

APPENDIX - XIV
GENERAL INSURANCE COMPANIES [As referred to in Para 5.2.2]

(Rs. in crore)

General Insurance Corporation of India Limited			National Insurance Company Limited			New India Assurance Company Limited			Oriental Insurance Company Limited			United India Insurance Company Limited			Total Profit (+) / Loss (-)		
2001-02	2002-03	2003-04	2001-02	2002-03	2003-04	2001-02	2002-03	2003-04	2001-02	2002-03	2003-04	2001-02	2002-03	2003-04	2001-02	2002-03	2003-04
FIRE INSURANCE BUSINESS																	
1. Net Premium including port folio premium																	
634.99	1123.90	1365.92	367.60	352.60	343.96	758.84	821.70	766.69	392.21	328.38	329.89	480.28	425.32	417.02	2633.92	3051.90	3223.48
2. Commission received on re-insurance ceded																	
173.40	22.15	18.67	81.63	51.29	45.59	134.13	97.99	98.66	90.72	67.56	59.60	107.82	82.07	77.71	587.70	321.06	300.23
3. Net Claims																	
356.23	388.25	569.99	192.36	133.26	90.09	371.77	467.37	261.34	192.75	125.52	106.16	175.60	200.30	110.82	1288.71	1314.70	1138.40
4. Commission paid on re-insurance accepted																	
385.45	359.84	410.12	56.10	16.43	17.23	142.63	131.40	43.16	61.80	22.32	18.86	61.30	27.72	25.59	707.28	557.71	514.96
5. Net Commission expenses of management and other charges																	
6.04	8.20	17.56	134.73	83.67	89.13	211.47	174.12	293.59	103.70	104.33	102.09	105.36	101.46	129.01	561.30	471.78	631.38
6. Increase (+) / Decrease (-) of unexpired risk reserves																	
127.92	279.54	110.66	1.04	-7.50	-4.32	79.60	31.43	-27.51	-0.61	-31.91	0.75	33.97	-27.47	-4.15	241.92	244.09	75.43
7. Profit (+) / Loss (-)																	
-67.25	110.22	276.26	65.00	178.03	197.42	87.50	115.37	294.77	125.29	175.68	161.63	211.86	205.38	233.46	422.40	784.68	1163.54
MARINE INSURANCE BUSINESS																	
8. Net Premium including port folio premium																	
207.59	262.58	296.16	132.81	144.88	115.35	210.09	200.43	172.97	139.11	124.09	120.04	126.60	135.88	114.67	816.20	867.86	819.19
9. Commission received on re-insurance ceded																	
9.42	8.90	7.67	14.30	15.09	10.94	25.97	27.37	22.95	14.49	18.18	18.29	23.16	28.14	23.78	87.34	97.68	83.63
10. Net Claims																	
131.02	151.98	194.91	78.09	105.63	91.45	131.33	116.91	81.94	74.27	84.32	67.49	81.64	99.70	71.70	496.35	558.54	507.49
11. Commission paid on re-insurance accepted																	
52.46	71.43	77.73	3.93	3.35	1.79	15.63	16.96	4.46	4.69	4.33	3.58	4.17	3.51	2.84	80.88	99.58	90.40
12. Net Commission expenses of management and other charges																	
1.46	-0.43	3.24	42.08	12.30	3.74	51.64	18.22	27.29	20.44	30.51	16.38	12.29	34.63	34.92	127.91	95.23	85.57
13. Increase (+) / Decrease (-) of unexpired risk reserves																	
-19.16	54.99	33.60	-16.31	12.07	-82.82	21.97	-9.66	-27.46	-40.10	-4.83	-8.76	-16.17	-44.62	-17.03	-69.77	7.95	-102.47
14. Profit (+) / Loss (-)																	
51.22	-6.49	-5.65	39.32	26.63	112.13	15.49	85.37	109.69	94.30	27.94	59.64	67.84	70.80	46.01	268.17	204.25	321.82

APPENDIX – XIV (Continued)

(Rs. in crore)

General Insurance Corporation of India Limited			National Insurance Company Limited			New India Assurance Company Limited			Oriental Insurance Company Limited			United India Insurance Company Limited			Total Profit (+) / Loss (-)		
2001-02	2002-03	2003-04	2001-02	2002-03	2003-04	2001-02	2002-03	2003-04	2001-02	2002-03	2003-04	2001-02	2002-03	2003-04	2001-02	2002-03	2003-04
MOTOR VEHICLE INSURANCE BUSINESS																	
15. Net Premium including port folio premium																	
842.78	1126.10	1283.59	0.00	1071.05	1208.73	1190.32	1494.99	1599.49	771.34	864.09	968.91	803.89	924.58	966.23	3608.33	5480.81	6026.95
16. Commission received on re-insurance ceded																	
0.00	0.00	0.00	0.00	67.41	85.10	60.77	78.18	84.76	46.53	52.26	58.85	47.57	58.66	60.98	154.87	256.51	289.69
17. Net Claims																	
1174.94	1145.00	1302.24	0.00	998.12	1244.97	1414.74	1271.45	1522.27	1189.21	928.03	981.15	1075.08	1144.37	1166.43	4853.97	5486.97	6217.06
18. Commission paid on re-insurance accepted																	
209.27	275.40	316.17	0.00	0.00	0.00	114.60	177.83	8.11	1.25	0.77	0.68	0.10	0.08	0.09	325.22	454.08	325.05
19. Net Commission expenses of management and other charges																	
0.00	0.00	0.00	0.00	212.04	-181.74	257.45	58.27	258.34	149.09	351.14	80.70	18.28	-43.07	-57.67	424.82	578.38	99.63
20. Increase (+) / Decrease (-) of unexpired risk reserves																	
37.73	141.66	78.75	0.00	166.55	137.68	46.49	152.33	52.25	9.65	46.38	52.40	30.57	60.34	20.82	124.44	567.26	341.90
21. Profit (+) / Loss (-)																	
-579.16	-435.95	-413.57	0.00	-238.25	92.92	-582.19	-86.71	-156.72	-531.33	-409.97	-87.17	-272.57	-178.48	-102.46	-1965.25	-1349.36	-667.00
THEFT INSURANCE BUSINESS																	
22. Net Premium including port folio premium																	
0.00	0.00	0.00	26.47	0.00	0.00	48.82	54.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75.29	54.50	0.00
23. Commission received on re-insurance ceded																	
0.00	0.00	0.00	1.65	0.00	0.00	0.15	0.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.80	0.18	0.00
24. Net Claims																	
0.00	0.00	0.00	4.34	0.00	0.00	14.51	15.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.85	15.60	0.00
25. Commission paid on re-insurance accepted																	
0.00	0.00	0.00	0.00	0.00	0.00	7.32	6.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.32	6.30	0.00
26. Net Commission expenses of management and other charges																	
0.00	0.00	0.00	8.90	0.00	0.00	12.30	19.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.20	19.53	0.00
27. Increase (+) / Decrease (-) of unexpired risk reserves																	
0.00	0.00	0.00	-0.21	0.00	0.00	3.04	3.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.83	3.50	0.00
28. Profit (+) / Loss (-)																	
0.00	0.00	0.00	15.09	0.00	0.00	11.80	9.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.89	9.75	0.00
OTHER MISCELLANEOUS INSURANCE BUSINESS																	
29. Net Premium including port folio premium																	
985.88	1320.22	1217.15	519.54	562.35	840.61	860.16	944.80	1095.80	515.83	581.86	614.20	634.29	606.65	653.45	3515.70	4015.88	4421.21
30. Commission received on re-insurance ceded																	
17.24	19.50	18.85	47.18	47.75	57.11	85.88	77.93	92.07	49.51	61.66	59.85	62.24	56.64	65.83	262.05	263.48	293.71
31. Net Claims																	
632.89	1059.17	828.20	640.30	382.65	683.39	622.79	828.17	848.03	371.68	328.68	432.84	448.49	461.09	493.21	2716.15	3059.76	3285.67

APPENDIX – XIV (Continued)

(Rs. in crore)

General Insurance Corporation of India Limited			National Insurance Company Limited			New India Assurance Company Limited			Oriental Insurance Company Limited			United India Insurance Company Limited			Total Profit (+) / Loss (-)		
2001-02	2002-03	2003-04	2001-02	2002-03	2003-04	2001-02	2002-03	2003-04	2001-02	2002-03	2003-04	2001-02	2002-03	2003-04	2001-02	2002-03	2003-04
32. Commission paid on re-insurance accepted																	
189.20	252.89	312.80	9.69	7.77	6.85	106.54	148.37	2.76	8.91	9.05	10.41	9.27	7.74	6.48	323.61	425.82	339.30
33. Net Commission expenses of management and other charges																	
16.94	14.82	22.09	513.93	122.82	562.83	220.65	153.00	427.97	100.91	-78.03	51.16	190.41	231.88	216.18	1042.84	444.49	1280.23
34. Increase (+) / Decrease (-) of unexpired risk reserves																	
86.30	170.28	-51.87	-17.80	-6.20	70.29	58.26	41.06	48.31	28.83	33.01	16.18	23.89	-5.20	15.09	179.48	232.95	98.00
35. Profit (+) / Loss (-)																	
77.79	-157.44	124.78	-579.40	103.06	-425.64	-62.20	-147.87	-139.20	55.01	350.81	163.46	24.47	-32.22	-11.68	-484.33	116.34	-288.28
36. Profit from various under writing accounts																	
-517.40	-489.66	-18.18	-459.99	69.47	-23.17	-529.60	-24.09	108.54	-256.73	144.46	297.56	31.60	65.48	165.33	-1732.12	-234.34	530.08
37. Interest, Dividends and rent credited in P and L Account less income tax deducted at source																	
874.10	832.55	1353.37	366.04	69.96	96.18	737.80	336.91	539.35	21.88	31.43	156.77	125.09	148.68	228.06	2124.91	1419.53	2373.73
38. Profit prior to tax after providing for other income and outgo																	
356.70	342.89	1335.19	-93.95	139.43	73.01	208.20	312.82	647.89	-234.85	175.89	454.33	156.69	214.16	393.39	392.79	1185.19	2903.81
39. Tax Provision																	
44.53	81.42	239.29	3.50	4.52	1.78	66.20	57.01	57.68	0.63	111.90	137.86	3.30	43.17	12.95	118.16	298.02	449.56
40. Profit after tax appropriation																	
312.17	261.47	1095.90	-97.45	134.91	71.23	142.00	255.81	590.21	-235.48	63.99	316.47	153.39	170.99	380.45	274.63	887.17	2454.26