

## STATEMENT 25

**NET RETENTIONS OF THE NON-LIFE INDIAN MARKET**  
(INCL GIC) – 2006-07

(Percent)

Department	Net Retentions
Fire	65.72%
Marine Cargo	77.10%
Marine Hull	18.30%
Miscellaneous	89.63%
Engineering	72.89%
Motor	96.15%
Aviation	21.93%
<b>Total</b>	<b>83.41%</b>

**GROSS DIRECT PREMIUM INCOME IN INDIA**

(Rs. Lakh)

Company	Fire		Marine		Motor		Health		Others		TOTAL	
	2006-07	2005-06	2006-07	2005-06	2006-07	2005-06	2006-07	2005-06	2006-07	2005-06	2006-07	2005-06
NATIONAL	49252	48394	20489	17343	198658	184641	47957	41402	65085	60587	381442	352367
NEW INDIA	90998	83963	32102	29978	203473	217450	76529	59157	98618	88601	501720	479150
ORIENTAL	54007	54689	34783	32511	173939	149536	44854	35972	85269	80003	392852	352711
UNITED	66434	64548	26395	20397	123318	113816	46525	35926	87204	80791	349877	315478
Sub-Total	260691	251594	113769	100229	699388	665444	215865	172456	336177	309982	1625890	1499706
ROYAL S.	9839	9174	1844	1829	30339	23309	9612	5055	8185	6496	59820	45864
RELIANCE	14588	4776	1785	1074	45551	2652	6718	861	22581	6871	91223	16233
IFFCO-TOKIO	29102	26329	12826	4613	44890	37808	7189	5184	20440	15338	114447	89272
TATA AIG	13695	11627	7015	4788	27309	23982	4408	3719	18629	13153	71055	57270
ICICI LOMBARD	39383	30847	15524	8571	114255	45444	66497	22465	63248	50959	298907	158286
BAJAJ ALLIANZ	37031	35140	7125	5433	84387	53661	15826	9769	34266	23226	178634	127229
CHOLAMANDALAM	7798	7283	2656	1700	9716	5235	3860	2111	7143	5689	31173	22018
HDFC CHUBB	1110	681	241	172	13832	15803	1027	455	3190	2983	19400	20094
Sub-Total	152547	125859	49015	28180	370278	207894	115136	49619	177681	124715	864657	536266
Grand Total	413238	377453	162784	128409	1069666	873338	331001	222075	513858	434697	2490547	2035972

## NET PREMIUM INCOME (Earned)

(Rs. Lakh)

Company	Fire		Marine		Motor		Health		Others		TOTAL	
	2006-07	2005-06	2006-07	2005-06	2006-07	2005-06	2006-07	2005-06	2006-07	2005-06	2006-07	2005-06
NATIONAL	33836	35727	10235	11876	153428	154546	35756	31808	43501	42361	276757	276317
NEW INDIA	94184	83088	16438	16860	198559	187407	30612	33536	113719	91208	453511	412099
ORIENTAL	34153	33763	15944	13632	132846	116683	32371	25408	53763	46098	269077	235584
UNITED	41867	40808	10531	10656	94441	90437	32981	26127	57504	51405	237324	219433
Sub-Total	204040	193386	53148	53024	579274	549072	131720	116879	268487	231073	1236669	1143433
ROYAL S.	2920	2340	823	1101	20673	15672	5487	2844	3454	2987	33358	24944
RELIANCE	2394	1357	621	427	14918	1791	3017	747	3476	1075	24426	5397
IFFCO TOKIO	5481	4368	3035	1928	34613	20505	4656	3037	6975	4761	54760	34598
TATA AIG	1489	1085	3099	2484	22888	17073	2974	2732	7714	5182	38165	28556
ICICI LOMBARD	6982	3480	1224	1164	55105	22253	30593	13873	12761	11999	106665	52768
BAJAJ ALLIANZ	9382	7399	2674	2196	49254	33623	10639	7089	11904	8330	83853	58637
CHOLAMANDALAM	3180	1444	709	546	5195	4208	884	1103	2760	1537	12728	8840
HDFC CHUBB	157	158	96	50	11830	11988	500	301	1445	1338	14029	13835
Sub-Total	31986	21632	12280	9896	214476	127112	58751	31726	50490	37209	367983	227575
Grand Total	236027	215018	65428	62920	793750	676184	190470	148605	318977	268282	1604652	1371009



## UNDERWRITING EXPERIENCE AND PROFITS OF PRIVATE SECTOR COMPANIES

(Rs. Lakh)

	ROYAL SUNDARAM		BAJAJ ALLIANZ		TATA AIG		RELIANCE		IFFCO-TOKIO		ICICI-LOMBARD		CHOLA-MANDALAM		HDFC CHUBB		TOTAL		
	2006-07	2005-06	2006-07	2005-06	2006-07	2005-06	2006-07	2005-06	2006-07	2005-06	2006-07	2005-06	2006-07	2005-06	2006-07	2005-06	2006-07	2005-06	2006-07
NET PREMIUM	38955	29689	103976	69869	41582	33677	50431	5554	58057	47830	73387	15926	9856	14365	14365	284226	284226		
CLAIMS INCURRED (NET)	20374	16166	55563	40999	20711	16015	17318	3444	39859	24407	81384	38925	6893	7973	8003	250289	154822		
	52.30%	54.45%	53.44%	58.68%	49.81%	47.56%	34.34%	62.01%	68.66%	51.03%	56.10%	44.43%	69.94%	60.12%	55.50%	53.56%	54.47%		
COMMISSION EXPENSES OF MANAGEMENT	13543	9862	26676	15341	18122	12593	10169	1350	16287	11250	30826	17255	3541	6547	6879	128337	77740		
	34.77%	33.22%	25.66%	21.96%	43.58%	37.39%	20.16%	24.31%	28.05%	23.52%	21.25%	36.63%	35.93%	45.58%	51.68%	27.46%	27.35%		
INCREASE IN RESERVE FOR UNEXPIRED RISK	5597	4745	20123	11232	3418	5121	26006	157	3297	13232	38413	3198	1016	530	(718)	99333	56651		
	4.37%	5.98%	9.35%	6.08%	8.22%	5.20%	51.57%	2.82%	5.68%	27.67%	26.48%	20.08%	10.31%	3.69%	-5.39%	21.26%	19.93%		
UNDER-WRITING PROFIT / LOSS (1-2-3-4) -1.67%	(559)	(1084)	1615	2297	(669)	(52)	(3062)	603	(1387)	(1059)	(5545)	(3412)	(183)	(685)	(853)	(10642)	(4987)		
	-4.35%	-4.35%	1.93%	3.92%	-1.75%	-0.18%	12.53%	11.17%	-2.53%	-3.06%	-5.20%	-6.47%	18.04%	-4.95%	-6.77%	-2.89%	-2.19%		
GROSS INVESTMENT INCOME	3287	2109	8890	5204	3797	3012	3195	1503	5708	3583	13590	8892	1300	1344	1463	41504	26947		
OTHER INCOME LESS OTHER OUTGO	(11)	(10)	1198	682	177	(273)	91	1	(76)	(115)	(32.74)	(27)	44	(179)	(359)	975	123		
PROFIT BEFORE TAX (5+6+7)	2718	1015	11703	8183	3305	2687	224	2107	4246	2410	8012	5453	(250)	480	250	31837	22083		
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	600	151	4166	3026	1148	1326	61	671	1533	948	1176	422	62	39	50	8863	6645		
NET PROFIT AFTER TAX (8-9)	2119	864	7537	5157	2157	1361	163	1436	2713	1462	6836	5031	(312)	441	200	22974	15438		

Note: Figures in Brackets indicates negative amounts

STATEMENT 30

**INCURRED CLAIMS RATIO-PUBLIC SECTOR**

(Rs. Lakh)

Particulars	Net Earned Premium				Claims Incurred (Net)				Incurred Claims Ratio					
	Fire	Marine	Motor	Health (Rs. Lakh)	Others	2006-07	2005-06	Fire	Marine	Motor	Health (Per cent)	Others	2006-07	2005-06
NEW INDIA	94184	16438	198559	30612	113719	453511	412099	56006	6230	180653	65146	56327	364361	363201
ORIENTAL	34153	15944	132846	32371	53763	269077	235584	15939	15584	130377	42895	31091	235886	206474
NATIONAL	33836	10235	153428	35756	43501	276757	276317	20645	10085	133293	47010	28390	239422	283033
UNITED	41867	10531	94441	32981	57504	237324	219433	31486	10886	90049	52787	28998	214206	204277
TOTAL	204040	53148	579274	131720	268487	1236669	1143433	124076	42785	534371	207837	144806	1053875	1056985
								60.81	80.50	92.25	157.79	53.93	85.22	92.44

## INCURRED CLAIMS RATIO-PRIVATE SECTOR

(Rs. Lakh)

Particulars	Net Earned Premium				Claims Incurred (Net)				Incurred Claims Ratio					
	Fire	Marine	Motor	Health (Rs. Lakh)	Others	2006-07	2005-06	Fire	Marine	Motor	Health (Per cent)	Others	2006-07	2005-06
ROYAL SUND-ARAM	2920	823	20673	5487	3454	33358	24944	542	619	15280	2578	1355	20374	16166
BAJAJ ALLI-ANZ	9382	2674	49254	10639	11904	83853	58637	5009	3727	33010	8367	5451	55563	40999
TATA AIG	489	3099	22888	2974	7714	38165	28556	635	2552	13695	1835	1994	20711	16015
RELI-ANCE	2394	621	14918	3017	3476	24426	5397	1786	581	9149	3410	2392	17318	3444
IFFCO-TOKIO	5481	3035	34613	4656	6975	54760	34598	2592	4222	22395	7119	3531	39859	24407
ICICI LOMB-ARD	6982	1224	55105	30593	12761	106665	52768	2474	1156	33463	36313	7979	81384	38925
C.MAN DALAM	3180	709	5195	884	2760	12728	8840	894	892	3883	703	705	7077	6893
HDFC CHUBB	157	96	11830	500	1445	14029	13835	118	75	6995	436	379	8003	7973
TOTAL	31986	12280	214476	58751	50490	367983	227575	14048	13824	137869	60761	23787	250289	154822
								43.92	112.57	64.28	103.42	47.11	68.02	68.03
								18.54	75.14	73.91	46.99	39.23	61.08	64.81
								53.39	139.37	67.02	78.64	45.79	66.26	69.92
								42.62	82.35	59.83	61.69	25.85	54.27	56.08
								74.62	93.63	61.33	113.01	68.82	70.90	63.80
								47.29	139.13	64.70	152.89	50.62	72.79	70.54
								35.43	94.46	60.73	118.70	62.52	76.30	73.77
								28.10	125.78	74.75	79.51	25.56	55.60	77.98
								74.85	78.44	59.13	87.10	26.26	57.05	57.63

### TOTAL LIFE INSURANCE PREMIUM

(Rs. Crore)

INSURER	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
LIC	34892.02	49821.91 (42.79)	54628.49 (9.65)	63533.43 (16.30)	75127.29 (18.25)	90792.22 (20.85)	127822.84 (40.79)
ING VVSYA	—	4.19	21.16	88.51	338.86	425.38	707.20
HDFC STD LIFE	0.002	33.46	148.83	297.76	686.63	1569.91	2855.87
BSLI	0.32	28.26	143.92	537.54	915.47	1259.68	1776.71
ICICI PRU	5.97	116.38	417.62	989.28	2363.82	4261.05	7912.99
KOTAK LIFE	—	7.58	40.32	150.72	466.16	621.85	971.51
TATA AIG*	—	21.14	81.21	253.53	497.04	880.19	1367.18
SBI LIFE	—	14.69	72.39	225.67	601.18	1075.32	2928.49
BAJAJ ALLIANZ	—	7.14	69.17	220.80	1001.68	3133.58	5310.00
MNYL	0.16	38.95	96.59	215.25	413.43	788.13	1500.28
MET LIFE	—	0.48	7.91	28.73	81.53	205.99	492.71
RELIANCE LIFE	—	0.28	6.47	31.06	106.55	224.21	1004.66
AVIVA	—	—	13.47	81.50	253.42	600.27	1147.23
SAHARA	—	—	—	—	1.74	27.66	51.00
SHRIRAM LIFE	—	—	—	—	—	10.33	185.15
BHARTI AXA	—	—	—	—	—	—	7.78
PRIVATE SECTOR	6.45	272.55 (4124.31)	1119.06 (310.59)	3120.33 (178.83)	7727.51 (147.65)	15083.54 (95.19)	28218.75 (87.08)
<b>TOTAL</b>	<b>34898.47</b>	<b>50094.46</b> <b>(43.54)</b>	<b>55747.55</b> <b>(11.28)</b>	<b>66653.75</b> <b>(19.56)</b>	<b>82854.80</b> <b>(24.31)</b>	<b>105875.76</b> <b>(27.78)</b>	<b>156041.59</b> <b>(47.38)</b>

- Note:** 1) \*Figures revised for the year 2002-03 and includes the Group business.  
2) Figures in the bracket represent the growth over the previous year in percent.  
3) - represents business not started.  
4) 1 Crore = 10 Million.



## GROSS DIRECT PREMIUM OF NON-LIFE INSURANCE (WITHIN &amp; OUTSIDE INDIA)

(Rs. Crore)

INSURER	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
NATIONAL	2227.73	2439.41	2869.87	3399.97	3810.65	3536.34	3827.12
NEW INDIA	3493.05	4198.06	4812.79	4921.47	5103.16	5675.54	5936.78
ORIENTAL	2247.10	2498.64	2868.15	2899.74	3090.55	3609.77	4020.78
UNITED	2524.00	2781.48	2969.63	3063.47	2944.46	3154.78	3498.77
PUBLIC SECTOR	10491.88 (13.59)	11917.59 (13.45)	13520.44 (5.65)	14284.65 (4.65)	14948.82 (6.87)	15976.44 (8.18)	17283.45 (7912.99)
ROYAL SUNDARAM	0.24	71.13	184.44	257.76	330.70	458.64	598.20
RELIANCE	1.07	77.46	185.68	161.06	161.68	162.33	912.23
IFFCO-TOKIO	5.83	70.51	213.33	322.24	496.64	892.72	1144.47
TATA AIG	—	78.46	233.93	343.52	448.24	572.70	710.55
ICICI LOMBARD	—	28.13	211.66	486.73	873.86	1582.86	2989.07
BAJAJ ALLIANZ	—	141.96	296.48	476.53	851.62	1272.29	1786.34
CHOLAMANDALAM	—	—	14.79	97.05	169.25	220.18	311.73
HDFC GENERAL	—	—	9.49	112.95	175.63	200.94	194.00
PRIVATE SECTOR	7.14	467.65	1349.80	2257.83	3507.62	5362.66	8646.57
		(6453.98)	(188.64)	(67.27)	(55.35)	(52.89)	(61.24)
<b>TOTAL</b>	<b>10499.02</b>	<b>12385.24</b>	<b>14870.25</b>	<b>16542.49</b>	<b>18456.45</b>	<b>21339.10</b>	<b>25930.02</b>
		(17.97)	(20.06)	(11.25)	(11.57)	(15.62)	(21.51)
ECCG	—	338.52	374.78	445.48	515.55	577.33	617.66
STAR HEALTH	—	—	—	—	—	—	22.51
AIC	—	—	—	369.21	549.72	555.83	564.67

- Note: 1) \*Figures revised for the year 2002-03 and includes the Group business.  
2) Figures in the bracket represent the growth over the previous year in percent.  
3) - represents business not started.  
4) 1 Crore = 10 Million