MetLife Alico American Life Insurance Company (ALICO)

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Quarterly Finacial Results for 4Q, F.Y.2013-14

No. Sources (1.1 to 1.4) Registroy (1.5 July, 2014) (1.5 July,					(NPR Amount in '000)
Security Particular Current Warr Later (13 April) (15 July, 2014) 2014 2		D-1-		Unaudited	Audited
Sources (1.1 to 1.4)		Balar		At end of previous	At end of 4Q.
Sources (1.1 to 1.4)		Particular	Current Year	quarter (13 April,	Previous Year
1.1 Paid up Capital		Sources (1.1 to 1.4)			
1.3 Life Insurance Fund			-	-	-
1.4 Payable Long term debt & loan			(00000000000000000000000000000000000000		94,864
2 Uses (2.1 to 2.6)	_		8,832,808	8,594,994	7,750,558
2.2 Long term Investment and Loan 2,690,847 4,331,447 3,3636,8 3. Policy Uoan 696,973 666,991 555,4 4. Net Current Assets (3-4) 5,469,337 3,610,618 3,387,2 5. Misc written off/adjusted expenses 54,220 65,426 108,2 5. Misc written off/adjusted expenses 54,220 65,426 108,2 6. Transferred from P&I. Account -	2	Uses (2.1 to 2.6)			7,845,421
2.3 Policy Loan 696,973 666,991 555,42 A Net Current Assets (3-4) 5,469,337 3,610,618 5,358,7* Disks written off/adjusted expenses 54,220 65,426 108,22* Disks written off/adjusted expenses 54,220 46,0					6,067
2.5 Miss written off/adjusted expenses 54,220 65,426 108,21					555,477
Details of Net Current Assets Details of Net Current Assets Asset Asse					3,538,755
Details of Net Current Assets			10 100 200 200		108,275
3.1 Cash & Bank Balance	2.0				
3.2 Short term Investments and Loans 6,319,039 4,099,014 3,738,11 3.3 Other Assets 208,464 247,863 257,94 4. Current Liabilities and provisions 1,088,420 1,019,479 918,33 4. Current Liabilities 173,341 208,968 168,88 4. Provision for Claims Payable 199,935 185,500 155,84 4. Other provisions 623,466 537,401 511,44 4. Other provisions Profit and Loss Account 5. Particular New York 161,109,2014 161,109,2014 1. Income (1.1-1.5) 90,135 40,653 353,44 1.2 Transferred from Revenue A/c 90,135 40,653 353,44 1.3 Income from investment, Loan & Others 7,24 1.4 Written back provision - 7,24 1.5 Other Income - 7,24 1.5 Other Income - - - 7,24 1.6 Written back provision - - - 7,24 1.7 Written back provision - - - 7,24 1.8 Management Expenses 15,809 11,067 13,77 2.1 Written off expenses - - - - 7,24 2.2 Written off expenses - - - - - 7,24 2.2 Written off expenses - - - - - - - - - 2. Provision for Iosses - - - - - - - - -	100				4,457,134
Current Liabilities and provisions 1,088,420 1,019,479 918,31					3,738,169
1	3.3		208,464	247,863	257,948
1.1 Current Liabilities	4		1,088,420	1,019,479	918,379
1.3. Provision for Claims Payable 199.935 185.500 165.88	4.1	Current Liabilities	173,341	208,968	168,898
Act	-				72,277
No Particular					165,803 511,400
No Particular At end of 4Q, Current Year (15 July, 2014) 2014 201		STANDARD CONTRACT TO CONTRACT	0.000,000,000,000,000,000	Lamada Milka Dalama	,
No			At end of 4Q,	At end of previous	At end of 4Q,
1.1 Transferred from Life Fund	No	Particular			(15 July, 2013)
1.2 Transferred from Life Fund - 290,27	C. Contract				353,482
1.3 Income from Investment, Loan & Others - - - - - - - - -			90,135	40,653	56,039
1.4 Written back provision - - - - - - -			-	-	7,241
2. Expenses (2.1-2.8) 23,514 15,102 52,8: 2.1 Management Expenses 15,809 11,067 13,74 2.2 Written off expenses 2.3 Other expenses 2.4 Provision for Iosses 2.5 Provision for Iosses 2.6 Provision for staff bousing fund 3,716 1,479 16,91 2.6 Provision for staff bousing fund 3,716 1,479 16,91 2.6 Provision for staff bousing fund 2.7 Income tax (2,430) - (7,26 2.8 Transfer to life fund 2.8 Transfer to life fund 2.8 Transfer to life fund 3. Net profit/(loss)= 1-2 66,621 3. Net profit/(loss)= 1-2 66,621 3. Net profit/(loss)= 1-2 66,621 3. Income (1.1-1.7) 2,673,715 3. Income (1.1-1.7) 2,673,715 3. Premium (Net) 1,793,230 1,28,682 1,583,61 4. Income (1.1-1.7) 2,673,715 3. Investment, Loan and other Income 10,893 7,632 7,66 3. Income from Policy Loan 76,041 55,410 66,81 4. Income from Policy Loan 76,041 55,410 66,81 5. Other Direct Income 4,346 3,019 6,7" 7. Provision for Outstanding Claim at the begining of Quarter 165,803 165,803 161,30 7. Provision for Unexpired risks at the begining of Quarter 2 5. Service Fee (Net) 832,728 613,077 561,20 7. Management expenses - - - 7. Management expenses - - - 7. Management expenses - - - 7. Management expenses 142,278 99,603 101,41 7. Provision for outstanding Claim at the end of the Quarter 1,99,335 185,500 165,80 7. Provision for Outstanding Claim at the end of the Quarter 1,99,335 185,500 165,80 7. Provision for Outstanding Claim at the end of the Quarter 1,99,335 185,500 165,80 7. Provision for Outstanding Claim at the end of the Quarter 1,99,335 185,500 165,80 7. Provision for Outstanding Claim at the end of the Quarter 1,99,335 185,500 165,80 7. Provision for Outstanding Claim at the end of the Quarter 1,90,335 1,344,058 1,599,81	1.4		-	-	
1. Management Expenses 15,809 11,067 13,74			-	-	
2.2 Written off expenses - - - - - -					
2.4 Provision for losses - - - -			-		
2.5 Provision for staff housing fund 3,716 1,479 16,98					-
2.6 Provision for staff bonus 6,419 2,555 29,34					16 097
2.7 Income tax (2,430) - (7,26 (7,26 17,26					29,341
Net profit/(loss)= 1-2 66,621 25,552 300,66 Consolidated Income and Expenditure Account	2000001		(2,430)		(7,261)
S. No	2.8		- 66 621		300 666
No					
No	S.	231 30	At end of 4Q,	At end of previ-	At end of 4Q,
Income (1.1-1.7)	No	Particular			(15 July, 2013)
1.2 Re-insurance Commission Income 10,893 7,632 7,632 7,632 1.3 Investment, Loan and other Income 551,124 413,571 506,21 1.4 Income from Policy Loan 76,041 55,410 66,86 3,019 6,77 1.5 1.5 Other Direct Income 4,346 3,019 6,77 1.6 Provision for outstanding Claim at the begining of Quarter 165,803 165,803 161,36 161,36 162,303 165,803 161,36 161,36 162,303 163,803 161,36 163,307		Income (1.1-1.7)			
1.3 Investment, Loan and other Income 551,124 413,571 506,22 1.4 Income from Policy Loan 76,041 55,410 66,81 1.5 Other Direct Income 4,346 3,019 6,73 1.6 Provision for outstanding Claim at the begining of Quarter 165,803 165,803 161,30 1.7 Provision for Unexpired risks at the begining of Quarter 72,277 72,277 43,38 2 Expenditure (2.1-2.10) 1,500,079 1,160,409 1,109,43 2.1 Claim Payment (Net) 832,728 613,077 561,22 2.2 Agent Commission 125,967 93,408 110,22 2.3 Medical Examination fee 1,165 731 1,55 2.4 Re-insurance Commission expenses - - - 2.5 Service Fee (Net) 18,151 13,441 15,99 2.6 Other Direct Expenses - - - 2.7 Management expenses 142,278 99,603 101,44 2.9<	_		2,673,715	2,046,394	2,375,982
1.4 Income from Policy Loan 76,041 55,410 66,88 1.5 Other Direct Income 4,346 3,019 6,7° 1.6 Provision for outstanding Claim at the begining of Quarter 165,803 165,803 161,36 1.7 Provision for Unexpired risks at the begining of Quarter 72,277 72,277 43,38 2 Expenditure (2.1-2.10) 1,500,079 1,160,409 1,109,43 2.1 Claim Payment (Net) 832,728 613,077 561,26 2.2 Agent Commission 125,967 93,408 110,22 2.3 Medical Examination fee 1,165 731 1,55 2.4 Re-insurance Commission expenses - - 2.5 Service Fee (Net) 18,151 13,441 15,99 2.6 Other Direct Expenses - - - 2.7 Management expenses 142,278 99,603 101,44 2.8 Income Tax 88,177 67,038 80,80 2.9 Provision for outstanding Cl	112		2,673,715 1,793,230	2,046,394 1,328,682	2,375,982 1,583,693
1.6		Re-insurance Commission Income	2,673,715 1,793,230 10,893	2,046,394 1,328,682 7,632	2,375,982 1,583,693 7,693
1.5 begining of Quarter 165,803 165,803 161,505 161,50	1.3	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan	2,673,715 1,793,230 10,893 551,124 76,041	2,046,394 1,328,682 7,632 413,571 55,410	2,375,982 1,583,693 7,693 506,211 66,866
Line	1.3 1.4 1.5	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income	2,673,715 1,793,230 10,893 551,124 76,041 4,346	2,046,394 1,328,682 7,632 413,571 55,410 3,019	2,375,982 1,583,693 7,693 506,211 66,866 6,770
2 Expenditure (2.1-2.10) 1,500,079 1,160,409 1,109,42 2.1 Claim Payment (Net) 832,728 613,077 561,20 2.2 Agent Commission 125,967 93,408 110,22 2.3 Medical Examination fee 1,165 731 1,52 2.4 Re-insurance Commission expenses 2.5 Service Fee (Net) 18,151 13,441 15,99 2.6 Other Direct Expenses 2.7 Management expenses 142,278 99,603 101,40 2.8 Income Tax 88,177 67,038 80,80 2.9 Provision for outstanding Claim at the end of the Quarter 199,935 185,500 165,80 2.10 end of the Quarter 91,678 87,611 72,23 3 Savings (1-2) 1,173,637 885,985 1,266,53 3.1 Transferred to Life insurance Fund 1,082,250 844,437 1,120,83 3.2 Transferred to Profit Loss Account 90,135 40,653 56,03 Other Details Other Details At end of 4Q, At end of previous quarter(13 April, 2014) Arill principles (15 July, 2014) 1 Premium Income (Gross) (in Rs'000) 1,815,063 1,344,058 1,599,84 3 Declared Bonus rate from 16 July 09 to 15 July 12) 35 35 35 35 35 10tal Claims Paid Amount (in thousand) 832,728 613,077 561,26 6 Total Claims Paid Amount (in thousand) 199,935 185,500 165,86 7 Outstanding Claims Amount (in thousand) 199,935 185,500 165,86	1.3 1.4 1.5	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter	2,673,715 1,793,230 10,893 551,124 76,041 4,346	2,046,394 1,328,682 7,632 413,571 55,410 3,019	2,375,982 1,583,693 7,693 506,211 66,866
2.1 Claim Payment (Net) 832,728 613,077 561,26 2.2 Agent Commission 125,967 93,408 110,27 2.3 Medical Examination fee 1,165 731 1,57 2.4 Re-insurance Commission expenses - - 2.5 Service Fee (Net) 18,151 13,441 15,99 2.6 Other Direct Expenses - - 2.7 Management expenses 142,278 99,603 101,48 2.8 Income Tax 88,177 67,038 80,88 2.9 Provision for outstanding Claim at the end of the Quarter 199,935 185,500 165,80 2.10 Provision for Unexpired risks at the end of the Quarter 91,678 87,611 72,27 3 Savings (1-2) 1,173,637 885,985 1,266,53 3.1 Transferred to Life insurance Fund 1,082,250 844,437 1,120,81 3.2 Transferred to Profit Loss Account 90,135 40,653 56,03 Other Details At end of 4Q, Current Year (16 July, 2014) 1 Premium Income (Gross) (in Rs'000) 1,815,063 1,344,058 1,599,84 3 Declared Bonus rate from 16 July 09 to 15 July 12) 35 35 35 35 4 Interim bonus rate (16 July 08 onward) 35 35 35 35 5 Total Claims Paid Amount (in thousand) 832,728 613,077 561,267 7 Outstanding Claims Amount (in thousand) 199,935 185,500 165,867 7 Outstanding Claims Amount (in thousand) 199,935 185,500 165,867 7 Outstanding Claims Amount (in thousand) 199,935 185,500 165,867 7 Outstanding Claims Amount (in thousand) 199,935 185,500 165,867 7 Outstanding Claims Amount (in thousand) 199,935 185,500 165,867 7 Outstanding Claims Amount (in thousand) 199,935 185,500 165,867 7 Outstanding Claims Amount (in thousand) 199,935 185,500 165,867 7 Outstanding Claims Amount (in thousand) 199,935 185,500 165,867 7 Outstanding Claims Amount (in thousand) 199,935 185,500 165,867 7 Outstanding Claims Amount (in thousand) 199,935 185,500 165,867 7 Outstanding Claims Amount (in thousand) 199,935 185,500 165,867 7 Outstan	1.3 1.4 1.5 1.6	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803	2,046,394 1,328,682 7,632 413,571 55,410 3,019	2,375,982 1,583,693 7,693 506,211 66,866 6,770
2.3 Medical Examination fee 1,165 731 1,55 2.4 Re-insurance Commission expenses - - - 2.5 Service Fee (Net) 18,151 13,441 15,99 2.6 Other Direct Expenses - - - 2.7 Management expenses 142,278 99,603 101,48 2.8 Income Tax 88,177 67,038 80,81 2.9 Provision for outstanding Claim at the end of the Quarter 199,935 185,500 165,81 2.10 Provision for Unexpired risks at the end of the Quarter 91,678 87,611 72,22 3 Savings (1-2) 1,173,637 885,985 1,266,55 3.1 Transferred to Life insurance Fund 1,082,250 844,437 1,120,83 3.2 Transferred to Profit Loss Account 90,135 40,653 56,03 Other Details S.No Particular At end of 4Q, Current Year (16 July, 2014) At end of previous quarter(13 April, 2014) At end of 4Q, At end of previous quarter(13 April, 2014) <t< td=""><td>1.3 1.4 1.5 1.6</td><td>Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter</td><td>2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803</td><td>2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803</td><td>2,375,982 1,583,693 7,693 506,211 66,866 6,770 161,364</td></t<>	1.3 1.4 1.5 1.6	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803	2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803	2,375,982 1,583,693 7,693 506,211 66,866 6,770 161,364
2.4 Re-insurance Commission expenses - - - -	1.3 1.4 1.5 1.6 1.7 2 2.1	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter Expenditure (2.1-2.10) Claim Payment (Net)	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803 72,277 1,500,079 832,728	2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803 72,277 1,160,409 613,077	2,375,982 1,583,693 7,693 506,211 66,866 6,770 161,364 43,385 1,109,430 561,261
2.5 Service Fee (Net) 18,151 13,441 15,99 2.6 Other Direct Expenses - - - 2.7 Management expenses 142,278 99,603 101,48 2.8 Income Tax 88,177 67,038 80,88 2.9 Provision for outstanding Claim at the end of the Quarter 199,935 185,500 165,80 2.10 Provision for Unexpired risks at the end of the Quarter 91,678 87,611 72,23 3 Savings (1-2) 1,173,637 885,985 1,266,53 3.1 Transferred to Life insurance Fund 1,082,250 844,437 1,120,83 3.2 Transferred to Profit Loss Account 90,135 40,653 56,03 Other Details At end of 4Q, Current Year (16 July, 2014) At end of previous quarter (13 April, 2014) At end of 4Q, April, 2014) April, 2014) April, 2014) April, 2014) April, 2014, 201 April, 2014, 201 April, 2014, 201	1.3 1.4 1.5 1.6 1.7 2 2.1 2.2	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter Expenditure (2.1-2.10) Claim Payment (Net) Agent Commission	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803 72,277 1,500,079 832,728 125,967	2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803 72,277 1,160,409 613,077 93,408	2,375,982 1,583,693 7,693 506,211 66,866 6,770 161,364 43,385 1,109,430 561,261 110,227
2.7 Management expenses 142,278 99,603 101,48 2.8 Income Tax 88,177 67,038 80,81 2.9 Provision for outstanding Claim at the end of the Quarter 199,935 185,500 165,80 2.10 Provision for Unexpired risks at the end of the Quarter 91,678 87,611 72,21 3 Savings (1-2) 1,173,637 885,985 1,266,51 3.1 Transferred to Life insurance Fund 1,082,250 844,437 1,120,81 3.2 Transferred to Profit Loss Account 90,135 40,653 56,03 Other Details At end of 4Q, Current Year (16 July, 2014) At end of previous quarter(13 April, 2014) At end of previous quarter(13 April, 2014) At end of 4Q, 2012 Total inforce Policy count 324,544 308,300 300,22 3 Declared Bonus rate from 16 July 08 onward) 35 35 35 4 Interim bonus rate (16 July 08 onward) 35 35 35 5 Total Claims Paid Amount (in thousand) 832,728 613,077 561,26	1.3 1.4 1.5 1.6 1.7 2 2.1 2.2 2.3	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter Expenditure (2.1-2.10) Claim Payment (Net) Agent Commission Medical Examination fee	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803 72,277 1,500,079 832,728 125,967	2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803 72,277 1,160,409 613,077 93,408 731	2,375,982 1,583,693 7,693 506,211 66,866 6,770 161,364 43,385 1,109,430 561,261
2.8 Income Tax 88,177 67,038 80,86	1.3 1.4 1.5 1.6 1.7 2 2.1 2.2 2.3 2.4 2.5	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter Expenditure (2.1-2.10) Claim Payment (Net) Agent Commission Medical Examination fee Re-insurance Commission expenses Service Fee (Net)	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803 72,277 1,500,079 832,728 125,967 1,165	2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803 72,277 1,160,409 613,077 93,408 731	2,375,982 1,583,693 7,693 506,211 66,866 6,770 161,364 43,385 1,109,430 561,261 110,227
2.9 Provision for outstanding Claim at the end of the Quarter 199,935 185,500 165,80 2.10 Provision for Unexpired risks at the end of the Quarter 91,678 87,611 72,21 3 Savings (1-2) 1,173,637 885,985 1,266,51 3.1 Transferred to Life insurance Fund 1,082,250 844,437 1,120,81 3.2 Transferred to Profit Loss Account 90,135 40,653 56,03 Other Details At end of 4Q, Current Year (15 July, 2014) At end of previous quarter (13 April, 2014) At end of 4Q, Current Year (15 July, 2014) April, 2014) 15 July, 201. 1 Premium Income (Gross) (in Rs'000) 1,815,063 1,344,058 1,599,8 2 Total inforce Policy count 324,544 308,300 300,2 3 Declared Bonus rate from 16 July 08 onward) 35 35 35 5 Total Claims Paid Amount (in thousand) 832,728 613,077 561,26 6 Total Claims Paid in Count 1,085 740 66 7 Outstanding Claims Amount (in thousand) 199,935 185,500 165,80	1.3 1.4 1.5 1.6 1.7 2 2.1 2.2 2.3 2.4 2.5 2.6	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter Expenditure (2.1-2.10) Claim Payment (Net) Agent Commission Medical Examination fee Re-insurance Commission expenses Service Fee (Net) Other Direct Expenses	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803 72,277 1,500,079 832,728 125,967 1,165 - 18,151	2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803 72,277 1,160,409 613,077 93,408 731	2,375,982 1,583,693 7,693 506,211 66,866 6,770 161,364 43,385 1,109,430 561,261 110,227 1,519 - 15,998
2.10	1.3 1.4 1.5 1.6 1.7 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter Expenditure (2.1-2.10) Claim Payment (Net) Agent Commission Medical Examination fee Re-insurance Commission expenses Service Fee (Net) Other Direct Expenses Management expenses	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803 72,277 1,500,079 832,728 125,967 1,165 - 18,151	2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803 72,277 1,160,409 613,077 93,408 731 - 13,441	2,375,982 1,583,693 7,693 506,211 66,866 6,770 161,364 43,385 1,109,430 561,261 110,227 1,519
2.10 end of the Quarter 91,678 87,611 72,2.	1.3 1.4 1.5 1.6 1.7 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter Expenditure (2.1-2.10) Claim Payment (Net) Agent Commission Medical Examination fee Re-insurance Commission expenses Service Fee (Net) Other Direct Expenses Management expenses Income Tax Provision for outstanding Claim at the	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803 72,277 1,500,079 832,728 125,967 1,165 - 18,151 - 142,278 88,177	2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803 72,277 1,160,409 613,077 93,408 731 - 13,441 - 99,603 67,038	2,375,982 1,583,693 7,693 506,211 66,866 6,770 161,364 43,385 1,109,430 561,261 110,227 1,519 - 15,998 - 101,480 80,866
3.1 Transferred to Life insurance Fund 1,082,250 844,437 1,120,88 3.2 Transferred to Profit Loss Account 90,135 40,653 56,03	1.3 1.4 1.5 1.6 1.7 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter Expenditure (2.1-2.10) Claim Payment (Net) Agent Commission Medical Examination fee Re-insurance Commission expenses Service Fee (Net) Other Direct Expenses Management expenses Income Tax Provision for outstanding Claim at the end of the Quarter	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803 72,277 1,500,079 832,728 125,967 1,165 - 18,151 - 142,278 88,177 199,935	2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803 72,277 1,160,409 613,077 93,408 731 - 13,441 - 99,603 67,038 185,500	2,375,982 1,583,693 506,211 66,866 6,770 161,364 43,385 1,109,430 561,261 110,227 1,519 - 15,998 - 101,480 80,866 165,803
3.2 Transferred to Profit Loss Account 90,135 40,653 56,03	1.3 1.4 1.5 1.6 1.7 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter Expenditure (2.1-2.10) Claim Payment (Net) Agent Commission Medical Examination fee Re-insurance Commission expenses Service Fee (Net) Other Direct Expenses Management expenses Income Tax Provision for outstanding Claim at the end of the Quarter	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803 72,277 1,500,079 832,728 125,967 1,165 - 18,151 - 142,278 88,177 199,935	2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803 72,277 1,160,409 613,077 93,408 731 - 13,441 - 99,603 67,038 185,500 87,611	2,375,982 1,583,693 506,211 66,866 6,770 161,364 43,385 1,109,430 561,261 110,227 1,519 - 15,998 - 101,480 80,866 165,803
At end of 4Q, Current Year (16 July, 2014) April, 2014) Total Claims Paid in Count (10 July, 2014) Total Claims Paid in Count (10 July, 2014) Total Claims Paid in Count (11 July, 2014) Total Claims Paid in Count (12 July, 2014) Total Claims Amount (in thousand) Total Claims Paid in Count (in thousand)	1.3 1.4 1.5 1.6 1.7 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter Expenditure (2.1-2.10) Claim Payment (Net) Agent Commission Medical Examination fee Re-insurance Commission expenses Service Fee (Net) Other Direct Expenses Management expenses Income Tax Provision for outstanding Claim at the end of the Quarter Provision for Unexpired risks at the end of the Quarter Savings (1-2)	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803 72,277 1,500,079 832,728 125,967 1,165 - 18,151 - 142,278 88,177 199,935 91,678	2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803 72,277 1,160,409 613,077 93,408 731 - 13,441 - 99,603 67,038 185,500 87,611 885,985	2,375,982 1,583,693 7,693 506,211 66,866 6,770 161,364 43,385 1,109,430 561,261 110,227 1,519 - 15,998 - 101,480 80,866 165,803 72,277 1,266,552
At end of 4Q, Current Year ous quarter(13 April, 2014) 1 Premium Income (Gross) (in Rs'000) 1,815,063 1,344,058 1,599,88 2 Total inforce Policy count 324,544 308,300 300,24 3 Declared Bonus rate from 16 July 09 to 15 July 12 35 35 35 4 Interim bonus rate (16 July 08 onward) 35 35 35 5 Total Claims Paid Amount (in thousand) 832,728 613,077 561,26 6 Total Claims Amount (in thousand) 199,935 185,500 165,86	1.3 1.4 1.5 1.6 1.7 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9 2.10 3 3.1	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter Expenditure (2.1-2.10) Claim Payment (Net) Agent Commission Medical Examination fee Re-insurance Commission expenses Service Fee (Net) Other Direct Expenses Management expenses Income Tax Provision for outstanding Claim at the end of the Quarter Provision for Unexpired risks at the end of the Quarter Savings (1-2) Transferred to Life insurance Fund	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803 72,277 1,500,079 832,728 125,967 1,165 - 18,151 - 142,278 88,177 199,935 91,678 1,173,637 1,082,250	2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803 72,277 1,160,409 613,077 93,408 731 - 13,441 - 99,603 67,038 185,500 87,611 885,985 844,437	2,375,982 1,583,693 506,211 66,866 6,770 161,364 43,385 1,109,430 561,261 110,227 1,519 - 15,998 - 101,480 80,866 165,803
16 July, 2014 April, 2014 (15 July, 2014) 17 July, 2015 18 July, 2015 201	1.3 1.4 1.5 1.6 1.7 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9 2.10 3 3.1	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter Expenditure (2.1-2.10) Claim Payment (Net) Agent Commission Medical Examination fee Re-insurance Commission expenses Service Fee (Net) Other Direct Expenses Management expenses Income Tax Provision for outstanding Claim at the end of the Quarter Provision for Unexpired risks at the end of the Quarter Savings (1-2) Transferred to Life insurance Fund Transferred to Profit Loss Account	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803 72,277 1,500,079 832,728 125,967 1,165 - 18,151 - 142,278 88,177 199,935 91,678 1,173,637 1,082,250 90,135	2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803 72,277 1,160,409 613,077 93,408 731 - 13,441 - 99,603 67,038 185,500 87,611 885,985 844,437	2,375,982 1,583,693 7,693 506,211 66,866 6,770 161,364 43,385 1,109,430 561,261 110,227 1,519 - 15,998 - 101,480 80,866 165,803 72,277 1,266,552 1,120,894
1 Premium Income (Gross) (in Rs'000) 1,815,063 1,344,058 1,599,84 2 Total inforce Policy count 324,544 308,300 300,24 3 Declared Bonus rate from 16 July 09 to 15 July 12) 35 35 35 4 Interim bonus rate (16 July 08 onward) 35 35 35 5 Total Claims Paid Amount (in thousand) 832,728 613,077 561,26 6 Total Claims Paid in Count 1,085 740 66 7 Outstanding Claims Amount (in thousand) 199,935 185,500 165,80	1.3 1.4 1.5 1.6 1.7 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9 2.10 3 3.1 3.2	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter Expenditure (2.1-2.10) Claim Payment (Net) Agent Commission Medical Examination fee Re-insurance Commission expenses Service Fee (Net) Other Direct Expenses Management expenses Income Tax Provision for outstanding Claim at the end of the Quarter Provision for Unexpired risks at the end of the Quarter Savings (1-2) Transferred to Life insurance Fund Transferred to Profit Loss Account	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803 72,277 1,500,079 832,728 125,967 1,165 - 18,151 - 142,278 88,177 199,935 91,678 1,173,637 1,082,250 90,135 P Details At end of 4Q,	2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803 72,277 1,160,409 613,077 93,408 731 - 13,441 - 99,603 67,038 185,500 87,611 885,985 844,437 40,653 At end of previ-	2,375,982 1,583,693 506,211 66,866 6,770 161,364 43,385 1,109,430 561,261 110,227 1,519 - 15,998 - 101,480 80,866 165,803 72,277 1,266,552 1,120,894 56,039 At end of 4Q,
3 Declared Bonus rate from 16 July 09 to 15 July 12) 35 35 35 4 Interim bonus rate (16 July 08 onward) 35 35 35 5 Total Claims Paid Amount (in thousand) 832,728 613,077 561,22 6 Total Claims Paid in Count 1,085 740 66 7 Outstanding Claims Amount (in thousand) 199,935 185,500 165,80	1.3 1.4 1.5 1.6 1.7 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9 2.10 3 3.1 3.2	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter Expenditure (2.1-2.10) Claim Payment (Net) Agent Commission Medical Examination fee Re-insurance Commission expenses Service Fee (Net) Other Direct Expenses Management expenses Income Tax Provision for outstanding Claim at the end of the Quarter Provision for Unexpired risks at the end of the Quarter Savings (1-2) Transferred to Life insurance Fund Transferred to Profit Loss Account	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803 72,277 1,500,079 832,728 125,967 1,165 - 18,151 - 142,278 88,177 199,935 91,678 1,082,250 90,135 At end of 4Q, Current Year	2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803 72,277 1,160,409 613,077 93,408 731	2,375,982 1,583,693 506,211 66,866 6,770 161,364 43,385 1,109,430 561,261 110,227 1,519 - 15,998 - 101,480 80,866 165,803 72,277 1,266,552 1,120,894 56,039
4 Interim bonus rate (16 July 08 onward) 35 35 5 Total Claims Paid Amount (in thousand) 832,728 613,077 561,26 6 Total Claims Paid in Count 1,085 740 66 7 Outstanding Claims Amount (in thousand) 199,935 185,500 165,80	1.3 1.4 1.5 1.6 1.7 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9 2.10 3 3.1 3.2	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter Expenditure (2.1-2.10) Claim Payment (Net) Agent Commission Medical Examination fee Re-insurance Commission expenses Service Fee (Net) Other Direct Expenses Management expenses Income Tax Provision for Outstanding Claim at the end of the Quarter Provision for Unexpired risks at the end of the Quarter Savings (1-2) Transferred to Life insurance Fund Transferred to Profit Loss Account Othe Particular Premium Income (Gross) (in Rs'000)	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803 72,277 1,500,079 832,728 125,967 1,165 - 18,151 - 142,278 88,177 199,935 91,678 1,173,637 1,082,250 90,135 Fr Details At end of 4Q, Current Year (16 July, 2014) 1,815,063	2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803 72,277 1,160,409 613,077 93,408 731 - 13,441 - 99,603 67,038 185,500 87,611 885,985 844,437 40,653 At end of previous quarter(13 April, 2014) 1,344,058	2,375,982 1,583,693 506,211 66,866 6,770 161,364 43,385 1,109,430 561,261 110,227 1,519 - 15,998 - 101,480 80,866 165,803 72,277 1,266,552 1,120,894 At end of 4Q, Previous Year (15 July, 2013) 1,599,848
5 Total Claims Paid Amount (in thousand) 832,728 613,077 561,24 6 Total Claims Paid in Count 1,085 740 66 7 Outstanding Claims Amount (in thousand) 199,935 185,500 165,80	1.3 1.4 1.5 1.6 1.7 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9 2.10 3 3.1 3.2 5.No	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter Expenditure (2.1-2.10) Claim Payment (Net) Agent Commission Medical Examination fee Re-insurance Commission expenses Service Fee (Net) Other Direct Expenses Management expenses Income Tax Provision for outstanding Claim at the end of the Quarter Provision for Unexpired risks at the end of the Quarter Savings (1-2) Transferred to Life insurance Fund Transferred to Profit Loss Account Othe Particular Premium Income (Gross) (in Rs'000) Total inforce Policy count	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803 72,277 1,500,079 832,728 125,967 1,165 - 18,151 - 142,278 88,177 199,935 91,678 1,173,637 1,082,250 90,135 Petails At end of 4Q, Current Year (16 July, 2014) 1,815,063 324,544	2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803 72,277 1,160,409 613,077 93,408 731 - 13,441 - 99,603 67,038 185,500 87,611 885,985 844,437 40,653 At end of previous quarter(13 April, 2014) 1,344,058 308,300	2,375,982 1,583,693 506,211 66,866 6,770 161,364 43,385 1,109,430 561,261 110,227 1,519 - 15,998 - 101,480 80,866 165,803 72,277 1,266,552 1,120,894 56,039 At end of 4Q, Previous Year (15 July, 2013) 1,599,848 300,245
7 Outstanding Claims Amount (in thousand) 199,935 185,500 165,80	1.3 1.4 1.5 1.6 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9 2.10 3.3 3.1 3.2	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter Expenditure (2.1-2.10) Claim Payment (Net) Agent Commission Medical Examination fee Re-insurance Commission expenses Service Fee (Net) Other Direct Expenses Management expenses Income Tax Provision for outstanding Claim at the end of the Quarter Provision for Unexpired risks at the end of the Quarter Savings (1-2) Transferred to Life insurance Fund Transferred to Profit Loss Account Othe Particular Premium Income (Gross) (in Rs'000) Total inforce Policy count Declared Bonus rate from 16 July 09 to 15 July 12)	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803 72,277 1,500,079 832,728 125,967 1,165 - 18,151 - 142,278 88,177 199,935 91,678 1,173,637 1,082,250 90,135 P Details At end of 4Q, Current Year (16 July, 2014) 1,815,063 324,544	2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803 72,277 1,160,409 613,077 93,408 731 - 13,441 - 99,603 67,038 185,500 87,611 885,985 844,437 40,653 At end of previous quarter(13 April, 2014) 1,344,053 308,300 35	2,375,982 1,583,693 7,693 506,211 66,866 6,770 161,364 43,385 1,109,430 561,261 110,227 1,519 15,998 101,480 80,866 165,803 72,277 1,266,552 1,120,894 56,039 At end of 4Q, Previous Year (15 July, 2013) 1,599,848 300,245
	1.3 1.4 1.5 1.6 1.7 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9 2.10 3 3.1 3.2 5.No	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter Expenditure (2.1-2.10) Claim Payment (Net) Agent Commission Medical Examination fee Re-insurance Commission expenses Service Fee (Net) Other Direct Expenses Management expenses Income Tax Provision for outstanding Claim at the end of the Quarter Provision for Unexpired risks at the end of the Quarter Savings (1-2) Transferred to Life insurance Fund Transferred to Profit Loss Account Other Particular Premium Income (Gross) (in Rs'000) Total inforce Policy count Declared Bonus rate (16 July 08 onward) Total Claims Paid Amount (in thousand)	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803 72,277 1,500,079 832,728 125,967 1,165 - 18,151 - 142,278 88,177 199,935 91,678 1,173,637 1,082,250 90,135 1r Details At end of 4Q, Current Year (16 July, 2014) 1,815,063 324,544 35 832,728	2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803 72,277 1,160,409 613,077 93,408 731 - 13,441 - 99,603 67,038 185,500 87,611 885,985 844,437 40,653 At end of previous quarter(14) Apil,344,058 308,300 35 613,077	2,375,982 1,583,693 506,211 66,866 6,770 161,364 43,385 1,109,430 561,261 110,227 1,519 - 15,998 - 101,480 80,866 165,803 72,277 1,266,552 1,120,894 56,039 At end of 4Q, Previous Year (15 july, 2013) 1,599,848 300,245 35 561,261
8 Outstanding Claims Amount in Count I 418 449 30	1.3 1.4 1.5 1.6 1.7 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 3.1 3.1 3.2 5.No 1 2 3 4 5 6	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter Expenditure (2.1-2.10) Claim Payment (Net) Agent Commission Medical Examination fee Re-insurance Commission expenses Service Fee (Net) Other Direct Expenses Management expenses Income Tax Provision for outstanding Claim at the end of the Quarter Provision for Unexpired risks at the end of the Quarter Savings (1-2) Transferred to Life insurance Fund Transferred to Profit Loss Account Othe Particular Premium Income (Gross) (in Rs'000) Total inforce Policy count Declared Bonus rate from 16 July 09 to 15 July 12) Interim bonus rate (16 July 08 onward) Total Claims Paid Amount (in thousand) Total Claims Paid in Count	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803 72,277 1,500,079 832,728 125,967 1,165 - 18,151 - 142,278 88,177 199,935 91,678 1,173,637 1,082,250 90,135 P Details At end of 4Q, Current Year (16 July, 2014) 1,815,063 324,544 35 324,544 35 832,728 1,085	2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803 72,277 1,160,409 613,077 93,408 731 - 13,441 - 99,603 67,038 185,500 87,611 885,985 844,437 40,653 At end of previous quarter(13 April, 2014) 1,344,058 308,300 35 3613,077 740	2,375,982 1,583,693 506,211 66,866 6,770 161,364 43,385 1,109,430 561,261 110,227 1,519 - 15,998 - 101,480 80,866 165,803 72,277 1,266,552 1,120,894 56,039 At end of 4Q, Previous Year (15 July, 2013) 1,599,848 300,245 35 365 361,261 677
Note: Unaudited above figures might be changed during the audit finalisation.	1.3 1.4 1.5 1.6 1.7 2 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 3.1 3.1 3.2 5.No 1 2 3 4 5 6	Re-insurance Commission Income Investment, Loan and other Income Income from Policy Loan Other Direct Income Provision for outstanding Claim at the begining of Quarter Provision for Unexpired risks at the begining of Quarter Expenditure (2.1-2.10) Claim Payment (Net) Agent Commission Medical Examination fee Re-insurance Commission expenses Service Fee (Net) Other Direct Expenses Management expenses Income Tax Provision for outstanding Claim at the end of the Quarter Provision for Unexpired risks at the end of the Quarter Savings (1-2) Transferred to Life insurance Fund Transferred to Profit Loss Account Othe Particular Premium Income (Gross) (in Rs'000) Total inforce Policy count Declared Bonus rate from 16 July 09 to 15 July 12) Interim bonus rate (16 July 08 onward) Total Claims Paid Amount (in thousand) Total Claims Paid in Count	2,673,715 1,793,230 10,893 551,124 76,041 4,346 165,803 72,277 1,500,079 832,728 125,967 1,165 - 18,151 - 142,278 88,177 199,935 91,678 1,173,637 1,082,250 90,135 P Details At end of 4Q, Current Year (16 July, 2014) 1,815,063 324,544 35 324,544 35 832,728 1,085	2,046,394 1,328,682 7,632 413,571 55,410 3,019 165,803 72,277 1,160,409 613,077 93,408 731 - 13,441 - 99,603 67,038 185,500 87,611 885,985 844,437 40,653 At end of previous quarter(13 April, 2014) 1,344,058 308,300 35 3613,077 740	2,375,982 1,583,693 506,211 66,866 6,770 161,364 43,385 1,109,430 561,261 110,227 1,519 - 15,998 - 101,480 80,866 165,803 72,277 1,266,552 1,120,894 56,039 At end of 4Q, Previous Year (15 july, 2013) 1,599,848 300,245 35 561,261