1.40	1.30	1.45	1.52	73.48	30.61	16.57
Within 1-3 months	0.62	0.00	0.00	0.00	0.00	0.00	0.30	0.61	0.58
Within 3-6 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.90
Within 6-12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	2.70	0.18	0.00
Total Claims Settled	7.22	1.75	1.40	1.30	1.45	1.52	76.48	31.40	18.05
Settlement of claims-Number of Policies									
Within 1 month	40	26	19	12	13	10	484	216	189
Within 1-3 months	3	0	0	0	1	0	4	14	2
Within 3-6 months	0	0	0	0	0	0	0	0	3
Within 6-12 months	0	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	9	2	0
Total Claims Settled	43	26	19	12	14	10	497	232	194

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

TABLE 39: DURATION-WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE INDIVIDUAL CATEGORY *(Contd.)*

(Benefit Amount in ₹ Lakh)

Particulars	Edelweiss Tokio	Exide Life			HDFC Standard			ICICI Prudential		
	2014-15	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Settlement of claims-Benefit Amount Paid										
Within 1 month	0.10	0.44	98.11	120.24	95.69	26.50	152.26	129.15	87.50	82.42
Within 1-3 months	0.00	0.00	42.32	47.20	0.00	0.00	9.30	0.65	0.15	0.00
Within 3-6 months	0.00	0.00	9.97	22.59	0.00	0.00	0.50	5.05	0.00	0.00
Within 6-12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	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
Total Claims Settled	0.10	0.44	150.40	190.03	95.69	26.50	162.06	135.00	87.65	82.42
Settlement of claims-Number of Policies										
Within 1 month	2	44	246	253	2013	530	3046	743	475	437
Within 1-3 months	0	0	45	45	0	0	186	3	1	0
Within 3-6 months	0	0	10	21	0	0	10	19	0	0
Within 6-12 months	0	0	0	0	0	0	0	1	0	0
More than 12 months	0	0	0	0	0	0	0	0	0	0
Total Claims Settled	2	44	301	319	2013	530	3242	766	476	437

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

TABLE 39: DURATION-WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE INDIVIDUAL CATEGORY *(Contd.)*

(Benefit Amount in ₹ Lakh)

Particulars	Sahara			SBI Life		Tata AIA		
	2013-14	2014-15	2015-16	2014-15	2015-16	2013-14	2014-15	2015-16
Settlement of claims-								
Benefit Amount Paid								
Within 1 month	1.30	1.85	3.67	0.02	3.57	37.38	36.62	19.29
Within 1-3 months	0.15	0.10	0.40	0.00	0.48	2.56	2.01	0.15
Within 3-6 months	0.00	0.00	0.30	0.00	0.00	0.11	0.00	0.00
Within 6-12 months	0.00	0.00	0.00	0.00	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
Total Claims Settled	1.45	1.95	4.37	0.02	4.05	40.04	38.63	19.44
Settlement of claims-								
Number of Policies								
Within 1 month	11	13	17	6	11	163	164	173
Within 1-3 months	2	1	2	0	1	10	8	1
Within 3-6 months	0	0	1	0	0	1	0	0
Within 6-12 months	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	0
Total Claims Settled	13	14	20	6	12	174	172	174

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

TABLE 39: DURATION-WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE INDIVIDUAL CATEGORY *(Concld.)*

(Benefit Amount in ₹ Lakh)

Particulars	Private Total			LIC			Industry Total		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Settlement of claims-Benefit Amount Paid									
Within 1 month	345.34	284.52	400.93	2005.35	1817.67	1156.96	2350.69	2102.19	1557.89
Within 1-3 months	4.28	45.19	58.11	0.00	0.00	406.59	4.28	45.19	464.7
Within 3-6 months	5.16	9.97	24.29	0.00	0.00	0.00	5.16	9.97	24.29
Within 6-12 months	0.15	0.00	0.00	0.00	0.00	0.00	0.15	0.00	0
More than 12 months	2.70	0.18	0.00	0.00	0.00	0.00	2.70	0.18	0
Total Claims Settled	357.62	339.86	483.34	2005.35	1817.67	1563.55	2362.97	2157.53	2046.89
Settlement of claims-Number of Policies									
Within 1 month	3510	1691	4155	12048	11365	7127	15558	13056	11282
Within 1-3 months	22	70	237	0	0	2505	22	70	2742
Within 3-6 months	20	10	35	0	0	0	20	10	35
Within 6-12 months	1	0	0	0	0	0	1	0	0
More than 12 months	9	2	0	0	0	0	9	2	0
Total Claims Settled	3562	1773	4427	12048	11365	9632	15610	13138	14059

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

TABLE 40: DURATION-WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE-GROUP CATEGORY

(Benefit Amount in ₹ Lakh)

Particulars	Aviva		Birla Sunlife		Exide Life		
	2013-14	2014-15	2014-15	2015-16	2013-14	2014-15	2015-16
Settlement of claims-							
Benefit Amount Paid							
Within 1 month	30.21	37.14	1.55	1.50	25.54	28.79	43.22
Within 1-3 months	1.24	0.35	0.00	0.40	0.30	0.12	0.00
Within 3-6 months	0.00	0.00	0.00	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
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Claims Settled	31.44	37.49	1.55	1.90	25.84	28.91	43.22
Settlement of claims-							
Number of Lives							
Within 1 month	119	170	13	11	231	252	318
Within 1-3 months	6	2	0	2	3	1	0
Within 3-6 months	0	0	0	0	0	0	0
Within 6-12 months	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0
Total Claims Settled	125	172	13	13	234	253	318

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

TABLE 40: DURATION-WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE-GROUP CATEGORY *(Contd.)*

(Benefit Amount in ₹ Lakh)

Particulars	Canara HSBC OBC		DHFL Pramerica		IDBI Federal		
	2014-15	2015-16	2014-15	2015-16	2013-14	2014-15	2015-16
Settlement of claims-							
Benefit Amount Paid							
Within 1 month	4.86	5.94	119.09	319.88	55.47	117.30	256.28
Within 1-3 months	2.76	2.28	21.91	45.66	0.00	0.00	0.00
Within 3-6 months	1.20	1.32	13.40	25.74	0.00	0.00	0.00
Within 6-12 months	0.00	0.00	7.68	17.95	0.00	0.00	0.00
More than 12 months	0.00	0.00	0.00	0.45	0.00	0.00	0.00
Total Claims Settled	8.82	9.55	162.02	409.68	55.47	117.30	256.28
Settlement of claims-							
Number of Lives							
Within 1 month	20	21	548	1060	466	834	1476
Within 1-3 months	9	8	107	122	0	0	0
Within 3-6 months	5	5	75	100	0	0	0
Within 6-12 months	0	0	43	68	0	0	0
More than 12 months	0	0	0	3	0	0	0
Total Claims Settled	34	34	773	1353	466	834	1476

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

TABLE 40: DURATION-WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE-GROUP CATEGORY *(Contd.)*

(Benefit Amount in ₹ Lakh)

Particulars	Sahara	SBI Life			Shriram		
	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Settlement of claims-							
Benefit Amount Paid							
Within 1 month	4.60	196.36	82.11	37.92	87.25	163.28	2233.72
Within 1-3 months	1.50	4.10	7.89	3.51	505.00	700.50	250.75
Within 3-6 months	0.60	0.00	0.63	0.20	0.00	0.00	0.00
Within 6-12 months	0.00	0.00	0.00	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
Total Claims Settled	6.70	200.47	90.62	41.63	592.25	863.78	2484.47
Settlement of claims-							
Number of Lives							
Within 1 month	46	511	217	130	349	654	9809
Within 1-3 months	15	10	21	11	2020	2797	1045
Within 3-6 months	6	0	3	1	0	0	0
Within 6-12 months	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0
Total Claims Settled	67	521	241	142	2369	3451	10854

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

TABLE 40: DURATION-WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE-GROUP CATEGORY *(Concld.)*

(Benefit Amount in ₹ Lakh)

Particulars	Private Total			LIC			Industry Total		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Settlement of claims-Benefit Amount Paid									
Within 1 month	434.68	554.12	2903.06	43458.12	41228.79	38108.87	43892.80	41782.91	41011.93
Within 1-3 months	517.78	733.52	304.10	381.96	215.11	2.43	899.74	948.63	306.53
Within 3-6 months	2.59	15.23	27.87	0.00	0.00	0.00	2.59	15.23	27.87
Within 6-12 months	0.00	7.68	17.95	0.00	0.00	0.00	0.00	7.68	17.95
More than 12 months	0.00	0.00	0.45	0.00	0.00	0.00	0.00	0.00	0.45
Total Claims Settled	955.05	1310.55	3253.43	43840.08	41443.90	38111.30	44795.13	42754.45	41364.73
Settlement of claims-Number of Lives									
Within 1 month	1965	2708	12871	136778	127079	117818	138743	129787	130689
Within 1-3 months	2088	2937	1203	1270	672	9	3358	3609	1212
Within 3-6 months	16	83	112	0	0	0	16	83	112
Within 6-12 months	0	43	68	0	0	0	0	43	68
More than 12 months	0	0	3	0	0	0	0	0	3
Total Claims Settled	4069	5771	14257	138048	127751	117827	142117	133522	132084

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

TABLE 41: INSURER-WISE NUMBER OF MICRO-INSURANCE AGENTS (LIFE)
(As on 31st March)

Insurer	2014	2015	2016
Aegon	0	0	0
Aviva	667	667	10
Bajaj Allianz	0	0	457
Bharti AXA	0	0	0
Birla Sunlife	97	56	51
Canara HSBC	0	0	0
DHFL Pramerica	0	0	0
Edelweiss Tokio	1	1	1
Exide Life	0	0	0
Future Generali	0	0	0
HDFC	0	0	0
ICICI Prudential	78	79	0
IDBI Federal	0	2	2
IndiaFirst	0	1906	7798
Kotak Mahindra	0	0	0
Max Life	0	0	0
PNB Metlife	14	14	14
Reliance Nippon	0	0	0
Sahara	0	0	0
SBI Life	0	20	22
Shriram	523	523	0
Star Union	0	0	0
TATA AIA	276	114	112
Private Total	**1656**	**3382**	**8467**
LIC	18401	19379	18574
Industry Total	**20057**	**22761**	**27041**

TABLE 42: STATUS OF GRIEVANCES - LIFE INSURERS

Insurer	2013-14			2014-15			2015-16		
	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
Aegon Religare	25	6826	6775	76	6897	6602	371	8595	8822
Aviva	0	6606	6606	0	4185	4185	0	3259	3259
Bajaj Allianz	4	52314	52308	10	19795	19530	275	14295	14556
Bharti AXA	53	7365	7402	16	5642	5307	351	4728	5079
Birla Sun Life	132	30825	30917	40	23629	23658	11	12402	12412
Canara HSBC	2	4351	4353	0	4559	4500	59	3179	3225
DHFL Pramerica	33	1392	1383	42	1593	982	653	1372	2018
Edelweiss Tokio	1	232	233	0	514	481	33	627	654
Exide Life	13	6459	6459	13	9488	8867	634	9375	9968
Future Generali	57	11676	11632	101	5390	5110	381	7162	7491
HDFC Standard	146	52402	51882	666	32214	30582	2298	11513	13726
ICICI Prudential	13	19697	19677	33	11801	11775	59	8865	8912
IDBI Federal	3	864	865	2	771	773	0	853	853
IndiaFirst	8	1500	1461	47	1287	1216	118	1912	2006
Kotak Mahindra	12	6165	6169	8	4616	4496	128	3444	3326
Max Life	6	19389	19395	0	16553	16549	4	14157	14161
PNB Met Life	7	4362	4365	4	4820	4817	7	4411	4398
Reliance	134	30659	30748	45	24763	24318	490	14024	14345
Sahara	1	24	25	0	27	27	0	35	34
SBI Life	11	16061	16067	5	12273	12263	15	9391	9403
Shriram	0	287	279	8	240	234	14	259	264
Star Union Dai-Ichi	4	1319	1314	9	2301	2215	95	1825	1832
TATA AIA	15	8561	8521	55	4690	4632	113	4268	4381
Private Total	**680**	**289336**	**288836**	**1180**	**198048**	**193119**	**6109**	**139951**	**145125**
LIC	544	85284	85828	0	80944	80944	0	64750	64750
Total	**1224**	**374620**	**374664**	**1180**	**278992**	**274063**	**6109**	**204701**	**209875**

TABLE 43 : PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (LIFE INSURANCE)

Name of Centre	Total No. of Complaints			No. of Complaints disposed by way of					Duration-wise Disposal				Duration-wise Outstanding			
	O/S as on 31st March, 2015	Received during 2015-2016	Total	(I)	(II)	(III)	(IV)	Total	A	B	C	Total	A	B	C	Total
Ahmedabad	90	867	957	117	299	42	477	935	827	94	14	935	22	0	0	22
Bhopal	47	682	729	89	19	125	487	720	571	145	4	720	9	0	0	9
Bubaneshwar	239	510	749	182	0	182	340	704	349	348	7	704	45	0	0	45
Chandigarh	1061	2180	3241	1364	8	547	712	2631	1120	1218	293	2631	301	309	0	610
Chennai	0	659	659	80	40	31	508	659	657	2	0	659	0	0	0	0
Delhi	418	1312	1730	642	206	20	838	1706	1221	443	42	1706	24	0	0	24
Jaipur	320	916	1236	397	196	182	461	1236	938	144	154	1236	0	0	0	0
Guwahati	125	335	460	116	50	57	220	443	250	149	44	443	16	1	0	17
Hyderabad	86	944	1030	134	28	70	723	955	757	195	3	955	75	0	0	75
Bengaluru	19	1177	1196	208	115	59	814	1196	1195	1	0	1196	0	0	0	0
Kochi	144	664	808	378	18	121	291	808	663	137	8	808	0	0	0	0
Kolkata	1324	2059	3383	752	610	236	862	2460	919	365	1176	2460	283	618	22	923
Patna	147	182	329	114	61	19	134	328	147	38	143	328	1	0	0	1
Lucknow	167	1262	1429	265	17	112	907	1301	943	233	125	1301	56	72	0	128
Noida	123	742	865	210	139	0	395	744	453	196	95	744	76	45	0	121
Mumbai	15	1963	1978	98	83	34	1742	1957	1903	53	1	1957	21	0	0	21
Pune	72	803	875	285	67	87	423	862	701	159	2	862	13	0	0	13
Total	**4397**	**17257**	**21654**	**5431**	**1956**	**1924**	**10334**	**19645**	**13614**	**3920**	**2111**	**19645**	**942**	**1045**	**22**	**2009**

Notes:

O/S : Outstanding

(I) Recommendations / Awards

(II) Withdrawal / Settlement

(III) Dismissal

(IV) Non-acceptance / Not-entertainable

(A) Within 3 months

(B) 3 months to 1 Year

(C) Above 1 Year

PART-II
NON-LIFE INSURANCE

TABLE 44: NON-LIFE INSURANCE COMPANIES OPERATING IN INDIA*

Insurers	Foreign Partners	Regn. No.	Date of Registration	Year of Operation
PRIVATE SECTOR				
Bajaj Allianz General Insurance Company Ltd.	Allianz, SE Germany	113	02.05.2001	2001-02
Bharti AXA General Insurance Company Ltd.	M/s. Societe Beaujon, France	139	27.06.2008	2008-09
Cholamandalam MS General Insurance Company Ltd.	Mitsui Sumitomo, Japan	123	15.07.2002	2002-03
Future Generali India Insurance Company Ltd.	Participatie Maatschapij Graafsschap Holland NV, Netherlands ("Generali")	132	04.09.2007	2007-08
HDFC ERGO General Insurance Company Ltd.	ERGO International AG, Germany	125	27.09.2000	2002-03
ICICI Lombard General Insurance Company Ltd.	FAL Corporation, Canada	115	03.08.2001	2001-02
IFFCO Tokio General Insurance Company Ltd.	Tokio Marine Asia Pte. Ltd. Japan	106	04.12.2000	2000-01
Kotak Mahindra General Insurance Company Ltd.	---	152	18.11.2015	2015-16
L & T General Insurance Company Ltd.	---	146	09.07.2010	2010-11
Liberty Videocon General Insurance Company Ltd.	Liberty City State Holdings Pte Ltd., USA	150	22.05.2012	2012-13
Magma HDI General Insurance Company Ltd.	HDI-Gerling Industrie Versicherung AG, Germany	149	22.05.2012	2012-13
Raheja QBE General Insurance Company Ltd.	QBE Holdings (AAP) Pty.Ltd. Australia	141	11.12.2008	2008-09
Reliance General Insurance Company Ltd.	---	103	23.10.2000	2000-01
Royal Sundaram General Insurance Company Ltd.	---	102	23.10.2000	2000-01
SBI General Insurance Company Ltd.	IAG International Pty Ltd. Australia	144	15.12.2009	2009-10
Shriram General Insurance Company Ltd.	---	137	08.05.2008	2008-09
TATA AIG General Insurance Company Ltd.	AIG MEA Investments and Services Inc., USA	108	22.01.2001	2000-01
Universal Sompo General Insurance Company Ltd.	Sompo, Japan. Insurance Inc.	134	16.11.2007	2007-08
PUBLIC SECTOR				
National Insurance Company Ltd.	---	58	1906	1906-07
The New India Assurance Company Ltd.	---	190	1919	1919-20
The Oriental Insurance Company Ltd.	---	556	1947	1947-48
United India Insurance Company Ltd.	---	545	1919	1919-20
STANDALONE HEALTH PRIVATE				
Apollo Munich Health Insurance Company Ltd.	Munich Health Holding AG, Germany	131	03.08.2007	2007-08
Cigna TTK Health Insurance Company Ltd.	Cigna Holdings Overseas Inc. USA	151	13.11.2013	2013-14
Max BUPA Health Insurance Company Ltd.	BUPA Singapore Holdings Pte Ltd., UK	145	15.02.2010	2009-10
Religare Health Insurance Company Ltd.	---	148	26.04.2012	2012-13
Star Health & Allied Insurance Company Ltd.	Individual Promoters and Oman Insurance PSC, UAE, Alpha FDI Holdings Pte Ltd. & Alpha TC Holdings Pte Ltd.	129	16.03.2006	2006-07
SPECIALISED INSURERS				
Agriculture Insurance Company of India Ltd.	---	126	2003	2003-04
Export Credit Guarantee Corporation of India Ltd.	---	124	1957	1957-58
REINSURER				
General Insurance Corporation of India	---	112	2001	2001-02

** as on 31st March, 2016*

TABLE 45: GROSS DIRECT PREMIUM INCOME OF NON-LIFE INSURERS (WITHIN & OUTSIDE INDIA)

(₹ crore)

INSURER	2013-14	2014-15	2015-16
BAJAJ ALLIANZ	4516.44	5229.84	5832.15
BHARTI AXA	1423.15	1457.06	1274.41
CHOLAMANDALAM	1855.11	1890.43	2452.00
FUTURE GENERALI	1262.55	1438.24	1555.26
HDFC ERGO	2906.98	3182.2	3379.55
ICICI LOMBARD	6856.16	6677.79	8090.71
IFFCO TOKIO	2930.92	3329.96	3691.33
KOTAK MAHINDRA	--	--	3.71
L&T	253.78	331.71	473.39
RAHEJA QBE	23.23	21.62	28.76
RELIANCE	2388.82	2715.83	2791.56
ROYAL SUNDARAM	1437.04	1569.2	1694.12
SBI	1187.57	1576.9	2039.85
SHRIRAM	1510.59	1496.51	1712.27
TATA AIG	2362.71	2714.13	2958.56
UNIVERSAL SOMPO	540.44	701.1	903.79
MAGMA HDI	424.93	473.59	403.94
LIBERTY VIDEOCON	129.81	283.85	408.72
PRIVATE SECTOR TOTAL	**32010.30**	**35089.96**	**39694.07**
	(14.52)	**(9.59)**	**(13.12)**
NATIONAL	10260.96	11282.62	12018.98
NEW INDIA	13727.6	15480.35	17763.31
ORIENTAL	7282.53	7561.92	8611.59
UNITED	9708.93	10691.73	12250.36
PUBLIC SECTOR TOTAL	**40980.06**	**45016.62**	**50644.24**
	(10.54)	**(9.85)**	**(12.50)**
PUBLIC & PRIVATE TOTAL	**72990.36**	**80106.58**	**90338.31**
	(12.12)	**(9.74)**	**(12.77)**
AIC	3395.00	2739.69	3521.22
ECGC	1303.72	1362.39	1320.73
SPECIALISED INSURERS TOTAL	**4698.72**	**4102.08**	**4841.95**
	(5.48)	**(-12.7)**	**(18.04)**
APOLLO MUNICH	692.47	803.12	1022.18
CIGNA TTK	0.33	21.82	143.82
MAX BUPA	308.85	372.65	476.01
RELIGARE HEALTH	152.30	275.80	503.32
STAR HEALTH	1091.07	1469.19	2007.34
STANDALONE HEALTH INSURERS TOTAL	**2245.02**	**2942.58**	**4152.67**
	(30.05)	**(31.07)**	**(41.12)**
GRAND TOTAL	**79934.14**	**87151.24**	**99332.93**
	(12.26)	**(9.03)**	**(13.98)**

Note: Figures in the bracket represents the growth over the previous year in per cent.
-- represents business not started.

TABLE : 46 SEGMENT-WISE GROSS DIRECT PREMIUM INCOME OF NON-LIFE INSURERS (WITHIN INDIA)

(₹ Crore)

Insurer	Fire			Marine			Motor		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Bajaj Allianz	388.33	430.98	476.27	122.10	123.08	141.54	2699.85	2918.38	3277.29
Bharti AXA	80.51	77.93	62.36	33.52	32.06	25.92	1052.27	1093.52	1019.91
Cholamandalam	109.90	124.34	204.68	64.94	64.13	75.71	1249.71	1279.09	1667.61
Future Generali	117.38	133.12	162.00	51.17	57.79	61.14	706.35	828.10	927.85
HDFC ERGO	320.73	374.69	421.71	87.45	106.69	104.40	1004.06	1051.65	1174.30
ICICI Lombard	487.02	544.74	632.70	251.76	246.43	299.80	3213.80	3415.81	4149.81
IFFCO Tokio	213.43	232.40	265.95	117.41	113.94	116.73	1761.73	2141.97	2407.14
Kotak Mahindra			0.00			0.00			3.62
L&T General	33.75	41.81	60.09	8.33	9.46	14.48	137.53	204.86	301.94
Liberty Videocon	9.47	19.41	27.80	1.12	3.67	7.97	97.01	192.16	274.47
Magma HDI	15.57	29.78	29.13	5.94	10.81	12.39	388.49	401.19	334.48
Raheja QBE	0.46	0.62	0.77	0.01	0.00	0.03	0.65	0.42	5.43
Reliance	177.96	189.32	259.08	40.44	45.99	50.79	1444.65	1642.54	1660.53
Royal Sundaram	67.17	79.58	94.09	31.07	34.03	33.20	1022.46	1159.43	1273.91
SBI General	446.13	514.69	615.35	9.94	17.51	22.20	465.33	538.65	707.94
Shriram	11.06	15.95	19.71	0.94	0.76	1.28	1481.04	1461.31	1666.41
TATA AIG	312.46	348.63	384.94	226.68	249.05	265.43	1074.03	1224.58	1411.36
Universal Sompo	107.16	119.24	131.03	18.16	16.14	16.87	231.75	251.30	315.77
Private Total	**2898.50**	**3277.22**	**3847.65**	**1070.99**	**1131.53**	**1249.89**	**18030.69**	**19804.97**	**22579.78**
National	878.16	921.33	896.55	333.50	298.59	258.35	4838.97	5177.48	5664.60
New India	1411.77	1644.89	1691.84	711.46	665.28	617.53	4604.61	5366.01	6177.29
Oriental	984.47	961.61	984.05	458.56	397.93	420.33	2638.63	2861.70	3150.66
United	1189.74	1251.49	1311.39	587.28	526.73	438.28	3709.85	4169.17	4728.54
Public Total	**4464.13**	**4779.32**	**4883.82**	**2090.80**	**1888.53**	**1734.49**	**15792.06**	**17574.36**	**19721.09**
Grand Total	**7362.63**	**8056.54**	**8731.48**	**3161.79**	**3020.06**	**2984.38**	**33822.75**	**37379.33**	**42300.87**

TABLE : 46 SEGMENT-WISE GROSS DIRECT PREMIUM INCOME OF NON-LIFE INSURERS (WITHIN INDIA) *(Concld.)*

(₹ Crore)

Insurer	Health			Others			Total		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Bajaj Allianz	797.83	797.51	942.25	508.33	959.91	994.81	4516.45	5229.85	5832.15
Bharti AXA	188.25	176.23	99.37	68.61	77.32	66.86	1423.16	1457.07	1274.42
Cholamandalam	253.61	237.97	311.36	176.95	184.90	192.64	1855.11	1890.43	2452.00
Future Generali	182.55	189.30	204.05	205.10	229.94	200.23	1262.56	1438.25	1555.26
HDFC ERGO	916.22	942.85	1092.88	578.52	706.33	586.25	2906.99	3182.21	3379.55
ICICI Lombard	1683.79	1550.49	1662.84	1219.80	920.33	1345.55	6856.16	6677.80	8090.71
IFFCO Tokio	315.82	390.39	481.78	522.54	451.27	419.73	2930.92	3329.97	3691.33
Kotak Mahindra			0.09			0.00			3.71
L&T General	48.69	48.56	68.37	25.48	27.02	28.51	253.78	331.71	473.39
Liberty Videocon	14.14	54.05	69.85	8.09	14.57	28.63	129.82	283.86	408.72
Magma HDI	0.15	1.34	1.77	14.78	30.48	26.18	424.93	473.60	403.94
Raheja QBE	0.47	0.32	0.15	21.65	20.27	22.38	23.24	21.63	28.76
Reliance	499.62	519.70	564.57	226.15	318.29	256.60	2388.82	2715.84	2791.56
Royal Sundaram	255.25	242.05	235.95	61.10	54.11	56.96	1437.04	1569.20	1694.12
SBI General	202.66	386.94	516.78	63.52	119.11	177.57	1187.57	1576.90	2039.85
Shriram	4.62	5.62	6.57	12.93	12.88	18.29	1510.59	1496.52	1712.27
TATA AIG	363.38	379.28	398.40	386.16	512.60	498.42	2362.71	2714.14	2958.55
Universal Sompo	93.59	138.91	148.45	89.78	175.51	291.67	540.45	701.11	903.79
Private Total	**5820.64**	**6061.51**	**6805.47**	**4189.49**	**4814.83**	**5211.28**	**32010.30**	**35090.06**	**39694.07**
National	3176.91	3895.97	4284.09	995.34	948.52	872.48	10222.88	11241.89	11976.07
New India	3484.74	4127.39	5058.64	1327.48	1405.82	1604.22	11540.06	13209.39	15149.51
Oriental	2038.50	2200.22	2732.18	1007.69	986.48	1027.53	7127.85	7407.94	8314.74
United	2868.47	3408.87	4378.28	1353.61	1335.47	1393.87	9708.93	10691.73	12250.36
Public Total	**11568.61**	**13632.45**	**16453.19**	**4684.11**	**4676.29**	**4898.09**	**38599.72**	**42550.96**	**47690.69**
Grand Total	**17389.25**	**19693.96**	**23258.65**	**8873.60**	**9491.13**	**10109.38**	**70610.03**	**77641.02**	**87384.76**

TABLE 47 : SEGMENT-WISE NET PREMIUM INCOME IN INDIA (EARNED) - NON-LIFE

(₹ Crore)

Insurer	Fire			Marine			Motor		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Bajaj Allianz	144.65	146.62	165.85	79.89	72.01	84.88	2356.27	2650.03	2885.64
Bharti AXA	12.08	11.43	9.36	7.16	8.08	11.81	872.20	966.69	1007.36
Cholamandalam	40.97	43.41	46.59	20.11	20.27	15.74	1080.09	1165.88	1346.87
Future Generali	30.46	33.47	43.15	21.24	39.99	48.66	615.11	749.33	741.06
HDFC ERGO	52.82	68.4	73.30	52.28	71.69	74.78	754.12	808.60	790.25
ICICI Lombard	153.49	108.85	99.50	156.61	160.11	184.93	2294.95	2496.73	2959.02
IFFCO Tokio	37.23	39.2	44.93	42.92	49.09	39.61	1520.15	1747.10	2160.92
Kotak Mahindra			0.00			0.00			0.06
L&T General	6.65	8.48	7.61	4.33	4.36	5.88	109.03	145.90	223.46
Liberty Videocon	1.64	3.63	4.54	(0.10)	1.05	3.31	35.80	145.70	212.95
Magma HDI	0.12	1.48	1.90	(0.45)	(1.21)	1.05	227.94	388.07	356.81
Raheja QBE	0.46	0.47	0.35	0.03	0.01	0.02	0.46	0.39	1.14
Reliance	41.09	48.39	56.04	19.31	21.87	26.83	1258.28	1330.26	1296.25
Royal Sundaram	16.78	18.24	21.74	9.58	12.13	14.12	1023.10	1030.45	1120.87
SBI General	111.48	139.42	152.78	4.14	7.63	15.88	364.21	482.92	600.54
Shriram	4.89	6.6	7.48	0.18	0.26	0.56	1413.06	1377.21	1462.04
TATA AIG	24.74	24.23	26.76	219.03	210.88	225.82	998.76	1047.57	1272.73
Universal Sompo	44.85	58.34	55.18	4.26	6.72	7.26	241.95	225.84	253.09
Private Total	**724.39**	**760.65**	**817.08**	**640.53**	**684.93**	**761.14**	**15165.49**	**16758.66**	**18691.05**
National	721.23	753.31	756.46	191.29	201.38	205.72	4218.61	4774.16	5170.57
New India	1784.63	1887.33	2073.26	461.02	611.04	473.00	4587.05	5692.19	6500.00
Oriental	660.44	590.02	565.59	285.50	300.19	290.18	2351.79	2632.44	2959.44
United	808.87	806.4	790.68	300.02	304.54	288.77	3230.50	3682.24	4172.81
Public Total	**3975.16**	**4037.06**	**4185.99**	**1237.83**	**1417.14**	**1257.67**	**14387.94**	**16781.03**	**18802.82**
Grand Total	**4699.55**	**4797.71**	**5003.08**	**1878.36**	**2102.07**	**2018.81**	**29553.43**	**33539.69**	**37493.87**

Note: Figures in brackets indicate negative values.

TABLE 47 : SEGMENT-WISE NET PREMIUM INCOME IN INDIA (EARNED) - NON-LIFE *(Concld.)*

(₹ Crore)

Insurer	Health			Others			Total		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Bajaj Allianz	705.93	695.12	793.32	206.32	268.13	293.95	3493.06	3831.90	4223.65
Bharti AXA	180.04	191.17	99.87	21.41	26.48	29.81	1092.90	1203.84	1158.22
Cholamandalam	239.45	196.35	225.52	50.75	56.19	56.09	1431.36	1482.10	1690.80
Future Generali	144.01	141.92	150.62	78.09	114.41	97.95	888.92	1079.12	1081.44
HDFC ERGO	609.80	581.45	638.09	115.92	143.95	132.12	1584.93	1674.09	1708.54
ICICI Lombard	1247.26	1061.10	1074.60	500.60	408.54	503.57	4352.91	4235.33	4821.62
IFFCO Tokio	224.80	300.20	415.31	128.01	131.86	144.18	1953.10	2267.45	2804.95
Kotak Mahindra			0.00			0.00			0.06
L&T General	46.22	35.02	49.40	11.80	12.39	11.48	178.03	206.14	297.83
Liberty Videocon	1.76	37.47	66.77	1.67	4.15	8.72	40.77	191.99	296.30
Magma HDI	0.02	0.66	1.25	0.55	17.18	12.21	228.19	406.17	373.22
Raheja QBE	0.43	0.35	0.19	17.10	18.31	19.79	18.47	19.52	21.49
Reliance	377.35	449.27	549.48	43.72	68.68	70.80	1739.76	1918.46	1999.40
Royal Sundaram	247.61	225.77	215.65	18.65	16.86	17.64	1315.72	1303.46	1390.02
SBI General	125.54	242.52	388.93	25.36	38.84	48.76	630.73	911.32	1206.89
Shriram	1.43	2.14	2.19	6.07	8.03	8.80	1425.63	1394.23	1481.06
TATA AIG	294.05	355.91	372.58	136.20	163.65	164.84	1672.78	1802.24	2062.74
Universal Sompo	68.09	99.55	137.31	52.80	65.79	77.72	411.94	456.23	530.56
Private Total	**4513.78**	**4615.95**	**5181.08**	**1415.01**	**1563.43**	**1698.43**	**22459.20**	**24383.61**	**27148.78**
National	2727.35	3329.65	3887.09	824.18	839.65	771.55	8682.67	9898.16	10791.38
New India	522.90	3687.85	4450.45	3841.28	1436.88	1463.13	11196.87	13315.29	14959.83
Oriental	1766.91	2004.10	2359.60	889.34	898.41	849.08	5953.97	6425.17	7023.90
United	2232.46	2992.46	3751.21	1031.46	1030.59	1019.39	7603.30	8816.23	10022.87
Public Total	**7249.62**	**12014.06**	**14448.35**	**6586.26**	**4205.54**	**4103.14**	**33436.81**	**38454.84**	**42797.97**
Grand Total	**11763.40**	**16630.01**	**19629.43**	**8001.27**	**5768.97**	**5801.57**	**55896.01**	**62838.45**	**69946.76**

Note: Figures in brackets indicate negative values.

TABLE 48: CHANNEL-WISE GROSS DIRECT PREMIUM INCOME - NON-LIFE

(₹ Crore)

Type of Channel	Individual Agents			Corporate Agents - Banks			Corporate Agents - Others		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Fire	1777	1619	1751	1195	1329	1478	94	101	174
Marine (Cargo)	685	640	648	24	20	23	8	7	13
Marine (Hull)	49	37	49	2	2	2	1	2	0
Aviation	6	1	13	0	2	3	0	0	0
Engineering	589	486	516	48	48	45	21	21	23
Motor Own Damage	8020	8357	8533	842	705	695	915	1243	1478
Motor Third Party	9191	9353	12127	688	682	722	579	1168	1688
Liability Insurance	351	353	447	18	19	28	9	7	6
Personal Accident	414	425	513	617	885	990	73	74	118
Health Insurance	5981	6221	8027	1048	1336	1653	359	470	560
Overseas Medical Ins.	87	93	104	18	18	19	24	18	21
Crop Insurance	59	1818	62	7	11	10	10	0	0
Credit Insurance	4	(25)	3	3	3	5	5	0	0
Miscellaneous	1311	1287	1170	606	562	625	94	123	200
Grand Total	**28523**	**30666**	**33965**	**5117**	**5623**	**6298**	**2192**	**3234**	**4281**

Note: Figures in brackets indicate negative values.

TABLE 48: CHANNEL-WISE GROSS DIRECT PREMIUM INCOME - NON-LIFE *(Contd..)*

(₹ Crore)

Type of Channel	Brokers			Referral Arrangements			Direct Business		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Fire	1819	2108	2393	1	2	0.10	2477	2890	2896
Marine (Cargo)	741	795	868	0	0	0.00	565	600	574
Marine (Hull)	151	132	153	0	0	0.00	922	783	658
Aviation	120	105	84	0	0	0.00	321	311	347
Engineering	902	919	855	0	0	0.00	927	864	933
Motor Own Damage	4917	5451	6231	2	1	0.02	2984	2186	4289
Motor Third Party	2713	3053	3945	2	2	0.01	2612	5248	2441
Liability Insurance	604	673	776	0	0	0.00	268	300	303
Personal Accident	289	316	390	1	1	0.01	426	461	600
Health Insurance	3979	4610	6423	3	6	0.00	5713	7080	7654
Overseas Medical Ins.	77	113	138	0	0	0.92	229	247	245
Crop Insurance	48	201	59	0	0	0.00	1068	1598	1928
Credit Insurance	87	116	148	0	0	0.00	1330	1400	1356
Miscellaneous	581	608	720	5	5	0.20	887	(854)	692
Grand Total	**17029**	**19202**	**23184**	**14**	**17**	**1.20**	**20728**	**23112**	**24917**

Note: Figures in brackets indicate negative values.

TABLE 48: CHANNEL-WISE GROSS DIRECT PREMIUM INCOME - NON-LIFE *(Concld.)*

(₹ Crore)

Type of Channel	Micro Insurance Agents		Others			Total		
	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Fire	0.03	0.00	44	7	8	7407	8055	8701
Marine (Cargo)	0.00	0.00	4	2	1	2028	2063	2127
Marine (Hull)	0.00	0.00	1	0	0	1127	956	863
Aviation	0.00	0.00	1	0	0	448	419	447
Engineering	0.01	0.00	10	1	1	2496	2339	2372
Motor Own Damage	0.00	0.00	87	76	99	17768	18019	21325
Motor Third Party	0.01	0.00	88	42	66	15873	19547	20989
Liability Insurance	0.01	0.00	3	2	2	1253	1354	1562
Personal Accident	0.24	0.00	3	2	2	1823	2163	2613
Health Insurance	6.23	0.00	122	70	55	17204	19800	24372
Overseas Medical Ins.	0.00	0.00	0	0	1	435	490	530
Crop Insurance	3.00	3.00	3420	2616	3489	4611	6248	5551
Credit Insurance	0.00	0.00	0	0	0	1429	1494	1512
Miscellaneous	0.89	2.00	16	4	5	3502	1737	3414
Grand Total	**10.42**	**5.00**	**3800**	**2820**	**3729**	**77403**	**84685**	**96379**

Note: Figures in brackets indicate negative values.

TABLE 49: STATE-WISE GROSS DIRECT PREMIUM INCOME - NON-LIFE

(₹ Lakh)

States/ Union Territory	Fire			Marine Cargo			Marine Hull		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	49839.14	39319.27	39258.65	10143.52	7406.16	5699.83	3052.15	2961.66	5027.55
Arunachal Pradesh	200.95	259.71	276.63	22.44	28.83	29.48	0.00	0.00	0.00
Assam	6104.55	6730.62	8122.73	1138.20	1244.84	1105.74	164.39	153.78	144.64
Bihar	3922.70	5241.74	5588.07	607.83	626.95	769.92	2.05	3.56	3.46
Chattisgarh	5505.47	7249.66	6271.40	924.39	822.62	822.54	0.11	0.06	206.60
Goa	2458.68	2967.12	5198.69	609.60	663.83	1515.12	1229.47	1414.82	1742.80
Gujarat	100158.62	100696.27	94232.63	17951.36	17887.45	17367.34	11634.71	5417.57	5074.06
Haryana	35170.10	34695.60	40954.50	13032.35	14057.07	12399.00	3549.32	1500.90	608.48
Himachal Pradesh	8869.52	13563.18	11855.58	635.35	768.82	787.47	0.64	0.59	0.29
Jammu & Kashmir	6872.26	6314.88	9607.81	483.33	548.92	553.22	0.24	0.59	0.10
Jharkhand	5422.97	6742.13	8689.36	530.89	615.35	1309.11	0.32	21.10	191.49
Karnataka	43380.52	48732.28	57108.24	10531.06	11985.06	12813.44	1349.25	1239.41	1640.65
Kerala	16701.91	17924.73	15994.56	1533.19	1586.86	1722.61	1989.43	2115.05	679.08
Madhya Pradesh	13799.83	17023.94	26709.19	5506.29	5492.81	7037.32	54.72	44.00	6194.14
Maharasthra	200636.26	204905.15	213519.65	57786.85	57284.65	59232.80	80956.31	69981.01	54729.71
Manipur	109.37	137.62	193.56	7.28	8.83	9.83	1.47	1.74	1.78
Meghalaya	842.66	1049.23	992.76	43.24	48.85	81.08	0.00	0.00	0.00
Mizoram	196.18	436.95	319.88	3.51	86.89	4.00	0.00	21.28	0.00
Nagaland	149.31	300.02	624.66	25.21	14.47	81.20	0.00	0.00	0.71
Orissa	11890.04	14704.33	19824.00	1218.21	1394.63	1940.12	65.73	317.63	96.51
Punjab	14027.31	23668.37	22509.73	4130.53	4014.26	3772.19	31.68	1394.92	1473.99
Rajasthan	17133.97	18854.83	19852.06	4586.05	4916.76	4175.24	19.68	2345.85	1518.35
Sikkim	302.95	387.77	2457.16	33.11	39.71	1146.98	0.22	41.35	70.88
Tamil Nadu	55484.17	64667.93	75391.21	20205.88	18904.89	18179.31	5828.56	3002.60	3280.53
Telangana	-	14283.29	24737.74	-	3331.49	6460.46	-	111.45	470.76
Tripura	781.92	1237.83	13572.94	41.39	72.67	780.79	12.70	0.00	0.00
Uttar Pradesh	40765.47	51920.72	46278.08	8993.22	9954.06	9451.40	456.25	352.78	250.74
Uttrakhand	6547.48	9389.27	8673.61	871.07	1353.48	1607.39	4.98	40.04	45.78
West Bengal	29310.77	31425.92	29041.27	10654.26	11363.62	11005.10	989.70	1088.76	911.81
Andaman & Nicobar Is.	203.35	298.46	1252.17	7.52	6.37	49.97	65.92	71.97	72.09
Chandigarh	2318.46	1539.95	1818.24	845.18	842.88	593.64	0.00	0.00	0.00
Dadra & Nagara Haveli	1028.31	1226.04	1317.90	283.55	373.72	193.21	0.00	0.00	0.00
Daman & Diu	831.90	780.73	1334.69	218.62	150.48	182.16	0.00	0.00	0.00
Delhi	58431.16	55368.45	54661.21	28895.30	28362.40	29707.85	1133.06	1812.89	1702.47
Lakshadweep	0.73	1.09	4971.98	0.76	0.26	0.27	58.50	116.92	76.18
Puducherry	1312.46	1423.95	1165.74	249.68	80.09	96.79	59.32	55.43	38.98
ALL INDIA	**740711.47**	**805469.07**	**874378.29**	**202750.21**	**206341.06**	**212683.90**	**112710.90**	**95629.74**	**86254.59**

TABLE 49: STATE-WISE GROSS DIRECT PREMIUM INCOME - NON-LIFE *(Contd..)*

(₹ Lakh)

States/ Union Territory	Aviation			Engineering			Motor Own Damage		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	875.45	728.18	896.06	28490.57	17857.24	12008.61	115070.20	77351.14	67496.69
Arunachal Pradesh	0.00	0.00	0.00	347.76	483.97	346.34	1096.19	1370.39	2618.93
Assam	0.00	0.00	0.00	4828.97	3458.75	4588.09	26383.92	24688.03	24755.96
Bihar	9.78	15.95	5.57	1782.18	2080.34	2106.70	35278.20	37922.09	46182.67
Chattisgarh	11.16	11.66	119.06	4621.14	4853.76	4563.24	26462.99	26778.31	24934.30
Goa	1.85	20.98	36.58	448.99	479.87	1771.60	10803.21	12010.34	16556.18
Gujarat	395.21	203.35	430.97	13790.41	15129.12	12169.86	142401.70	150176.33	168765.90
Haryana	5460.11	4889.79	4004.38	13591.48	10139.14	10221.21	66660.15	69531.77	71474.68
Himachal Pradesh	0.00	9.09	5.84	2227.56	2207.05	2562.32	10439.68	11542.55	11009.16
Jammu & Kashmir	4.73	16.63	15.03	2261.15	1986.55	2110.67	14814.28	16089.02	17780.51
Jharkhand	28.96	19.72	73.47	3157.82	3341.49	2993.36	21893.16	25499.01	30346.30
Karnataka	4553.17	1964.37	3573.19	11687.37	11923.20	11586.10	138596.36	150468.12	173562.53
Kerala	71.65	169.36	97.57	2673.51	3462.35	2874.07	96173.17	98053.95	99740.80
Madhya Pradesh	19.79	16.17	4294.47	4920.90	4389.80	7128.51	67627.77	67342.86	71603.30
Maharasthra	21555.27	23594.46	18385.78	56372.01	49418.92	62040.24	286865.60	215835.07	414806.17
Manipur	0.00	0.00	0.00	94.86	97.94	187.83	791.68	674.80	1234.18
Meghalaya	0.00	0.00	0.00	586.15	716.30	309.61	2143.27	1940.23	3772.58
Mizoram	0.00	0.00	0.00	50.89	34.92	52.03	692.02	554.24	4195.21
Nagaland	0.00	0.00	0.00	20.15	29.12	781.78	985.44	1302.74	3622.37
Orissa	56.36	58.28	54.84	8197.44	9860.95	9052.02	32483.16	32804.02	35847.19
Punjab	64.59	38.40	21.10	4435.51	3252.37	3998.71	63590.93	67467.09	81083.54
Rajasthan	11.59	10.04	9.87	4751.75	5626.68	4407.55	85380.73	90886.35	91644.25
Sikkim	0.00	0.00	3.53	1224.12	676.94	2255.59	864.70	931.91	5065.75
Tamil Nadu	5482.76	4366.76	5909.93	24473.70	23639.14	17886.83	159156.53	156609.71	157375.06
Telangana	-	14.16	125.52	-	7879.63	11684.51	-	70864.05	84119.32
Tripura	0.00	0.00	2.35	173.07	160.35	809.36	2694.46	6444.27	18734.90
Uttar Pradesh	1726.33	853.94	1125.53	12377.72	10611.76	11010.96	128517.47	127953.30	124994.42
Uttrakhand	0.06	1.33	11.71	2534.20	3408.85	2804.54	15997.27	18737.29	19892.84
West Bengal	186.66	189.22	207.20	13467.93	13398.98	11804.35	67260.19	70958.28	70999.94
Andaman & Nicobar Is.	0.00	0.00	0.38	9.14	7.59	76.51	476.07	558.06	1967.26
Chandigarh	34.58	34.28	47.24	481.51	483.54	642.84	24166.34	24643.05	24233.09
Dadra & Nagara Haveli	0.00	0.00	0.00	165.99	86.28	99.30	338.83	352.27	1300.19
Daman & Diu	0.00	0.00	0.00	241.15	127.04	160.06	524.96	780.94	2049.94
Delhi	4213.92	4674.79	5248.91	24756.37	22459.16	19949.87	125260.99	137335.16	151479.47
Lakshadweep	0.00	0.00	0.00	0.07	0.21	0.28	2.78	2.95	635.70
Puducherry	0.00	0.00	22.66	319.76	157.83	194.09	4779.21	5454.20	6653.78
ALL INDIA	**44763.99**	**41900.91**	**44728.70**	**249563.31**	**233927.15**	**237239.55**	**1776673.56**	**1801913.90**	**2132534.99**

TABLE 49: STATE-WISE GROSS DIRECT PREMIUM INCOME - NON-LIFE *(Contd..)*

(₹ Lakh)

States/ Union Territory	Motor Third Party			Liability Insurance			Personal Accident		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	109139.39	88577.91	92251.11	6153.13	4673.02	4,250	14275.28	13023.67	15050
Arunachal Pradesh	827.04	1027.14	5030.82	13.00	14.88	20	11.76	16.86	27
Assam	27889.69	29110.60	33219.75	414.66	480.92	568	1128.18	1404.24	2341
Bihar	33966.09	35587.10	47175.39	318.04	364.51	373	1290.45	1468.46	3330
Chattisgarh	25355.62	30792.37	35363.52	745.17	714.08	670	1485.84	1196.70	3010
Goa	9339.88	11078.96	18177.76	265.29	309.81	1,003	506.01	522.68	1360
Gujarat	111014.32	132199.38	148183.61	9381.18	9709.66	12,067	12362.81	15675.88	19971
Haryana	48303.03	56314.39	63121.97	3453.54	4165.59	4,435	7856.49	10001.68	13493
Himachal Pradesh	14268.86	17633.66	20370.24	229.05	359.39	273	260.30	742.20	857
Jammu & Kashmir	17527.75	18711.63	25700.04	214.88	205.08	369	612.80	740.53	1059
Jharkhand	20747.10	24011.72	34959.68	395.60	547.56	1,140	1288.94	1650.91	2888
Karnataka	120131.64	143852.80	174208.68	13039.03	14882.85	16,871	13139.12	16787.62	21880
Kerala	105919.60	129646.08	132659.05	1651.37	1568.14	1,753	5457.51	5785.60	6207
Madhya Pradesh	69243.05	79461.58	89464.25	1289.94	1506.24	3,134	2444.98	3006.77	7371
Maharasthra	224019.35	328077.05	180405.01	51661.77	54754.80	61,053	62892.16	73496.54	61210
Manipur	760.62	620.14	1675.44	40.75	52.91	71	19.90	43.67	79
Meghalaya	2508.44	2469.45	7616.90	39.39	35.93	27	36.42	51.11	77
Mizoram	1217.85	1043.31	12993.74	16.36	14.73	13	12.24	52.25	36
Nagaland	1335.92	1464.37	7284.78	16.42	22.77	104	17.59	16.18	230
Orissa	39045.34	42176.02	53220.49	687.18	685.75	704	1683.62	2182.76	3569
Punjab	51218.51	60726.11	88080.96	855.84	887.57	1,118	3468.10	4830.94	5948
Rajasthan	89273.30	108716.01	117177.28	1492.64	1598.88	1,941	4183.68	5451.45	8652
Sikkim	1190.41	1432.62	10743.87	15.54	10.80	427	40.46	49.04	432
Tamil Nadu	171625.84	201449.48	202384.68	9759.42	10335.68	11,791	22105.85	22996.05	29627
Telangana	-	66380.66	68912.67	-	2378.51	3,742	-	5870.78	8608
Tripura	4324.49	6481.40	28368.99	30.65	59.93	370	123.47	154.83	329
Uttar Pradesh	120461.30	136246.83	128710.09	3504.57	3924.67	4,248	5575.52	6850.74	12517
Uttrakhand	16489.66	21143.02	30106.27	303.11	433.79	531	916.44	1020.43	1603
West Bengal	69782.28	78579.38	95598.29	5241.25	5102.66	5,393	4125.56	5420.94	9139
Andaman & Nicobar Is.	709.99	917.25	3606.81	4.86	5.33	46	6.14	13.48	37
Chandigarh	11625.08	14361.92	24762.90	399.84	281.77	304	935.21	879.92	1138
Dadra & Nagara Haveli	448.23	550.74	2757.13	105.70	124.30	136	61.37	183.92	127
Daman & Diu	500.44	558.53	3216.15	104.02	123.64	148	73.33	88.98	106
Delhi	62897.77	78340.38	101566.71	13423.07	14936.66	17,000	13687.31	14469.22	18644
Lakshadweep	14.62	18.83	1745.52	0.00	0.00	0	6.39	2.49	2
Puducherry	4192.87	4962.03	8129.05	80.75	99.13	109	161.50	184.90	350
ALL INDIA	**1587315.36**	**1954720.83**	**2098949.59**	**125347.02**	**135371.94**	**156,205**	**182252.75**	**216334.44**	**261304**

TABLE 49: STATE-WISE GROSS DIRECT PREMIUM INCOME - NON-LIFE *(Contd..)*

(₹ Lakh)

States/ Union Territory	Health			Overseas Mediclaim			Crop Insurance		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	71121.56	53792.08	51482.35	3374.83	2040.67	1264.31	79826.77	20528.86	64807.93
Arunachal Pradesh	43.58	1507.45	1450.88	0.25	0.52	1.15	5.49	2.96	2.74
Assam	8286.95	7398.27	9251.14	48.42	38.50	44.67	596.22	893.02	1762.59
Bihar	8159.40	4317.40	14566.57	72.21	50.89	54.02	81667.86	53374.63	22908.19
Chattisgarh	10764.32	12344.29	17315.81	41.41	44.17	55.17	6020.47	33607.26	8246.77
Goa	2909.80	3894.54	13099.55	106.01	115.50	189.67	1.85	1.78	2.83
Gujarat	108115.67	127713.17	141262.79	2522.79	3001.14	3777.24	27621.59	19127.13	21788.67
Haryana	80573.03	83415.32	106324.88	967.91	924.22	1132.17	5971.39	559.67	48.99
Himachal Pradesh	1489.80	3023.15	2114.33	43.44	29.71	29.69	236.69	4907.88	2908.38
Jammu & Kashmir	1676.70	1573.37	4159.90	50.94	41.62	36.48	118.07	65.82	37.18
Jharkhand	9094.11	7584.02	22866.87	106.18	100.60	130.76	3224.84	1183.43	2467.18
Karnataka	166480.58	216390.35	259432.46	6269.80	6985.59	6576.27	12453.05	32959.13	9999.69
Kerala	60033.31	69047.85	85249.31	1027.23	1062.91	1044.56	1512.77	1514.45	1954.68
Madhya Pradesh	19461.03	24771.68	60267.91	271.20	301.25	418.90	39132.29	47750.31	55357.51
Maharasthra	551900.31	630568.31	757775.54	16327.08	19907.57	21066.32	22676.56	230557.23	86040.29
Manipur	500.40	273.69	270.82	0.83	75.95	1.48	52.76	52.05	114.09
Meghalaya	1170.78	1033.84	1868.38	5.62	3.21	29.15	40.92	32.47	13.31
Mizoram	192.25	1155.58	1089.68	0.76	1.02	0.63	1.89	21.79	0.00
Nagaland	150.10	62.98	246.13	0.86	1.02	1.61	11.56	8.04	4.19
Orissa	29244.78	25438.13	25131.67	94.05	74.89	128.15	12208.78	23487.05	19179.98
Punjab	16299.42	20245.21	28500.72	964.94	969.66	1213.69	315.05	291.35	400.48
Rajasthan	24897.54	28439.24	47369.67	365.54	353.47	471.13	90855.51	63962.37	97095.34
Sikkim	61.26	100.55	18910.11	1.76	2.06	21.06	1.76	0.41	1.91
Tamil Nadu	216384.75	262172.89	281872.62	3477.59	3529.22	3892.05	16185.80	8522.81	14953.54
Telangana	-	34258.21	57284.13	-	1420.12	2290.95	-	13079.83	22708.04
Tripura	1104.21	2331.60	12505.27	1.62	1.89	7.36	1.95	1.51	6.55
Uttar Pradesh	60081.78	69559.06	74189.44	821.79	899.85	946.92	27460.47	38506.19	90674.07
Uttrakhand	4019.63	5556.27	11115.56	83.42	97.97	128.35	1772.12	937.31	1932.81
West Bengal	101752.19	101686.07	110476.13	1118.13	1250.11	1404.21	29934.98	26973.41	29426.99
Andaman & Nicobar Is.	15.41	26.06	143.99	0.55	0.10	4.26	36.96	21.88	18.88
Chandigarh	6880.99	6163.00	6609.30	528.68	499.26	499.45	760.67	1072.13	139.52
Dadra & Nagara Haveli	191.80	475.83	350.91	0.92	1.42	1.21	10.60	16.53	5.47
Daman & Diu	489.76	588.44	627.44	0.95	1.33	0.80	0.01	1.06	0.12
Delhi	155656.63	171872.48	210465.39	4744.36	5121.15	6066.59	325.12	715.27	29.61
Lakshadweep	1.66	2.13	1.71	0.00	0.02	0.01	0.30	0.07	0.36
Puducherry	1353.28	1234.63	1588.74	33.86	36.43	39.92	32.03	37.21	37.49
ALL INDIA	**1720558.78**	**1980017.14**	**2437238.11**	**43475.92**	**48985.02**	**52970.32**	**461075.15**	**624774.31**	**555076.36**

TABLE 49: STATE-WISE GROSS DIRECT PREMIUM INCOME - NON-LIFE *(Concld.)*

(₹ Lakh)

States/ Union Territory	Credit Insurance			Miscellaneous			Total		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Andhra Pradesh	6167.04	2421.92	2579	18105.14	12632.79	13348.91	515634.16	343314.55	375420.26
Arunachal Pradesh	0.00	0.00	0	61.99	61.80	59.38	2630.45	4774.51	9863.76
Assam	0.00	0.00	0	2614.62	2557.29	2570.36	79598.78	78158.88	88474.56
Bihar	0.00	0.00	0	18471.87	4837.91	4951.03	185548.65	145891.51	148014.39
Chattisgarh	0.00	0.00	108	2524.50	5073.77	1880.46	84462.59	123488.71	103567.25
Goa	6.91	6.49	19	704.62	726.70	2940.11	29392.19	34213.44	63613.51
Gujarat	7568.52	8945.22	8611	23148.89	25010.10	24674.65	588067.75	630891.79	678377.63
Haryana	5438.50	5883.72	5497	12305.89	10723.60	9599.06	302333.30	306802.46	343313.92
Himachal Pradesh	0.00	0.00	0	1785.57	2980.66	2661.00	40486.46	57767.92	55434.49
Jammu & Kashmir	0.00	0.00	0	3813.64	4282.68	6265.14	48450.78	50577.32	67694.27
Jharkhand	(0.73)	4.00	4	3463.51	5812.56	3312.52	69353.66	77133.59	111372.65
Karnataka	6324.45	6376.02	6935	19419.67	20154.94	21754.31	567355.09	684701.74	777941.40
Kerala	3169.14	3791.87	4084	11121.21	12511.79	12637.38	309035.01	348240.99	366697.55
Madhya Pradesh	1884.40	2547.14	2094	9465.89	12496.89	14740.87	235122.07	266151.44	355815.18
Maharasthra	51808.11	52929.81	58125	93027.83	-78293.11	96075.75	1778485.46	1933017.45	2144465.48
Manipur	0.00	0.00	0	90.56	79.08	95.10	2470.48	2118.43	3933.40
Meghalaya	0.00	0.00	0	187.59	197.80	190.63	7604.46	7578.40	14978.64
Mizoram	0.00	0.00	0	145.56	105.08	113.14	2529.51	3528.05	18817.17
Nagaland	0.00	0.00	0	104.82	101.92	638.60	2817.38	3323.65	13619.32
Orissa	507.51	616.64	543	4462.63	4032.28	4815.13	141844.83	157833.35	174106.51
Punjab	4890.02	5410.00	4867	7212.39	7045.62	7210.65	171504.83	200241.88	250199.16
Rajasthan	2261.97	2351.42	2315	24625.24	26953.26	11585.84	349839.18	360466.62	408214.61
Sikkim	0.00	0.00	0	101.49	97.46	1628.96	3837.77	3770.62	43165.07
Tamil Nadu	16012.52	16371.99	15918	25697.01	27131.64	23326.17	751880.39	823700.80	861788.66
Telangana	-	3933.48	4472	-	6722.36	7798.81	-	230528.03	303415.46
Tripura	0.00	0.00	0	219.19	264.16	2560.88	9509.12	17210.46	78047.61
Uttar Pradesh	6543.11	7170.93	7343	22494.83	22062.71	20611.46	439779.85	486867.55	532352.00
Uttrakhand	0.00	0.00	0	3342.98	3277.79	4224.51	52882.42	65396.84	82678.00
West Bengal	7508.09	6335.56	6103	12821.40	11081.58	10158.09	354153.40	364854.49	391668.76
Andaman & Nicobar Is.	0.00	0.00	0	70.78	32.97	1014.89	1606.68	1959.52	8289.95
Chandigarh	1585.18	1633.10	1363	1889.41	1303.02	1228.52	52451.14	53737.84	63380.25
Dadra & Nagara Haveli	0.00	0.00	0	76.91	80.19	134.59	2712.21	3471.26	6423.18
Daman & Diu	0.00	0.00	0	117.94	97.63	93.04	3103.07	3298.80	7918.29
Delhi	21242.04	22661.21	20241	26204.68	21193.06	21957.21	540871.77	579322.29	658720.21
Lakshadweep	0.00	0.00	0	1.70	1.34	1.92	87.52	146.30	7436.40
Puducherry	15.20	19.20	8	260.06	260.65	282.70	12849.98	14005.69	18717.47
ALL INDIA	**142931.97**	**149409.70**	**151232**	**350162.01**	**173691.96**	**337141.76**	**7740292.39**	**8468487.17**	**9637936.41**

TABLE 50: NUMBER OF POLICIES ISSUED - NON-LIFE

(In Lakhs)

Insurer	2013-14	2014-15	2015-16
Public Sector	**600.06** (-12.99)	**677.82** (12.95)	**671.32** (-0.96)
Private Sector	**424.47** (11.54)	**504.97** (18.96)	**549.44** (8.84)
TOTAL	**1024.52** (-4.27)	**1182.79** (15.44)	**1220.76** (3.21)

Note: Figures in brackets indicate the growth over the previous year in per cent.
Excluding standalone Health Private and Specialised Insurers

TABLE 51: NET RETENTIONS* OF NON-LIFE INSURERS

(In per cent)

Segment	2013-14	2014-15	2015-16
Aviation	1.00	38.91	27.15
Engineering	71.07	71.8	67.23
Fire	69.24	64.54	63.01
Marine Cargo	85.99	81.59	81.01
Marine Hull	31.94	35.47	44.51
Motor	100.00	99.67	99.20
Miscellaneous	89.43	88.14	84.28
Industry	**90.32**	**89.57**	**87.72**

** Within the country including GIC*

TABLE 52: INCURRED CLAIMS RATIO
PUBLIC & PRIVATE SECTOR NON-LIFE INSURERS

INSURER	FIRE INSURANCE					
	CLAIMS INCURRED (NET) (₹ Lakh)			INCURRED CLAIMS RATIO (Per cent)		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Bajaj Allianz	4506	9366	11125	31.15	63.88	67.08
Bharti AXA	1658	916	2221	137.24	80.12	237.20
Cholamandalam	2794	2769	1702	68.19	63.78	36.52
Future Generali	2020	1649	3466	66.33	49.27	80.33
HDFC ERGO	1521	6015	3718	28.80	87.94	50.73
ICICI Lombard	10273	10235	6330	66.93	94.03	63.62
IFFCO Tokio	2780	2155	2508	74.68	54.97	55.83
Kotak Mahindra			0			0.00
L&T General	689	692	1413	103.54	81.59	185.57
Liberty Videocon	79	371	806	48.34	102.17	177.49
Magma HDI	22	584	441	175.32	394.77	232.02
Raheja QBE	25	73	22	53.66	154.91	61.88
Reliance	3655	3650	3627	88.95	75.43	64.72
Royal Sundaram	777	933	1096	46.32	51.15	50.41
SBI General	5582	5703	9900	50.07	40.90	64.80
Shriram	367	428	400	75.00	64.83	53.54
Tata AIG	1673	2032	2555	62.38	83.84	95.47
Universal Sompo	1864	2779	2850	41.56	47.64	51.65
PRIVATE-TOTAL	**40284**	**50349**	**54181**	**55.45**	**66.19**	**66.31**
National	52786	56333	68787	73.19	74.78	90.93
New India	153006	144152	147197	85.74	76.38	71.00
Oriental	55525	42506	43533	84.07	72.04	76.97
United	58243	60651	58754	72.01	75.21	74.31
PUBLIC-TOTAL	**319560**	**303642**	**318270**	**80.39**	**75.21**	**76.03**
GRAND TOTAL	**359844**	**353991**	**372451**	**76.54**	**73.78**	**74.44**

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS RATIO
PUBLIC & PRIVATE SECTOR NON-LIFE INSURERS *(Contd..)*

INSURER	MARINE INSURANCE					
	CLAIMS INCURRED (NET) (₹ Lakh)			INCURRED CLAIMS RATIO (Per cent)		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Bajaj Allianz	2991	6468	4135	37.44	89.82	48.71
Bharti AXA	437	783	1237	60.93	96.88	104.77
Cholamandalam	1152	1454	864	57.30	71.74	54.88
Future Generali	1846	2639	3673	86.92	65.98	75.49
HDFC ERGO	5957	8152	7615	113.95	113.71	101.83
ICICI Lombard	15263	15799	18033	97.46	98.68	97.51
IFFCO Tokio	4013	3778	4003	93.51	76.96	101.05
Kotak Mahindra			0			0.00
L&T General	232	539	509	53.69	123.86	86.45
Liberty Videocon	15	209	301	(155.11)	199.18	90.95
Magma HDI	5	100	330	(10.64)	(82.47)	316.00
Raheja QBE	(0.91)	(0.85)	(0.26)	(33.66)	(85.00)	(17.11)
Reliance	1798	1861	3142	93.10	85.07	117.12
Royal Sundaram	732	986	1086	76.42	81.26	76.94
SBI General	278	1075	1555	67.07	140.91	97.91
Shriram	16	(24)	51	88.00	(92.08)	90.35
TATA AIG	10433	15458	18248	47.73	73.30	80.81
Universal Sompo	432	572	603	101.37	85.17	83.12
PRIVATE-TOTAL	**45599**	**59848**	**65385**	**71.24**	**87.38**	**85.90**
National	13805	11748	10480	72.17	58.34	50.94
New India	21432	32167	27244	46.49	52.64	57.60
Oriental	16660	12129	21685	58.35	40.40	74.73
United	21502	25865	20656	71.67	84.93	71.53
PUBLIC-TOTAL	**73399**	**81908**	**80064**	**59.30**	**57.80**	**63.66**
GRAND TOTAL	**118998**	**141757**	**145449**	**63.37**	**67.44**	**72.05**

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS RATIO
PUBLIC & PRIVATE SECTOR NON-LIFE INSURERS *(Contd..)*

INSURER	MOTOR INSURANCE					
	CLAIMS INCURRED (NET) (₹ Lakh)			INCURRED CLAIMS RATIO (Per cent)		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Bajaj Allianz	178150	189764	207964	75.61	71.61	72.07
Bharti AXA	68570	81000	92162	78.62	83.79	91.49
Cholamandalam	93136	92374	105628	86.23	79.23	78.42
Future Generali	48346	60276	58682	78.60	80.44	79.19
HDFC ERGO	69111	73058	67802	91.64	90.35	85.80
ICICI Lombard	180051	200060	237546	78.46	80.13	80.28
IFFCO Tokio	112713	128387	164415	74.15	73.49	76.09
Kotak Mahindra			21			366.84
L&T General	9515	10613	16946	87.27	72.74	75.84
Liberty Videocon	3814	13345	18169	106.56	91.59	85.32
Magma HDI	19092	31669	29270	83.76	81.61	82.03
Raheja QBE	143	(46)	123	313.06	(116.92)	107.85
Reliance	114829	121289	113156	91.26	91.18	87.30
Royal Sundaram	85192	87438	92785	83.27	84.85	82.78
SBI General	30567	49867	64813	83.92	103.26	107.92
Shriram	127711	135690	148482	90.38	98.53	101.56
TATA AIG	74646	79233	106574	74.73	75.63	83.74
Universal Sompo	18821	18669	18316	77.79	82.67	72.37
PRIVATE-TOTAL	**1234406**	**1372685**	**1542854**	**81.40**	**81.91**	**82.55**
National	292574	262074	464899	69.35	54.89	89.91
New India	398286	496170	531431	86.83	87.17	81.76
Oriental	185417	203850	203258	78.84	77.44	68.68
United	238918	252524	301372	73.96	68.58	72.22
PUBLIC -TOTAL	**1115196**	**1214618**	**1500960**	**77.51**	**72.38**	**79.83**
TOTAL	**2349601**	**2587303**	**3043814**	**79.50**	**77.14**	**81.18**

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS RATIO
PUBLIC & PRIVATE SECTOR NON-LIFE INSURERS *(Contd..)*

INSURER	HEALTH INSURANCE					
	CLAIMS INCURRED (NET) (₹ Lakh)			INCURRED CLAIMS RATIO (Per cent)		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Bajaj Allianz	56733	51152	59450	86.60	73.59	74.94
Bharti AXA	14201	18636	8531	86.32	97.48	85.41
Cholamandalam	12960	10295	10050	61.71	52.43	44.56
Future Generali	12218	11345	12281	84.85	79.94	81.53
HDFC ERGO	37725	32843	32542	92.91	56.48	51.00
ICICI Lombard	106816	92720	88212	93.02	87.38	82.09
IFFCO Tokio	17209	27714	43296	87.17	92.41	104.25
Kotak Mahindra			0			0.00
L&T General	3992	1819	2298	90.64	51.93	46.52
Liberty Videocon	36	3843	7079	88.29	102.56	106.02
Magma HDI	-	61	242	-	92.67	192.87
Raheja QBE	1	41	18	96.45	116.54	94.15
Reliance	36827	48291	52679	97.78	107.49	95.87
Royal Sundaram	11761	11942	12631	57.09	52.89	58.57
SBI General	443	19492	21161	48.63	80.37	54.41
Shriram	129	152	141	90.00	70.91	64.55
TATA AIG	15449	24892	24163	86.28	69.94	64.85
Universal Sompo	7060	10176	11681	108.94	102.22	85.07
PRIVATE-TOTAL	**333561**	**365412**	**386455**	**87.62**	**79.17**	**74.59**
National	270331	366344	429135	104.29	110.02	110.40
New India	275179	364302	510180	96.85	98.78	114.64
Oriental	187804	234517	270132	115.23	117.02	114.48
United	237098	356057	458596	114.26	118.98	122.25
PUBLIC-TOTAL	**970412**	**1321220**	**1668042**	**106.19**	**109.97**	**115.45**
GRAND TOTAL	**1303973**	**1686632**	**2054498**	**100.73**	**101.42**	**104.66**

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS RATIO
PUBLIC & PRIVATE SECTOR NON-LIFE INSURERS *(Contd..)*

INSURER	OTHERS					
	CLAIMS INCURRED (NET) (₹ Lakh)			INCURRED CLAIMS RATIO (Per cent)		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Bajaj Allianz	10148	18850	22712	39.47	70.30	77.27
Bharti AXA	2368	1757	3009	64.12	66.35	100.95
Cholamandalam	3698	3720	4134	46.12	66.21	73.70
Future Generali	3954	7519	9788	50.63	65.72	99.93
HDFC ERGO	13188	11720	12738	41.26	81.42	96.41
ICICI Lombard	49487	25529	42701	82.54	62.49	84.80
IFFCO Tokio	11458	6120	7744	73.74	46.41	53.71
Kotak Mahindra			0			0.00
L&T General	821	1103	730	58.77	89.02	63.58
Liberty Videocon	393	380	838	129.85	91.56	96.06
Magma HDI	246	1639	1599	435.01	95.39	130.99
Raheja QBE	978	474	373	55.83	25.91	18.83
Reliance	3254	5340	6147	73.20	77.76	86.82
Royal Sundaram	1957	366	420	32.48	21.72	23.81
SBI General	16619	2036	2698	117.22	52.41	55.34
Shriram	779	335	341	128.31	41.67	38.78
TATA AIG	11849	6001	7486	47.48	36.67	45.41
Universal Sompo	2367	1863	4111	42.20	28.32	52.89
PRIVATE-TOTAL	**133562**	**94752**	**127568**	**63.00**	**60.61**	**75.11**
National	75365	71019	54939	78.56	84.58	71.21
New India	90192	82012	98067	59.22	57.08	67.03
Oriental	65696	33149	49351	64.01	36.90	58.12
United	71978	49205	40732	60.54	47.74	39.96
PUBLIC-TOTAL	**303230**	**235386**	**243090**	**64.55**	**55.97**	**59.24**
GRAND TOTAL	**436792**	**330137**	**370658**	**64.07**	**57.23**	**63.89**

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS RATIO
PUBLIC & PRIVATE SECTOR NON-LIFE INSURERS *(Concld.)*

INSURER	TOTAL					
	CLAIMS INCURRED (NET) (₹ Lakh)			INCURRED CLAIMS RATIO (Per cent)		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Bajaj Allianz	252528	275599	305386	72.29	71.92	72.30
Bharti AXA	87233	103091	107161	79.82	85.64	92.52
Cholamandalam	113740	110612	122377	79.46	74.63	72.38
Future Generali	68385	83428	87890	76.93	77.31	81.27
HDFC ERGO	127502	131788	124416	80.45	78.72	72.82
ICICI Lombard	361891	344344	392821	83.14	81.30	81.47
IFFCO Tokio	148173	168153	221967	75.87	74.17	79.13
Kotak Mahindra			21			347.60
L&T General	15250	14765	21896	85.66	71.63	73.52
Liberty Videocon	4337	18148	27194	106.39	94.52	91.78
Magma HDI	19364	34053	31883	84.86	83.84	85.43
Raheja QBE	1146	542	535	62.05	27.73	24.90
Reliance	160362	180430	178751	92.17	94.05	89.40
Royal Sundaram	100419	101665	108018	76.32	78.00	77.71
SBI General	53488	78173	100127	84.80	85.78	82.96
Shriram	129000	136580	149415	90.49	97.96	100.88
TATA AIG	114049	127616	159026	68.18	70.81	77.09
Universal Sompo	30543	34060	37561	74.14	74.65	70.80
PRIVATE-TOTAL	**1787411**	**1943046**	**2176444**	**79.58**	**79.69**	**80.17**
National	704861	767518	1028240	81.18	77.54	95.28
New India	938095	1118804	1314119	83.78	84.02	87.84
Oriental	511102	526150	587959	85.84	81.89	83.71
United	627738	744303	880109	82.56	84.42	87.81
PUBLIC-TOTAL	**2781796**	**3156775**	**3810427**	**83.20**	**82.09**	**89.03**
GRAND TOTAL	**4569207**	**5099820**	**5986871**	**81.74**	**81.16**	**85.59**

Note: Figures in brackets indicate negative values.

TABLE 53: UNDERWRITING EXPERIENCE AND PROFITS OF PUBLIC SECTOR INSURERS (NON-LIFE)

(₹ Lakh)

Particulars	NEW INDIA			ORIENTAL			NATIONAL		
	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14
NET PREMIUM	1591191	1393880	1207862	754374	647239	638147	1117315	1038675	942104
Incurred Claims (Net)	1314119	1118804	938095	587959	526150	511102	1028240	767518	704861
	0.88	0.84	0.84	0.84	0.82	0.86	0.95	0.78	0.81
COMMISSION, EXPENSES OF MANAGEMENT	491903	434363	380251	304319	269579	213287	413305	368698	251206
	0.33	0.33	0.34	0.43	0.42	0.36	0.38	0.33	0.29
INCREASE IN RESERVE FOR UNEXPIRED RISK	95208	62351	88174	51984	4722	42750	38177	48859	73837
	0.06	0.04	0.07	0.07	0.01	0.07	0.03	0.05	0.08
UNDERWRITING PROFIT/LOSS	-310039	-221637	-198659	-189888	-153213	-128992	-362407	-146400	-87799
	-0.21	-0.17	-0.18	-0.27	-0.24	-0.22	-0.34	-0.10	-0.10
GROSS INVESTMENT INCOME	395647	382857	321512	182799	210055	194921	376396	265398	226278
OTHER INCOME LESS OTHER OUTGO	4948	16410	6589	26080	4892	145	1060	-676	-37700
PROFIT BEFORE TAX	90556	177630	129442	18991	61734	66073	15050	119674	100779
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	7687	34507.34	20543.60	11058.00	-22524.21	-20044.10	127.00	22663.07	18490.56
NET PROFIT AFTER TAX	**82869**	**143122**	**108898**	**30049**	**39210**	**46029**	**14923**	**97011**	**82289**

TABLE 53: UNDERWRITING EXPERIENCE AND PROFITS OF PUBLIC SECTOR INSURERS (NON-LIFE) *(Concld..)*

(₹ Lakh)

Particulars	UNITED			TOTAL		
	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14
NET PREMIUM	1071456	932602	829139	4534336	4012396	3617252
Incurred Claims (Net)	880109	744303	627738	3810427	3156775	2781796
	0.88	0.84	0.83	0.89	0.82	0.83
COMMISSION, EXPENSES OF MANAGEMENT	343742	317986	255007	1553269	1347957	1099751
	0.34	0.36	0.34	0.36	0.35	0.33
INCREASE IN RESERVE FOR UNEXPIRED RISK	69169	50979	68809	254539	166912	273571
	0.06	0.05	0.08	0.06	0.04	0.08
UNDERWRITING PROFIT/LOSS	-221564	-180666	-122415	-1083898	-70191644	-537866
	-0.22	-0.20	-0.16	-0.25	-0.17	-0.16
GROSS INVESTMENT INCOME	259899	214192	196718	1214741	1072502	939430
OTHER INCOME LESS OTHER OUTGO	-12746	-1602	-10998	19342	-20376	-41964
PROFIT BEFORE TAX	25588	31924	63306	150185	390961	359600
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	3529.00	1867.46	10545.31	22401.00	36513.66	29535.37
NET PROFIT AFTER TAX	**22059**	**30057**	**52760**	**149900**	**309399**	**289976**

TABLE 54: UNDERWRITING EXPERIENCE & PROFITS OF PRIVATE SECTOR INSURERS (NON-LIFE)

(₹ Lakh)

Particulars	ROYAL SUNDARAM			BAJAJ ALLIANZ			TATA AIG		
	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14
NET PREMIUM	147326	138809	126866	457238	400887	376081	217836	196562	173209
CLAIMS INCURRED (NET)	108018	101665	100419	305386	275599	252528	159026	127616	114049
	77.71%	78.00%	76.32%	72.30%	71.92%	72.29%	77.09%	70.81%	68.18%
COMMISSION, EXPENSES OF MANAGEMENT	51095	48304	40558	123464	99256	97148	76928	61027	53894
	36.76%	37.06%	30.83%	29.23%	25.90%	27.81%	37.29%	33.86%	32.22%
INCREASE IN RESERVE FOR UNEXPIRED RISK	8324	8463	-4706	34873	17696	26775	11563	16338	5931
	5.65%	6.10%	-3.71%	7.63%	4.41%	7.12%	5.31%	8.31%	3.42%
Premium Deficiency									
UNDERWRITING PROFIT/LOSS	(20112)	(19622)	(9404)	(6485)	8335	(370)	(29681)	(8418)	(665)
	-14.47%	-15.05%	-7.15%	-1.54%	2.18%	-0.11%	-14.39%	-4.67%	-0.40%
GROSS INVESTMENT INCOME	23834	22636	19570	85339	70187	59069	32827	29241	24713
OTHER INCOME LESS OTHER OUTGO	(111)	(197)	(82)	(1708)	(820)	(1)	(304)	192	(156)
PROFIT BEFORE TAX	3612	2817	10083	77147	77702	58699	2843	21015	23892
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	945	618	(3260)	20724	21470	17800	845	5608	7664
NET PROFIT AFTER TAX	**2666**	**2199**	**6824**	**56422**	**56232**	**40899**	**1998**	**15407**	**16229**

Note:- 1. Underwriting profit/(loss)= Net Premium-Claims Incurred(Net)-Commission, Expenses of Management-Increase in Reserves for unexpired Risk-Premium Deficiency

2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 54: UNDERWRITING EXPERIENCE & PROFITS OF PRIVATE SECTOR INSURERS (NON-LIFE) *(Contd..)*

(₹ Lakh)

Particulars	RELIANCE			IFFCO-TOKIO			ICICI-LOMBARD		
	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14
NET PREMIUM	202103	190837	186296	295911	259150	202369	543489	442769	449800
CLAIMS INCURRED (NET)	178751	180430	160362	221967	168153	148173	392821	344344	361891
	89.40%	95.05%	92.17%	79.13%	74.16%	75.87%	81.47%	81.30%	83.14%
COMMISSION, EXPENSES OF MANAGEMENT	62928	51695	49947	77865	65540	46980	138323	101145	98548
	31.47%	27.23%	28.71%	27.76%	28.90%	24.05%	28.69%	23.88%	22.64%
INCREASE IN RESERVE FOR UNEXPIRED RISK	2164	1009	12320	15416	32405	7059	61327	19235	14508
	1.07%	0.53%	6.61%	5.21%	12.50%	3.49%	11.28%	4.34%	3.23%
Premium Deficiency	258			49					
UNDERWRITING PROFIT/LOSS	(41998)	(40280)	(36333)	(19385)	(6948)	157	(48983)	(21956)	(25148)
	-21.01%	-21.22%	-20.88%	-6.91%	-3.06%	0.08%	-10.16%	-5.18%	-5.78%
GROSS INVESTMENT INCOME	52552	50959	43111	43753	37257	32383	119421	96522	82325
OTHER INCOME LESS OTHER OUTGO	(646)	(2540)	(370)	(374)	(99)	(290)	332	(5494)	(5154)
PROFIT BEFORE TAX	9908	8139	6408	23993	30210	32250	70769	69072	52024
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX				7285	9609	10642	20025	15511	888
NET PROFIT AFTER TAX	**9908**	**8139**	**6408**	**16709**	**20601**	**21609**	**50745**	**53561**	**51136**

Note:- 1. Underwriting profit/(loss)= Net Premium-Claims Incurred(Net)-Commission, Expenses of Management-Increase in Reserves for unexpired Risk-Premium Deficiency

2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 54: UNDERWRITING EXPERIENCE & PROFITS OF PRIVATE SECTOR INSURERS (NON-LIFE) *(Contd..)*

(₹ Lakh)

Particulars	KOTAK MAHINDRA	CHOLAMANDALAM			HDFC ERGO			FUTURE GENERALI		
	2015-16	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14
NET PREMIUM	330	205750	157095	155200	189804	177837	176594	104765	112297	97399
CLAIMS INCURRED (NET)	21 347.60%	122377 72.38%	110612 74.63%	113740 79.46%	124416 72.82%	131788 78.72%	127502 80.45%	87890 81.27%	83428 77.31%	68385 76.93%
COMMISSION, EXPENSES OF MANAGEMENT	1608 26573%	57600 34.07%	45906 30.97%	40013 27.95%	61566 36.03%	52646 31.45%	34921 22.03%	40981 37.89%	36565 33.88%	30161 33.93%
INCREASE IN RESERVE FOR UNEXPIRED RISK	324 98.17%	36670 17.82%	8885 5.66%	12063 7.77%	18950 9.98%	10428 5.86%	18101 10.25%	(3379) -3.23%	4384 3.90%	8507 8.73%
Premium Deficiency		30								
UNDERWRITING PROFIT/LOSS	(1623) -26820%	(10926) -6.46%	(8308) -5.61%	(10617) -7.42%	(15128) -8.85%	(17025) -9.04%	(3929) -2.02%	(20727) -19.17%	(12081) -11.19%	(9654) -10.86%
GROSS INVESTMENT INCOME	650	32666	29564	22068	36093	31657	19536	20446	18282	13627
OTHER INCOME LESS OTHER OUTGO	(0)	(430)	(1187)	(1294)	(683)	(548)	6824	(245)	(172)	(11)
PROFIT BEFORE TAX	(973)	21310	20068	10158	20281	14084	22431	(525)	6029	3962
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX		6515	6358	3148	5144	3683	2891			
NET PROFIT AFTER TAX	**(973)**	**14795**	**13710**	**7010**	**15137**	**10400**	**19541**	**(525)**	**6029**	**3962**

Note:-1. Underwriting profit/(loss)= Net Premium-Claims Incurred(Net)-Commission, Expenses of Management-Increase in Reserves for unexpired Risk-Premium Deficiency

2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 54: UNDERWRITING EXPERIENCE & PROFITS OF PRIVATE SECTOR INSURERS (NON-LIFE) *(Contd..)*

(₹ Lakh)

Particulars	UNIVERSAL SOMPO			SHRIRAM			BHARTI AXA		
	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14
NET PREMIUM	56940	50225	42259	160613	140590	142295	109717	121982	118416
CLAIMS INCURRED (NET)	37561	34060	30543	149415	136580	129000	107161	103091	87233
	70.80%	74.65%	74.14%	100.88%	97.96%	90.49%	92.52%	85.64%	79.82%
COMMISSION, EXPENSES OF MANAGEMENT	21065	19444	16995	17469	15739	15102	52205	50358	43414
	39.70%	42.62%	41.26%	11.79%	11.29%	10.59%	45.07%	41.83%	39.72%
INCREASE IN RESERVE FOR UNEXPIRED RISK	3884	4602	1065	12507	1167	(268)	(6105)	1598	9126
	6.82%	9.16%	2.52%	7.79%	0.83%	-0.19%	-5.56%	1.31%	7.71%
Premium Deficiency		-350.00					(189)	232	
UNDERWRITING PROFIT/LOSS	(5570)	(7531)	(6345)	(18778)	(12897)	(1540)	(43355)	(33297)	(21358)
	-10.50%	-16.51%	-15.40%	-12.68%	-9.25%	-1.08%	-37.43%	-27.66%	-16.75%
GROSS INVESTMENT INCOME	9864	10377	7398	51082	43383	28943	23345	21715	16027
OTHER INCOME LESS OTHER OUTGO	(90)	(29)	(29)	(152)	259	(1522)	(414)	(236)	(953)
PROFIT BEFORE TAX	4203	2817	1025	32152	30745	25882	(20424)	(11819)	(6284)
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	(163)	938	60	10162	9738	8455	12	7	8
NET PROFIT AFTER TAX	**4366**	**1879**	**965**	**21989**	**21007**	**17427**	**(20436)**	**(11826)**	**(6291)**

Note:- 1. Underwriting profit/(loss)= Net Premium-Claims Incurred(Net)-Commission, Expenses of Management-Increase in Reserves for unexpired Risk-Premium Deficiency

2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 54: UNDERWRITING EXPERIENCE & PROFITS OF PRIVATE SECTOR INSURERS (NON-LIFE) *(Contd..)*

(₹ Lakh)

Particulars	RAHEJA QBE			SBI			L&T		
	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14
NET PREMIUM	2556	2040	2188	159770	125590	94001	36461	25599	19711
CLAIMS INCURRED (NET)	535	542	1146	100127	78173	53488	21896	14765	15250
	24.90%	27.75%	62.05%	82.96%	85.78%	84.80%	73.52%	71.63%	85.66%
COMMISSION, EXPENSES OF MANAGEMENT	2188	1737	1724	58907	44151	31546	22601	18734	15833
	101.80%	88.96%	93.33%	48.81%	48.45%	50.02%	75.88%	90.88%	88.93%
INCREASE IN RESERVE FOR UNEXPIRED RISK	407	88	341	39081	34458	30928	6678	4985	1908
	15.93%	4.32%	15.59%	24.46%	27.44%	32.90%	18.31%	19.47%	9.68%
Premium Deficiency	-29.42	(22.00)							
UNDERWRITING PROFIT/LOSS	(544)	(304)	(1023)	(38345)	(31192)	(21962)	(14713)	(12885)	(13280)
	-25.33%	-15.58%	-55.38%	-31.77%	-34.23%	-34.82%	-49.40%	-62.51%	-74.59%
GROSS INVESTMENT INCOME	2145	2111	2002	26360	20716	12182	4706	3710	3249
OTHER INCOME LESS OTHER OUTGO	(148)	(127)	(149)	(25)	(57)	(59)	(194)	(242)	13
PROFIT BEFORE TAX	1452	1680	830	(12010)	(10533)	(9839)	(10202)	(9417)	(10018)
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	413	613	188						
NET PROFIT AFTER TAX	**1039**	**1067**	**642**	**(12010)**	**(10533)**	**(9839)**	**(10202)**	**(9417)**	**(10018)**

Note:- 1. Underwriting profit/(loss)= Net Premium-Claims Incurred(Net)-Commission, Expenses of Management-Increase in Reserves for unexpired Risk-Premium Deficiency

2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 54: UNDERWRITING EXPERIENCE & PROFITS OF PRIVATE SECTOR INSURERS (NON-LIFE) *(Concld.)*

(₹ Lakh)

Particulars	LIBERTY VIDEOCON			MAGMA HDI			TOTAL		
	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14
NET PREMIUM	33845	24752	11389	33195	41117	37491	**2957649**	**2608137**	**2411563**
CLAIMS INCURRED (NET)	27194 91.78%	18148 94.52%	4337 106.39%	31883 85.43%	34053 83.84%	19364 84.86%	**2176444** **73.59%**	**1943046** **74.50%**	**1787411** **74.12%**
COMMISSION, EXPENSES OF MANAGEMENT	23759 80.19%	18631 97.04%	12269 300.96%	13734 36.80%	13979 34.42%	10475 45.91%	**904285** **30.57%**	**744857** **28.56%**	**639528** **26.52%**
INCREASE IN RESERVE FOR UNEXPIRED RISK	4215 12.45%	5552 22.43%	7312 64.21%	(4128) -12.43%	500 1.22%	14672 39.14%	**242771** **8.21%**	**169775** **6.51%**	**165644** **6.87%**
Premium Deficiency	108.82			154.22			**381**	**(140)**	
UNDERWRITING PROFIT/LOSS	(21431) -72.33%	(17579) -91.56%	(12530) -307.35%	(8449) -22.64%	(7415) -18.26%	(7021) -30.77%	**(366232)** **-13.49%**	**(249402)** **-10.23%**	**(181019)** **-8.06%**
GROSS INVESTMENT INCOME	4746	3221	2460	7822	8302	3695	**577649**	**499837**	**392359**
OTHER INCOME LESS OTHER OUTGO	(435)	(328)	(187)	(31)	(26)		**(5659)**	**(11652)**	**(3420)**
PROFIT BEFORE TAX	(17120)	(14686)	(10257)	(658)	861	(3327)	**205758**	**238783**	**207920**
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX				527	280	(996)	**52409**	**74432**	**47486**
NET PROFIT AFTER TAX	**(17120)**	**(14686)**	**(10257)**	**(1185)**	**581**	**(2330)**	**133324**	**164351**	**153914**

Note:- 1. Underwriting profit/(loss)= Net Premium-Claims Incurred(Net)-Commission, Expenses of Management-Increase in Reserves for unexpired Risk-Premium Deficiency

2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 55 : UNDERWRITING EXPERIENCE OF GIC

(In ₹ Lakhs)

Particulars	2015-16	2014-15	2013-14
Net Premium	1637478.47	1385701	1321262
Incurred Claims (Net)	1289985.99 85.02%	1189177 87.71%	1210729 94.47%
Commission, Expenses of Management	367105.45 24.19%	294369 21.71%	262728 20.50%
Increase in Reserve for Unexpired Risk	120194.59 7.34%	29876 2.16%	39620 3.00%
Underwriting Profit / Loss	**(139808)** **-9.21%**	**(127721)** **-9.42%**	**(191815)** **-14.97%**

Note: *Figures in brackets indicates negative amounts*

TABLE 56 : ASSETS UNDER MANAGEMENT OF NON-LIFE INSURERS (As on 31st March)

(₹ Crore)

Particulars	2014	2015	2016
Central Govt. Securities	35877.31 (17.03)	42904.3 (19.59)	46984.05 (9.51)
State Govt & Other Approved Securities	14326.20 (10.32)	17120.39 (19.50)	20150.72 (17.70)
Housing & Loans to Housing and Fire Fighting Equipments	12742.38 (24.02)	14833.58 (16.41)	18023.99 (21.51)
Infrastructure Investments	24543.86 (29.20)	27277.41 (11.14)	30011.38 (10.02)
Approved Investments	49263.79 (11.47)	53734.22 (9.07)	53732.73 (0.003)
Other than Approved Investments	3055.88 (-48.05)	4844.44 (58.55)	5915.32 (22.11)
TOTAL	**139809.42 (13.67)**	**160714.34 (14.95)**	**174818.19 (8.78)**

Note: Figures in the brackets indicate the growth over the previous year in percent.
Excluding Specialised Insurers AIC & ECGC.

SHARE OF EACH ASSET CLASS IN TOTAL ASSETS UNDER MANAGEMENT OF NON-LIFE INSURERS (As on 31st March)

(In per cent)

Particulars	2014	2015	2016
Central Govt. Securities	25.66	26.70	26.88
State Govt & Other Approved Securities	10.25	10.65	11.53
Housing & Loans to Housing and Fire Fighting Equipments	9.11	9.23	10.31
Infrastructure Investments	17.56	16.97	17.17
Approved Investments	35.24	33.43	30.73
Other than Approved Investments	2.19	3.02	3.38
TOTAL	**100.00**	**100.00**	**100.00**

TABLE 57: EQUITY SHARE CAPITAL OF NON-LIFE INSURERS
(As on 31st March)

(₹ Crore)

Insurer	2014	2015	2016
Bajaj Allianz	110.22	110.22	110.23
Bharti AXA	976.55	1238.66	1571.45
Cholamandalam	298.80	298.80	298.81
Future Generali	710.00	710.00	710.00
HDFC ERGO	529.28	538.62	538.62
ICICI Lombard	445.05	446.59	447.54
IFFCO Tokio	269.32	269.32	269.32
Kotak Mahindra	-	-	135.00
L & T General	495.00	620.00	705.00
Liberty Videocon	100.00	100.00	112.50
Magma HDI	359.35	679.35	679.35
Raheja QBE	207.00	207.00	207.00
Reliance	122.77	122.77	122.78
Royal Sundaram	315.00	315.00	315.00
SBI General	175.00	203.00	203.00
Shriram	258.00	258.09	258.29
TATA AIG	505.00	505.00	632.50
Universal Sompo	350.00	350.00	350.00
Private Total	**6226.37**	**6972.45**	**7666.39**
National	100.00	100.00	100.00
New India	200.00	200.00	200.00
Oriental	150.00	200.00	200.00
United India	150.00	150.00	150.00
Public Total	**600.00**	**650.00**	**650.00**
Total (non-life)	**6826.37**	**7622.45**	**8316.39**
Standalone Health Insurance Companies			
Apollo Munich	330.98	349.22	356.92
Cigna TTK	100.00	200.00	240.03
Max Bupa	669.00	790.50	898.00
Religare	250.00	350.00	475.07
Star Health & Allied	333.86	362.14	386.99
Total	**1683.84**	**2051.86**	**2357.01**
Specialised Insurers			
AIC	200.00	200.00	200.00
ECGC	1100.00	1200.00	1300.00
Total	**1300.00**	**1400.00**	**1500.00**
Re-insurer			
GIC	430.00	430.00	430.00
GRAND TOTAL (NON-LIFE)	**10240.21**	**11504.31**	**12603.40**

TABLE 58: SOLVENCY RATIOS OF NON-LIFE INSURERS

Insurer	June 2013	Sept 2013	Dec 2013	March 2014	June 2014	Sept 2014	Dec 2014	March 2015	June 2015	Sept 2015	Dec 2015	March 2016
PRIVATE INSURERS												
Bajaj Allianz	1.86	1.94	2.01	1.96	2.17	2.08	1.82	1.82	2.46	2.54	2.54	2.51
Bharti AXA	1.62	1.58	1.62	1.56	1.62	1.55	1.58	1.57	1.72	1.61	1.30	1.59
Cholamandalam	1.42	1.45	1.39	1.61	1.60	1.55	1.57	1.59	1.72	1.55	1.61	1.61
Future Generali	1.95	1.90	1.82	1.62	1.66	1.68	1.63	1.66	1.54	1.59	1.53	1.54
HDFC ERGO	1.53	1.53	1.64	1.60	1.63	1.55	1.59	1.65	1.54	1.66	1.78	1.67
ICICI Lombard	1.55	1.58	1.54	1.72	1.74	1.81	1.96	1.95	1.93	1.94	1.93	1.82
IFFCO Tokio	1.47	1.56	1.61	1.67	1.62	1.67	1.60	1.65	1.63	1.65	1.62	1.60
Kotak Mahindra	--	--	--	--	--	--	--	--	--	--	2.58	2.45
L & T General	1.60	1.56	1.34	1.57	1.59	1.55	1.67	1.97	1.69	1.60	1.40	1.52
Liberty Videocon	5.98	5.57	5.01	4.22	3.35	2.53	7.90	6.71	4.91	3.87	2.87	2.24
Magma HDI	3.59	3.34	2.49	1.97	1.62	1.53	1.54	1.24	1.69	1.51	1.53	1.78
Raheja QBE	3.98	3.92	3.95	4.07	4.08	4.09	4.26	4.26	4.28	4.37	4.44	4.43
Reliance	1.42	1.45	1.43	1.51	1.52	1.53	1.51	1.53	1.50	1.54	1.64	1.55
Royal Sundaram	1.43	1.46	1.46	1.61	1.59	1.63	1.71	1.64	1.6	1.66	1.60	1.55
SBI General	2.11	3.40	2.90	2.51	2.09	3.65	3.27	2.80	2.62	2.40	2.19	1.81
Shriram	1.52	1.44	1.49	1.51	1.59	1.71	1.81	1.79	1.91	2.01	2.09	1.98
TATA AIG	1.58	1.60	1.64	1.59	1.68	1.69	1.60	1.55	1.57	1.53	1.58	1.66
Universal Sompo	2.08	2.00	1.93	1.91	2.09	2.12	1.93	1.86	1.84	1.67	1.75	1.69
PUBLIC INSURERS												
National	1.59	1.72	1.57	1.55	1.57	1.55	1.52	1.52	1.51	1.51	1.51	1.26
New India	2.52	2.42	2.48	2.61	2.53	2.67	2.60	2.44	2.47	2.40	2.31	2.30
Oriental	1.60	1.60	1.59	1.64	1.64	1.65	1.62	1.68	1.77	1.78	1.74	1.59
United India	2.44	2.43	2.54	2.54	2.60	2.63	2.53	2.36	2.4	2.43	2.02	1.91
STANDALONE HEALTH INSURERS												
Apollo Munich	1.74	1.92	1.81	1.84	1.71	1.73	1.68	1.72	1.55	1.51	1.60	1.51
Cigna TTK	--	--	2.21	1.70	2.34	2.73	2.10	2.10	1.83	1.81	1.68	1.54
Max BUPA	2.04	2.01	2.34	2.13	1.85	1.98	2.13	2.10	1.66	1.84	2.17	2.16
Religare	2.04	2.26	2.30	2.10	1.56	1.55	2.04	2.04	1.84	1.67	1.68	1.85
Star Health	1.67	1.52	1.55	1.50	1.18	1.01	1.00	2.40	1.04	1.36	2.10	5.99
SPECIALISED INSURERS												
AIC	2.36	2.12	1.99	2.60	2.52	3.21	3.30	3.18	3.2	3.09	3.13	3.26
ECGC	11.51	12.09	5.82	11.02	11.50	11.44	10.38	6.61	6.53	6.23	8.93	9.79
RE-INSURER												
GIC	2.61	2.28	1.79	2.73	2.91	3.06	3.15	3.04	3.33	3.22	3.52	3.48

--' indicates the company has not started its operations

TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT

(₹ Lakh)

PARTICULARS	NATIONAL											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	75646	20572	982920	**1079138**	75331	20138	894347	**989816**	72123	19129	777015	**868267**
Profit/ Loss on sale/ redemption of Investments	17773	4690	161493	**183956**	9569	3058	88961	**101588**	8633	2673	72540	**83846**
Interest, Dividend & Rent – Gross	10536	2780	95734	**109051**	10204	3261	94862	**108327**	9960	3084	83694	**96738**
Others												
- Exchange Gain							141	**141**	58	33	442	**534**
- Others												
TOTAL (A)	**103955**	**28042**	**1240147**	**1372145**	**95105**	**26456**	**1078310**	**1199871**	**90775**	**24919**	**933691**	**1049385**
Claims Incurred (Net)	68787	10480	948974	**1028240**	56333	11748	699437	**767518**	52786	13805	638269	**704861**
Commission	7318	1270	53398	**61986**	6095	2071	48293	**56459**	6562	1820	49929	**58311**
Operating Expenses related to Insurance Business	20539	3636	327144	**351319**	25361	5803	281075	**312239**	18677	4913	203821	**227412**
Premium Deficiency												
Others												
- Amortizations, Write offs & Provisions	130	34	1184	**1348**	38	12	357	**407**				
-Exchange Loss			916	**916**	2	1		**2**				
-Foreign Taxes												
TOTAL (B)	**96774**	**15420**	**1331616**	**1443810**	**87829**	**19634**	**1029162**	**1136625**	**78025**	**20538**	**892019**	**990583**
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)	**7182**	**12622**	**(91468)**	**(71665)**	**7276**	**6822**	**49149**	**63246**	**12749**	**4381**	**41671**	**58802**
APPROPRIATIONS												
Transfer to												
Shareholders' Account	**7182**	**12622**	**(91468)**	**(71665)**	**7276**	**6822**	**49149**	**63246**	**12749**	**4381**	**41671**	**58802**
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	**7182**	**12622**	**(91468)**	**(71665)**	**7276**	**6822**	**49149**	**63246**	**12749**	**4381**	**41671**	**58802**

Note:*1. Figures in brackets indicate negative amounts*

2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

PARTICULARS	NEW INDIA											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	207326	47300	1241357	**1495983**	188733	61104	1081692	**1331529**	178463	46102	895123	**1119687**
Profit/ Loss on sale/ redemption of Investments	15082	3471	77054	**95607**	17405	4155	78440	**100000**	15567	3947	55894	**75408**
Interest, Dividend & Rent – Gross	27004	6215	137960	**171179**	27759	6627	125103	**159489**	28905	7328	103783	**140016**
Others												
- Exchange Gain												
- Others												
TOTAL (A)	**249412**	**56986**	**1456371**	**1762769**	**233897**	**71886**	**1285235**	**1591018**	**222935**	**57377**	**1054800**	**1335112**
Claims Incurred (Net)	147197	27244	1139678	**1314119**	144152	32167	942485	**1118804**	153006	21432	763657	**938095**
Commission	38156	4800	97419	**140375**	40315	4258	83814	**128387**	31847	4859	80555	**117261**
Operating Expenses related to Insurance Business	63029	10164	278335	**351528**	59365	11761	234849	**305975**	51868	12189	198934	**262991**
Premium Deficiency									(3519)			
Others												
- Amortizations, Write offs & Provisions	32	7	165	**204**	94	22	424	**541**	309	78	1110	**1498**
-Exchange Loss												
-Foreign Taxes	30		21	**51**	76		9	**85**	30		14	**44**
TOTAL (B)	**248443**	**42216**	**1515618**	**1806277**	**244001**	**48209**	**1261581**	**1553791**	**233540**	**38559**	**1044271**	**1316369**
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)	**969**	**14771**	**(59247)**	**(43508)**	**(10104)**	**23677**	**23654**	**37227**	**(10606)**	**18819**	**10529**	**18743**
APPROPRIATIONS												
Transfer to Shareholders' Account	**969**	**14771**	**(59247)**	**(43508)**	**(10104)**	**23677**	**23654**	**37227**	**(10606)**	**18819**	**10529**	**18743**
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	**969**	**14771**	**(59247)**	**(43508)**	**(10104)**	**23677**	**23654**	**37227**	**(10606)**	**18819**	**10529**	**18743**

Note:*1. Figures in brackets indicate negative amounts*

2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

PARTICULARS	ORIENTAL											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	56559	29018	616813	**702390**	59002	30019	553496	**642517**	66044	28550	500803	**595397**
Profit/ Loss on sale/ redemption of Investments	4607	1759	42837	**49203**	7924	2985	61027	**71936**	8023	3194	59184	**70401**
Interest, Dividend & Rent – Gross	8540	3261	79407	**91208**	10106	3807	77826	**91739**	9335	3717	68867	**81919**
Others												
- Exchange Gain	-86	-145	-1480	**-1711**	240	3	(95)	**148**	(95)	(114)	(217)	**(426)**
- Others												
TOTAL (A)	**69620**	**33894**	**737577**	**841091**	**77272**	**36814**	**692254**	**806340**	**83307**	**35347**	**628637**	**747291**
Claims Incurred (Net)	43533	21685	522741	**587959**	42506	12129	471516	**526150**	55525	16660	438917	**511102**
Commission	5267	2212	38831	**46310**	2623	2750	29409	**34782**	2062	2849	30833	**35744**
Operating Expenses related to Insurance Business	34474	9965	213570	**258009**	34468	10163	190166	**234798**	27521	8821	141201	**177543**
Premium Deficiency												
Others												
- Amortizations, Write offs & Provisions					157	59	1211	**1427**	283	113	2090	**2486**
-Exchange Loss												
-Foreign Taxes												
TOTAL (B)	**83274**	**33862**	**775143**	**892278**	**79754**	**25101**	**692302**	**797157**	**85392**	**28442**	**613041**	**726875**
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)	**(13654)**	**32**	**(37566)**	**(51188)**	**(2482)**	**11713**	**(47)**	**9183**	**(2085)**	**6905**	**15597**	**20416**
APPROPRIATIONS												
Transfer to Shareholders' Account	**(13654)**	**32**	**(37566)**	**(51188)**	**(2482)**	**11713**	**(47)**	**9183**	**(2085)**	**6905**	**15597**	**20416**
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	**(13654)**	**32**	**(37566)**	**(51188)**	**(2482)**	**11713**	**(47)**	**9183**	**(2085)**	**6905**	**15597**	**20416**

Note:*1. Figures in brackets indicate negative amounts*

2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

PARTICULARS	UNITED											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	79068	28877	894342	**1002287**	80640	30454	770529	**881623**	80887	30002	649442	**760330**
Profit/ Loss on sale/ redemption of Investments	6142	2783	60489	**69413**	3621	1646	35168	**40435**	3266	1551	31110	**35928**
Interest, Dividend & Rent – Gross	15267	4470	97165	**116903**	14484	4308	92633	**111425**	9324	4429	88809	**102561**
Others												
- Exchange Gain	(3)	(1)		**(4)**	(9)	0		**(9)**	3	6		**9**
- Others			133	**133**	(36)	(11)	(124)	**(170)**	26	9	262	**297**
TOTAL (A)	**100474**	**36129**	**1052129**	**1188731**	**98701**	**36398**	**898206**	**1033304**	**93506**	**35997**	**769622**	**899125**
Claims Incurred (Net)	58754	20656	800699	**880109**	60651	25865	657786	**744303**	58243	21502	547993	**627738**
Commission	6805	2270	42261	**51335**	5773	2915	44442	**53129**	2857	2851	38176	**43883**
Operating Expenses related to Insurance Business	33651	8049	250907	**292607**	32966	10018	222085	**265070**	27568	9792	173786	**211146**
Premium Deficiency												
Others												
- Amortizations, Write offs & Provisions	991	449	9761	**11201**	154	70	1496	**1720**	739	351	7183	**8273**
-Exchange Loss												
-Foreign Taxes												
TOTAL (B)	**100201**	**31424**	**1103628**	**1235253**	**99544**	**38869**	**925809**	**1064222**	**89407**	**34495**	**767138**	**891040**
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)	**273**	**4705**	**(51499)**	**(46521)**	**(843)**	**(2471)**	**(27603)**	**(30917)**	**4099**	**1502**	**2484**	**8086**
APPROPRIATIONS												
Transfer to Shareholders' Account	**273**	**4705**	**(51499)**	**(46521)**	**(843)**	**(2471)**	**(27603)**	**(30917)**	**4099**	**1502**	**2484**	**8086**
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	**273**	**4705**	**(51499)**	**(46521)**	**(843)**	**(2471)**	**(27603)**	**(30917)**	**4099**	**1502**	**2484**	**8086**

Note:*1. Figures in brackets indicate negative amounts*

2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT *(Concld.)*

(₹ Lakh)

PARTICULARS	ALL PUBLIC SECTOR NON-LIFE COMPANIES											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	418599	125767	3735432	**4279798**	403706	141714	3300063	**3845484**	397516	123783	2822382	**3343681**
Profit/ Loss on sale/ redemption of Investments	43604	12703	341873	**398179**	38520	11845	263596	**313960**	35489	11365	218728	**265583**
Interest, Dividend & Rent – Gross	61347	16726	410266	**488341**	62553	18003	390425	**470980**	57524	18558	345153	**421235**
Others												
- Exchange Gain	(89)	(146)	(1480)	**(1715)**	231	3	46	**280**	(33)	(75)	225	**117**
- Others			133	**133**	(36)	(11)	(124)	**(170)**	26	9	262	**297**
TOTAL (A)	**523461**	**155051**	**4486224**	**5164736**	**504974**	**171554**	**3954005**	**4630534**	**490522**	**153641**	**3386750**	**4030913**
Claims Incurred (Net)	318271	80065	3412092	**3810427**	303642	81908	2771225	**3156775**	319560	73399	2388837	**2781796**
Commission	57546	10552	231909	**300006**	54806	11994	205957	**272757**	43328	12378	199492	**255199**
Operating Expenses related to Insurance Business	151693	31814	1069956	**1253463**	152160	37746	928175	**1118082**	125634	35715	717742	**879091**
Premium Deficiency									(3519)			
Others												
- Amortizations, Write offs & Provisions	1153	490	11110	**12753**	443	164	3488	**4095**	1331	542	10383	**12256**
-Exchange Loss			916	**916**	2	1		**2**				
-Foreign Taxes	30		21	**51**	76		9	**85**	30		14	**44**
TOTAL (B)	**528692**	**122922**	**4726005**	**5377618**	**511128**	**131813**	**3908854**	**4551795**	**486365**	**122034**	**3316468**	**3924867**
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)	**(5230)**	**32130**	**(239780)**	**(212882)**	**(6154)**	**39742**	**45152**	**78739**	**4158**	**31607**	**70282**	**106046**
APPROPRIATIONS												
Transfer to Shareholders' Account	**(5230)**	**32130**	**(239780)**	**(212882)**	**(6154)**	**39742**	**45152**	**78739**	**4158**	**31607**	**70282**	**106046**
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	**(5230)**	**32130**	**(239780)**	**(212882)**	**(6154)**	**39742**	**45152**	**78739**	**4158**	**31607**	**70282**	**106046**

Note:*1. Figures in brackets indicate negative amounts*

2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 60: PUBLIC SECTOR NON-LIFE INSURERS : SHAREHOLDERS ACCOUNT

(₹ Lakh)

Particulars	NATIONAL			NEW INDIA			ORIENTAL		
	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14
OPERATING PROFIT/(LOSS)									
(a) Fire Insurance	7182	7275	12749	969	(10104)	(10606)	(13654)	(2482)	(2085)
(b) Marine Insurance	12622	6822	4381	14771	23677	18819	32	11713	6905
(c) Miscellaneous Insurance	(91468)	49149	41671	(59247)	23654	10529	(37566)	(47)	15597
TOTAL (1)	**(71665)**	**63246**	**58802**	**(43508)**	**37227**	**18743**	**(51188)**	**9183**	**20416**
INCOME FROM INVESTMENTS									
(a) Interest, Dividend & Rent – Gross	31036	28632	24478	82681	75825	68952	27535	25995	22911
(b) Profit on sale of investments	52354	26851	21247	46179	47543	37136	14854	20384	19690
Less: Loss on sale of investments	(0)	(0)	(31)						
TOTAL (2)	**83390**	**55483**	**45694**	**128860**	**123368**	**106088**	**42388**	**46380**	**42601**
OTHER INCOME (3)	**2487**	**548**	**565**	**5255**	**17757**	**4694**	**32008**	**1956**	**5245**
TOTAL (3)	**2487**	**548**	**565**	**5255**	**17757**	**4694**	**32008**	**1956**	**5245**
TOTAL (A) [1+2+3]	**14212**	**119277**	**105061**	**90607**	**178352**	**129524**	**23209**	**57518**	**68262**
PROVISIONS (Other than taxation)									
(a) For diminution in the value of investments	233	(43)	415	320	81	217	27	(51)	144
(b) For doubtful debts	(1406)	(898)	2092	(161)	111	(562)	188	(6067)	1484
(c) Others				(60)	65	428	284	251	236
OTHER EXPENSES									
(a) Expenses other than those related to Insurance Business	185	379	363						
(b) Bad debts written off							4		
(c) Others	151	166	1412	(47)	465	(1)	3715	1652	326
TOTAL (B)	**(838)**	**(397)**	**4281**	**52**	**722**	**82**	**4218**	**(4215)**	**2189**
Profit Before Tax	**15050**	**119674**	**100779**	**90556**	**177630**	**129442**	**18991**	**61734**	**66073**
Provision for Taxation	127	22663	18491	7687	34507	20544	(11058)	22524	20044
Profit after Tax	**14923**	**97011**	**82289**	**82869**	**143122**	**108898**	**30049**	**39210**	**46029**
Transfer from General Reserves for UK Equalization Reserve				2483	3237	4753			
APPROPRIATIONS									
(a) Interim dividends paid during the year									
(b) Proposed final dividend	4515	19353	16466	25000	30000	22000	12000	11000	10800
(c) Dividend distribution tax	903	3289	2798	5089	6000	3739	2443	2200	1835
Contingency reserves for Unexpired Risks (Schedule 16B)		5000	2500						
(d) Transfer to any Reserves or Other Accounts									
Transfer to General Reserve	9505	69369	60525	52780	107122	87654	15606	26010	33393
Transfer to UK Equalization Reserve				2483	3237	258			
Balance of Profit / Loss B/f from last year									
Balance C/f to Balance Sheet									

Note : 1. Figures in brackets indicate negative values.

2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 60: PUBLIC SECTOR NON-LIFE INSURERS : SHAREHOLDERS ACCOUNT *(Concld.)*

(₹ Lakh)

Particulars	UNITED			TOTAL		
	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14
OPERATING PROFIT/(LOSS)						
(a) Fire Insurance	273	(843)	4099	(5230)	(6154)	4158
(b) Marine Insurance	4705	(2471)	1502	32130	39741	31607
(c) Miscellaneous Insurance	(51499)	(27603)	2484	(239781)	45152	70282
TOTAL (1)	**(46521)**	**(30917)**	**8086**	**(212881)**	**78739**	**106046**
INCOME FROM INVESTMENTS						
(a) Interest, Dividend & Rent – Gross	45355	45199	43122	186606	175652	159464
(b) Profit on sale of investments	28228	17132	15108	141615	111910	93181
Less: Loss on sale of investments			(2)	(0)	(0)	(33)
TOTAL (2)	**73583**	**62331**	**58229**	**328221**	**287562**	**252611**
OTHER INCOME (3)	**4291**	**1334**	**479**	**44041**	**21594**	**10983**
TOTAL (3)	**4291**	**1334**	**479**	**44041**	**21594**	**10983**
TOTAL (A) [1+2+3]	**31352.64**	**32747.80**	**66793.39**	**159381**	**387895**	**369640**
PROVISIONS (Other than taxation)						
(a) For diminution in the value of investments	3070	(1899)	38	3651	(1912)	814
(b) For doubtful debts	1251	432	1052	(128)	(6422)	4065
(c) Others	60	5		284	321	664
OTHER EXPENSES						
(a) Expenses other than those related to Insurance Business	81.68	90.05	69.70	266	469	432
(b) Bad debts written off				4		
(c) Others	1300.94	2195.79	2328.33	5119	4479	4065
TOTAL (B)	**5764**	**824**	**3488**	**9196**	**(3066)**	**10041**
Profit Before Tax	**25588**	**31924**	**63306**	**150185**	**390961**	**359600**
Provision for Taxation	3529	1867	10545	284	81562	69624
Profit after Tax	**22059**	**30057**	**52760**	**149900**	**309399**	**289976**
Transfer from General Reserves for UK Equalization Reserve				2483	3237	4753
APPROPRIATIONS						
(a) Interim dividends paid during the year						
(b) Proposed final dividend	6700	6100	10600	48215	66453	59866
(c) Dividend distribution tax	1362	1217	1800	9797	12706	10173
Contingency reserves for Unexpired Risks (Schedule 16B)					5000	2500
(d) Transfer to any Reserves or Other Accounts						
Transfer to General Reserve	13998	22739	40360	91889	225240	221932
Transfer to UK Equalization Reserve				2483	3237	258
Balance of Profit / Loss B/f from last year						
Balance C/f to Balance Sheet						

Note : 1. Figures in brackets indicate negative values.

2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 61: PUBLIC SECTOR NON-LIFE INSURERS : BALANCE SHEET (AS ON 31st MARCH)

(₹ Lakh)

Particulars	NATIONAL			NEW INDIA			ORIENTAL		
	2016	2015	2014	2016	2015	2014	2016	2015	2014
SOURCES OF FUNDS									
Share Capital	10000	10000	10000	20000	20000	20000	20000	20000	15000
Reserves & Surplus	388670	379125	304842	1117372	1044965	949342	313790	298183	277174
Fair Value Change Account	518250	873863	778893	1907328	2280419	1777833	842442	972914	857011
Borrowings									
Deferred Tax Liability									
TOTAL	**916920**	**1262989**	**1093735**	**3044700**	**3345384**	**2747175**	**1176232**	**1291097**	**1149185**
APPLICATION OF FUNDS									
Investments	2175977	2454496	2189593	4454572	4496081	3529734	1959928	2065942	1876706
Loans	20485	21872	22727	32885	36769	40116	17409	18961	20430
Fixed Assets	18219	20165	18302	26081	20155	17783	13285	9567	8980
Capital Work In Progress							17582	6236	4040
Deferred Tax Assets				21893	16964	16156			
CURRENT ASSETS									
Cash & Bank Balance	138057	131645	148900	708274	825023	896500	210900	242700	222699
Advances and Other Assets	501235	402049	325497	1044302	776970	809242	335312	285080	257950
Sub-Total (A)	**639292**	**533694**	**474397**	**1752576**	**1601993**	**1705743**	**546212**	**527780**	**480648**
CURRENT LIABILITIES	1384606	1204950	1100128	2356479	1944414	1793914	951096	881196	815283
Provisions	582887	562288	511157	930405	882165	771873	489553	456193	429308
Sub-Total (B)	**1967493**	**1767238**	**1611285**	**3286885**	**2826579**	**2565787**	**1440648**	**1337389**	**1244591**
Net Current Assets (C)= (A-B)	**(1328201)**	**(1233544)**	**(1136887)**	**(1534309)**	**(1224585)**	**(860044)**	**(894436)**	**(809609)**	**(763943)**
Misc. Expenditure (to the extent not written off or adjusted)	30441			43578		3431	62464		2971
Profit & Loss Account (Debit Balance)									
TOTAL	**916920**	**1262989**	**1093735**	**3044700**	**3345384**	**2747175**	**1176232**	**1291097**	**1149185**

Note: Figures in brackets indicate negative values.

TABLE 61: PUBLIC SECTOR NON-LIFE INSURERS : BALANCE SHEET (AS ON 31st MARCH) *(Concld.)*

(₹ Lakh)

Particulars	UNITED			TOTAL		
	2016	2015	2014	2016	2015	2014
SOURCES OF FUNDS						
Share Capital	15000	15000	15000	65000	65000	60000
Reserves & Surplus	558120	543903	521053	2377951	2266177	2052411
Fair Value Change Account	413586	588730	429228	3681606	4715925	3842966
Borrowings						
Deferred Tax Liability						
TOTAL	**986706**	**1147633**	**965281**	**6124558**	**7047103**	**5955376**
APPLICATION OF FUNDS						
Investments	2323824	2415437	2092880	10914301	11431957	9688913
Loans	28944	31151	32682	99722	108753	115955
Fixed Assets	14437	14044	11451	72022	63932	56516
Capital Work In Progress				17582	6236	4040
Deferred Tax Assets				21893	16964	16156
CURRENT ASSETS						
Cash & Bank Balance	119379	161759	156081	1176610	1361127	1424181
Advances and Other Assets	314220	250279	274347	2195070	1714378	1667036
Sub-Total (A)	**433599**	**412038**	**430428**	**3371680**	**3075505**	**3091217**
CURRENT LIABILITIES	1205371	1164330	1105735	5897552	5194890	4815060
Provisions	608727	560707	496426	2611572	2461353	2208764
Sub-Total (B)	**1814098**	**1725037**	**1602161**	**8509124**	**7656243**	**7023823**
Net Current Assets (C)= (A-B)	**(1380499)**	**(1313000)**	**(1171732)**	**(5137444)**	**(4580738)**	**(3932606)**
Misc. Expenditure (to the extent not written off or adjusted)				136482		6403
Profit & Loss Account (Debit Balance)						
TOTAL	**986706**	**1147633**	**965281**	**6124558**	**7047103**	**5955376**

Note: Figures in brackets indicate negative values.

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS POLICYHOLDERS ACCOUNT

(₹ Lakh)

PARTICULARS	BAJAJ ALLIANZ											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	16585	8488	397291	**422365**	14662	7201	361327	**383190**	14465	7989	326852	**349306**
Profit/ Loss on sale/ redemption of Investments	674	200	7376	**8250**	255	73	2761	**3089**	49	16	510	**575**
Interest, Dividend & Rent – Gross	4352	1293	47650	**53296**	4026	1150	43677	**48853**	3869	1217	39911	**44997**
Others	1273	27	721	**2021**	1165	32	1182	**2380**	897	28	898	**1823**
TOTAL (A)	**22884**	**10009**	**453038**	**485932**	**20108**	**8456**	**408948**	**437512**	**19280**	**9249**	**368171**	**396700**
Claims Incurred (Net)	11125	4135	290126	**305386**	9366	6468	259766	**275599**	4506	2991	245030	**252528**
Commission	(1711)	678	10426	**9393**	(1708)	448	6184	**4924**	(1485)	514	14491	**13520**
Operating Expenses related to Insurance Business	4713	2162	107196	**114071**	3886	1669	88777	**94332**	3793	1557	78277	**83628**
Co-insurance administration fee												
Solatium Fund			115	**115**			56	**56**			84	**84**
Premium Deficiency											(264)	**(264)**
Others-miscellaneous												
Exceptional Item (IMTPIP)												
TOTAL (B)	**14127**	**6975**	**407863**	**428965**	**11543**	**8585**	**354783**	**374911**	**6814**	**5063**	**337619**	**349496**
Operating Profit/ (Loss) C= (A - B)	**8757**	**3034**	**45175**	**56967**	**8565**	**(130)**	**54165**	**62601**	**12467**	**4186**	**30552**	**47204**
APPROPRIATIONS												
Transfer to Shareholders' Account	8757	3034	45175	**56967**	8565	(130)	54165	**62601**	12467	4186	30552	**47204**
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	**8757**	**3034**	**45175**	**56967**	**8565**	**(130)**	**54165**	**62601**	**12467**	**4186**	**30552**	**47204**

Note : *Figures in brackets indicates negative amounts*

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS POLICYHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

PARTICULARS	BHARTI AXA											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	936	1181	113704	**115822**	1143	808	118433	**120384**	1208	716	107365	**109290**
Profit/ Loss on sale/ redemption of Investments	2	4	280	**286**	1	1	93	**94**	(0)	(0.03)	(4)	**(4)**
Interest, Dividend & Rent – Gross	295	317	21907	**22519**	111	130	19946	**20187**	117	98	14177	**14393**
Others	2	5	476	**483**	7	8	1333	**1348**	13	8	1018	**1038**
TOTAL (A)	**1235**	**1507**	**136367**	**139110**	**1262**	**947**	**139804**	**142013**	**1337**	**822**	**122557**	**124717**
Claims Incurred (Net)	2221	1237	103702	**107161**	916	783	101393	**103091**	1658	437	85139	**87233**
Commission	(401)	117	3554	**3269**	(478)	(240)	3701	**2983**	(998)	(245)	4734	**3490**
Operating Expenses related to Insurance Business	699	726	47511	**48935**	399	353	46623	**47375**	441	294	39190	**39924**
Co-insurance administration fee												
Solatium Fund			32	**32**			34	**34**				
Premium Deficiency	275		(464)	**(189)**	(527)		760	**232**	527		9	**536**
Others-miscellaneous	79		20	**99**	(163)		(19)	**(182)**	42		45	**87**
Exceptional Item (IMTPIP)				**0**								
TOTAL (B)	**2873**	**2080**	**154354**	**159307**	**147**	**896**	**152491**	**153533**	**1670**	**485**	**129116**	**131271**
Operating Profit/ (Loss) C= (A - B)	**(1638)**	**(573)**	**(17986)**	**(20197)**	**1115**	**51**	**(12687)**	**(11520)**	**(333)**	**338**	**(6559)**	**(6554)**
APPROPRIATIONS												
Transfer to Shareholders' Account	(1638)	(573)	(17986)	**(20197)**	1115	51	(12687)	**(11520)**	(333)	338	(6559)	**(6554)**
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	**(1638)**	**(573)**	**(17986)**	**(20197)**	**1115**	**51**	**(12687)**	**(11520)**	**(333)**	**338**	**(6559)**	**(6554)**

Note : *Figures in brackets indicates negative amounts*

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS POLICYHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

PARTICULARS	CHOLAMANDALAM											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	4659	1574	162847	**169080**	4341	2027	141842	**148210**	4097	2011	137028	**143136**
Profit/ Loss on sale/ redemption of Investments	117	6	1847	**1970**	96	14	1792	**1901**	19	3	352	**374**
Interest, Dividend & Rent – Gross	1272	65	24454	**25792**	1056	153	22984	**24193**	637	113	15795	**16545**
Others	559	6	116	**681**	529	5	84	**618**	422	6	86	**514**
TOTAL (A)	**6607**	**1651**	**189265**	**197522**	**6021**	**2199**	**166703**	**174922 0**	**5175**	**2133**	**153261**	**160569**
Claims Incurred (Net)	1702	864	119812	**122377**	2769	1454	106389	**110612**	2794	1152	109794	**113740**
Commission	418	(519)	3497	**3396**	423	(106)	3006	**3323**	273	(438)	2352	**2186**
Operating Expenses related to Insurance Business	2503	286	51416	**54204**	1443	395	40745	**42583**	1265	330	37439	**39034**
Co-insurance administration fee												
Solatium Fund												
Premium Deficiency			30									
Others-miscellaneous												
Exceptional Item (IMTPIP)												
TOTAL (B)	**4622**	**631**	**174754**	**180006**	**4634**	**1743**	**150141**	**156519**	**4332**	**1045**	**149584**	**154961**
Operating Profit/ (Loss) C= (A - B)	**1985**	**1020**	**14511**	**17516**	**1387**	**455**	**16562**	**18404**	**843**	**1089**	**3677**	**5608**
APPROPRIATIONS												
Transfer to Shareholders' Account	1985	1020	14511	**17516**	1387	455	16562	**18404**	843	1089	3677	**5608**
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	**1985**	**1020**	**14511**	**17516**	**1387**	**455**	**16562**	**18404**	**843**	**1089**	**3677**	**5608**

Note : *Figures in brackets indicates negative amounts*

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS POLICYHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

PARTICULARS	FUTURE GENERALI											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	4315	4866	98964	**108144**	3347	3999	100567	**107912**	3046	2124	83721	**88892**
Profit/ Loss on sale/ redemption of Investments	285	92	2025	**2403**	139	50	1078	**1267**	47	17	370	**434**
Interest, Dividend & Rent – Gross	1521	457	10038	**12016**	1389	444	9856	**11689**	975	358	7736	**9068**
Others	5	5	109	**120**	9	10	266	**285**	6	2	44	**52**
TOTAL (A)	**6126**	**5421**	**111137**	**122683**	**4884**	**4503**	**111767**	**121153**	**4073**	**2501**	**91871**	**98445**
Claims Incurred (Net)	3466	3673	80751	**87890**	1649	2639	79140	**83428**	2020	1846	64518	**68385**
Commission	(333)	670	849	**1187**	(557)	518	1874	**1836**	(602)	87	2303	**1788**
Operating Expenses related to Insurance Business	1828	1857	36110	**39794**	1247	1267	32215	**34729**	1184	720	26469	**28373**
Co-insurance administration fee												
Solatium Fund												
Premium Deficiency									(92)			**(92)**
Others-miscellaneous												
Exceptional Item (IMTPIP)												
TOTAL (B)	**4961**	**6200**	**117710**	**128871**	**2339**	**4424**	**113229**	**119993**	**2510**	**2654**	**93290**	**98453**
Operating Profit/ (Loss) C= (A - B)	**1165**	**(779)**	**(6573)**	**(6188)**	**2544**	**78**	**(1463)**	**1160**	**1563**	**(153)**	**(1419)**	**(8)**
APPROPRIATIONS												
Transfer to Shareholders' Account	1165	(779)	(6573)	**(6188)**	2544	78	(1463)	**1160**	1563	(153)	(1419)	**(8)**
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	**1165**	**(779)**	**(6573)**	**(6188)**	**2544**	**78**	**(1463)**	**1160**	**1563**	**(153)**	**(1419)**	**(8)**

Note : *Figures in brackets indicates negative amounts*

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS POLICYHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

PARTICULARS	HDFC ERGO											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	7330	7478	156045	**170854**	6840	7169	153400	**167409**	5282	5228	147984	**158493**
Profit/ Loss on sale/ redemption of Investments	144	53	1854	**2051**	99	37	1384	**1521**	46	17	747	**810**
Interest, Dividend & Rent – Gross	1659	608	21360	**23627**	1359	508	18731	**20599**	1078	384	16278	**17741**
Others	249	7	221	**478**	322	10	346	**678**	209	8	342	**559**
TOTAL (A)	**9382**	**8146**	**179480**	**197009**	**8620**	**7724**	**173862**	**190206 0**	**6615**	**5636**	**165351**	**177603**
Claims Incurred (Net)	3718	7615	113082	**124416**	6015	8152	117621	**131788**	1521	5957	120024	**127502**
Commission	(1871)	656	(13771)	**(14987)**	(1861)	642	(8463)	**(9682)**	(2687)	411	(7486)	**(9763)**
Operating Expenses related to Insurance Business	3601	2912	70040	**76553**	3162	2383	56784	**62329**	2047	1379	41258	**44683**
Co-insurance administration fee												
Solatium Fund												
Premium Deficiency												
Othersmiscellaneous												
Exceptional Item (IMTPIP)												
TOTAL (B)	**5449**	**11183**	**169351**	**185982**	**7316**	**11176**	**165942**	**184434**	**881**	**7746**	**153795**	**162422**
Operating Profit/ (Loss) C= (A - B)	**3934**	**(3037)**	**10130**	**11027**	**1304**	**(3452)**	**7921**	**5773**	**5734**	**(2110)**	**11556**	**15181**
APPROPRIATIONS												
Transfer to Shareholders' Account	3934	(3037)	10130	**11027**	1304	(3452)	7921	**5773**	5734	(2110)	11556	**15181**
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	**3934**	**(3037)**	**10130**	**11027**	**1304**	**(3452)**	**7921**	**5773**	**5734**	**(2110)**	**11556**	**15181**

Note : *Figures in brackets indicates negative amounts*

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS POLICYHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

PARTICULARS	ICICI LOMBARD											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	9950	18493	453719	**482162**	10885	16011	396637	**423533**	15349	15661	404281	**435291**
Profit/ Loss on sale/ redemption of Investments	820	658	25573	**27051**	532	392	16627	**17550**	297	226	11650	**12173**
Interest, Dividend & Rent – Gross	1998	1604	62346	**65948**	1815	1337	55715	**58867**	1421	1079	51262	**53762**
Others	2022	(77)	2061	**4006**	1757	(21)	357	**2093**	1460	(29)	529	**1960**
TOTAL (A)	**14790**	**20677**	**543699**	**579166**	**14989**	**17720**	**469335**	**502044 0**	**18528**	**16937**	**467722**	**503186**
Claims Incurred (Net)	6330	18033	368459	**392821**	10235	15799	318309	**344344**	10273	15263	336354	**361891**
Commission	(4909)	2106	(29994)	**(32797)**	(2883)	1003	(35502)	**(37382)**	(952)	1643	(23600)	**(22909)**
Operating Expenses related to Insurance Business	3603	5839	161679	**171120**	3761	4882	129885	**138527**	4353	4202	112901	**121457**
Co-insurance administration fee												
Solatium Fund												
Premium Deficiency												
Others-miscellaneous												
Exceptional Item (IMTPIP)												
TOTAL (B)	**5025**	**25977**	**500143**	**531145**	**11113**	**21684**	**412692**	**445489**	**13674**	**21109**	**425656**	**460439**
Operating Profit/ (Loss) C= (A - B)	**9766**	**(5300)**	**43556**	**48022**	**3875**	**(3964)**	**56643**	**56555**	**4854**	**(4172)**	**42066**	**42747**
APPROPRIATIONS												
Transfer to Shareholders' Account	9766	(5300)	43556	**48022**	3875	(3964)	56643	**56555**	4854	(4172)	42066	**42747**
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	**9766**	**(5300)**	**43556**	**48022**	**3875**	**(3964)**	**56643**	**56555**	**4854**	**(4172)**	**42066**	**42747**

Note : *Figures in brackets indicates negative amounts*

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS POLICYHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

PARTICULARS	IFFCO TOKIO											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	4493	3961	272041	**280495**	3920	4909	217915	**226745**	3723	4292	187296	**195310**
Profit/ Loss on sale/ redemption of Investments	39	39	1702	**1780**	10	10	375	**395**	9	11	312	**332**
Interest, Dividend & Rent – Gross	754	756	33002	**34512**	787	805	29148	**30741**	714	830	24406	**25950**
Others	(50)	0	201	**152**	(47)	5	29	**(13)**	(47)	4	77	**33**
TOTAL (A)	**5236**	**4756**	**306946**	**316938**	**4670**	**5731**	**247466**	**257867 0**	**4399**	**5136**	**212091**	**221626**
Claims Incurred (Net)	2508	4003	215455	**221967**	2155	3778	162220	**168153**	2780	4013	141380	**148173**
Commission	(2625)	(682)	8261	**4954**	(1513)	(490)	5710	**3707**	(1577)	(561)	(1086)	**(3223)**
Operating Expenses related to Insurance Business	1150	908	70854	72911	898	987	59949	**61833**	918	958	48328	**50203**
Co-insurance administration fee												
Solatium Fund												
Premium Deficiency		49		**49**								
Others-miscellaneous												
Exceptional Item (IMTPIP)												
TOTAL (B)	**1033**	**4277**	**294570**	**299880**	**1540**	**4274**	**227879**	**233693**	**2121**	**4410**	**188622**	**195153**
Operating Profit/ (Loss) C= (A - B)	**4203**	**479**	**12375**	**17058**	**3131**	**1457**	**19587**	**24175**	**2278**	**725**	**23470**	**26472**
APPROPRIATIONS												
Transfer to Shareholders' Account	4203	479	12375	**17058**	3131	1457	19587	**24175**	2278	725	23470	**26472**
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	**4203**	**479**	**12375**	**17058**	**3131**	**1457**	**19587**	**24175**	**2278**	**725**	**23470**	**26472**

Note : *Figures in brackets indicates negative amounts*

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS POLICYHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

PARTICULARS	KOTAK MAHINDRA				L & T											
	2015-16				2015-16				2014-15				2013-14			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)			6	**6**	761	588	28434	**29783**	848	436	19330	**20614**	665	433	16705	**17803**
Profit/ Loss on sale/ redemption of Investments			8	**8**	40	10	263	**312**	45	10	299	**354**	28	7	178	**214**
Interest, Dividend & Rent – Gross			8	**8**	370	89	2454	**2912**	281	64	1883	**2228**	222	55	1389	**1666**
Others			1	**1**	111	0	27	**138**	0	0		**0**				
TOTAL (A)			**23**	**23**	**1281**	**687**	**31177**	**33146**	**1173**	**509**	**21513**	**23195**	**915**	**495**	**18272**	**19682**
Claims Incurred (Net)			21	**21**	1413	509	19974	**21896**	692	539	13534	**14765**	689	232	14329	**15250**
Commission			21	**21**	(92)	99	911	**917**	(84)	44	593	**553**	(338)	58	133	**(147)**
Operating Expenses related to Insurance Business			1587	**1587**	600	487	20596	**21684**	836	328	17016	**18181**	739	327	14914	**15980**
Co-insurance administration fee																
Solatium Fund																
Premium Deficiency															(73)	**(73)**
Others-miscellaneous			0	**0**												
Exceptional Item (IMTPIP)																
TOTAL (B)			**1629**	**1629**	**1921**	**1095**	**41481**	**44496**	**1444**	**912**	**31143**	**33499**	**1090**	**617**	**29303**	**31010**
Operating Profit/ (Loss) C= (A - B)			**(1605)**	**(1605)**	**(639)**	**(408)**	**(10304)**	**(11351)**	**(270)**	**(403)**	**(9630)**	**(10304)**	**(174)**	**(122)**	**(11031)**	**(11328)**
APPROPRIATIONS																
Transfer to Shareholders' Account			(1605)	**(1605)**	(639)	(408)	(10304)	**(11351)**	(270)	(403)	(9630)	**(10304)**	(174)	(122)	(11031)	(11328)
Transfer to Catastrophe Reserve				**0**												
Transfer to Other Reserves				**0**												
TOTAL (C)			**(1605)**	**(1605)**	**(639)**	**(408)**	**(10304)**	(11351)	**(270)**	**(403)**	**(9630)**	**(10304)**	**(174)**	**(122)**	**(11031)**	**(11328)**

Note : *Figures in brackets indicates negative amounts*

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS POLICYHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

PARTICULARS	LIBERTY VIDEOCON											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	454	331	28845	29630	363	105	18732	19199	164	(10)	3923	4077
Profit/ Loss on sale/ redemption of Investments	2	1	31	34								
Interest, Dividend & Rent – Gross	227	47	2204	2478	137	16	1158	1311	89	9	979	1077
Others	18	0	0	18	3		1	3	3		0	4
TOTAL (A)	**702**	**379**	**31079**	**32160**	**502**	**121**	**19891**	**20514 0**	**256**	**(1)**	**4902**	**5157**
Claims Incurred (Net)	806	301	26086	27194	371	209	17568	18148	79	15	4243	4337
Commission	59	23	948	1031	(165)	(4)	717	548	(59)	3	138	82
Operating Expenses related to Insurance Business	460	256	22013	22729	737	118	17228	18082	889	105	11193	12187
Co-insurance administration fee												
Solatium Fund												
Premium Deficiency	109	0	0	109					(0)	0	(23)	(24)
Others-miscellaneous												
Exceptional Item (IMTPIP)												
TOTAL (B)	**1435**	**580**	**49047**	**51062**	**943**	**323**	**35513**	**36778**	**909**	**123**	**15551**	**16583**
Operating Profit/ (Loss) C= (A - B)	**(733)**	**(201)**	**(17967)**	**(18902)**	**(441)**	**(202)**	**(15622)**	**(16264)**	**(653)**	**(124)**	**(10649)**	**(11426)**
APPROPRIATIONS												
Transfer to Shareholders' Account	(733)	(201)	(17967)	(18902)	(441)	(202)	(15622)	(16264)	(653)	(124)	(10649)	(11426)
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	**(733)**	**(201)**	**(17967)**	**(18902)**	**(441)**	**(202)**	**(15622)**	**(16264)**	**(653)**	**(124)**	**(10649)**	**(11426)**

Note : *Figures in brackets indicates negative amounts*

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS POLICYHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

PARTICULARS	MAGMA HDI											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	190	105	37028	**37322**	148	(121)	40590	**40617**	12	(45)	22851	**22819**
Profit/ Loss on sale/ redemption of Investments	6	1	483	**490**	104	38	1514	**1655**	3	1	71	**75**
Interest, Dividend & Rent – Gross	65	15	5394	**5474**	274	100	3992	**4366**	77	27	1838	**1942**
Others	33	0	7	**41**	24		4	28			7	**7**
TOTAL (A)	**294**	**121**	**42912**	**43327**	**550**	**16**	**46100**	**46666**	**92**	**(17)**	**24767**	**24843**
Claims Incurred (Net)	441	330	31112	**31883**	584	100	33369	**34053**	22	5	19338	**19364**
Commission	(133)	(70)	1354	**1151**	(98)	(45)	2016	**1874**	(97)	(60)	1635	**1477**
Operating Expenses related to Insurance Business	147	35	12401	**12583**	168	(12)	11949	**12106**	323	123	8532	**8979**
Co-insurance administration fee				**0**								
Solatium Fund			16	**16**			18	**18**			19	**19**
Premium Deficiency	115	39		**154**								
Others-miscellaneous Exceptional Item (IMTPIP)												
TOTAL (B)	**570**	**335**	**44882**	**45787**	**655**	**43**	**47352**	**48050**	**248**	**68**	**29523**	**29840**
Operating Profit/ (Loss) C= (A - B)	**(276)**	**(214)**	**(1970)**	**(2460)**	**(104)**	**(27)**	**(1252)**	**(1383)**	**(156)**	**(85)**	**(4756)**	**(4997)**
APPROPRIATIONS												
Transfer to Shareholders' Account	(276)	(214)	(1970)	**(2460)**	(104)	(27)	(1252)	**(1383)**	(156)	(85)	(4756)	**(4997)**
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	**(276)**	**(214)**	**(1970)**	**(2460)**	**(104)**	**(27)**	**(1252)**	**(1383)**	**(156)**	**(85)**	**(4756)**	**(4997)**

Note : *Figures in brackets indicates negative amounts*

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS POLICYHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

PARTICULARS	RAHEJA QBE											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	35	2	2112	**2149**	47	1	1905	**1952**	46	3	1798	**1847**
Profit/ Loss on sale/ redemption of Investments	0	0	11	**12**	0	0	7	**8**	0	0	7	**7**
Interest, Dividend & Rent – Gross	9	0	288	**297**	8	0	238	**246**	8	0	221	**230**
Others	15	0	4	**19**	13	0	3	**17**	10	0	(3)	**7**
TOTAL (A)	**60**	**2**	**2415**	**2476**	**68**	**1**	**2153**	**2222**	**65**	**3**	**2024**	**2091**
								0				
Claims Incurred (Net)	22	(0)	513	**535**	73	(1)	470	**542**	25	(1)	1122	**1146**
Commission	3	(0)	444	**447**	3	0	359	**362**	1	0	377	**378**
Operating Expenses related to Insurance Business	19	2	1720	**1741**	29	0	1346	**1374**	31	1	1313	**1345**
Co-insurance administration fee												
Solatium Fund												
Premium Deficiency	(0)	0	(29)	**(29)**	0	0	(22)	**(22)**	(21)	(3)	51	**27**
Others-miscellaneous				**0**								
Exceptional Item (IMTPIP)				**0**								
TOTAL (B)	**44**	**2**	**2648**	**2693**	**104**	**(1)**	**2153**	**2256**	**35**	**(3)**	**2864**	**2897**
Operating Profit/ (Loss) C= (A - B)	**16**	**0**	**(233)**	**(217)**	**(36)**	**1**		**(35)**	**30**	**6**	**(841)**	**(806)**
APPROPRIATIONS												
Transfer to Shareholders' Account					(36)	1		**(35)**	30	6	(841)	**(806)**
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)					**(36)**	**1**		**(35)**	**30**	**6**	**(841)**	**(806)**

Note : *Figures in brackets indicates negative amounts*

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS POLICYHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

PARTICULARS	RELIANCE											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	5604	2683	191653	**199940**	4839	2187	184821	**191846**	4109	1931	167936	**173976**
Profit/ Loss on sale/ redemption of Investments	164	65	6972	**7201**	154	57	7160	**7371**	99	23	1487	**1609**
Interest, Dividend & Rent – Gross	788	315	33575	**34678**	700	260	32470	**33430**	1575	358	30332	**32266**
Others	4	1	133	**137**	(0)	1	145	**145**			(87)	**(87)**
TOTAL (A)	**6560**	**3064**	**232332**	**241956**	**5693**	**2504**	**224595**	**232793 0**	**5783**	**2312**	**199668**	**207763**
Claims Incurred (Net)	3627	3142	171982	**178751**	3650	1861	174920	**180430**	3655	1798	154909	**160362**
Commission	(1714)	318	(1107)	**(2504)**	(1204)	151	(1020)	**(2072)**	(1336)	246	5054	**3964**
Operating Expenses related to Insurance Business	2286	936	62209	**65432**	1665	635	51467	**53767**	1176	537	44271	**45983**
Co-insurance administration fee												
Solatium Fund												
Premium Deficiency		258		**258**								0
Others-miscellaneous				**0**								
Exceptional Item (IMTPIP)				**0**								
TOTAL (B)	**4199**	**4655**	**233084**	**241938**	**4111**	**2647**	**225367**	**232126**	**3495**	**2580**	**204235**	**210309**
Operating Profit/ (Loss) C= (A - B)	**2361**	**(1591)**	**(752)**	**18**	**1582**	**(143)**	**(772)**	**667**	**2289**	**(269)**	**(4566)**	**(2546)**
APPROPRIATIONS												
Transfer to Shareholders' Account	2361	(1591)	(752)	**18**	1582	(143)	(772)	**667**	2289	(269)	(4566)	**(2546)**
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	**2361**	**(1591)**	**(752)**	**18**	**1582**	**(143)**	**(772)**	**667**	**2289**	**(269)**	**(4566)**	**(2546)**

Note : *Figures in brackets indicates negative amounts*

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS POLICYHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

PARTICULARS	ROYAL SUNDARAM											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	2174	1412	135416	**139002**	1824	1213	127309	**130346**	1678	958	128937	**131572**
Profit/ Loss on sale/ redemption of Investments	43	10	1061	**1114**	42	9	939	**990**	(0.49)	(0.10)	(10)	**(10)**
Interest, Dividend & Rent – Gross	937	135	16920	**17992**	914	126	15579	**16618**	856	115	14045	**15015**
Others			16	**16**		5	5	**10**		1	8	**10**
TOTAL (A)	**3153**	**1557**	**153413**	**158124**	**2780**	**1353**	**143831**	**147964 0**	**2533**	**1073**	**142979**	**146586**
Claims Incurred (Net)	1096	1086	105836	**108018**	933	986	99746	**101665**	777	732	98910	**100419**
Commission	(332)	24	5953	**5645**	(187)	34	5839	**5686**	(218)	(145)	5173	**4809**
Operating Expenses related to Insurance Business	920	351	44180	**45451**	1024	384	41209	**42618**	470	260	35018	**35748**
Co-insurance administration fee												
Solatium Fund												
Premium Deficiency												
Others-miscellaneous												
Exceptional Item (IMTPIP)												
TOTAL (B)	**1684**	**1461**	**155969**	**159113**	**1770**	**1404**	**146794**	**149968**	**1029**	**847**	**139101**	**140976**
Operating Profit/ (Loss) C= (A - B)	**1470**	**96**	**(2555)**	**(990)**	**1010**	**(50)**	**(2963)**	**(2004)**	**1504**	**227**	**3879**	**5610**
APPROPRIATIONS												
Transfer to Shareholders' Account	1470	96	(2555)	**(990)**	1010	(50)	(2963)	**(2004)**	1504	227	3879	**5610**
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	**1470**	**96**	**(2555)**	**(990)**	**1010**	**(50)**	**(2963)**	**(2004)**	**1504**	**227**	**3879**	**5610**

Note : *Figures in brackets indicates negative amounts*

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS POLICYHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

PARTICULARS	SBI											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	15278	1588	103823	**120689**	13942	763	76428	**91132**	11148	414	51510	**63073**
Profit/ Loss on sale/ redemption of Investments	494	11	994	**1498**	818	15	1464	**2298**	425	5	571	**1001**
Interest, Dividend & Rent – Gross	5972	129	12005	**18105**	4263	81	7629	**11972**	3035	34	4072	**7141**
Others	42			**42**	49	0	(71)	**(22)**	29		(284)	**(255)**
TOTAL (A)	**21786**	**1728**	**116821**	**140335**	**19072**	**859**	**85450**	**105381**	**14638**	**454**	**55869**	**70960**
								0				
Claims Incurred (Net)	9900	1555	88672	**100127**	5703	1075	71395	**78173**	5582	278	47629	**53488**
Commission	3610	282	5667	**9559**	2663	196	4316	**7175**	995	74	2768	**3837**
Operating Expenses related to Insurance Business	11890	481	36976	**49348**	9164	318	27494	**36976**	8166	169	19374	**27709**
Co-insurance administration fee												
Solatium Fund												
Premium Deficiency												
Others-miscellaneous												
Exceptional Item (IMTPIP)												
TOTAL (B)	**25399**	**2318**	**131316**	**159034**	**17530**	**1589**	**103205**	**122324**	**14743**	**521**	**69771**	**85035**
Operating Profit/ (Loss) C= (A - B)	**(3614)**	**(591)**	**(14495)**	**(18699)**	**1542**	**(730)**	**(17755)**	**(16943)**	**(105)**	**(67)**	**(13902)**	**(14074)**
								0				
APPROPRIATIONS								**0**				
Transfer to Shareholders' Account	(3614)	(591)	(14495)	**(18699)**	1542	(730)	(17755)	**(16943)**	(105)	(67)	(13902)	**(14074)**
Transfer to Catastrophe Reserve				**0**				**0**				
Transfer to Other Reserves				**0**				**0**				
TOTAL (C)	**(3614)**	**(591)**	**(14495)**	**(18699)**	**1542**	**(730)**	**(17755)**	**(16943)**	**(105)**	**(67)**	**(13902)**	**(14074)**

Note : *Figures in brackets indicates negative amounts*

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS POLICYHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

PARTICULARS	SHRIRAM											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	748	56	147302	**148106**	660	26	138738	**139423**	489	18	142056	**142563**
Profit/ Loss on sale/ redemption of Investments									0			
Interest, Dividend & Rent – Gross	521	34	44695	**45250**	373	18	36974	**37364**	134	11	28523	**28669**
Others	116	0	232	**347**	105	0	429	**535**	59	0	181	**240**
TOTAL (A)	**1384**	**90**	**192229**	**193703**	**1138**	**43**	**176141**	**177322**	**682**	**30**	**170761**	**171472**
								0				
Claims Incurred (Net)	400	51	148964	**149415**	428	(24)	136176	**136580**	367	16	128618	**129000**
Commission	57	5	2921	**2983**	(32)	6	2808	**2781**	(82)	5	3219	3143
Operating Expenses related to Insurance Business	172	7	14308	**14486**	139	8	12811	**12958**	259	9	11691	**11959**
Co-insurance administration fee												
Solatium Fund												
Premium Deficiency										0	30	**30**
Others-miscellaneous			100	**100**							6228	**6228**
Exceptional Item (IMTPIP)												
TOTAL (B)	**629**	**63**	**166293**	**166984**	**534**	**(9)**	**151795**	**152320**	**544**	**30**	**149787**	**150360**
Operating Profit/ (Loss) C= (A - B)	**755**	**28**	**25936**	**26719**	**604**	**53**	**24346**	**25003**	**138**	**(0)**	**20974**	**21112**
APPROPRIATIONS												
Transfer to Shareholders' Account	755	28	25936	**26719**	604	53	24346	**25003**	138	(0)	20974	**21112**
Transfer to Catastrophe Reserve				**0**								
Transfer to Other Reserves				**0**								
TOTAL (C)	**755**	**28**	**25936**	**26719**	**604**	**53**	**24346**	**25003**	**138**	**(0)**	**20974**	**21112**

Note : *Figures in brackets indicates negative amounts*

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS POLICYHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

PARTICULARS	TATA AIA											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	2676	22582	181016	**206274**	2423	21088	156713	**180224**	2682	21856	142741	**167278**
Profit/ Loss on sale/ redemption of Investments	296	376	4277	**4948**	184	310	3160	**3654**	60	159	1289	**1508**
Interest, Dividend & Rent – Gross	1789	1413	16080	**19282**	1479	1432	14589	**17500**	1155	1655	13428	**16237**
Others	37	8	(181)	**(136)**	23	(8)	(113)	**(98)**	35	(4)	(197)	**(166)**
TOTAL (A)	**4799**	**24378**	**201191**	**230368**	**4109**	**22822**	**174350**	**201281**	**3931**	**23666**	**157261**	**184858**
								0				
Claims Incurred (Net)	2555	18248	138224	**159026**	2032	15458	110126	**127616**	1673	10433	101944	**114049**
Commission	(5464)	2519	10821	**7875**	(5785)	2765	6883	**3862**	(5727)	2578	6837	**3688**
Operating Expenses related to Insurance Business	5732	4369	58951	**69053**	4129	3494	49542	**57164**	2298	3101	45086	**50485**
Co-insurance administration fee	92	7	69	**168**	103	8	27	**138**	86		37	**123**
Solatium Fund			53	**53**			44	**44**			22	**22**
Premium Deficiency				**0**				**0**		0		
Others-miscellaneous			22	**22**				**0**				
Exceptional Item (IMTPIP)				**0**				**0**				
TOTAL (B)	**2915**	**25143**	**208139**	**236197**	**479**	**21725**	**166622**	**188825**	**(1670)**	**16112**	**153926**	**168367**
Operating Profit/ (Loss) C= (A - B)	**1884**	**(764)**	**(6948)**	**(5829)**	**3630**	**1097**	**7728**	**12456**	**5601**	**7555**	**3335**	**16491**
								0				
APPROPRIATIONS								**0**				
Transfer to Shareholders' Account	1884	(764)	(6948)	**(5829)**	3630	1097	7728	**12456**	5601	7555	3335	**16491**
Transfer to Catastrophe Reserve				**0**				**0**				
Transfer to Other Reserves				**0**				**0**				
TOTAL (C)	**1884**	**(764)**	**(6948)**	**(5829)**	**3630**	**1097**	**7728**	**12456**	**5601**	**7555**	**3335**	**16491**

Note : *Figures in brackets indicates negative amounts*

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS POLICYHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

PARTICULARS	UNIVERSAL SOMPO											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	5518	726	46811	**53056**	5834	672	39117	**45623**	4485	426	36283	**41194**
Profit/ Loss on sale/ redemption of Investments	48	4	349	**401**	84	9	631	**725**	4	1	34	**38**
Interest, Dividend & Rent – Gross	831	67	6023	**6921**	764	83	5737	**6584**	590	88	4826	**5504**
Others	162	(1)	(83)	**78**	38	(1)	644	**681**	(13)	(2)	(89)	**(103)**
TOTAL (A)	**6559**	**796**	**53101**	**60456**	**6721**	**763**	**46129**	**53613**	**5067**	**513**	**41054**	**46634**
								0				
Claims Incurred (Net)	2850	603	34108	**37561**	2779	572	30708	**34060**	1864	432	28248	**30543**
Commission	959	(127)	(125)	**707**	373	(58)	1351	**1666**	112	(124)	1989	**1977**
Operating Expenses related to Insurance Business	2226	236	17896	**20358**	2378	230	15170	**17778**	2163	181	12674	**15019**
Co-insurance administration fee				**0**				**0**				
Solatium Fund			12	**12**			10	**10**				
Premium Deficiency				**0**		(350)		**(350)**		0	10	**10**
Others-miscellaneous				**0**	0	0	0	**0**				
Exceptional Item (IMTPIP)				**0**				**0**				
TOTAL (B)	**6036**	**711**	**51891**	**58638**	**5530**	**394**	**47240**	**53164**	**4139**	**489**	**42921**	**47549**
Operating Profit/ (Loss) C= (A - B)	**524**	**84**	**1210**	**1818**	**1191**	**369**	**(1111)**	**449**	**928**	**23**	**(1866)**	**(915)**
								0				
APPROPRIATIONS								**0**				
Transfer to Shareholders' Account	524	84	1210	**1818**	1191	369	(1111)	**449**	928	23	(1866)	**(915)**
Transfer to Catastrophe Reserve				**0**				**0**				
Transfer to Other Reserves				**0**				**0**				
TOTAL (C)	**524**	**84**	**1210**	**1818**	**1191**	**369**	**(1111)**	**449**	**928**	**23**	**(1866)**	**(915)**

Note : *Figures in brackets indicates negative amounts*

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS POLICYHOLDERS ACCOUNT *(Concld.)*

(₹ Lakh)

PARTICULARS	TOTAL PRIVATE INDUSTRY											
	2015-16				2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	81708	76114	2557056	**2714878**	76065	68493	2293803	**2438361**	72647	64005	2109268	**2245920**
Profit/ Loss on sale/ redemption of Investments	3172	1530	55106	**59808**	2563	1025	39284	**42872**	1087	484	17564	**19135**
Interest, Dividend & Rent – Gross	23359	7344	360403	**391107**	19737	6706	320305	**346748**	16553	6431	269219	**292202**
Others	4599	(19)	4061	**8640**	3997	46	4645	**8689**	3082	22	2531	**5636**
TOTAL (A)	**112838**	**84969**	**2976626**	**3174434**	**102362**	**76270**	**2658038**	**2836670**	**93369**	**70942**	**2398582**	**2562892**
Claims Incurred (Net)	54181	65385	2056878	**2176444**	50349	59848	1832848	**1943046**	40284	45599	1701528	**1787411**
Commission	(14481)	6099	10629	**2247**	(13094)	4864	375	**(7856)**	(14779)	4046	19030	**8298**
Operating Expenses related to Insurance Business	42550	21847	837641	**902038**	35064	17440	700209	**752713**	30516	14253	587928	**632697**
Co-insurance administration fee	92	7	69	**168**	103	8	27	**138**	86	0	37	**123**
Solatium Fund	0	0	228	**228**	0	0	162	**162**			125	**125**
Premium Deficiency	499	346	(464)	**381**	(527)	(350)	737	**(140)**	413	(3)	(260)	**150**
Others-miscellaneous	79	0	141	**220**	(163)	0	(19)	**(182)**	42	0	6273	**6315**
Exceptional Item (IMTPIP)			0									
TOTAL (B)	**82919**	**93685**	**2905123**	**3081726**	**71732**	**81810**	**2534340**	**2687881**	**56562**	**63895**	**2314662**	**2435120**
Operating Profit/ (Loss) C= (A - B)	**29920**	**(8716)**	**71504**	**92708**	**30630**	**(5540)**	**123698**	**148788**	**36806**	**7046**	**83919**	**127772**
APPROPRIATIONS												
Transfer to Shareholders' Account	29904	(8716)	71737	92925	30630	(5540)	123698	**148788**	36806	7046	83919	**127772**
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	**29904**	**(8716)**	**71737**	**92925**	**30630**	**(5540)**	**123698**	**148788**	**36806**	**7046**	**83919**	**127772**

Note : *Figures in brackets indicates negative amounts*

TABLE 63: PRIVATE SECTOR NON-LIFE INSURERS SHAREHOLDERS ACCOUNT

(₹ Lakh)

Particulars	BAJAJ ALLIANZ			BHARTI AXA			CHOLOMANDALAM		
	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14
OPERATING PROFIT/(LOSS)									
(a) Fire Insurance	8757	8565	12467	(1638)	1115	(333)	1985	1387	844
(b) Marine Insurance	3034	(130)	4186	(573)	51	338	1020	455	1089
(c) Miscellaneous Insurance	45175	54165	30552	(17986)	(12687)	(6559)	14511	16562	4883
INCOME FROM INVESTMENTS									
(a) Interest, Dividend & Rent – Gross	18617	14540	11047	44	29	455	3703	2297	4387
(b) Profit on sale of investments	3247	1396	456	12	56	91	521	557	137
Less: Loss on sale of investments	(200)	(160)	(127)			(2)	(0)	(3)	(7)
Other Income	109	90	299			56			119
TOTAL (A)	**78740**	**78466**	**58880**	**(20140)**	**(11435)**	**(5954)**	**21740**	**21255**	**11452**
Provisions (Other than taxation)									
(a) For diminution in the value of investments									
(b) For doubtful debts	32	(56)	(16)						
(c) Others									
OTHER EXPENSES									
(a) Expenses other than those related to Insurance Business	1561	775	197	3	13	8	26	1138	1240
(b) Bad debts written off		46							
(c) Others -preliminary & pre-operative, amortizations						159	90	65	44
- Managerial Remuneration				281	371	164			
- Others							314	94	10
TOTAL (B)	**1593**	**765**	**181**	**283**	**384**	**330**	**430**	**1187**	**1294**
Profit Before Tax	77147	77702	58699	(20424)	(11819)	(6284)	21310	20068	10158
Add/(Less): Prior Period Adjustments Account									
Add/(Less):Provision for Taxation/Deferred Tax	20724	21470	17800	12	7	8	6515	6358	3148
Profit After Tax	56422	56232	40899	(20436)	(11826)	(6291)	14795	13710	7010
APPROPRIATIONS									
(a) Interim dividends paid during the year									
(b) Proposed final dividend									
(c) Dividend distribution tax									
(d) Transfer to any Reserves or Deferred Tax of last year or reserve for Unexpired Risks							10000	10000	5000
(e) catastrophe Reserve									
(f) Balance of profit/ loss B/f from last year - opening balance	194864	138632	97846	(85007)	(73181)	(66740)	9218	5509	3499
Less: Balance Sheet adjustment by which accumulated losses adjusted against Share Premium									
Balance C/f to Balance Sheet	**251286**	**194864**	**138745**	**(105443)**	**(85007)**	**(73032)**	**14013**	**9218**	**5509**

Note :Figures in brackets indicates negative amounts

TABLE 63: PRIVATE SECTOR NON-LIFE INSURERS SHAREHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

Particulars	FUTURE GENERALI			HDFC ERGO			ICICI LOMBARD		
	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14
OPERATING PROFIT/(LOSS)									
(a) Fire Insurance	1165	2544	1559	3934	1304	5734	9766	3875	4854
(b) Marine Insurance	(779)	78	(154)	(3037)	(3452)	(2110)	(5300)	(3964)	(4172)
(c) Miscellaneous Insurance	(6573)	(1463)	(1413)	10130	7921	11556	43556	56643	42066
INCOME FROM INVESTMENTS									
(a) Interest, Dividend & Rent – Gross	4791	4393	3764	9081	8127	7056	16026	14315	11298
(b) Profit on sale of investments	1164	668	318	788	593	304	6946	4121	3405
Less: Loss on sale of investments	(48)	(20)	(8)	68	139	122	(226)	(635)	(1018)
Other Income							1441	210	746
TOTAL (A)	**(281)**	**6201**	**4065**	**20964**	**14632**	**22663**	**72209**	**74566**	**57178**
Provisions (Other than taxation)									
(a) For diminution in the value of investments								1416	853
(b) For doubtful debts	8	26		77			(68)	2163	(1610)
(c) Others							(354)	108	(1224)
OTHER EXPENSES									
(a) Expenses other than those related to Insurance Business	231	145	103	346	526	213	1815	1258	520
(b) Bad debts written off	6						20	251	6370
(c) Others -preliminary & pre-operative, amortizations							27	298	245
- Managerial Remuneration				30					
- Others				230	22	19			
TOTAL (B)	**245**	**172**	**103**	**683**	**548**	**232**	**1440**	**5494**	**5154**
Profit Before Tax	(525)	6029	3962	20281	14084	22431	70769	69072	52024
Add/(Less): Prior Period Adjustments Account									
Add/(Less):Provision for Taxation/Deferred Tax				5144	3683	2891	20025	15511	888
Profit After Tax	(525)	6029	3962	15137	10400	19541	50745	53561	51136
APPROPRIATIONS									
(a) Interim dividends paid during the year				6733	4040	2646	13417	8912	
(b) Proposed final dividend									
(c) Dividend distribution tax				1371	808	450	2731	1648	
(d) Transfer to any Reserves or Deferred Tax of last year or reserve for Unexpired Risks									
(e) catastrophe Reserve									
(f) Balance of profit/ loss B/f from last year - opening balance	(25512)	(31541)	(35503)	13014	7567	(8878)	84846	41846	(9290)
Less: Balance Sheet adjustment by which accumulated losses adjusted against Share Premium									
Balance C/f to Balance Sheet	**(26037)**	**(25512)**	**(31541)**	**20048**	**13120**	**7567**	**119443**	**84846**	**41846**

Note :Figures in brackets indicates negative amounts

TABLE 63: PRIVATE SECTOR NON-LIFE INSURERS SHAREHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

Particulars	IFFCO TOKIO			L & T			LIBERTY VIDECON		
	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14
OPERATING PROFIT/(LOSS)									
(a) Fire Insurance	4203	3131	2278	(639)	(270)	(174)	(733)	(441)	(653)
(b) Marine Insurance	479	1457	725	(408)	(403)	(122)	(201)	(202)	(124)
(c) Miscellaneous Insurance	12375	19587	23470	(10304)	(9630)	(11031)	(17967)	(15622)	(10649)
INCOME FROM INVESTMENTS									
(a) Interest, Dividend & Rent – Gross	6608	5729	5654	1210	970	914	2186	1902	1372
(b) Profit on sale of investments	341	74	72	130	154	117	31		
Less: Loss on sale of investments					(0)	(0)			
Other Income	360	331	342	4	4	338		5	8
TOTAL (A)	**24367**	**30309**	**32540**	**(10007)**	**(9175)**	**(9958)**	**(16685)**	**(14358)**	**(10046)**
Provisions (Other than taxation)									
(a) For diminution in the value of investments									
(b) For doubtful debts		2		81	125				
(c) Others									
OTHER EXPENSES									
(a) Expenses other than those related to Insurance Business	91	74	75	57	111	54	435	328	211
(b) Bad debts written off			212						
(c) Others -preliminary & pre-operative, amortizations									
- Managerial Remuneration				6	6	6			
- Others	282	23	4	50					
TOTAL (B)	**374**	**99**	**290**	**194**	**242**	**60**	**435**	**328**	**211**
Profit Before Tax	23993	30210	32250.07	(10202)	(9417.00)	(10018.01)	(17120)	(14686)	(10257)
Add/(Less): Prior Period Adjustments Account									
Add/(Less):Provision for Taxation/Deferred Tax	7285	9609	10642						
Profit After Tax	16709	20601	21609	(10202)	(9417)	(10018)	(17120)	(14686)	(10257)
APPROPRIATIONS									
(a) Interim dividends paid during the year									
(b) Proposed final dividend									
(c) Dividend distribution tax									
(d) Transfer to any Reserves or Deferred Tax of last year or reserve for Unexpired Risks									
(e) catastrophe Reserve									
(f) Balance of profit/ loss B/f from last year - opening balance	56542	35941	14333	(46100)	(36683)	(26665)	(29388)	(14701)	(4444)
Less: Balance Sheet adjustment by which accumulated losses adjusted against Share Premium									
Balance C/f to Balance Sheet	**73251**	**56542**	**35941**	**(56302)**	**(46100)**	**(36683)**	**(46508)**	**(29388)**	**(14701)**

Note :Figures in brackets indicates negative amounts

TABLE 63: PRIVATE SECTOR NON-LIFE INSURERS SHAREHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

Particulars	MAGMA HDI			RAHEJA QBE			RELIANCE		
	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14
OPERATING PROFIT/(LOSS)									
(a) Fire Insurance	(276)	(104)	(156)	16	(36)	30	2361	1582	2289
(b) Marine Insurance	(214)	(27)	(85)	0	1	6	(1591)	(143)	(60)
(c) Miscellaneous Insurance	(1970)	(1252)	(4756)	(233)	0	(841)	(752)	(772)	(4566)
INCOME FROM INVESTMENTS									
(a) Interest, Dividend & Rent – Gross	1668	1633	1608	1744	1786	1701	8670	7842	8223
(b) Profit on sale of investments	149	619	62	69	55	50	1809	1744	753
Less: Loss on sale of investments				5	(0)	(0)	(9)	(15)	(236)
Other Income							66	442	583
TOTAL (A)	**(643)**	**869**	**(3327)**	**1600**	**1807**	**945**	**10554**	**10679**	**6987**
Provisions (Other than taxation)									
(a) For diminution in the value of investments									
(b) For doubtful debts							191	762	341
(c) Others							41	1479	(10)
OTHER EXPENSES									
(a) Expenses other than those related to Insurance Business				126	127	115	366	300	248
(b) Bad debts written off							3		
(c) Others -preliminary & pre-operative, amortizations			0						
- Managerial Remuneration									
- Others	15	9		23			45		
TOTAL (B)	**15**	**9**	**0**	**148**	**127**	**115**	**646**	**2540**	**579**
Profit Before Tax	(658)	861	(3327)	1452	1680	830	9908	8139	6408
Add/(Less): Prior Period Adjustments Account									
Add/(Less):Provision for Taxation/Deferred Tax	527	280	(996)	413	613	188			
Profit After Tax	(1185)	581	(2330)	1039	1067	642	9908	8139	6408
APPROPRIATIONS									
(a) Interim dividends paid during the year									
(b) Proposed final dividend									
(c) Dividend distribution tax									
(d) Transfer to any Reserves or Deferred Tax of last year or reserve for Unexpired Risks									
(e) catastrophe Reserve									
(f) Balance of profit/ loss B/f from last year - opening balance	(2690)	(3270)	(940)	978	(89)	(731)	(81881)	(90020)	(96346)
Less: Balance Sheet adjustment by which accumulated losses adjusted against Share Premium							81881		
Balance C/f to Balance Sheet	**(3875)**	**(2690)**	**(3271)**	**2017**	**978**	**(89)**	**9908**	**(81881)**	**(89938)**

Note :Figures in brackets indicates negative amounts

TABLE 63: PRIVATE SECTOR NON-LIFE INSURERS SHAREHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

Particulars	ROYAL SUNDARAM			SBI			SHRIRAM		
	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14
OPERATING PROFIT/(LOSS)									
(a) Fire Insurance	1470	1010	1504	(3614)	1542	(105)	755	604	138
(b) Marine Insurance	96	(50)	227	(591)	(730)	(67)	28	53	(0)
(c) Miscellaneous Insurance	(2555)	(2963)	3879	(14495)	(17755)	(13902)	25936	24346	20974
INCOME FROM INVESTMENTS									
(a) Interest, Dividend & Rent – Gross	4350	4560	4530	6191	5387	3758	5463	5756	4765
(b) Profit on sale of investments	560	347	25	512	1033	526			
Less: Loss on sale of investments	(229)	(12)	(28)						
Other Income	31	122	29	12	47	11	22	63	34
TOTAL (A)	**3723**	**3013**	**10165**	**(11984)**	**(10476)**	**(9780)**	**32204**	**30822**	**25911**
Provisions (Other than taxation)									
(a) For diminution in the value of investments									
(b) For doubtful debts									
(c) Others									
OTHER EXPENSES									
(a) Expenses other than those related to Insurance Business	21	121	27				52	77	29
(b) Bad debts written off									
(c) Others -preliminary & pre-operative, amortizations									
- Managerial Remuneration									
- Others	90	76	55	25	57	59	0		
TOTAL (B)	**111**	**197**	**82**	**25**	**57**	**59**	**52**	**77**	**29**
Profit Before Tax	3612	2817	10083	(12010)	(10533)	(9839)	32152	30745	25882
Add/(Less): Prior Period Adjustments Account							26	0	
Add/(Less):Provision for Taxation/Deferred Tax	(945)	(618)	(3260)				10162	9738	8455
Profit After Tax	2666	2199	6824	(12010)	(10533)	(9839)	21989	21007	17427
APPROPRIATIONS									
(a) Interim dividends paid during the year							2583		
(b) Proposed final dividend							1989	4362	
(c) Dividend distribution tax							931	888	
(d) Transfer to any Reserves or Deferred Tax of last year or reserve for Unexpired Risks									
(e) catastrophe Reserve									
(f) Balance of profit/ loss B/f from last year - opening balance	16752	14678	7854	(48204)	(37671)	(27832)	52770	37013	19623
Less: Balance Sheet adjustment by which accumulated losses adjusted against Share Premium									
Balance C/f to Balance Sheet	**19418**	**16877**	**14678**	**(60214)**	**(48204)**	**(37671)**	**69257**	**52770**	**37051**

Note :Figures in brackets indicates negative amounts

TABLE 63: PRIVATE SECTOR NON-LIFE INSURERS SHAREHOLDERS ACCOUNT *Concld.)*

(₹ Lakh)

Particulars	TATA AIG			UNIVERSAL SAMPO			KOTAK MAHINDRA	TOTAL		
	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14	2015-16	2015-16	2014-15	2013-14
OPERATING PROFIT/(LOSS)										
(a) Fire Insurance	1884	3630	4464	524	1191	928		29920	30630	35666
(b) Marine Insurance	(764)	1097	7752	84	369	23		(8716)	(5540)	7452
(c) Miscellaneous Insurance	(6948)	7728	4548	1210	(1111)	(1866)	(1605)	71504	123698	86344
INCOME FROM INVESTMENTS										
(a) Interest, Dividend & Rent – Gross	7277	6981	6720	2374	2184	1988	298	100302	88432	79241
(b) Profit on sale of investments	2005	1489	784	129	215	38	310	18722	13121	7137
Less: Loss on sale of investments	(243)	(96)	(258)	(40)	(12)	(67)	(0)	(922)	(814)	(1627)
Other Income	578	774	112	1	0		25	2649	2088	2676
TOTAL (A)	**3789**	**21603**	**24122**	**4282**	**2836**	**1044**	**(973)**	**213459**	**251616**	**216888**
Provisions (Other than taxation)										
(a) For diminution in the value of investments									1306	853
(b) For doubtful debts	103	(151)	39					424	2871	(1246)
(c) Others								(313)	1586	(1234)
OTHER EXPENSES										
(a) Expenses other than those related to Insurance Business	823	465	189					5953	5215	3230
(b) Bad debts written off		198						29	496	6582
(c) Others -preliminary & pre-operative, amortizations		76	1					117	439	449
- Managerial Remuneration	20			24	19	19		361	417	188
- Others				55				1130	502	147
TOTAL (B)	**946**	**589**	**230**	**79**	**19**	**19**		**7701**	**12833**	**8969**
Profit Before Tax	2843	21015	23892	4203	2817	1025	(973)	205758	238783	207919
Add/(Less): Prior Period Adjustments Account			67					26	0	67
Add/(Less):Provision for Taxation/Deferred Tax	845	5608	7597	(163)	938	60		70544	73197	47420
Profit After Tax	1998	15407	16228	4366	1879	965	(973)	133324	164351	153914
APPROPRIATIONS										
(a) Interim dividends paid during the year								22733	12952	2646
(b) Proposed final dividend		3788	5050					1989	8149	5050
(c) Dividend distribution tax		771	858					5033	4115	1308
(d) Transfer to any Reserves or Deferred Tax of last year or reserve for Unexpired Risks								10000	10000	5000
(e) catastrophe Reserve										
(f) Balance of profit/ loss B/f from last year - opening balance	31467	20618	10298	(17489)	(19368)	(20333)	(27)	206036	(4723)	(144250)
Less: Balance Sheet adjustment by which accumulated losses adjusted against Share Premium										
Balance C/f to Balance Sheet	**33465**	**31467**	**20618**	**(13123)**	**(17489)**	**(19368)**	**(1000)**	**299606**	**124412**	**(4341)**

Note :Figures in brackets indicates negative amounts

TABLE 64 : PRIVATE SECTOR NON-LIFE INSURERS : BALANCE SHEET (AS ON 31ST MARCH)

(₹ Lakh)

Particulars	BAJAJ ALLIANZ			BHARTI AXA			CHOLAMANDALAM		
	2016	2015	2014	2016	2015	2014	2016	2015	2014
Share Capital	11023	11023	11023	157145	123867	97655	29881	29881	29881
Reserves & Surplus	267948	211526	155407	17202	17030	16441	56815	42020	28311
Share Application Money						2000			
Fair Value Change Account				92	13	3	(1410)	47	53
Borrowings									
Others									
Deferred Tax Liability									
TOTAL	**278971**	**222548**	**166430**	**174438**	**140910**	**116099**	**85286**	**71948**	**58244**
APPLICATION OF FUNDS									
Investments	867964	700693	601785	284120	246424	197046	386072	316457	232821
Loans									
Fixed Assets	27307	28253	28870	1466	1729	2188	6152	6167	5767
Deferred Tax Asset	6336	4517	3178				5074	2109	67
CURRENT ASSETS									
Cash and Bank Balances	53153	85183	94906	4250	4765	6663	2897	4425	2491
Advances and Other Assets	96119	71538	51138	26285	24934	16725	42389	31730	71483
Sub-Total (A)	**149272**	**156722**	**146044**	**30534**	**29698**	**23388**	**45286**	**36155**	**73974**
CURRENT LIABILITIES	511983	442721	402418	190682	158935	118341	230999	199547	174587
Provisions	259924	224916	211030	56443	63014	61214	126300	89393	79799
Sub-Total (B)	**771907**	**667637**	**613448**	**247125**	**221948**	**179555**	**357299**	**288940**	**254386**
NET CURRENT ASSETS (C) = (A - B)	**(622635)**	**(510915)**	**(467403)**	**(216591)**	**(192250)**	**(156167)**	**(312014)**	**(252786)**	**(180412)**
Misc. Expenditure									
(to the extent not written off or adjusted)									
Profit & Loss Account (Debit Balance)				105443	85007	73032			
TOTAL	**278971**	**222548**	**166430**	**174438**	**140910**	**116099**	**85286**	**71948**	**58244**

Note : Figures in brackets indicates negative values.

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS : BALANCE SHEET (AS ON 31ST MARCH) *(Contd..)*

(₹ Lakh)

Particulars	FUTURE GENERALI			HDFC ERGO			ICICI-LOMBARD		
	2016	2015	2014	2016	2015	2014	2016	2015	2014
Share Capital	71000	71000	71000	53862	53862	52928	44754	44659	44506
Reserves & Surplus				53131	46097	35320	272811	237674	193604
Share Application Money							0	20	31
Fair Value Change Account	(205)	152	18	(1816)	1224	77	30901	35595	11346
Borrowings					1	6	0		
Others									
Deferred Tax Liability				965	1182	1582			
TOTAL	70795	71152	71018	106142	102366	89914	348466	317948	249486
APPLICATION OF FUNDS									
Investments	202195	197482	149367	411314	376669	314313	1156252	1019972	930898
Loans									
Fixed Assets	1742	1360	1357	13453	14973	16140	38314	38966	38949
Deferred Tax Asset							13419	10800	4139
CURRENT ASSETS									
Cash and Bank Balances	6205	4707	3829	13890	12249	25390	19480	14169	16197
Advances and Other Assets	31297	17842	26457	50484	49081	42418	340115	281732	364305
Sub-Total (A)	**37502**	**22549**	**30286**	**64374**	**61330**	**67808**	**359596**	**295901**	**380502**
CURRENT LIABILITIES	142135	117349	87810	241319	227943	196231	907537	797113	872776
Provisions	54547	58403	53723	141680	122664	112116	311578	250578	232226
Sub-Total (B)	**196682**	**175751**	**141533**	**382999**	**350606**	**308347**	**1219115**	**1047691**	**1105002**
NET CURRENT ASSETS (C) = (A - B)	**(159180)**	**(153202)**	**(111247)**	**(318625)**	**(289277)**	**(240539)**	**(859519)**	**(751790)**	**(724500)**
Misc. Expenditure (to the extent not written off or adjusted)									
Profit & Loss Account (Debit Balance)	26037	25512	31541						
TOTAL	**70795**	**71152**	**71018**	**106142**	**102366**	**89914**	**348466**	**317948**	**249486**

Note : Figures in brackets indicates negative values.

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS : BALANCE SHEET (AS ON 31ST MARCH) *(Contd..)*

(₹ Lakh)

Particulars	IFFCO-TOKIO			L&T			LIBERTY VIDEOCON		
	2016	2015	2014	2016	2015	2014	2016	2015	2014
Share Capital	26932	26932	26932	70500	62000	49500	67935	67935	35935
Reserves & Surplus	98951	82242	61641						
Share Application Money									
Fair Value Change Account	(65)	(10)	0	31	40	20	4		
Borrowings									
Others									
Deferred Tax Liability									
TOTAL	**125818**	**109164**	**88573**	**70531**	**62040**	**49520**	**67939**	**67935**	**35935**
APPLICATION OF FUNDS									
Investments	411108	278480	219356	59511	46545	29383	50335	53040	25237
Loans									
Fixed Assets	2207	2146	2767	1441	3539	5331	2437	2542	2528
Deferred Tax Asset	1633	2532	805						
CURRENT ASSETS									
Cash and Bank Balances	81394	166958	145994	2407	2357	1393	3116	5000	3991
Advances and Other Assets	56866	48660	46156	8993	9004	10795	5114	4256	2489
Sub-Total (A)	**138260**	**215619**	**192150**	**11400**	**11360**	**12188**	**8230**	**9255**	**6481**
CURRENT LIABILITIES	276518	253626	223503	35381	29578	23128	21589	12631	4835
Provisions	150872	135987	103002	22743	15926	10935	17981	13659	8176
Sub-Total (B)	**427390**	**389613**	**326505**	**58123**	**45504**	**34064**	**39570**	**26290**	**13011**
NET CURRENT ASSETS (C) = (A - B)	**(289130)**	**(173994)**	**(134355)**	**(46723)**	**(34144)**	**(21876)**	**(31340)**	**(17035)**	**(6531)**
Misc. Expenditure									
(to the extent not written off or adjusted)									
Profit & Loss Account (Debit Balance)				56301	46100	36683	46508	29388	14701
TOTAL	**125818**	**109164**	**88573**	**70531**	**62040**	**49520**	**67939**	**67935**	**35935**

Note : Figures in brackets indicates negative values.

TABLE 64 : PRIVATE SECTOR NON-LIFE INSURERS : BALANCE SHEET (AS ON 31ST MARCH) *(Contd..)*

(₹ Lakh)

Particulars	MAGMA HDI			RAHEJA QBE			RELIANCE		
	2016	2015	2014	2016	2015	2014	2016	2015	2014
Share Capital	11250	10000	10000	20700	20700	20700	12278	12278	12278
Reserves & Surplus	14550	10800	10800	2017	978		90456	162429	162429
Share Application Money							9000	9000	0
Fair Value Change Account	4	4	1	22	23	18	(1395)	147	70
Borrowings	9								
Others									
Deferred Tax Liability									
TOTAL	**25814**	**20804**	**20801**	**22739**	**21701**	**20718**	**110338**	**183853**	**174776**
APPLICATION OF FUNDS									
Investments	86638	76604	54691	25567	24001	23496	538137	504833	384272
Loans								0	463
Fixed Assets	620	480	372	45	53	92	3392	3493	2660
Deferred Tax Asset	995	1522	1788	126	48	63	3727	3727	3727
CURRENT ASSETS									
Cash and Bank Balances	1154	1103	1117	154	1560	67	10130	7859	6441
Advances and Other Assets	6381	4294	3263	1572	1242	889	73918	46374	91226
Sub-Total (A)	**7534**	**5397**	**4380**	**1726**	**2802**	**956**	**84048**	**54233**	**97667**
CURRENT LIABILITIES	56202	44270	22580	2395	3181	2060	426486	374265	312956
Provisions	17646	21620	21120	2330	2022	1918	92481	90048	90995
Sub-Total (B)	**73848**	**65889**	**43700**	**4725**	**5203**	**3978**	**518967**	**464314**	**403951**
NET CURRENT ASSETS (C) = (A - B)	**(66314)**	**(60492)**	**(39319)**	**(3000)**	**(2401)**	**(3022)**	**(434918)**	**(410081)**	**(306284)**
Misc. Expenditure									
(to the extent not written off or adjusted)									
Profit & Loss Account (Debit Balance)	3875	2690	3270			89		81881	89938
TOTAL	**25814**	**20804**	**20801**	**22739**	**21701**	**20718**	**110338**	**183853**	**174776**

Note : Figures in brackets indicates negative values.

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS : BALANCE SHEET (AS ON 31ST MARCH) *(Contd..)*

(₹ Lakh)

Particulars	ROYAL SUNDARAM			SBI			SHRIRAM		
	2016	2015	2014	2016	2015	2014	2016	2015	2014
Share Capital	31500	31500	31500	20300	20300	17500	25829	25809	25800
Reserves & Surplus	25818	23152	21078	112010	112010	72810	69257	52770	37051
Share Application Money									5
Fair Value Change Account	(224)	323	(41)	(401)	16	76	(3)		
Borrowings									
Others							13	9	3
Deferred Tax Liability									
TOTAL	**57094**	**54975**	**52536**	**131909**	**132326**	**90386**	**95097**	**78588**	**62859**
APPLICATION OF FUNDS									
Investments	271560	249144	222340	330061	266775	165530	601971	538146	310978
Loans									
Fixed Assets	3269	3625	3465	5309	8379	8223	4852	2049	2012
Deferred Tax Asset	3439	1935	1525				2477	1514	712
CURRENT ASSETS									
Cash and Bank Balances	5818	4969	5030	5738	5852	3353	2087	1009	644
Advances and Other Assets	20310	21141	19714	21228	14252	8502	28182	26512	166092
Sub-Total (A)	**26128**	**26110**	**24744**	**26967**	**20104**	**11854**	**30269**	**27521**	**166736**
CURRENT LIABILITIES	162861	150047	132241	138887	98711	55047	453880	409309	343681
Provisions	84441	75792	67296	151753	112425	77845	90593	81333	73899
Sub-Total (B)	**247302**	**225839**	**199538**	**290640**	**211135**	**132892**	**544473**	**490642**	**417580**
NET CURRENT ASSETS (C) = (A - B)	**(221174)**	**(199728)**	**(174794)**	**(263674)**	**(191031)**	**(121037)**	**(514204)**	**(463121)**	**(250844)**
Misc. Expenditure									
(to the extent not written off or adjusted)									
Profit & Loss Account (Debit Balance)				60214	48204	37671			
TOTAL	**57094**	**54975**	**52536**	**131909**	**132326**	**90386**	**95097**	**78588**	**62859**

Note : Figures in brackets indicates negative values.

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS : BALANCE SHEET (AS ON 31ST MARCH) *Concld.)*

(₹ Lakh)

Particulars	TATA AIG			UNIVERSAL SOMPO			KOTAK MAHINDRA	TOTAL		
	2016	2015	2014	2016	2015	2014	2016	2016	2015	2014
Share Capital	63250	50500	50500	35000	35000	35000	13500	766638	697245	622637
Reserves & Surplus	43227	32979	22131	8580	8580	8580		1132772	1040285	825601
Share Application Money								9000	9020	2036
Fair Value Change Account	(1745)	1231	1413	(251)	433	(9)		23540	39238	13045
Borrowings								9	1	6
Others								13	9	3
Deferred Tax Liability								965	1182	1582
TOTAL	**104732**	**84710**	**74043**	**43329**	**44013**	**43571**	**13500**	**1932938**	**1786981**	**1464910**
APPLICATION OF FUNDS										
Investments	368440	302824	281076	108637	103570	88952	11443	6171325	5301659	4231539
Loans								0	0	463
Fixed Assets	9808	9683	9152	2531	1748	1275	1363	125708	129187	131148
Deferred Tax Asset		845	392	314	151	1089		37541	29700	17486
CURRENT ASSETS										
Cash and Bank Balances	11626	17505	12480	8408	8878	3208	41	231947	348548	333194
Advances and Other Assets	44591	43323	35667	29674	29400	21038	1010	884529	725315	978357
Sub-Total (A)	**56217**	**60828**	**48147**	**38082**	**38278**	**24246**	**1051**	**1116477**	**1073862**	**1311551**
CURRENT LIABILITIES	216092	183856	174388	84394	86166	64599	986	4100325	3589245	3211182
Provisions	113642	105614	90335	34964	31057	26760	370	1730289	1494451	1322389
Sub-Total (B)	**329734**	**289470**	**264723**	**119358**	**117223**	**91359**	**1357**	**5830614**	**5083696**	**4533571**
NET CURRENT ASSETS (C) = (A - B)	**(273517)**	**(228642)**	**(216576)**	**(81277)**	**(78945)**	**(67113)**	**(305)**	**(4714137)**	**(4009834)**	**(3222020)**
Misc. Expenditure (to the extent not written off or adjusted)										
Profit & Loss Account (Debit Balance)				13123	17489	19368	1000	312500	336269	306294
TOTAL	**104732**	**84710**	**74043**	**43329**	**44013**	**43571**	**13500**	**1932938**	**1786981**	**1464910**

Note : Figures in brackets indicates negative values.

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

(₹ Lakhs)

PARTICULARS	2015-16	2014-15	2013-14
Premiums earned (Net)	97893.81	101927.27	90734.60
Profit/ Loss on sale/redemption of Investments	105.15	206.05	568.29
Interest, Dividend & Rent – Gross	35108.5	29233.37	25711.07
Others	433.23	317.39	431.57
TOTAL (A)	**133540.69**	**131684.08**	**117445.53**
Claims Incurred (Net)	100062.5	116350.03	74606.73
Commission	(6771.02)	(5748.19)	(5792.41)
Operating Expenses related to Insurance Business	18556.65	20516.71	15658.04
Other Premium Deficiency	11020.01	-	-
TOTAL (B)	**122868.14**	**131118.55**	**84472.36**
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)	**10672.55**	**565.53**	**32973.17**
APPROPRIATIONS			
Transfer to Shareholders' Account	10672.55	565.53	32973.17
Transfer to Catastrophe Reserve			
Transfer to Other Reserves			
TOTAL (C)	**10672.55**	**565.53**	**32973.17**

Note : *Figures in brackets indicate negative values*

TABLE 66: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD. (ECGC) SHAREHOLDERS ACCOUNT

(₹ Lakhs)

PARTICULARS	2015-16	2014-15	2013-14
OPERATING PROFIT/(LOSS)			
(a) Fire Insurance			
(b) Marine Insurance			
(c) Miscellaneous Insurance	10672.55	565.53	32973.17
TOTAL (1)	**10672.55**	**565.53**	**32973.17**
INCOME FROM INVESTMENTS			
(a) Interest, Dividend & Rent – Gross	24397.43	22969.07	20201.55
(b) Profit on sale of investments	73.07	165.19	446.51
Less: Loss on sale of investments		(3.29)	
TOTAL (2)	**24470.50**	**23130.97**	**20648.06**
OTHER INCOME	**3852.70**	**1950.96**	**874.41**
TOTAL (3)	**3852.70**	**1950.96**	**874.41**
TOTAL (A)	**38995.75**	**25647.46**	**54495.64**
PROVISIONS (Other than taxation)			
(a) For diminution in the value of investments	2.32	(3.81)	3.81
(b) For doubtful debts			
(c) Others	20.50		
OTHER EXPENSES			
(a) Expenses other than those related to Insurance Business			
-Expenses towards Investment	236.95	134.89	118.88
-Miscellaneous Expenses			0.08
TOTAL (B)	**259.77**	**131.08**	**122.77**
Profit Before Tax	38735.98	25516.38	54372.87
Provision for Taxation	11902.42	7031.01	17482.18
Prior Period Adjustments	0.38	475.80	13.59
Tax Adjustments - Earlier Years	(789.49)		415.88
Profit after Tax	27622.67	18009.57	36461.22
APPROPRIATIONS			
(a) Interim dividends paid during the year			
(b) Dividend distribution tax on Interim Dividend			
(b) Proposed final dividend	6500.00	4800.00	8800.00
(c) Dividend distribution tax	1323.25	982.79	1495.56
(d) Expenses towards Corporate Social Responsibility	760.00	337.17	391.61
(e) Transfer to Corporate Social Responsibility & SD		434.83	108.39
(f)Transfer to Reserve for Factoring Scheme			6000.00
(g)Transfer to General Reserve	19039.42	11454.78	19665.66
Balance of Profit / Loss B/f from last year			
Balance C/f to Balance Sheet			

Note : *Figures in brackets indicate negative values*

TABLE 67: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD (ECGC) BALANCE SHEET (As on 31st March)

(₹ Lakhs)

PARTICULARS	2016	2015	2014
SOURCES OF FUNDS			
Share Capital	130000.00	120000.00	110000.00
Reserves & Surplus	197934.84	178895.42	167440.64
Fair Value Change Account	9430.58	17298.52	5439.33
Borrowings			
Deferred Tax Liability			
TOTAL	**337365.42**	**316193.94**	**282879.97**
APPLICATION OF FUNDS			
Investments	671336.50	571638.12	461437.02
Loans			
Fixed Assets	19527.64	22043.37	20194.35
CURRENT ASSETS			
Cash & Bank Balance	59728.70	118576.92	114405.74
Advances and Other Assets	133671.02	90954.76	84429.66
Sub-Total (A)	**193399.71**	**209531.68**	**198835.40**
CURRENT LIABILITIES	**481131.44**	**419550.45**	**333052.27**
Provisions	71412.25	69016.45	65501.36
Sub-Total (B)	**552543.69**	**488566.90**	**398553.63**
Net Current Assets (C)= (A-B)	**(359144)**	**(279035)**	**(199718)**
Deferred Tax Assets	5645.24	1547.67	966.83
Misc. Expenditure (to the extent not written off or adjusted)			
Profit & Loss Account (Debit Balance)			
TOTAL	**337365.42**	**316193.94**	**282879.97**

Note : *Figures in brackets indicate negative values*

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

(₹ Lakhs)

PARTICULARS	2015-16	2014-15	2013-14
Premiums earned (Net)	186223.04	159837.59	164786.21
Profit/ Loss on sale/redemption of Investments	84.89		27.48
Accretion of Discount on Investment	314	464.24	266.49
Interest, Dividend & Rent – Gross	23575.75	22407.48	19037.44
TOTAL (A)	**210197.68**	**182709.31**	**184117.62**
Claims Incurred (Net)	185594.22	173370.69	172445.05
Commission	(12532.28)	(6816.69)	(17218.22)
Operating Expenses related to			
Insurance Business	9161.99	6935.85	6320.81
Premium Deficiency	(2167.47)	2167.47	
Others:			
- Amortizations, Write offs & Provisions	103.28	94.04	93.23
- Bank Interest	7.04	33.04	836.84
- Other Expenses	14.69	13.58	11.37
TOTAL (B)	**180181.47**	**175797.98**	**162489.08**
Operating Profit/(Loss) from Fire/Marine Miscellaneous Business C= (A - B)	**30016.21**	**6911.33**	**21628.54**
APPROPRIATIONS			
Transfer to Shareholders' Account	30016.21	6911.33	21628.54
Transfer to Catastrophe Reserve			
Transfer to Other Reserves			
TOTAL (C)	**30016.21**	**6911.33**	**21628.54**

Note : *Figures in brackets indicate negative values*

TABLE 69: AGRICULTURE INSURANCE COMPANY OF INDIA LTD (AIC) SHAREHOLDERS ACCOUNT

(₹ Lakhs)

PARTICULARS	2015-16	2014-15	2013-14
OPERATING PROFIT/(LOSS)			
(a) Fire Insurance			
(b) Marine Insurance			
(c) Miscellaneous Insurance	30016.20	6911.33	21628.54
TOTAL (1)	**30016.20**	**6911.33**	**21628.54**
INCOME FROM INVESTMENTS			
(a) Interest, Dividend & Rent – Gross	17050.68	17470.61	14782.19
(b) Profit on sale of investments	61.40		21.34
(c) Accretion of Discount on Investment	227.09	361.96	206.93
TOTAL (2)	**17339.17**	**17832.57**	**15010.46**
OTHER INCOME	**142.80**	**155.05**	**123.76**
TOTAL (3)	**142.80**	**155.05**	**123.76**
TOTAL (A) [1+2+3]	**47498.17**	**24898.95**	**36762.76**
PROVISIONS (Other than taxation)			
(a) For diminution in the value of investments			
(b) Provision on Standard Assets	228.35	151.61	55.52
OTHER EXPENSES			
(a) Expenses other than those related to Insurance Business			
(b) Amortisation of Premium on Investment	74.69	73.32	72.39
(c) Corporate Social Responsibility	719.53	400.00	
(c) Others	112.43	65.25	56.36
TOTAL (B)	**1135.00**	**690.18**	**184.27**
Profit Before Tax	46363.17	24208.77	36578.49
Provision for Taxation	15669.49	7403.97	11713.69
Profit after Tax	30693.68	16804.80	24864.80
APPROPRIATIONS			
(a) Interim dividends paid during the year			
(b) Proposed final dividend		2000.00	
(c) Dividend distribution tax		407.15	
(d) Transfer to General Reserve	30693.68	14397.65	24864.80
TOTAL	**30693.68**	**16804.80**	**24864.80**
Balance of Profit / Loss B/f from last year			
Balance C/f to Balance Sheet			

Note : *Figures in brackets indicate negative values*

TABLE 70: AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) BALANCE SHEET (As on 31st March)

(₹ Lakhs)

PARTICULARS	2016	2015	2014
SOURCES OF FUNDS			
Share Capital	20000.00	20000.00	20000.00
Reserves & Surplus	244349.32	213655.64	199276.13
Fair Value Change Account	(1768.31)	(451.68)	(949.86)
Deferred Tax Liability (Net)	193.70	346.21	317.11
Borrowings			
TOTAL	**262774.71**	**233550.17**	**218643.38**
APPLICATION OF FUNDS			
Investments	610521.70	470702.24	401906.73
Loans	378.32	385.48	321.40
Fixed Assets	5744.87	4293.69	5465.39
Deferred Tax Assets			
CURRENT ASSETS			
Cash & Bank Balance	36149.44	35579.06	14908.60
Advances and Other Assets	102577.30	112938.00	97773.25
Sub-Total (A)	**138726.74**	**148517.06**	**112681.85**
CURRENT LIABILITIES	377076.48	307291.47	213441.05
Provisions	115520.44	83056.83	88290.94
Sub-Total (B)	**492596.92**	**390348.30**	**301731.99**
Net Current Assets (C)= (A-B)	**(353870.18)**	**(241831.24)**	**(189050.14)**
Misc. Expenditure			
(to the extent not written off or adjusted)			
Profit & Loss Account (Debit Balance)			
TOTAL	**262774.71**	**233550.17**	**218643.38**

Note : *Figures in brackets indicate negative values*

TABLE 71: GENERAL INSURANCE CORPORATION (GIC) : POLICYHOLDERS ACCOUNT

(₹ Lakh)

PARTICULARS	2015-16				
	Fire	Marine	Misc	Life	Total
Premiums earned (Net)	450395.25	94352.49	948780.40	23755.74	1517283.88
Profit/ Loss on sale/redemption of Investments	34407.34	9890.18	60924.84	477.13	105699.49
Others	4914.93	1518.96	9152.31	70.82	15657.02
Interest, Dividend & Rent – Gross	56899.79	16355.50	100752.05	789.04	174796.38
TOTAL (A)	**546617.31**	**122117.13**	**1119609.60**	**25092.73**	**1813436.77**
Claims Incurred (Net)	344921.71	63279.97	864784.71	16999.60	1289985.99
Commission	123869.38	18123.01	206279.29	764.03	349035.71
Operating Expenses related to Insurance Business & Investments	6886.32	766.66	10422.86	217.34	18293.18
Premium Deficiency	0.00	(5845.96)	0.00	0.00	(5845.96)
TOTAL (B)	**475677.41**	**76323.68**	**1081486.86**	**17980.97**	**1651468.92**
Operating Profit/(Loss) C = (A - B)	**70939.90**	**45793.45**	**38122.74**	**7111.76**	**161967.85**
APPROPRIATIONS					
Transfer to Shareholders' Account	70939.90	45793.45	38122.74	7111.76	161967.85
Transfer to Catastrophe Reserve					
Transfer to Other Reserves					
TOTAL (C)	**70939.90**	**45793.45**	**38122.74**	**7111.76**	**161967.85**

Note : Figures in brackets indicates negative values.

TABLE 71: GENERAL INSURANCE CORPORATION (GIC) : POLICYHOLDERS ACCOUNT *(Contd..)*

(₹ Lakh)

PARTICULARS	2014-15				
	Fire	Marine	Misc	Life	Total
Premiums earned (Net)	396871.11	93345.89	852565.15	13043.08	1355825.23
Profit/ Loss on sale/redemption of Investments	46356.72	10429.55	72036.07	511.20	129333.54
Others	(2067.97)	(571.47)	(3177.88)	(25.88)	(5843.20)
Interest, Dividend & Rent – Gross	62143.43	13981.32	96567.84	685.29	173377.88
TOTAL (A)	**503303.29**	**117185.29**	**1017991.18**	**14213.69**	**1652693.45**
Claims Incurred (Net)	265389.19	99191.85	815269.48	9326.66	1189177.18
Commission	96586.00	19834.59	161230.33	774.32	278425.24
Operating Expenses related to Insurance Business & Investments	5523.86	887.80	9600.34	161.40	16173.40
Premium Deficiency	0.00	5845.96	0.00	0.00	5845.96
TOTAL (B)	**367499.05**	**125760.20**	**986100.15**	**10262.38**	**1489621.78**
Operating Profit/(Loss) C = (A - B)	**135804.24**	**(8574.91)**	**31891.03**	**3951.31**	**163071.67**
APPROPRIATIONS					
Transfer to Shareholders' Account	135804.24	(8574.91)	31891.03	3951.31	163071.67
Transfer to Catastrophe Reserve					
Transfer to Other Reserves					
TOTAL (C)	**135804.24**	**(8574.91)**	**31891.03**	**3951.31**	**163071.67**

Note : Figures in brackets indicates negative values.

TABLE 71: GENERAL INSURANCE CORPORATION (GIC) : POLICYHOLDERS ACCOUNT *(Concld.)*

(₹ Lakh)

PARTICULARS	2013-14				
	Fire	Marine	Misc	Life	Total
Premiums earned (Net)	365301.02	102681.45	882298.97	10599.88	1360881.32
Profit/ Loss on sale/redemption of Investments	26617.86	7455.00	46463.39	230.46	80766.71
Others	6553.89	2129.44	15094.23	77.28	23854.84
Interest, Dividend & Rent – Gross	58101.84	16272.89	101420.96	503.05	176298.74
TOTAL (A)	**456574.61**	**128538.78**	**1045277.55**	**11410.67**	**1641801.61**
Claims Incurred (Net)	373567.11	56212.78	770925.13	10024.40	1210729.42
Commission	74056.59	20275.42	150040.13	526.52	244898.66
Operating Expenses related to Insurance Business & Investments	6559.26	1025.60	10278.06	151.07	18013.99
Premium Deficiency	0.00	0.00	0.00	0.00	0.00
TOTAL (B)	**454182.96**	**77513.80**	**931243.32**	**10701.99**	**1473642.07**
Operating Profit/(Loss) C = (A - B)	**2391.65**	**51024.98**	**114034.23**	**708.68**	**168159.54**
APPROPRIATIONS					
Transfer to Shareholders' Account	2391.65	51024.98	114034.23	708.68	168159.54
Transfer to Catastrophe Reserve					
Transfer to Other Reserves					
TOTAL (C)	**2391.65**	**51024.98**	**114034.23**	**708.68**	**168159.54**

Note : Figures in brackets indicates negative values.

TABLE 72: GENERAL INSURANCE CORPORATION (GIC) SHAREHOLDERS ACCOUNT

(₹ Lakhs)

PARTICULARS	2015-16	2014-15	2013-14
OPERATING PROFIT/(LOSS)			
(a) Fire Insurance	70939.9	135804.24	2391.65
(b) Marine Insurance	45793.45	(8574.91)	51024.98
(c) Miscellaneous Insurance	38122.74	31891.03	114034.23
(d) Life Insurance	7111.76	3951.31	708.68
TOTAL (1)	**161967.85**	**163071.67**	**168159.54**
INCOME FROM INVESTMENTS			
(a) Interest, Dividend & Rent – Gross	84114.53	70369.80	62606.20
(b) Profit on sale of investments	50864.12	52493.29	28681.41
Less: Loss on sale of investments			
TOTAL (2)	**134978.65**	**122863.09**	**91287.61**
OTHER INCOME *	**23454.59**	**23370.49**	**10258.79**
TOTAL (3)	**23454.59**	**23370.49**	**10258.79**
TOTAL (A) [1+2+3]	**320401.09**	**309305.25**	**269705.94**
PROVISIONS (Other than taxation)**			
(a) For diminution in the value of investments	13599.16	5880.77	11114.86
(b) For doubtful debts		10751.22	7647.67
(c) Others	6056.96	2130.33	6847.75
OTHER EXPENSES			
(a) Expenses other than those related Insurance business	107.52	93.29	65.74
(b) Loss on Exchange		2751.31	
(c) Bad debts written off			
(d) Others***	4986.78	4974.86	13686.28
(e) Interest on Service Tax			
TOTAL (B)	**24750.42**	**26581.78**	**39362.30**
Profit before Tax	295650.67	282723.47	230343.64
Provision for Taxation	10811.75	13351.42	5026.19
Profit after Tax	284838.92	269372.05	225317.45
APPROPRIATIONS			
(a) Interim dividends paid during the year			11825.00
(b) Proposed final dividend	86000	54000.00	33110.00
(c) Dividend distribution tax	17507.88	10993.32	7636.70
(d) Transfer to any Reserves or other Accounts			
(e) Transfer to General Reserve	181330	204380.00	82127.90
(f) Balance of Profit / Loss B/f from last year	7.69	8.96	(90608.89)
(g) Balance c/f to Balance Sheet	8.73	7.69	8.96

Note : Figures in brackets indicate negative values

**Other Income Includes Profit on sale of assets,Interest on Income Tax Refund , Provision written Back, Forex gain and Miscellaneous Receipts*

***Provision*

1. For Doubtful debt includes Provisions for doubtful debt made

2. Provision other includes Provisions for doubtful loans and investment and amortisation of premium on investment

****Other Expenses - Other includes Interest Motor Pool & Other, CSR and loss on sale of assets*

TABLE 73: GENERAL INSURANCE CORPORATION (GIC) : BALANCE SHEET
(As on 31st March)

(₹ Lakhs)

PARTICULARS	2016	2015	2014
SOURCES OF FUNDS			
Share Capital	43000.00	43000.00	43000.00
Reserves & Surplus	1540182.07	1336365.00	1145207.73
Fair Value Change Account	2345073.31	2814684.52	2050002.88
Borrowings			
Deferred Tax Liability			
TOTAL	**3928255.38**	**4194049.52**	**3238210.61**
APPLICATION OF FUNDS			
Investments	5443596.24	5572506.26	4565583.21
Loans	36577.59	39384.49	42405.08
Fixed Assets	17026.66	13762.70	11431.03
Deferred Tax Asset	242.68	1747.05	670.75
CURRENT ASSETS			
Cash & Bank Balance	976140.05	772808.74	826392.03
Advances and Other Assets	1499674.76	1409122.28	1252703.73
Sub-Total (A)	**2475814.81**	**2181931.02**	**2079095.76**
CURRENT LIABILITIES	3001759.19	2730156.08	2648334.06
Provisions	1043243.41	885125.92	812641.16
Sub-Total (B)	**4045002.60**	**3615282.00**	**3460975.22**
Net Current Assets (C)= (A-B)	**(1569187.79)**	**(1433350.98)**	**(1381879.46)**
Misc. Expenditure			
(to the extent not written off or adjusted)			
Profit & Loss Account (Debit Balance)			
TOTAL	**3928255.38**	**4194049.52**	**3238210.61**

Note : *Figures in brackets indicate negative values*

TABLE 74: HEALTH INSURANCE (EXCLUDING TRAVEL -DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT) GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2013-14)

(No. of Policies in Actuals) (No. of Persons in '000) (Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz				1836	1121	40362	395077	1101	24258	12791	18	1356	409704	2240	65975
Bharti AXA				2641	653	18491	17995	28	915				20636	681	19406
CHOLA MS	3	1562	8586	5483	665	7681	46870	119	1799	39692	56	1337	92048	2402	19404
Future Generali	1	81	9	746	376	10628	11906	40	804	13577	22	679	26230	518	12121
HDFC ERGO	17	1368	2995	906	1609	24972	146116	348	8777	269967	228	21864	417006	3552	58608
ICICI Lombard	49	12218	20866	3404	2635	74503	109309	295	14128	488918	502	43153	601680	15650	152650
IFFCO Tokio	116	9887	11007	802	833	12810	35788	128	2200	57650	85	2202	94356	10933	28219
Liberty Videocon				61	44	419							61	44	419
L&T General	7	1776	1376	102	106	1504	9047	26	832	11904	17	863	21060	1924	4575
Magma HDI	0	0	0												
Raheja QBE	0	0	0							66	0	2	66	0	2
Reliance	70	11194	22526	712	505	14682	59141	174	4442	37537	53	1703	97460	11927	43352
Royal Sundaram	0	1260	4154	478	356	2877	66205	186	4309	230174	365	10013	296857	2167	21354
SBI General	0	0	0	385	109	713	9603	25	524	34343	12	880	44331	146	2116
Shriram General	0	0	0												
Tata AIG	15	1905	4792	3970	93	1231	46638	155	2975	61582	75	2310	112205	2228	11307
Universal Sompo	0	0	0	2106	447	4844	102244	580	3478	32694	35	348	137044	1061	8669
Private Total	**278**	**41251**	**76312**	**23632**	**9551**	**215716**	**1055939**	**3205**	**69439**	**1290895**	**1467**	**86711**	**2370744**	**55474**	**448178**
National	31655	55264	62988	9711	770	132559	177729	489	14259	1388616	4332	91164	1607711	60855	300970
New India	26	6786	10385	5665	6427	172472	95981	336	9257	1491673	4908	138030	1593345	18457	330144
Oriental	58	1579	17226	4457	4358	90187	576597	1614	45182	626030	1096	35004	1207142	8647	187599
United India	24	43004	35483	137008	10598	153313	328128	886	20515	747216	2890	56048	1212376	57378	265359
Public Total	**31763**	**106633**	**126082**	**156841**	**22152**	**548531**	**1178435**	**3325**	**89214**	**4253535**	**13226**	**320246**	**5620574**	**145336**	**1084072**
Apollo Munich	15	156	777	603	662	19511	206616	686	29124	222061	375	16408	429295	1878	65821
Cigna TTK	0	0	0				224	665	21	325	343	13	549	1008	34
Max Bupa	3	1046	789	1022	264	5445	130794	387	19539	72790	73	4979	204609	1769	30753
Religare	8	1725	445	579	581	7901	35936	115	3909	31720	43	2748	68243	2463	15004
Star Health	20	4477	3788	5302	455	8640	803843	2713	62642	522921	657	30523	1332086	8302	105593
Specialised Health Insurers Total	**46**	**7403**	**5799**	**7506**	**1962**	**41498**	**1177413**	**4565**	**115235**	**849817**	**1490**	**54672**	**2034782**	**15421**	**217204**
Grand Total	**32087**	**155287**	**208193**	**187979**	**33665**	**805745**	**3411787**	**11096**	**273887**	**6394247**	**16183**	**461629**	**10026100**	**216231**	**1749454**

TABLE 74: HEALTH INSURANCE (EXCLUDING TRAVEL -DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT) GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2014-15) *(Contd...)*

(No. of Policies in Actuals) (No. of Persons in '000) (Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz				2056	705	33213	238117	465	16921	168693	472	12873	408866	1641	63007
Bharti AXA				2107	1124	15301	18152	34	821				20259	1158	16122
CHOLA MS	9	1874	3180	8666	1012	10534	52811	147	2279	29937	46	1294	91423	3079	17286
Future Generali	8	1373	979	925	307	10487	14829	49	1041	13604	23	810	29366	1752	13316
HDFC ERGO		2818	-100	813	381	8910	168157	413	15027	273341	236	26499	442311	3848	50336
ICICI Lombard	88	8180	14475	3074	1717	50255	106515	304	15633	551607	557	54498	661284	10758	134862
IFFCO Tokio	57	12259	7440	1000	1379	21578	55240	237	3709	59096	92	2405	115393	13967	35133
Liberty Videocon				343	180	3679	111	0	10	120	0	6	574	180	3695
L&T General	8	606	385	87	42	480	24321	73	1932	24490	35	1940	48906	755	4736
Magma HDI										1	0	0	1	0	0
Raheja QBE										58	0	1	58	0	1
Reliance	50	17668	27107	667	486	12921	56444	175	3335	27079	30	1345	84240	18359	44708
Royal Sundaram	7	1757	2117	516	703	5356	68010	190	4636	123972	236	8327	192505	2886	20436
SBI General				908	637	9768	1264	4	97	3851	4	74	6023	645	9940
Shriram General															
Tata AIG	38	1526	3401	573	331	1929	143850	214	4064	141177	89	2371	285638	2160	11765
Universal Sompo				3801	900	7629	158001	892	5387	20606	22	256	182408	1814	13272
Private Total	**265**	**48061**	**58984**	**25536**	**9903**	**192039**	**1105822**	**3198**	**74891**	**1437632**	**1840**	**112700**	**2569255**	**63002**	**438615**
National	29501	73430	94323	10061	5051	154078	220487	686	17502	1448917	4208	107728	1708966	83374	373631
New India	82	23223	43893	11964	9405	188099	628937	2045	57962	989626	2321	103025	1630609	36994	392979
Oriental	35	15442	5289	166131	4854	113378	687945	1935	55594	487493	825	30312	1341604	23056	204573
United India	41	46869	36358	84649	17261	196549	330580	924	27623	767005	2973	56488	1182275	68027	317018
Public Total	**29659**	**158964**	**179864**	**272805**	**36571**	**652103**	**1867949**	**5590**	**158680**	**3693041**	**10327**	**297554**	**5863454**	**211451**	**1288201**
Apollo Munich			-6	735	786	22785	261576	833	32918	221708	349	19319	484019	1968	75016
Cigna TTK				1	0	232	9560	29	1210	8083	9	681	17644	38	2124
Max Bupa	3	1046	124	267	204	2778	159372	466	28459	72341	72	5844	231983	1788	37206
Religare	8	1869	811	1260	384	9912	65751	209	7884	61742	71	7225	128761	2533	25832
Star Health	17	4426	2762	5392	454	9994	1048105	1698	91170	580575	675	38703	1634089	7252	142629
Specialised Health Insurers Total	**28**	**7341**	**3691**	**7655**	**1828**	**45700**	**1544364**	**3234**	**161642**	**944449**	**1176**	**71773**	**2496496**	**13579**	**282806**
Grand Total	**29952**	**214366**	**242539**	**305996**	**48301**	**889843**	**4518135**	**12022**	**395213**	**6075122**	**13343**	**482026**	**10929205**	**288032**	**2009622**

TABLE 74: HEALTH INSURANCE (EXCLUDING TRAVEL -DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT) GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2015-16) *(Concld.)*

(No. of Policies in Actuals) (No. of Persons in '000) (Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes			Individual Family Floater			Individual other than Family Floater			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz				2211	1210	36882	170740	500	14978	262597	457	20765	435548	2167	72625
Bharti AXA				1474	282	7394				19528	36	924	21002	318	8319
CHOLA MS	9	1874	1141	11332	1447	15519	40043	136	2099	26723	37	1477	78107	3494	20236
Future Generali		3976	594	868	297	11231	16105	65	1389	14028	27	954	31001	4364	14167
HDFC ERGO		71		1257	348	10333	172931	435	18179	282337	244	28630	456525	1098	57142
ICICI Lombard	52	19200	3489	3497	2518	62437	109928	315	17350	653053	664	58491	766530	22697	141767
IFFCO Tokio	28	5226	7536	982	1606	26639	81819	317	5890	60868	85	2784	143697	7234	42849
Kotak General							56	0.16	5	71	0.08	4	127	0.24	9
Liberty Videocon				424	223	5548	1436	4	162	4088	4	186	5948	231	5897
L&T General	8	606	702	84	89	961	37294	113	2564	33148	45	2329	70534	852	6556
Magma HDI										1	0.001	0.05	1	0.001	0.05
Raheja QBE										84	0.08	2	84	0.08	2
Reliance	34	17074	25813	898	1878	18321	52724	162	4858	25581	27	1974	79237	19141	50966
Royal Sundaram				576	388	6700	71419	184	5199	109832	230	7757	181827	802	19656
SBI General				3860	2137	20611	2649	16	238	20821	26	709	27330	2179	21558
Shriram General															
Tata AIG	10	1526	3567	1574	423	3543	102745	224	4092	38762	56	4828	143091	2229	16030
Universal Sompo				3873	762	7184	170328	369	6158	684	1	14	174885	1132	13356
Private Total	**141**	**49552**	**42841**	**32910**	**13608**	**233304**	**1030217**	**2839**	**83162**	**1552206**	**1940**	**131827**	**2615474**	**67938**	**491134**
National	21	75493	86903	10021	5262	182105	584809	1620	32715	1154480	2727	101438	1749331	85102	403161
New India	106	62039	67200	14726	10508	245391	480488	1613	42584	1210877	2965	128358	1706197	77124	483532
Oriental	8	2469	1435	223061	5410	160471	756652	2046	65221	449703	910	33671	1429424	10835	260798
United India	142	79670	47041	99502	19706	270817	304349	1440	31243	789670	2686	62473	1193663	103502	411574
Public Total	**277**	**219671**	**202578**	**347310**	**40886**	**858784**	**2126298**	**6719**	**171763**	**3604730**	**9288**	**325940**	**6078615**	**276563**	**1559065**
Apollo Munich				1036	1090	29800	330059	1068	42469	244925	375	22236	576020	2533	94505
Cigna TTK				5	9	5421	33903	102	4842	32681	33	3319	66589	144	13582
Max Bupa	3	1046	425	135	317	3852	134069	372	16180	130861	306	27098	265068	2040	47555
Religare	0	86	26	1728	635	16760	114297	360	14944	106582	116	12790	222607	1198	44520
Star Health	12	2917	1534	5444	496	14131	1316551	4394	130364	669551	740	48363	1991558	8547	194392
Specialised Health Insurers Total	**15**	**4049**	**1985**	**8348**	**2546**	**69964**	**1928879**	**6297**	**208801**	**1184600**	**1570**	**113806**	**3121842**	**14461**	**394555**
Grand Total	**433**	**273272**	**247404**	**388568**	**57039**	**1162052**	**5085394**	**15855**	**463725**	**6341536**	**12797**	**571573**	**11815931**	**358962**	**2444754**

TABLE 75: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT) INCURRED CLAIMS RATIO (2013-14)

(Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)
Bajaj Allianz				41097	43627	106.2%	21236	12506	58.9%	1238	730	59.0%	63571	56863	89.4%
Bharti AXA				16555	13890	83.9%	814	312	38.3%				17369	14201	81.8%
CHOLA MS	12255	7989	65.2%	5550	3186	57.4%	2411	259	10.8%	787	1522	193.4%	21002	12956	61.7%
Future Generali	1	0	0.0%	7779	6918	88.9%	628	550	87.5%	561	515	91.8%	8968	7982	89.0%
HDFC ERGO	1826	1425	78.0%	22437	28146	125.4%	6098	2304	37.8%	7456	1665	22.3%	37817	33540	88.7%
ICICI Lombard	29632	25925	87.5%	62658	65388	104.4%	10247	7872	76.8%	12335	8017	65.0%	114872	107202	93.3%
IFFCO Tokio	6735	4805	71.4%	9661	9752	100.9%	1305	947	72.6%	1762	1354	76.8%	19464	16858	86.6%
Liberty Videocon				41	16	39.8%							41	16	39.8%
L&T General	431	64	14.9%	3248	3645	112.2%	92	141	153.5%	633	142	22.4%	4404	3992	90.6%
Magma HDI															
Raheja QBE										2	0	0.0%	2	0	0.0%
Reliance	13078	12041	92.1%	13326	14219	106.7%	4452	4875	109.5%	1660	2344	141.2%	32516	33478	103.0%
Royal Sundaram	5234	3520	67.3%	2557	2047	80.0%	3470	1687	48.6%	9330	4510	48.3%	20591	11765	57.1%
SBI General				583	409	70.1%	142	17	11.9%	186	18	9.5%	912	443	48.6%
Shriram General															
Tata AIG	3852	2340	60.7%	1046	851	81.4%	2028	307	15.1%	1648	547	33.2%	8575	4045	47.2%
Universal Sompo				4022	4468	111.1%	2206	2206	100.0%	291	109	37.5%	6519	6783	104.1%
Private Total	**73044**	**58110**	**79.6%**	**190559**	**196561**	**103.1%**	**55129**	**33982**	**61.6%**	**37889**	**21471**	**56.7%**	**356621**	**310124**	**87.0%**
National	44975	37655	83.7%	118280	139969	118.3%	13161	13683	104.0%	90992	88523	97.3%	267408	279830	104.6%
New India	8905	9939	111.6%	147888	164664	111.3%	7938	5209	65.6%	118355	99576	84.1%	283086	278083	98.2%
Oriental	16721	21737	130.0%	88266	96245	109.0%	39843	38604	96.9%	31042	40500	130.5%	175872	197086	112.1%
United India	28127	34792	123.7%	117635	139086	118.0%	15181	15359	101.0%	46081	47800	103.0%	207024	237037	114.5%
Public Total	**98728**	**104123**	**105.5%**	**472069**	**539965**	**114.4%**	**76124**	**72854**	**95.7%**	**286470**	**276399**	**96.5%**	**933390**	**992036**	**106.3%**
Apollo Munich	1539	854	55.5%	16360	15234	93.1%	21784	11623	53.4%	12278	7474	60.9%	51961	35185	67.7%
Cigna TTK							23	0	0.0%	14	0	0.0%	38	0	0.0%
Max Bupa	841	374	44.5%	4664	4617	99.0%	14362	6796	47.3%	3859	2235	57.9%	23727	14023	59.1%
Religare	49	8	16.7%	5349	5200	97.2%	1717	654	38.1%	941	319	33.9%	8055	6181	76.7%
Star Health	3271	1937	59.2%	5118	3500	68.4%	37108	25374	68.4%	18081	12363	68.4%	63579	43173	67.9%
Specialised Health Insurers Total	**5700**	**3173**	**55.7%**	**31492**	**28551**	**90.7%**	**74994**	**44446**	**59.3%**	**35174**	**22392**	**63.7%**	**147359**	**98562**	**66.9%**
Grand Total	**177472**	**165406**	**93.2%**	**694119**	**765077**	**110.2%**	**206247**	**151282**	**73.4%**	**359532**	**320262**	**89.1%**	**1437370**	**1400722**	**97.5%**

TABLE 75: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT) INCURRED CLAIMS RATIO (2013-14) *(Contd...)*

(Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies			TOTAL		
Insurer	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)
Bajaj Allianz				31490	30170	95.8%	15058	10242	68.0%	12002	6391	53.2%	58551	46803	79.9%
Bharti AXA				16096	17158	106.6%	1138	321	28.2%				17234	17479	101.4%
CHOLA MS	3818	2199	57.6%	8438	4464	52.9%	1826	1551	85.0%	1036	116	11.2%	15119	8329	55.1%
Future Generali	333	49	14.7%	7059	7288	103.2%	890	777	87.3%	704	698	99.2%	8986	8815	98.1%
HDFC ERGO	1761	1795	101.9%	9648	9561	99.1%	14255	4006	28.1%	2664	3539	132.8%	28327	18901	66.7%
ICICI Lombard	14728	13188	89.5%	53305	54572	102.4%	12007	7670	63.9%	14693	8999	61.2%	94733	84428	89.1%
IFFCO Tokio	8146	6186	75.9%	13703	14948	109.1%	2741	2031	74.1%	2184	1673	76.6%	26774	24837	92.8%
Liberty Videocon				2234	2472	110.7%	1	0	0.0%	0	1	245.8%	2235	2473	110.6%
L&T General	260	3	1.2%	857	520	60.7%	1124	532	47.3%	1122	531	47.3%	3363	1586	47.2%
Magma HDI										0	0	0.0%	0	0	0.0%
Raheja QBE										2	0	0.0%	2	0	0.0%
Reliance	20463	20880	102.0%	13864	15651	112.9%	2920	4997	118.8%	1390	2163	135.0%	38637	43691	108.9%
Royal Sundaram	1906	1365	71.6%	4452	2790	62.7%	4330	2242	51.8%	8389	4729	56.4%	19077	11126	58.3%
SBI General				5132	2850	55.5%	67	17	25.0%	41	19	45.6%	5240	2886	55.1%
Shriram General															
Tata AIG	3231	2257	69.9%	3240	2450	75.6%	3682	589	16.0%	1972	637	32.3%	12125	5933	48.9%
Universal Sompo				5891	7156	121.5%	3396	2425	71.4%	291	59	20.2%	9578	9639	100.6%
Private Total	**54645**	**47920**	**87.7%**	**175410**	**172050**	**98.1%**	**63435**	**37399**	**59.0%**	**46491**	**29555**	**63.6%**	**339980**	**286927**	**84.4%**
National	78655	74461	94.7%	164927	211107	128.0%	15880	16417	103.4%	99446	102424	103.0%	358909	404409	112.7%
New India	28206	28811	102.1%	169805	200981	118.4%	52325	46562	89.0%	93005	69928	75.2%	343341	346282	100.9%
Oriental	5289	22922	433.4%	107710	119271	110.7%	52792	49193	93.2%	28797	35385	122.9%	194589	226771	116.5%
United India	38403	49228	128.2%	166501	218294	131.1%	22865	22106	96.7%	52905	55018	104.0%	280674	344646	122.8%
Public Total	**150553**	**175421**	**116.5%**	**608943**	**749653**	**123.1%**	**143862**	**134279**	**93.3%**	**274154**	**262755**	**95.8%**	**1177513**	**1322108**	**112.3%**
Apollo Munich	315	38	11.9%	19405	16594	85.5%	27266	14901	54.7%	14902	9048	60.7%	61888	40580	65.6%
Cigna TTK				184	129	70.0%	323	200	61.9%	159	100	62.9%	666	428	64.4%
Max Bupa	606	296	48.9%	4053	3435	84.8%	10947	5556	50.8%	15822	8030	50.8%	31427	17318	55.1%
Religare	324	241	74.5%	6369	6037	94.8%	5041	1956	38.8%	3183	838	26.3%	14917	9072	60.8%
Star Health	2639	1316	49.9%	6933	5860	84.5%	63257	42015	66.4%	26850	14955	55.7%	99678	64146	64.4%
Specialised Health Insurers Total	**3884**	**1891**	**48.7%**	**36943**	**32054**	**86.8%**	**106834**	**64628**	**60.5%**	**60915**	**32971**	**54.1%**	**208576**	**131544**	**63.1%**
Grand Total	**209082**	**225232**	**107.7%**	**821296**	**953758**	**116.1%**	**314131**	**236305**	**75.2%**	**381560**	**325280**	**85.3%**	**1726069**	**1740579**	**100.8%**

TABLE 75: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT) INCURRED CLAIMS RATIO (2013-14) *(Concld.)*

(Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes			Individual Family Floater			Individual other than Family Floater			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)
Bajaj Allianz				32394	31848	98.3%	12887	7877	61.1%	17078	11584	67.8%	62358	51309	82.3%
Bharti AXA				7413	7016	94.6%				868	674	77.6%	8281	7690	92.9%
CHOLA MS	1302	508	39.0%	11642	4731	40.6%	2277	1907	83.7%	1063	26	2.4%	16285	7171	44.0%
Future Generali	1477	711	48.1%	5908	6343	107.4%	1129	1008	89.3%	829	807	97.4%	9344	8870	94.9%
HDFC ERGO	0			9159	9351	102.1%	9713	5305	54.6%	9955	2936	29.5%	28826	17592	61.0%
ICICI Lombard	9185	8275	90.1%	51518	49749	96.6%	14629	9631	65.8%	18205	10392	57.1%	93537	78047	83.4%
IFFCO Tokio	8904	7671	86.2%	21596	25641	118.7%	4488	3897	86.8%	2445	1936	79.2%	37432	39145	104.6%
Kotak General															
Liberty Videocon				5242	5536	105.6%	49	24	48.1%	48	56	116.8%	5339	5616	105.2%
L&T General	241	20	8.4%	544	182	33.5%	2083	987	47.4%	1892	885	46.8%	4760	2074	43.6%
Magma HDI															
Raheja QBE										1	1	57.4%	1	1	57.4%
Reliance	24931	21056	84.5%	16883	20024	118.6%	4605	6367	138.3%	1499	374	24.9%	47919	47821	99.8%
Royal Sundaram	0	-88		5981	4116	68.8%	4319	2690	62.3%	7844	4915	62.7%	18144	11633	64.1%
SBI General				13599	5052	37.1%	125	46	36.7%	219	91	41.6%	13943	5189	37.2%
Shriram General															
Tata AIG	3388	2400	70.8%	3072	2300	74.9%	3575	258	7.2%	2963	2216	74.8%	12998	7174	55.2%
Universal Sompo				8002	8289	103.6%	4814	2829	58.8%	14	4	26.7%	12830	11122	86.7%
Private Total	**49430**	**40554**	**82.0%**	**192952**	**180178**	**93.4%**	**64694**	**42826**	**66.2%**	**64923**	**36895**	**56.8%**	**371999**	**300453**	**80.8%**
National	90454	100768	111.4%	168097	214257	127.5%	25221	34183	135.5%	105573	86437	81.9%	389345	435646	111.9%
New India	40158	55758	138.8%	220103	303413	137.9%	38196	19973	52.3%	115131	104277	90.6%	413587	483420	116.9%
Oriental	2772	2436	87.9%	134795	160284	118.9%	55290	60977	110.3%	28283	35646	126.0%	221140	259343	117.3%
United India	39942	44342	111.0%	240478	320104	133.1%	20238	20333	100.5%	53408	55280	103.5%	354066	440059	124.3%
Public Total	**173326**	**203304**	**117.3%**	**763473**	**998058**	**130.7%**	**138944**	**135466**	**97.5%**	**302395**	**281640**	**93.1%**	**1378138**	**1618468**	**117.4%**
Apollo Munich	0	18	0.0%	25107	20857	83.1%	25309	15570	61.5%	21050	12503	59.4%	71467	48947	68.5%
Cigna TTK				3656	2527	69.1%	2019	725	35.9%	1262	479	38.0%	6938	3730	53.8%
Max Bupa	403	376	93.1%	2831	898	31.7%	11565	7532	65.1%	24487	14588	59.6%	39287	23393	59.5%
Religare	484	86	17.8%	12786	10494	82.1%	7135	2908	40.8%	5153	1594	30.9%	25559	15083	59.0%
Star Health	883	847	95.9%	11092	5795	52.2%	102331	53466	52.2%	37964	19835	52.2%	152270	79943	52.5%
Specialised Health Insurers Total	**1771**	**1326**	**74.9%**	**55473**	**40571**	**73.1%**	**148360**	**80200**	**54.1%**	**89916**	**48999**	**54.5%**	**295521**	**171097**	**57.9%**
Grand Total	**224527**	**245184**	**109.2%**	**1011898**	**1218807**	**120.4%**	**351998**	**258492**	**73.4%**	**457234**	**367535**	**80.4%**	**2045657**	**2090018**	**102.2%**

TABLE 76: PERSONAL ACCIDENT INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2013-14)

(No. of Persons in '000) (Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes			Group Insurance Schemes excluding Govt Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz							219716	230	1593	55955	56	485	275671	286	2078
Bharti AXA				3600	2133	2700	9957	9	141				13557	2142	2840
CHOLA MS				17089	2366	5821				12324	15	139	29413	2381	5960
Future Generali				2242	8158	3418	1438	4	33	92521	93	1577	96201	8254	5028
HDFC ERGO				26907	5610	5170	130688	312	2390	1241263	1197	22381	1398858	7120	29940
ICICI Lombard	6	1407	189	222237	5300	14168				269685	266	5691	491928	6972	20048
IFFCO Tokio				3484	3824	2536				120367	140	574	123851	3964	3111
Liberty Videocon				245	1293	994							245	1293	994
L&T General				199	181	266	284	0	4	3916	4	25	4399	185	294
Magma HDI															
Raheja QBE				29	36	45				8	0	0	37	36	45
Reliance				47005	8092	2668	792	2	6	21013	21	115	68810	8115	2788
Royal Sundaram	94	6	5	9094	874	3048				97400	164	1125	106588	1044	4178
SBI General				4261	15361	18149				29	0	0	4290	15361	18149
Shriram General															
Tata AIG				22900	39832	6994	38136	103	957	160853	165	2571	221889	40100	10522
Universal Sompo															
Private Total	**100**	**1412**	**195**	**359292**	**93060**	**65977**	**401011**	**660**	**5124**	**2075334**	**2121**	**34681**	**2835737**	**97254**	**105976**
National				38669	48759	8209				505201	13487	2980	543870	62245	11189
New India	3	110	984	27069	1924	11434				502644	1311	5463	529716	3345	17881
Oriental	36	465	644	61090	2238	5967				785376	1346	4889	846502	4049	11500
United India				67824	4989	15173				586415	645	5680	654239	5634	20853
Public Total	**39**	**575**	**1628**	**194652**	**57910**	**40783**	**0**	**0**	**0**	**2379636**	**16789**	**19012**	**2574327**	**75274**	**61424**
Apollo Munich				503	1107	1667				43759	60	1113	44262	1167	2780
Cigna TTK															
Max Bupa				294	17	132							294	17	132
Religare				309	39	227							309	39	227
Star Health				11364	691	1301				138701	161	1037	150065	852	2338
Specialised Health Insurers Total	**0**	**0**	**0**	**12470**	**1853**	**3327**	**0**	**0**	**0**	**182460**	**221**	**2150**	**194930**	**2075**	**5477**
Grand Total	**139**	**1987**	**1823**	**566414**	**152823**	**110087**	**401011**	**660**	**5124**	**4637430**	**19131**	**55843**	**5604994**	**174602**	**172877**

TABLE 76: PERSONAL ACCIDENT INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2014-15) *(Contd...)*

((No. of Persons in '000) (Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz				4960	27	3069	1208588	1259	3608				1213548	1286	6677
Bharti AXA				3229	1786	1957	121747	62	219				124976	1848	2176
CHOLA MS				23290	2586	6282				21970	26	229	45260	2611	6511
Future Generali				4633	7293	2473				128891	133	1961	133524	7425	4434
HDFC ERGO				18882	143743	3284	132869	330	2768	1646809	1486	32744	1798560	145559	38796
ICICI Lombard	3	319	23	253882	4624	16357				266677	261	6927	520562	5204	23307
IFFCO Tokio				7445	6404	3178	95605	113	413	19137	23	203	122187	6541	3794
Liberty Videocon	3	7195	784	499	5494	921				403	0.40	6	905	12689	1711
L&T General				271	91	145	62	0	1	5459	6.21	52	5792	98	197
Magma HDI				209	314	106				10021	10	28	10230	324	134
Raheja QBE				75	44	30				6	10	0	81	54	30
Reliance				1211	8400	3582				45922	46	178	47133	8446	3761
Royal Sundaram				1422	1823	2796				66281	128	951	67703	1950	3748
SBI General				896	17873	28700	405	1	4	20633	21	50	21934	17895	28755
Shriram General				332	368	444	32	0.10	0	78006	78	117	78370	446	562
Tata AIG	4	6381	1616	26300	20743	5119	25824	67	632	152197	161	2621	204325	27352	9988
Universal Sompo				7103	3963	593				6643	7	26	13746	3970	619
Private Total	**10**	**13894**	**2424**	**354639**	**225575**	**79036**	**1585132**	**1832**	**7646**	**2469055**	**2396**	**46094**	**4408836**	**243698**	**135200**
National				39605	6606	11397				840856	9193	2996	880461	15798	14393
New India	12	680	1978	26869	2155	10750				498000	1314	5837	524881	4149	18565
Oriental				22932	22824	8929				856287	7929	5722	879219	30754	14651
United India				49906	24731	17079				839741	975	6131	889647	25706	23210
Public Total	**12**	**680**	**1978**	**139312**	**56316**	**48155**	**0**	**0**	**0**	**3034884**	**19411**	**20686**	**3174208**	**76407**	**70819**
Apollo Munich				527	1575	2482				70888	91	1938	71415	1666	4421
Cigna TTK										8139	8	59	8139	8	59
Max Bupa				59	4	60							59	4	60
Religare				822	194	647				13933	14	906	14755	208	1553
Star Health				12088	729	1517				188080	413	1751	200168	1142	3268
Specialised Health Insurers Total	**0**	**0**	**0**	**13496**	**2501**	**4707**	**0**	**0**	**0**	**281040**	**526**	**4654**	**294536**	**3028**	**9361**
Grand Total	**22**	**14574**	**4401**	**507447**	**284392**	**131898**	**1585132**	**1832**	**7646**	**5784979**	**22334**	**71435**	**7877580**	**323132**	**215380**

TABLE 76: PERSONAL ACCIDENT INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2015-16) *(Concld.)*

(No. of Persons in '000) (Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes			Group Insurance Schemes excluding Govt Sponsored Schemes			Individual Family Floater			Individual Other than Family Floater			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz				977,007	3613	6291				349822	350	4112	1326829	3962	10403
Bharti AXA				2286	1456	1431				73416	276	188	75702	1732	1619
CHOLA MS	2	111	11	31044	3334	10670				20748	25	218	51794	3470	10900
Future Generali				4835	5402	2665				206503	210	2364	211338	5612	5029
HDFC ERGO				131087	3111	3675				1982497	2078	42324	2113584	5189	45999
ICICI Lombard	8	404	32	295,753	8656	19158				222135	222	8724	517896	9282	27914
IFFCO Tokio				7355	8915	4269	105806	123	462	21603	26	292	134764	9065	5023
Kotak General															
Liberty Videocon				490	593	976	16	0.04	0.42	6959	7	112	7465	600	1089
L&T General				326	204	242	22	0.06	0.55	5262	6	38	5610	211	281
Magma HDI				202	216	145				8279	8	32	8481	224	177
Raheja QBE				8	7	13				5	0.01	0.22	13	7	14
Reliance				1112	2911	2512				72527	74	236	73639	2985	2747
Royal Sundaram				1819	1172	3136				53627	65	803	55446	1238	3939
SBI General				1495	18605	30064				12858	15	56	14353	18620	30120
Shriram General				488	865	590				39637	40	67	40125	905	657
Tata AIG	4	6705	246	13897	5316	5963	106547	139	2023	7268	7	543	127716	12167	8776
Universal Sompo	520	4708	565	2351	2299	757	5743	321	111	5793	6	25	14407	7334	1458
Private Total	**534**	**11928**	**854**	**1471555**	**66676**	**92558**	**218134**	**583**	**2598**	**3088939**	**3415**	**60132**	**4779162**	**82602**	**156142**
National				35391	31132	19831				1291651	1292	4831	1327042	32424	24662
New India	42	3528	2127	29900	272532	12858				504141	1500	6089	534083	277560	21075
Oriental	1	4250	840	29278	15822	10814				752009	3106	4947	781288	23179	16601
United India				102454	27031	17715				641388	702	7813	743842	27733	25528
Public Total	**43**	**7778**	**2967**	**197023**	**346518**	**61219**	**0**	**0**	**0**	**3189189**	**6600**	**23681**	**3386255**	**360896**	**87867**
Apollo Munich				726	2207	4205				84803	109	2512	85529	2315	6718
Cigna TTK				23	10	8	970	2	126	17982	18	665	18975	30	799
Max Bupa				21	46	46							21	46	46
Religare				1280	242	1653				41657	41	2582	42937	284	4236
Star Health				11648	842	1672				276989	312	3546	288637	1154	5218
Specialised Health Insurers Total				**13698**	**3347**	**7584**	**970**	**2**	**126**	**421431**	**480**	**9306**	**436099**	**3829**	**17016**
Grand Total	**577**	**19706**	**3821**	**1682276**	**416540**	**161361**	**219104**	**585**	**2724**	**6699559**	**10496**	**93119**	**8601516**	**447327**	**261025**

TABLE 77: PERSONAL ACCIDENT INSURANCE INCURRED CLAIMS RATIO (2013-14)

(Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes			Group Insurance Schemes excluding Govt Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)
Bajaj Allianz							1620	574	35.4%	538	218	40.5%	2159	792	36.7%
Bharti AXA				2416	1226	50.7%	125	101	80.7%				2541	1327	52.2%
CHOLA MS				2835	1219	43.0%				108	32	29.5%	2943	1251	42.5%
Future Generali				3316	2850	85.9%	25	3	11.1%	1094	940	85.9%	4435	3792	85.5%
HDFC ERGO				3820	3373	88.3%	1597	400	25.0%	14957	3692	24.7%	20375	7466	36.6%
ICICI Lombard	219	255	116.5%	7198	3650	50.7%				2478	677	27.3%	9894	4582	46.3%
IFFCO Tokio				2495	1529	61.3%				1501	898	59.8%	3996	2427	60.7%
Liberty Videocon				136	47	34.8%							136	47	34.8%
L&T General				208	239	114.6%	2	9	411.3%	7	6	86.5%	217	254	116.7%
Magma HDI															
Raheja QBE				41	15	36.6%				0	0	0.0%	41	15	36.4%
Reliance				1736	1503	86.6%	23	5	19.3%	81	21	25.4%	1841	1528	83.0%
Royal Sundaram	62	94	151.8%	1595	619	38.8%				2532	926	36.6%	4189	1638	39.1%
SBI General				11642	15744	135.2%				0	0	19.4%	11642	15744	135.2%
Shriram General															
Tata AIG				5412	2942	54.4%	587	48	8.1%	1518	970	63.9%	7517	3960	52.7%
Universal Sompo															
Private Total	**281**	**349**	**124.2%**	**42849**	**34956**	**81.6%**	**3980**	**1139**	**28.6%**	**24815**	**8381**	**33.8%**	**71925**	**44824**	**62.3%**
National				4295	5280	122.9%				1210	1033	85.4%	5505	6314	114.7%
New India	970	372	38.4%	6590	6545	99.3%				2474	1885	76.2%	10034	8802	87.7%
Oriental	644	698	121.0%	5490	4679	78.4%				4424	3170	71.7%	10557	8547	81.0%
United India				11943	8350	69.9%				3801	1568	41.3%	15744	9918	63.0%
Public Total	**1614**	**1070**	**66.3%**	**28317**	**24855**	**87.8%**	**0**	**0**	**0.0%**	**11909**	**7656**	**64.3%**	**41840**	**33581**	**80.3%**
Apollo Munich				1168	44	3.7%				630	177	28.2%	1798	221	12.3%
Cigna TTK															
Max Bupa				39	10	26.3%							39	10	26.3%
Religare				109	60	54.6%							109	60	54.6%
Star Health				739	324	43.9%				589	258	43.9%	1328	583	43.9%
Specialised Health Insurers Total	**0**	**0**	**0.0%**	**2055**	**438**	**21.3%**	**0**	**0**	**0.0%**	**1219**	**436**	**35.8%**	**3274**	**874**	**26.7%**
Grand Total	**1895**	**1419**	**74.9%**	**73222**	**60248**	**82.3%**	**3980**	**1139**	**28.6%**	**37942**	**16473**	**43.4%**	**117039**	**79279**	**67.7%**

TABLE 77: PERSONAL ACCIDENT INSURANCE INCURRED CLAIMS RATIO (2014-15) *(Contd..)*

(Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes			Group Insurance Schemes excluding Govt Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)
Bajaj Allianz				2879	1415	49.2%	3884	1793	46.2%				6762	3208	47.4%
Bharti AXA				1867	1274	68.2%	154	28	18.3%				2022	1302	64.4%
CHOLA MS				4359	1877	43.1%				159	88	55.7%	4518	1966	43.5%
Future Generali				2510	1518	60.5%				1587	681	42.9%	4098	2199	53.7%
HDFC ERGO				3714	1772	47.7%	1667	665	39.9%	19715	5646	28.6%	25096	8083	32.2%
ICICI Lombard	94	210	223.7%	7672	4284	55.8%				3657	783	21.4%	11423	5277	46.2%
IFFCO Tokio				2461	1636	66.5%	330	242	73.3%	172	110	63.7%	2963	1987	67.1%
Liberty Videocon	308	262	85.0%	1049	937	89.4%				0			1357	1199	88.4%
L&T General		0		139	218	156.1%	1	0	37.4%	42	16	37.4%	182	234	128.3%
Magma HDI				52	52	98.7%				14	10	69.9%	66	61	92.6%
Raheja QBE				33	40	121.4%				0	0	0.0%	33	40	120.8%
Reliance				2470	3039	123.0%				135	54	39.8%	2606	3093	118.7%
Royal Sundaram				2620	815	31.1%		46		976	172	17.6%	3596	1032	28.7%
SBI General				19894	16169	81.3%	1	0	0.0%	20	55	279.0%	19916	16224	81.5%
Shriram General				119	93	78.0%	0	0	0.0%	95	59	62.1%	214	152	70.9%
Tata AIG	1685	1654	98.2%	4365	3825	87.6%	519	289	55.7%	2212	986	44.6%	8781	6753	76.9%
Universal Sompo				450	324	72.0%				13	14	107.3%	463	339	73.0%
Private Total	**2087**	**2126**	**101.9%**	**56655**	**39287**	**69.3%**	**6556**	**3062**	**46.7%**	**28797**	**8673**	**30.1%**	**94096**	**53149**	**56.5%**
National				11540	7896	68.4%				2473	919	37.1%	14013	8815	62.9%
New India	1474	92	6.2%	10601	7905	74.6%				5650	3784	67.0%	17724	11781	66.5%
Oriental				8223	6185	75.2%				5150	3370	65.4%	13374	9555	71.4%
United India				124	57	46.2%				55	58	105.3%	179	115	64.2%
Public Total	**1474**	**92**	**6.2%**	**30488**	**22044**	**72.3%**	**0**	**0**	**0.0%**	**13328**	**8130**	**61.0%**	**45290**	**30266**	**66.8%**
Apollo Munich				1894	97	5.1%				1075	423	39.3%	2968	520	17.5%
Cigna TTK										2	1	55.0%	2	1	55.0%
Max Bupa				96	70	72.6%							96	70	72.6%
Religare				232	145	62.6%				121	90	74.5%	353	235	66.7%
Star Health				838	453	54.1%				952	350	36.8%	1790	803	44.9%
Specialised Health Insurers Total	**0**	**0**	**0.0%**	**3060**	**765**	**25.0%**	**0**	**0**	**0.0%**	**2150**	**864**	**40.2%**	**5209**	**1629**	**31.3%**
Grand Total	**3561**	**2218**	**62.3%**	**90203**	**62096**	**68.8%**	**6556**	**3062**	**46.7%**	**44275**	**17667**	**39.9%**	**144595**	**85044**	**58.8%**

TABLE 77: PERSONAL ACCIDENT INSURANCE INCURRED CLAIMS RATIO (2015-16) *(Concld.)*

(Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes			Group Insurance Schemes excluding Govt Sponsored Schemes			Individual Family Floater			Individual Other than Family Floater			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)
Bajaj Allianz				3813	2381	62.5%				2640	1523	57.7%	6454	3904	60.5%
Bharti AXA				190	129	68.0%				1516	712	47.0%	1706	841	49.3%
CHOLA MS	0	0	46.1%	6101	2815	46.1%				137	63	46.1%	6238	2879	46.1%
Future Generali				2612	2047	78.4%				1985	777	39.1%	4597	2824	61.4%
HDFC ERGO				2963	1673	56.4%	0	59	0.0%	26231	7154	27.3%	29195	8886	30.4%
ICICI Lombard	15	338	2224.2%	9000	4032	44.8%				4956	996	20.1%	13972	5365	38.4%
IFFCO Tokio				3243	1916	59.1%	360	245	68.1%	212	82	38.5%	3815	2243	58.8%
Kotak General															
Liberty Videocon	0	974	0.0%	1298	444	34.2%				41	46	112.0%	1338	1464	109.3%
L&T General				206	200	97.0%	0	0	83.0%	28	23	82.8%	235	224	95.3%
Magma HDI				94	65	68.5%				21	24	115.9%	115	88	77.0%
Raheja QBE				18	20	114.7%				0	-3	-1690.5%	18	17	97.1%
Reliance				3368	3352	99.5%				191	167	87.5%	3559	3519	98.9%
Royal Sundaram				2588	970	37.5%				833	29	3.5%	3421	999	29.2%
SBI General				24894	15898	63.9%				55	75	136.0%	24949	15973	64.0%
Shriram General				139	88	63.2%				80	54	66.9%	219	141	64.5%
Tata AIG	720	1329	184.7%	5580	3457	62.0%	1056	453	42.9%	1721	444	25.8%	9077	5683	62.6%
Universal Sompo	424	353	83.2%	360	190	52.7%	71	12	16.6%	15	0	1.5%	869	554	63.8%
Private Total	**1159**	**2994**	**258.2%**	**66468**	**39677**	**59.7%**	**1487**	**769**	**51.7%**	**40662**	**12165**	**29.9%**	**109776**	**55604**	**50.7%**
National				15410	14214	92.2%				3179	1505	47.3%	18589	15719	84.6%
New India	2053	2525	123.0%	11804	10895	92.3%				5963	4353	73.0%	19820	17773	89.7%
Oriental	798	656	82.2%	9268	7083	76.4%				4356	2622	60.2%	14422	10360	71.8%
United India				14095	14575	103.0%				6236	3669	58.8%	20331	18244	89.7%
Public Total	**2851**	**3180**	**111.6%**	**50577**	**46767**	**92.5%**				**19734**	**12149**	**61.6%**	**73162**	**62096**	**84.9%**
Apollo Munich				3446	131	3.8%				1687	507	30.1%	5133	638	12.4%
Cigna TTK				1	0	0.0%	7	1	17.2%	150	23	15.4%	158	24	15.4%
Max Bupa				24	9	39.4%							24	9	39.4%
Religare				1273	417	32.8%				717	403	56.1%	1990	820	41.2%
Star Health				1065	413	12.4%				2258	875	38.7%	3323	1288	38.7%
Specialised Health Insurers Total	**0**	**0**	**0.0%**	**5808**	**970**	**16.7%**	**7**	**1**	**17.2%**	**4812**	**1808**	**37.6%**	**10628**	**2779**	**26.2%**
Grand Total	**4010**	**6174**	**154.0%**	**122853**	**87414**	**71.2%**	**1494**	**770**	**51.6%**	**65208**	**26121**	**40.1%**	**193565**	**120479**	**62.2%**

TABLE 78: OVERSEAS TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2013-14)

(No. of Persons in '000) (Premium in ₹ Lakh)

Insurer	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz	100006	100	1605				302959	303	6804	402965	403	8409
Bharti AXA												
CHOLA MS	139	0	46				19183	19	534	19322	19	580
Future Generali	449	23	38	97	0	1	52933	53	1067	53479	76	1106
HDFC ERGO	405	1464	2667	1140	3	46	20978	20	361	22523	1487	3074
ICICI Lombard	298377	298	1718	1438	1	127	130445	130	6189	430260	430	8034
IFFCO Tokio							50956	51	366	50956	51	366
Liberty Videocon												
L&T General												
Magma HDI												
Raheja QBE												
Reliance	26619	28	117	4525	12	85	693439	693	3220	724583	733	3422
Royal Sundaram							13576	14	187	13576	14	187
SBI General												
Shriram General												
Tata AIG	194911	237	4785	5614	15	553	314531	420	8749	515056	672	14087
Universal Sompo				1592	1963	24	49	49	2	1641	2012	27
Private Total	**620906**	**2150**	**10976**	**14406**	**1995**	**836**	**1599049**	**1752**	**27479**	**2234361**	**5897**	**39291**
National							15930	17	2082	15930	17	2082
New India							40190	42	1206	40190	42	1206
Oriental							19942	20	676	19942	20	676
United India	312	3	7				21333	21	627	21645	25	634
Public Total	**312**	**3**	**7**				**97395**	**101**	**4590**	**97707**	**104**	**4597**
Apollo Munich	63	21	130	442	0	13	29630	32	514	30135	53	657
Cigna TTK												
Max Bupa												
Religare												
Star Health	3		1	447	1	9	33140	32	1146	33590	33	1156
Specialised Health Insurers Total	**66**	**21**	**132**	**889**	**1**	**22**	**62770**	**64**	**1660**	**63725**	**86**	**1813**
Grand Total	**621284**	**2174**	**11115**	**15295**	**1996**	**858**	**1759214**	**1917**	**33729**	**2395793**	**6087**	**45701**

TABLE 78: OVERSEAS TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2014-15) *(Contd...)*

(No. of Persons in '000) (Premium in ₹ Lakh)

Insurer	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz	104095	104	2368	348779	349	7781				452874	453	10149
Bharti AXA				86	101	1				86	101	1
CHOLA MS	134	19	57				15712	18	475	15846	37	533
Future Generali	545	25	47	104	0	2	59091	59	1163	59740	85	1212
HDFC ERGO												
ICICI Lombard	317850	318	2080	7271	15	428	119850	120	5388	444971	452	7896
IFFCO Tokio							4712	48	364	4712	48	364
Liberty Videocon												
L&T General												
Magma HDI												
Raheja QBE												
Reliance	126	33	204	8014	21	139	520996	522	3126	529136	576	3470
Royal Sundaram							1416	14	184	1416	14	184
SBI General	3	0	1	90	0	4	972	1	25	1065	1	31
Shriram General												
Tata AIG	222330	268	5571	5996	16	585	369082	462	10218	597408	746	16374
Universal Sompo				3392	4	47	65	0	2	3457	4	50
Private Total	645083	768	10328	373732	506	8988	1091896	1244	20945	2110711	2518	40262
National	**6**	**0**	**17**				**16972**	**17760**	**1539**	**16978**	**17760**	**1556**
New India							40107	10	1200	40107	10	1200
Oriental							18429	18	698	18429	18	698
United India							2654	26	668	2654	26	668
Public Total	**6**	**0**	**17**	**0**	**0**	**0**	**78162**	**17814**	**4105**	**78168**	**17814**	**4122**
Apollo Munich	134	20	119	308	0	10	40258	41	747	40700	61	877
Cigna TTK												
Max Bupa												
Religare							631	8	195	631	8	195
Star Health	3	0	1	430	1	9	31807	32	1012	32240	33	1022
Specialised Health												
Insurers Total	**137**	**20**	**120**	**738**	**2**	**20**	**72696**	**81**	**1955**	**73571**	**102**	**2095**
Grand Total	**645226**	**788**	**10465**	**374470**	**508**	**9008**	**1242754**	**19139**	**27006**	**2262450**	**20434**	**46479**

TABLE 78: OVERSEAS TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2015-16) *(Concld.)*

(No. of Persons in '000) (Premium in ₹ Lakh)

Insurer	Group Insurance Business			Individual Family Floater			Individual other than Family Floater			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz	112300	112	2315				386485	386	8968	498785	499	11283
Bharti AXA				2043	5	41	5790	6	71	7833	11	111
CHOLA MS	127	23	58				15196	15	419	15323	38	477
Future Generali	484	25	46	143	0	2	59733	60	1195	60360	85	1243
HDFC ERGO	391	1444	5056	5225	14	109	87205	86	982	92821	1544	6147
ICICI Lombard	385205	385	2272				142026	171	5986	527231	556	8258
IFFCO Tokio							60208	62	434	60208	62	434
Kotak General												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja QBE												
Reliance	130	62	307	11066	27	194	116034	116	2187	127230	205	2688
Royal Sundaram							12038	12	145	12038	12	145
SBI General	5	0.10	1	80	0.22	3	1765	2	62	1850	2	66
Shriram General												
Tata AIG	242416	266	4695	5349	14	437	354875	355	10640	602640	636	15771
Universal Sompo				1891	3	30	40	0	2	1931	3	32
Private Total	**741058**	**2318**	**14749**	**25797**	**64**	**815**	**1241395**	**1271**	**31091**	**2008250**	**3653**	**46655**
National							16077	16	586	16077	16	586
New India	9	0.07	4	43629	44	1249				43638	44	1253
Oriental							19479	19	670	19479	19	670
United India							23999	24	725	23999	24	725
Public Total	**9**	**0.07**	**4**	**43629**	**44**	**1249**	**59555**	**60**	**1981**	**103193**	**103**	**3234**
Apollo Munich	69	29	170				44105	44	825	44174	74	995
Cigna TTK												
Max Bupa												
Religare	10	0.01	2				49371	64	1574	49381	64	1576
Star Health				457	1	11	33902	34	1113	34359	35	1124
Specialised Health Insurers Total	**79**	**29**	**172**	**457**	**1**	**11**	**127378**	**142**	**3513**	**127914**	**173**	**3695**
Grand Total	**741146**	**2347**	**14925**	**69883**	**109**	**2075**	**1428328**	**1473**	**36584**	**2239357**	**3929**	**53584**

TABLE 79: OVERSEAS TRAVEL INSURANCE
INCURRED CLAIMS RATIO (2013-14)

(Amount in ₹ Lakh)

Insurer	Group Insurance Schemes excluding Govt Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)
Bajaj Allianz	1614	1759	109.0%				6615	2407	36.4%	8230	4166	50.6%
Bharti AXA												
CHOLA MS	5	4	86.4%				52	45	86.4%	56	49	86.4%
Future Generali	36	2	6.7%	1	2	128.9%	961	439	45.7%	998	443	44.4%
HDFC ERGO	2438	3455	141.7%	40	8	21.3%	311	278	89.6%	2788	3742	134.2%
ICICI Lombard	1540	725	47.0%	50	24	47.3%	5814	4227	72.7%	7404	4975	67.2%
IFFCO Tokio							278	80	28.8%	278	80	28.8%
Liberty Videocon												
L&T General												
Magma HDI												
Raheja QBE												
Reliance	120	-15	-12.2%	85	62	72.4%	2879	1765	61.3%	3085	1812	58.7%
Royal Sundaram							178	55	30.9%	178	55	30.9%
SBI General												
Shriram General												
Tata AIG	4532	4573	100.9%	493	349	70.8%	8141	4020	49.4%	13166	8942	67.9%
Universal Sompo				18	3	14.7%	1	0	16.2%	20	3	14.8%
Private Total	**10285**	**10504**	**102.1%**	**687**	**447**	**65.1%**	**25230**	**13316**	**52.8%**	**36203**	**24267**	**67.0%**
National							1853	2118	114.3%	1853	2118	114.3%
New India							1034	348	33.7%	1034	348	33.7%
Oriental							579	377	65.2%	579	377	65.2%
United India	3	0	0.0%				475	61	12.8%	478	61	12.8%
Public Total	**3**	**0**	**0.0%**				**3941**	**2904**	**73.7%**	**3944**	**2904**	**73.6%**
Apollo Munich	142	69	48.7%	11	0	4.4%	428	168	39.2%	582	238	40.8%
Cigna TTK												
Max Bupa												
Religare												
Star Health	0	0	0.0%	3	0	0.0%	341	16	4.8%	344	16	4.8%
Specialised Health Insurers Total	**143**	**69**	**48.5%**	**14**	**1**	**4.5%**	**769**	**184**	**23.9%**	**926**	**254**	**27.4%**
Grand Total	**10431**	**10573**	**101.4%**	**701**	**448**	**63.9%**	**29940**	**16405**	**54.8%**	**41072**	**27425**	**66.8%**

TABLE 79: OVERSEAS TRAVEL INSURANCE INCURRED CLAIMS RATIO (2014-15) *(Contd.)*

(Amount in ₹ Lakh)

Insurer	Group Insurance Schemes excluding Govt Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)
Bajaj Allianz	2351	1177	50.1%	7589	2332	30.7%				9940	3509	35.3%
Bharti AXA				1	0	91.5%				1	0	91.5%
CHOLA MS	55	360	657.6%				453	25	5.6%	508	386	75.9%
Future Generali	43	16	37.8%	1	0	27.4%	1064	314	29.6%	1108	331	29.9%
HDFC ERGO												
ICICI Lombard	1849	556	3.6%	388	188	48.5%	5175	1685	32.6%	7412	2429	32.8%
IFFCO Tokio							390	163	41.9%	390	163	41.9%
Liberty Videocon												
L&T General												
Magma HDI												
Raheja QBE												
Reliance	197	94	47.5%	129	23	17.4%	3327	1400	42.1%	3653	1516	41.5%
Royal Sundaram							174	9	5.0%	174	9	5.0%
SBI General	1	1	50.8%	3	2	57.6%	19	16	84.1%	24	18	75.0%
Shriram General												
Tata AIG	5172	5496	16.3%	570	293	51.3%	9583	3684	38.4%	15325	9472	61.9%
Universal Sompo				43	2	5.1%	2	0	-0.4%	45	2	4.9%
Private Total	**9668**	**7699**	**79.6%**	**8725**	**2840**	**32.6%**	**20187**	**7297**	**36.1%**	**38580**	**17836**	**46.2%**
National	16	61	375.9%				1539	2388	155.2%	1555	2449	157.5%
New India							1084	678	62.5%	1084	678	62.5%
Oriental							662	117	17.7%	662	117	17.7%
United India							668	539	80.7%	668	539	80.7%
Public Total	**16**	**61**	**375.9%**	**0**	**0**	**0.0%**	**3952**	**3722**	**94.2%**	**3968**	**3783**	**95.3%**
Apollo Munich	101	23	22.3%	9	1	10.9%	622	219	35.3%	732	243	33.2%
Cigna TTK												
Max Bupa												
Religare							13	89	689.3%	13	89	689.3%
Star Health	0	0	0.0%	3	0	13.6%	283	140	49.4%	286	140	49.0%
Specialised Health Insurers Total	**101**	**23**	**22.3%**	**11**	**1**	**11.4%**	**918**	**448**	**48.8%**	**1030**	**472**	**45.8%**
Grand Total	**9785**	**7783**	**79.5%**	**8736**	**2842**	**32.5%**	**25057**	**11467**	**45.8%**	**43578**	**22091**	**50.7%**

TABLE 79: OVERSEAS TRAVEL INSURANCE INCURRED CLAIMS RATIO (2015-16) (*Concld.*)

(Amount in ₹ Lakh)

Insurer	Group Insurance Schemes excluding Govt Sponsored Schemes			Individual Family Floater			Individual other than Family Floater			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)
Bajaj Allianz	2181	1278	58.6%				8321	2959	35.6%	10502	4237	40.3%
Bharti AXA				32	4	12.5%	56	10	18.5%	89	15	16.6%
CHOLA MS	56	1	2.4%				400	233	58.3%	456	235	51.5%
Future Generali	42	4	10.1%	2	0.05	2.8%	1079	583	54.1%	1122	588	52.4%
HDFC ERGO	4800	5328	111.0%	98	12	11.8%	889	490	55.1%	5788	5830	100.7%
ICICI Lombard	2004	700	34.9%				5662	2071	36.6%	7666	2771	36.1%
IFFCO Tokio							399	146	36.6%	399	146	36.6%
Kotak General												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja QBE												
Reliance	287	58	20.3%	181	40	22.1%	2950	1222	41.4%	3418	1320	38.6%
Royal Sundaram							140	59	42.1%	140	59	42.1%
SBI General	0.46	-0.07	-14.4%	3	-0.47	-14.2%	51	49	95.8%	54	48	89.1%
Shriram General												
Tata AIG	4437	4617	104.1%	421	242	57.3%	10089	4267	42.3%	14947	9126	61.1%
Universal Sompo				29	5	15.9%	2	0	0.0%	31	5	15.1%
Private Total	**13807**	**11987**	**86.8%**	**768**	**301**	**39.3%**	**30038**	**12089**	**40.2%**	**44612**	**24378**	**54.6%**
National							1020	555	54.4%	1020	555	54.4%
New India	3	3	90.6%	1121	418	37.3%				1124	421	37.5%
Oriental							563	389	69.2%	563	389	69.2%
United India							725	291	40.1%	725	291	40.1%
Public Total	**3**	**3**	**90.6%**	**1121**	**418**	**37.3%**	**2308**	**1235**	**53.5%**	**3432**	**1656**	**48.3%**
Apollo Munich	152	39	26.0%				739	440	59.5%	890	479	53.8%
Cigna TTK												
Max Bupa												
Religare	0.24	0	0.0%				1224	569	46.5%	1224	569	46.5%
Star Health				3	2	0.7%	274	200	72.8%	277	202	72.8%
Specialised Health Insurers Total	**152**	**39**	**25.9%**	**3**	**2**	**72.8%**	**2237**	**1208**	**54.0%**	**2391**	**1250**	**52.3%**
Grand Total	**13962**	**12029**	**86.2%**	**1891**	**721**	**38.2%**	**34583**	**14533**	**42.0%**	**50436**	**27284**	**54.1%**

TABLE 80: DOMESTIC TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2013-14)

(No. of policies in Actuals) (No. of person in '000) (Amount in ₹ Lakh)

Insurer	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz							13663	14	14	13663	14	14
Bharti AXA												
CHOLA MS							1383	1	1	1383	1	1
Future Generali												
HDFC ERGO												
ICICI Lombard	525201	525	602							525201	525	602
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja QBE												
Reliance	204719	205	235							204719	205	235
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG							1962	4	380	1962	4	380
Universal Sompo												
Private Total	**729920**	**730**	**837**	**0**	**0**	**0**	**17008**	**19**	**395**	**746928**	**749**	**1232**
National							150	0	3	150	0	3
New India												
Oriental												
United India												
Public Total	**0**	**0**	**0**	**0**	**0**	**0**	**150**	**0**	**3**	**150**	**0**	**3**
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Specialised Health Insurers Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Grand Total	**729920**	**730**	**837**	**0**	**0**	**0**	**17158**	**19**	**398**	**747078**	**749**	**1235**

TABLE 80: DOMESTIC TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2014-15) *(Contd...)*

(No. of policies in Actuals) (No. of person in '000) (Amount in ₹ Lakh)

Insurer	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz				15638	16	16				15638	16	16
Bharti AXA												
CHOLA MS							1404	1	1	1404	1	1
Future Generali												
HDFC ERGO												
ICICI Lombard	1389583	1390	857							1389583	1390	857
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja QBE												
Reliance	5	7	32							5	7	32
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG							2847	5	699	2847	5	699
Universal Sompo							1	0	0	1	0.001	0.001
Private Total	**1389588**	**1397**	**888**	**15638**	**16**	**16**	**4252**	**6**	**700**	**1409478**	**1419**	**1605**
National							64	1	1	64	1.0	1
New India												
Oriental												
United India												
Public Total	**0**	**0**	**0**	**0**	**0**	**0**	**64**	**1**	**1**	**64**	**1**	**1**
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Specialised Health Insurers Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Grand Total	**1389588**	**1397**	**888**	**15638**	**16**	**16**	**4316**	**7**	**701**	**1409542**	**1420**	**1605**

TABLE 80: DOMESTIC TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2015-16) *(Concld.)*

(No. of policies in Actuals) (No. of person in '000) (Amount in ₹ Lakh)

Insurer	Group Insurance Business			Individual Family Floater			Individual other than Family Floater			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz							18412	18	19	18412	18	19
Bharti AXA												
CHOLA MS							1176	1	1	1176	1	1
Future Generali												
HDFC ERGO												
ICICI Lombard	1744124	1744	1378							1744124	1744	1378
IFFCO Tokio												
Kotak General												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja QBE												
Reliance	5	14	55							5	14	55
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG							342458	477	696	342458	477	696
Universal Sompo				1891	3	30	40	0.04	2	1931	3	32
Private Total	**1744129**	**1758**	**1433**	**1891**	**3**	**30**	**362086**	**497**	**718**	**2108106**	**2257**	**2180**
National							11	0.01	0.20	11	0.01	0.20
New India												
Oriental												
United India												
Public Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.01**	**0.20**	**11**	**0.01**	**0.20**
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Specialised Health Insurers Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Grand Total	**1744129**	**1758**	**1433**	**1891**	**3**	**30**	**362097**	**497**	**718**	**2108117**	**2257**	**2180**

TABLE 81: DOMESTIC TRAVEL INSURANCE
INCURRED CLAIMS RATIO (2013-14)

(Amount in ₹ Lakh)

Insurer	Group Insurance Schemes excluding Govt Sponsored Schemes			Family/Floater Insurance excluding individual policies			Individual Insurance excluding Family Floater policies			TOTAL		
	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
Bajaj Allianz							14	0	0.0%	14	0	0.0%
Bharti AXA												
CHOLA MS							1	0	0.0%	1	0	0.0%
Future Generali												
HDFC ERGO												
ICICI Lombard	569	-4	-0.7%							569	-4	-0.7%
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja QBE												
Reliance	221	10	4.3%							221	10	4.3%
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG							391	2	0.5%	391	2	0.5%
Universal Sompo												
Private Total	**791**	**5**	**0.7%**	**0**	**0**	**0.0%**	**406**	**2**	**0.5%**	**1197**	**7**	**0.6%**
National							3	0	0.0%	3	0	0.0%
New India												
Oriental												
United India												
Public Total	**0**	**0**	**0.0%**	**0**	**0**	**0.0%**	**3**	**0**	**0.0%**	**3**	**0**	**0.0%**
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Specialised Health												
Insurers Total	**0**	**0**	**0.0%**	**0**	**0**	**0.0%**	**0**	**0**	**0.0%**	**0**	**0**	**0.0%**
Grand Total	**791**	**5**	**0.7%**	**0**	**0**	**0.0%**	**409**	**2**	**0.5%**	**1200**	**7**	**0.6%**

TABLE 81: DOMESTIC TRAVEL INSURANCE INCURRED CLAIMS RATIO (2014-15) *(Contd...)*

(Amount in ₹ Lakh)

Insurer	Group Insurance Schemes excluding Govt Sponsored Schemes			Family/Floater Insurance excluding individual policies			Individual Insurance excluding Family Floater policies			TOTAL		
	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
Bajaj Allianz				16	0	2.3%				16	0	2.3%
Bharti AXA												
CHOLA MS							1		0.0%	1	-	0.0%
Future Generali												
HDFC ERGO												
ICICI Lombard	799	13	1.6%							799	13	1.6%
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja QBE												
Reliance	31	-10	-32.5%							31	(10)	-32.5%
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG							548	13	2.4%	548	13	2.4%
Universal Sompo							0	0	0.0%	0	-	0.0%
Private Total	**831**	**3**	**0.3%**	**16**	**0**	**2.3%**	**549**	**13**	**2.4%**	**1,395**	**16**	**1.1%**
National							1	0	0.0%	1	-	0.0%
New India												
Oriental												
United India												
Public Total	**0**	**0**	**0.0%**	**0**	**0**	**0.0%**	**1**	**0**	**0.0%**	**1**	**-**	**0.0%**
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Specialised Health Insurers Total	**0**	**0**	**0.0%**	**0**	**0**	**0.0%**	**0**	**0**	**0.0%**	**-**	**-**	**0.0%**
Grand Total	**831**	**3**	**0.3%**	**16**	**0**	**2.3%**	**550**	**13**	**2.4%**	**1,396**	**16**	**1.1%**

TABLE 81: DOMESTIC TRAVEL INSURANCE
INCURRED CLAIMS RATIO (2015-16) *(Concld.)*

(Amount in ₹ Lakh)

Insurer	Group Insurance Schemes excluding Govt Sponsored Schemes			Individual Family Floater			Individual other than Family Floater			TOTAL		
	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
Bajaj Allianz							18	0	0.6%	18	0	0.6%
Bharti AXA												
CHOLA MS							1	0	0.0%	1	0	0.0%
Future Generali												
HDFC ERGO												
ICICI Lombard	1281	41	3.2%							1281	41	3.2%
IFFCO Tokio												
Kotak General												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja QBE												
Reliance	52	1	1.1%							52	1	1.1%
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG							681	-2	-0.3%	681	-2	-0.3%
Universal Sompo				29	5	15.9%	2	0	0.0%	31	5	15.1%
Private Total	**1332**	**41**	**3.1%**	**29**	**5**	**15.9%**	**702**	**-2**	**-0.3%**	**2063**	**44**	**2.1%**
National							0	0	0.0%	0	0	0.0%
New India												
Oriental												
United India												
Public Total	**0**	**0**	**0.0%**	**0**	**0**	**0.0%**	**0**	**0**	**0.0%**	**0**	**0**	**0.0%**
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Specialised Health Insurers Total	**0**	**0**	**0.0%**	**0**	**0**	**0.0%**	**0**	**0**	**0.0%**	**0**	**0**	**0.0%**
Grand Total	**1332**	**41**	**3.1%**	**29**	**5**	**15.9%**	**702**	**-2**	**-0.3%**	**2064**	**44**	**2.1%**

TABLE 82: STATE WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2014-15

State/ UT	Group Business (other than RSBY & Govt Sponsored Schemes)				
	No.of policies Issued *(Actuals)*	**No. of Persons Covered** *('000s)*	**Gross Premium** *(₹ Lakh)*	**No. of claims settled** *(Actuals)*	**Amount of Claims Settled** *(₹ Lakh)*
Andhra Pradesh	12210	851	25974	76764	32206
Arunachal Pradesh	9	0	1446	4	482
Assam	969	29	419	1134	355
Bihar	2690	54	922	1789	813
Chhattisgarh	878	57	1242	4407	1268
Goa	967	173	1685	3656	1603
Gujarat	21722	936	12280	54098	13733
Haryana	19259	1224	34528	119143	52296
Himachal Pradesh	1624	7	150	1568	488
Jammu & Kashmir	1566	21	641	2188	537
Jharkhand	1542	58	825	95346	892
Karnataka	29174	6042	152123	425061	163002
Kerala	13274	838	11456	58607	11079
Madhya Pradesh	9096	279	3523	13556	2967
Maharashtra	47770	16418	346819	1399564	415438
Manipur	3	0	0	4	1
Meghalaya	39	4	74	125	74
Mizoram	33	1	1	1	0
Nagaland	7	3	0	2	0
Orissa	3096	939	5022	6111	4567
Punjab	17289	275	3510	15023	3656
Rajasthan	11199	1454	4438	19930	4538
Sikkim	22	1	19	33	8
Tamil Nadu	23560	10059	123717	337501	144410
Telangana	3656	1277	23110	99371	26121
Tripura	16	3	30	121	27
Uttar Pradesh	28068	1160	30115	105436	31879
Uttrakhand	1965	62	773	11740	715
West Bengal	14909	1297	18280	89298	26347
Andaman & Nicobar Is.	10	0	0	0	0
Chandigarh	3365	77	822	10517	2006
Dadra & Nagra Haveli	19	2	87	482	273
Daman & Diu	21	14	296	1347	310
Delhi	35817	4670	85316	183854	87109
Lakshadweep	24	0	1	2	1
Puducherry	128	16	199	1654	215
Total	**305996**	**48301**	**889844**	**3139435**	**1029416**

TABLE 82: STATE WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2014-15 *(Contd..)*

State/ UT	Group Business (only of RSBY & Other Govt Sponsored Schemes)				
	No.of policies Issued *(Actuals)*	**No. of Persons Covered** *('000s)*	**Gross Premium** *(₹ Lakh)*	**No. of claims settled** *(Actuals)*	**Amount of Claims Settled** *(₹ Lakh)*
Andhra Pradesh	329	1	380	170538	517
Arunachal Pradesh	4	1205	1458	2024	462
Assam	835	513	3412	331756	2325
Bihar	83	1977	225	67976	748
Chhattisgarh	89	21648	11453	383415	23881
Goa	4	0	0	111	4
Gujarat	3571	5082	6851	83100	4978
Haryana	42	921	578	20862	909
Himachal Pradesh	31	1119	1319	30000	945
Jammu & Kashmir	0	0	18	8448	88
Jharkhand	63	5767	7023	145872	4154
Karnataka	5325	16517	9237	41756	1094
Kerala	4942	10048	21645	529771	21329
Madhya Pradesh	653	510	812	28537	426
Maharashtra	2430	63636	74971	10074	36839
Manipur	49	274	292	28853	420
Meghalaya	22	3	845	19475	994
Mizoram	8	186	1142	11	1416
Nagaland	0	0	20	3041	19
Orissa	473	23989	21312	394005	12590
Punjab	360	225	65	350	90
Rajasthan	1268	1232	4220	3839	1444
Sikkim	0	0	0	3	0
Tamil Nadu	3121	37303	48201	757762	53290
Telangana	47	0	3	3302	78
Tripura	76	1757	2106	97805	1838
Uttar Pradesh	748	5144	4381	315869	8286
Uttrakhand	7	0	52	5567	41
West Bengal	5253	13935	17563	754121	30894
Andaman & Nicobar Is.	1	0	0	1	0
Chandigarh	10	1222	2092	28926	2259
Dadra & Nagra Haveli	1	110	154	451	51
Daman & Diu	0	29	20	44	10
Delhi	54	14	688	2408	115
Lakshadweep	0	0	0	0	0
Puducherry	53	0	1	27	2
Total	**29952**	**214366**	**242539**	**4270100**	**212536**

TABLE 82: STATE WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2014-15 *(Contd..)*

State/ UT	Individual Business including family/floater policies				
	No.of policies Issued *(Actuals)*	**No. of Persons Covered** *('000s)*	**Gross Premium** *(₹ Lakh)*	**No. of claims settled** *(Actuals)*	**Amount of Claims Settled** *(₹ Lakh)*
Andhra Pradesh	309283	762	23264	23754	10898
Arunachal Pradesh	519	2	23	11	6
Assam	57704	117	3455	4505	1564
Bihar	45244	112	2767	2508	971
Chhattisgarh	33726	66	2293	2271	901
Goa	30457	68	2328	3519	1269
Gujarat	1585541	3953	114004	392486	105720
Haryana	348589	888	37455	53672	19970
Himachal Pradesh	9114	19	735	958	269
Jammu & Kashmir	13068	25	966	675	414
Jharkhand	37739	80	2402	3028	1016
Karnataka	629486	1340	50926	80358	25594
Kerala	613289	1454	36011	141218	21135
Madhya Pradesh	304609	634	19164	48062	12246
Maharashtra	2545778	5675	235666	462005	166575
Manipur	833	2	47	31	11
Meghalaya	1541	2	97	155	35
Mizoram	123	0	9	2	1
Nagaland	1391	1	128	23	87
Orissa	77952	143	4638	4131	1582
Punjab	195470	473	16899	22994	9499
Rajasthan	231721	1011	21301	24181	10149
Sikkim	806	2	74	61	21
Tamil Nadu	910878	2151	76813	122865	42295
Telangana	226618	491	19239	28156	11092
Tripura	6143	56	526	80	221
Uttar Pradesh	429028	1313	38100	46334	18914
Uttrakhand	60661	176	4587	2678	2035
West Bengal	920852	1996	66205	165228	46209
Andaman & Nicobar Is.	362	1	26	11	9
Chandigarh	36469	71	3411	3082	1488
Dadra & Nagra Haveli	2159	3	154	305	51
Daman & Diu	3851	7	262	683	165
Delhi	909030	2246	92257	185087	67546
Lakshadweep	22	0	2	4	3
Puducherry	13201	23	1005	1123	379
Total	**10593257**	**25364**	**877239**	**1826245**	**580341**

TABLE 82: STATE WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2014-15 *(contd...)*

State/ UT	Total Health Insurance Business (Individual + Group)				
	No.of policies Issued *(Actuals)*	**No. of Persons Covered** *('000s)*	**Gross Premium** *(₹ Lakh)*	**No. of claims settled** *(Actuals)*	**Amount of Claims Settled** *(₹ Lakh)*
Andhra Pradesh	321822	1615	49618	271057	43622
Arunachal Pradesh	532	1207	2927	2039	950
Assam	59508	658	7286	337395	4244
Bihar	48017	2143	3914	72273	2532
Chhattisgarh	34693	21771	14989	390093	26050
Goa	31428	241	4013	7286	2876
Gujarat	1610834	9971	133135	529684	124431
Haryana	367890	3033	72561	193677	73174
Himachal Pradesh	10769	1145	2204	32526	1702
Jammu & Kashmir	14634	46	1625	11311	1039
Jharkhand	39344	5905	10250	244246	6063
Karnataka	663985	23898	212286	547175	189690
Kerala	631505	12341	69113	729596	53543
Madhya Pradesh	314358	1424	23499	90156	15640
Maharashtra	2595978	85728	657455	1871643	618851
Manipur	885	276	340	28888	432
Meghalaya	1602	9	1016	19755	1104
Mizoram	164	187	1152	14	1417
Nagaland	1398	4	148	3066	106
Orissa	81521	25071	30972	404247	18740
Punjab	213119	973	20474	38367	13245
Rajasthan	244188	3697	29959	47949	16131
Sikkim	828	3	93	97	29
Tamil Nadu	937559	49513	248731	1218128	239995
Telangana	230321	1768	42352	130829	37291
Tripura	6235	1817	2662	98006	2086
Uttar Pradesh	457844	7617	72596	467638	59079
Uttrakhand	62633	238	5413	19985	2791
West Bengal	941014	17230	102048	1008647	103449
Andaman & Nicobar Is.	373	1	26	12	9
Chandigarh	39844	1370	6324	42525	5752
Dadra & Nagra Haveli	2179	115	394	1238	375
Daman & Diu	3872	51	578	2073	485
Delhi	944901	6930	178261	371348	154770
Lakshadweep	46	0	2	6	4
Puducherry	13382	38	1206	2804	595
Total	**10929205**	**288033**	**2009622**	**9235780**	**1822293**

TABLE 82: STATE WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2015-16 *(Contd..)*

State/ UT	Group Business (other than RSBY & Govt Sponsored Schemes)				
	No.of policies Issued *(Actuals)*	**No. of Persons Covered** *('000s)*	**Gross Premium** *(₹ Lakh)*	**No. of claims settled** *(Actuals)*	**Amount of Claims Settled** *(₹ Lakh)*
Andhra Pradesh	12385	743	25251	74854	28245
Arunachal Pradesh	1	0.48	1353	6	3106
Assam	1284	72	1564	1544	538
Bihar	4145	106	1880	3229	1366
Chhattisgarh	1270	112	1416	4262	1284
Goa	1289	196	1521	3360	1659
Gujarat	22388	1017	14932	67329	17538
Haryana	26657	1254	68051	131474	79570
Himachal Pradesh	2317	31	428	1124	359
Jammu & Kashmir	2143	148	2481	3595	1664
Jharkhand	2308	95	1296	64758	968
Karnataka	40488	8167	206368	432094	214922
Kerala	18285	1099	16519	65755	15466
Madhya Pradesh	12634	534	6833	15937	4128
Maharashtra	65033	20760	425126	1224691	458615
Manipur	1353	7	439	2969	989
Meghalaya	42	6	667	90	43
Mizoram	5	1	22	5	1
Nagaland	9	7	31	2	0
Orissa	3660	985	6183	6753	6516
Punjab	18789	793	6394	14305	3422
Rajasthan	15656	1553	6684	21670	6611
Sikkim	945	8	149	54	19
Tamil Nadu	28178	9416	169378	383210	207028
Telangana	5780	1743	34825	100942	33492
Tripura	22	23	274	74	21
Uttar Pradesh	33936	1437	36121	122911	45545
Uttrakhand	2577	142	1247	13754	815
West Bengal	17592	1864	30407	96815	35556
Andaman & Nicobar Is.	12	1	10	1	0.05
Chandigarh	4054	129	1952	13724	1994
Dadra & Nagra Haveli	10	2	25	552	290
Daman & Diu	304	105	326	1287	548
Delhi	42852	4328	91547	201035	86915
Lakshadweep	25	0.007	1	1	1
Puducherry	140	157	352	2099	313
Total	**388568**	**57039**	**1162052**	**3076265**	**1259550**

TABLE 82: STATE WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2015-16 *(Contd..)*

State/ UT	Group Business (only of RSBY & Other Govt Sponsored Schemes)				
	No.of policies Issued *(Actuals)*	**No. of Persons Covered** *('000s)*	**Gross Premium** *(₹ Lakh)*	**No. of claims settled** *(Actuals)*	**Amount of Claims Settled** *(₹ Lakh)*
Andhra Pradesh				30	2
Arunachal Pradesh	1	702	1623	12561	1514
Assam	0	0	3510	5606	1054
Bihar	36	21944	10862	21163	2557
Chhattisgarh	27	5833	12900	585205	31847
Goa				1	0.39
Gujarat	16	3711	3522	58025	2819
Haryana	17	1155	24	6507	403
Himachal Pradesh	12	1542	836	33176	2331
Jammu & Kashmir	1	35	69	2979	10
Jharkhand	24	5515	1710	88462	952
Karnataka	32	19298	4391	49935	3348
Kerala	14	11853	23751	444071	15857
Madhya Pradesh				2	0.15
Maharashtra	14	68449	75637	215818	54302
Manipur	4	258	193	809	108
Meghalaya	44	2017	1615	33750	1920
Mizoram	0	0	1105	2680	599
Nagaland					
Orissa	69	18996	15379	254788	12461
Punjab	22	5578	1027	6392	444
Rajasthan	9	33471	20296	34591	2266
Sikkim					
Tamil Nadu	31	42394	55458	611336	47127
Telangana	1	19	188		
Tripura	8	2042	1117	104145	2029
Uttar Pradesh	9	6579	893	9071	1044
Uttrakhand	26	5410	3300	29416	1535
West Bengal	14	15124	7541	325139	25491
Andaman & Nicobar Is.					
Chandigarh		1346	491	0	0
Dadra & Nagra Haveli					
Daman & Diu					
Delhi	2	0	-33	11472	1349
Lakshadweep					
Puducherry					
Total	**433**	**273272**	**247404**	**2947130**	**213369**

TABLE 82: STATE WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2015-16 *(Contd..)*

State/ UT	Individual Family Floater and other than Family Floater Insurance				
	No.of policies Issued *(Actuals)*	**No. of Persons Covered** *('000s)*	**Gross Premium** *(₹ Lakh)*	**No. of claims settled** *(Actuals)*	**Amount of Claims Settled** *(₹ Lakh)*
Andhra Pradesh	271711	676	22047	29213	13864
Arunachal Pradesh	2452	8	34	20	10
Assam	63430	150	4459	4487	1818
Bihar	64433	130	3756	3234	1391
Chhattisgarh	42515	91	3325	2759	1264
Goa	34432	90	2678	3880	1563
Gujarat	1618194	4194	127627	411537	124884
Haryana	411968	1132	43972	69543	26969
Himachal Pradesh	16304	37	1038	1027	355
Jammu & Kashmir	26878	61	6489	838	457
Jharkhand	54219	129	3945	3180	1196
Karnataka	686703	1622	58723	110187	32265
Kerala	640297	1936	44738	150782	27543
Madhya Pradesh	315322	705	22826	51229	15223
Maharashtra	2668414	6601	270778	486623	195990
Manipur	19531	40	751	38	13
Meghalaya	21113	45	1043	200	40
Mizoram	16080	37	5116	19	9
Nagaland	2223	7	92	28	25
Orissa	92397	195	6020	4644	2080
Punjab	252559	645	21163	29079	11580
Rajasthan	253827	647	23723	29623	12331
Sikkim	1615	4	136	81	31
Tamil Nadu	933122	2537	85895	135964	52499
Telangana	342827	805	33153	33769	14238
Tripura	5835	70	452	125	254
Uttar Pradesh	484754	1060	46009	59149	24617
Uttrakhand	66390	248	5759	5796	2595
West Bengal	983478	2117	75816	163846	52633
Andaman & Nicobar Is.	3764	6	867	10	8
Chandigarh	40931	100	3817	3754	1706
Dadra & Nagra Haveli	18155	38	1458	255	65
Daman & Diu	3875	8	260	560	182
Delhi	950881	2447	106059	214482	82646
Lakshadweep	92	0.18	5	3	1
Puducherry	16209	34	1268	1174	628
Total	**11426930**	**28652**	**1035298**	**2011138**	**702972**

TABLE 82: STATE WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2015-16 *(Concld.)*

State/ UT	Total Health Insurance Business (Individual + Group)				
	No.of policies Issued *(Actuals)*	**No. of Persons Covered** *('000s)*	**Gross Premium** *(₹ Lakh)*	**No. of claims settled** *(Actuals)*	**Amount of Claims Settled** *(₹ Lakh)*
Andhra Pradesh	284096	1419	47298	104097	42111
Arunachal Pradesh	2454	711	3009	12587	4630
Assam	64714	222	9533	11637	3411
Bihar	68614	22180	16498	27626	5313
Chhattisgarh	43812	6035	17640	592226	34395
Goa	35721	285	4198	7241	3222
Gujarat	1640598	8922	146081	536891	145241
Haryana	438642	3541	112047	207524	106942
Himachal Pradesh	18633	1610	2302	35327	3045
Jammu & Kashmir	29022	244	9039	7412	2132
Jharkhand	56551	5738	6950	156400	3116
Karnataka	727223	29087	269482	592216	250535
Kerala	658596	14888	85007	660608	58866
Madhya Pradesh	327956	1239	29659	67168	19352
Maharashtra	2733461	95810	771540	1927132	708906
Manipur	20888	306	1384	3816	1109
Meghalaya	21199	2067	3325	34040	2004
Mizoram	16085	38	6244	2704	609
Nagaland	2232	13	123	30	25
Orissa	96126	20176	27582	266185	21057
Punjab	271370	7015	28584	49776	15445
Rajasthan	269492	35671	50703	85884	21208
Sikkim	2560	12	285	135	50
Tamil Nadu	961331	54347	310731	1130510	306654
Telangana	348608	2567	68165	134711	47730
Tripura	5865	2136	1843	104344	2304
Uttar Pradesh	518699	9076	83022	191131	71206
Uttrakhand	68993	5800	10307	48966	4945
West Bengal	1001084	19105	113764	585800	113680
Andaman & Nicobar Is.	3776	6	876	11	9
Chandigarh	44985	1576	6261	17478	3701
Dadra & Nagra Haveli	18165	40	1482	807	355
Daman & Diu	4179	113	586	1847	730
Delhi	993735	6775	197573	426989	170910
Lakshadweep	117	0	6	4	2
Puducherry	16349	191	1620	3273	942
Total	**11815931**	**358962**	**2444754**	**8034533**	**2175890**

TABLE 83: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS FOR FY 2014-15

State/ UT	Group Business (other than RSBY & Govt. Sponsored Schemes)				
	No.of policies Issued *(Actuals)*	**No. of Persons Covered** *('000s)*	**Gross Premium** *(₹ Lakh)*	**No. of claims settled** *(Actuals)*	**Amount of Claims Settled** *(₹ Lakh)*
Andhra Pradesh	22021	15860	7195	2527	3734
Arunachal Pradesh	40	3	11	18	30
Assam	752	1335	398	130	175
Bihar	2177	1452	750	162	435
Chhattisgarh	21808	994	686	827	1069
Goa	4094	363	441	392	202
Gujarat	36700	7173	5520	6020	4588
Haryana	10646	6542	6262	3858	2259
Himachal Pradesh	1059	105	160	132	180
Jammu & Kashmir	740	369	315	71	210
Jharkhand	9323	1050	1159	460	733
Karnataka	45382	12529	9388	3171	4144
Kerala	17981	3553	2759	2461	1821
Madhya Pradesh	17771	3402	1723	1364	1301
Maharashtra	95880	176092	52711	15047	18804
Manipur	42	2	7	8	8
Meghalaya	32	2	9	7	48
Mizoram	8	2	1	4	6
Nagaland	16	4	1	6	12
Orissa	11344	5520	1192	398	628
Punjab	11535	6560	1748	1032	1254
Rajasthan	23577	2436	2519	1406	3086
Sikkim	223	87	128	59	44
Tamil Nadu	89742	14360	14428	6970	6591
Telangana	5998	2553	4133	1751	2302
Tripura	122	30	106	26	43
Uttar Pradesh	29469	3927	3741	2488	3468
Uttrakhand	5677	605	504	449	546
West Bengal	14737	5014	2104	2072	2585
Andaman & Nicobar Is.	185	36	61	63	37
Chandigarh	832	1675	373	628	260
Dadra & Nagra Haveli	151	14	102	4	3
Daman & Diu	1136	260	333	178	228
Delhi	21909	8658	8880	5157	4973
Lakshadweep	9	0	0	0	0
Puducherry	4328	1827	2047	1406	1255
Total	**507447**	**284392**	**131898**	**60752**	**67065**

TABLE 83: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS FOR FY 2014-15 *(Contd..)*

State/ UT	Group Business (Government Sponsored Schemes including RSBY)				
	No.of policies Issued *(Actuals)*	**No. of Persons Covered** *('000s)*	**Gross Premium** *(₹ Lakh)*	**No. of claims settled** *(Actuals)*	**Amount of Claims Settled** *(₹ Lakh)*
Andhra Pradesh	8	257	683	6	23
Arunachal Pradesh	0	0	0	0	0
Assam	0	0	0	0	0
Bihar	2	68	604	3	19
Chhattisgarh	0	0	0	1	3
Goa	0	0	0	0	0
Gujarat	0	0	0	65	87
Haryana	0	0	0	0	0
Himachal Pradesh	1	2	0	0	0
Jammu & Kashmir	0	0	0	2	5
Jharkhand	1	58	672	57	50
Karnataka	1	69	227	70	88
Kerala	0	0	0	1	1
Madhya Pradesh	0	0	0	136	67
Maharashtra	6	13508	2174	1725	1702
Manipur	0	0	0	0	0
Meghalaya	0	0	0	0	0
Mizoram	0	0	0	0	0
Nagaland	0	0	0	0	0
Orissa	0	0	0	0	0
Punjab	0	0	0	0	0
Rajasthan	0	0	0	2	0
Sikkim	0	0	0	0	0
Tamil Nadu	0	0	0	0	0
Telangana	0	0	0	0	0
Tripura	0	0	0	0	0
Uttar Pradesh	2	312	23	54	80
Uttrakhand	0	0	0	0	0
West Bengal	1	300	19	0	0
Andaman & Nicobar Is.	0	0	0	0	0
Chandigarh	0	0	0	11	29
Dadra & Nagra Haveli	0	0	0	0	0
Daman & Diu	0	0	0	0	0
Delhi	0	0	0	222	793
Lakshadweep	0	0	0	0	0
Puducherry	0	0	0	0	0
Total	**22**	**14575**	**4402**	**2355**	**2949**

TABLE 83: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS FOR FY 2014-15 *(Contd..)*

State/ UT	Individual Business including family/floater policies				
	No.of policies Issued *(Actuals)*	**No. of Persons Covered** *('000s)*	**Gross Premium** *(₹ Lakh)*	**No. of claims settled** *(Actuals)*	**Amount of Claims Settled** *(₹ Lakh)*
Andhra Pradesh	464809	-64	6554	2945	1678
Arunachal Pradesh	645	1	14	38	14
Assam	104414	205	1073	330	208
Bihar	75971	257	807	294	180
Chhattisgarh	52339	152	556	281	177
Goa	44851	54	312	137	60
Gujarat	927445	2241	9577	13834	3450
Haryana	173616	483	2774	1524	1012
Himachal Pradesh	39329	126	262	285	157
Jammu & Kashmir	22700	82	194	767	301
Jharkhand	76724	149	645	325	157
Karnataka	440756	590	5792	2228	1386
Kerala	287169	1023	3006	3868	1031
Madhya Pradesh	226393	820	1992	1641	651
Maharashtra	1537563	4552	16148	9062	4585
Manipur	2490	7	38	5	2
Meghalaya	1749	4	44	5	1
Mizoram	1600	3	15	0	0
Nagaland	765	4	16	3	0
Orissa	135919	707	1314	739	343
Punjab	263543	715	3042	1754	962
Rajasthan	281718	1329	2954	3624	1361
Sikkim	7942	19	44	6	3
Tamil Nadu	875654	1050	7220	3111	2222
Telangana	93338	303	1121	256	197
Tripura	37773	74	52	12	6
Uttar Pradesh	365161	1536	3852	3247	1843
Uttrakhand	43175	94	512	161	136
West Bengal	256703	1087	2613	1030	759
Andaman & Nicobar Is.	1423	1	12	6	3
Chandigarh	29854	64	424	138	205
Dadra & Nagra Haveli	4657	6	462	26	7
Daman & Diu	19215	12	53	27	8
Delhi	338690	6383	5209	2867	1505
Lakshadweep	26	0	2	0	0
Puducherry	133992	95	371	112	96
Total	**7370111**	**24166**	**79080**	**54688**	**24705**

TABLE 83: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS FOR FY 2014-15 *(Contd..)*

State/ UT	Total Business (Individual + Group + Govt.)				
	No.of policies Issued *(Actuals)*	**No. of Persons Covered** *('000s)*	**Gross Premium** *(₹ Lakh)*	**No. of claims settled** *(Actuals)*	**Amount of Claims Settled** *(₹ Lakh)*
Andhra Pradesh	486838	16054	14431	5478	5435
Arunachal Pradesh	685	5	25	56	44
Assam	105166	1540	1471	460	382
Bihar	78150	1777	2162	459	634
Chhattisgarh	74147	1146	1243	1109	1250
Goa	48945	417	753	529	262
Gujarat	964145	9413	15097	19919	8126
Haryana	184262	7025	9037	5382	3272
Himachal Pradesh	40389	234	422	417	337
Jammu & Kashmir	23440	452	509	840	516
Jharkhand	86048	1258	2477	842	940
Karnataka	486139	13188	15407	5469	5619
Kerala	305150	4576	5766	6330	2853
Madhya Pradesh	244164	4222	3715	3141	2019
Maharashtra	1633449	194152	71033	25834	25091
Manipur	2532	9	44	13	10
Meghalaya	1781	6	53	12	48
Mizoram	1608	5	17	4	6
Nagaland	781	8	18	9	12
Orissa	147263	6227	2507	1137	971
Punjab	275078	7274	4790	2786	2216
Rajasthan	305295	3765	5473	5032	4447
Sikkim	8165	106	172	65	47
Tamil Nadu	965396	15409	21648	10081	8813
Telangana	99336	2856	5254	2007	2499
Tripura	37895	104	158	38	49
Uttar Pradesh	394632	5775	7616	5789	5391
Uttrakhand	48852	699	1017	610	682
West Bengal	271441	6402	4735	3102	3344
Andaman & Nicobar Is.	1608	38	73	69	40
Chandigarh	30686	1739	797	777	494
Dadra & Nagra Haveli	4808	19	564	30	11
Daman & Diu	20351	272	386	205	236
Delhi	360599	15040	14089	8246	7271
Lakshadweep	35	0	2	0	0
Puducherry	138320	1922	2418	1518	1351
Total	**7877580**	**323132**	**215380**	**117795**	**94718**

TABLE 83: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS FOR FY 2015-16 *(Contd..)*

State/ UT	Group Business (other than Govt. Sponsored Schemes)*				
	No.of policies Issued *(Actuals)*	No. of Persons Covered *('000s)*	Gross Premium *(₹ Lakh)*	No. of claims settled *(Actuals)*	Amount of Claims Settled *(₹ Lakh)*
Andhra Pradesh	32375	11866	8491	3645	6476
Arunachal Pradesh	32	175	12	4	34
Assam	8558	1046	1233	311	333
Bihar	17739	1930	2498	202	633
Chhattisgarh	13644	4096	2362	2008	1716
Goa	4440	222	403	313	183
Gujarat	41224	7723	8955	7009	5692
Haryana	12689	4230	10053	3668	3055
Himachal Pradesh	2798	439	563	195	376
Jammu & Kashmir	2967	113	782	410	1096
Jharkhand	8767	785	1730	373	763
Karnataka	53572	7415	12993	4628	5992
Kerala	21540	3937	2972	3901	2235
Madhya Pradesh	94386	3910	3982	1421	2037
Maharashtra	847265	309015	41456	22564	21209
Manipur	59	37	25	6	31
Meghalaya	64	45	66	5	12
Mizoram	15	15	18	4	10
Nagaland	19	16	16	3	8
Orissa	13791	1856	2321	628	930
Punjab	10576	3105	2357	1817	2526
Rajasthan	32926	2600	4678	2805	3896
Sikkim	18	12	84	3	14
Tamil Nadu	338777	17402	21013	8094	8800
Telangana	17222	4574	6102	4970	2990
Tripura	58	182	99	12	27
Uttar Pradesh	45171	4567	7469	2214	3732
Uttrakhand	7136	736	852	424	577
West Bengal	26630	7160	6465	2892	3558
Andaman & Nicobar Is.	218	8	8	0	0
Chandigarh	844	1236	546	558	327
Dadra & Nagra Haveli	121	4	22	13	17
Daman & Diu	315	19	33	5	1
Delhi	25229	15944	10550	6324	4931
Lakshadweep	9	0	0	0	0
Puducherry	1082	119	152	50	21
Total	**1682276**	**416540**	**161361**	**81484**	**84237**

** Inclusive of Pradhan Mantri Suraksha Bima Yojana*

TABLE 83: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS FOR FY 2015-16 *(Contd..)*

State/ UT	Group Business (Government Sponsored Schemes)				
	No.of policies Issued *(Actuals)*	**No. of Persons Covered** *('000s)*	**Gross Premium** *(₹ Lakh)*	**No. of claims settled** *(Actuals)*	**Amount of Claims Settled** *(₹ Lakh)*
Andhra Pradesh	3	76	140	0	0
Arunachal Pradesh	0	0	0	0	0
Assam	0	0	0	0	0
Bihar	3	61	533	10	20
Chhattisgarh	0	0	0	0	0
Goa	0	0	0	0	0
Gujarat	0	354	35	144	198
Haryana	0	0	0	0	0
Himachal Pradesh	0	0	0	0	0
Jammu & Kashmir	1	0	0	2	5
Jharkhand	2	100	555	0	0
Karnataka	12	344	353	197	329
Kerala	0	0	0	0	0
Madhya Pradesh	5	88	106	8	16
Maharashtra	8	7646	376	2594	4400
Manipur	0	0	0	0	0
Meghalaya	0	0	0	0	0
Mizoram	0	0	0	0	0
Nagaland	0	0	0	0	0
Orissa	254	194	23	0	0
Punjab	0	0	0	0	0.04
Rajasthan	0	0	0	0	0.01
Sikkim	0	0	0	0	0
Tamil Nadu	59	3500	346	0	0
Telangana	1	54	165	0	0
Tripura	0	0	0	0	0
Uttar Pradesh	2	312	23	73	90
Uttrakhand	0	0	0	0	0
West Bengal	221	1841	220	1	0.09
Andaman & Nicobar Is.	0	0	0	0	0.00
Chandigarh	0	0	0	0	0.04
Dadra & Nagra Haveli	0	0	0	0	0
Daman & Diu	0	0	0	0	0
Delhi	6	5136	946	473	798
Lakshadweep	0	0	0	0	0
Puducherry	0	0	0	0	0
Total	**577**	**19706**	**3821**	**3502**	**5856**

TABLE 83: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS FOR FY 2015-16 *(Contd..)*

State/ UT	Individual Family Floater & other than Family Floater Insurance				
	No.of policies Issued *(Actuals)*	**No. of Persons Covered** *('000s)*	**Gross Premium** *(₹ Lakh)*	**No. of claims settled** *(Actuals)*	**Amount of Claims Settled** *(₹ Lakh)*
Andhra Pradesh	408808	969	6209	1645	2928
Arunachal Pradesh	564	1	16	12	8
Assam	82111	106	1133	217	289
Bihar	94949	111	785	164	306
Chhattisgarh	61479	87	686	268	413
Goa	25963	28	317	60	71
Gujarat	963845	1274	11755	13805	4483
Haryana	206465	305	3706	897	1140
Himachal Pradesh	42630	64	339	119	114
Jammu & Kashmir	28608	34	288	89	88
Jharkhand	58203	70	619	127	196
Karnataka	472924	884	8255	1464	2038
Kerala	332241	674	3545	2411	1392
Madhya Pradesh	237433	376	2393	1379	840
Maharashtra	1136997	2105	19296	5266	4785
Manipur	2769	3	55	7	1
Meghalaya	1420	2	25	10	3
Mizoram	977	3	17	5	10
Nagaland	846	3	17	4	1
Orissa	151179	213	1346	238	376
Punjab	277877	364	3628	1459	1130
Rajasthan	306164	447	4220	2168	1233
Sikkim	2335	4	42	4	3
Tamil Nadu	646034	799	8240	1851	2458
Telangana	174512	327	3185	276	431
Tripura	12268	22	49	6	3
Uttar Pradesh	509025	984	5211	1988	2102
Uttrakhand	54397	70	645	136	209
West Bengal	269775	313	2498	491	435
Andaman & Nicobar Is.	686	1	12	5	2
Chandigarh	31881	44	542	137	281
Dadra & Nagra Haveli	4033	4	77	5	19
Daman & Diu	3607	5	55	16	15
Delhi	301984	368	6430	1372	919
Lakshadweep	9	0.01	2	0.00	0.00
Puducherry	13669	17	203	31	38
Total	**6918663**	**11081**	**95843**	**38132**	**28761**

TABLE 83: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS FOR FY 2015-16 *(Concld.)*

State/ UT	Total Business (Individual + Group + Govt.)				
	No.of policies Issued *(Actuals)*	**No. of Persons Covered** *('000s)*	**Gross Premium** *(₹ Lakh)*	**No. of claims settled** *(Actuals)*	**Amount of Claims Settled** *(₹ Lakh)*
Andhra Pradesh	441186	12911	14840	5289	9404
Arunachal Pradesh	596	176	28	16	42
Assam	90669	1152	2366	529	622
Bihar	112691	2102	3816	377	958
Chhattisgarh	75123	4183	3048	2276	2128
Goa	30403	250	720	373	254
Gujarat	1005069	9352	20746	20959	10372
Haryana	219154	4535	13759	4565	4196
Himachal Pradesh	45428	503	902	314	490
Jammu & Kashmir	31576	147	1070	501	1189
Jharkhand	66972	955	2904	500	959
Karnataka	526508	8642	21601	6289	8359
Kerala	353781	4611	6517	6311	3627
Madhya Pradesh	331824	4374	6481	2807	2893
Maharashtra	1984270	318766	61128	30425	30395
Manipur	2828	41	80	13	32
Meghalaya	1484	48	92	15	15
Mizoram	992	18	35	9	20
Nagaland	865	19	33	7	9
Orissa	165224	2263	3690	866	1306
Punjab	288453	3469	5985	3276	3656
Rajasthan	339090	3047	8898	4973	5129
Sikkim	2353	16	127	7	17
Tamil Nadu	984870	21700	29599	9945	11258
Telangana	191735	4955	9452	5246	3421
Tripura	12326	203	148	18	30
Uttar Pradesh	554198	5863	12703	4275	5924
Uttrakhand	61533	806	1496	560	786
West Bengal	296626	9313	9183	3384	3993
Andaman & Nicobar Is.	904	10	20	5	2
Chandigarh	32725	1280	1088	695	608
Dadra & Nagra Haveli	4154	9	98	18	36
Daman & Diu	3922	24	88	22	16
Delhi	327219	21448	17926	8169	6648
Lakshadweep	18	0	2	0	0
Puducherry	14751	135	355	82	60
Total	**8601516**	**447327**	**261025**	**123118**	**118853**

TABLE 84: CHANNEL WISE PERFORMANCE OF HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS DURING FY 2014-15

(No. of policies in actuals) (No. of Persons in '000)(Premium in ₹ Lakh)

Name of the Channel	Individual Insurance including Family /Floater Policies			Group Business (including Government Sponsored Insurance Schemes & RSBY)			Total (Individual + Group)		
	No.of policies Issued	No. of Persons Covered	Gross Premium	No.of policies Issued	No. of Persons Covered	Gross Premium	No.of policies Issued	No. of Persons Covered	Gross Premium
Brokers	288151	729	27203	24836	23145	490073	312987	23873	517276
Corporate Agent - Banks	1552686	3277	101075	173062	2703	39878	1725748	5981	140953
Corporate Agent - Other than Banks	246732	630	37594	35218	538	6804	281950	1169	44398
Direct Sale - Online	238162	487	22998	344	432	987	238506	918	23985
Direct Sale - Other than Online	971248	2434	74813	58017	228847	509299	1029265	231281	584112
Individual Agents	7295723	17805	613554	43653	6992	85253	7339376	24797	698807
Micro-insurance Agents	555	2	3	818	11	87	1373	13	90
Total of all channels	**10593257**	**25364**	**877240**	**335948**	**262667**	**1132382**	**10929205**	**288032**	**2009622**

SHARE OF DIFFERENT CHANNELS IN HEALTH INSURANCE BUSINESS (IN PERCENTAGE) FY 2014-15

Name of the Channel	Individual Insurance including Family /Floater Policies			Group Business (including Government Sponsored Insurance Schemes & RSBY)			Total (Individual + Group)		
	No.of policies Issued	No. of Persons Covered	Gross Premium	No.of policies Issued	No. of Persons Covered	Gross Premium	No.of policies Issued	No. of Persons Covered	Gross Premium
Brokers	3%	3%	3%	7%	9%	43%	3%	9%	26%
Corporate Agent - Banks	15%	13%	11%	52%	1%	3%	16%	2%	7%
Corporate Agent - Other than Banks	2%	2%	4%	11%	0%	1%	3%	0%	2%
Direct Sale - Online	2%	2%	3%	0%	0%	0%	2%	0%	1%
Direct Sale - Other than Online	9%	10%	9%	17%	87%	45%	9%	80%	29%
Individual Agents	69%	70%	70%	13%	3%	8%	67%	9%	35%
Micro-insurance Agents	0%	0%	0%	0%	0%	0%	0%	0%	0%
Total of all channels	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**

TABLE 84: CHANNEL WISE PERFORMANCE OF HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS DURING FY 2015-16 *(Concld.)*

(No. of policies in actuals) (No. of Persons in '000)(Premium in ₹ Lakh)

Name of the Channel	Individual Insurance including Family /Floater Policies			Group Business (including Government Sponsored Insurance Schemes & RSBY)			Total (Individual + Group)		
	No.of policies Issued	No. of Persons Covered	Gross Premium	No.of policies Issued	No. of Persons Covered	Gross Premium	No.of policies Issued	No. of Persons Covered	Gross Premium
Brokers	408341	1411	46015	32222	24571	551503	440563	25982	597518
Corporate Agent - Banks	1433492	2972	110746	190837	5877	58572	1624329	8850	169318
Corporate Agent - Other than Banks	336755	772	47103	46692	649	13534	383447	1421	60637
Direct Sale - Online	215863	485	20781	7005	260	24047	222868	744	44828
Direct Sale - Other than Online	1089639	2772	85899	12736	225853	602345	1102375	228625	688244
Individual Agents	7874217	20269	722446	141503	7607	90474	8015720	27876	812920
Micro-insurance Agents	1913	8	18	176	2	24	2089	10	41
Web- aggregators	23838	56	2363	7	0.45	13	23845	57	2375
Others	578	2	1527	117	65395	67345	695	65397	68872
Total of all channels	**11384636**	**28748**	**1036897**	**431295**	**330214**	**1407857**	**11815931**	**358962**	**2444754**

SHARE OF DIFFERENT CHANNELS IN HEALTH INSURANCE BUSINESS FY 2015-16

Name of the Channel	Individual Insurance including Family /Floater Policies			Group Business (including Government Sponsored Insurance Schemes & RSBY)			Total (Individual + Group)		
	No.of policies Issued	No. of Persons Covered	Gross Premium	No.of policies Issued	No. of Persons Covered	Gross Premium	No.of policies Issued	No. of Persons Covered	Gross Premium
Brokers	4%	5%	4%	7%	7%	39%	4%	7%	24%
Corporate Agent - Banks	13%	10%	11%	44%	44%	4%	14%	2%	7%
Corporate Agent - Other than Banks	3%	3%	5%	11%	11%	1%	3%	0%	2%
Direct Sale - Online	2%	2%	2%	2%	2%	2%	2%	0%	2%
Direct Sale - Other than Online	10%	10%	8%	3%	3%	43%	9%	64%	28%
Individual Agents	69%	71%	70%	33%	33%	6%	68%	8%	33%
Micro-insurance Agents	0%	0%	0%	0%	0%	0%	0%	0%	0%
Web- aggregators	0%	0%	0%	0%	0%	0%	0%	0%	0%
Others	0%	0%	0%	0%	0%	5%	0%	18%	3%
Total of all channels	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**

TABLE 85: DETAILS OF CLAIMS DEVELOPMENT & AGEING - DURING 2014-15 HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSIINESS

(Number in Actuals)(Amount in ₹ Lakh)

Details of Claims Development	For Claims Handled through TPAs						For Claims handled directly					
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims pending at the beginning of the period	214691	25957	141908	37705	162	60	574592	19037	73570	82394	1873	4551
New claims registered during the period	2948225	893386	2743720	905460	1108	195	3093065	253136	940609	372422	19122	32057
Claims settled during the period	2681472	667282	2438734	634613	611	144	3361565	215294	739047	281385	14351	23575
Claims repudiated during the period	187695	76773	305101	108203	476	76	168769	36656	200771	103541	4382	6992
Claims pending at the end of the year	293749	175288	141793	200348	183	35	137323	20223	74361	69891	2262	6040
Penal Interest Paid	0	0	60	0	0	0	0	0	2516	4	0	0

Ageing of pending claims*	For Claims Handled through TPAs						For Claims handled directly					
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims pending for less than 1 Month	168192	117192	97610	99896	107	13	100937	15518	44031	47554	734	1625
Claims pending for greater than 1 month and less than 3 months	46626	28951	27825	51958	41	4	23628	3077	19859	10454	391	2038
Claims pending for greater than 3 month and less than 6 months	23346	11428	7462	22912	17	2	861	261	4744	5440	286	938
Claims pending for greater than 6 month and less than 12 months	26170	6224	4530	14343	6	1	1572	283	2762	3407	332	536
Claims pending for greater than 1 year and less than 2 years	18451	10751	2722	7226	5	4	10099	1014	1307	1781	228	398
Claims pending for more than 2 years	10967	742	1644	4014	7	12	226	71	1659	1255	291	506
Total	**293749**	**175289**	**141794**	**200349**	**183**	**35**	**137323**	**20223**	**74361**	**69891**	**2262**	**6040**

* Reckoned from the date of first intimation

TABLE 85: DETAILS OF CLAIMS DEVELOPMENT & AGEING - DURING 2014-15 HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSIINESS *(Contd..)*

(Number in Actuals)(Amount in ₹ Lakh)

Ageing of settled claims**	For Claims Handled through TPAs						For Claims handled directly					
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims settled for less than 1 month	2190358	495263	1831059	334443	350	54	2920013	193826	596635	231219	10512	10421
Claims settled for greater than 1 month and less than 3 months	407339	142313	410911	175762	179	39	375939	17735	101294	32540	2508	8193
Claims settled for greater than 3 month and less than 6 months	60796	22712	149255	94191	61	37	63262	2798	32830	11649	953	3621
Claims settled for greater than 6 month and less than 12 months	21095	5884	37537	25505	15	11	2210	883	6519	4572	306	1121
Claims settled for greater than 1 year and less than 2 years	1474	936	7203	3461	3	1	109	41	1096	506	54	201
Claims settled for more than 2 years	410	175	2769	1252	3	1	32	12	673	898	18	18
Total	**2681472**	**667282**	**2438734**	**634614**	**611**	**144**	**3361565**	**215294**	**739047**	**281385**	**14351**	**23575**

*** Reckoned from date of receipt of last requirement*

Ageing of repudiated claims***	For Claims Handled through TPAs						For Claims handled directly					
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims repudiated for less than 1 month	147062	62941	175867	66818	145	31	122959	32698	123813	41716	2555	3139
Claims repudiated for greater than 1 month and less than 3 months	22333	10038	79005	24249	191	22	20393	1745	58392	24714	1379	2131
Claims repudiated for greater than 3 month and less than 6 months	10533	2672	29909	9989	108	14	24062	1961	14409	14009	169	565
Claims repudiated for greater than 6 month and less than 12 months	7396	1011	13020	4799	23	3	1267	218	2585	14767	76	277
Claims repudiated for greater than 1 year and less than 2 years	301	87	5735	1918	6	3	80	10	1160	5941	43	149
Claims repudiated for more than 2 years	70	24	1565	430	3	2	8	24	412	2393	160	731
Total	**187695**	**76773**	**305101**	**108203**	**476**	**76**	**168769**	**36655**	**200771**	**103541**	**4382**	**6992**

*** Reckoned from date of receipt of last requirement.

TABLE 85: DETAILS OF CLAIMS DEVELOPMENT & AGING - DURING 2015-16 HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUISINESS *(Contd..)*

(Number in Actuals)(Amount in ₹ Lakh)

Details of Claims Development	For Claims Handled through TPAs						For Claims handled directly					
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims pending at the beginning of the period	226249	61678	134950	81439	197	38	136067	18256	67942	42290	2050	5058
New claims registered during the period	3531858	1046203	3076073	998477	1416	418	1662818	314607	910272	383734	32114	18275
Claims settled during the period	3225958	833360	2621230	774190	915	307	1454499	237721	707372	323698	24559	6615
Claims repudiated during the period	230002	113816	413060	177451	591	122	163951	53381	226321	79947	5389	9861
Claims pending at the end of the year	302147	88995	176733	84113	107	26	180435	25647	44521	43863	4216	6886
Penal Interest Paid	0	0	354	1	0	0	0	0	437	24562	0	0

Ageing of pending claims*	For Claims Handled through TPAs						For Claims handled directly					
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims pending for less than 1 Month	196579	64994	130736	55396	62	10	176463	23583	30489	34728	2341	3018
Claims pending for greater than 1 month and less than 3 months	64258	13634	30406	18218	26	4	2792	1289	9822	4422	333	1413
Claims pending for greater than 3 month and less than 6 months	14889	3494	8497	4610	6	3	743	517	2113	1243	253	947
Claims pending for greater than 6 month and less than 12 months	13434	3691	4524	4083	3	0	360	157	742	1145	572	635
Claims pending for greater than 1 year and less than 2 years	7040	1748	1668	1135	2	1	34	49	473	1121	450	520
Claims pending for more than 2 years	5947	1435	902	672	8	8	43	51	882	1204	267	353
Total	**302147**	**88995**	**176733**	**84113**	**107**	**26**	**180435**	**25647**	**44521**	**43863**	**4216**	**6886**

* Reckoned from the date of first intimation

TABLE 85: DETAILS OF CLAIMS DEVELOPMENT & AGEING - DURING 2015-16 HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUISINESS *(Concld.)*

(Number in Actuals)(Amount in ₹ Lakh)

Ageing of settled claims**	For Claims Handled through TPAs						For Claims handled directly					
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims settled for less than 1 month	2705759	662435	2021775	519587	597	125	1414423	230873	596769	262387	23625	5236
Claims settled for greater than 1 month and less than 3 months	435985	149349	404534	177382	201	82	29142	5415	66504	31735	752	1131
Claims settled for greater than 3 month and less than 6 months	67117	16943	139397	49196	57	31	699	883	35206	17116	126	216
Claims settled for greater than 6 month and less than 12 months	14567	3255	46934	16445	38	40	10166	347	5587	6021	35	27
Claims settled for greater than 1 year and less than 2 years	2096	632	6734	10514	15	22	36	191	1867	5529	8	1
Claims settled for more than 2 years	434	746	1856	1066	7	7	33	11	1439	911	12	5
Total	**3225958**	**833360**	**2621230**	**774190**	**915**	**307**	**1454499**	**237721**	**707372**	**323698**	**24559**	**6615**

*** Reckoned from date of receipt of last requirement*

Ageing of repudiated claims***	For Claims Handled through TPAs						For Claims handled directly					
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims repudiated for less than 1 month	172633	72335	231954	74342	303	66	152011	49697	157723	46166	3231	5887
Claims repudiated for greater than 1 month and less than 3 months	34982	14146	118372	43630	162	20	9630	2953	58132	20865	1637	2360
Claims repudiated for greater than 3 month and less than 6 months	13155	4841	39008	18984	90	23	1895	568	6711	3334	218	721
Claims repudiated for greater than 6 month and less than 12 months	7681	1405	16124	14850	30	9	255	132	2278	5073	45	309
Claims repudiated for greater than 1 year and less than 2 years	1208	229	6433	4565	5	3	119	25	1145	2321	16	4
Claims repudiated for more than 2 years	343	20859	1169	21080	1	0	41	6	332	2189	242	579
Total	**230002**	**113816**	**413060**	**177451**	**591**	**122**	**163951**	**53381**	**226321**	**79947**	**5389**	**9861**

*** Reckoned from date of receipt of last requirement.

TABLE 86: HEALTH INSURERS : POLICYHOLDERS ACCOUNT

(₹ Lakh)

Particulars	APOLLO MUNICH			MAX BUPA			RELIGARE HEALTH		
	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14
Premiums earned (Net)	77489.76	65588.45	54340.39	39310.95	31523.64	23765.98	28772.72	15372.27	8164.36
Profit/ Loss on sale/redemption of Investments	452.04	228.24	173.44	248.28			157.89	147.36	79.41
Interest, Dividend & Rent – Gross	3811.49	3276.16	2551.56	2299.37	1795.10	1406.90	2312.96	1118.75	477.89
Others	183.84								
TOTAL (A)	**81937.13**	**69092.85**	**57065.39**	**41858.60**	**33318.74**	**25172.88**	**31243.57**	**16638.38**	**8721.66**
Claims Incurred (Net)	50064.66	41342.70	35643.60	23402.26	17387.53	14039.62	16471.89	9396.66	6524.79
Commission	5018.93	4533.36	6387.20	4479.73	3219.85	2787.60	(2458.19)	1989.75	1274.67
Operating Expenses related to Insurance Business	28580.71	25577.92	20829.62	22123.48	23269.35	22766.76	25705.13	15720.70	9731.57
Others- Amortizations, Write offs & Provisions					(56.53)	56.53			
Foreign Taxes									
TOTAL (B)	**83664.30**	**71453.98**	**62860.42**	**50005.47**	**43820.20**	**39650.51**	**39718.83**	**27107.11**	**17531.03**
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)	**(1727.17)**	**(2361.13)**	**(5795.03)**	**(8146.87)**	**(10501.46)**	**(14477.63)**	**(8475.26)**	**(10468.73)**	**(8809.37)**
APPROPRIATIONS									
Transfer to Shareholders' Account	(1727.17)	(2361.13)	(5795.03)	(8146.87)	(10501.46)	(14477.63)	(8475.26)	(10468.73)	(8809.37)
Transfer to Catastrophe Reserve									
Transfer to Other Reserves									
TOTAL (C)	**(1727.17)**	**(2361.13)**	**(5795.03)**	**(8146.87)**	**(10501.46)**	**(14477.63)**	**(8475.26)**	**(10468.73)**	**(8809.37)**

Note : Figures in brackets indicate negative values

TABLE 86: HEALTH INSURERS : POLICYHOLDERS ACCOUNT *(Concld.)*

(₹ Lakh)

Particulars	STAR HEALTH			CIGNA TTK			TOTAL		
	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14
Premiums earned (Net)	151387.16	101792.95	67539.50	7095.70	667.47	1.24	304056.29	214944.78	153811.47
Profit/ Loss on sale/redemption of Investments	701.14	152.23	83.29	39.95	12.78		1599.30	540.61	336.14
Interest, Dividend & Rent – Gross	5720.58	4047.36	2551.88	468.15	46.26	0.17	14612.55	10283.63	6988.40
Others			1616.06				183.84		1616.06
TOTAL (A)	**157808.88**	**105992.54**	**71790.73**	**7603.80**	**726.51**	**1.41**	**320451.98**	**225769.02**	**162752.07**
Claims Incurred (Net)	81455.42	65105.91	45394.56	5581.51	429.37	0.74	176975.74	133662.17	101603.31
Commission	6105.86	10101.22	3666.02	1200.31	148.98	3.06	14346.64	19993.16	14118.55
Operating Expenses related to Insurance Business	45394.80	45583.41	33186.46	17962.94	12237.88	6271.57	139767.06	122389.26	92785.98
Others- Amortizations, Write offs & Provisions				280.51			280.51	(56.53)	56.53
Foreign Taxes									
TOTAL (B)	**132956.08**	**120790.54**	**82247.04**	**25025.27**	**12816.23**	**6275.37**	**331369.95**	**275988.06**	**208564.37**
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)	**24852.80**	**(14798.00)**	**(10456.31)**	**(17421.47)**	**(12089.72)**	**(6273.96)**	**(10917.97)**	**(50219.04)**	**(45812.30)**
APPROPRIATIONS									
Transfer to Shareholders' Account	24852.80	(14798.00)	(10456.31)	(17421.47)	(12089.72)	(6273.96)	(10917.97)	(50219.04)	(45812.30)
Transfer to Catastrophe Reserve									
Transfer to Other Reserves									
TOTAL (C)	**24852.80**	**(14798.00)**	**(10456.31)**	**(17421.47)**	**(12089.72)**	**(6273.96)**	**(10917.97)**	**(50219.04)**	**(45812.30)**

Note : Figures in brackets indicate negative values

TABLE 87: HEALTH INSURERS : SHAREHOLDERS ACCOUNT

(₹ Lakh)

Particulars	APOLLO MUNICH			MAX BUPA			RELIGARE HEALTH		
	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14
OPERATING PROFIT/(LOSS)									
(a) Fire Insurance									
(b) Marine Insurance									
(c) Miscellaneous Insurance	(1727.17)	(2361.13)	(5795.03)	(8146.87)	(10501.46)	(14477.63)	(8475.26)	(10468.73)	(8809.37)
TOTAL (1)	**(1727.17)**	**(2361.13)**	**(5795.03)**	**(8146.87)**	**(10501.46)**	**(14477.63)**	**(8475.26)**	**(10468.73)**	**(8809.37)**
INCOME FROM INVESTMENTS									
(a) Interest, Dividend & Rent – Gross	2393.50	2236.97	1933.78	1584.55	1328.30	919.58	865.68	830.77	975.35
(b) amortisation of discount /premium	20.22	64.60	57.92						
(C) Profit on sale of investments	286.27	160.45	135.38	171.10	247.80	254.54	53.39	4.31	130.43
Less: Loss on sale of investments		(0.11)							(30.75)
TOTAL (2)	**2699.99**	**2461.91**	**2127.08**	**1755.65**	**1576.10**	**1174.12**	**919.06**	**835.08**	**1075.03**
OTHER INCOME	100.96	256.36	178.67	17.25	21.62	40.35			0.44
TOTAL (3)	**100.96**	**256.36**	**178.67**	**17.25**	**21.62**	**40.35**			**0.44**
TOTAL (A) [1+2+3]	**1073.78**	**357.14**	**(3489.28)**	**(6373.97)**	**(8903.74)**	**(13263.16)**	**(7556.20)**	**(9633.65)**	**(7733.90)**
PROVISIONS (Other than taxation)									
(a) For diminution in the value of investments									
(b) For doubtful debts				339.91	152.73				
(c) Others				18.93	31.89	23.97			
OTHER EXPENSES									
(a) Expenses other than those related to Insurance Business	327.80	287.52	204.43	116.98	242.96		327.64	291.80	227.49
(b) Bad debts written off									
(c) Others							0.06	(0.11)	0.06
TOTAL (B)	**327.80**	**287.52**	**204.43**	**475.82**	**427.58**	**23.97**	**327.70**	**291.69**	**227.55**
Profit Before Tax	745.98	69.62	(3693.71)	(6849.79)	(9331.32)	(13287.13)	(7883.90)	(9925.34)	(7961.45)
Provision for Taxation		3.17	2.97					0.51	1.15
Profit after Tax	745.98	66.45	(3696.68)	(6849.79)	(9331.32)	(13287.13)	(7883.90)	(9925.85)	(7962.60)
APPROPRIATIONS									
(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									
Balance of Profit / Loss B/f from last year	(34854.10)	(34920.55)	(31223.87)	(62082.18)	(52690.47)	(39403.34)	(22519.06)	(12579.72)	(4617.12)
Adjustment on account of depreciation due to change in accounting policy					(60.39)			(13.49)	
Balance C/f to Balance Sheet	**(34108.12)**	**(34854.10)**	**(34920.55)**	**(68931.97)**	**(62082.18)**	**(52690.47)**	**(30402.96)**	**(22519.06)**	**(12579.72)**

Note : *Figures in brackets indicate negative values*

TABLE 87: HEALTH INSURERS : SHAREHOLDERS ACCOUNT *(Concld.)*

(₹ Lakh)

Particulars	CIGNA TTK			STAR HEALTH			TOTAL		
	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14	2015-16	2014-15	2013-14
OPERATING PROFIT/(LOSS)									
(a) Fire Insurance									
(b) Marine Insurance									
(c) Miscellaneous Insurance	(17421.47)	(12089.71)	(6273.97)	24852.80	(14798.00)	(10456.31)	(10917.97)	(50219.03)	(45812.31)
TOTAL (1)	**(17421.47)**	**(12089.71)**	**(6273.97)**	**24852.80**	**(14798.00)**	**(10456.31)**	**(10917.97)**	**(50219.03)**	**(45812.31)**
INCOME FROM INVESTMENTS									
(a) Interest, Dividend & Rent – Gross	787.06	1034.60	398.63	1613.50	888.45	1093.66	7244.29	6319.09	5321.00
(b) amortisation of discount /premium							20.22	64.60	57.92
(C) Profit on sale of investments	81.82	202.37		197.76	33.42	38.29	790.34	648.35	558.64
Less: Loss on sale of investments						(2.59)		(0.11)	(33.34)
TOTAL (2)	**868.88**	**1236.97**	**398.63**	**1811.26**	**921.87**	**1129.36**	**8054.84**	**7031.93**	**5904.22**
OTHER INCOME							**118.21**	**277.98**	**219.46**
TOTAL (3)							**118.21**	**277.98**	**219.46**
TOTAL (A) [1+2+3]	**(16552.59)**	**(10852.74)**	**(5875.34)**	**26664.06**	**(13876.13)**	**(9326.95)**	**(2744.92)**	**(42909.12)**	**(39688.63)**
PROVISIONS (Other than taxation)									
(a) For diminution in the value of investments									
(b) For doubtful debts							339.91	152.73	
(c) Others							18.93	31.89	23.97
OTHER EXPENSES									
(a) Expenses other than those related to Insurance Business							772.42	822.28	431.92
(b) Bad debts written off				8303.26			8303.26		
(c) Others	809.59	601.95	156.25	4703.21	128.96	5.41	5512.86	730.80	161.72
TOTAL (B)	**809.59**	**601.95**	**156.25**	**13006.47**	**128.96**	**5.41**	**14947.38**	**1737.70**	**617.61**
Profit Before Tax	(17362.18)	(11454.69)	(6031.59)	13657.59	(14005.09)	(9332.36)	(17692.30)	(44646.82)	(40306.24)
Provision for Taxation								3.68	4.12
Profit after Tax	(17362.18)	(11454.69)	(6031.59)	13657.59	(14005.09)	(9332.36)	(17692.30)	(44650.50)	(40310.36)
APPROPRIATIONS									
(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									
Balance of Profit / Loss B/f from last year	(17500.14)	(6045.45)	(13.86)	(49521.90)	(35516.79)	(26184.43)	(186477.38)	(141752.98)	(101442.62)
Adjustment on account of depreciation due to change in accounting policy								(73.88)	
Balance C/f to Balance Sheet	**(34862.32)**	**(17500.14)**	**(6045.45)**	**(35864.31)**	**(49521.88)**	**(35516.79)**	**(204169.68)**	**(186477.36)**	**(141752.98)**

Note : *Figures in brackets indicate negative values*

TABLE 88: HEALTH INSURERS : BALANCE SHEET (AS ON 31ST MARCH)

(₹ Lakh)

Particulars	APOLLO MUNICH			MAX BUPA			RELIGARE HEALTH		
	2016	2015	2014	2016	2015	2014	2016	2015	2014
SOURCES OF FUNDS									
Share Capital	35692.29	34922.88	33098.00	89800.00	79050.00	66900.00	47507.00	35000.00	25000.00
Share Application Money			2700.00						
Reserves & Surplus	25877.93	25364.14	24464.14						
Fair Value Change Account	25.22	7.92	11.20	30.50	9.31	7.87			0.75
Deferred Tax Liability									
Borrowings									
TOTAL	**61595.44**	**60294.94**	**60273.34**	**89830.50**	**79059.31**	**66907.87**	**47507.00**	**35000.00**	**25000.75**
APPLICATION OF FUNDS									
Investments	70505.80	50517.51	47831.29	56645.42	43003.15	33694.43	45329.26	30495.80	18756.46
Loans									
Fixed Assets	2468.42	2312.25	2325.16	2339.63	3212.66	3140.55	3874.39		
Deferred Tax Assets	1498.06	1498.06	1498.06					3286.4	3369.37
CURRENT ASSETS									
Cash & Bank Balance	20420.68	26917.88	22453.16	1325.79	1193.79	1411.77	2364.69	2552.59	1293.52
Advances and Other Assets	9167.65	8126.30	7590.14	4201.10	3371.53	4173.58	5821.04	3617.23	2716.10
Sub-Total (A)	**29588.33**	**35044.18**	**30043.30**	**5526.89**	**4565.32**	**5585.35**	**8185.73**	**6169.82**	**4009.62**
CURRENT LIABILITIES	23045.80	19356.17	14317.51	17014.84	7642.07	7396.50	18888.49	13418.98	7232.52
Provisions	53527.49	44574.99	42027.51	26598.57	26161.93	20806.43	21396.84	14052.10	6481.89
Sub-Total (B)	**76573.29**	**63931.16**	**56345.02**	**43613.41**	**33804.00**	**28202.93**	**40285.34**	**27471.08**	**13714.41**
Net Current Assets (C)= (A-B)	**(46984.96)**	**(28886.98)**	**(26301.72)**	**(38086.52)**	**(29238.68)**	**(22617.58)**	**(32099.61)**	**(21301.26)**	**(9704.79)**
"Misc. Expenditure"(to the extent not written off or adjusted)"									
Profit & Loss Account (Debit Balance)	34108.12	34854.10	34920.55	68931.97	62082.18	52690.47	30402.96	22519.06	12579.71
Rounding off									
TOTAL	**61595.44**	**60294.94**	**60273.34**	**89830.50**	**79059.31**	**66907.87**	**47507.00**	**35000.00**	**25000.75**

Note: Figures in brackets indicate negative values

TABLE 88: HEALTH INSURERS : BALANCE SHEET (AS ON 31ST MARCH) *(Concld.)*

(₹ Lakh)

Particulars	CIGNA TTK			STAR HEALTH			TOTAL		
	2016	2015	2014	2016	2015	2014	2016	2015	2014
SOURCES OF FUNDS									
Share Capital	24002.81	20000.00	10000.00	38699.21	36214.41	33386.05	235701.31	205187.29	168384.05
Share Application Money									2700.00
Reserves & Surplus	19512.01	9019.61	4509.80	33175.50	27492.76	21088.52	78565.44	61876.51	50062.46
Fair Value Change Account	1.91	8.46					19567.73	9036.84	4529.62
Deferred Tax Liability							1.91	8.46	
Borrowings									
TOTAL	**43516.73**	**29028.07**	**14509.80**	**71874.71**	**63707.17**	**54474.57**	**314324.38**	**267089.49**	**221166.33**
APPLICATION OF FUNDS									
Investments	19112.97	14394.18	7348.59	80671.47	50183.72	35132.95	272264.92	188594.36	142763.72
Loans									
Fixed Assets	3.22	4.71	3.96	6541.27	5846.54	5986.76	15226.93	11376.16	11456.43
Deferred Tax Assets							1498.06	4784.46	4867.43
CURRENT ASSETS									
Cash & Bank Balance	2585.41	240.21	9166.13	27193.94	32779.17	21550.38	53890.51	63683.64	55874.96
Advances and Other Assets	3076.99	2905.62	1037.92	22796.13	20768.85	23108.28	45062.91	38789.53	38626.02
Sub-Total (A)	**5662.40**	**3145.83**	**10204.05**	**49990.07**	**53548.02**	**44658.66**	**98953.42**	**102473.17**	**94500.98**
CURRENT LIABILITIES	7792.84	4445.30	9016.50	23804.71	20972.18	15793.52	90546.68	65834.70	53756.55
Provisions	8331.36	1571.49	75.74	77387.71	74420.82	51027.08	187241.97	160781.33	120418.65
Sub-Total (B)	**16124.20**	**6016.79**	**9092.24**	**101192.42**	**95393.00**	**66820.60**	**277788.66**	**226616.03**	**174175.20**
Net Current Assets (C)= (A-B)	**(10461.80)**	**(2870.96)**	**1111.81**	**(51202.35)**	**(41844.98)**	**(22161.94)**	**(178835.24)**	**(124142.86)**	**(79674.22)**
"Misc. Expenditure"(to the extent not written off or adjusted)"									
Profit & Loss Account (Debit Balance)	34862.32	17500.14	6045.44	35864.31	49521.89	35516.80	204169.68	186477.37	141752.97
Rounding off	0.02						0.02		
TOTAL	**43516.73**	**29028.07**	**14509.80**	**71874.70**	**63707.17**	**54474.57**	**314324.37**	**267089.49**	**221166.33**

Note: Figures in brackets indicate negative values

TABLE 89: STATE-WISE NUMBER OF OFFICES OF NON-LIFE INSURERS
(As on 31st March)

States/Union Territory	Bajaj Allianz			Bharti AXA			Cholamandalam			Future Generali			HDFC Ergo		
	2014	2015	2016	2014	2015	2016	2014	2015	2016	2014	2015	2016	2014	2015	2016
Andhra Pradesh	21	13	12	4	3	4	6	5	6	7	4	5	8	5	5
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Assam	3	4	5	1	1	1	2	2	2	2	2	2	2	2	2
Bihar	4	7	7	1	1	1	2	2	2	2	3	4	2	2	2
Chhattisgarh	4	4	4	1	2	2	3	3	3	2	3	3	2	2	2
Goa	3	4	4	1	1	1	2	2	2	1	1	1	1	1	1
Gujarat	21	22	21	4	5	6	8	8	8	13	17	17	9	9	9
Haryana	5	6	6	2	2	3	3	3	3	5	5	5	3	3	3
Himachal Pradesh	1	1	1	0	0	0	0	0	0	1	1	1	0	1	1
Jammu & Kashmir	2	2	2	1	1	1	0	0	0	1	1	1	1	2	2
Jharkhand	4	4	4	1	1	2	2	2	3	4	4	4	2	2	2
Karnataka	12	15	16	5	7	10	6	6	8	6	7	8	5	5	5
Kerala	9	9	9	2	3	6	6	6	6	6	6	6	8	8	8
Madhya Pradesh	5	5	4	2	3	3	4	4	4	5	6	6	3	3	3
Maharasthra	28	32	34	12	12	16	19	19	20	19	24	24	21	19	19
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Orissa	6	6	6	1	1	2	2	2	2	4	4	4	4	4	4
Punjab	8	8	8	3	3	3	2	2	2	5	5	5	4	4	4
Rajasthan	3	4	4	2	2	2	5	5	5	4	8	7	5	5	5
Sikkim	0	0	0	0	0	0	1	1	1	0	0	0	0	0	0
Tamil Nadu	16	17	18	4	6	7	20	21	21	6	7	8	8	8	8
Telangana	-	9	9	-	3	4	-	3	3	-	4	8	-	3	3
Tripura	0	0	0	0	0	0	1	1	1	1	1	1	0	0	0
Uttar Pradesh	8	9	9	5	5	6	6	6	6	5	5	4	8	8	8
Uttrakhand	1	1	1	1	1	1	1	1	1	2	2	2	1	1	1
West Bengal	16	19	20	3	3	3	3	3	3	5	4	7	4	4	4
Andaman & Nicobar Island	1	1	1	0	0	0	0	0	0	1	1	1	0	0	0
Chandigarh	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	4	7	8	2	2	2	1	1	2	2	2	2	5	5	5
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	1	1	1	0	0	0	1	1	1	1	1	1	1	1	1
Total	**186**	**210**	**214**	**59**	**69**	**87**	**107**	**110**	**116**	**111**	**129**	**138**	**108**	**108**	**108**

TABLE 89: STATE-WISE NUMBER OF OFFICES OF NON-LIFE INSURERS *(Contd...)*
(As on 31st March)

States/Union Territory	ICICI Lombard			IFFCO Tokio			Kotak	L&T General			Liberty Videocon			Magma HDI		
	2014	2015	2016	2014	2015	2016	2016	2014	2015	2016	2014	2015	2016	2014	2015	2016
Andhra Pradesh	25	16	17	3	1	1	1	1	1	1	2	2	2	3	3	3
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Assam	2	3	3	0	0	0	0	0	0	0	0	0	1	0	0	0
Bihar	4	8	9	1	1	1	0	0	0	1	0	0	0	1	1	1
Chhattisgarh	5	6	6	1	1	1	0	1	1	1	0	1	1	6	6	6
Goa	2	2	2	1	1	1	0	0	0	0	0	1	1	0	0	0
Gujarat	22	22	22	9	10	10	1	1	1	3	2	3	3	5	5	5
Haryana	9	7	7	5	5	6	0	0	0	0	1	1	1	4	4	4
Himachal Pradesh	2	2	3	0	0	0	0	0	0	0	0	0	0	0	0	0
Jammu & Kashmir	2	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0
Jharkhand	4	4	4	0	1	1	0	0	0	0	0	0	1	3	3	3
Karnataka	19	18	18	5	6	6	1	1	1	1	2	3	3	2	3	3
Kerala	14	12	12	1	1	2	0	0	0	0	0	1	1	2	2	2
Madhya Pradesh	11	9	9	3	4	4	0	0	0	1	0	0	0	7	7	7
Maharasthra	32	30	30	13	14	14	3	6	7	10	5	5	7	6	8	9
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meghalaya	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Orissa	13	13	13	1	1	2	0	1	1	1	1	1	1	5	6	6
Punjab	15	15	15	2	2	2	0	0	0	0	1	1	1	2	3	3
Rajasthan	12	8	8	3	3	2	0	1	1	2	1	2	2	3	3	3
Sikkim	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Tamil Nadu	21	17	17	6	6	6	1	2	2	3	2	3	3	5	5	5
Telangana	-	7	7	-	2	2	0	-	0	0	-	1	1	-	0	0
Tripura	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Uttar Pradesh	27	22	22	3	4	4	0	1	1	2	0	0	0	4	4	4
Uttrakhand	6	4	4	1	1	1	0	0	0	0	0	0	1	1	1	1
West Bengal	14	14	15	3	3	3	1	1	1	1	1	1	2	9	10	10
Andaman & Nicobar Island	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	1	1	0	0	0	0	1	1	1	1	1	1
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	7	7	7	10	10	10	1	1	1	1	2	2	2	3	3	3
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	1	1	1	0	0	1	0	0	0	0	0	0	0	1	1	1
Total	**273**	**253**	**257**	**73**	**79**	**82**	**9**	**17**	**18**	**28**	**21**	**29**	**35**	**73**	**79**	**80**

TABLE 89: STATE-WISE NUMBER OF OFFICES OF NON-LIFE INSURERS *(Contd...)*
(As on 31st March)

States/Union Territory	Raheja QBE			Reliance General			Royal Sundaram			SBI General			Shriram General		
	2014	2015	2016	2014	2015	2016	2014	2015	2016	2014	2015	2016	2014	2015	2016
Andhra Pradesh	1	1	1	12	6	6	12	7	7	4	4	5	14	10	10
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Assam	0	0	0	1	1	1	1	1	1	1	3	3	0	2	3
Bihar	0	0	0	1	1	1	1	1	2	1	1	2	0	2	3
Chhattisgarh	0	0	0	2	2	2	1	1	1	2	2	2	1	1	2
Goa	0	0	0	1	1	1	1	1	1	1	1	1	1	1	0
Gujarat	1	1	1	13	13	13	12	12	12	3	3	9	4	5	6
Haryana	0	0	0	4	4	4	2	2	2	1	2	3	3	3	3
Himachal Pradesh	0	0	0	2	2	2	0	0	0	0	1	2	1	2	2
Jammu & Kashmir	0	0	0	1	1	1	0	0	0	0	1	2	1	1	1
Jharkhand	0	0	0	4	4	4	2	2	2	2	2	3	1	3	3
Karnataka	1	1	1	12	12	12	13	12	12	3	5	5	3	8	9
Kerala	0	0	0	12	12	12	8	8	8	3	4	4	4	5	5
Madhya Pradesh	0	0	0	5	5	5	3	4	4	4	4	5	3	4	4
Maharasthra	2	2	2	19	19	19	10	12	13	6	8	12	10	10	13
Manipur	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Meghalaya	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Mizoram	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Orissa	0	0	0	2	2	2	4	4	4	3	3	5	0	1	3
Punjab	0	0	0	5	5	5	1	1	1	1	3	5	3	3	3
Rajasthan	0	0	0	6	6	6	1	2	2	4	5	5	13	13	14
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tamil Nadu	1	1	1	11	11	11	22	19	20	4	6	7	10	14	16
Telangana	-	0	0	-	6	6	-	5	5	-	1	2	-	6	6
Tripura	0	0	0	0	0	0	1	1	1	0	0	1	0	0	0
Uttar Pradesh	0	0	0	8	8	8	4	5	5	5	8	9	16	17	17
Uttrakhand	0	0	0	1	1	1	0	1	1	1	2	2	2	2	2
West Bengal	0	0	0	9	9	8	5	7	7	3	3	4	2	3	3
Andaman & Nicobar Island	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	0	0	0	2	2	2	1	1	1	1	1	1	1	1	1
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	1	1	1	5	5	5	2	2	3	1	2	2	5	5	5
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1
Total	**7**	**7**	**7**	**139**	**139**	**138**	**108**	**112**	**116**	**55**	**76**	**105**	**99**	**123**	**135**

TABLE 89: STATE-WISE NUMBER OF OFFICES OF NON-LIFE INSURERS *(Contd...)*
(As on 31st March)

States/Union Territory	Tata AIG			Universal Sompo			National			New India			Oriental		
	2014	2015	2016	2014	2015	2016	2014	2015	2016	2014	2015	2016	2014	2015	2016
Andhra Pradesh	4	2	4	5	2	2	132	84	84	144	92	104	141	87	86
Arunachal Pradesh	0	0	0	0	0	0	4	5	5	3	3	3	4	4	4
Assam	1	1	1	1	1	1	49	52	52	44	45	48	44	44	44
Bihar	1	1	1	1	4	5	63	63	63	43	43	42	62	62	62
Chhattisgarh	1	1	1	1	1	1	24	24	24	32	32	41	33	34	34
Goa	1	1	1	1	1	1	11	11	11	10	10	11	8	8	8
Gujarat	11	11	11	5	5	5	91	92	92	141	145	152	92	96	96
Haryana	1	1	1	5	5	4	61	61	61	44	56	58	56	57	57
Himachal Pradesh	0	1	1	0	0	0	24	24	24	19	24	25	21	21	24
Jammu & Kashmir	0	0	1	1	1	1	23	23	23	18	19	22	22	22	23
Jharkhand	2	2	2	2	2	2	46	46	46	40	40	43	41	41	41
Karnataka	4	8	9	7	7	7	100	104	104	99	99	99	131	131	130
Kerala	3	4	4	2	2	3	83	85	85	124	130	134	96	98	98
Madhya Pradesh	2	2	2	4	4	5	99	99	99	113	124	125	107	109	111
Maharasthra	19	23	23	13	15	16	179	179	180	268	296	321	142	147	148
Manipur	0	0	0	0	0	0	5	5	5	4	4	3	4	4	4
Meghalaya	0	0	0	0	0	0	6	8	8	6	6	7	5	5	5
Mizoram	0	0	0	0	0	0	3	6	6	3	3	3	2	2	2
Nagaland	0	0	0	0	0	0	4	6	6	4	4	5	3	3	3
Orissa	1	2	2	2	4	3	69	69	69	67	69	75	60	61	61
Punjab	3	3	3	3	3	3	107	107	107	87	97	103	90	90	90
Rajasthan	2	3	3	5	5	5	106	106	106	77	87	93	95	101	102
Sikkim	0	0	0	0	0	0	1	1	1	2	2	1	2	2	2
Tamil Nadu	9	13	14	7	7	7	208	208	208	257	269	278	220	220	220
Telangana	-	2	2	-	3	3	-	50	51	-	65	71	-	56	56
Tripura	0	0	0	0	0	0	13	13	13	4	4	4	10	10	10
Uttar Pradesh	4	6	6	17	19	23	214	214	215	239	244	241	218	222	225
Uttrakhand	1	1	1	2	2	2	16	16	16	31	32	36	25	26	26
West Bengal	2	3	3	7	7	7	147	147	147	101	101	100	85	86	86
Andaman & Nicobar Island	0	0	0	0	0	0	0	0	0	1	1	4	0	0	0
Chandigarh	1	1	1	1	1	0	10	10	10	11	11	11	9	9	9
Dadra & Nagra Haveli	0	0	0	0	0	0	1	1	1	1	1	1	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0	1	1	1	2	2	2
Delhi	4	5	5	2	2	3	67	67	67	52	53	55	54	54	55
Lakshadweep	0	0	0	0	0	0	0	0	0	1	1	1	0	0	0
Puducherry	1	1	1	0	0	2	6	6	6	6	8	8	1	1	1
Total	**78**	**98**	**103**	**94**	**103**	**111**	**1972**	**1992**	**1995**	**2097**	**2221**	**2329**	**1885**	**1915**	**1925**

TABLE 89: STATE-WISE NUMBER OF OFFICES OF NON-LIFE INSURERS *(Contd...)*
(As on 31st March)

States/Union Territory	United			Apollo Munich			CIGNA TTK			Max Bupa			Religare		
	2014	2015	2016	2014	2015	2016	2014	2015	2016	2014	2015	2016	2014	2015	2016
Andhra Pradesh	165	99	105	3	3	3	1	1	1	1	1	0	3	2	2
Arunachal Pradesh	2	2	2	0	0	0	0	0	0	0	0	0	0	0	0
Assam	57	58	59	0	1	2	0	0	0	0	0	0	0	0	0
Bihar	35	42	48	1	1	1	0	0	0	1	1	1	0	0	0
Chhattisgarh	17	20	24	0	1	1	0	0	0	0	0	0	0	0	1
Goa	11	11	11	0	0	1	0	0	0	0	1	1	0	0	0
Gujarat	96	98	101	4	7	7	0	1	1	1	1	1	4	4	4
Haryana	60	61	62	2	4	6	0	0	0	0	1	2	1	1	2
Himachal Pradesh	14	14	15	0	0	0	0	0	0	0	0	0	0	0	0
Jammu & Kashmir	20	20	22	0	0	1	0	0	0	0	0	0	0	0	0
Jharkhand	19	19	28	0	1	1	0	0	0	0	0	0	0	0	0
Karnataka	131	147	154	3	5	5	1	1	2	3	3	3	5	5	5
Kerala	111	115	120	2	2	3	0	1	1	1	1	1	1	1	1
Madhya Pradesh	69	80	87	2	2	4	0	0	0	0	0	0	1	1	2
Maharasthra	179	189	194	12	15	18	2	4	3	3	4	4	9	10	11
Manipur	2	2	2	0	0	0	0	0	0	0	0	0	0	0	0
Meghalaya	6	6	6	0	0	0	0	0	0	0	0	0	0	0	0
Mizoram	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
Nagaland	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
Orissa	40	49	53	1	1	1	0	0	1	0	0	0	1	1	1
Punjab	94	96	97	2	3	4	0	0	1	1	1	1	2	2	3
Rajasthan	98	121	133	2	4	4	0	0	1	1	2	2	1	1	2
Sikkim	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
Tamil Nadu	268	297	308	5	9	10	1	2	2	1	1	1	3	3	3
Telangana	-	70	71	-	5	5	-	0	0	-	0	1	-	2	2
Tripura	5	5	5	0	0	0	0	0	0	0	1	0	0	0	0
Uttar Pradesh	146	155	167	4	6	9	0	0	1	1	0	1	4	4	6
Uttrakhand	23	27	26	0	1	1	0	0	0	0	1	0	1	1	1
West Bengal	80	99	91	2	4	5	1	1	1	1	0	1	2	2	2
Andaman & Nicobar Island	1	1	1	0	0	0	0	0	0	0	1	0	0	0	0
Chandigarh	8	10	8	1	2	2	0	1	0	1	0	1	1	1	1
Dadra & Nagra Haveli	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0	0	6	0	0	0	0
Delhi	65	68	71	6	6	6	1	1	1	6	0	6	4	5	7
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	6	7	7	0	0	1	0	0	0	0	0	0	0	0	0
Total	**1832**	**1992**	**2082**	**52**	**83**	**101**	**7**	**13**	**16**	**22**	**26**	**27**	**43**	**46**	**56**

TABLE 89: STATE-WISE NUMBER OF OFFICES OF NON-LIFE INSURERS *(Concld.)*
(As on 31st March)

States/Union Territory	Star Health			AIC			ECGC			Total		
	2014	2015	2016	2014	2015	2016	2014	2015	2016	2014	2015	2016
Andhra Pradesh	20	15	16	1	1	1	4	4	4	747	474	498
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	13	14	14
Assam	2	2	2	1	1	1	1	1	1	215	227	235
Bihar	1	2	3	1	1	1	0	0	0	229	250	263
Chhattisgarh	4	4	4	1	1	1	0	0	0	144	153	168
Goa	0	1	1	0	0	0	0	0	0	57	61	62
Gujarat	12	12	13	1	1	1	4	5	5	589	614	635
Haryana	9	9	11	0	0	0	3	3	3	289	306	317
Himachal Pradesh	1	1	2	0	1	1	0	0	0	86	96	104
Jammu & Kashmir	1	1	1	0	0	0	1	1	1	96	99	108
Jharkhand	4	4	4	1	1	1	0	0	0	184	188	204
Karnataka	23	24	25	2	2	1	4	4	4	608	649	666
Kerala	36	42	50	1	1	1	1	2	2	536	561	584
Madhya Pradesh	15	15	15	1	1	1	1	1	1	469	496	511
Maharasthra	26	30	35	2	2	1	12	12	12	1074	1147	1211
Manipur	0	0	0	0	0	0	0	0	0	15	15	15
Meghalaya	0	0	0	0	0	0	0	0	0	24	26	28
Mizoram	0	0	0	0	0	0	0	0	0	9	12	13
Nagaland	0	0	0	0	0	0	0	0	0	12	14	15
Orissa	4	4	4	1	1	1	1	1	1	294	311	327
Punjab	8	8	9	0	0	0	2	2	2	451	467	480
Rajasthan	9	10	11	2	2	1	2	2	2	463	511	532
Sikkim	0	0	0	0	0	0	0	0	0	8	8	7
Tamil Nadu	49	51	54	2	2	1	11	12	12	1179	1237	1270
Telangana	-	7	8	-	0	0	-	0	0	-	310	326
Tripura	0	0	0	0	0	0	0	0	0	36	37	37
Uttar Pradesh	16	17	18	1	1	1	5	5	5	969	995	1022
Uttrakhand	4	4	4	1	1	1	0	0	0	122	130	133
West Bengal	14	14	16	1	1	1	3	3	3	524	552	554
Andaman & Nicobar Island	0	0	0	0	0	0	0	0	0	4	5	7
Chandigarh	3	3	3	1	1	1	1	1	1	61	64	61
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0	3	3	3
Daman & Diu	0	0	0	0	0	0	0	0	0	3	9	3
Delhi	9	9	10	1	1	1	5	5	5	327	331	351
Lakshadweep	0	0	0	0	0	0	0	0	0	1	1	1
Puducherry	1	1	1	0	0	0	0	0	0	31	34	38
Total	271	290	320	22	23	19	61	64	64	9872	10407	10803

TABLE 90: STATE-WISE NUMBER OF REGISTERED BROKERS

State	(As on 31st March)		
	2014	2015	2016
Maharashtra	125	132	139
Delhi	74	85	87
West Bengal	34	36	38
Tamil Nadu	33	36	42
Andhra Pradesh*	27	29	3
Telangana	-	-	32
Uttar Pradesh	21	23	32
Gujarat	14	18	21
Karnataka	15	17	15
Punjab	12	12	13
Kerala	13	13	11
Rajasthan	6	7	7
Chandigarh	4	4	3
Madhya Pradesh	3	4	5
Haryana	3	3	7
Orissa	-	-	1
Bihar	-	-	1
Total	**384**	**419**	**457**

**figures upto 2015 includes Telangana*

TABLE: 91 STATE WISE NUMBER OF INSURANCE MARKETING FIRMS (IMF) (AS ON 31st MARCH 2016)

Sl.No.	State	No. of IMFs
1	Delhi	4
2	Haryana	1
3	Maharastra	5
4	Tamilnadu	1
5	Uttar Pradesh	3

TABLE 92: STATUS OF GRIEVANCES : NON-LIFE INSURERS

Insurer	2013-14				2014-15				2015-16			
	Opening Balance	Reported during the year	Resolved during the year	Pending at the end of the year	Opening Balance	Reported during the year	Resolved during the year	Pending at the end of the year	Opening Balance	Reported during the year	Resolved during the year	Pending at the end of the year
Bajaj Allianz	2	6361	6358	5	5	4770	4571	204	204	1756	1911	49
Bharati AXA	0	5356	5356	0	0	4586	4481	105	105	4198	4266	37
Cholamandalam	5	2847	2842	10	10	2508	2415	103	103	2163	2256	10
Future Generali	0	4229	4229	0	0	3727	3727	0	0	4251	4250	1
HDFC Ergo	1	1173	1172	2	2	2086	2065	23	23	2879	2886	16
ICICI Lombard	25	6854	6855	24	24	5930	5582	372	372	4974	5256	90
IFFCO Tokio	4	3373	3368	9	9	2043	1889	163	163	1355	1517	1
L&T	1	148	148	1	1	431	427	5	5	335	340	0
Liberty Videocon	0	88	88	0	0	356	350	6	6	524	527	3
Magma HDI	0	43	43	0	0	101	92	9	9	151	160	0
Raheja QBE	0			0	0	0	0	0	0	0	0	0
Reliance	60	2598	2618	40	40	1762	1735	67	67	1500	1521	46
Royal Sundaram	4	2915	2917	2	2	4976	4912	66	66	2551	2595	22
SBI General	10	881	849	42	42	1325	1050	317	317	1136	1392	61
Shriram	2	210	212	0	0	135	135	0	0	120	120	0
TATA AIG	1	4947	4948	0	0	3963	3926	37	37	3422	3458	1
Universal Sompo	1	519	520	0	0	358	358	0	0	373	373	0
PRIVATE TOTAL	**116**	**42542**	**42523**	**135**	**135**	**39057**	**37715**	**1477**	**1477**	**31688**	**32828**	**337**
National	370	4954	5068	256	256	4740	4821	175	175	4933	4928	180
New India	102	3610	3613	99	99	3204	3201	102	102	4087	4050	139
Oriental	281	2789	3004	66	66	2165	2172	59	59	2555	2485	129
United India	342	6197	6321	218	218	5705	5868	55	55	6221	6254	22
PUBLIC TOTAL	**1095**	**17550**	**18006**	**639**	**639**	**15814**	**16062**	**391**	**391**	**17796**	**17717**	**470**
PRIVATE HEALTH INSURERS												
Apollo Munich	2	1761	1760	3	3	2061	2051	13	13	978	987	4
Cigna TTK	0			0	0	75	71	4	4	334	332	6
Max Bupa	7	613	618	2	2	427	429	0	0	620	620	0
Religare Health	1	577	567	0	0	423	421	2	2	564	560	6
Star Health	2	184	185	12	12	2785	2631	166	166	7093	7166	93
SPECIALISED INSURERS	**0**			**0**								
AIC	0			0	-	-	-	-	-	-	-	-
ECGC	12	108	77	43	43	46	43	46	46	10	1	55
GRAND TOTAL	**1235**	**63335**	**63736**	**834**	**834**	**60688**	**59423**	**2099**	**2099**	**59083**	**60211**	**971**

TABLE 93: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (NON-LIFE INSURANCE)

Name of the Centre	Total No. of Complaints			No. of Complaints disposed by way of					Duration-wise Disposal				Duration-wise Outstanding			
	O/S as on 31st March, 2015	Received during 2015-16	Total	(I)	(II)	(III)	(IV)	Total	A	B	C	Total	A	B	C	Total
Ahmedabad	131	931	1062	308	137	90	488	1023	891	130	2	1023	39	0	0	39
Bhopal	30	226	256	45	14	61	127	247	177	68	2	247	9	0	0	9
Bubaneshwar	61	240	301	70	1	45	166	282	198	83	1	282	19	0	0	19
Chandigarh	76	1014	1090	257	0	113	591	961	806	155	0	961	97	32	0	129
Chennai	0	504	504	124	49	68	263	504	496	8	0	504	0	0	0	0
Delhi	239	627	866	496	85	4	262	847	492	332	23	847	19	0	0	19
jaipur	42	223	265	59	39	64	103	265	219	37	9	265	0	0	0	0
Guwahati	21	78	99	21	13	16	39	89	52	32	5	89	6	4	0	10
Hyderabad	32	428	460	99	23	45	269	436	307	127	2	436	24	0	0	24
Bengaluru	15	803	818	96	66	68	588	818	813	5	0	818	0	0	0	0
Kochi	154	520	674	382	12	124	156	674	505	143	26	674	0	0	0	0
Kolkata	480	582	1062	262	51	226	331	870	340	74	456	870	64	128	0	192
Patna	7	65	72	27	3	1	40	71	53	13	5	71	0	1	0	1
Lucknow	46	201	247	73	1	49	112	235	148	64	23	235	12	0	0	12
Noida	65	269	334	116	30	0	128	274	148	94	32	274	52	8	0	60
Mumbai	776	1639	2415	788	233	491	739	2251	1009	1095	147	2251	159	5	0	164
Pune	210	570	780	217	175	118	264	774	435	269	70	774	6	0	0	6
Total	**2385**	**8920**	**11305**	**3440**	**932**	**1583**	**4666**	**10621**	**7089**	**2729**	**803**	**10621**	**506**	**178**	**0**	**684**

Notes:

O/S : Outstanding

(I) Recommendations / Awards

(II) Withdrawal / Settlement

(III) Dismissal

(IV) Non-acceptance / Not-entertainable

(A) Within 3 months

(B) 3 months to 1 Year

(C) Above 1 Year

PART-III
LIFE AND NON-LIFE INSURANCE COMBINED

TABLE 94: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (LIFE & NON-LIFE COMBINED)

Name of the Centre	Total No. of Complaints			No. of Complaints disposed by way of					Duration-wise Disposal				Duration-wise Outstanding			
	O/S as on 31st March, 2015	Received during 2015-16	Total	(I)	(II)	(III)	(IV)	Total	A	B	C	Total	A	B	C	Total
Ahmedabad	221	1798	2019	425	436	132	965	1958	1718	224	16	1958	61	0	0	61
Bhopal	77	908	985	134	33	186	614	967	748	213	6	967	18	0	0	18
Bubaneshwar	300	750	1050	252	1	227	506	986	547	431	8	986	64	0	0	64
Chandigarh	1137	3194	4331	1621	8	660	1303	3592	1926	1373	293	3592	398	341	0	739
Chennai	0	1163	1163	204	89	99	771	1163	1153	10	0	1163	0	0	0	0
Delhi	657	1939	2596	1138	291	24	1100	2553	1713	775	65	2553	43	0	0	43
Jaipur	362	1139	1501	456	235	246	564	1501	1157	181	163	1501	0	0	0	0
Guwahati	146	413	559	137	63	73	259	532	302	181	49	532	22	5	0	27
Hyderabad	118	1372	1490	233	51	115	992	1391	1064	322	5	1391	99	0	0	99
Bengaluru	34	1980	2014	304	181	127	1402	2014	2008	6	0	2014	0	0	0	0
Kochi	298	1184	1482	760	30	245	447	1482	1168	280	34	1482	0	0	0	0
Kolkata	1804	2641	4445	1014	661	462	1193	3330	1259	439	1632	3330	347	746	22	1115
Patna	154	247	401	141	64	20	174	399	200	51	148	399	1	1	0	2
Lucknow	213	1463	1676	338	18	161	1019	1536	1091	297	148	1536	68	72	0	140
Noida	188	1011	1199	326	169	0	523	1018	601	290	127	1018	128	53	0	181
Mumbai	791	3602	4393	886	316	525	2481	4208	2912	1148	148	4208	180	5	0	185
Pune	282	1373	1655	502	242	205	687	1636	1136	428	72	1636	19	0	0	19
Total 161	**6782**	**26177**	**32959**	**8871**	**2888**	**3507**	**15000**	**30266**	**20703**	**6649**	**2914**	**30266**	**1448**	**1223**	**22**	**2693**

Notes:

O/S : Outstanding

(I) Recommendations / Awards

(II) Withdrawal / Settlement

(III) Dismissal

(IV) Non-acceptance / Not-entertainable

(A) Within 3 months

(B) 3 months to 1 Year

(C) Above 1 Year

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