

APPENDICES

Table A.1- Total life insurance premium (Rs. Crore)

Insurers	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10
LIC	49821.91	54628.49	63533.43	75127.29	90792.22	127822.8	149790	157288.04	186077.31
ICICI	116.38	417.62	989.28	2363.82	4261.05	7912.99	13561.06	15356.22	16531.88
Max	38.95	96.59	215.25	413.43	788.13	1500.28	2714.6	3857.26	4860.54
HDFC	33.46	148.83	297.76	686.63	1569.91	2855.87	4858.56	5564.69	7005.10
Birla	28.26	143.92	537.54	915.47	1259.68	1776.71	3272.19	4571.80	5505.66
Tata	21.14	81.21	253.53	497.04	880.19	1367.18	2046.35	2747.50	3493.78
SBI	14.69	72.39	225.67	601.18	1075.32	2928.49	5622.14	7212.10	10104.03
Kotak	7.58	40.32	150.72	466.16	621.85	971.51	1691.14	2343.19	2868.05
Bajaj	7.14	69.17	220.8	1001.68	3133.58	4302.74	9725.31	10624.52	11419.71
ING V	4.19	21.16	88.51	338.86	425.38	707.2	1158.87	1442.28	1642.65
Met	0.48	7.91	28.73	81.53	205.99	492.71	1159.54	1996.64	2536.01
Reliance	0.28	6.47	31.06	106.55	224.21	1004.66	3225.44	4932.54	6604.90
Aviva	--	13.47	81.5	253.42	600.27	1147.23	1891.88	1992.87	2378.01
Sahara	--	--	--	1.74	27.66	51	143.49	206.47	250.59
Shriram	--	--	--	--	10.33	181.17	358.05	436.17	611.27
Bharti	--	--	--	--	--	7.78	118.41	360.41	669.73
Future	--	--	--	--	--	--	2.49	152.60	541.51
IDBI	--	--	--	--	--	--	11.9049	318.97	571.12
Canara H	--	--	--	--	--	--	--	296.41	842.45
DLF Pra.	--	--	--	--	--	--	--	3.37	165.65
Aegon R	--	--	--	--	--	--	--	31.21	38.44
Star U	--	--	--	--	--	--	--	50.19	530.37
India first	--	--	--	--	--	--	--	--	201.60
Pvt total	272.55	1119.06	3120.35	7727.51	15083.55	27207.52	51561.42	64497.41	79373.05
Total	50094.46	55747.55	66653.78	82854.8	105875.8	155030.4	201351.4	221785.45	265450.36

Table A.2- Equity share capital of life insurers (Rs Crores)

Insurers	2002	2003	2004	2005	2006	2007	2008	2009	2010
LIC	5	5	5	5	5	5	5	5	5
ICICI	190	425	675	925	1185	1312.3	1401.11	1427.26	1428.14
Max	250	255	346.08	466.08	557.43	732.43	1032.43	1782.43	1838.82
HDFC	168	218	255.5	320	620	801.26	1271	1796	1968
Birla	150	180	290	350	460	671.5	1274.5	1879.5	1969.5
Tata	185	185	231	321	447	547	870	1519.5	1920.5
SBI	125	125	175	350	425	500	1000	1000	1000
Kotak	101	131.3	151.26	211.76	244.58	330.35	480.27	510.29	510.29
Bajaj	150	150.03	150.07	150.07	150.23	150.37	150.71	150.7	150.71
ING V.	110	170	245	325	490	690	790	1019.15	1019.15
Met	110	110	160	235	235	530	761.08	1580	1774.79
Reliance	125	125	160	217.1	331	664	1147.7	1160.43	1164.65
Aviva	--	154.8	242.8	319.8	458.7	758.2	1004.5	1491.8	1888.8
Sahara	--	--	157	157	157	157	232	232	232
Shriram	---	--	--	--	125	125	125	125	125
Bharti	--	--	--	--	1.10	150	366.11	668.43	1131.35
Future	--	--	--	--	--	--	185	468.5	702
IDBI	--	--	--	--	--	--	200	450	450
Canara H	--	--	--	--	--	--	--	400	500
DLF Pra.	--	--	--	--	--	--	--	137.05	221.3
Aegon R	--	--	--	--	--	--	--	300	570
Star U	--	--	--	--	--	--	--	150	250
India First	--	--	--	--	--	--	--	--	200
Pvt total	1664	2229.13	3238.71	4347.81	5887.04	8119.41	12291.41	18248.04	21015
Total	1669	2234.13	3243.71	4352.81	5892.04	8124.41	12296.41	18253.04	21020

Table A.3-Total assets of life insurers (Rs Crore)

Insurers	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
LIC	19251464	24265960	29053996	36571500	43744027	55269791	64622370	79899279	86086308	113931839
ICICI	14551	25281	77096	181195	412690	922549	1676194	3014625	3407870	5838374
Max	9534	20737	20859	34493	59911	106555	212636	417509	636080	1090128
HDFC	17571	18627	31568	55301	108773	295124	539036	968898	1142462	2138664
Birla	12167	15156	23488	73864	143950	271636	432692	746151	989855	1691763
Tata		17068	19086	36337	71124	141089	246165	421745	549643	995052
SBI		14490	21404	46264	116738	229209	499579	1047788	1502000	2957970
Kotak		14311	15791	24988	64942	123171	196142	327828	422580	696421
Bajaj		15313	21853	35369	109300	373296	730625	1419079	1786681	3414451
ING V.		9849	13225	20062	67450	91988	150729	242135	309884	503896
Met		11046	10396	14449	21560	35736	93515	213173	329898	629042
Reliance		12836	10521	12600	21220	48723	147123	442999	691698	1433827
Aviva			14188	21949	40467	97523	187236	320513	415076	681500
Sahara					15868	18178	22806	43571	53156	92016
Shriram						14411	30259	61601	82800	151404
Bharti						1517.58	15166	32311	48448	108825
Future							949.16	16617	41055	71693
IDBI								20759	72790	131300
Canara H									62762	146355
DLF Par									10755	14688
Aegon R									17551	36841
Star union									23093	104577
IndiaFirst										55447
Sum	19305287	24440674	29333471	37128371	44998020	58040496.6	69803222	89656581	98682445	136916073

Table A.4: Values of input variables viz. commission expense and operating expense (in lakh)

Company	2001-02		2002-03		2003-04		2004-05		2005-06	
	CE*	OE	CE	OE	CE	OE	CE	OE	CE	OE
Lic	451791	426040	499861	462109	573384	504233	624517	598718	709492	604156
Aviva	0	0	210	4841	1936	9950	4593	14357	10317	25498
Bajaj	235	2511	1242	6672	5044	13237	14584	21439	34187	48681
birla	440	4816	2951	8907	7713	14512	12922	17744	15964	24393
Hdfc	662	4126	1977	6973	3871	9817	7309	23075	12033	39849
Icici	1447	8485	3776	17383	9562	28728	17796	46151	28339	72500
ING	135	2312	645	5775	1993	9891	4107	14649	6913	21083
Kotak	181	3698	761	6138	1920	8984	3890	11133	5912	13408
Met	16	653	167	3044	673	4465	1449	9538	4050	16157
max	1186	8488	1849	11194	4028	16273	6509	24641	13447	33932
reliance	7	1123	167	3398	547	5219	787	7680	1433	11593
Sbi	19	1127	187	2330	945	5735	2339	12456	6969	18996
tata	572	4038	1480	6353	4158	11504	8994	19802	13755	29078
Sahara							66	177	379	1121
sriram									358	659

*CA: Commission Expense and OE: Operating Expense

Table- A.4 continue

company	2006-07		2007-08		2008-09		2009-10	
	CE	OE	CE	OE	CE	OE	CE	OE
Lic	916907	708584	956810	830932	1003324	906429	1211031	1224582
Aviva	17886	42749	21797	66973	15196	77390	15829	71019
Bajaj	94668	107302	149686	200434	105155	187579	96257	177163
birla	20138	37587	33555	67073	48179	114633	51620	132675
Hdfc	20993	57674	35126	101298	42489	176007	52550	150904
Icici	52551	152296	81097	291994	69999	273873	60297	256915
ING	9417	30353	10555	40370	11038	46392	12076	46727
Kotak	8020	24031	15511	42487	22543	60767	16792	57384
Met	10505	23197	26629	42661	34956	63290	29251	68199
max	22852	51370	38446	88054	39158	160896	42121	150439
reliance	9877	42904	28969	101685	59691	192297	62785	163673
Sbi	19597	32238	36535	48696	46788	62050	75825	66090
tata	19124	35702	22892	70252	23978	107119	28085	102631
Sahara	668	1542	2055	2373	2415	3973	2368	3700
sriram	3604	2448	4478	5090	5599	6782	6649	12399

Table A. 5: Values of output variables viz. premium and benefit paid (in lakh)

Company	2001-02		2002-03		2003-04		2004-05		2005-06	
	P*	BP	P	BP	P	BP	P	BP	P	BP
Lic	4982191	1747664	5462849	2053039	6316760	2392375	7512729	2844045	9079222	3392711
Aviva	0	0	1347	6	8150	77	25342	522	60027	1755
Bajaj	714	0	6917	36	22080	278	100168	5651	313358	65348
birla	2826	30	14392	102	53754	772	91547	3303	125566	7379
Hdfc	3346	3	14883	55	29776	270	68663	1572	156991	4483
Icici	11637	65	41762	316	98928	816	236382	10120	426105	20947
ING	419	0	2116	29	8851	96	33886	260	42538	3034
Kotak	758	0	4032	21	15072	408	46616	456	62185	4197
Met	48	0	791	18	2873	54	8153	350	20599	597
max	3895	67	9659	249	21525	1164	41343	1242	78813	4254
reliance	28	0	647	9	3106	50	10655	695	22421	3279
Sbi	1468	0	7239	274	22567	2145	60118	4636	107532	8243
tata	2114	123	8121	367	25353	852	49704	2282	88019	4738
Sahara							174	0	2766	22
Sriram									1033	0

Table A.5 continue

company	2006-07		2007-08		2008-09		2009-10	
	P	BP	P	BP	P	BP	P	BP
Lic	12782284	5328646	14978999	5655033	15728804	5247814	18607731	7913066
Aviva	114723	7092	189188	18031	199287	20116	237801	63094
Bajaj	534524	69854	972531	85140	1062452	75651	1141971	263020
birla	176617	12484	325713	42968	446944	64644	550566	113878
Hdfc	285587	17454	485856	50146	556469	68127	700510	133789
Icici	791299	72750	1356106	201487	1535622	220656	1653188	720999
ING	70720	5051	115887	8958	144228	13371	164265	24544
Kotak	97151	17317	169114	26255	234319	24304	286805	49668
Met	49271	2077	115954	3465	199664	7669	253601	18573
max	150028	8337	271460	13601	385726	22082	486054	58917
reliance	100466	7891	322544	16242	493254	15553	660490	69342
Sbi	292849	14006	562214	35085	721210	39675	1010403	85144
tata	136718	8209	204635	11218	274750	12120	349378	32458
Sahara	5100	157	14349	527	20647	618	25059	1483
sriram	18417	176	35805	382	43617	1276	61127	6595

* P: Premium and BP: Benefit Paid