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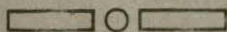


# The Indian Insurance Year Book

1930

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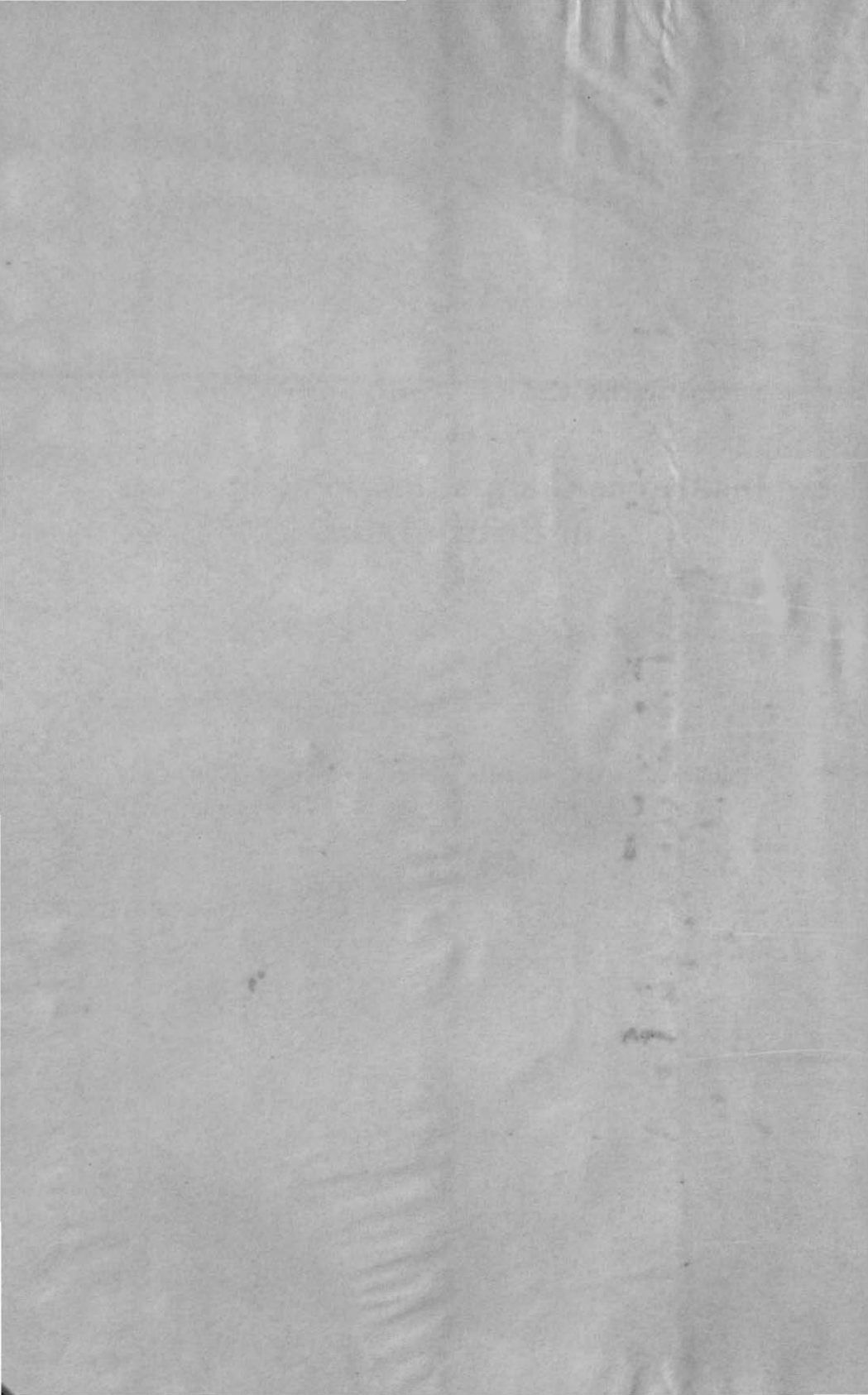


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**Report by the Government Actuary**  
on  
**Insurance Companies doing business**  
**in British India**  
with  
**Summaries of their Returns**

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# INDIAN INSURANCE YEAR BOOK, 1930.

## Report by the Government Actuary on the returns due for submission in 1930 under the provisions of the Indian Life Assurance Companies Act of 1912 and the Indian Insurance Companies Act of 1928.

The number of companies which are subject to the provisions of the Indian Life Assurance Companies Act of 1912 and the Indian Insurance Companies Act of 1928 are 257 of which 108 companies are constituted in India and 149 companies are constituted outside India. Of the 108 Indian companies, 46 are established in the Bombay Presidency, 20 in Bengal, 19 in the Madras Presidency, 12 in the Punjab, 4 in Delhi, 2 each in the United Provinces and the Central Provinces, 1 in Ajmer and 2 in Burma. Of the 149 non-Indian companies, 72 are constituted in the United Kingdom, 30 in the British Dominions and Colonies, 19 in the Continent of Europe, 13 in the United States of America, 10 in Japan and 5 in Java. Most of the Indian companies carry on life assurance business only. They are 71 in number and of the remaining 37 Indian companies, 18 carry on life business along with other insurance business and 19 carry on insurance business other than life. As regards non-Indian companies, most of them carry on insurance business other than life. Out of the total number of 149 non-Indian companies, 125 carry on insurance business other than life, 9 carry on life business only and 15 carry on life business along with other insurance business. Of the latter 24 companies, 17 are constituted in the United Kingdom, 6 in the British Dominions and Colonies and 1 in Germany. The lists of Indian and non-Indian companies published on pages 16—30 show the class or classes of insurance business transacted by each company in India.

### LIFE ASSURANCE BUSINESS.

2. The total new life assurance business effected in India during the year 1929 amounted to 143 thousand policies assuring a sum of  $28\frac{3}{4}$  crores and yielding a premium income of  $1\frac{3}{4}$  crore, of which the new business done by Indian companies amounted to 103 thousand policies assuring a sum of about  $16\frac{1}{2}$  crores and having a premium income of nearly a crore. The share of the British companies in respect of new sums assured is  $4\frac{3}{4}$  crores, of the Dominion and Colonial companies about  $7\frac{1}{4}$  crores and of the single German company  $\frac{1}{4}$  crore.

3. The average sum assured under the new policies issued by Indian companies is Rs. 1,628 and under those issued by non-Indian companies Rs. 3,086 and the average annual premium per Rs. 1,000 sum assured is Rs. 55 in the case of Indian companies and Rs. 57 in the case of non-Indian companies.

4. The total life assurance business effected in India and remaining in force at the end of 1929 amounted to 656 thousand policies assuring a total sum of 142 crores including reversionary bonus additions and having a premium income of  $7\text{-}1\frac{1}{3}$  crores. Of this the share of Indian companies is represented by 472

thousand policies assuring a sum of 78 crores and having a premium income of nearly 4 crores.

Particulars relating to new business of 1929 and total business in force at the end of that year in respect of each Indian and non-Indian company are given on pages 32—43.

#### INDIAN LIFE OFFICES.

5. Since the publication of the last Year Book, 11 Indian companies have been established with the object of transacting life assurance business. Five of these new companies have been established in the Bombay Presidency, 3 in Bengal and 1 each in the Punjab, the United Provinces and Delhi. The total number of Indian life offices which are subject to the Indian Life Assurance Companies Act is 89 of which 65 are proprietary and 24 mutual. Besides these life offices, there are some pension funds, mostly connected with Government services, which are exempt from the operation of the Act and this publication contains no particulars relating to them. The Indian Post Office Insurance Fund is also exempt from the operation of the Act. The particulars relating to its business are stated in a separate paragraph and have not been included in any of the statistical information given in this publication in respect of the Indian life offices.

6. The following list shows the Indian life offices in existence in the different provinces of India arranged according to the year in which they were founded. The names of mutual companies are printed in *italics*.

Year when established.	Madras Presidency.	Bombay Presidency.	Bengal Presidency.	Punjab.	United Provinces, Ajmer-Merwara, Central Provinces and Delhi.
1847	..	..	..	<i>Christian Mutual</i>	
1849	<i>Tinnevely</i> ..	..	..	..	..
1871	..	<i>Bombay Mutual</i>	..	..	..
1874	..	Oriental	..	..	..
1876	..	<i>Bombay Widows'</i>	..	..	..
1883	..	<i>Indian Orinance</i>	..	..	..
1884	<i>Indian Christian</i>	..	..	..	..
1885	..	<i>Goan Mutual</i>	..	..	..
1888	<i>Mangalore</i> ..	<i>By B. and C. I. Zoroastrian; Parsee Zoroastrian.</i>	..	..	..
1889	..	<i>Bombay Zoroastrian</i>	..	..	..
1891	..	<i>Gujarat Zoroastrian</i>	<i>Hindu Mutual</i>	..	..
1892	..	Indian of Karachi	..	..	..
1893	..	..	..	<i>Punjab Mutual</i>	<i>Rechabites (U. P.)</i>
1894	..	<i>Sind Hindu</i>	..	..	..
1896	..	Empire of India	..	Bharat	..
1899	..	..	..	<i>Simla Mutual</i>	..



Year when established.	Madras Presidency.	Bombay Presidency.	Bengal Presidency.	Punjab.	United Provinces, Ajmer-Merwara, Central Provinces and Delhi.
1906	United India	..	National Indian ; National	Co-operative	..
1907	..	..	Hindusthan Co-operative	..	..
1908	..	Bombay Life	India Equitable	Hindustan Mutual Benefit	General (Ajmer)
1910	<i>All-India and Burma</i>	..	Bengal Mercantile	..	..
1911	<i>Wesleyan Methodist</i>	Asian	..	..	..
1912	..	..	Unique	..	..
1913	Asiatic	Industrial and Prudential ; Western India ; East and West	Light of Asia	..	..
1914	..	..	..	..	Hindustani Bima (Delhi)
1916	..	Zenith	..	..	..
1917	..	Britannia ; G. I. P. Railway Employees	..	..	..
1919	..	New India ; Modern ; Crescent ; Argus ; Jupiter	Himalaya	..	..
1920	..	..	Bengal Insurance and Real Property	..	Venus (Delhi)
1921	<i>Donation Union</i>	..	..	..	Nagpur Pioneer (C. P.)
1924	..	..	Calcutta Insurance	Lakshmi	..
1925	Andhra	..	..	..	..
1926	<i>Indian Mutual</i>	..	..	People's Insurance	Ideal (C. P.)
1927	..	..	..	..	Tropical (Delhi)
1928	Indian Peninsular	General Assurance Trust ; People's Own ; Prabhat	..	Star of India	..
1929	Popular ; South India	All-India Security ; Central Mutual ; Commonwealth ; United National	East India ; Great India ; Modern India	Northern India	..
1930	..	<i>Aryan</i> ; Indian Globe ; Peninsular ; Presidency ; United Karnatak ; Young India	Dominions ; Metropolitan	Taj	Angela' (Delhi).
1931	..	New Eastern	Radical ..	..	Swadeshi Bima (U.P.)

The list shows that of the 24 mutual companies, 19 were established before the Act of 1912 was passed and 5 have been established since then. Of the 65 proprietary companies, 16 were established before 1913 and 49 have been established since then, of which 26 have been established during the last three years. Most of these latter companies have not yet submitted their first year's returns.

7. Most of the Indian companies now transact life assurance business on the scientific principle but there are still some which carry on business on the dividing plan under which the sum assured is not fixed but depends on the division of a portion of each year's premium income amongst the claims arising in that year. This form of life assurance business is unsound. Before the Act of 1912 was passed there were numerous companies which transacted life assurance business on the dividing plan and most of them came to grief. Of such companies which were in existence at the time of the passing of the Act the majority have disappeared and some have stopped issuing policies on the dividing plan. A few new companies have taken up this dividing insurance business and it will not be long before they realise their mistake.

8. Some Indian life offices have extended their operations outside India, mostly in British East Africa and in the Near East. The total new sums assured by these offices outside India in 1929 amounted to about a crore and the average sum assured under each policy was Rs. 2,848.

9. A striking feature of the Indian companies is the almost negligible amount of business done by them under annuity contracts, while in the case of the non-Indian companies annuity contracts constitute an appreciable portion of their total life assurance business. Even the small amount of annuity business the Indian companies were getting in the past is gradually decreasing. Evidently annuity contracts have not yet found favour with Indians in general.

Particulars of the annuity business of Indian companies are given on pages 36—37.

10. The life assurance business of Indian companies has steadily increased during the last ten years. The following table shows the new business effected since 1920 in each year and the total business remaining in force at the end of the year.

Year.	New business written during the year.	Total business remaining in force at the end of the year.
1920 ..	5,17 lakhs.	31 crores.
1921 ..	5,47 "	34 "
1922 ..	5,64 "	37 "
1923 ..	5,85 "	39 "
1924 ..	6,89 "	42 "
1925 ..	8,15 "	47 "
1926 ..	10,35 "	53 "
1927 ..	12,77 "	60 "
1928 ..	15,41 "	71 "
1929 ..	17,29 "	82 "

11. A large portion of the new business transacted by the younger and less firmly established companies lapses within a short time and the growth of total business in their case is not commensurate with the volume of new business transacted in each year. The total business which lapsed during 1929 was 5-1/3 crores and was over 30 per cent of the total new business. The following table shows the rate of lapse experienced by companies during 1929 in relation to their total business. The companies have been grouped according to the number of years of their existence prior to 1930.

Companies in existence for	Ratio of sums assured under policies lapsed during 1929 to total sums assured remaining in force at the end of that year.
40 years and more ..	4.5
30 years but less than 40 years	6.6
20 years ,, ,, 30 ,,	9.6
10 years ,, ,, 20 ,,	12.6
5 years ,, ,, 10 ,,	15.8
Less than 5 years .. ..	18.3

Particulars of life assurance policies of Indian companies which lapsed in 1929 are given on pages 90-91.

12. The life assurance revenue accounts of the Indian companies for each being given in

Year.	Number of companies included.	INCOME.			OUT		
		Premiums for life assurance and annuities.	Interest, dividends and rents less incometax.	Other receipts.	Claims		Surrenders including bonuses in cash and in reduction of premiums.
					By death.	By survi- vance.	
1913 ..	36	1,02,99	23,23	47	41,79	12,37	3,14
1914 ..	39	1,09,17	25,13	50	36,87	13,56	4,99
1915 ..	40	1,06,83	27,54	6,35	35,21	14,65	4,28
1916 ..	43	1,06,79	29,54	80	35,99	13,53	4,49
1917 ..	43	1,10,45	32,83	91	54,59	18,79	5,77
1918 ..	43	1,14,34	35,98	3,58	54,98	19,64	4,52
1919 ..	42	1,28,21	39,07	1,72	51,25	24,09	3,95
1920 ..	43	1,46,24	43,07	1,09	47,62	29,19	4,93
1921 ..	45	1,60,27	48,78	9,78	50,75	42,90	7,32
1922 ..	48	1,74,06	51,82	10,57	44,88	39,82	5,45
1923 ..	45	1,85,79	59,59	3,59	52,20	39,09	5,87
1924 ..	48	2,04,39	62,63	23,00	56,53	47,59	7,25
1925 ..	49	2,25,19	66,64	6,64	57,99	49,78	7,41
1926 ..	51	2,52,89	73,10	6,51	64,46	63,53	9,18
1927 ..	56	2,91,76	79,69	57,38	64,70	62,41	9,56
1928 ..	59	3,34,78	85,69	2,72	71,40	67,60	11,59
1929 ..	62	3,89,68	95,89	6,12	80,08	83,11	12,67

of the past seventeen years are summarised in the following table, the amounts thousands of rupees :—

GO.						
Annuities and pensions.	Expenses of management.	Dividends, not including those paid by companies transacting other business along with life assurance.	Depreciation, transfer to investment fluctuation account, etc.	Increase to life funds.	Life funds at end of year.	Year.
1,02	22,83	44	26	44,84	5,82,85	1913
1,08	23,47	60	87	53,36	6,36,22	1914
1,06	22,56	54	21,00	41,42	6,77,12	1915
1,14	21,88	54	51,76	7,80	6,85,90	1916
92	22,15	65	27,20	34,12	7,20,08	1917
95	25,02	64	32,22	15,93	7,36,01	1918
93	31,79	58	5,26	51,15	7,87,11	1919
93	38,15	54	9,61	59,43	8,46,54	1920
68	42,67	94	55,85	17,72	8,62,43	1921
88	47,42	1,01	14,24	82,75	9,36,93	1922
65	48,77	98	4,79	96,62	10,29,65	1923
64	58,06	90	1,86	1,17,19	11,45,94	1924
59	62,93	3,47	5,09	1,11,21	12,57,10	1925
69	72,29	2,33	3,67	1,16,35	13,75,91	1926
52	86,19	1,87	9,39	1,94,19	15,71,20	1927
64	1,02,51	7,52	17,31	1,44,62	17,16,73	1928
63	1,18,17	2,35	38,05	1,56,63	18,73,15	1929

13. The source from which each Rs. 100 of the income was derived and the manner in which it was disposed of are shown in the following table:—

Year.	INCOME.			OUTGO.							
	Premiums for life assurance and annuities.	Interest, dividends and rents less income tax.	Other receipts.	Claims by death.	Claims by survivorship.	Surrenders including Bonuses in cash and in reduction of premiums.	Annuities and pensions.	Expenses of management.	Dividends.	Depreciation, transfer to investment fluctuation account, etc.	Increase to life funds.
1913 ..	81.1	18.5	.4	32.9	9.7	2.5	.8	18.0	.5	.3	35.3
1914 ..	80.9	18.7	.4	27.4	10.1	3.7	.8	17.4	.4	.7	39.5
1915 ..	76.2	19.5	4.3	25.2	10.4	2.9	.9	16.0	.3	14.9	29.4
1916 ..	77.9	21.6	.5	26.3	9.9	3.2	.9	15.9	.4	37.7	5.7
1917 ..	76.7	22.7	.6	24.0	13.0	4.0	.6	15.4	.4	19.0	23.6
1918 ..	74.3	23.4	2.3	35.7	12.8	2.9	.6	16.3	.4	20.9	10.4
1919 ..	75.9	23.1	1.0	30.3	14.3	2.3	.6	18.8	.3	3.1	30.3
1920 ..	76.8	22.6	.6	25.0	15.3	2.4	.4	20.1	.7	5.1	31.0
1921 ..	73.2	22.3	4.5	23.2	19.6	3.4	.3	19.5	.4	25.5	8.1
1922 ..	73.6	21.9	4.5	19.0	16.8	2.3	.4	20.1	.4	6.0	35.0
1923 ..	74.6	23.9	1.5	21.0	15.7	2.3	.3	19.6	.4	1.9	38.8
1924 ..	70.5	21.6	7.9	19.5	16.4	2.5	.2	20.0	.3	.7	40.4
1925 ..	75.4	22.4	2.2	19.4	16.7	2.4	.2	21.1	1.2	1.7	37.3
1926 ..	76.0	22.0	2.0	19.4	19.1	2.8	.2	21.7	.7	1.1	35.0
1927 ..	68.0	18.6	13.4	15.1	14.6	2.2	.1	20.1	.4	2.2	45.3
1928 ..	79.2	20.2	.6	16.9	15.9	2.7	.2	24.2	1.8	4.1	34.2
1929 ..	79.3	19.5	1.2	16.3	16.9	2.6	.1	24.0	.5	7.7	31.9

14. The net income of the Indian companies under their life assurance business from premiums and interest amounted to 4-7/8 crores in 1929 and was in excess of 2/3 crore over the corresponding income of the previous year. Claims amounted to 1-2/3 crore and exceeded the previous year's figure by 1/4 crore. Claims by death showed an increase of 8 3/4 lakhs and claims by survivance of 15 1/2 lakhs. For the first time during 1929 claims by survivance were larger than claims by death.

15. The life assurance funds increased by over 1 1/2 crore during 1929 and amounted to 18 3/4 crores at the end of that year. The average rate of interest earned on the life funds during the year was nearly 5 1/2 per cent as against 5-1/3 per cent realised in the previous year.

Summaries of revenue accounts of Indian life offices are published on pages 46-69.

16. The present issue of the Year Book contains the results of latest actuarial valuation of the assets and liabilities of 47 Indian companies. The majority of these companies have undergone more than one valuation. Of the remaining companies some transact business on the dividing plan which is not readily susceptible of actuarial valuation and the others have not yet reached the stage of having a valuation. The latest valuation disclosed a surplus in the case of 38 companies and deficit in the case of 9 companies. The total surplus amounted to 1,86 lakhs of which 1,40 lakhs was allocated to the policy-holders and 15 lakhs to the share-holders. In 5 out of 9 cases in which a deficit was disclosed, it was covered by the paid-up capital, thus proving solvency but precluding the payment of either bonus or dividend. In the remaining 4 cases it became necessary either to call up more capital or to alter the policy contracts.

17. The valuation reports submitted by the following 15 Indian companies have been received since the issue of the last Year Book.

Name of Company.		Result of Valuation.
Andhra .. .. .	.. .. .	} Divisible surplus.
Christian Mutual .. .. .	.. .. .	
Co-operative .. .. .	.. .. .	
Gujarat Zoron. .. .. .	.. .. .	
Indian Mutual .. .. .	.. .. .	
Indian Ordnance .. .. .	.. .. .	
National Indian .. .. .	.. .. .	
Western India .. .. .	.. .. .	} Surplus carried forward.
Rechabites .. .. .	.. .. .	
Simla Mutual .. .. .	.. .. .	} Deficit covered by paid-up capital.
Bengal Insurance and Real Property .. .. .	.. .. .	
Britannia (now named <i>Shree</i> ) .. .. .	.. .. .	
Himalaya .. .. .	.. .. .	} Deficit covered by additional capital paid-up since date of valuation.
Light of Asia .. .. .	.. .. .	
Bangal Mercantile .. .. .	.. .. .	Deficit to be covered by calling up additional capital.

Summaries of the latest valuation statements of Indian life offices are published on pages 94-101.

18. The table on pages 86-87 shows the paid-up capital of the Indian proprietary companies which transact life assurance business only and the rates of dividend declared by them in the last 10 years. It will be seen that, with the exception of the few oldest companies which are transacting business for over 30 years, a large number of companies of over 10 years' standing have not yet been able to pay any dividend to their shareholders. Most of the companies of under 20 years' standing are still in a struggling state and it is therefore undesirable for any more life assurance company to be formed, especially in view of the fact that over two dozen companies have been established in the last three years.

#### POST OFFICE INSURANCE FUND.

19. This Fund was instituted by the Government of India in 1883 for the benefit of the postal employés but gradually admission to it has been thrown open to almost all classes of Government servants who are employed on civil duties.

The following are some of the important particulars relating to the business of the Fund during the two years 1929 and 1930 :—

Year ending 31st March.	New business effected during the year.		Total business remaining in force at the end of the year.		Total income.	Life Assurance fund at the end of the year.
	Number of policies.	Total sums assured.	Number of policies.	Total sums assured and bonuses.		
1929 ..	7,582	1,43,41,000	64,474	13,02,47,000	63,17,000	3,64,44,000
1930 ..	8,894	1,49,56,000	71,479	14,17,81,000	69,36,000	4,02,80,000

20. The last valuation of the Fund was made as at 31st March 1927. It disclosed a surplus of over Rs. 40 lakhs of which nearly Rs. 21 lakhs was utilised in payment to the policy-holders of reversionary bonus of 1.44 and .96 per cent per annum for whole life and endowment assurance, respectively.

Summaries of revenue account of the Fund for the last five years are published on pages 64-65.



## FIRE, MARINE AND MISCELLANEOUS INSURANCE BUSINESS.

21. The net Indian premium income of all companies under insurance business other than life assurance during 1929 was nearly 3 crores of which the Indian companies' share was over  $\frac{1}{2}$  crore and that of the non-Indian companies nearly  $2\frac{1}{2}$  crores. The total amount is composed of—

- 1,55 lakhs from fire,
- 68 lakhs from marine, and
- 76 lakhs from miscellaneous insurance business.

The Indian companies received—

- 23 lakhs from fire,
- 11 lakhs from marine, and
- 18 lakhs from miscellaneous insurance business.

These figures do not take into account the premium income, chiefly derived from miscellaneous insurance business, of Clive Insurance Company of Calcutta of which particulars are not available.

The non-Indian companies received—

- 1,32 lakhs from fire,
- 57 lakhs from marine, and
- 58 lakhs from miscellaneous insurance business.

The distribution of this income amongst companies constituted in different countries is shown in the following table :—

Companies constituted in	Fire.	Marine.	Miscellaneous.	Total.
			(In lakhs).	
United Kingdom .. ..	97	21	54	1,72
Dominions and Colonies ..	18	29	4	51
United States of America ..	9	5	..	14
Continent of Europe .. ..	5	1	..	6
Japan .. .. .	2	1	..	3
Java .. .. .	$\frac{1}{2}$	$\frac{1}{2}$	..	1

From the net figures given above it is not possible to form a correct estimate of the total business effected in India as a considerable portion of Indian business of both Indian and non-Indian companies are reassured outside India.

22. The Indian companies which transact a substantial amount of fire or marine insurance business have their operations also outside India. These companies had a net premium income of over 83 lakhs in 1929 from business outside India, of which about 60 lakhs was from fire, 20 lakhs from marine and over 3 lakhs from miscellaneous insurance business.

Particulars of fire, marine and miscellaneous insurance business of Indian and non-Indian companies are given on pages 112-118.

#### ASSETS OF INDIAN COMPANIES.

23. The total assets of Indian companies amount to 25 crores of which the stock exchange securities form the bulk. These securities are shown in the accounts at a net value of 18 crores. Loans on policies and mortgages are shown at  $2\frac{3}{4}$  crores; land and house property are valued at  $1\frac{1}{4}$  crore; deposits, cash, stamps, etc., are shown at  $1\frac{1}{4}$  crore; agents' balances and other outstanding items at 1 crore; and loans on personal security and other miscellaneous assets at  $\frac{3}{4}$  crore. Over half a crore of the total assets of the Indian companies is invested outside India.

Summary of balance sheets of Indian companies as at the end of the year 1929 is published on pages 72-83.

#### INDIAN ASSETS OF NON-INDIAN COMPANIES.

24. The total assets in India of non-Indian companies amount to nearly  $31\frac{1}{2}$  crores. The bulk of this amount—nearly  $28\frac{1}{4}$  crores—represents the Indian assets of companies constituted in the United Kingdom and over 3 crores those of companies constituted in the Dominions and Colonies. The Indian assets of the American companies amount to nearly  $2\frac{1}{2}$  lakhs, those of the Continental companies to a little over 4 lakhs, of the Japanese to  $3\frac{3}{4}$  lakhs and of the Javanese to a little over  $\frac{1}{4}$  lakh. Out of this total amount of  $31\frac{1}{2}$  crores,  $27\frac{3}{4}$  crores represent Indian assets of companies which carry on life assurance business in India either solely or along with other insurance business. The Indian assets of these companies are shown on page 43. The Indian assets of other non-Indian companies are shown on pages 113-118.

#### PROVIDENT INSURANCE SOCIETIES.

25. In addition to the insurance companies which are subject to the provisions of the two Acts of 1912 and 1928, there are 69 societies which are registered under the Provident Insurance Societies Act, 1912 and transact mostly life assurance business.

The essential difference between a life assurance company and a provident insurance society is that the company is subject to the Life Act and not to the Provident Societies Act if, under assurances payable at death or on survivance of any one life, it undertakes either to pay sums which in the aggregate exceed Rs. 500 or to receive premiums which in the aggregate exceed Rs. 25 in any one year where the period for which the premiums are payable is not limited, or which exceed Rs. 250 altogether where such period is limited. If, as may happen in the case of a dividing society, the sum assured payable at death is not fixed but may in certain contingencies exceed Rs. 500, the society is subject to the Life Act.

26. Very few of the existing provident societies are survivors of those which a quarter of a century ago numbered about 1,200. When the Provident Societies Act of 1912 was passed, the majority of these societies ceased to exist. Over half of the existing societies are established in the Presidencies of Madras and Bengal, a sixth in the Presidency of Bombay and the remaining societies are scattered over the other provinces of India including one in Burma.

27. Of the sixty societies which carry on life assurance business either solely or along with marriage and other forms of insurance business, 32 transact ordinary life assurance business and 28 transact life assurance business either on the dividing plan or on the call system. The remaining 9 societies transact sickness, unemployment or accident insurance business.

28. The accumulated funds of these 69 societies at the end of the year 1929 amounted to over 9 lakhs and their combined income during the year was about 5 lakhs. The paid-up capital of the societies having a share capital was nearly a lakh.

Certain particulars of the existing provident insurance societies relating to the year 1929 are published on pages 120-123.

N. MUKERJI,

*Actuary to the Government of India.*

SIMLA ;

*The 1st July 1931.*

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17. It is the policy of the Government to provide for the maintenance and improvement of the national health service and to ensure that the service is available to all citizens on a non-discriminatory basis. The Government is committed to the principle of universal health care and to the goal of a comprehensive health service for all citizens. The Government is committed to the principle of universal health care and to the goal of a comprehensive health service for all citizens. The Government is committed to the principle of universal health care and to the goal of a comprehensive health service for all citizens.

W. S. GIBSON  
Minister of Health

1951  
1951

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# LIST OF *INDIAN* INSURANCE COMPANIES.

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*N.B.*—Names of Companies which do not transact Life Assurance Business are printed in *italics*.

## List of Indian Insurance Companies.

Name of Company.	Year of establishment.	Head Office.	Insurance business transacted.
<i>Agricultural and Mercantile Bank of India</i>	1929	Lalapet, Guntur. ..	Live stock.
All-India and Burma Provident Fund	1910	17, Norris Road, Langford Town, Bangalore.	Life.
<i>All-India Crop Insurance and General Developments</i>	1929	Mahboob Mahal, Amir Mahal Road, Royapettah, Madras.	Crop.
All-India Security Life and General Insurance Company	1929	Alice Building, Hornby Road, Fort, Bombay.	Life.
Andhra Insurance Company	.. 1925	Fort Road, Masulipatam.	Life.
Angels' Insurance Company	.. 1930	Queen's Road, Delhi. ..	Life.
Argus Insurance Company	.. 1919	1333, Richey Road, Nagardwada, Ahmedabad.	Life and Fire.
Aryan Mutual Life Assurance Society	.. 1930	45-47, Churchgate Street, Fort, Bombay.	Life.
Asian Assurance Company	.. 1911	Asian Building, Ballard Estate, Fort, Bombay.	Life.
Asiatic Government Security Life Assurance Company	1913	3, Seshadri Road, Bangalore City.	Life and Bond investment.
Associaçao Goana de Mutuo Auxilio	.. 1885	Associaçao Goana Building, Dabul, Bombay 2.	Life.
Bengal Insurance and Real Property Company	1920	8, Dalhousie Square, E., Calcutta.	Life, Bond investment and House Purchase.
Bengal Mercantile Life Insurance Company	1910	24, Strand Road, Calcutta.	Life and Marriage.
Bharat Insurance Company	.. 1896	Bharat Buildings, Lahore.	Life and Fidelity Guarantees.
B. B. & C. I. Railway Zoroastrian Association (Death Benefit Fund)	1888	"Willie Mansion", Post Grant Road, Bombay.	Life.
Bombay Life Assurance Company	.. 1908	73-75, Apollo Street, Fort, Bombay.	Life.
Bombay Mutual Life Assurance Society	1871	278, Hornby Road, Fort, Bombay.	Life.
Bombay Widows' Pension Fund	.. 1876	23-25, Humum Street, Fort, Bombay.	Life.
Bombay Zoroastrian Mutual Death Benefit Fund	1889	101-103, Ardeshir Dady Street, Khetwady, Bombay.	Life.
<i>British India General Insurance Company</i>	1919	43, Churchgate Street, Fort, Bombay.	Fire, Marine and Accident.
<i>Burma Fire and Marine Insurance Company</i>	1919	644, Merchant Street, Rangoon.	Fire, Marine and Profit and Loss.
Calcutta Insurance	.. .. 1924	15, Hare Street, Calcutta.	Life.
Central Mutual Life Assurance Society	1929	Central Building, Hornby Road, Fort, Bombay.	Life.
Christian Mutual Insurance Company	1847	Christian Mutual Buildings, McLeod Road, Lahore.	Life and Capital Redemption.
<i>Clive Insurance Company</i>	.. .. 1917	8, Clive Street, Calcutta.	Fire, Marine, Accident and Fidelity.
<i>Colonial Marine and General Insurance Company</i>	1926	58, Tamarind Lane, Fort, Bombay.	Marine.
Commonwealth Assurance Company	.. 1929	Krishna Kunja, 592, Budhwar Peth, Poona City.	Life.

## List of Indian Insurance Companies—contd.

Name of Company.	Year of establishment.	Head Office.	Insurance business transacted.
Co-operative Assurance Company ..	1906	Lahore.	Life.
Crescent Insurance Company ..	1919	14, Humum Street, Fort, Bombay.	Life, Fire and Marine.
Dominion Insurance Company ..	1930	5 & 6, Hare Street, Calcutta.	Life.
Donation Union Link on Railways ..	1921	47, Cockburn Road, Bangalore.	Life.
East and West Insurance Company ..	1913	55, Apollo Street, Fort, Bombay.	Life.
East India Insurance Company ..	1929	4, Clive Street, Calcutta.	Life.
Empire of India Life Assurance Company	1896	Empire of India Life Building, Hornby Road, Fort, Bombay.	Life and Fidelity Guarantee.
General Assurance Society ..	1908	Katchery Road, Ajmer.	Life.
General Assurance Trust (India) ..	1928	Ewart House, Tamarind Lane, Fort, Bombay.	Life, Fire, Marine and Accident.
Great India Insurance ..	1929	84, Clive Street, Calcutta.	Life.
G. I. P. Railway Employees' Death Benefit Fund	1917	Victoria Terminus, Bombay.	Life.
Gujarat Zoroastrian Mutual Death Benefit Fund	1891	Lalcaea Building, Nanpura, Surat.	Life.
Himalaya Assurance Company ..	1919	"Stephen House", Dalhousie Square, Calcutta.	Life.
Hindu Mutual Life Assurance ..	1891	309, Bowbazar Street, First Floor, Calcutta.	Life.
Hindustani Bima Company ..	1914	Sadar Bazar, Delhi.	Life.
Hindustan Assurance and Mutual Benefit Society	1908	Lahore.	Life.
Hindusthan Co-operative Insurance Society	1907	Hindusthan Buildings, 6-A, Corporation Street, Calcutta.	Life.
Hukumchand Insurance Company ..	1929	30, Clive Street, Calcutta.	Fire, Marine, Accident and other classes.
Ideal Democratic Assurance and Mortgage Loans.	1926	Behari Bhuwan, New Shukrawari, Nagpur City.	Life and Mortgage Loans.
Independent Order of Rechabites ..	1893	38, Major Banks Road, Lucknow.	Life and Sickness.
India Equitable Insurance Company ..	1908	Grosvenor House, 21, Court House Street, Calcutta.	Life.
Indian Christian Provident Fund ..	1884	Vepery, Madras.	Life.
Indian Employees Fidelity and General Assurances	1929	Mahboob Mahal, Amir Mahal Road, Royapettah, Madras.	Fidelity Guarantee, Fire, Motor Insurance, etc.
Indian Globe Insurance Company ..	1930	28, Appollo Street, Fort, Bombay.	Life.
Indian Guarantee and General Insurance Company	1922	Bank of Baroda Building, Apollo Street, Bombay.	Fidelity Guarantee, Fire and Accident.
Indian Life Assurance Company ..	1892	Elphinstone Street, Karachi.	Life.
Indian Mercantile Insurance Company	1907	11, Bank Street, Fort, Bombay.	Fire.
Indian Motor and General Insurance Company	1929	63, West End Building, The Mall, Lahore.	Motor.

## List of Indian Insurance Companies—contd.

Name of Company.	Year of establishment.	Head Office.	Insurance business transacted.
Indian Mutual Life Association ..	1925	589, Pyrcro, Triplicane, Madras.	Life.
Indian Ordnance Mutual Assurance Fund	1883	Ammunition Factory, Kirkee.	Life.
Indian Peninsular Insurance Company	1928	16, Kutchery Road, Mylapore, Madras.	Life.
<i>Industrial and Agricultural Bank</i> ..	1929	363, Esplanade, Madras.	Live stock registration.
Industrial and Prudential Assurance Company	1913	Jehangir Wadia Building, Esplanade Road, Fort, Bombay.	Life.
Jupiter General Insurance Company ..	1919	Ewart House, Tamarind Lane, Fort, Bombay.	Life, Fire, Marine and Accident.
Lakshmi Insurance Company ..	1924	McLeod Road, Lahore.	Life.
Light of Asia Insurance Company ..	1913	6, Old Post Office Street, Calcutta.	Life.
<i>Madras Accident and Fire Insurance Company</i>	1929	13/14, Broadway, Madras.	Fire and Accident.
Mangalore Roman Catholic Provident Fund	1888	Kodialbail P. O. Mangalore.	Life.
Metropolitan Insurance Company ..	1930	28, Pollock Street, Calcutta.	Life.
<i>Millowners' Mutual Insurance Association</i>	1924	Temple Bar Building, Esplanade Road, Fort, Bombay.	Workmen's Compensation.
Modern India Life Assurance Company	1929	1, Swallow Lane, Calcutta.	Life.
Modern Insurance Company ..	1919	Appollo Street, Fort, Bombay.	Life.
Mutual Help Association, Simla ..	1899	"Daisy Dell", Simla.	Life.
Nagpur Pioneer Insurance Company ..	1921	Pioneer Buildings, Nagpur.	Life.
National Indian Life Insurance Company	1906	6 and 7, Clive Street, Calcutta	Life and Guarantee.
National Insurance Company ..	1906	7, Council House Street, Calcutta.	Life and Guarantee.
<i>National Live Stock Registration Bank</i>	1929	28, Triplicane High Road, Madras.	Loan.
New Eastern Assurance Company ..	1931	Princess Street, Bombay ..	Life.
New India Assurance Company ..	1919	P. O. Box 969, Bombay.	Life, Fire, Marine and Accident.
Northern India Insurance Company ..	1929	18, Nisbet Road, Lahore.	Life.
Oriental Government Security Life Assurance Company	1874	Oriental Buildings, Bombay.	Life.
Parsee Zoroastrian Death Benefit Fund (G. I. P. Railway.)	1888	11th Khetwadi Lane, Bombay.	Life.
Peninsular Life Assurance Company ..	1930	87, Medows Street, Fort, Bombay.	Life.
People's Insurance Company ..	1926	Insurance Building, 1, Chamberlain Road, Lahore.	Life.
People's Own Provident and General Insurance Company	1928	65, Raviwar Peth, Poona City.	Life.
Popular Insurance Company ..	1929	Mangalore, South India.	Life.
Prabhat Insurance Company ..	1928	Yusuf Building, Esplanade Road, Fort, Bombay.	Life.
Presidency Life Insurance Company ..	1930	Amrit Building, Ballard Estate, Fort, Bombay.	Life.
<i>Protector Insurance Company</i> ..	1928	83, Phayre Street, Rangoon.	Motor Car.



## List of Indian Insurance Companies—concl'd.

Name of Company.	Year of establishment.	Head Office.	Insurance business transacted.
Punjab Mutual Hindu Family Relief Fund	1893	Chamberlain Road, Lahore.	Life
Radical Insurance Company ..	1931	Comilla.	Life.
Shree Life Assurance Company ..	1914	Kirti Building, 31, Forbes Street, Fort, Bombay.	Life.
Sind Hindu Provident Funds Society ..	1894	Hyderabad, Sind.	Life and Marriage.
South Indian General Assurance Company	1929	7 and 8, McLean Street, Madras.	Life.
Star of India Insurance Company ..	1928	Abbot Road, Lahore.	Life.
Swadeshi Bima Company .. ..	1931	Belanganj, Agra.	Life.
Taj Insurance Company .. ..	1930	Dyal Building, The Mall, Lahore.	Life.
Tinnevelly Diocesan Council Widows' Fund	1849	Palamcottah, Madras.	Life.
Triton Insurance Company .. ..	1850	4, Clive Row, Calcutta.	Fire, Marine, and Workmen's Compensation.
Tropical Insurance Company	1927	Chandni Chowk, Delhi.	Life.
Unique Assurance Company	1912	10, Canning Street, Calcutta.	Life and Bond investment.
United India Life Assurance Company	1906	10, Sembudas Street, Madras.	Life.
United Karnatak Insurance Company	1930	515, Mangalwar Peth, Dharwar.	Life.
United National Insurance Company	1929	Preedy Road, Karachi.	Life.
Universal Fire and General Insurance Company	1919	49-54, Cowasji Patel Street, Fort, Bombay.	Fire, Marine, Accident and Workmen's Compensation.
Venus Assurance Bank .. ..	1920	Chandni Chowk, Delhi.	Life, Marriage, Bond investment and Banking.
Vulcan Insurance Company ..	1919	51, Esplanade Road, Jehangir Wadia Building, Fort, Bombay.	Fire, Marine, Accident and Workmen's Compensation.
Wesleyan Methodist Annuitant Society for India, Burma and Ceylon	1911	Medak, Nizam's Dominion, Secunderabad, Deccan.	Life.
Western India Life Insurance Company	1913	Satara City.	Life.
Young India Insurance Company ..	1930	Sankdi Sherry, Ahmedabad.	Life.
Zenith Life Assurance Company ..	1916	Apollo Street, Fort, Bombay.	Life.

Sl. No.	Name of the Company	Head Office	Registered Office
1001	Andhra Pradesh State Electricity Board	Hydrabad	Hydrabad
1002	Andhra Pradesh State Transport Corporation	Hydrabad	Hydrabad
1003	Andhra Pradesh State Milk Producers' Cooperative Societies Union Ltd.	Hydrabad	Hydrabad
1004	Andhra Pradesh State Paper Mills Corporation	Hydrabad	Hydrabad
1005	Andhra Pradesh State Road Transport Corporation	Hydrabad	Hydrabad
1006	Andhra Pradesh State Sugar Corporation	Hydrabad	Hydrabad
1007	Andhra Pradesh State Textile Corporation	Hydrabad	Hydrabad
1008	Andhra Pradesh State Tea Corporation	Hydrabad	Hydrabad
1009	Andhra Pradesh State Tobacco Corporation	Hydrabad	Hydrabad
1010	Andhra Pradesh State Transport Corporation	Hydrabad	Hydrabad
1011	Andhra Pradesh State Water Corporation	Hydrabad	Hydrabad
1012	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1013	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1014	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1015	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1016	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1017	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1018	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1019	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1020	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1021	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1022	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1023	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1024	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1025	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1026	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1027	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1028	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1029	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1030	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1031	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1032	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1033	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1034	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1035	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1036	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1037	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1038	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1039	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1040	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1041	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1042	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1043	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1044	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1045	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1046	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1047	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1048	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1049	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad
1050	Andhra Pradesh State Wind Energy Corporation	Hydrabad	Hydrabad

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# LIST OF NON-INDIAN INSURANCE COMPANIES TRANSACTING BUSINESS IN INDIA

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*N.B.*—Names of companies which transact Life Assurance Business are printed in *italics*.

**OTHER CLASSES :—**The following classes of Business have been included under this head :—

Boiler, Engine and Lift	Hire purchase guarantee
Burglary and Theft	Hurricane
Cash in transit	Live stock
Casualty	Loss of profits
Court Bonds	Motor and Motor car
Disease and Sickness	Plate glass
Earthquake	Public and Third party liability
Employers Liability	Riot
Fidelity guarantee	Transit

Workmen's Compensation.

*List of Non-Indian Insurance Companies.*

Name of Company.	Year of estab- lishment.	Head Office in India.	Insurance business transacted.
<i>Constituted in the United Kingdom.</i>			
Alliance Assurance Company ..	1824	2, Hare Street, Calcutta.	Fire, Accident and other classes.
Army, Navy and General Assurance Association	1904.	York Building, Hornby Road, Bombay.	Fire, Accident and other classes.
<i>Atlas Assurance Company</i> ..	1808	4, Clive Row, P. O. Box 123, Calcutta; and Dougall Road, Ballard Estate, Bombay.	Life, Fire, Marine, Accident and other classes.
British and Foreign Marine Insurance Company	1867	8, Clive Street, Calcutta.	Marine.
British Equitable Assurance Company	1854	8, Clive Row, Calcutta.	Fire and other classes.
British Fire Insurance Company ..	1908	2, Fairlie Place, Calcutta.	Fire.
British General Insurance Company ..	1904	8, Old Court House Street, Calcutta.	Fire and Marine.
British Oak Insurance Company ..	1908	8, Clive Row, Calcutta.	Fire and other classes.
Caledonian Insurance Company ..	1805	B-3, Clive Buildings, Calcutta.	Fire, Marine and Accident.
Central Insurance Company ..	1907	9/5, Clive Street, Calcutta.	Fire and Accident.
Century Insurance Company ..	1832	Sassoon Building, 4, Lyons Range, Calcutta.	Fire, Marine and Accident.
<i>Commercial Union Assurance Company</i>	1861	No. B-1, Clive Buildings, 8, Clive Street, Calcutta; and 3, Wallace Street, Bombay.	Life, Fire, Marine and Accident.
Cornhill Insurance Company ..	1905	Central Bank Building, Esplanade Road, Fort, Bombay.	Fire.
Eagle, Star and British Dominions Insurance Company	1904	Standard Buildings, Hornby Road, Bombay.	Fire, Marine, Accident and other classes.
Economic Insurance Company ..	1901	Allen House, 7, Hare Street, Calcutta.	Fire and Marine.
Employers' Liability Assurance Corporation	1880	Stephen House, 5, Dalhousie Square, Calcutta.	Fire, Marine and Accident.
English Insurance Company ..	1919	Navsari Chambers, Outram Row, Bombay.	Fire.
Essex and Suffolk Equitable Insurance Society	1906	4, Clive Row, Calcutta.	Fire and Motor.

## List of Non-Indian Insurance Companies—contd.

Name of Company.	Year of establishment.	Head Office in India.	Insurance business transacted.
<i>Constituted in the United Kingdom—contd.</i>			
Excess Insurance Company ..	1894	4, Bankshall Street, Calcutta.	Fire and other classes.
Fine Art and General Insurance Company	1890	101/1, Clive Street, Calcutta.	Fire, Marine and Accident.
General Accident Fire and Life Assurance Corporation	1885	Bank of Baroda Building, Apollo Street, Bombay.	Fire and Accident.
Gresham Fire and Accident Insurance Society	1910	8, Clive Row, Calcutta.	Fire and Motor car.
<i>Gresham Life Assurance Society</i> ..	1848	Gresham Buildings, Esplanade Road, Bombay.	Life.
Guardian Assurance Company ..	1821	8, Clive Street, Calcutta.	Fire, Marine and Accident.
Guildhall Insurance Company ..	1919	York Building, Hornby Road, Bombay.	Fire, and other classes.
Imperial Live stock and General Insurance Company	1878	B-1, Clive Buildings, 8, Clive Street, Calcutta.	Horse.
Indemnity Mutual Marine Assurance Company	1886	21, Strand Road, Calcutta.	Marine.
Law Union and Rock Insurance Company	1806	2, Fairlie Place, Calcutta.	Fire.
<i>Liverpool and London and Globe Insurance Company</i>	1836	9, Clive Street, Calcutta.	Life, Fire, Marine and Accident.
London Assurance Corporation ..	1720	8, Clive Street, Calcutta.	Fire, Marine, Accident and other classes.
London Guarantee and Accident Company	1869	28, Dalhousie Square, Calcutta.	Fire, Accident and other classes.
London and Lancashire Insurance Company	1862	2, Fairlie Place, Calcutta.	Fire, Marine, Accident and other classes.
London and Provincial Marine and General Insurance Company	1898	P. O. Box No. 125, Madras.	Marine.
London and Scottish Assurance Corporation	1862	Allen House, 7, Hare Street, Calcutta.	Fire, Marine and Accident.
Marine Insurance Company ..	1836	16, Strand Road, Calcutta.	Marine.
Maritime Insurance Company ..	1864	P. O. Box No. 194, Bombay.	Marine.
Merchants' Marine Insurance Company	1871	5, Dalhousie Square, Calcutta.	Marine.

*List of Non-Indian Insurance Companies—contd.*

Name of Company.	Year of establishment.	Head Office in India.	Insurance business transacted.
<i>Constituted in the United Kingdom—contd.</i>			
Motor Union Insurance Company ..	1906	101, Clive Street, Calcutta.	Fire, Marine, Accident and other classes.
National Employees Mutual General Insurance Association	1913	32, Nicol Road, Ballard Estate, Bombay.	Fire, Accident and other classes.
National Guarantee and Suretyship Association	1863	8, Clive Street, Calcutta.	Fidelity Guarantee.
National Insurance Company of Great Britain	1897	Christian College Buildings, Esplanade, Madras.	Fire.
<i>North British and Mercantile Insurance Company</i>	1823	North British Building, 101-1, Clive Street, Calcutta.	Life, Fire, Marine and Accident.
<i>Northern Assurance Company</i> ..	1836	Allen House, 7, Hare Street, Calcutta.	Life, Fire, Marine and Accident.
Norwich Union Fire Insurance Society	1797	8, Old Court House Street, Calcutta.	Fire, Marine, Accident and other classes.
<i>Norwich Union Life Insurance Society</i>	1808	Graham's Buildings, Bombay and 9, Clive Street, Calcutta.	Life.
Ocean Accident and Guarantee Corporation	1871	32/1, Dalhousie Square, Calcutta.	Accident and other classes.
Ocean Marine Insurance Company	1888	101/1, Clive Street, Calcutta.	Marine and Accident.
Palatine Insurance Company	1886	8, Lyons Range, Calcutta.	Fire and Accident.
Patriotic Assurance Company	1913	2, Hare Street, Calcutta.	Fire, Marine and Accident.
<i>Pearl Assurance Company</i> ..	1864	8, Royal Exchange Place, Calcutta.	Life and Fire.
<i>Phoenix Assurance Company</i> ..	1782	28, Dalhousie Square, Calcutta.	Life, Fire, Marine, Accident and other classes.

## List of Non-Indian Insurance Companies—contd.

Name of Company.	Year of establishment.	Head Office in India.	Insurance business transacted.
<i>Constituted in the United Kingdom—conold.</i>			
<i>Prudential Assurance Company</i> ..	1848	Clive Buildings, Calcutta.	Life, Fire, Accident and other classes.
Railway Passengers Assurance Company	1849	101/1, Clive Street, Calcutta.	Accident.
Reliance Marine Insurance Company	1881	1, Forbes Street, Bombay.	Fire, Marine and other classes.
<i>Royal Exchange Assurance</i> .. ..	1720	Post Box No. 357, Calcutta.	Life, Fire, Marine and Accident.
<i>Royal Insurance Company</i> .. ..	1845	Royal Insurance Buildings, 26 and 17, Dalhousie Square, Calcutta.	Life, Fire, Marine and Accident.
<i>Royal London Auxiliary</i> .. ..	1910	Royal London House, Finsbury Square, London, E. C. 2.	Life.
Scottish Insurance Corporation ..	1877	137, Esplanade Road, Bombay and 101/1, Clive Street, Calcutta.	Fire.
<i>Scottish Union and National Insurance Company</i>	1824	6, Lyons Range, Calcutta.	Life, Fire and other classes.
Sea Insurance Company of Liverpool ..	1875	Chartered Bank Buildings, Calcutta.	Fire and Marine.
Sir William Garthwaite (Insurance India)	1930	10, Clive Street, Calcutta.	Fire, Marine, Accident and other classes.
<i>Standard Life Assurance Company</i> ..	1825	Standard Buildings, Post Box No. 101, Calcutta.	Life.
Standard Marine Insurance Company	1871	Central Bank Building, Bruce Lane, Bombay.	Marine.
State Assurance Company .. ..	1891	Chartered Bank Buildings, 9, Royal Exchange Place, Calcutta.	Fire, Marine, Accident and other classes.
Sun Insurance Office .. ..	1710	2, Hare Street, Calcutta.	Fire, Marine and Accident.
Thames and Mersey Marine Insurance Company	1876	9, Clive Street, Calcutta.	Marine.
Union Assurance Society ..	1907	B-1, Clive Street, Calcutta.	Fire, Marine and Accident.
Union Marine and General Insurance Company	1863	8, Clive Street, Calcutta.	Marine.
West of Scotland Insurance Office ..	1886	8, Old Court House Street, Calcutta.	Fire and other classes.
World Auxiliary Insurance Corporation	1919	Allen House, 7, Hare Street, Calcutta.	Fire and Marine.
World Marine and General Insurance Company	1914	9, Clive Street, Calcutta.	Marine.
<i>Yorkshire Insurance Company</i> ..	1824	6, Bruce Street, Fort, Bombay.	Life, Fire, Marine, Accident, and other classes.

*List of Non-Indian Insurance Companies—contd.*

Name of Company.	Year of establishment.	Head Office in India.	Insurance business transacted.
<i>Constituted in Australasia.</i>			
Bankers and Traders Insurance Company	1921	Messrs. Shaw Wallace and Company, Thambu Chetty Street, Madras.	Fire and Marine.
Commercial Fire and Marine Insurance Company	1899	"South British Buildings", 5, Clive Street, Calcutta.	Fire, Marine, Accident and other classes.
Insurance Office of Australia ..	1910	101/1, Clive Street, Calcutta.	Fire and Marine.
<i>National Mutual Life Association of Australasia</i>	1869	Church Gate Street, Fort, Bombay.	Life.
New Zealand Insurance Company ..	1906	26, Dalhousie Square, West, Calcutta.	Fire, Marine, Accident and other classes.
Oceanic Fire and Marine Insurance Company	1888	5, Clive Street, Calcutta.	Fire, Marine, Accident and other classes.
Queensland Insurance Company ..	1921	6, Royal Exchange Place, Calcutta.	Fire, Marine, Accident and other classes.
South British Insurance Company ..	1907	"South British Buildings", 5, Clive Street, Calcutta.	Fire, Marine, Accident and other classes.
Southern Union General Insurance Company of Australasia	1920	Yusuf Building, Esplanade Road, Bombay.	Fire.
Western Australian Insurance Company	1912	Alice Building, Hornby Road, Fort, Bombay.	Marine.
<i>Constituted in Canada.</i>			
British America Assurance Company ..	1833	Messrs. Grahams Trading Company, Ltd., 9, Clive Street, Calcutta.	Fire and Accident.
<i>Crown Life Insurance Company</i> ..	..	58, Forbes Street, Post Box No. 297, Bombay.	Life.
Halifax Fire Insurance Company ..	1809	15, Clive Row, Calcutta.	Fire and Marine.
<i>Manufacturers' Life Insurance Company</i>	1887	51, Cowasji Patel Street, Fort, Bombay.	Life.
Mercantile Fire Insurance Company ..	1927	2, Fairlie Place, Calcutta.	Fire.
North West Fire Insurance Company of Winnipeg	1904	B-1, Clive Buildings, 8, Clive Street, Calcutta.	Fire.
<i>Sun Life Assurance Company of Canada</i>	1865	Canada Building, Bombay.	Life.
Western Assurance Company ..	1851	9, Royal Exchange Place, Calcutta.	Fire, Marine, Accident and other classes.



*List of Non-Indian Insurance Companies—contd.*

Name of Company.	Year of establishment.	Head Office in India.	Insurance business transacted.
<i>Constituted in Hongkong.</i>			
British Traders' Insurance Company	1865	8, Clive Street, Calcutta.	Fire, Marine and other classes.
Canton Insurance Office .. ..	1836	4, Clive Row, Calcutta.	Marine.
China Fire Insurance Company ..	1870	8, Clive Street, Calcutta.	Fire, Marine and other classes.
<i>China Underwriters</i> .. ..	1924	49, Sule Pagoda Road, Rangoon.	Life and Accident.
Hcngkong Fire Insurance Company ..	1868	4, Clive Row, Calcutta.	Fire.
North China Insurance Company ..	1863	8, Clive Street, Calcutta.	Fire, Marine and other classes.
Union Insurance Society of Canton	1835	8, Clive Street, Calcutta.	Fire, Marine and other classes.
Yang-Tsze Insurance Association ..	1862	8, Clive Street, Calcutta.	Fire, Marine and other classes.
<i>Constituted in Straits Settlements.</i>			
Eastern United Assurance Corporation	1913	South British Buildings, 5, Clive Street, Calcutta.	Fire, Marine, Accident and other classes.
<i>Great Eastern Life Assurance Company</i>	1908	50/52, Church Gate Street, Bombay and 1, Royal Exchange place, Calcutta.	Life.
Overseas Assurance Corporation ..	1920	26/27, Dalhousie Square, West, Calcutta.	Fire.
<i>Constituted in South Africa.</i>			
African Guarantee and Indemnity Company.	1911	"Commissariat Building," Hornby Road, Fort, Bombay.	Marine.

*List of Non-Indian Insurance Companies—contd.*

Name of Company.	Year of establishment.	Head Office in India.	Insurance business transacted.
<i>Constituted in the United States of America.</i>			
American Insurance Company ..	1846	American Foreign Insurance Association, 15, Clive Row, Calcutta.	Fire and Marine.
Commercial Union Fire Insurance Company of New York	1920	B-1, Clive Buildings, 8, Clive Street, Calcutta.	Fire.
Continental Insurance Company ..	1853		Marine.
Fidelity-Phenix Fire Insurance Company	1910	American Foreign Insurance Association, 15, Clive Row, Calcutta.	Fire and Marine.
Great American Insurance Company ..	1872		Fire and Marine.
Hartford Fire Insurance Company ..	1810		Fire.
Home Insurance Company ..	1853		Fire and Marine.
National Fire Insurance Company ..	1871		Marine.
Orient Insurance Company ..	1867	2, Fairlie Place, Calcutta ..	Fire.
Queen Insurance Company of America	1891	26, Dalhousie Square, Calcutta.	Fire.
St. Paul Fire and Marine Insurance Company	1865	American Foreign Insurance Association, 15, Clive Row, Calcutta.	Fire and Marine.
Springfield Fire and Marine Insurance Company	1924		Fire.
Universal Insurance Company of Newark	1921	Standard Buildings, Hornby Road, Bombay.	Fire and other classes.
<i>Constituted in Switzerland.</i>			
Alpina Insurance Company ..	1923	Alice Building, Hornby Road, Bombay.	Marine.
Baloise Fire Insurance Company ..	1851	Volkart Building, Ballard Estate, Bombay.	Fire.
Federal Insurance Company ..	1926	Alice Building, Hornby Road, Bombay.	Marine.
Helvetia Swiss Fire Insurance Company of St. Gall	1861	Volkart Building, Ballard Estate, Bombay.	Fire.
Swiss National Insurance Company	1851		Marine.
Switzerland General Insurance Company	1869		Marine.
<i>Constituted in Germany.</i>			
Allianz Und Stutt Garter Life Insurance Branch	1889	Chandni Chowk, Delhi.	Life and Fire.
Assecuranz-Union Von Hamburg	1865 of 1865	45, Esplanade Road, Fort, Bombay.	Marine.
Baden Marine Insurance Company	1840		Marine.
General Marine Insurance Company of Dresden	1860	Alice Building, Hornby Road, Bombay.	Marine.
Mannheim Insurance Company ..	1927		Fire and Marine.
National General Insurance Company	1845	P. O. Box No. 812, "Hashim Building", Church Gate Street, Fort, Bombay.	Fire.

*List of Non-Indian Insurance Companies—contd.*

Name of Company.	Year of establishment.	Head Office in India.	Insurance business transacted.
<i>Constituted in Holland.</i>			
Nederland Insurance Company ..	1914	Sassoon House, 4, Lyons Range, Calcutta.	Fire and Marine.
Netherlands Insurance Company ..	1845	Wheeler's Building, Hornby Road, Fort, Bombay.	Fire.
Standard Insurance Company ..	1901	Sassoon House, 4, Lyons Range, Calcutta.	Fire and Marine.
<i>Constituted in France.</i>			
La Fonciere Insurance Company ..	1879	Post Box No. 181, Walgow, Calcutta.	Marine.
L'Union Fire Insurance Company, Ltd. of Paris	1828	251, Hornby Road, Fort, Bombay.	Fire.
<i>Constituted in Italy.</i>			
Adriatic Insurance Company of Trieste	1838	Messrs. New India Assurance Company, Ltd., Bombay.	Fire.
<i>Constituted in Austria.</i>			
Danube General Insurance Company	1867	Alice Building, Hornby Road, Bombay.	Marine.
<i>Constituted in Japan.</i>			
Fuso Marine and Fire Insurance Company	1917	135, Canning Street, Calcutta.	Fire and Marine.
Imperial Marine and Fire Insurance Company	1893	Menkwa Building, Outram Road, Bombay.	Fire and Marine.
Kobe Marine Transport and Fire Insurance Company	1907	Durbar Buildings, 118, Phayre Street, Rangoon.	Fire.
Kyodo Fire Insurance Company ..	1906	} "Kitab Mahal", 192, Hornby Road, Fort, Bombay.	Fire.
Meiji Fire Insurance Company ..	1891		Fire.
Nippon Fire Insurance Company ..	1892		Fire.
Taisho Marine and Fire Insurance Company	1917	} 100, Clive Street, Calcutta.	Marine and other classes.
Tokio Marine and Fire Insurance Company	1879	Post Box No. 969, Bombay.	
Tokyo Fire Insurance Company ..	1887	} 100, Clive Street, Calcutta.	Fire.
Yokohama Fire and Marine Insurance Company	1897		Fire.

## List of Non-Indian Insurance Companies—concl'd.

Name of Company.	Year of establishment.	Head office in India.	Insurance business transacted.
<i>Constituted in Java.</i>			
Ardjoeno Insurance Company ..	1886	Sassoon House, 4, Lyons Range, Post Box No. 2221, Calcutta.	Fire and Marine.
Batavia Sea and Fire Insurance Company	1843	} Sassoon House, 4, Lyons Range, Calcutta.	Fire, Marine and other classes.
Java Sea and Fire Insurance Company	1861		Fire, Marine and other classes.
Netherlands India Sea and Fire Insurance Company	1851	7, Armenian Street, Madras.	Marine.
Veritas Insurance Company ..	1878	Sassoon House, 4, Lyons Range, Post Box No. 2221, Calcutta.	Fire and Marine.

**SUMMARY**  
 OF  
**LIFE ASSURANCE BUSINESS**  
 OF  
**INDIAN COMPANIES**  
**FOR 1929.**

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Particulars relating to the *new Life Assurance policies*

[In thousands of rupees]

Name of Company.	Policies effected in India.		Policies effected outside India.		Total new premium income.
	Number.	Sums assured.	Number.	Sums assured.	
All-India and Burma .. ..	152	*	..	..	2
Andhra .. .. .	1,183	19,04	..	..	1,03
Argus .. .. .	45	59	..	..	3
Asian .. .. .	2,055	31,27	23	38	1,70
Asiatic .. .. .	833	11,43	1	1	58
Bengal Insurance .. .. .	420	6,31	67	1,93	52
Bengal Mercantile .. .. .	323	4,75	4	7	25
Bharat .. .. .	6,196	1,14,33	195	6,19	6,95
B. B. and C. I. .. .. .	14	12	..	..	..
Bombay Life .. .. .	2,993	50,45	9	12	2,60
Bombay Mutual .. .. .	2,629	36,00	..	..	2,02
Bombay Zoroastrian .. .. .	99	1,25	..	..	4
Britannia (now named <i>Shree</i> ) .. .. .	308	3,95	6	7	21
Calcutta Insurance .. .. .	557	7,91	41	73	48
Christian Mutual .. .. .	276	3,20	1	2	16
Co-operative .. .. .	172	4,19	..	..	20
Crescent .. .. .	187	3,00	1	2	16
Donation Union .. .. .	7,554	*	..	..	1,19
East and West .. .. .	599	9,95	10	21	57
Empire .. .. .	7,027	1,23,54	133	3,40	7,14
General .. .. .	4,003	62,81	..	..	3,40
Goan Mutual .. .. .	50	55	3	3	4
G. I. P. Railway Employees .. .. .	46	45	..	..	2
Gujarat Zoroastrian .. .. .	2	1	..	..	..
Himalaya .. .. .	548	8,41	..	..	43
Hindu Mutual .. .. .	534	6,87	..	..	34
Hindustani Bima .. .. .	47	65	..	..	3
Hindustan (Lahore)† .. .. .	364	4,55	1	1	16
Hindusthan Co-operative .. .. .	4,827	87,64	457	13,26	5,29
Ideal .. .. .	110	2,37	..	..	17

\* There is no fixed sum assured under the policies, the business transacted being either on the dividing plan or on the call system.

† Figures relate to company's business for a period of 21 months,

ected during the financial year ending in 1929.

[In thousands of rupees

Name of Company.	Policies effected in India.		Policies effected outside India.		Total new premium income.
	Number.	Sums assured.	Number.	Sums assured.	
India Equitable* .. .. .	1,299	22,80	..	..	1,24
Indian Christian .. .. .	34	†	..	..	†
Indian Mutual .. .. .	554	7,26	..	..	34
Indian of Karachi .. .. .	455	9,15	..	..	45
Indian Ordnance .. .. .	72	81	..	..	2
Industrial and Prudential .. .. .	1,898	42,39	..	..	2,33
Jupiter .. .. .	653	14,35	22	67	90
Lakshmi .. .. .	3,349	63,06	52	1,88	3,34
Light of Asia .. .. .	124	1,54	..	..	9
Mangalore .. .. .	264	56	..	..	2
Modern .. .. .	5	7	..	..	..
Nagpur Pioneer .. .. .	302	4,63	..	..	29
National .. .. .	6,658	1,15,86	32	98	5,99
National Indian .. .. .	1,577	23,87	..	..	1,35
New India§ .. .. .	66	2,98	..	..	22
Oriental .. .. .	29,125	5,88,47	2,003	57,78	36,30
Parsee Zoroastrian .. .. .	3	2	..	..	..
People's .. .. .	771	11,74	2	3	30
Punjab Mutual .. .. .	921	†	2	†	5
Rehabites .. .. .	4	1	..	..	..
Simla Mutual .. .. .	18	18	..	..	1
Sind Hindu .. .. .	3,032	†	..	..	..
Star .. .. .	516	9,63	22	40	51
Tropical .. .. .	858	18,74	59	1,41	1,02
Unique .. .. .	629	8,45	..	..	47
United India .. .. .	1,858	28,31	..	..	1,45
Venus** .. .. .	509	8,55	..	..	76
Western India .. .. .	2,109	27,93	..	..	1,46
Zenith .. .. .	1,263	22,22	7	19	1,19
TOTAL .. .. .	1,03,079	16,39,17	3,153	89,79	95,83

\* Figures relate to company's business for a period of 18 months.

† There is no fixed sum assured under the policies, the business transacted being either on the dividing plan or on the call system.

‡ There is no new premium income, the business transacted being on the call system.

§ Figures relate to company's business for a period of 3 months.

\*\* Figures relate to company's ordinary life assurance business only.

Particulars relating to the *total Life Assurance business*

In thousands of rupees]

Name of Company.	Policies effected in India.		Policies effected outside India.		Total premium income included in Life Assurance revenue account.
	Number.	Sums assured (and bonuses).	Number.	Sums assured (and bonuses).	
All-India and Burma .. ..	1,607	*	..	..	19
Andhra .. ..	2,042	33,13	..	..	1,57
Argus .. ..	90	1,19	..	..	5
Asian .. ..	6,507	1,12,61	120	3,04	5,86
Asiatic .. ..	2,033	27,73	31	50	1,38
Bengal Insurance .. ..	816	12,16	232	5,40	1,19
Bengal Mercantile .. ..	796	11,58	29	38	92
Bharat .. ..	26,809	5,38,25	424	13,31	26,91
B. B. and C. I. .. ..	690	6,24	..	..	20
Bombay Life .. ..	11,144	1,86,75	19	26	8,64
Bombay Mutual .. ..	5,688	87,36	..	..	4,51
Bombay Zoroastrian .. ..	1,572	17,25	..	..	56
Britannia (now named <i>Shree</i> ) .. ..	553	7,81	7	8	40
Calcutta Insurance .. ..	1,350	19,73	130	2,73	1,34
Christian Mutual .. ..	1,333	15,18	11	21	69
Co-operative .. ..	1,484	31,36	1	5	1,44
Crescent .. ..	375	6,36	5	10	26
Donation Union .. ..	15,859	*	..	..	2,32
East and West .. ..	1,901	30,47	111	2,16	1,88
Empire .. ..	49,274	8,97,22	1,437	37,25	44,15
General .. ..	12,489	1,93,98	14	25	10,12
Goan Mutual .. ..	930	8,84	62	85	41
G. I. P. Railway Employees .. ..	443	3,64	..	..	14
Gujarat Zoroastrian .. ..	644	4,55	..	..	19
Himalaya .. ..	1,613	27,32	..	..	1,38
Hindu Mutual .. ..	2,096	25,37	..	..	1,18
Hindustani Bima .. ..	497	8,72	..	..	51
Hindustan (Lahore) .. ..	1,820	12,43	5	5	1,43
Hindusthan Co-operative .. ..	21,705	3,86,86	682	18,50	17,53
Ideal .. ..	248	5,32	..	..	31

\* There is no fixed sum assured under the policies, the business transacted being either on the dividing plan or on the call system.



*in force at the end of financial year 1929.*

[In thousands of rupees]

Name of Company.	Policies effected in India.		Policies effected outside India.		Total premium income included in Life Assurance revenue account.
	Number.	Sums assured (and bonuses).	Number.	Sums assured (and bonuses).	
India Equitable .. ..	348	58,25	..	..	4,81
Indian Christian .. ..	776	*	..	..	16
Indian Mutual .. ..	1,121	11,47	..	..	51
Indian of Karachi .. ..	6,755	1,60,52	..	..	6,21
Indian Ordinance .. ..	813	11,85	..	..	23
Industrial and Prudential .. ..	7,109	1,45,91	5	7	7,40
Jupiter .. ..	589	13,17	21	62	75
Lakshmi .. ..	8,271	1,56,95	52	1,86	7,82
Light of Asia .. ..	394	5,12	..	..	29
Mangalore .. ..	5,012	15,37	..	..	43
Modern .. ..	96	1,49	..	..	6
Nagpur Pioneer .. ..	866	11,40	..	..	67
National .. ..	34,566	6,22,59	32	98	28,14
National Indian .. ..	9,274	1,43,94	107	2,15	7,62
New India .. ..	66	2,98	..	..	12
Oriental .. ..	155,873	32,92,14	9,045	2,49,36	1,60,92
Parsee Zoroastrian .. ..	348	1,84	..	..	5
People's .. ..	1,106	18,61	2	3	78
Punjab Mutual .. ..	22,198	*	56	*	2,62
Rechabites .. ..	92	50	..	..	..
Simla Mutual .. ..	347	3,43	..	..	11
Sind Hindu .. ..	11,951	*	..	..	1,68
Star .. ..	464	8,70	22	40	32
Tropical .. ..	1,379	28,40	59	1,41	1,10
Unique .. ..	1,735	23,77	..	..	1,45
United India .. ..	8,592	1,36,40	..	..	6,16
Venus† .. ..	518	9,01	..	..	1,11
Western India .. ..	9,432	1,22,26	1	2	6,24
Zenith .. ..	3,417	62,49	54	1,65	3,42
TOTAL .. ..	471,056	77,87,97	12,776	3,43,67	3,88,84

\* There is no fixed sum assured under the policies, the business transacted being either on the dividing plan or on the call system.

† Figures relate to company's ordinary life assurance business only.

*Particulars relating to the new Annuity contracts effected during the financial year ending in 1929.*

In thousands of rupees]

Name of Company.	Policies effected in India.		Policies effected outside India.		Consideration for Annuities granted.
	Number.	Annuities p. a.	Number.	Annuities p. a.	
Bharat .. .. .	5	6	..	..	1
Bombay Life .. .. .	..	..	..	..	..
Bombay Widows' .. .. .	4	..	..	..	1
Christian Mutual .. .. .	5	1	..	..	1
Empire .. .. .	2	1	..	..	3
Oriental .. .. .	3	2	..	..	16
People's .. .. .	1	2	..	..	..
Star .. .. .	1	..	..	..	..
Tinnevely Diocesan .. .. .	1	..	..	..	..
Tropical .. .. .	1	1	2	3	..
Wesleyan Methodist .. .. .	95	*	..	..	1
<b>TOTAL .. .. .</b>	<b>118</b>	<b>13</b>	<b>2</b>	<b>3</b>	<b>23</b>

\* Amount of Annuity payable varies with the duration of membership.

Particulars relating to the **total** Annuity contracts in force at the end of financial year 1929.

[In thousands of rupees

Name of Company.	Policies effected in India.		Policies effected outside India.		Premium income included in revenue account.
	Number.	Annuities p. a.	Number.	Annuities p. a.	
Bharat .. .. .	41	23	..	..	9
Bombay Life .. .. .	2	..	..	..	..
Bombay Widows' .. .. .	184	19	..	..	15
Christian Mutual .. .. .	105	20	..	..	8
Empire .. .. .	15	4	1	1	..
Oriental .. .. .	47	27	..	..	..
People's .. .. .	1	2	..	..	..
Star .. .. .	1	..	..	..	..
Tinnevelly Diocesan .. .. .	322	23	..	..	2
Tropical .. .. .	1	1	2	3	..
Wesleyan Methodist .. .. .	555	*	..	..	26
<b>TOTAL ..</b>	<b>1,274</b>	<b>1,19</b>	<b>3</b>	<b>4</b>	<b>60</b>

\* Amount of Annuity payable varies with the duration of membership.

Statement showing the total Assets and Liabilities as at the end of financial year 1939.

(In thousands of rupees)

Particulars	Total Assets		Total Liabilities	
	Fixed Assets	Current Assets	Capital	Reserves
Fixed Assets	100	100	100	0
Current Assets	100	100	0	100
Total Assets	200	200	100	100
Capital	100	100	100	0
Reserves	0	100	0	100
Total Liabilities	100	100	100	100
Total	200	200	200	200

\* Amount of share payable varies with the duration of membership.

**SUMMARY**  
 OF  
**LIFE ASSURANCE BUSINESS**  
 OF  
**NON-INDIAN COMPANIES**  
**FOR 1929.**

## Particulars relating to the new Life Assurance policies

[In thousands]

Name of Company.	Number of policies		Indian	
	effected in India.	effected outside India.	Sums assured.	
			Assurances.	Annuities p. a.
<i>Constituted within United Kingdom.</i>				
Alliance .. .. .	..	4,591	..	..
Atlas .. .. .	8	5,377	1,87	..
Commercial Union .. .. .	42	7,468	2,81	..
Gresham .. .. .	1,702	4,121	43,64	..
Liverpool and London and Globe .. .. .	21	3,374	1,21	..
North British and Mercantile .. .. .	1,618	8,370	62,70	48
Northern .. .. .	3	1,801	9	..
Norwich Union .. .. .	1,872	11,223	76,54	..
Pearl (excluding Industrial Assurance)	55	40,267	1,51	..
Phoenix .. .. .	606	3,421	29,13	3
Prudential (excluding Industrial Assurance)	4,671	76,549	1,18,10	..
Royal .. .. .	1,350	4,921	49,89	..
Royal Exchange .. .. .	191	3,854	6,38	..
Royal London Auxiliary .. .. .				No new business
Scottish Union and National .. .. .	476	2,792	19,48	..
Standard .. .. .	1,031	4,458	45,72	16
Yorkshire .. .. .	633	2,202	15,04	..
<i>Constituted outside United Kingdom.</i>				
Allianz und Stutt Garter .. .. .	934	77,294	25,74	..
China Underwriters .. .. .	92	743	2,67	..
Great Eastern .. .. .	3,854	1,611	78,96	..
Manufacturers .. .. .	4,092	33,465	1,45,97	..
National Mutual .. .. .	1,549	18,478	54,32	..
Sun of Canada .. .. .	14,798	1,52,421	4,40,37	5
TOTAL .. .. .	39,598	4,68,801	12,22,14	72

effected during the financial year ending in 1929.

of rupees]

new business.			Total new business.	
Single premiums.		Renewal premiums.	Single premiums.	Renewal premiums.
Assurances.	Annuities.			
..	..	..	38,33	10,77
..	..	5	32,38	15,31
..	..	16	36,36	19,29
..	2	2,36	2,44	14,81
..	..	6	17,97	7,33
..	6	3,24	43,42	25,71
..	..	..	5,18	5,10
4	..	4,06	18,58	44,30
..	..	8	90,78	83,52
..	32	1,55	33,10	13,88
12	..	6,90	1,51,72	1,45,11
..	..	2,77	39,97	18,78
..	..	33	20,59	11,17
transacted since	1922.			
1	..	1,08	22,39	8,59
4	1,92	2,57	78,43	15,93
..	..	76	8,57	7,58
..	..	1,29	4,29	1,21,40
..	..	17	36	2,27
1	..	4,49	26	9,00
1,20	..	7,54	68,78	92,97
..	..	2,71	58,80	53,83
40	61	26,07	6,97,50	6,48,64
1,82	2,93	68,24	14,70,20	13,75,29

Particulars relating to the *total* Life Assurance

[In thousands]

Name of Company.	Number of policies		Indian business.			
	effected in India.	effected outside India.	Sums assured (and bonuses).	Annuities p. a.	Premium income.	
					Life Assurance.	Annuities.
<i>Constituted within United Kingdom.</i>						
Alliance .. ..	38	67,709	2,99	2	5	..
Atlas .. ..	86	58,451	11,29	..	40	..
Commercial Union .. ..	714	85,466	48,06	6	2,09	1
Gresham .. ..	10,714	50,251	2,77,05	2	13,65	..
Liverpool & London & Globe	42	40,598	3,17	..	15	..
North British and Mercantile	11,787	1,19,381	5,73,07	3,91	26,17	13
Northern .. ..	106	28,146	8,01	4	40	..
Norwich Union .. ..	14,400	1,40,770	6,58,34	21	32,64	..
Pearl (excluding Industrial Assurance)	55	4,24,783	1,51	..	5	..
Phoenix .. ..	6,520	44,216	2,44,25	9	10,15	32
Prudential (excluding Industrial Assurance)	8,446	10,51,109	2,30,36	2	13,92	..
Royal .. ..	7,691	82,133	3,52,37	..	16,53	..
Royal Exchange .. ..	1,338	43,711	46,49	..	2,63	..
Royal London Auxiliary .. ..	20	..	86	..	5	..
Scottish Union and National	4,761	39,024	2,47,59	..	11,06	..
Standard .. ..	9,389	47,399	4,80,22	1,05	20,58	4
Yorkshire .. ..	1,788	27,020	56,68	..	2,38	..
<i>Constituted outside United Kingdom.</i>						
Allianz und Stutt Garter .. ..	919	4,94,217	25,05	..	1,33	..
China Underwriters .. ..	343	2,259	13,48	..	90	..
Great Eastern .. ..	11,307	8,150	2,39,10	..	14,48	..
Manufacturers .. ..	11,693	2,02,902	4,97,17	..	29,41	..
National Mutual .. ..	6,088	1,98,541	2,56,10	..	11,66	..
Sun of Canada .. ..	75,395	6,84,593	21,34,93	34	1,31,12	61
TOTAL .. ..	1,83,640	39,40,829	64,08,14	5,76	3,41,80	1,11



*business in force at the end of financial year 1929.*

of rupees]

Total assets in India.	Total business.			
	Total premium income included in Life Assurance and Annuity revenue accounts.	Total interest (less tax) shown in Life Assurance and Annuity revenue accounts.	Total expenses of management (including commission) shown in Life Assurance and Annuity revenue accounts.	Total Life Assurance and Annuity Funds (and General Reserve Fund in case of companies doing life business only).
1,28,72	2,03,10	1,27,68	20,39	29,05,74
59,42	97,67	46,00	14,67	8,86,53
68,09	2,45,25	1,02,26	26,15	22,93,65
25,68	1,18,55	50,06	29,14	10,48,16
69,68	92,34	51,73	11,03	12,00,99
2,60,28	3,21,34	1,68,89	47,14	3,80,70
82,60	62,88	38,23	7,46	8,87,92
92,90	4,25,25	1,94,87	62,66	40,65,26
3,02,10	6,70,03	1,62,77	70,17	37,28,25
1,61,05	1,76,75	94,74	20,18	20,60,29
9,05,86	15,73,58	5,73,91	1,70,93	1,20,14,05
87,67	2,58,16	1,22,78	30,56	29,00,80
56,83	1,32,97	57,84	19,10	12,26,14
7,74	23,53	13,35	2,36	2,97,93
90,75	1,04,75	62,10	15,12	14,11,61
74,22	1,47,76	1,12,83	30,31	24,02,19
48,20	74,51	39,63	9,54	8,63,41
1,63	8,85,33	1,40,32	2,05,57	16,60,56
1,59	7,92	31	4,68	1,10
28,51	35,78	10,24	13,83	1,48,01
53,63	6,13,15	1,48,10	1,52,29	26,19,69
13,16	4,99,88	2,14,45	58,86	42,06,35
1,62,72	33,20,98	8,39,49	8,83,67	1,46,88,93
27,83,03	1,00,91,46	33,72,58	19,05,81	6,38,98,26

# General Ledger

Account Name	Debit	Credit	Balance
101 Cash		100.00	100.00
102 Accounts Receivable		200.00	200.00
103 Inventory		500.00	500.00
200 Accounts Payable	100.00		100.00
201 Notes Payable	50.00		50.00
300 Equity		1,000.00	1,000.00
301 Common Stock		1,000.00	1,000.00
400 Expenses	100.00		100.00
401 Salaries	50.00		50.00
402 Rent	30.00		30.00
403 Utilities	20.00		20.00
404 Insurance	10.00		10.00
500 Revenue		200.00	200.00
501 Sales		200.00	200.00
<b>Total</b>	<b>250.00</b>	<b>250.00</b>	

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SUMMARY

OF

**LIFE ASSURANCE REVENUE  
ACCOUNTS OF INDIAN COMPANIES  
FOR THE LAST FIVE YEARS**

INCLUDING

**FIGURES FOR 1930 AS FAR AS AVAILABLE**

WITH RESULTS OF

**ACTUARIAL VALUATIONS MADE  
DURING THAT PERIOD.**

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*N.B.*—Dividends payable by some companies, mainly those which transact other classes of business in addition to life assurance, are shown in the Profit and Loss or General Revenue Account and consequently they do not appear in the Summary of Life Assurance Revenue Accounts.

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## Summary of the Life Assurance Revenue Accounts

Name of Company.	Year.	Income.			Claims.		Out Surrenders in cluding- Bonuses in cash and in re- duction of pre- miums.
		Premiums for life assurance and annuities.	Net interest, dividends and rents.	Other receipts.	By death.	By surviv- ance.	
All-India and Burma	1926	18	1	..	15	..	..
	1927	18	1	..	15	..	..
	1928	18	1	..	14	..	1
	1929	19	1	1	15	..	1
	1930	19	2	..	16	..	..
Andhra	1926	23	2	1	1	..	..
	1927	44	2	..	..	..	..
	1928	77	4	..	6	..	..
	1929	1,57	6	..	5	..	..
Argus	1928	3	1	..	..	..	..
	1929	5	1	..	..	..	..
	1930	6	1	..	..	..	..
Asian	1925*	5,17	39	45	1,14	28	7
	1926	3,46	34	7	85	14	13
	1927	4,01	53	9	67	14	4
	1928	5,16	66	..	1,28	30	9
	1929	5,86	85	..	1,19	37	7
Asiatic	1925	1,14	5	..	9	..	..
	1926	1,00	7	1	31	..	..
	1927	1,04	4	28	11	..	2
	1928	1,17	6	5	13	..	3
	1929	1,38	26	4	20	..	9
Bengal Insurance	1926	92	7	10	20	..	1
	1927	93	5	12	8	..	1
	1928	97	8	6	21	..	1
	1929	1,19	9	1,21	18	..	2
	1930	1,09	11	..	14	15	1

\* Figures represent Company's business

## and the Valuation results of Indian Companies.

[In thousands of rupees

go.				Life assurance fund at end of year.	Valua- tion Surplus.	Valua- tion Deficit.	Year.
Annu- ties and pensions.	Dividends.	Expenses of manage- ment.	Deprecia- tion, transfer to Investment fluctuation account, etc.				
..	..	2	..	19	..	..	1926
..	..	3	..	20	..	..	1927
..	..	2	..	22	..	..	1928
..	..	3	..	24	..	..	1929
..	..	2	..	27	..	..	1930
..	..	21	..	5	..	..	1926
..	..	22	..	29	..	..	1927
..	..	48	..	56	..	..	1928
..	..	97	..	1,17	33	..	1929
..	..	7	..	-3	..	..	1928
..	..	7	..	-4	..	..	1929
..	..	6	..	-3	..	..	1930
..	..	1,96	79	7,39	1,11	..	1925
..	13	1,27	23	8,51	..	..	1926
..	..	1,55	15	10,58	..	..	1927
..	..	2,07	16	12,50	94	..	1928
..	13	2,30	5	15,10	..	..	1929
..	..	79	6	47	..	..	1925
..	..	47	1	75	3	..	1926
..	..	54	2	1,43	..	..	1927
..	..	56	14	1,85	..	..	1928
..	..	86	1	2,37	..	..	1929
1	..	52	8	15	..	..	1926
1	..	72	19	25	..	..	1927
1	..	52	29	32	..	..	1928
..	..	74	..	1,87	..	94	1929
..	..	48	1	2,28	..	..	1930

for a period of 18 months.

## Summary of the Life Assurance Revenue Accounts

Name of Company.	Year.	Income.			Claims.		Surrenders including Bonuses in cash and in reduction of premiums.
		Premiums for life assurance and annuities.	Net interest, dividends and rents.	Other receipts.	By death.	By survival.	
Bengal Mercantile	1926	27	1	2	5	..	1
	1927	47	1	1	9	..	..
	1928	53	1	..	15	2	..
	1929	92	1	..	23	1	..
	1930	45	1	..	10	2	..
Bharat	1925	12,93	3,27	1	1,84	2,48	34
	1926	15,94	3,41	2	2,29	3,37	28
	1927	19,44	3,84	2	2,20	2,77	9
	1928	23,60	3,90	2	2,82	2,46	27
	1929	27,00	5,18	2	3,75	2,97	12
B. B. and C. I. Ry. Zoroastrian	1926	18	10	1	7	..	..
	1927	19	11	29	14	..	..
	1928	19	12	..	6	..	..
	1929	20	12	..	12	..	..
	1930	20	13	1	19	..	..
Bombay Life	1926	5,04	85	4	1,37	22	7
	1927	6,13	1,01	..	1,17	47	13
	1928	7,38	1,11	1	1,30	42	8
	1929	8,64	1,34	1	2,02	44	5
	1930	9,83	1,50	1	2,32	83	21

## and the Valuation results of Indian Companies—contd. [In thousands of rupees

go.

Annuit- ties and pensions.	Dividends.	Expenses of manage- ment.	Deprecia- tion, transfer to Invest- ment fluctu- ation ac- count, etc.	Life assurance fund at end of year.	Valua- tion Surplus.	Valua- tion Deficit.	Year.
..	..	22	..	15	..	..	1926
..	..	35	..	20	..	..	1927
..	..	33	1	22	..	..	1928
..	..	45	4	42	..	66	1929
..	..	21	1	54	..	..	1930
1	24	4,26	1,42	55,62	..	..	1925
1	20	5,84	1,08	61,92	..	..	1926
..	23	7,22	..	72,70	..	..	1927
1	22	7,04	2	87,38	12,31	..	1928
..	29	7,67	2,76	1,02,02	..	..	1929
..	..	1	..	2,04	..	..	1926
..	..	1	..	2,47	1,13	..	1927
..	..	2	8	2,62	..	..	1928
..	..	2	15	2,65	..	..	1929
..	..	2	8	2,70	..	..	1930
..	3	2,11	65	15,14	..	..	1926
..	4	2,65	6	17,77	..	..	1927
..	4	2,85	6	21,52	..	..	1928
..	4	3,53	81	24,62	..	..	1929
..	4	3,97	59	28,00	..	..	1930

## Summary of the Life Assurance Revenue Accounts and

Name of Company.	Year.	Income.			Claims.		Surrenders including Bonuses in cash and in reduction of premiums.
		Premiums for life assurance and annuities.	Net interest, dividends and rents.	Other receipts.	By death.	By survival.	
Bombay Mutual	1926	2,24	42	41	79	4	15
	1927	2,67	46	5	55	5	7
	1928	3,19	50	21	1,05	9	2
	1929	4,51	69	..	78	9	23
	1930	6,32	68	..	1,16	39	3
Bombay Widows'	1926	15	11	..	..	..	1
	1927	15	13	..	..	..	1
	1928	15	11	1	..	..	..
	1929	15	11	..	..	..	1
	1930	14	13	..	..	..	1
Bombay Zoroastrian	1925	54	14	3	39	..	1
	1926	55	15	1	49	..	..
	1927	56	16	2	49	..	..
	1928	56	16	1	27	..	2
	1929	56	18	1	46	..	..
Britannia (Now named <i>Shree</i> )	1925	6	3	7	1	..	..
	1926	20	1	..	2	..	..
	1927	19	1	..	2	..	..
	1928	31	2	..	5	..	..
	1929	40	2	..	5	..	1
Calcutta Insurance	1926*	31	5	1	..	..	..
	1927	77	6	..	3	..	..
	1928	1,13	7	..	11	..	..
	1929	1,34	9	..	25	..	..
Central	1930	7	1	..	1	..	..
Christian Mutual	1925	63	20	..	5	..	16
	1926	65	19	..	10	4	16
	1927	70	22	..	6	9	4
	1928	70	23	..	7	2	50
	1929	77	24	1	7	1	8
Commonwealth	1930	27	1	..	2	..	..
Co-operative	1926	1,09	30	..	7	24	5
	1927	1,23	30	1	5	36	2
	1928	1,37	35	1	8	26	4
	1929	1,44	39	3	13	47	5
	1930	1,50	45	1	22	23	4

\* Figures represent Company's business



*the Valuation results of Indian Companies—contd.* [In thousands of rupees

Go.

Annui- ties and pensions.	Dividends.	Expenses of manage- ment.	Deprecia- tion, transfer to Investment fluctuation account, etc.	Life assurance fund at end of year.	Valua- tion Surplus.	Valua- tion Deficit.	Year.
..	..	72	..	7,98	1,36	..	1926
..	..	98	38	9,12	..	..	1927
..	..	1,51	26	10,09	..	..	1928
..	..	2,44	21	11,54	..	..	1929
..	..	3,05	95	12,96	..	..	1930
19	..	4	..	2,42	..	..	1926
19	..	4	..	2,45	..	..	1927
19	..	4	..	2,49	..	..	1928
18	..	4	..	2,52	..	..	1929
18	..	4	..	2,56	..	..	1930
..	..	8	..	2,47	14	..	1925
..	..	8	..	2,60	..	..	1926
..	..	8	..	2,76	..	..	1927
..	..	6	..	3,14	..	..	1928
..	..	7	..	3,36	..	..	1929
..	..	16	1	-20	..	..	1925
..	..	24	..	-25	..	..	1926
..	..	14	..	-20	..	..	1927
..	..	22	..	-15	..	..	1928
..	..	21	..	..	..	19	1929
..	..	35	..	3	..	:	1926
..	..	56	..	26	..	..	1927
..	..	71	1	62	..	..	1928
..	..	74	11	95	..	..	1929
..	..	15	..	-8	..	..	1930
4	..	22	39	3,04	..	..	1925
4	..	18	..	3,36	..	..	1926
5	..	26	..	3,79	..	..	1927
5	..	29	..	3,79	..	..	1928
6	..	33	6	4,20	47	..	1929
..	..	24	2	..	..	..	1930
..	..	28	..	5,07	24	..	1926
..	9	32	10	5,66	..	..	1927
..	..	33	11	6,56	..	..	1928
..	..	29	5	7,43	17	..	1929
..	..	27	28	8,35	..	..	1930

for a period of 15 months.

## Summary of the Life Assurance Revenue Accounts and

Name of Company.	Year.	Income.			Out		
		Premiums for life assurance and annuities.	Net interest, dividends and rents.	Other receipts.	Claims.		Surrenders including Bonuses in cash and in reduction of premiums.
					By death.	By survival.	
Crescent	1926	10	1	..	..	..	..
	1927-	27	3	..	3	..	..
	28						
	1929	26	2	..	2	..	..
	1930	40	3	..	16	..	..
Donation Union	1927	81	1	1	67	..	2
	1928	1,30	1	18	18	73	2
	1929	2,32	1	24	23	1,31	3
	1930	2,97	2	36	34	1,73	3
East and West	1926	1,32	12	1	13	..	2
	1927	1,36	16	..	13	3	1
	1928	1,67	21	17	25	1	5
	1929	1,88	26	..	22	22	2
	1930	2,15	27	..	25	10	..
East India	1930	4	2	1	..	..	..
Empire of India	1926	35,67	12,03	1,03	7,73	12,11	35
	1927	38,94	13,09	30,46	7,54	15,86	1,29
	1928	41,42	13,29	25	7,98	17,58	37
	1929	44,18	13,73	26	8,41	20,27	1,18
	1930	47,11	14,76	28	9,92	18,51	1,63
General	1925	4,72	68	6	65	39	15
	1926	5,16	81	36	1,17	29	4
	1927	6,10	91	5	1,23	42	..
	1928	8,07	1,01	5	1,15	59	21
	1929	10,12	1,17	6	1,63	80	12

*the Valuation results of Indian Companies—contd.* [In thousands of rupees

go.				Life assurance fund at end of year.	Valua- tion Surplus.	Valu a- tion Deficit.	Year.
Annui- ties and pensions.	Dividends.	Expenses of manage- ment.	Deprecia- tion, transfer to Investment fluctuation account, etc.				
..	..	6	..	7	..	..	1926
..	..	17	..	17	1	..	1927- 28
..	..	18	..	25	..	..	1929
..	..	25	..	27	..	..	1930
..	..	16	..	42	..	..	1927
..	..	34	..	64	..	..	1928
..	..	54	..	1,10	..	..	1929
..	..	72	..	1,63	..	..	1930
..	..	75	1	1,33	..	..	1926
..	..	64	2	2,03	..	..	1927
..	..	81	..	2,96	13	..	1928
..	6	95	16	3,47	..	..	1929
..	..	1,19	9	4,26	..	..	1930
..	..	15	3	-11	..	..	1930
3	..	7,59	2	2,30,02	..	..	1926
3	..	8,66	..	2,79,13	37,67	..	1927
3	2,64	9,57	11,26	2,84,64	..	..	1928
3	..	10,08	3	3,02,81	..	..	1929
4	..	10,84	4	3,23,98	..	..	1930
..	3	1,77	4	12,13	1,10	..	1925
..	6	1,73	25	14,92	86	..	1926
..	6	3,21	14	16,91	..	..	1927
..	6	3,84	8	20,11	..	..	1928
..	6	4,35	1,15	23,35	..	..	1929

## Summary of the Life Assurance Revenue Accounts and

Name of Company.	Year.	Income.			Out		Surrenders including Bonuses in cash and in reduction of premiums.
		Premiums for life assurance and annuities.	Net interest, dividends and rents.	Other receipts.	Claims.		
					By death.	By survival.	
Goan Mutual	1926	42	9	47	30	..	..
	1927	41	21	1	30	..	..
	1928	40	22	2	23	4	1
	1929	42	24	..	28	2	1
	1930	42	22	..	25	4	1
G. I. P. Ry. Employees	1927	7	2	1	3	..	..
	1928	11	1	..	..	..	..
	1929	14	1	..	1	..	..
	1930	16	2	..	1	..	..
Gujarat Zoroastrian	1926	23	15	..	43	..	..
	1927	21	15	1	35	..	..
	1928	20	15	3	23	..	..
	1929	19	15	1	31	..	..
	1930	18	15	..	29	..	..
Himalaya	1926	66	11	..	12	..	4
	1927	89	18	63	9	..	1
	1928	1,16	27	..	24	..	5
	1929	1,38	27	13	10	..	15
	1930	1,35	29	9	21	..	8
Hindu Mutual	1926	89	14	14	25	26	..
	1927	1,62	26	15	44	64	..
	1928*	1,01	18	..	40	25	5
	1929	1,18	19	1	33	38	5
	1930	1,27	19	1	33	44	1
Hindustani Bima	1925	45	5	4	21	..	1
	1926	38	6	15	9	1	1
	1927	46	5	1	7	2	..
	1928	59	5	..	8	7	2
	1929	51	3	..	5	5	..

\* Figures represent Company's business

## the Valuation results of Indian Companies—contd.

[In thousands of rupees]

go.				Life assurance fund at end of year.	Valua- tion Surplus.	Valua- tion Deficit.	Year.
Annui- ties and pensions.	Dividends.	Expenses of manage- ment.	Deprecia- tion, transfer to Investment fluctuation account, etc.				
..	..	6	3	3,87	16	..	1926
..	..	11	30	3,80	..	..	1927
..	..	11	3	4,02	..	..	1928
..	..	10	34	3,93	..	..	1929
..	..	7	3	4,17	..	..	1930
..	..	1	..	21	..	..	1927
..	..	1	..	32	..	..	1928
..	..	1	..	45	..	..	1929
..	..	3	..	59	..	..	1930
..	..	3	..	3,08	..	..	1926
..	..	3	..	3,07	..	..	1927
..	..	4	..	3,18	..	..	1928
..	..	2	..	3,20	52	..	1929
..	..	3	..	3,21	..	..	1930
..	..	69	..	48	..	..	1926
..	..	1,02	34	72	..	..	1927
..	..	1,04	3	79	..	..	1928
..	..	1,09	28	95	..	..	1929
..	..	96	34	1,09	..	2,08	1930
..	..	30	2	3,73	1	..	1926
..	..	52	12	4,03	..	..	1927
..	..	33	14	4,05	..	..	1928
..	..	45	12	4,10	..	..	1929
..	..	42	12	4,25	..	..	1930
..	..	30	1	48	..	..	1925
..	..	28	..	67	..	..	1926
..	..	43	5	60	..	1,16	1927
..	..	53	4	50	..	..	1928
..	..	33	7	54	..	..	1929

for a period of 21 months.

## Summary of the Life Assurance Revenue Accounts and

Name of Company.	Year.	Income.			Out		Surrenders including Bonuses in cash and in reduction of premiums.	
		Premiums for life assurance and annuities.	Net interest, dividends and rents.	Other receipts.	Claims.			
					By death.	By survival.		
Hindustan (Lahore)	1925	1,07	3	2	18	35	3	
	1926	1,20	2	3	29	11	1	
	1927	81	8	8	18	27	1	
	1928	84	5	8	17	22	2	
	1929*	1,43	9	14	29	76	2	
Hindustan Co-operative	Ordinary Section	1926	11,14	3,46	..	2,35	2,68	19
		1927	13,28	3,83	..	3,04	2,27	10
		1928	14,78	4,26	..	3,12	3,54	15
		1929	17,53	4,64	..	3,66	6,42	32
		1930	21,03	5,07	..	4,14	4,48	46
	Combined Investment Section†.	1926	42	..	..	6	..	37
		1927	24	..	..	6	..	18
		1928	..	15	..	10	..	5
		1929	3	..	24	9	..	18
		1930	17	..	13	20	..	10
Ideal	1927	12	..	..	..	..	..	
	1928	21	..	1	3	..	..	
	1929	31	1	..	4	..	..	
	1930	23	1	2	5	..	..	

\* Figures represent Company's business

## the Valuation results of Indian Companies—contd.

[In thousands of rupees]

go.							
Annui- ties and pensions.	Dividends.	Expenses of manage- ment.	Deprecia- tion, t transfer to Investment fluctuation account, etc.	Life assurance fund at end of year.	Valua- tion Surplus.	Valua- tion Deficit.	Year.
..	..	95	..	1,10	..	..	1925
..	..	89	..	1,05	..	..	1926
..	..	31	..	1,25	..	2,63	1927
..	..	41	..	1,39	..	..	1928
..	..	58	16	1,24	..	..	1929
..	..	3,73	..	62,14	..	..	1926
..	..	4,36	..	69,48	9,50	..	1927
..	..	4,85	..	76,86	..	..	1928
..	..	6,30	..	82,33	..	..	1929
..	..	7,52	..	91,83	..	..	1930
..	..	..	..	..	..	..	1926
..	..	..	..	..	..	2,78	1927
..	..	..	..	..	..	..	1928
..	..	..	..	..	..	..	1929
..	..	..	..	..	..	..	1930
..	..	12	..	1	..	..	1927
..	..	14	..	6	..	..	1928
..	..	20	..	14	..	..	1929
..	..	13	1	21	..	..	1930

for a period of 21 months.

## Summary of the Life Assurance Revenue Accounts

Name of Company.	Year.	Income.			Claims.		Surrenders including Bonuses in cash and in reduction of premiums.
		Premiums for life assurance and annuities.	Net interest, dividends and rents.	Other receipts.	By death.	By survival.	
India Equitable	1925*	2,45	43	..	42	10	12
	1926	2,58	57	1	86	5	9
	1927	2,61	47	..	42	84	12
	1928	2,77	35	..	44	92	12
	1929†	4,81	70	..	62	1,85	14
Indian Christian	1926	12	2	..	13	..	..
	1927	12	2	..	10	..	..
	1928	14	2	..	20	..	..
	1929	16	2	3	15	..	..
	1930	14	3	..	14	..	..
Indian Mutual	1928	24	..	..	..	..	..
	1929	51	..	1	1	..	2
	1930	68	2	1	6	..	7
Indian of Karachi	1926	5,77	1,34	..	1,26	55	17
	1927	5,82	1,47	..	2,33	54	25
	1928	6,02	1,61	..	1,49	54	23
	1929	6,21	1,76	..	1,56	56	23
	1930	6,29	1,93	..	2,27	70	27
Indian Ordnance	1926	22	12	16	13	..	2
	1927	23	13	..	11	..	11
	1928	23	14	..	11	..	2
	1929	23	15	..	17	..	..
	1930	26	16	..	16	..	..
Industrial and Prudential	1925	3,63	62	1	77	5	12
	1926	4,16	81	2	98	6	29
	1927	4,81	92	3	1,23	25	21
	1928	6,28	74	4	79	28	11
	1929	7,40	1,13	2	1,43	57	15

\* Certain items have been taken from the Profit and Loss Account and incorporated with life assurance policies which had been shown as...



## and the Valuation results of Indian Companies—contd. [In thousands of rupees

go.				Life assurance fund at end of year.	Valua- tion Surplus.	Valua- tion Deficit.	Year.
Annu- ties and pensions.	Dividends.	Expenses of manage- ment.	Deprecia- tion, transfer to Investment fluctuation account, etc.				
..	1	1,22	3	7,99	..	..	1925
..	1	99	..	9,15	1,11	..	1926
..	8	1,15	..	9,62	..	..	1927
..	1	1,23	1	10,01	..	..	1928
..	..	2,19	24	10,48	..	..	1929
..	..	1	..	56	..	..	1926
..	..	1	..	59	..	..	1927
..	..	2	..	53	..	..	1928
..	..	2	..	57	..	..	1929
..	..	2	..	58	..	..	1930
..	..	13	..	17	..	..	1928
..	..	28	..	38	..	..	1929
..	..	34	..	62	19	..	1930
..	..	66	..	41,71	..	..	1926
..	..	76	..	45,13	6,75	..	1927
..	31	98	..	49,21	..	..	1928
..	..	88	..	53,95	..	..	1929
..	..	87	..	58,06	..	..	1930
..	..	3	..	2,71	..	..	1926
..	..	2	..	2,83	..	..	1927
..	..	2	2	3,03	..	..	1928
..	..	2	7	3,15	..	..	1929
..	..	4	9	3,28	54	..	1930
..	11	97	..	10,06	..	..	1925
..	11	1,27	5	12,29	..	..	1926
..	11	1,48	8	14,69	3,60	..	1927
..	11	2,15	72	17,59	..	..	1928
..	14	2,60	95	20,30	..	..	1929

the Revenue Account figures as they referred to death claims for Rs. 68,713 under ordinary in the years 1924 and 1925 on account of their being discovered to be fraudulent.

## Summary of the Life Assurance Revenue Accounts and

Name of Company.	Year.	Income.			Out		
		Premiums for life assurance and annuities.	Net interest, dividends and rents.	Other receipts.	Claims.		Surrenders including Bonuses in cash and in reduction of premiums.
					By death.	By survival.	
Jupiter	1929	75	1	..	1	..	..
Lakshmi	1926	2,32	3	..	16	..	..
	1927	4,05	9	..	29	..	..
	1928	5,76	21	..	33	..	..
	1929	7,82	42	..	79	..	4
	1930	10,04	71	1	1,11	3	12
Light of Asia	1926	26	2	7	3	..	..
	1927	25	2	4	1	..	..
	1928	29	2	2	1	1	1
	1929	29	3	..	8	13	..
	1930	38	4	..	6	12	..
Mangalore	1925	43	22	2	31	..	..
	1926	43	24	1	36	..	..
	1927	43	26	2	34	..	..
	1928	43	27	2	38	..	..
	1929	43	27	1	29	..	..
Modern	1926	12	2	..	6	..	..
	1927	13	2	..	7	..	..
	1928	8	2	..	2	..	1
	1929	6	2	1	2	..	1
	1930	28	6	64	6	..	1
Nagpur Pioneer	1925	69	3	..	3	..	..
	1926	55	4	..	9	..	..
	1927	54	5	12	5	..	1
	1928	58	7	..	11	..	1
	1929	67	9	..	17	2	..

*the Valuation results of Indian Companies—contd.* [In thousands of rupees

go.

Annui- ties and pensions.	Dividends.	Expenses of manage- ment.	Deprecia- tion, transfer to Invest- ment fluctuation account, etc.	Life assurance fund at end of year.	Valua- tion Surplus.	Valua- tion Deficit.	Year.
..	..	63	..	37	..	..	1929
..	..	1,56	..	64	..	..	1926
..	..	2,10	..	2,40	..	..	1927
..	..	2,69	6	5,29	1,26	..	1928
..	12	3,20	5	9,33	..	..	1929
..	..	3,80	2	15,01	..	..	1930
..	..	16	6	11	..	..	1926
..	..	15	1	25	..	..	1927
..	..	17	2	36	..	49	1928
..	..	21	3	23	..	..	1929
..	..	25	..	22	..	..	1930
..	..	4	..	3,62	..	..	1925
..	..	5	..	3,90	..	..	1926
..	..	4	..	4,22	..	..	1927
..	..	4	..	4,52	45	..	1928
..	..	5	8	4,81	..	..	1929
..	..	20	..	-51	..	82	1926
..	..	16	..	-60	..	..	1927
..	..	9	..	-61	..	..	1928
..	..	5	..	-61	..	..	1929
..	..	28	..	2	..	..	1930
..	..	42	2	40	..	..	1925
..	..	18	..	84	11	..	1926
..	..	21	37	80	..	..	1927
..	..	35	1	98	..	..	1928
..	..	36	1	1,18	..	..	1929

## Summary of the Life Assurance Revenue Accounts and

Name of Company.	Year.	Income.			Out		Surrenders including Bonuses in cash and in reduction of premiums.
		Premiums for life assurance and annuities.	Net interest, dividends and rents.	Other receipts.	Claims.		
					By death.	By survival.	
National	1925	17,83	5,03	65	3,19	2,60	39
	1926	19,79	5,34	23	2,85	3,48	87
	1927	22,79	5,49	17	3,72	3,71	1,31
	1928	25,00	6,48	30	4,03	5,37	1,69
	1929	28,14	7,92	31	5,47	6,52	1,73
National Indian	1926	6,78	1,52	4	1,24	94	30
	1927	6,74	1,64	8	1,23	3,53	37
	1928	7,08	1,81	..	1,44	1,48	81
	1929	7,62	2,17	1,07	1,46	1,56	68
	1930	7,55	2,11	..	1,29	1,89	50
New India	1929*	12	2	..	..	..	..
	1930	1,46	11	..	6	..	..
Oriental	1926	1,05,45	37,58	14	31,98	38,69	5,46
	1927	1,21,82	40,37	23,23	29,52	29,54	5,06
	1928	1,39,25	43,41	28	34,24	31,64	6,30
	1929	1,61,09	47,02	31	35,83	36,71	6,62
	1930	1,79,36	51,92	2,04	41,96	39,34	6,47
Parsee Zoroastrian	1927	3	3	..	..	..	..
	1928	5	3	..	2	..	..
	1929	5	3	..	3	..	..
	1930	5	4	..	4	..	..
People's	1927	26	1	..	..	..	..
	1928	98	1	..	1	..	..
	1929	78	..	..	5	..	..

## the Valuation results of Indian Companies—contd.

[In thousands of rupees

go.

Annui- ties and pensions.	Dividends.	Expenses of manage- ment.	Deprecia- tion, transfer to Invest- ment fluctuation account, etc.	Life assurance fund at end of year.	Valua- tion Surplus.	Valua- tion Deficit.	Year.
..	..	4,49	37	82,70	8,40	..	1925
..	84	5,53	..	94,49	..	..	1926
..	..	7,20	..	1,07,00	..	..	1927
..	..	7,89	1,33	1,18,97	..	..	1928
..	..	8,70	1,15	1,31,77	..	..	1929
..	..	2,61	..	26,22	..	..	1926
..	..	2,33	3	27,19	..	..	1927
..	..	2,45	3	29,87	..	..	1928
..	..	2,46	62	33,95	2,78	..	1929
..	..	2,62	31	37,00	..	..	1930
..	..	8	..	6	..	..	1929
..	..	1,26	..	31	..	..	1930
23	90	26,35	29	7,08,81	..	..	1926
23	90	29,23	5,31	7,94,44	80,64	..	1927
25	3,90	35,98	1,87	8,63,20	..	..	1928
26	1,50	40,42	25,71	9,24,57	..	..	1929
30	1,50	42,51	24,85	10,00,96	..	..	1930
..	..	..	..	59	13	..	1927
..	..	1	8	57	..	..	1928
..	..	..	..	62	..	..	1929
..	..	..	..	67	..	..	1930
..	..	27	..	..	..	..	1927
..	..	97	..	1	..	..	1928
..	..	70	..	4	..	..	1929

for a period of nearly 3 months.

## Summary of the Life Assurance Revenue Accounts and

Name of Company.	Year.	Income.			Out		Surrenders including Bonuses in cash and in reduction of premiums.
		Premiums for life assurance and annuities.	Net interest, dividends and rents.	Other receipts.	Claims.		
					By death.	By survi- ance.	
Post Office Insurance Fund	1926	36,83	8,79	2	8,35	9,84	2,00
	1927	41,07	9,68	1	8,23	9,77	1,99
	1928	46,05	10,73	2	8,51	10,49	2,02
	1929	51,19	11,96	2	9,63	11,76	1,84
	1930	56,09	13,25	2	12,04	12,96	2,89
Punjab Mutual	1926	2,47	19	1,70	2,47	..	..
	1927	2,51	17	83	2,51	..	..
	1928	2,57	17	80	2,57	..	..
	1929	2,62	18	1,21	2,62	..	..
	1930	2,62	16	76	2,62	..	..
Reclabites	1925	..	..	..	1	..	..
	1926	..	..	1	..	..	..
	1927	..	..	..	1	..	..
	1928	..	..	..	..	..	..
	1929	..	1	..	1	..	..
Simla Mutual	1925	10	3	2	4	..	..
	1926	10	3	5	2	..	..
	1927	10	4	..	4	..	..
	1928	10	4	..	7	..	..
	1929	11	5	..	5	..	..
Sind Hindu	1926	93	6	2	69	..	..
	1927	1,15	7	6	86	..	..
	1928	1,50	7	15	1,09	..	..
	1929	1,68	9	44	1,36	..	..
	1930	2,16	14	39	1,82	..	..
South Indian	1930*	7	1	..	..	..	..
Star	1929†	32	1	..	..	..	..
Tnnevelly	1926	3	11	56	..	..	..
	1927	2	11	..	..	..	..
	1928	2	11	..	..	..	..
	1929	2	11	..	..	..	..
	1930	2	11	..	..	..	..
Tropical	1928	83	2	..	4	..	..
	1929	1,10	1	1	15	..	..

## the Valuation results of Indian Companies—contd.

[In thousands of rupees]

go.				Life assurance fund at end of year.	Valua- tion Surplus.	Valua- tion Deficit.	Year.
Annu- ties and pensions.	Dividends.	Expenses of manage- ment.	Deprecia- tion, transfer to Investment fluctuation account, etc.				
5	..	2,31	..	2,65,47	..	..	1926
5	..	2,38	..	2,93,81	40,43	..	1927
4	..	2,36	..	3,27,22	..	..	1928
4	..	2,68	..	3,64,44	..	..	1929
4	..	3,07	..	4,02 80	..	..	1930
..	..	50	61	2,09	..	..	1926
..	..	57	9	2,42	..	..	1927
..	..	54	12	2,73	..	..	1928
..	..	56	14	3,42	..	..	1929
..	..	57	..	3,77	..	..	1930
..	..	..	..	12	..	..	1925
..	..	..	..	14	..	..	1926
..	..	..	..	13	..	..	1927
..	..	..	..	13	..	..	1928
..	..	..	1	12	..	..	1929
..	..	2	..	68	..	..	1925
..	..	3	..	81	..	..	1926
..	..	2	2	88	..	..	1927
..	..	2	1	92	..	..	1928
..	..	2	3	98	25	..	1929
..	..	11	21	..	..	..	1926
..	..	13	30	..	..	..	1927
..	..	17	47	..	..	..	1928
..	..	21	64	..	..	..	1929
..	..	25	62	..	..	..	1930
..	..	27	..	-19	..	..	1930
..	..	32	..	1	..	..	1929
9	..	1	..	2,41	88	..	1926
10	..	1	5	2,37	..	..	1927
10	..	1	5	2,34	..	..	1928
10	..	1	16	2,20	..	..	1929
9	..	1	14	2,09	..	..	1930
..	..	80	..	1	..	..	1928
..	..	1,00	2	-4	..	..	1929

for a period of 14 months.  
for a period of 13 months.

## Summary of the Life Assurance Revenue Accounts and

Name of Company.	Year.	Income.			Out		
		Premiums for life assurance and annuities.	Net interest, dividends and rents.	Other receipts.	Claims.		Surrenders including Bonuses in cash and in reduction of premiums.
					By death.	By survival.	
Unique	1926	83	4	6	20	..	1
	1927	1,30	8	51	4	2	1
	1928	1,12	13	..	9	8	1
	1929	1,45	18	1	23	4	..
	1930	1,53	21	1	19	13	2
United India	1925	3,60	1,04	5	65	17	6
	1926	4,35	1,18	5	56	20	2
	1927	4,67	1,36	4	60	52	1
	1928	6,16	1,30	4	1,01	55	10
	1929	6,16	1,56	4	1,21	37	4
Venus	1927*	42	1	1	10	..	..
	1928	57	..	3	1	1	..
	1929	1,11	..	20	1	..	6
	1930	60	..	1	8	7	2
Wesleyan Methodist	1926	13	6	3	..	..	2
	1927	11	6	..	1	..	2
	1928	18	9	..	1	..	1
	1929	26	13	..	..	..	4
	1930	20	10	..	..	5	2
Western India	1925	3,23	34	1	34	3	1
	1926	3,76	49	1	46	2	4
	1927	4,37	68	1	67	..	1
	1928	5,21	94	2	52	8	5
	1929	6,24	1,06	2	55	15	6



*the Valuation results of Indian Companies—contd.* [In thousands of rupees

go.							
Annuities and pensions.	Dividends.	Expenses of management.	Depreciation, transfer to Investment fluctuation account, etc.	Life assurance fund at end of year.	Valuation Surplus.	Valuation Deficit.	Year.
..	..	37	5	1,09	..	..	1926
..	..	52	4	2,35	31	..	1927
..	..	52	10	2,80	..	..	1928
..	..	76	24	3,17	..	..	1929
..	..	80	5	3,73	..	..	1930
..	4	88	..	17,63	..	..	1925
..	4	1,06	..	21,33	5,95	..	1926
..	4	1,70	4	24,49	..	..	1927
..	23	2,16	3	27,91	..	..	1928
..	1	1,99	52	31,53	..	..	1929
..	..	65	3	-32	..	..	1927
..	..	45	7	-26	..	..	1928
..	..	85	1	12	..	..	1929
..	..	49	1	6	..	..	1930
..	..	1	..	1,20	..	..	1926
..	..	..	..	1,34	..	..	1927
..	..	1	..	1,58	..	..	1928
..	..	1	6	1,86	..	..	1929
..	..	..	3	2,06	..	..	1930
..	15	91	36	7,88	..	..	1925
..	..	96	1	10,65	3,25	..	1926
..	29	1,03	1,07	12,65	..	..	1927
..	..	1,51	3	16,63	..	..	1928
..	..	1,69	61	20,89	5,22	..	1929

for a period of 16½ months.

## Summary of the Life Assurance Revenue Accounts and

Name of Company.	Year.	Income.			Out		Surrenders including Bonuses in cash and in reduction of premiums.
		Premiums for life assurance and annuities.	Net interest, dividends and rents.	Other receipts.	Claims.		
					By death.	By survival.	
Zenith	1926	1,74	16	27	20	5	6
	1927	2,05	19	..	33	5	2
	1928	2,86	23	..	39	4	4
	1929	3,42	27	..	45	4	3
	1930	3,77	36	..	44	28	9

## the Valuation results of Indian Companies—concl'd.

[In thousands of rupees

go.							
Annui- ties and pensions.	Dividends,	Expenses of manage- ment.	Deprecia- tion, transfer to Investment fluctuation account, etc.	Life assurance fund at end of year.	Valua- tion Surplus.	Valua- tion Deficit.	Year.
..	..	94	..	3,11	22	..	1926
..	2	1,29	9	3,63	..	..	1927
..	..	1,83	3	4,39	..	..	1928
..	..	1,96	14	5,46	..	..	1929
..	..	1,86	..	6,92	..	..	1930

Statement of the Board of Directors of the [Company Name]

Assets	Liabilities	Equity	Total	Total	Total	Total
Cash	Accounts Payable	Common Stock	Retained Earnings	Total Equity	Total Liabilities	Total Assets
1000	500	1000	1000	2000	500	2500
2000	1000	1000	1000	2000	1000	3000
3000	1500	1000	1000	2000	1500	3500
4000	2000	1000	1000	2000	2000	4000

**SUMMARY**  
 OF  
**GENERAL BALANCE SHEETS**  
 OF  
**INDIAN COMPANIES**  
 FOR  
**1929**

*N. B.*—Companies whose particulars are printed in *italics* do not transact life business.

## Summary of Balance Sheets of Indian

Name of Company.	All India and Burma.	Andhra.	Argus.	Asian.
Date of close of 1929 Financial year.	31st Dec.	31st Dec.	31st March	31st Dec.
<b>LIABILITIES.</b>				
Capital paid up .. .. .	<i>M</i>	39	62	2,04
<i>Funds—</i>				
Life Assurance Fund .. .. .	24	1,17	..	15,10
Other Insurance funds .. .. .	..	..	..	..
Profit and Loss Account .. .. .	..	..	..	..
General reserve and other reserve funds .. .. .	..	..	2	53
Investment fluctuation account .. .. .	..	..	..	17
<i>Outstandings—</i>				
Life Assurance claims admitted or intimated but not paid	9	8	..	1,37
Other liabilities of Life Assurance Fund .. .. .	1	29	..	62
Liabilities of other insurance funds .. .. .	..	..	..	..
Other sums owing by the company .. .. .	..	..	2	..
<b>Total ..</b>	<b>34</b>	<b>1,98</b>	<b>66</b>	<b>19,88</b>
<b>ASSETS.</b>				
Mortgages on property in India .. .. .	..	..	..	72
Loans on policies within their surrender values	..	..	..	2,22
Loans on stocks and shares and on personal security, etc.	..	7	..	85
Indian Government Securities .. .. .	13	1,34	30	5,06
Port Trust Improvement and Municipal Securities, etc.	7	..	..	1,54
Shares in Indian companies .. .. .	..	10	..	1,40
Land and House property .. .. .	..	..	..	6,08
British, Colonial and Foreign Government Securities	..	..	..	..
Agents' balances, Outstanding premiums, Outstanding interest, etc.	..	22	..	1,19
Accrued interest .. .. .	..	..	1	29
Deposit, Cash, Stamps, Furniture, Stationery, etc.	14	20	5	37
Miscellaneous .. .. .	..	..	21	11
<i>Capital expenditure—</i>				
Preliminary and Organisation expenses, Deficits, etc.	..	..	9	..
<b>Total ..</b>	<b>34</b>	<b>1,98</b>	<b>66</b>	<b>19,88</b>

N.B.—*M* denotes *Mutual Companies*.

## Insurance Companies for the year 1929.

In thousands of rupees

Asiatic.	Bengal Insurance.	Bengal Mercantile.	Bharat.	B. B. and C. I.	Bombay Life.	Bombay Mutual.	Bombay Widows'.
31st Dec.	31st Dec.	30th June	31st Dec.	31st Dec.	31st Dec.	31st Dec.	31st Dec.
3,40	1,25	12	1,99	M	72	M	M
2,37	1,87	42	1,02,02	2,65	24,62	11,54	2,52
..	2	..	5	..	..	..	..
..	..	..	..	..	..	..	..
1,62	..	10	..	..	1,06	1,20	..
2	..	8	3,39	..	..	..	..
22	22	30	3,28	3	1,54	73	2
16	16	6	12,27	1	93	43	..
..	..	1	..	..	..	..	..
2	..	33	61	..	..	..	..
7,81	3,52	1,51	1,23,61	2,69	23,87	13,90	2,54
89	2	..	..	..	1,52	..	..
28	25	1	5,07	..	2,57	1,11	..
66	..	..	33,85	..	2	14	..
1,59	1,11	42	20,32	2,12	12,90	5,99	1,67
..	..	..	3,00	48	5,70	5,27	80
50	..	1	33,22	..	..	..	..
50	1,13	..	19,21	..	2,50	..	..
55	..	..	..	..	1,31	..	..
37	19	51	5,51	2	76	50	1
3	2	1	43	4	29	18	3
1,25	67	18	2,38	3	1,27	39	3
6	13	2	62	..	3	32	..
1,13	..	35	..	..	..	..	..
7,81	3,52	1,51	1,23,61	2,69	23,87	13,90	2,54

## Summary of Balance Sheets of Indian

Name of Company.	Bombay Zoroastrian.	Britannia. (now <i>Shree.</i> )	British India General.	Burma Fire.
Date of close of 1929 Financial year.	31st Dec.	30th June	31st Dec.	31st Aug.
<b>LIABILITIES.</b>				
Capital paid up .. .. .	M	67	10,00	16,00
<i>Funds—</i>				
Life Assurance Fund .. .. .	3,36	..	..	..
Other Insurance funds .. .. .	..	..	15,05	48
Profit and Loss Account .. .. .	..	..	21	1,25
General reserve and other reserve funds .. .. .	..	..	..	4,00
Investment fluctuation account .. .. .	1,14	..	60	1,00
<i>Outstandings—</i>				
Life Assurance claims admitted or intimated but not paid	7	12	..	..
Other liabilities of Life Assurance Fund ..	2	3	..	..
Liabilities of other insurance funds ..	..	..	5,38	..
Other sums owing by the company ..	..	..	23	1,26
<b>Total ..</b>	<b>4,59</b>	<b>82</b>	<b>31,47</b>	<b>22,99</b>
<b>ASSETS.</b>				
Mortgages on property in India .. .. .	..	..	..	..
Loans on policies within their surrender values	9	1	..	..
Loans on stocks and shares and on personal security, etc.	..	4	..	3,20
Indian Government Securities .. .. .	2,58	44	10,87	9,50
Port Trust Improvement and Municipal Securities, etc.	1,81	..	2,55	..
Shares in Indian companies .. .. .	..	..	1,10	..
Land and House property .. .. .	..	..	..	..
British, Colonial and Foreign Government Securities	..	..	79	1,12
Agents' balances, Outstanding premiums, Outstanding interest, etc.	2	22	3,42	..
Accrued interest .. .. .	..	1	14	..
Deposit, Cash, Stamps, Furniture, Stationery, etc.	9	8	1,04	9,17
Miscellaneous .. .. .	..	..	11,56	..
<i>Capital expenditure—</i>				
Preliminary and Organisation expenses, Deficits, etc.	..	2	..	..
<b>Total ..</b>	<b>4,59</b>	<b>82</b>	<b>31,47</b>	<b>22,99</b>



## Insurance Companies for 1929—contd.

[In thousands of rupees]

Calcutta Insurance.	Christian Mutnal.	<i>Clive.</i>	<i>Colonial Marine.</i>	Co-operative.	Crescent.	Donation Union.	East and West.
31st Dec.	31st Dec.	31st Dec.	31st March	31st July	31st March	30th June	31st Dec.
1,72	<i>M</i>	50	15	50	1,47	<i>M</i>	99
95	4,20	..	..	7,43	25	1,10	3,47
..	2,54	11,53	..	..	1	..	..
..	..	3,79	..	..	..	..	..
14	37	3,23	..	1,17	..	2	4
13	..	42	..	64	..	..	6
18	5	..	..	5	1	..	14
20	2	..	..	6	7	..	15
..	..	1,08	31	..	16	..	..
..	37	36	10	..	12	..	..
3,32	7,55	20,91	56	9,85	2,09	1,12	4,85
10	98	..	..	..	..	..	98
1	29	..	..	24	..	..	25
..	12	..	..	..	13	..	4
2,15	3,88	14,96	..	5,21	75	21	2,28
..	..	98	..	..	..	..	..
..	..	3,38	..	1,56	1	..	55
..	85	..	..	31	..	..	..
..	..	..	..	..	..	..	..
24	2	16	14	..	32	..	30
4	8	21	..	8	2	..	5
20	1,33	44	1	2,45	38	89	37
..	..	78	3	..	24	2	..
58	..	..	38	..	24	..	3
3,32	7,55	20,91	56	9,85	2,09	1,12	4,85

## Summary of Balance Sheets of Indian

Name of Company.	Empire.	General.	Goan Mutual.	G. I. P. Ry. Employees.
Date of close of 1929 Financial year.	28th Feb.	31st Dec.	31st Dec.	31st March
<b>LIABILITIES.</b>				
Capital paid up .. .. .	1,29	58	<i>M</i>	<i>M</i>
<i>Funds—</i>				
Life Assurance Fund .. .. .	3,02,81	23,35	3,93	45
Other Insurance funds .. .. .	2,50	..	..	..
Profit and Loss Account .. .. .	..	..	..	..
General reserve and other reserve funds ..	13,17	41	59	..
Investment fluctuation account .. .. .	2,19	1,27	..	..
<i>Outstandings—</i>				
Life Assurance claims admitted or intimated but not paid	10,86	1,93	17	..
Other liabilities of Life Assurance Fund ..	1,59	2,10	3	..
Liabilities of other insurance funds ..	..	..	..	..
Other sums owing by the company ..	4	..	..	..
<b>Total ..</b>	<b>3,34,45</b>	<b>29,64</b>	<b>4,72</b>	<b>45</b>
<b>ASSETS.</b>				
Mortgages on property in India ..	..	25	..	..
Loans on policies within their surrender values	36,25	1,53	10	..
Loans on stocks and shares and on personal security, etc.	..	1	..	..
Indian Government Securities .. .. .	1,37,56	18,15	2,26	37
Port Trust Improvement and Municipal Securities, etc.	1,40,94	4,99	18	..
Shares in Indian companies .. .. .	..	..	..	..
Land and House property .. .. .	8,83	79	2,00	..
British, Colonial and Foreign Government Securities	88	1,25	..	..
Agents' balances, Outstanding premiums, Outstanding interest, etc.	5,26	1,24	7	1
Accrued interest .. .. .	2,69	29	2	..
Deposit, Cash, Stamps, Furniture, Stationery, etc.	2,04	1,04	8	7
Miscellaneous .. .. .	..	10	1	..
<i>Capital expenditure—</i>				
Preliminary and Organisation expenses, Deficits, etc.	..	..	..	..
<b>Total ..</b>	<b>3,34,45</b>	<b>29,64</b>	<b>4,72</b>	<b>45</b>

N.B.—*M* denotes Mutual Companies.

## Insurance Companies for 1929—contd.

[In thousands of rupees]

Gujarat Zoroastrian.	Himalaya.	Hindu Mutual.	Hindustani Bima.	Hindustan (Lahore).	Hindusthan Co-operative.	Ideal.	India Equitable.
7th Sep.	28th Feb.	31st Dec.	31st Dec.	31st Dec.	30th April	15th Sep.	31st Dec.
M	4,91	M	88	1,47	5,20*	3,48	42
3,20	95	4,10	54	1,24	82,33	14	10,48
..	..	..	..	..	..	..	..
..	..	..	..	..	1	..	..
..	6	..	..	..	2,10	6	..
1,31	30	62	56	65	1,07	7	57
2	14	39	12	1,32	5,52	4	39
1	53	7	6	5	..	7	6
..	..	..	..	..	..	..	..
..	..	..	..	42	3,15	15	1
4,54	6,89	5,18	2,16	5,15	99,38	4,01	11,93
..	..	21	..	..	36,13	2,36	2,25
..	8	78	20	30	8,19	..	94
..	..	..	..	1	65	..	26
2,71	6,10	2,71	1,50	1,81	7,74	61	3,93
1,65	..	47	..	..	2,66	..	90
..	..	..	..	..	2,72	..	1,11
..	..	62	..	..	25,01	..	28
..	..	..	..	..	..	..	..
2	9	18	18	9	6,20	34	1,14
3	11	3	1	2	9	1	8
13	23	15	25	20	5,49	17	61
..	8	3	2	2,32	45	24	24
..	20	..	..	40	4,05†	28	19
4,54	6,89	5,18	2,16	5,15	99,38	4,01	11,93

\* Includes Rs. 1,85,000—Capital of the Combined section.

† This amount is an advance from the capital to the Combined section and is being written off gradually from the shareholders' account.

## Summary of Balance Sheets of Indian

Name of Company.	Indian Christian.	Indian Guarantee.	Indian Mercantile.	Indian Mutual.
Date of close of 1929 Financial year.	31st Dec.	31st Dec.	31st Dec.	31st Dec.
<b>LIABILITIES.</b>				
Capital paid up .. .. .	M	1,00	4,23	M
<i>Funds—</i>				
Life Assurance Fund .. .. .	57	..	..	38
Other Insurance funds .. .. .	..	11	2,00	..
Profit and Loss Account .. .. .	..	1,27	60	..
General reserve and other reserve funds .. .. .	..	..	3,10	..
Investment fluctuation account .. .. .	12	6	..	..
<i>Outstandings—</i>				
Life Assurance claims admitted or intimated but not paid .. .. .	7	..	..	1
Other liabilities of Life Assurance Fund .. .. .	..	..	..	2
Liabilities of other insurance funds .. .. .	..	4	..	..
Other sums owing by the company .. .. .	..	2	43	..
<b>Total .. .. .</b>	<b>76</b>	<b>2,50</b>	<b>10,36</b>	<b>41</b>
<b>ASSETS.</b>				
Mortgages on property in India .. .. .	..	..	..	..
Loans on policies within the ir surrender values, .. .. .	7	..	..	..
Loans on stocks and shares and on personal security, etc. .. .. .	..	..	..	..
Indian Government Securities .. .. .	32	2,32	5,05	25
Port Trust Improvement and Municipal Securities, etc. .. .. .	19	..	4,64	..
Shares in Indian companies .. .. .	..	1	1	..
Land and House property .. .. .	..	..	..	..
British, Colonial and Foreign Government Securities .. .. .	..	..	..	..
Agents' balances, Outstanding premiums, Outstanding interest, etc. .. .. .	11	..	33	9
Accrued interest .. .. .	..	4	4	..
Deposit, Cash, Stamps, Furniture, Stationery, etc. .. .. .	7	13	29	7
Miscellaneous .. .. .	..	..	..	..
<i>Capital expenditure—</i>				
Preliminary and Organisation expenses, Deficits, etc. .. .. .	..	..	..	..
<b>Total .. .. .</b>	<b>76</b>	<b>2,50</b>	<b>10,33</b>	<b>41</b>

N.B.—M denotes Mutual Companies.

## Insurance Companies for 1929—contd.

[In thousands of rupees]

Indian of Karachi.	Indian Ordnance.	Industrial and Prudential.	Jupiter.	Lakshmi.	Light of Asia.	Mangalore.	Milowners' Mutual.	Modern.
31st May	31st May	31st Dec.	30th June	30th April	31st Dec.	31st Dec.	30th June	31st March
1,45	M	2,19	23,75	1,01	48	M	M	90
53,95	3,15	20,30	37	9,33	23	4,81	..	..
..	..	..	11,50	..	..	..	..	..
52	..	..	1,15	..	..	..	28	..
5,43	..	1,17	1,07	2	..	8	2,50	..
1,74	..	1,25	63	..	11	37	..	..
97	5	1,12	1	16	..	7	..	2
54	6	29	13	27	12	3	..	18
..	..	..	6,72	..	..	..	7	..
20,30	..	..	34	..	..	..	69	..
84,90	3,26	26,32	45,67	10,79	94	36	3,54	1,10
1,43	..	1,66	..	3,80	..	2,95	..	..
2,59	..	1,58	..	11	4	..	..	..
3,24	..	..	..	..	..	..	..	..
68,12	3,18	10,52	14,19	4,90	62	1,23	2,55	33
96	..	11,12	47	..	..	..	..	..
..	..	10	..	..	..	..	..	..
6,75	..	..	..	..	..	24	..	..
..	..	..	16,97	..	..	..	..	..
65	..	39	7,42	1,12	..	29	3	2
69	..	35	39	3	1	..	5	..
47	4	60	5,80	72	20	65	91	3
..	4	..	43	11	..	..	..	..
..	..	..	..	..	7	..	..	72
84,90	3,26	26,32	45,67	10,79	91	5,86	3,54	1,10

## Summary of Balance Sheets of Indian

Name of Company.	Nagpur Pioneer.	National.	National Indian.	New India
Date of close of 1929 Financial year.	31st Dec.	31st Dec.	31st Dec.	31st March
<b>LIABILITIES.</b>				
Capital paid up .. .. .	65	1,00	1,00	71,21
<i>Funds—</i>				
Life Assurance Fund .. .. .	1,18	1,31,77	33,95	6
Other Insurance funds .. .. .	..	1,79	..	56,81
Profit and Loss Account .. .. .	..	..	12	6,44
General reserve and other reserve funds .. .. .	5	1,99	..	3,97
Investment fluctuation account .. .. .	..	2,36	..	5,80
<i>Outstandings—</i>				
Life Assurance claims admitted or intimated but not paid .. .. .	10	6,80	2,09	..
Other liabilities of Life Assurance Fund .. .. .	14	3,25	31	3
Liabilities of other insurance funds .. .. .	..	1	..	8,85
Other sums owing by the company .. .. .	..	37	..	4,30
<b>Total .. .. .</b>	<b>2,12</b>	<b>1,49,34</b>	<b>37,47</b>	<b>1,57,47</b>
<b>ASSETS.</b>				
Mortgages on property in India .. .. .	..	22,94	10,67	..
Loans on policies within their surrender values .. .. .	6	15,42	3,90	..
Loans on stocks and shares and on personal security, etc. .. .. .	4	..	..	..
Indian Government Securities .. .. .	1,36	29,50	12,38	76,95
Port Trust Improvement and Municipal Securities, etc. .. .. .	..	41,87	4,07	6,62
Shares in Indian companies .. .. .	..	18,44	2,52	6,50
Land and House property .. .. .	22	12,60	..	..
British, Colonial and Foreign Government Securities .. .. .	..	..	..	23,19
Agents' balances, Outstanding premiums, Outstanding interest, etc. .. .. .	16	5,40	1,09	17,25
Accrued interest .. .. .	..	1,04	85	2,31
Deposit, Cash, Stamps, Furniture, Stationery, etc. .. .. .	18	1,90	1,70	18,91
Miscellaneous .. .. .	..	23	29	5,74
<i>Capital expenditure—</i>				
Preliminary and Organisation expenses, Deficits, etc. .. .. .	10	..	..	..
<b>Total .. .. .</b>	<b>2,12</b>	<b>1,49,34</b>	<b>37,47</b>	<b>1,57,47</b>

## Insurance Companies for 1929—contd.

[In thousands of rupees]

Oriental.	Parsee Zoroastrian.	People's.	Protector.	Punjab Mutual.	Recha- bites.	Simla Mutual.	Sind Hindu.	Star.
31st Dec.	31st March	31st Dec.	31st Jan.	31st March	31st Dec.	31st Dec.	31st March	31st Dec.
4,50	M	75	30	M	M	M	M	25
9,24,57	62	4	..	3,42	12	98	..	1
..	..	..	61	..	22	..	..	..
..	..	..	27	..	..	..	..	..
5,69	..	9	..	59	2	..	5,89	..
25,00	9	..	..	..	..	..	1,02	..
26,93	7	4	..	1,66	..	..	1,09	..
13,84	..	12	..	67	..	..	20	13
..	..	..	9	..	..	..	1,77	..
..	..	..	6	..	..	..	..	..
10,00,53	78	1,04	1,33	6,34	36	98	9,97	39
..	..	..	..	..	..	..	..	..
93,84	..	..	..	..	..	..	1	..
..	..	..	..	..	..	..	..	..
7,00,50	42	27	..	2,53	27	89	7,06	16
1,16,36	28	..	..	30	..	..	25	..
..	..	..	..	..	..	..	..	..
37,02	..	..	..	60	..	..	..	..
2,00	..	..	..	..	..	..	..	..
19,80	1	30	13	11	..	..	1,07	11
14,47	1	1	1	..	1	1	13	..
15,93	6	19	1,19	2,80	8	8	1,45	6
61	..	1	..	..	..	..	..	..
..	..	26	..	..	..	..	..	6
10,00,53	78	1,04	1,33	6,34	36	98	9,97	39

## Summary of Balance Sheets of Indian

Name of Company.	Tinnevely Diocesan.	Triton.	Tropical.	Unique.
Date of close of 1929 Financial year.	31st Dec.	31st Dec.	31st Dec.	31st May
<b>LIABILITIES.</b>				
Capital paid up .. .. .	M	5,75	71	1,09
<i>Funds—</i>				
Life Assurance Fund .. .. .	2,20	..	..	3,17
Other Insurance funds .. .. .	..	94	..	..
Profit and Loss Account . . . .	..	3,09	..	..
General reserve and other reserve funds .. .. .	..	29,75	..	..
Investment fluctuation account .. .. .	53	3,00	..	10
<i>Outstandings—</i>				
Life Assurance claims admitted or intimated but not paid	1	..	13	38
Other liabilities of Life Assurance Fund .. .. .	..	..	32	15
Liabilities of other insurance funds .. .. .	..	74	..	..
Other sums owing by the company .. .. .	..	6,68	..	25
<b>Total ..</b>	<b>2,7</b>	<b>49,95</b>	<b>1,16</b>	<b>5,14</b>
<b>ASSETS.</b>				
Mortgages on property in India .. .. .	..	..	..	61
Loans on policies within their surrender values .. .. .	..	..	..	21
Loans on stocks and shares and on personal security, etc. .. .. .	..	..	..	1,07
Indian Government Securities .. .. .	1,32	39,70	22	1,10
Port Trust Improvement and Municipal Securities, etc. .. .. .	1,40	..	..	..
Shares in Indian companies .. .. .	..	1	..	..
Land and House property .. .. .	..	..	..	15
British, Colonial and Foreign Government Securities .. .. .	..	4,36	..	..
Agents' balances, Outstanding premiums, Outstanding interest, etc. .. .. .	..	2,75	28	97
Accrued interest .. .. .	..	51	1	..
Deposit, Cash, Stamps, Furniture, Stationery, etc. .. .. .	2	2,62	16	11
Miscellaneous .. .. .	..	..	9	4
<i>Capital expenditure—</i>				
Preliminary and Organisation expenses, Deficits, etc. .. .. .	..	..	40	88
<b>Total ..</b>	<b>2,74</b>	<b>49,95</b>	<b>1,16</b>	<b>5,14</b>



## Insurance Companies for 1929—concl'd.

[In thousands of rupees]

United India.	Universal.	Venus.	Vulcan.	Wesleyan.	Western India.	Zenith.	TOTAL.
31st Dec.	31st Dec.	31st March	31st Dec.	31st Dec.	31st Dec.	31st Dec.	
77	6,35	1,32	15,99	M	68	59	2,07,59
31,53	..	12	..	1,86	20,89	5,46	13,73,14
..	2,04	2	9,03	..	..	..	1,17,25
..	8	..	1,15	..	..	..	20,23
13	83	..	35	..	1,65	8	94,39
1,29	5	1	80	..	85	..	61,44
1,11	..	6	..	..	55	53	73,52
94	..	3	..	..	93	30	43,06
..	24	10	19	..	..	..	25,76
..	87	61	3,33	..	..	..	45,49
35,82	10,46	2,27	30,89	1,86	25,55	6,87	25,62,57
2,18	..	..	1,50	..	5	..	94,20
2,60	..	1	..	..	1,89	33	1,83,43
2	..	27	..	..	21	..	44,90
20,31	4,52	22	16,63	1,78	7,13	3,54	13,33,57
1,21	1	..	2,63	..	3,92	26	3,70,60
41	1	..	1	..	10,74	..	84,42
1,14	1,13	..	..	..	23	..	1,28,19
3,99	41	..	4,53	..	..	2,02	63,42
38	2,98	43	3,27	..	53	23	96,64
43	9	..	27	2	13	8	27,37
3,08	49	21	1,19	6	72	34	97,38
7	82	2	76	..	..	..	26,84
..	..	1,11	..	..	..	7	11,61
35,82	10,46	2,27	30,89	1,86	25,55	6,87	25,62,57

Financial Statements for 1925

Date	Assets		Liabilities		Equity	
	Debit	Credit	Debit	Credit	Debit	Credit
1925						
1926						
1927						
1928						
1929						
1930						
1931						
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2024						
2025						



## Summary of capital of Indian Life Assurance

Capital			Name of Company.	Number of years of existence prior to 1930.
Nominal.	Subscribed.	Paid-up.		
10,00,000	6,00,000	4,50,000	Oriental .. .. .	56
4,00,000	4,00,000	1,45,000	Indian of Karachi .. .. .	38
10,00,000	5,15,000	1,28,750	Empire of India .. .. .	34
10,00,000	10,00,000	1,98,750	Bharat .. .. .	34
10,00,000	10,00,000	1,00,000	National .. .. .	24
10,00,000	10,00,000	1,00,000	National Indian .. .. .	24
5,00,000	2,50,000	50,000	Co-operative .. .. .	24
2,00,000	76,750	76,750	United India .. .. .	24
1,00,00,000	18,42,000	5,20,518	Hindusthan Co-Operative .. .. .	23
10,00,000	3,58,900	71,780	Bombay Life .. .. .	22
5,25,000	1,56,693	1,46,568	Hindustan (Lahore) .. .. .	22
10,00,000	3,25,825	42,125	India Equitable .. .. .	22
5,00,000	1,63,200	57,795	General .. .. .	22
1,00,000	20,900	11,897	Bengal Mercantile .. .. .	20
50,00,000	10,18,075	2,03,615	Asian .. .. .	19
5,00,000	1,26,640	1,08,635	Unique .. .. .	18
5,00,000	5,00,000	3,39,550	Asiatic .. .. .	17
50,00,000	2,22,000	98,615	East and West .. .. .	17
25,00,000	18,22,500	2,18,700	Industrial and Prudential .. .. .	17
5,00,000	51,500	48,500	Light of Asia .. .. .	17
5,00,000	1,35,500	67,750	Western India .. .. .	17
10,00,000	2,63,100	88,180	Hindustani Bima .. .. .	16
1,00,000	1,00,000	50,000	Zenith .. .. .	14
1,00,000	67,300	67,300	Britannia (now named <i>Shree</i> ) .. .. .	13
15,00,00,000	4,90,621	4,90,621	Himalaya .. .. .	11
50,00,000	2,50,525	90,180	Modern .. .. .	11
98,74,425	1,25,575	1,25,575	Bengal Insurance .. .. .	11
10,00,000	2,05,030	1,32,367	Venus .. .. .	10
10,00,000	2,50,000	64,935	Nagpur Pioneer .. .. .	9
10,00,000	3,00,000	1,72,346	Calcutta Insurance .. .. .	6
10,00,000	10,00,000	1,01,000	Lakshmi .. .. .	6
10,00,000	1,96,900	39,110	Andhra .. .. .	5
10,00,000	4,82,700	3,47,970	Ideal .. .. .	4
10,00,000	7,62,909	74,540	People's .. .. .	4
10,00,000	3,55,200	70,267	Tropical .. .. .	3
10,00,000	1,30,300	25,400	Star .. .. .	2





**PARTICULARS OF LIFE ASSURANCE  
POLICIES**

OF

**INDIAN COMPANIES WHICH LAPSED  
DURING 1929.**

M76CD





## Companies which lapsed during the financial year ending in 1929.

[In thousands of rupees

Name of Company.	Total sums assured under policies lapsed during 1929.	Sums assured under policies lapsed during 1929 classified according to the year in which the policies were issued.				
		1929	1928	1927	Earlier years.	
Ideal .. .. .	1,67	66	69	32	..	
India Equitable.	For 12 months ending June 1929.	3,44	..	2,01	70	73
	For 6 months ending December 1929.	6,75	3,00	1,97	..	1,78
Indian Mutual .. .. .	1,71	1,08	59	7	-3	
Indian of Karachi .. .. .	2,61	15	95	51	1,00	
Indian Ordnance .. .. .	16	..	..	1	15	
Industrial & Prudential .. .. .	8,36	3,46	1,06	83	3,01	
Jupiter .. .. .	1,22	1,22	..	..	..	
Lakshmi .. .. .	22,18	8,01	10,66	2,71	80	
Light of Asia .. .. .	86	28	36	2	20	
Modern .. .. .	1,79	4	56	1,14	5	
Nagpur Pioneer .. .. .	2,48	1,48	72	4	24	
National .. .. .	*	*	*	*	*	
National Indian .. .. .	5,46	42	3,62	84	58	
Oriental .. .. .	1,57,30	4,22	84,38	29,89	38,81	
Parsee Zoroastrian .. .. .	3	..	2	1	..	
People's .. .. .	10,71	3,70	6,09	92	..	
Rechabites .. .. .	5	..	2	..	3	
Simla Mutual .. .. .	6	..	1	..	5	
Star .. .. .	93	93	..	..	..	
Tropical .. .. .	10,66	*	*	*	*	
Unique .. .. .	4,50	1,82	2,27	42	-1	
United India .. .. .	13,74	3,41	6,67	2,03	1,63	
Venus .. .. .	4,73	2,59	1,75	39	..	
Western India .. .. .	5,59	1,78	2,31	86	64	
Zenith .. .. .	14,11	4,66	7,92	1,17	36	
TOTAL .. .. .	5,32,56	95,44	2,60,53	81,56	84,57	

\*Particulars are not available.



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**SUMMARY**  
**OF THE LATEST**  
**VALUATION STATEMENTS OF**  
*INDIAN LIFE ASSURANCE*  
**COMPANIES.**

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## Summary of Valuations

Name of Company.	Andhra.	Asian.	Asiatic.	Bengal Insurance.	Bengal Mercantile.	Bharat.
Name of Actuary ..	G.S. Marathey	G. S. Marathey.	G. S. Marathey.	J. C. Sen.	J. C. Sen.	J. Bacon.
Date of valuation ..	31 Dec. 1929.	31 Dec. 1928.	31 Dec. 1926.	31 Dec. 1929.	30 June 1929.	31 Dec. 1928.
Basis of valuation—						
Mortality table ..	Whole life—HM with 6 years rating up. Endowment Assurance—HM with 5 years rating up.	Whole life—HM with 6 years rating up. Endowment Assurance—HM with 5 years rating up.	Whole life—HM with 6 years rating up. Endowment Assurance—HM with 5 years rating up.	OM with 5 years rating up.	OM with 5 years rating up.	Whole life—OM with 10 years rating up. Endowment Assurance—OM with 6 years rating up.
Rate of interest ..	4½ per cent	5 per cent.	4½ per cent.	4½ per cent.	4 per cent.	4 per cent.
Percentage of premiums reserved—						
With profits ..	18	17	17	23	15.5	28.2
Without profits ..	15	14		17½	14.2	18.0
Business in force—						
Number of policies ..	2,034	5,636	1,217	1,117	1,052	24,800
Sums assured and bonuses Rs.	33,00,500	99,84,827	18,56,000	18,70,835	12,27,175	5,13,81,493 and 18,425 p. a.
Office yearly premiums Rs.	34,442	5,26,947	1,02,504	1,21,345	65,590	25,66,189
Life Assurance fund Rs.	1,17,204	12,50,113	1,03,030	1,87,483	24,755	87,37,650
Result of valuation.						
Allocation of surplus—						
Among policyholders Rs.	13,349	73,564	..	Rs. 93,544 Deficit	Rs. 66,145 Deficit further capital to be called up.	10,41,310
Among shareholders Rs.	11,119	12,726	..			94,007
To reserve funds or carried forward Rs.	8,244	7,824	3,013			95,376
Simple reversionary bonus per cent. per annum.	1	1 Whole life. 10 Endowment Assurance.	..	..	..	2½ Whole life. 2½ Endowment Assurance.
Paid-up Capital less capital expenditure .. Rs.	39,110	2,03,615	2,50,113	1,25,575	N4	1,60,000

## of Indian Companies.

B. B. & C. I. Zoroastrian.	Bombay Life.	Bombay Mutual.	Bombay Widows'.	Bombay Zoroastrian.	Britannia (now named Shree).
L. S. Vaidyanathan. 31 Dec. 1927.	G. S. Marathey. 31 Dec. 1925.	G. S. Marathey. 31 Dec. 1926.	L. S. Vaidyanathan. 31 Dec. 1925.	G. S. Marathey. 31 Dec. 1925.	G. S. Marathey. 30th June 1929.
OM <sup>(s)</sup> with 4 years rating up.	Whole life—HM with 6 years rating up. Endowment Assurance—HM with 5 years rating up.	Whole life—HM with 6 years rating up. Endowment Assurance—HM with 5 years rating up.	For subscribers—HM with 9 years rating up. For pensioners—HM with 4 years rating up.	American Troopical.	Whole life—HM with 6 years rating up. Endowment Assurance—HM with 5 years rating up.
4 per cent.	5 per cent.	4½ per cent.	4½ per cent.	4½ per cent.	5 per cent.
10	25 17	25	5 per cent. of pensions and 13 per cent. of premiums.	17½	17½
667	6,073	2,387	309	1,481	560
6,01,378	98,33,284	41,05,149	49,844 p. a.	15,66,336	7,88,293
18,720	4,34,921	2,18,287	14,397	54,445	43,500
2,46,575	13,65,755	7,97,878	2,40,023	2,46,613	49
..	37,212	93,886	Rs. 6,318 Deficit. Deficit covered by appreciation of securities since the date of valuation.	..	Rs. 18,983 D. feat.
..	21,275	..	..	..	..
1,13,334	60,023	42,128	..	14,209	..
..	1½ Whole life. 1¼ Other Classes.	2 Whole life. 1½ Endowment Assurance.	..	..	..
..	69,910	..	..	..	64,794

## Summary of Valuations

Name of Company.	Christian Mutual.	Co-operative.	Crescent.	East and West.
Name of Actuary .. ..	G. S. Marathey	J. H. Robertson	G. S. Marathey.	G. S. Marathey.
Date of valuation .. ..	31 Dec. 1929	29 July 1929	31 Mar. 1928	31 Dec. 1928
Basis of valuation—				
Mortality table .. ..	HM with 5 years rating up.	OM with 6 years rating up.	Whole life—HM with 6 years rating up. Endowment Assurance—HM with 5 years rating up.	Whole life—HM with 6 years rating up. Endowment Assurance—HM with 5 years rating up.
Rate of interest .. ..	4½ per cent.	4 per cent.	4½ per cent.	5 per cent.
Percentage of premiums reserved:—				
With profits .. ..	} 25	} 18	22.5	19
Without profits .. ..			17.5	16
Business in force—				
Number of policies .. ..	1,472	1,485	248	1,745
Sums assured and bonuses Re.	14,85,085 and 25,820 p. a.	31,40,518	4,37,100	28,41,619
Office yearly premiums Re.	80,342	1,41,349	20,772	1,65,421
Life Assurance fund Re.	4,20,482	7,43,065	7,562	2,95,549
Result of valuation.				
Allocation of surplus—				
Among policyholders Re.	46,061	..	..	5,633
Among shareholders Re.	..	6,937	..	6,256
To reserve funds or carried forward. Re.	1,067	10,492	640	1,248
Simple reversionary bonus per cent. per annum.				
	1½	..	..	1 Whole Life. ½ Endowment Assurance.
Paid up Capital less capital expenditure .. ..				
	..	50,000	1,32,084	95,015

## of Indian Companies—contd.

Empire of India.	General.	Coan Mutual.	Gujarat Zoroastrian.	Himalaya.	Hindu Mutual.
W. G. Barrett 28 Feb. 1927	G. S. Marathey. 31 Dec. 1926.	Douglas Forrest and L. S. Vaidyanathan. 31 Dec. 1926-	D. C. Fraser. 7. Sep. 1929.	J. C. Sen. 28 Feb. 1930.	J. C. Sen. 31 March 1926.
OM with 5 years rating up.	HM with 5 years rating up.	OM (5) with 6 years rating up.	OM with 4 years rating up.	OM with 5 years rating up.	OM with 6 years rating up.
3½ per cent.	4½ per cent.	4 per cent.	4 per cent.	4½ per cent.	4½ per cent.
23-22	22	} 20	15	24-5	} 10
15-23	16		17-1		
44,653	6,769	1,051	644	1,626	1,659
7,90,38,977 and 4,137 p.a.	1,01,83,807	10,02,271	4,54,834	26,41,989	19,21,472
39,43,164	5,15,883	42,308	18,570	1,37,862	85,730
2,79,13,794	14,91,750	3,87,184	3,20,089	1,09,415	3,72,516
23,78,964	46,088	13,293	20,905	Rs. 2,08,228 Deficit.	..
2,64,329	5,600	..	..		..
11,23,396	33,870	2,558	30,924		539
1½ Whole life. 1½ Endowment Assurance.	2½ Whole life. 1½ Endowment Assurance.	½	Special Method.	..	..
1,03,000	55,817	..	..	4,90,621	..

## Summary of Valuations

Name of Company.	Hindustani Bima.	Hindustan (Lahore).	Hindusthan Co-operative.		India Equitable.	
Name of Actuary .. .. .	L. E. Clinton.	G. S. Marathey.	L. E. Clinton.		J. C. Sen.	
Date of valuation .. .. .	31 Dec. 1927.	31 Mar. 1927.	30 April 1927.		30 June 1926	
Basis of valuation—						
Mortality table .. .. .	OM with 6 years rating up.	Whole life—HM with 6 years rating up. Endowment Assurance—HM with 5 years rating up.	Whole life—OM with 10 years rating up. Endowment Assurance—OM with 3 years rating up.  Ordinary policies.      Combined investment policies.		OM <sup>(2)</sup> with 5 years rating up.	
Rate of interest .. .. .	4 per cent.	5 per cent.	4½ per cent.	6 per cent.	4½ per cent.	
Percentage of premiums reserved—						
With profits .. .. .	} 20	} 15	28·2	..	43·6	
Without profits .. .. .			15	..	8·3	
Business in force—						
Number of policies .. .. .	477	2,059	17,298	418	3,494	
Sums assured and bonuses Rs.	8,55,557	12,71,535	2,82,68,857	4,18,200	51,46,919	
Office yearly premiums Rs.	47,217	79,355	13,74,414	189	2,72,907	
Life Assurance fund .. Rs.	60,274	1,24,771	69,47,874	271	9,15,311	
Result of valuation,	Allocation of surplus—					
	Among policyholders Rs.	Rs. 1,16,317 Deficit. Further capital to be called up.	Rs. 2,63,250 Deficit. Further capital to be called up.	9,14,228	Rs. 2,78,213 Deficit.	62,613
	Among shareholders Rs.			..		6,957
To reserve funds or carried forward. Rs.	35,971			41,047		
Simple reversionary bonus per cent. per annum.	..	..	1½ Whole life, 2 Endowment Assurance.	..	1½ Whole life, 1 Endowment Assurance.	
Paid-up Capital less capital expenditure .. .. . Rs.	74,030	1,43,412	8,04,518		15,126	



## of Indian Companies—contd.

Indian Mutual.	Indian of Karachi.	Indian Ordnance.	Industrial and Prudential.	Lakshmi.	Light of Asia.	Mangalore.	Modern.
K. B. Madhava.	G. S. Marathey.	Douglas Forrest and L. S. Vaidyanathan.	G. S. Marathey.	G. S. Marathey.	H. L. Humphreys.	D. Forrest and L. S. Vaidyanathan.	G. S. Marathey.
31 Dec. 1930	31 May 1927	31 May 1930.	31 Dec. 1927	30 April 1928.	31 Dec. 1928	31 Dec. 1928	31 March 1926.
OM <sup>(5)</sup> with 6 years rating up.	OM <sup>(5)</sup> with 6 years rating up.	HM	HM with 6 years rating up.	Whole life—HM with 6 years rating up. Endowment Assurance—HM with 5 years rating up.	OM <sup>(5)</sup> with 5 years rating up.	HM with 5 years rating up.	Whole life—HM with 6 years rating up. Endowment Assurance—HM with 5 years rating up.
4 per cent.	3 per cent.	4½ per cent.	4¾ per cent.	4½ per cent.	4½ per cent.	4½ per cent.	4½ per cent.
17	} 17.5	12	22.5	20	23.2	} 20	20
10			15	15	18.3		20
1,234	6,301	813	4,418	6,048	342	4,868	215
14,17,373	1,45,10,360	13,00,800	88,19,603	1,15,83,172	4,49,430	14,29,518	3,56,370
72,246	5,85,302	19,512	5,07,804	6,44,815	27,268	42,902	14,687
62,282	45,12,839	3,28,305	14,69,408	5,28,686	36,514	4,51,811	-51,247
9,129	5,79,200	31,458	1,88,279	95,052	Rs. 48,640 Deficit. Additional capital of 10,000 paid up after the date of valuation.	45,005	Rs. 81,978 Deficit. Further capital called up.
..	30,484	..	56,953	12,569		..	
9,965	65,861	22,523	1,14,627	18,064		..	
1½ Whole life. 1 Endowment Assurance.	2 Whole life. 1½ Endowment Assurance.	Addition of Rs. 50 to sum assured for each completed quinquennium.	1½ Whole life. 1½ Endowment Assurance.	1½ Whole life. 1 Endowment Assurance.	..	3 Old scheme. 1½ New scheme.	..
..	1,45,000	..	2,22,022	1,01,000	41,500	..	74,143

## Summary of Valuation

Name of Company.	Nagpur Pioneer.	National.	National Indian.	Oriental.	Parsee Zoroastrian.	Post Office.	
Name of Actuary .. ..	G. S. Marathey.	H. L. Humphreys.	Victor A. Burrows	H. W. Brown	G. S. Marathey.	H. G. W. Meikle.	
Date of valuation ..	31 Dec. 1926.	31 Dec. 1925.	31 Dec. 1929.	31 Dec. 1927	31 Mar. 1927	31 Mar. 1927	
Basis of valuation—							
Mortality table ..	Whole life—HM with 6 years rating up. Endowment Assurance—HM with 5 years rating up.	OM (5) with 5 years rating up.	OM with 6 years rating up.	OM (5) with 7 years rating up.	HM with 5 years rating up.	Special	
Rate of interest ..	5 per cent.	4 per cent.	4½ per cent.	3½ per cent.	4½ per cent.	3½ per cent.	
Percentage of premiums reserved :—							
With profit ..	22	18·06	25	22·9	} 25	16·3	
Without profit ..	18	10·50	17½	10·6		..	
Business in force—							
Number of policies ..	699	20,176	9,357	1,25,861	331	53,667	
Sums assured and bonuses Rs.	8,62,731	3,61,20,992	1,46,18,871	26,06,98,011 & 24,499 p. a.	1,09,000	10,51,46,389 & 86,708 p. a.	
Office yearly premiums Rs.	52,864	18,34,934	7,64,586	1,29,17,879	4,014	43,75,632	
Life Assurance fund Rs.	83,949	82,70,393	33,94,647	7,04,44,519	59,278	2,93,80,800	
Result of valuation.	Allocation of surplus—						
	Among policyholders Rs.	3,853	6,97,713	2,30,436	67,89,717	9,251	21,00,000
	Among shareholders Rs.	..	84,004	25,604	7,50,000	..	..
To reserve funds or carried forward Rs.	7,008	58,327	21,895	5,24,083	3,555	9,43,394	
Simple reversionary bonus per cent. per annum.	½	1½ Whole life. 1 Endowment Assurance.	1	2½ Whole life. 2 Endowment Assurance.	Bonus allotted on special plan.	1·44 Whole life. ·96 Endowment Assurance.	
Paid-up Capital less capital expenditure .. Rs.	52,453	1,00,000	1,00,000	3,00,000	..	..	

## of Indian Companies—concl'd.

Rehabilitas. (Both Life and Sickness Branches.)	Simla Mutual.	Tinnevely.	Unique.	United India.	Wesleyan Methodist.	Western India.	Zenith.
G. S. Marathey. 31 Dec. 1929.	N. Mukerji. 31 Dec. 1929	G. S. Marathey. 31 Dec. 1926.	E. B. Nathan. 31 May 1927.	G. S. Marathey 31 Dec. 1926.	R. C. Simmonds. 31 Dec. 1924.	G. S. Marathey. 31 Dec. 1929.	G. S. Marathey. 31 Dec. 1926.
Manchester Unity ex- perience 1893-97.	OM (5) with 7 years rating up.	Special.	OM with 6 years rating up.	HM with 6 years rating up.	OM with 5 years rating up.	Whole life— HM with 6 years rating up. Endowment Assurance— HM with 5 years rating up.	Whole life— HM with 6 years rating up. Endowment Assurance— HM with 5 years rating up.
4 per cent.	4 per cent.	4 per cent.	4 per cent.	4½ per cent.	4 per cent.	4½ per cent.	5 per cent.
25	25	5 of subscrip- tions plus 5 of pen- sions now payable.	23·8  6·9	30  15	10 of subscrip- tions.	21  16	20·6  18
92	347	345	1,221	5,914	310	9,433	1,656
50,869 & 763 sick- ness benefit. 3,670	3,47,000	19,794	17,68,879	89,69,891	*	1,21,76,613	32,02,498
36,240	11,034	2,597	99,370	4,50,026	9,072	6,31,538	1,74,076
	91,920	2,41,196	2,34,605	21,32,584	96,550	20,89,538	3,11,088
..	..	47,860	22,041	1,83,243	..	2,82,550	10,235
..	..	..	..	42,208	..	42,229	2,500
453	25,121	40,141	9,288	3,69,732	11,750	1,97,053	9,368
..	..	Increase in pensions by 20 to 25 per cent. and also abate- ment in subscrip- tions.	1	2½ Whole life 1½ Endowment Assurance.	..	2½ Whole life 2 Endow- ment As- surance.	3 Whole life. 1 Endowment Assurance.
..	..	..	14,494	75,465	..	67,750	50,000

UNITED STATES DEPARTMENT OF AGRICULTURE

Year	Production	Consumption	Stocks	Exports	Imports	Total
1910	2,412,000	2,412,000	0	0	0	2,412,000
1911	2,412,000	2,412,000	0	0	0	2,412,000
1912	2,412,000	2,412,000	0	0	0	2,412,000
1913	2,412,000	2,412,000	0	0	0	2,412,000
1914	2,412,000	2,412,000	0	0	0	2,412,000
1915	2,412,000	2,412,000	0	0	0	2,412,000
1916	2,412,000	2,412,000	0	0	0	2,412,000
1917	2,412,000	2,412,000	0	0	0	2,412,000
1918	2,412,000	2,412,000	0	0	0	2,412,000
1919	2,412,000	2,412,000	0	0	0	2,412,000
1920	2,412,000	2,412,000	0	0	0	2,412,000
1921	2,412,000	2,412,000	0	0	0	2,412,000
1922	2,412,000	2,412,000	0	0	0	2,412,000
1923	2,412,000	2,412,000	0	0	0	2,412,000
1924	2,412,000	2,412,000	0	0	0	2,412,000
1925	2,412,000	2,412,000	0	0	0	2,412,000
1926	2,412,000	2,412,000	0	0	0	2,412,000
1927	2,412,000	2,412,000	0	0	0	2,412,000
1928	2,412,000	2,412,000	0	0	0	2,412,000
1929	2,412,000	2,412,000	0	0	0	2,412,000
1930	2,412,000	2,412,000	0	0	0	2,412,000
1931	2,412,000	2,412,000	0	0	0	2,412,000
1932	2,412,000	2,412,000	0	0	0	2,412,000
1933	2,412,000	2,412,000	0	0	0	2,412,000
1934	2,412,000	2,412,000	0	0	0	2,412,000
1935	2,412,000	2,412,000	0	0	0	2,412,000
1936	2,412,000	2,412,000	0	0	0	2,412,000
1937	2,412,000	2,412,000	0	0	0	2,412,000
1938	2,412,000	2,412,000	0	0	0	2,412,000
1939	2,412,000	2,412,000	0	0	0	2,412,000
1940	2,412,000	2,412,000	0	0	0	2,412,000
1941	2,412,000	2,412,000	0	0	0	2,412,000
1942	2,412,000	2,412,000	0	0	0	2,412,000
1943	2,412,000	2,412,000	0	0	0	2,412,000
1944	2,412,000	2,412,000	0	0	0	2,412,000
1945	2,412,000	2,412,000	0	0	0	2,412,000
1946	2,412,000	2,412,000	0	0	0	2,412,000
1947	2,412,000	2,412,000	0	0	0	2,412,000
1948	2,412,000	2,412,000	0	0	0	2,412,000
1949	2,412,000	2,412,000	0	0	0	2,412,000
1950	2,412,000	2,412,000	0	0	0	2,412,000
1951	2,412,000	2,412,000	0	0	0	2,412,000
1952	2,412,000	2,412,000	0	0	0	2,412,000
1953	2,412,000	2,412,000	0	0	0	2,412,000
1954	2,412,000	2,412,000	0	0	0	2,412,000
1955	2,412,000	2,412,000	0	0	0	2,412,000
1956	2,412,000	2,412,000	0	0	0	2,412,000
1957	2,412,000	2,412,000	0	0	0	2,412,000
1958	2,412,000	2,412,000	0	0	0	2,412,000
1959	2,412,000	2,412,000	0	0	0	2,412,000
1960	2,412,000	2,412,000	0	0	0	2,412,000

## SUMMARY

OF THE LATEST

# VALUATION STATEMENTS OF NON-INDIAN LIFE ASSURANCE COMPANIES.

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## Summary of Valuations

Name of Company.	Alliance. (Alliance Fund only.)	Atlas.	Commercial Union.	
Date of valuation .. ..	31 Dec. 1928.	31 Dec. 1929.	31 Dec. 1927.	
Basis of valuation—				
Mortality table .. ..	OM	OM(5)	OM	
Rate of interest .. ..	3 per cent.	3 per cent.	3 per cent.	
Percentage of premiums reserved—				
With profits .. ..	22.5	19.4	21.9	
Without profits .. ..	10.2	8.2	1.9	
Business in force—				
Number of policies .. ..	53,431	58,537	75,390	604
Sums assured and bonuses .. Rs.	44,92,51,173	30,84,66,093	47,67,17,787	44,23,320
Annuities .. .. Rs.	12,97,307 p. a.	59,54,293 p. a.	52,83,333 p. a.	1,960 p. a.
Office yearly premiums .. Rs.	1,49,15,453	9,76,705	1,83,18,080	1,98,853
Life fund .. .. Rs.	19,95,98,013	8,86,52,907	20,41,75,160	
Surplus .. .. Rs.				
	2,87,55,920	13,09,960	2,08,91,600	
Allocation of surplus—				
Among policyholders .. Rs.	2,13,08,813	24,973	1,58,06,640	
Among shareholders .. Rs.	23,67,640	2,89,187	18,72,547	
To reserve funds or carried forward. Rs.	50,79,467	9,95,800	32,12,413	
Bonus (for whole life assurances) ..				
	Compound reversionary 2.1 per cent. per annum.	Interim 2½ per cent. per annum.	Special method.	

## of Non-Indian Companies.

Gresham.		Liverpool and London and Globe.	Norwich Union.	
31 Dec. 1929.		31 Dec. 1928.	31 Dec. 1925.	
<i>Non-Indian business.</i>	<i>Indian business.</i>			
HM	HM with a rating up of 7 years.	OM (5)		OM
3½ per cent.		2½ per cent.	2½ per cent.	
20·8	26·6	20·6	17·03	
11·1	17·2	8·7	3·86	
			<i>Non-Indian business.</i>	<i>Indian business.</i>
50,111	10,854	39,307	127,788	8,890
23,92,45,240	2,83,84,080	24,67,16,013	99,65,86,000	2,91,95,187
7,83,480 p. a.	2,360 p. a.	9,68,067 p. a.	15,85,587 p. a.	..
1,03,40,653	14,01,880	89,95,347	3,60,94,867	15,89,480
10,48,15,989		11,48,58,560	34,04,02,093	
1,02,74,946		1,79,36,813	3,79,49,560	
84,00,000		97,00,440	3,45,57,760	
10,07,933		14,33,240	..	
8,67,013		68,03,133	33,91,800	
Compound reversionary 1½ per cent. per annum.		Simple reversionary 2½ per cent. per annum.	Contribution method.	

## Summary of Valuations

Name of Company.	North British and Mercantile.	Northern.	Pearl (Ordinary branch.)	
Date of valuation.	31 Dec. 1925.	31 Dec. 1925.	31 Dec. 1929.	
Case of valuation—	OM	OM	Pearl fund	L. E. & G. fund.
Mortality table .. .. .			Non-Indian—HM	OM(5)
Rate of interest .. .. .	3 per cent.	2½ per cent. (participating).	Indian—HM with a rating up of 10 years.	3 per cent.
Percentage of premiums reserved—	Non Indian business.	Indian business.		
With profits .. .. .	21.19	22.67	20	18.89
Without profits .. .. .	6.76	9.97	10	9.37
Business in force—				
Number of policies .. .. .	1,06,659	8,807	27,714	Non-Indian 4,24,783 Indian 55
Sums assured and bonuses ..	Rs. 59,97,78,253	4,15,59,533	15,52,82,827	Non-Indian 1,11,18,67,680 Indian 1,50,987
Annuities .. .. .	Rs. 79,36,866 p.a.	..	11,28,107 p. a.	Non-Indian 1,60,213 p. a. Indian .. .. .
Office yearly premiums ..	Rs. 2,03,35,013	18,44,253	53,97,800	Non-Indian 5,87,36,120 Indian 8,080
Life fund .. .. .	Rs. 31,11,03,533		7,93,93,573	36,99,55,027
				28,69,587
Surplus .. .. .	Rs. 1,68,12,787		71,27,853	1,42,22,880
Allocation of surplus—				
Among policyholders ..	Rs. 1,44,19,947		36,30,787	91,21,760
Among shareholders ..	Rs. 16,67,027		23,33,333	..
To reserve funds or carried forward	Rs. 7,25,813		11,63,733	51,01,120
Bonus (for whole life assurances) ..	Compound reversionary 1½ per cent. per annum		Simple reversionary 2½ per cent. per annum vesting after 5 years.	Simple reversionary 2½ per cent. per annum.



## of Non-Indian Companies—contd.

Phoenix. (Phoenix fund only.)		Prudential. (Ordinary branch.)		Royal.		Royal Exchange.	
31 Dec. 1925.		31 Dec. 1929.		31 Dec. 1929.		31 Dec. 1925.	
Non-Indian business.	Indian business.	OM		OM and OM (5) with OM select net premiums (with 6 years rating up for Indian business)		Non- Indian business.	Indian business.
OM	OM with a rating up of 6 years.	3 per cent.		3 per cent.		OM	OM with a rating up of 10 years.
3 per cent.		3 per cent.		3 per cent.		3 per cent.	
18·9		21·16		23·9		20·9	
10·0		11·91		11·0		4·4	
Non-Indian business.	Indian business.	Non-Indian business.	Indian business.	Non-Indian business.	Indian business.	Non-Indian business.	Indian business.
29,841	4,141	1,051,109	8,446	82,254	7,570	36,621	903
25,27,29,267	1,47,36,067	2,47,75,97,027	2,30,35,627	59,74,56,587	3,39,95,333	23,40,37,880	31,50,240
25,60,933 p.a.	..	24,78,733 p.a.	1,800 p. a.	22,59,667 p. a.	..	13,70,800 p. a.	..
92,65,347	7,02,387	14,15,72,667	13,30,600	2,02,62,280	16,76,293	86,34,320	1,41,853
10,84,63,973		1,20,14,05,133		29,00,80,027		9,30,74,813	
1,16,34,853		12,63,09,106 (including 8,02,13,213 of the Industrial Branch.)		3,95,52,093		98,60,480	
78,60,920		7,72,51,600		2,47,31,720		66,11,080	
20,66,667		1,23,33,333		26,66,666		15,55,707	
17,07,266		3,67,24,173		1,21,53,797		16,93,693	
Simple reversionary 2½ per cent. per annum		Simple reversionary 2½ per cent. per annum.		Simple reversionary 2½ per cent. per annum.		Compound reversionary 1½ per cent. per annum.	

## Summary of Valuations

Name of Company.	Royal London Auxiliary.*		Scottish Union and National.		Standard.	Yorkshire.	
Date of valuation.	31 Dec. 1925.		31 Dec. 1927.		15 Nov. 1929.	31 Dec. 1928.	
Easis of valuation—	<i>Non-Indian business.</i>	<i>Indian business.</i>				<i>Non-Indian business.</i>	<i>Indian business.</i>
Mortality table	OM	OM with a rating up of 7 years.	OM		OM (5) at 2½% with O[M] 3 % net premiums.	OM (5).	OM (5) & OM with a rating up of 6 years.
Rate of interest	3½ per cent.		3 per cent.		2½ per cent.	2½ per cent.	
Percentage of premiums reserved—							
With profits	23·2		21·42		26·18	20·19	
Without profits	15·2		7·87		13·78	10·14	
Business in force—			<i>Non-Indian business.</i>	<i>Indian business.</i>			
Number of policies	51,223	28	38,276	4,583	56,788	26,349	989
Sums assured and bonuses.	Rs. 6,14,55,280	94,867	25,04,77,547	2,25,79,373	40,55,12,200	19,08,83,853	35,55,867
Annuities ..	Rs. 8,200 p.a.	..	8,06,467 p.a.	..	71,39,280 p.a.	15,13,400 p.a.	..
Office yearly premiums ..	Rs. 33,39,827	5,693	75,68,827	10,89,507	1,40,62,387	66,43,467	1,79,467
Life fund ..	Rs. 2,66,72,173		13,27,72,987		23,08,85,200	8,25,63,813	
Surplus ..	Rs. 43,83,440		2,18,18,386		47,30,946	78,99,320	
Allocation of surplus—							
Among policy-holders ..	Rs. 34,06,533		1,39,12,453		39,34,720	57,66,000	
Among share-holders ..	Rs. ..		22,85,453		4,53,333	6,40,667	
To reserve funds or carried forward	Rs. 9,76,907		56,20,480		3,42,893	14,92,653	
Bonus (for whole life assurances) ..	Simple reversionary 1½ per cent. per annum.		Simple reversionary 2¾ per cent per annum.		Compound reversionary 2¾ per cent. per annum	Contribution method.	

## of Non-Indian Companies—concl'd.

Allianz und Stuttgarter.		China Underwriters.	Great Eastern.	Manufacturers.	National Mutual of Australasia.	Sun of Canada.
31 Dec. 1929.		31 Dec. 1929.	31 Dec. 1928.	31 Dec. 1929.	30 Sep. 1928.	31 Dec. 1929.
<i>Non-Indian business.</i> German select Table V 1876-1905.	<i>Indian business.</i> Hunter's Table.	OM (5)	OM with a rating up of 5 years.	HM and American Tropical Table.	HM	OM(5)
4 per cent.		5 per cent.	5 per cent.	3½ per cent.	3 per cent.	3 & 3¼ per cent.
} 3·94		36·2	36·11	19·23	15·51	20·8
		22·2	17·51	..	5·86	5·7
4,95,136	2,602	16,573	2,14,595	1,96,712	7,59,938	
1,82,66,41,214	1,10,79,640	4,88,29,933	1,33,77,71,227	1,11,55,87,680	6,57,35,18,640	
26,38,080 p. a.	..	28,520 p. a.	2,03,680 p. a.	6,74,373 p. a.	1,72,00,253 p. a.	
8,85,33,696	6,68,587	31,83,413	5,21,88,067	3,62,60,467	23,71,08,440	
16,60,56,688	1,10,040	1,28,61,587	26,19,68,547	3,88,63,107	1,46,88,92,880	
1,59,90,357	Deficit 5,92,614 (covered by paid up capital.	14,24,613	2,86,22,400	4,01,80,240	26,65,82,026	
1,49,19,851	..	6,76,053	81,06,467	4,018,0,240	4,92,25,773	
5,32,119	..	75,120	5,42,773	..	34,44,973	
5,38,387	..	6,73,440	1,99,73,160	..	21,39,11,280	
Contribution method.	..	Deferred profits.	Contribution method.	Contribution method.	Contribution method.	



**SUMMARY**  
**OF**  
**FIRE, MARINE AND OTHER**  
**CLASSES OF INSURANCE**  
**BUSINESS**  
**OF**  
**INDIAN AND NON-INDIAN**  
**COMPANIES FOR 1929**

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**CELLANEOUS—All classes of insurance business other than Life, Fire and Marine have been included under this head.**

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## INDIAN COMPANIES.

*Particulars relating to Premiums derived from Fire, Marine and Miscellaneous Insurance Business during the financial year ending in 1929.*

In thousands of rupees]

Name of Company.	Premium income included in Revenue Account.							
	Fire.		Marine.		Miscellaneous.		Total.	
	Indian.	Non-Indian.	Indian.	Non-Indian.	Indian.	Non-Indian.	Indian.	Non-Indian.
Argus .. .. .	3	..	..	..	..	..	3	..
Bengal Insurance .. .. .	..	..	..	..	1	..	1	..
British India General .. .. .	63	..	10	..	6,28	..	7,01	..
Burma Fire .. .. .	2,03	..	..	..	..	..	2,03	..
Christian Mutual .. .. .	..	..	..	..	8	..	8	..
Clive .. .. .	*	*	*	*	*	*	*	*
Colonial Marine .. .. .	..	..	10	..	..	..	10	..
Crescent .. .. .	5	..	..	..	..	..	5	..
Empire of India .. .. .	..	..	..	..	18	..	18	..
Indian Guarantee .. .. .	6	..	..	..	27	..	33	..
Indian Mercantile .. .. .	1,08	..	..	..	..	..	1,08	..
Jupiter .. .. .	3,39	10,14	4,03	..	1,24	2	8,66	10,16
Millowners' Mutual .. .. .	..	..	..	..	64	..	64	..
New India .. .. .	8,90	41,26	2,82	19,48	4,02	11	15,74	60,85
Protector .. .. .	..	..	..	..	1,53	..	1,53	..
Rechabites .. .. .	..	..	..	..	1	..	1	..
Triton .. .. .	1,90	*	2,96	*	18	*	5,04	4,57
Universal .. .. .	1,92	1,17	84	..	1,26	..	4,02	1,17
Venus .. .. .	..	..	..	..	5	..	5	..
Vulcan .. .. .	2,89	6,60	40	..	1,86	11	5,15	6,71
Total .. .. .	22,88	59,17	11,25	19,48	17,61	24	51,74	83,46

\* Particulars are not available.

## NON-INDIAN COMPANIES.

Particulars relating to Fire, Marine and Miscellaneous Insurance Business in respect of the financial year ending in 1929.

[In thousands of rupees]

Name of Company.	Indian business.				Total assets in India (of companies not doing Life business).	Total business.	
	Premium income included in Revenue Account under policies effected in India.					Total premium income (from business other than Life) included in Revenue Account.	Total insurance funds (other than Life Fund), General Reserve Fund and balance of Profit and Loss Account.
	Fire.	Marine.	Miscellaneous.	Total.			
<i>Constituted within United Kingdom.</i>							
Alliance .. .. .	4,97	58	1,66	7,21	(L)	5,16,68	9,83,33
Army, Navy and General	1	..	4	5	..	3,48	2,53
Atlas .. .. .	11,55	2,49	1,32	15,36	(L)	3,95,00	4,66,89
British and Foreign .. .. .	..	20	..	20	17,68	79,00	1,91,82
British Equitable .. .. .	41	..	..	41	9,29	23,28	24,44
British General .. .. .	14	..	..	14	4,74	98,08	1,01,73
British Oak .. .. .	22	..	1,44	1,66	..	59,54	26,32
Caledonian .. .. .	81	15	84	1,80	6,44	1,87,60	3,06,35
Central .. .. .	61	..	..	61	3,27	42,34	79,27
Century .. .. .	4	1	1	6	2,35	1,02,66	1,16,66
Commercial Union* .. .. .	9,63	2,14	5,46	17,23	(L)	22,81,52	26,93,61
Cornhill .. .. .	14	..	..	14	4,11	79,28	75,16
Eagle, Star .. .. .	3,18	1,39	4,35	8,92	6,67	4,26,60	4,24,27
Economic .. .. .	44	2	..	46	1,05	57,20	91,93
Employers' .. .. .	43	..	55	98	4,39	10,24,80	7,34,31
English .. .. .	14	..	..	14	6	75	2,16
Essex and Suffolk .. .. .	78	..	2	80	2,61	38,19	40,51
Excess .. .. .	4	..	9	13	..	77,86	1,28,72
General Accident .. .. .	1,30	..	5,89	7,19	5,13	10,28,73	9,40,80
Gresham Fire .. .. .	76	..	17	93	10	43,86	23,13
Guardian .. .. .	1,83	..	1,80	3,63	27,69	2,80,81	3,76,01
Guildhall .. .. .	52	..	40	92	3,16	1,09,12	44,46

(L) Indian assets of these companies are shown in the summary of their life assurance business.

\* Includes figures of its following subsidiary companies—  
Commercial Union Fire Insurance Company of New York.

*Particulars relating to Fire, Marine and Miscellaneous Insurance Business in respect of the financial year ending in 1929—contd.*

In thousands of rupees]

Name of Company.	Indian business.				Total assets in India (of companies not doing Life business).	Total business.	
	Premium income included in Revenue Account under policies effected in India.					Total premium income (from business other than Life) included in Revenue Account.	Total insurance funds (other than Life Fund), General Reserve Fund and balance of Profit and Loss Account.
	Fire.	Marine.	Miscellaneous.	Total.			
<i>Constituted within United Kingdom—contd.</i>							
Imperial Live stock ..	..	..	10	10	4	8,21	2,68
Indemnity Mutual ..	..	66	..	66	8,23	50,43	1,11,32
Liverpool & London & Globe.	2,21	12	3,15	5,48	(L)	14,82,54	18,11,35
London Assurance ..	2,22	1,46	27	3,95	14,73	3,62,81	5,73,13
London Guarantee ..	24	..	..	24	16	4,09,01	2,62,14
London and Lancashire*	8,93	1,41	50	10,84	51,72	7,15,71	13,91,78
London and Provincial	..	19	..	19	16,85	44,05	1,21,02
London and Scottish ..	49	..	16	65	5,09	1,09,05	1,10,28
Marine Insurance ..	..	27	..	27	5,57	1,10,50	2,86,55
Maritime Insurance ..	..	3	..	3	7,87	47,03	1,14,25
Merchants' Marine ..	..	7	..	7	33	46,49	26,06
Motor Union ..	1,04	18	3,82	5,04	13,24	2,70,11	1,58,76
National Employees ..	†	†	†	†	4,22	68,90	69,68
National Guarantee ..	..	..	1,05	1,05	50	8,43	15,58
National Insurance ..	54	..	..	54	10	17,80	44,11
North British† ..	7,43	2,40	3,92	13,75	§13,91	8,93,75	16,17,06
Northern ..	4,89	1,14	3,46	9,49	(L)	6,61,58	8,20,50
Norwich Union Fire ..	2,91	32	99	4,22	12,78	5,68,20	4,66,85
Ocean Accident ..	..	..	3,80	3,80	1,31	8,24,67	8,12,66
Palatine ..	6	..	..	6	1,25	96,90	1,47,79
Pearl ..	37	..	..	37	(L)	86,55	1,27,35

(L) Indian assets of these companies are shown in the summary of their life assurance business.

\* Includes figures of its following subsidiary companies:—  
 British Fire Insurance Company.  
 Law Union and Rock Insurance Company.  
 Mercantile Fire Insurance Company of Canada.  
 Orient Insurance company of U. S. A.  
 Standard Marine Insurance Company.

† Particulars are not available.

‡ Includes figures of its following subsidiary companies:—  
 Fine Art and General Insurance Company.  
 Ocean Marine Insurance Company.  
 Railway Passengers Assurance Company.  
 Insurance Office of Australia.



Particulars relating to Fire, Marine and Miscellaneous Insurance Business in respect of the financial year ending in 1929—contd.

[In thousands of rupees

Name of Company.	Indian business.				Total assets in India (of companies not doing Life business).	Total business.	
	Premium income included in Revenue Account under policies effected in India.					Total premium income (from business other than Life) included in Revenue Account.	Total insurance funds (other than Life Fund), General Reserve Fund and balance of Profit and Loss Account.
	Fire.	Marine.	Miscellaneous.	Total.			
<i>Constituted within United Kingdom—concl'd.</i>							
Phoenix .. ..	2,20	1,03	33	3,56	(L)	10,51,11	13,15,87
Prudential .. ..	53	..	12	65	(L)	2,34,11	8,03,27
Reliance .. ..	21	5	..	26	1,50	27,84	56,97
Royal Exchange .. ..	4,35	3,12	1,07	8,54	(L)	5,03,40	5,83,61
Royal Insurance* .. ..	11,96	..	2,48	14,44	(L)	18,33,95	21,16,10
Scottish Insurance .. ..	13	..	..	13	6,35	33,13	40,58
Scottish Union .. ..	1,36	..	1,38	2,74	(L)	2,56,76	4,09,61
Sea Insurance .. ..	6	8	..	14	4,19	1,14,26	1,64,69
State Assurance .. ..	1,25	19	39	1,83	9,35	1,22,45	1,04,41
Sun Insurance† .. ..	3,88	4	40	4,32	4,72	5,72,14	8,31,12
Thames and Mersey .. ..	..	13	..	13	6,91	37,39	1,18,93
Union Assurance .. ..	75	..	15	90	23	2,45,45	2,72,78
Union Marine .. ..	..	42	..	42	1	72,73	1,19,90
West of Scotland .. ..	11	..	..	11	2,42	24,95	42,41
World Auxiliary .. ..	26	1	..	27	35	68,63	72,45
World Marine .. ..	..	15	..	15	5,54	45,77	1,16,99
Yorkshire .. ..	86	32	2,63	3,81	(L)	3,95,73	4,59,75
Total .. ..	97,19	20,77	54,21	1,72,17	2,98,21	1,93,68,90	2,45,94,74
<i>Constituted in Australasia.</i>							
Bankers and Traders .. ..	34	26	7	67	..	23,50	12,53
New Zealand Insurance .. ..	3,31	7,74	1,15	12,20	2,86	1,57,86	1,78,94
Queensland Insurance .. ..	1,26	2,02	73	4,01	50	1,10,99	1,04,52
South British‡ .. ..	5,49	8,35	1,80	15,64	14,58	1,40,23	2,00,60
Southern Union .. ..	8	..	..	8	1	21,98	11,88
Western Australian .. ..	..	1	..	1	1	22,80	37,64
Total .. ..	10,48	18,38	3,75	32,61	17,96	4,77,39	5,46,11

(L) Indian assets of these companies are shown in the summary of their life assurance business.

\* Includes figures of its subsidiary company—Queen Insurance Company of America.

† Includes figures of its subsidiary company—Patriotic Assurance Company

‡ Includes figures of its following subsidiary companies—

Particulars relating to Fire, Marine and Miscellaneous Insurance Business in respect of the financial year ending in 1929—contd.

In thousands of rupees.]

Name of Company.	Indian business.				Total assets in India (of companies not doing Life business).	Total business.	
	Premium income included in Revenue Account under policies effected in India.					Total premium income (from business other than Life) included in Revenue Account.	Total insurance funds (other than Life Fund) General Reserve Fund and balance of Profit and Loss Account.
	Fire.	Marine.	Miscellaneous.	Total.			
<i>Constituted in Canada.</i>							
British America ..	13	..	..	13	13	1,06,76	1,15,68
Halifax Fire ..	..	77	..	77	30	31,68	1,09,84
Western Assurance ..	1,69	74	9	2,52	1,43	1,62,48	1,81,60
Total ..	1,82	1,51	9	3,42	1,86	3,03,92	4,07,12
<i>Constituted in Hong Kong.</i>							
British Traders' ..	78	1,56	5	2,39	5,50	64,28	92,09
Canton Insurance ..	..	1,33	..	1,33	5,06	34,74	1,01,84
China Fire ..	39	78	2	1,19	99	31,04	73,69
Hong Kong Fire ..	1,67	..	..	1,67	4,43	13,42	75,36
North China Insurance	39	78	2	1,19	3,74	32,10	63,26
Union Insurance ..	1,56	3,13	10	4,79	17,47	1,28,55	4,15,45
Yang-Tsze Insurance ..	58	1,17	4	1,79	70	48,16	58,82
Total ..	5,37	8,75	23	14,35	37,89	3,52,29	8,81,11
<i>Constituted in Straits Settlements.</i>							
Eastern United ..	11	1	4	16	15	7,31	21,39
Overseas Assurance ..	30	11	..	41	97	5,48	6,68
Total ..	41	12	4	57	1,12	12,79	28,07
<i>Constituted in South Africa.</i>							
African Guarantee ..	..	13	..	13	22	21,98	9,66
<i>Constituted in U. S. A.</i>							
American Insurance ..	1,78	6	..	1,84	12	4,17,05	7,70,39
Continental ..	..	98	..	98	..	7,15,55	20,81,24
Fidelity Phoenix ..	1,52	8	..	1,60	42	6,01,24	17,63,81
Great American ..	3,52	3,00	..	6,52	1,26	5,51,89	11,81,98
Hartford Fire ..	59	..	..	59	10	11,95,24	21,95,68
Home Insurance ..	97	63	..	1,60	44	13,47,57	26,42,99
National Fire ..	..	8	..	8	..	5,80,52	12,05,46
St. Paul Fire & Marine	7	22	..	29	4	4,36,71	7,84,25
Springfield Fire & Marine	22	..	..	22	4	4,44,50	8,55,75
Universal ..	8	..	..	8	..	62,43	31,99
Total ..	8,75	5,05	..	13,80	9,42	50,22,55	1,22,15,44

Particulars relating to Fire, Marine and Miscellaneous Insurance Business in respect of the financial year ending in 1929—contd.

[In thousands of rupees]

Name of Company.	Indian business.				Total assets in India (of companies not doing Life business).	Total business.	
	Premium income included in Revenue Account under policies effected in India.					Total premium income (from business other than Life) included in Revenue Account.	Total insurance funds (other than Life Fund), General Reserve Fund and balance of Profit and Loss Account.
	Fire.	Marine.	Miscellaneous.	Total.			
<i>Constituted in Switzerland.</i>							
Alpina Insurance .. ..	..	4	..	4	..	9,07	3,69
Baloise Fire .. ..	13	..	..	13	20	1,25,70	26,64
Federal .. ..	..	9	..	9	22	21,42	25,12
Helvetia Swiss Fire ..	1,43	..	..	1,43	23	38,07	59,45
Swiss National .. ..	..	20	..	20	2	22,29	32,14
Switzerland General ..	..	20	..	20	2	96,76	1,24,53
Total .. ..	1,56	53	..	2,09	69	3,13,31	2,71,57
<i>Constituted in Germany.</i>							
Assurance Union .. ..	..	4	..	4	4	*	*
Baden Marine .. ..	..	2	..	2	2	17,81	15,08
General Marine .. ..	..	6	..	6	7	32,84	11,91
Mannheim Insurance ..	..	24	..	24	11	1,51,59	90,57
Total .. ..	..	36	..	36	24	2,02,24	1,17,86
<i>Constituted in Holland.</i>							
Nederland Insurance ..	11	9	2	22	2	2,64	1,33
Netherlands Insurance ..	15	..	..	15	1	82,14	86,05
Standard Insurance ..	21	19	5	45	3	6,77	6,83
Total .. ..	47	28	7	82	6	91,55	94,21
<i>Constituted in France.</i>							
La Fonciere .. ..	..	8	..	8	*	83,36	48,35
L'Union Fire .. ..	2,41	..	..	2,41	1,47	2,73,41	1,31,04
Total .. ..	2,41	8	..	2,49	1,47	3,56,77	1,79,39
<i>Constituted in Italy.</i>							
Adriatico .. ..	43	..	..	43	..	1,82,74	1,40,26
<i>Constituted in Austria.</i>							
Danube General .. ..	..	2	..	2	2	61,64	29,59

Particulars relating to Fire, Marine and Miscellaneous Insurance Business in respect of the financial year ending in 1929—concl'd.

In thousands of rupees]

Name of Company.	Indian business.				Total assets in India (of companies not doing Life business).	Total business	
	Premium income included in Revenue Account under policies effected in India.					Total premium income (from business other than Life) included in Revenue Account.	Total insurance funds (other than Life Fund), General Reserve Fund and balance of Profit and Loss Account.
	Fire.	Marine.	Miscellaneous.	Total.			
<i>Constituted in Japan.</i>							
Fuso Marine and Fire ..	..	5	..	5	..	95,89	48,84
Imperial Marine and Fire	6	24	..	30	..	62,90	92,30
Kobe Marine .. ..	29	..	..	29	..	38,29	1,21,04
Kyodo Fire .. ..	6	..	..	6	1	69,22	87,56
Meiji Fire .. ..	5	..	..	5	1	55,85	3,01,57
Nippon Fire .. ..	30	..	..	30	..	72,25	2,08,14
Taisho Marine and Fire	..	..	..	..	1,59	42,84	84,64
Tokio Marine and Fire	74	23	10	1,07	2,17	2,64,93	10,54,97
Tokyo Fire .. ..	41	..	..	41	..	1,03,00	1,52,81
Yokohama Fire & Marine	6	..	..	6	..	70,40	1,22,88
Total ..	1,97	52	10	2,59	3,78	8,75,57	22,74,75
<i>Constituted in Java.</i>							
Ardjoeno .. ..	11	9	2	22	..	3,90	1,14
Batavia Sea and Fire ..	21	20	4	45	1	7,80	4,85
Java Sea and Fire ..	21	20	4	45	26	7,84	5,98
Netherlands India ..	..	2	..	2	..	23,24	22,45
Veritas .. ..	11	9	2	22	..	3,90	1,13
Total ..	64	60	12	1,36	27	46,68	35,55
GRAND TOTAL ..	1,31,63	56,97	58,61	2,47,21	3,66,21	2,90,30,47	4,31,23,53

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**PARTICULARS**  
RELATING TO  
**PROVIDENT INSURANCE SOCIETIES**

Transacting business subject to the provisions of the  
Provident Insurance Societies Act, 1912

FOR 1929.

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**N.B.—*M* denotes Mutual Societies.**

## Particulars of Indian Provident Insurance

Year when established.	Name of Society.	Nature of business transacted.	Paid up Capital.	Total Income.	Total Funds.
	<i>Established in the Madras Presidency.</i>				
1913	C. M. S. Telugu Church Widows' Fund	Pension	M	4,690	62,103
"	Lutheran Church Provident Fund	Life Assurance on the call system	M	3,891	14,526
"	Nazareth Indian Christian Provident Fund	Do.	M	7,755	21,419
"	South Indian Provident Fund	Life Assurance on the dividing plan	M	8,870	8,002
"	Tinnevely C. M. S. Indian Christian Provident Fund	Life Assurance	M	1,251	8,005
1914	Canara Christian Family Provident Fund	Life Assurance on the call system	M	4,180	8,082
"	Kanara Christian Teachers' Family Benefit Society	Do.	M	1,054	278
"	Kanara Clergyman's Benefit Society	Do.	M	295	143
"	Sargolaha Virahi Marana and Kalyana Sagaya Nidhi	Do. and Marriage	M	1,889	4,262
1923	Continental Provident Insurance Society	Life Assurance on the dividing plan and Marriage endowment	M	39,469	24,727
1925	S. P. G. Telugu Church Widows' Fund	Pension	M	1,768	10,621
1926	Catholic Benefit Fund	Life Assurance	585	*	*
"	Madras Presidency Postmen and Postal and R. M. S. Lower Staff Mutual Benefit Fund	Do.	M	10,874	8,254
1928	India Life Benefit Society	Do. and Banking	1,440	2,296	1,867
"	Millions Mutual Benefit Society	Life Assurance on the call system	M	*	*
"	Paraspara Upakara Sanga Nidhi	Do.	M	*	*
"	Vellala Christian Yogoehama Sangam	Life Assurance and Marriage	480	*	*
1929	Andhra Marriage and Birth Insurance	Life Assurance on the dividing plan	1,200	*	*
"	Andhra Provident Company	Do.	2,010	*	*
"	Aryan Assurance Bank	Life Assurance on the call <sup>*</sup> system	1,275	*	*
"	Protestant Christian Provident Fund	Do.	M	*	*
"	Sri Meenakshi Provident General Insurance Society	Life Assurance on the dividing plan and Marriage	2,554	*	*
"	Star of India Industrial and General Assurance Company	Life Assurance on the call system	1,765	*	*

\*Particulars are not available.

## Societies for the financial year ending in 1929.

Year when established.	Name of Society.	Nature of business transacted.	Paid up Capital.	Total income.	Total Funds.
	<i>Established in the Bombay Presidency</i>				
1915	Associaçao Providencial Das Tres Freguesias de Asolna, Valime Cunoolim	Life Assurance	M	71,978	37,827
1916	G. I. P. Railway Employees Death Benefit Fund	Life Assurance on the dividend plan	M	*	*
"	Parsee Zoroastrian Death Benefit Fund	Life Assurance	M	*	*
1919	Maratha Provident Fund Mutual Branch	Do.	M	2,016	26,421
1921	Meridian Provident Insurance Company	Do.	3,150	26,533	63,622
1924	Presidency Provident and General Insurance Company	Do.	1,200	*	*
1926	All India Medical Licentiate's Association Family Fund	Do.	M	*	*
"	Bombay Preventive Service Death Benefit Fund	Do.	M	2,331	4,764
"	Shree Lal Novel Mutual Relief and General Company	Life Assurance on the dividend plan	M	*	*
1927	Peoples' Own Provident and General Insurance Company	Do. and Marriage	41,966	*	4,682
1929	Forward Assurance Company	Life Assurance, Sickness Accident and Annuity	3,200	*	*

\*Particulars are not available.

## Particulars of Indian Provident Insurance

Year when established.	Name of Society.	Nature of business transacted.	Paid up capital.	Total income.	Total Funds.
	<i>Established in the Bengal Presidency.</i>				
1892	Mutual Hindu Family Pension Fund	Annuity	M	21,190	36,245
1911	Bengal Assurance .. ..	Life Assurance and Marriage	3,960	*	*
1911	India Provident Company ..	Do.	2,240	1,81,344	4,20,250
1924	Barisal Bar Association Mutual Benefit and Provident Society	Retirement Benefit	M	8,521	26,889
1925	Asiatic Insurance Company ..	Life Assurance and Marriage	2,250	6,249	1,553
1926	Faridpur Provident Fund Society	Retirement Benefit	M	*	*
1927	Bhola Bar Association Mutual Benefit and Provident Society	Do.	M	*	*
..	City Insurance Company ..	Life Assurance and Marriage	*	*	*
..	Deshbandhu Insurance Society ..	Life Assurance, Unemployment, Marriage and Education	M	*	*
..	Patuakhali Bar Association Mutual Benefit and Provident Society	Retirement Benefit	M	2,486	165
..	Tipperah District Bar Provident Society	Do.	M	6,225	2,472
..	Oriental Provident Insurance Company	Life Assurance	*	*	*
1929	Brahmanbaria Muktesars' Bar Provident Society	Do.	M	o	*
..	Chittagong Mutual Benefit Society	Do.	M	*	*
..	Gopalganj Bar Association ..	Do.	M	*	*
..	Ideal Insurance Company ..	Do.	*	*	*
..	Pirojpur Bar Association Mutual Benefit and Provident Society	Retirement Benefit	M	*	*
1930	Bangiya Sahajya Parisad ..	Life Assurance	M	*	*
..	Chandpur Mukhtears' Relief Society	Retirement Benefit	M	*	*
..	Comila Mutual Provident Society	Life Assurance	M	*	*
..	Provincial Benevolent Society ..	Life Assurance and Retirement Benefit	M	*	*

\* Particulars are not available.



## Societies for the financial year ending in 1929—concl'd.

Year when established.	Name of Society.	Nature of business transacted.	Paid up capital.	Total income.	Total Funds.
<i>Established in the United Provinces.</i>					
1915	Lucknow Provident Insurance	Life Assurance and Marriage	3,670	7,336	11,006
1926	Chitransi Provident Insurance ..	Life Assurance on the dividing plan	4,470	651	1,768
..	National Provident .. ..	Do.	1,463	29,267	10,314
..	National Union Insurance ..	Do.	5,000	30,982	17,825
1927	New Kayasth Mutual Family Pension Fund	Life Assurance on the call system	M	657	146
<i>Establishment in the Punjab.</i>					
1927	General Helping Company ..	Life Assurance and Marriage	1,020	*	*
1928	Indian Mutual Provident Fund ..	Life Assurance on the call system and Marriage	M	1,934	446
1929	Lahore Station and Running Staff Mutual Relief Fund	Life Assurance on the call system	M	1,256	1,081
<i>Established in the Central Provinces.</i>					
1896	Servants Mutual Benefit Fund, Shree Gajanan	Life Assurance on the dividing plan	1,350	466	328
1926	C. P. and General Assurance ..	Life Assurance and Marriage and Birth	4,115	1,776	*
1928	Premier Assurance Company of India	Life Assurance	2,610	*	*
<i>Established in Assam.</i>					
1912	Arya Lakshmi .. ..	Life Assurance on the dividing plan and Marriage	5,083	170	1,600
<i>Established in Mysore.</i>					
1901	Mysore Indian Catholic Family Benefit Fund	Life Assurance on the call system	M	1,793	7,804
<i>Established in Burma.</i>					
1906	Burma Railways Mutual Benefit	Life Assurance on the call system	M	*	87,387
TOTAL ..			98,056	4,93,392	9,37,784

\* Particulars are not available.

