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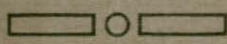
The Indian Insurance Year Book

1931

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

Published by the authority of the Government of India

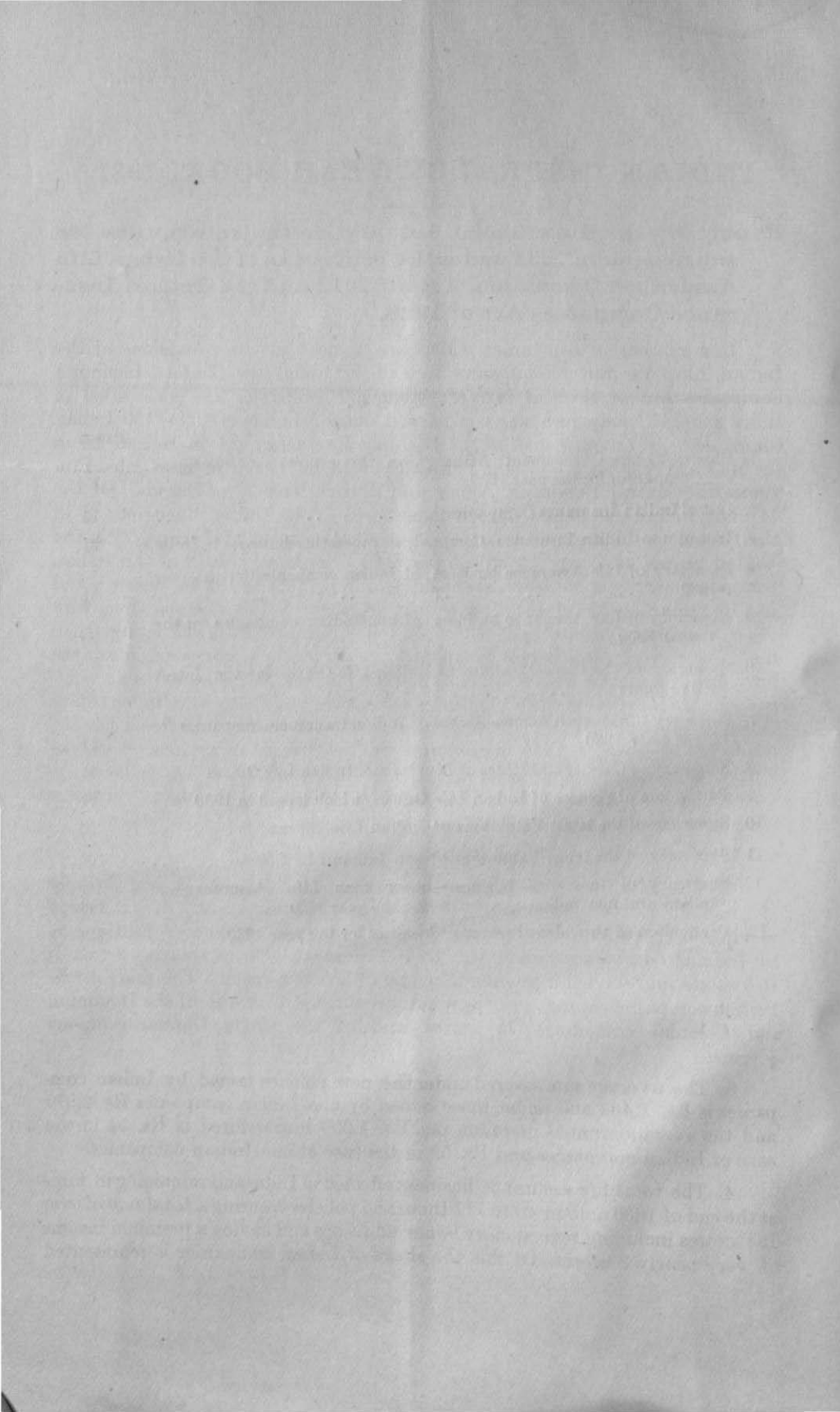
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CONTENTS.

	PAGE.
1. Report by the Government Actuary on the returns of Insurance Companies for the year 1930	1
2. List of Indian Insurance Companies	15
3. List of non-Indian Insurance Companies transacting business in India	21
4. Summary of Life Assurance business of Indian companies for the year 1930	31
5. Summary of Life Assurance business of non-Indian companies for the year 1930	39
6. Summary of Revenue Accounts of Indian Life Offices for the latest five years	45
7. Summary of General Balance Sheets of Indian Insurance companies for the year 1930	71
8. Summary of Capital and Rates of Dividend of Indian Life Offices	87
9. Particulars of policies of Indian Life Offices which lapsed in 1930	91
10. Summary of the latest Valuations of Indian Life Offices	95
11. Summary of the latest Valuations of non-Indian Life Offices	109
12. Summary of Insurance business—other than Life Assurance—of Indian and non-Indian companies for the year 1930	117
13. Particulars of Provident Insurance Societies for the year 1930	125



INDIAN INSURANCE YEAR BOOK, 1931.

Report by the Government Actuary on the returns due for submission in 1931 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 is 277 of which 130 companies are constituted in India and 147 companies are constituted outside India. Of the 130 Indian companies, 56 are established in the Bombay Presidency, 24 in Bengal, 20 in the Madras Presidency, 14 in the Punjab, 7 in Delhi, 2 each in the United Provinces, the Central Provinces, Ajmer and Burma and 1 in Baroda. Of the 147 non-Indian companies, 71 are constituted in the United Kingdom, 31 in the British Dominions and Colonies, 18 in the Continent of Europe, 13 in the United States of America, 9 in Japan and 5 in Java. Most of the Indian companies carry on life assurance business only. They are 92 in number and of the remaining 38 Indian companies, 18 carry on life business along with other insurance business and 20 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 147 non-Indian companies, 124 carry on insurance business other than life, 9 carry on life business only and 14 carry on life business along with other insurance business. Of the latter 23 companies, 16 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 1930 amounted to 145 thousand policies assuring a sum of nearly $27\frac{1}{2}$ crores and yielding a premium income of $1\frac{3}{5}$ crore, of which the new business done by Indian companies amounted to 106 thousand policies assuring a sum of $15\frac{3}{5}$ crores and having a premium income of nearly a crore. The share of the British companies in respect of new sums assured is 4 crores, of the Dominion and Colonial companies $7\frac{1}{2}$ 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. 1,484 and under those issued by non-Indian companies Rs. 2,970 and the average annual premium per Rs. 1,000 sum assured is Rs. 54 in the case of Indian companies and Rs. 59 in the case of non-Indian companies.

4. The total life assurance business effected in India and remaining in force at the end of 1930 amounted to 717 thousand policies assuring a total sum of over 154 crores including reversionary bonus additions and having a premium income of very nearly 8 crores. Of this the share of Indian companies is represented

by 514 thousand policies assuring a sum of 85 crores and having a premium income of over 4 crores.

Particulars relating to new business of 1930 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, 22 Indian companies have been established with the object of transacting life assurance business. Nine of these new companies have been established in the Bombay Presidency, 4 in Madras, 2 each in Bengal and the Punjab, 3 in Delhi, 1 in Ajmer and 1 in the State of Baroda. The total number of Indian life offices which are subject to the Indian Life Assurance Companies Act is 110 of which 84 are proprietary and 26 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. 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.	Punjab.	United Provinces, Ajmer-Merwara, Central Provinces and Delhi.
1847	<i>Christian Mutual.</i>	
1849	<i>Tinnevely</i> ..	..	..	..	..
1871	..	<i>Bombay Mutual</i>	..	..	..
1874	..	<i>Oriental</i>	..	..	..
1876	..	<i>Bombay Widows'</i>	..	..	..
1883	..	<i>Indian Ordinance</i>	..	..	..
1884	<i>Indian Christian</i>	..	..	..	..
1885	..	<i>Goan Mutual</i>	..	..	..
1888	<i>Mangalore</i> ..	<i>B. B. and C. I. Zoroastrian; Parsee Zoroastrian.</i>	..	..	..
1889	..	<i>Bombay Zoroastrian</i>	..	..	..
1891	..	<i>Gujarat Zoroastrian</i>	<i>Hindu Mutual</i>	..	..
1892	..	<i>Indian of Karachi</i>	..	..	..
1893	<i>Punjab Mutual</i>	<i>Rechabites (U. P.)</i>
1894	..	<i>Sind Hindu</i>	..	..	..
1896	..	<i>Empire of India</i>	..	<i>Bharat</i>	..
1899	<i>Simla Mutual</i>	..

Year when established.	Madras Presidency.	Bombay Presidency.	Bengal.	Punjab.	United Provinces, Ajmer-Merwara, Central Provinces, and Delhi.
1906	United India	..	National Indian ;	Co-operative	..
1907	..	..	National Hindusthan	..	..
1908	..	Bombay Life	Co-operative India Equitable	..	General (Ajmer)
1910	<i>All-India and Burma Wesleyan Methodist</i>	..	Bengal Mercantile	..	..
1911	..	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 ; Bombay Provincial ; Indian Globe ; Peninsular ; Presidency ; United Karnataka ; Young India</i>	Dominions ; Metropolitan ; Young India Assurance	Taj	Angels' (Delhi)
1931	Deccan Assurance ; Jai Bharat	Gujarat Provident ; Indian Provident ; Neptune ; New Eastern ; Sri Guru Nanak ; Tarun Bharat	Eastern ; Radical.	Great Orient	Swadeshi Bima (U.P.) Agarwal Assurance (Ajmer) ; Federal (Delhi) ; Krishna (Delhi)
1932	Indian Federation ; South India co-operative	Depositors ; Forward ; Navabharat ; Sind Life	..	Sunlight	Servants of India (Delhi)

The list shows that of the 26 mutual companies, 19 were established before the Act of 1912 was passed and 7 have been established since then. Of the 84 proprietary companies, 15 were established before 1913 and 69 have been established since then, of which 41 have been established during the last three years.

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. The main defect of dividing insurance business is that policyholders in each class are charged the same rate of premium or subscription irrespective of their age on admission ranging even in some cases from 18 to 60 years. Life assurance business of this nature is not only unsound but is apt to lend itself to the practice of fraud on the part of policyholders and agents and later on by the company. 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 1930 amounted to 82 lakhs and the average sum assured under each policy was Rs. 2,754.

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.

10. The life assurance business of Indian companies which was hitherto steadily increasing received a set back in the year 1930 due to financial depression in the country. The following table shows the new business effected since 1921 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.
1921 ..	5,47 lakhs.	34 crores.
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 "
1930 ..	16,50 "	89 "

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 1930 was 7 crores and was over 40 per cent. of the total new business. The following table shows the rate of lapse experienced by companies during 1930 in relation to their total business. The companies have been grouped according to the number of years of their existence prior to 1931.

Companies in existence for	Ratio of sums assured under policies lapsed during 1930 to total sums assured remaining in force at the end of that year.
Over 30 years	5.6
,, 20 years but less than 30 years	10.8
,, 10 years ,, ,, 20 ,,	14.2
,, 5 years ,, ,, 10 ,,	19.3
Less than 5 years	44.6

Particulars of life assurance policies of Indian companies which lapsed in 1930 are given on pages 92-93.

12. It is generally noticed that a high lapse rate coincides with a high expense ratio and this holds good in the case of Indian life offices. The requirements of rules 6 (h) and 15 of the Indian Life Assurance Companies Rules, 1930, will make it possible in future to publish the rate of expense on renewal business incurred by each Indian life office. It may, however, be mentioned that the particulars received so far under rule 15 indicate that there are still many companies which conduct their business at a cost considerably in excess of the provision for expenses made in the premiums payable under the policy contracts.

13. 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 sur-vivance.	
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
1930 ..	68	4,30,47	1,03,86	5,34	91,55	82,75	14,44

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

GO.						Year.
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 the end of the 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	72,20	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	1,55,63	18,73,15	1929
67	1,25,75	2,61	40,88	1,81,02	20,52,93	1930

14. 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 <i>less</i> income tax.	Other receipts.	Claims by death.	Claims by survivor.	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
1930 ..	79.8	19.2	1.0	17.0	15.4	2.7	.1	23.3	.3	7.6	33.6

15. The net income of the Indian companies under their life assurance business from premiums and interest amounted to $5\frac{1}{2}$ crores in 1930 and was in excess of $\frac{1}{2}$ crore over the corresponding income of the previous year. Claims amounted to $1\frac{3}{4}$ crore and exceeded the previous year's figure by a little over 11 lakhs. Claims by death showed an increase of nearly $11\frac{1}{2}$ lakhs and claims by survivance a slight decrease of less than half a lakh.

16. The life assurance funds increased by nearly 2 crores during 1930 and amounted to $20\frac{1}{2}$ crores at the end of that year. The average rate of interest earned on the life funds during the year was little less than $5\frac{1}{2}$ per cent.

The net rates of interest realised by the Indian life offices in each of the past ten years are as follows:—

Year.	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930
Rate of interest ..	5.88	5.96	6.26	5.93	5.70	5.70	5.56	5.35	5.49	5.44

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

17. The present issue of the Year Book contains the results of the latest actuarial valuations of 48 Indian life offices. 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 valuations disclosed a surplus in the case of 41 companies and deficit in the case of 7 companies. The total surplus amounted to 2,36 lakhs of which 1,87 lakhs was allocated to the policy-holders and 20 lakhs to the share-holders. In 4 out of 7 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 3 cases it became necessary either to call up more capital or to alter the policy contracts.

18. The valuation reports submitted by the following 9 Indian companies have been received since the issue of the last Year Book.

<i>Name of Company.</i>	<i>Result of Valuation.</i>
Bombay Life	Divisible surplus.
Calcutta Insurance.. .. .	
General	
G. I. P. Ry. Employees	
India Equitable	
National	
Oriental	Surplus carried forward.
Bombay Widows'	
Wesleyan Methodist	

Summaries of the latest valuation statements of Indian life offices are published on pages 96-107.

19. The table on pages 88-89 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 have been 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 companies to be formed, especially in view of the fact that over 40 companies have been established in the last three years.

20. The Hindustan Assurance and Mutual Benefit Society of Lahore, established in 1908, has gone into voluntary liquidation as a result of its unsatisfactory financial condition.

The Hindustani Bima Company of Delhi, originally established in Lahore in 1914 as 'British Indian Insurance Company', has recently resolved to make over its business to the All India Security Life and General Insurance Company of Bombay.

POST OFFICE INSURANCE FUND.

21. 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 three years 1929, 1930, and 1931 :—

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.	Total new premium income.	Number of policies.	Total sums assured and bonuses.		
1929 ..	7,582	1,43,41,000	6,52,000	64,474	13,02,47,000	63,17,000	3,64,44,000
1930 ..	8,894	1,49,56,000	6,65,000	71,479	14,17,81,000	69,36,000	4,02,80,000
1931 ..	9,710	1,50,38,000	6,74,000	79,058	15,32,85,000	76,05,000	4,46,46,000

22. 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 allocated to the policy-holders for payment of reversionary bonus at the rate 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.

23. The net Indian premium income of all companies under insurance business other than life assurance during 1930 was over 2 $\frac{3}{4}$ crores of which the Indian companies' share was over $\frac{1}{2}$ crore and that of the non-Indian companies nearly 2 $\frac{1}{4}$ crores. The total amount is composed of—

- 1,46 lakhs from fire,
- 51 lakhs from marine, and
- 87 lakhs from miscellaneous insurance business.

The Indian companies received—

- 25 lakhs from fire,
- 10 lakhs from marine, and
- 26 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—

- 1,20 lakhs from fire,
- 41 lakhs from marine, and
- 62 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	Number of companies included.	Fire.	Marine.	Miscellaneous.	Total.
			(In lakhs).		
United Kingdom ..	60	90	18	57	1,65
Dominions and Colonies ..	19	15	19	4	38
United States of America ..	10	9	3	..	12
Continent of Europe ..	15	4	1	..	5
Japan	9	2	..	..	2
Java	5	$\frac{1}{2}$	$\frac{1}{2}$	..	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.

24. The Indian companies which transact a substantial amount of fire or marine insurance business also operate outside India. These companies had a net premium income of over a crore in 1930 from business outside India, of which about 65 lakhs was from fire, 28 lakhs from marine and 13 lakhs from miscellaneous insurance business.

Particulars of fire, marine and miscellaneous insurance business of Indian and non-Indian companies are given on pages 118-124.

ASSETS OF INDIAN COMPANIES.

25. The total assets of Indian companies amount to 27 crores. The bulk of the assets is invested in stock exchange securities which are shown in the accounts at a net value of nearly 19½ crores. Mortgages, loans on policies and on stocks and shares are shown at about 3½ crores; land and house property are valued at 1½ crore; deposits, cash and stamps are shown at ¾ crore; agents' balances and other outstanding items at over 1¼ crore; and loans on personal security and other miscellaneous assets at nearly ⅔ crore. Investments of Indian companies outside India amount to 3⅔ crores.

Summary of balance sheets of Indian companies as at the end of the year 1930 is published on pages 72-85.

INDIAN ASSETS OF NON-INDIAN COMPANIES.

26. The total assets in India of non-Indian companies amount to nearly 34 crores. The bulk of this amount—29 crores—represents the Indian assets of companies constituted in the United Kingdom and nearly 4¾ crores those of companies constituted in the Dominions and Colonies. The Indian assets of the American companies amount to a little over 2 lakhs, those of the Continental companies to nearly 2 lakhs, of the Japanese to 5½ lakhs and of the Javanese to a little over ½ lakh. Out of this total amount of 34 crores, 30 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 119-124.

PROVIDENT INSURANCE SOCIETIES.

27. In addition to the insurance companies which are subject to the provisions of the two Acts of 1912 and 1928, there are 166 societies which are registered under the Provident Insurance Societies Act, 1912 and transact mostly life assurance business. The number of these societies has more than doubled since the issue of the last report.

The essential difference between a life assurance company and a provident insurance society is that the company is subject to the Life Assurance Companies Act and not to the Provident Insurance 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 Assurance Companies Act.

28. 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. Half of the existing societies are established in Bengal, nearly a fifth and a sixth, respectively, in the Presidencies of Bombay and Madras and the remaining societies are scattered over the other provinces of India including one in Burma.

29. All the existing provident insurance societies, with the exception of only one carry on life assurance business either solely or along with marriage and other forms of insurance business. Of these societies, 115 transact ordinary life assurance business and 50 transact life assurance business either on the dividing plan or on the call system. The remaining one transacts un-employment insurance business.

30. The accumulated funds at the end of the year 1930 of 73 societies of which particulars are available amounted to over 10 lakhs and their combined income during the year was about $6\frac{1}{2}$ lakhs. The paid-up capital of the societies having a share capital was $1\frac{2}{5}$ lakhs.

Certain particulars of the existing provident insurance societies relating to the year 1930 are published on pages 126-133.

N. MUKERJI,

Actuary to the Government of India.

SIMLA ;

The 1st July 1932.

1. The first part of the document is a letter from the Secretary of the State to the President of the United States, dated January 1, 1865. The letter is addressed to the President and is signed by the Secretary of the State. The letter is a copy of a letter that was sent to the President by the Secretary of the State on January 1, 1865. The letter is a copy of a letter that was sent to the President by the Secretary of the State on January 1, 1865. The letter is a copy of a letter that was sent to the President by the Secretary of the State on January 1, 1865.

STATE OF NEW YORK
OFFICE OF THE SECRETARY OF STATE
ALBANY, N. Y., JANUARY 1, 1865.

TO THE PRESIDENT OF THE UNITED STATES
WASHINGTON, D. C.

SIR: I have the honor to acknowledge the receipt of your letter of the 29th inst., in relation to the matter mentioned therein, and in reply to inform you that the same has been forwarded to the proper authorities for their consideration.

I am, Sir, very respectfully,
Your obedient servant,
J. B. ALBANY

LIST OF INDIAN INSURANCE COMPANIES.

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.
Agarwal Assurance Society ..	1931	Ajmer.	Life.
<i>Agricultural and Mercantile Bank of India</i>	1929	Lalapet, Guntur. ..	Livestock.
All-India and Burma Provident Fund ..	1910	17, Norris Road, Langford Town, Bangalore.	Life.
<i>All-India Cattle Insurance Company</i> ..	1931	44, Kashmir Building, McLeod Road, Lahore.	Livestock.
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.
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 Guarantee.
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 Provincial Co-operative Insurance Society	1930	Sir Vithaldas Memorial Building, 9, Bakehouse Lane, 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	86, Clive 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.

List of Indian Insurance Companies—contd.

Name of Company.	Year of establishment.	Head Office.	Insurance business transacted.
<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.
<i>Commonwealth Assurance Company</i> ..	1929	Krishna Kunja, 592, Budhwar Peth, Poona City.	Life.
<i>Co-operative Assurance Company</i> ..	1906	Lahore.	Life.
<i>Crescent Insurance Company</i> ..	1919	14, Humum Street, Fort, Bombay.	Life, Fire and Marine.
<i>Deccan Accident Insurance Company</i> ..	1931	Bank Street, Dharwar ..	Accident and Motor.
<i>Deccan Assurance Company</i>	1931	Munagala House, Bezwada.	Life.
<i>Depositors Benefit Insurance Company</i>	1932	Central Bank of India, Ltd., Esplanade Road, Fort, Bombay.	Life.
<i>Dominion Insurance Company</i> ..	1930	5 & 6, Hare Street, Calcutta.	Life.
<i>Donation Union Link on Railways</i> ..	1921	47, Cockburn Road, Bangalore.	Life.
<i>East and West Insurance Company</i> ..	1913	55, Apollo Street, Fort, Bombay.	Life.
<i>Eastern National Insurance Company</i> ..	1931	4, Lyons Range, Calcutta.	Life.
<i>East India Insurance Company</i> ..	1929	4, Clive Street, Calcutta.	Life.
<i>Empire of India Life Assurance Company</i>	1896	Empire of India Life Building, Hornby Road, Fort, Bombay.	Life and Fidelity Guarantee.
<i>Federal India Assurance Company</i> ..	1931	Chandni Chowk, Delhi ..	Life.
<i>Forward Assurance Company</i> ..	1932	Readymony Mansion, Churchgate Street, Fort, Bombay.	Life.
<i>General Assurance Society</i> ..	1908	Katchery Road, Ajmer ..	Life and Accident.
<i>General Assurance Trust (India)</i> ..	1928	Ewart House, Tamarind Lane, Fort, Bombay.	Life, Fire, Marine and Accident.
<i>Great India Insurance</i> ..	1929	84, Clive Street, Calcutta.	Life.
<i>G. I. P. Railway Employees' Death Benefit Fund</i>	1917	Victoria Terminus, Bombay.	Life.
<i>Great Orient Insurance Company</i> ..	1931	8, Isha Dass Buildings, McLeod Road, Lahore.	Life.
<i>Gujarat Provident and Industrial Company.</i>	1931	Raopura, Opp. Tower, Baroda.	Life.
<i>Gujarat Zoroastrian Mutual Death Benefit Fund</i>	1891	Lalca Building, Nanpura, Surat.	Life.
<i>Himalaya Assurance Company</i> ..	1919	"Stephen House", Dalhousie Square, Calcutta.	Life.
<i>Hindu Mutual Life Assurance</i> ..	1891	309, Bowbazar Street, First Floor, Calcutta.	Life.
<i>Hindustani Bima Company</i> ..	1914	Diwan Bhawan, Delhi.	Life.

List of Indian Insurance Companies—contd.

Name of Company.	Year of establishment.	Head Office.	Insurance business transacted.
Hindusthan Co-operative Insurance Society	1907	Hindusthan Buildings, 6-A, Corporation Street, Calcutta.	Life.
<i>Hukumchand Insurance Company</i> ..	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	30, Baker Street, Meerut.	Life and Sickness.
India Equitable Insurance Company ..	1908	Bonded Warehouse, 102 Clive Street (second floor), Calcutta.	Life.
Indian Christian Provident Fund ..	1884	Vepery, Madras ..	Life.
Indian Federation Insurance Company	1932	167 Mount Road, Madras.	Life.
Indian Globe Insurance Company ..	1930	28, Appollo Street, Fort, Bombay.	Life.
<i>Indian Guarantee and General Insurance Company</i>	1922	Bank of Baroda Building, Apollo Street, Bombay.	Fidelity, Guarantee and Accident.
Indian Life Assurance Company ..	1892	Elphinstone Street, Karachi.	Life.
<i>Indian Mercantile Insurance Company</i>	1907	11, Bank Street, Fort, Bombay.	Fire.
<i>Indian Motor and General Insurance Company</i>	1929	63, West End Building, The Mall, Lahore.	Motor.
Indian Mutual Life Association ..	1925	589, Pycroft's Road, Triplicane, Madras.	Life.
Indian Ordnance Mutual Assurance Fund	1883	Ammunition Factory, Kirkee.	Life.
Indian Peninsular Insurance Company	1928	16, Kutchery Road, Mylapore, Madras.	Life.
Indian Provident Funds Society ..	1931	Bunder Road, Karachi ..	Life.
<i>Industrial and Agricultural Bank</i> ..	1929	363, Esplanade, Madras ..	Livestock registration.
Industrial and Prudential Assurance Company	1913	Jehangir Wadia Building, Esplanade Road, Fort, Bombay.	Life.
Jai Bharat Insurance Company ..	1931	Madras	Life.
Jupiter General Insurance Company ..	1919	Ewart House, Tamarind Lane, Fort, Bombay.	Life, Fire, Marine and Accident.
Krishna Life Assurance Company ..	1931	35, Panch Kuin Road, New Delhi.	Life.
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.

List of Indian Insurance Companies—contd.

Name of Company.	Year of establishment.	Head Office.	Insurance business transacted.
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 Fire and General Insurance Company	1931	National Insurance Building, 7, Council House Street, Calcutta.	Fire and Accident.
National Indian Life Insurance Company	1906	6 and 7, Clive Street, Calcutta	Life and Guarantee.
National Insurance Company ..	1906	National Insurance Building, 7, Council House Street, Calcutta.	Life and Guarantee.
Navabharat Insurance Company ..	1932	Menkwa Buildings, Outram Road, Bombay.	Life.
Neptune Assurance Company ..	1931	Union Bank Building, 78, Appollo Street, Fort, Bombay.	Life.
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	9th 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	York Building, Hornby Road, Fort, Bombay.	Life.
Protector Insurance Company ..	1928	83, Phayre Street, Rangoon.	Motor Car.
Punjab Mutual Hindu Family Relief Fund	1893	Chamberlain Road, Lahore.	Life
Radical Insurance Company ..	1931	Comilla	Life.
Servants of India Insurance Company ..	1932	Alipore Road, Delhi ..	Life.
Shree Life Assurance Company ..	1914	Kirti Building, 31, Forbes Street, Fort, Bombay.	Life.
Sind Hindu Provident Funds Society ..	1894	Hyderabad, Sind.	Life and Marriages.
Sind Life Insurance Company ..	1932	Bunder Road, Karachi ..	Life.
South India Co-operative Insurance Society	1932	Esplanade, Madras ..	Life.
South Indian General Assurance Company	1929	7 and 8, McLean Street, Madras.	Life.

List of Indian Insurance Companies—concl'd.

Name of Company.	Year of establishment.	Head Office.	Insurance business transacted.
Sri Guru Nanak Provident Funds Society	1931	Rasala Road, Hyderabad, Sind.	Life and Marriage.
Star of India Insurance Company ..	1928	7, McLeod Road, Lahore.	Life.
Sunlight of India Insurance Company ..	1932	Temple Road, Lahore ..	Life.
Swadeshi Bima Company	1931	Belanganj, Agra ..	Life and Accident.
Taj Insurance Company	1930	Dyal Building, The Mall, Lahore.	Life.
Tarun Bharat Assurance Company ..	1931	6135, Gandhi Road, Ahmedabad.	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	United India Assurance Buildings, 10, Sembudoss 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	51, Cowasji Patel Street, Fort, Bombay.	Fire, Marine, Accident and Workmen's Compensation.
Venus Assurance Company	1920	Chandni Chowk, Delh ..	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 Assurance Company ..	1930	25B, Swallow Lane Calcutta.	Life.
Young India Insurance Company ..	1930	Sankdi Sherry, Ahmedabad.	Life.
Zenith Life Assurance Company ..	1916	Apollo Street, Fort, Bombay.	Life.

LIST OF NON-INDIAN INSURANCE COMPANIES TRANSACTING BUSINESS IN INDIA

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

OTHER CLASSES :—The following classes of insurance 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 establishment.	Head Office in India.	Insurance business transacted.
Constituted in the United Kingdom.			
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	Graham's Building, 9, Clive Street.	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.
Constituted in the United Kingdom—contd.			
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	Messrs. McLeod and Company, McLeod House, 28, Dalhousie Square, W., 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.
Constituted in the United Kingdom—contd.			
Motor Union Insurance Company ..	1906	101, Clive Street, Calcutta.	Fire, Marine, Accident and other classes.
National Employers' 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>Phenix 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 estab- lishment.	Head Office in India.	Insurance business transacted.
Constituted in the United Kingdom—concl.			
<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.
<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.
Constituted in Australasia.			
Australian Alliance Assurance Company	1862	Messrs. Anderson and Company, Karachi.	Marine.
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	15 and 15-A, Elphinstone Circle, 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.
Union Investment Company	.. 1920	Yusuf Building, Church Gate Street, Fort, Bombay.	Fire.
Western Australian Insurance Company	1912	Alice Building, Hornby Road, Fort, Bombay.	Marine
Constituted in Canada.			
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	American Foreign Insurance Association, 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
Constituted in Hongkong.			
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.
Hongkong 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.
Constituted in Straits Settlements.			
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.
Constituted in South Africa.			
African Guarantee and Indemnity Company.	1911	Commissariat Building, Hornby Fort, Bombay.	Marine.

List of Non-Indian Insurance Companies—contd.

Name of Company.	Year of establishment.	Head Office in India.	Insurance business transacted.	
Constituted in the United States of America.				
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		Fire and Marine.	
Great American Insurance Company ..	1872		American Foreign Insurance Association, 15, Clive Row, Calcutta.	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.	
Constituted in Switzerland.				
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.	
Constituted in Germany.				
Allianz Und Stutt Garter Life Insurance Branch	1889	Qutab Road, P. O. Box 117, Delhi.	Life and Fire.	
Baden Marine Insurance Company	1840	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.
Constituted in Holland.			
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.
Constituted in France.			
La Fonciere Insurance Company ..	1879	Post Box No. 181, Walgow, Calcutta.	Marine.
L'Union Fire Accident and General Insurance Company, Ltd. of Paris.	1828	251, Hornby Road, Fort, Bombay.	Fire.
L'Urbaine Fire Insurance Company ..	1838	Messrs. Chachaty and Thakersey, Ltd., Petit Building, Elphinstone Circle, Bombay.	Fire.
Constituted in Italy.			
Adriatic Insurance Company of Trieste	1838	Messrs. New India Assurance Company, Ltd., Bombay.	Fire.
Constituted in Austria.			
Danube General Insurance Company	1867	Alice Building, Hornby Road, Bombay.	Marine.
Constituted in Japan.			
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.
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.	Fire, Marine, Accident and other classes.
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.
Constituted in Java.			
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 1930.

31

Particulars relating to the *new Life Assurance policies*

In thousands of rupees.]

Name of Company.	Policies effected in India.			Policies effected outside India.		
	Number.	Sums assured.	Premiums.	Number.	Sums assured.	Premiums.
All-India and Burma ..	89	*	1	..	..	..
All India Security † ..	276	3,73	(a)	..	..	..
Andhra	892	13,73	1,19	..	..	..
Argus	22	28	2	..	..	..
Asian	2,083	31,47	1,69	17	47	2
Asiatic	779	9,65	48	..	..	..
Bengal Insurance ..	294	3,96	23	50	1,04	7
Bengal Mercantile ..	406	5,02	23	..	..	..
Bharat	5,837	98,01	5,30	60	1,72	10
B. B. and C. I. ..	12	& 2 p.a. 12	..	..	..	..
Bombay Life	3,491	58,39	2,94	17	34	2
Bombay Mutual ..	3,457	54,77	3,00	30	90	4
Bombay Widows' ..	3	..	..	..	..	..
Bombay Zoroastrian ..	83	97	3	..	..	..
Calcutta Insurance ..	465	6,40	37	33	82	5
Central †	92	1,31	8	..	..	..
Christian Mutual ..	259	2,68	15	..	..	..
Commonwealth ..	497	& 2 p.a. 6,84	35	1	1	..
Co-operative	150	3,09	14	..	..	..
Crescent	293	4,18	25	..	..	..
Donation Union ..	12,362	*	1,86	..	..	..
East and West	869	13,26	72	12	22	1
East India §	90	1,44	8	..	..	..
Empire	7,635	1,35,54	7,38	168	4,49	27
General	2,436	38,80	2,11	..	..	..
Goan Mutual	28	29	2	6	7	..
Great India	568	10,20	48	..	..	..

* 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 14 months.

‡ Figures relate to company's business for a period of 20 months.

§ Figures relate to company's business for a period of 24 months.

(a) Particulars are not available.

effected during the financial year ending in 1930.

[In thousands of rupees.

Name of Company.	Policies effected in India.			Policies effected outside India.		
	Number.	Sums assured.	Premiums.	Number.	Sums assured.	Premiums.
G. I. P. Railway Employees	65	64	2	..	..	..
Gujarat Zoroastrian ..	..	..	..	..	..	..
Himalaya ..	364	5,06	26	..	..	..
Hindu Mutual ..	447	5,72	27	..	..	..
Hindustani Bima ..	5	8	..	..	..	..
Hindusthan Co-operative ..	6,203	1,04,17	5,53	282	7,84	40
Ideal § ..	97	1,55	8	..	..	..
India Equitable ..	825	13,23	72	..	..	..
Indian Christian ..	41	*	†	..	..	..
Indian Mutual ..	457	6,28	32	..	..	..
Indian of Karachi ..	512	9,85	49	..	..	..
Indian Ordnance ..	72	81	2	..	..	..
Industrial and Prudential ..	2,053	42,74	2,36	66	1,72	11
Jupiter ..	599	13,21	72	20	40	2
Lakshmi ..	3,386	61,68	3,08	219	6,44	40
Light of Asia ..	92	1,46	8	..	..	..
Mangalore ..	177	37	1	..	..	..
Modern ‡ ..	301	4,90	26	..	..	..
Nagpur Pioneer ..	293	4,26	25	..	..	..
National ..	6,302	1,09,17	5,41	141	3,58	17
National Indian ..	1,271	20,08	1,11	..	..	..
New India ..	1,149	32,34	1,58	80	2,33	10
Oriental ..	24,859	4,95,40	27,09	1,627	45,97	2,87
Parsee Zoroastrian ..	11	10 <i>& 3 p. a.</i>	..	..	..	..
People's ..	885	12,32	40	17	49	..
Popular ..	241	3,01	16	..	..	..
Punjab Mutual ..	897	*	5	2	*	..
Rechabites ..	2	1	..	..	..	..
Shree ..	315	4,88	27	21	66	4

* 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 15 months.

§ Figures relate to company's business for a period of 9½ months.

Particulars relating to the *new* Life Assurance policies effected during the financial year ending in 1930—concl'd.

In thousands of rupees.]

Name of Company.	Policies effected in India.			Policies effected outside India.		
	Number.	Sums assured.	Premiums.	Number.	Sums assured.	Premiums.
Simla Mutual	5	5	..	..	..	..
Sind Hindu	2,779	*	48	..	..	..
South Indian†	175	2,19	11	..	..	..
Star	281	5,30	26	21	40	2
Tinnevely	3	..	..	..	..	..
Tropical	516	8,04	42	75	1,78	10
Unique	643	9,29	52	7	16	1
United India	2,125	31,32	1,60	..	..	..
Venus (Ordinary business) ..	426	6,32	33	..	..	..
Wesleyan Methodist	89	‡	1	..	..	..
Western India	2,255	28,68	1,49	5	12	1
Zenith	1,000	19,45	1,08	..	..	..
TOTAL	1,05,686	15,68,09 <i>& 7 p. a.</i>	§85,95	2,977	81,97	||4,85

* 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 14 months.

‡ Amount of annuity payable varies with duration of membership.

§ Includes single premiums amounting to Rs. 70,000.

|| Includes single premiums amounting to Rs. 3,000.

Particulars relating to the **total** Life Assurance business in force at the end of financial year 1930.

[In thousands of rupees.]

Name of Company.	Policies effected in India.			Policies effected outside India.		
	Number.	Sums assured (and bonuses).	Premium income included in Life Assurance revenue account.	Number.	Sums assured (and bonuses).	Premium income included in Life Assurance revenue account.
All-India and Burma ..	1,623	*	19	..	..	..
All-India Security ..	247	3,37	12	..	..	..
Andhra	2,483	36,38	1,93	..	..	..
Argus	1,03	1,36	6	..	..	..
Asian	7,166	1,21,23	6,33	128	3,28	16
Asiatic	2,195	29,08	1,54	31	39	3
Bengal Insurance ..	977	14,05	75	241	5,43	34
Bengal Mercantile ..	841	11,75	44	22	28	1
Bharat	28,931	5,81,08 & 22 p. a.	27,98	450	13,50	63
B. B. and C. I. ..	682	6,89	20	..	..	..
Bombay Life	12,323	2,06,29	9,81	25	40	2
Bombay Mutual	7,809	1,22,82	5,27	30	90	1,05
Bombay Widows' ..	178	18 p. a.	14	..	..	..
Bombay Zoroastrian ..	1,592	17,53	58	..	..	..
Calcutta Insurance ..	* 1,442	20,98	1,30	154	3,43	18
Central	77	1,13	7	..	..	..
Christian Mutual ..	1,576	16,51 & 20 p. a.	84	..	..	..
Commonwealth	435	5,90	27	1	1	..
Co-operative	1,542	32,48	1,49	8	24	1
Crescent	535	8,16	39	5	10	1
Donation Union	25,887	*	2,97	..	..	..
East and West	2,434	37,72	2,02	107	2,01	13
East India	75	1,17	4	..	..	..
Empire	52,817	9,61,95 & 4 p. a.	45,46	1,520	39,59 & 1 p. a.	1,65

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

Particulars relating to the *total Life Assurance business*

In thousands of rupees.]

Name of Company.	Policies effected in India.			Policies effected outside India.		
	Number.	Sums assured (and bonuses).	Premium income included in Life Assurance revenue account.	Number.	Sums assured (and bonuses).	Premium income included in Life Assurance revenue account.
General	12,506	1,94,75	10,41	14	35	2
Goan Mutual	912	8,69	38	66	80	4
Great India	454	8,53	28	..	..	..
G. I. P. Railway Employees.	505	4,26	16	..	..	..
Gujarat Zoroastrian ..	606	4,32	18	..	..	..
Himalaya	1,626	26,62	1,35	..	..	..
Hindu Mutual	2,173	26,88	1,27	..	..	..
Hindustani Bima	457	7,70	32	..	..	..
Hindusthan Co-operative	25,986	4,69,86	20,10	784	14,18	93
Ideal	266	4,76	23	..	..	..
India Equitable	3,890	65,05	3,17	..	..	..
Indian Christian	751	*	14	..	..	..
Indian Mutual	1,234	14,17	68	..	..	..
Indian of Karachi	6,969	1,63,62	6,29	..	..	..
Indian Ordinance	813	11,85	26	..	..	..
Industrial and Prudential	8,638	1,75,67	8,80	71	1,79	11
Jupiter	1,007	22,84	1,07	18	39	3
Lakshmi	10,202	1,88,98	9,70	229	7,03	34
Light of Asia	376	5,21	38	..	..	..
Mangalore	5,078	15,34	43	..	..	..
Modern	350	5,01	28	..	..	..
Nagpur Pioneer	965	12,35	76	..	..	..
National	36,047	6,51,14	30,63	173	4,57	21
National Indian	9,454	1,50,54	7,55	..	..	..
New India	1,035	29,06	1,33	73	2,12	13
Oriental	1,68,439	35,16,84 & 32 p.a.	1,64,26	9,938	2,70,80	15,10

* 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 1930—concl'd.

[In thousands of rupees.]

Name of Company.	Policies effected in India.			Policies effected outside India.		
	Number.	Sums assured (and bonuses).	Premium income included in Life Assurance revenue account.	Number.	Sums assured (and bonuses).	Premium income included in Life Assurance revenue account.
Parsee Zoroastrian ..	352	1,90	5	..	..	..
People's	1,443	21,85 & 2 p. a.	94	19	52	2
Popular	225	2,85	13	..	..	..
Punjab Mutual ..	22,181	*	2,62	58	*	..
Rechabites	79	43	1	..	..	..
Shree	637	9,49	49	23	60	4
Simla Mutual ..	344	3,40	10	..	..	..
Sind Hindu	14,541	*	2,16	..	..	..
South Indian ..	137	1,81	7	..	..	..
Star	407	7,92	36	20	35	3
Tinnevelly	312	22 p. a.	2	..	..	..
Tropical	1,286	22,57	1,20	72	1,68	9
Unique	1,919	25,85	1,48	36	1,08	5
United India ..	9,365	1,47,90	7,15	..	..	..
Venus (Ordinary business).	670	11,26	60	..	..	..
Wesleyan Methodist ..	603	†	20	..	..	..
Western India ..	11,015	1,41,35	7,15	6	13	1
Zenith	3,730	68,46	3,69	47	1,50	8
TOTAL ..	5,13,955	84,88,91 & 1,20 p. a.	4,09.02	14,369	3,77,45 & 1 p. a.	21,45

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

† Amount of annuity payable varies with the duration of membership.

Year	No. of plots	No. of trees	Survival (%)		Mortality (%)
			1990-1991	1991-1992	
1990	10	100	95	5	5
1991	10	100	90	10	10
1992	10	100	85	15	15
1993	10	100	80	20	20
1994	10	100	75	25	25
1995	10	100	70	30	30
1996	10	100	65	35	35
1997	10	100	60	40	40
1998	10	100	55	45	45
1999	10	100	50	50	50
2000	10	100	45	55	55
2001	10	100	40	60	60
2002	10	100	35	65	65
2003	10	100	30	70	70
2004	10	100	25	75	75
2005	10	100	20	80	80
2006	10	100	15	85	85
2007	10	100	10	90	90
2008	10	100	5	95	95
2009	10	100	0	100	100
2010	10	100	0	100	100
2011	10	100	0	100	100
2012	10	100	0	100	100
2013	10	100	0	100	100
2014	10	100	0	100	100
2015	10	100	0	100	100
2016	10	100	0	100	100
2017	10	100	0	100	100
2018	10	100	0	100	100
2019	10	100	0	100	100
2020	10	100	0	100	100
2021	10	100	0	100	100
2022	10	100	0	100	100
2023	10	100	0	100	100
2024	10	100	0	100	100
2025	10	100	0	100	100
2026	10	100	0	100	100
2027	10	100	0	100	100
2028	10	100	0	100	100
2029	10	100	0	100	100
2030	10	100	0	100	100
TOTAL	100	1000	50	50	50

SUMMARY
OF
LIFE ASSURANCE BUSINESS
OF
NON-INDIAN COMPANIES
FOR 1930.

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 .. .. .	..	4,780	..	..
Atlas	7	5,246	1,75	..
Commercial Union	40	8,048	2,64	1
Gresham	1,073	4,247	28,78	..
Liverpool and London and Globe	71	3,814	2,08	..
North British and Mercantile	1,289	8,353	57,19	..
Northern	5	2,052	30	..
Norwich Union	1,279	10,857	54,24	..
Pearl (excluding Industrial Assurance)	182	39,880	6,46	..
Phoenix	362	3,735	19,78	..
Prudential (excluding Industrial Assurance).	5,470	72,820	1,36,65	9
Royal	9,14	5,352	36,18	..
Royal Exchange	183	4,090	7,28	..
Royal London Auxiliary				No new business
Scottish Union and National	339	3,034	14,82	..
Standard	655	5,398	29,19	13
Yorkshire	247	2,655	8,24	..
<i>Constituted outside United Kingdom.</i>				
Allianz und Stutt Garter	1,044	1,27,399	23,73	..
China Underwriters	109	617	2,91	..
Great Eastern	3,094	1,047	60,36	..
Manufacturers	4,027	30,384	1,37,09	3
National Mutual	1,164	19,920	40,42	..
Sun of Canada	17,969	1,61,051	5,05,73	3
TOTAL	39,523	5,54,779	11,75,82	29

effected during the financial year ending in 1930.

of rupees.]

new business.			Total new business.	
Single premiums.		Renewal premiums.	Single premiums.	Renewal premiums.
Assurances.	Annuities			
..	..	..	20,50	13,50
..	..	11	22,68	17,58
..	10	13	19,15	21,43
..	..	1,57	2,16	14,85
..	..	12	8,02	8,83
..	..	2,96	21,09	42,61
..	..	1	3,57	6,52
9	..	2,76	15,23	45,14
20	..	30	8,20	76,35
..	..	1,09	18,36	14,78
34	72	7,90	1,06,01	1,51,74
28	..	1,98	21,59	19,51
..	..	40	22,39	12,41
transacted since	1922.			
..	..	83	12,87	9,35
4	1,53	1,66	1,02,17	18,90
..	..	39	9,35	8,06
—	—	1,27	2,47	1,59,89
..	..	21	..	1,71
1	..	3,42	42	6,40
1,10	23	6,69	26,31	76,88
—	—	2,00	23,33	53,35
75	35	33,56	7,09,24	6,53,84
2,81	2,93	69,36	11,75,11	14,33,63

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	35	69,099	2,74	2	4	..
Atlas	84	59,553	11,84	..	44	..
Commercial Union	710	88,511	46,98	6	2,08	10
Gresham	10,702	50,373	2,84,31	2	13,81	..
Liverpool & London & Globe	112	42,216	5,19	..	26	..
North British and Mercantile	12,238	1,22,762	5,94,19	6	27,33	..
Northern	106	28,883	7,75	4	38	..
Norwich Union	14,604	1,43,960	6,63,50	57	32,82	..
Pearl (excluding Industrial Assurance).	200	4,33,787	7,15	..	51	..
Phoenix	6,430	45,600	2,39,07	9	10,34	..
Prudential (excluding Industrial Assurance).	11,368	10,34,265	3,12,22	11	19,58	72
Royal	8,132	83,220	3,81,97	..	17,36	..
Royal Exchange	1,335	45,684	42,79	..	3,17	..
Royal London Auxiliary	20	*	86	..	5	..
Scottish Union and National	4,728	39,678	2,41,76	..	10,94	..
Standard	8,400	50,695	4,32,56	1,07	18,83	4
Yorkshire	1,517	30,234	51,93	..	2,69	..
<i>Constituted outside United Kingdom.</i>						
Allianz und Stutt Garter	1,654	6,86,699	41,83	..	2,23	..
China Underwriters	382	2,220	14,36	..	85	..
Great Eastern	11,905	7,719	2,54,93	..	15,13	..
Manufacturers	13,739	2,12,218	5,67,39	4	35,63	23
National Mutual	6,889	2,05,054	2,88,84	..	13,19	..
Sun of Canada	87,413	7,83,022	24,82,32	32	1,59,80	35
TOTAL	2,02,703	42,65,452	69,76,48	2,40	3,87,46	1,44

* Not available.

business in force at the end of financial year 1930.

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).
1,30,30	1,97,92	1,28,29	19,14	29,73,39
54,80	1,32,29	47,70	16,15	9,68,07
68,83	2,34,78	1,04,70	26,90	24,26,82
29,64	1,23,37	52,59	30,06	10,73,97
62,21	1,04,75	52,48	10,25	12,66,73
2,32,18	3,34,78	1,75,59	51,61	39,48,20
74,46	64,36	38,71	8,29	8,95,10
95,35	4,58,69	2,05,89	64,15	43,06,27
3,19,05	6,21,68	1,73,73	67,02	40,03,63
1,58,16	1,63,62	95,51	20,56	21,12,26
9,40,31	15,90,96	5,97,54	1,84,58	1,25,23,67
85,17	2,52,57	1,22,79	31,13	20,67,44
60,71	1,41,05	61,36	21,51	12,89,55
3,91	21,20	12,91	2,12	2,93,36
1,18,21	1,07,72	62,69	15,74	14,39,71
1,17,23	2,49,50	1,17,95	31,76	25,50,10
64,41	86,72	39,87	10,39	9,13,82
2,05	10,04,42	1,86,75	2,20,10	21,74,71
2,10	6,09	32	3,51	2,33
35,04	35,24	11,45	11,87	1,64,58
58,49	5,69,58	1,59,07	1,44,06	28,04,85
12,92	4,32,60	2,31,89	59,21	44,69,52
2,76,89	39,72,76	8,75,67	9,18,44	1,52,08,60
30,02,42	1,09,06,65	36,55,45	10,68,55	7,07,76,75

1911

NAME	RESIDENCE	OCCUPATION	EDUCATION	SCHOOL
1. J. B. ...	11.11	00.00	00.00	00.00
2. J. B. ...	11.11	00.00	00.00	00.00
3. J. B. ...	11.11	00.00	00.00	00.00
4. J. B. ...	11.11	00.00	00.00	00.00
5. J. B. ...	11.11	00.00	00.00	00.00
6. J. B. ...	11.11	00.00	00.00	00.00
7. J. B. ...	11.11	00.00	00.00	00.00
8. J. B. ...	11.11	00.00	00.00	00.00
9. J. B. ...	11.11	00.00	00.00	00.00
10. J. B. ...	11.11	00.00	00.00	00.00
11. J. B. ...	11.11	00.00	00.00	00.00
12. J. B. ...	11.11	00.00	00.00	00.00
13. J. B. ...	11.11	00.00	00.00	00.00
14. J. B. ...	11.11	00.00	00.00	00.00
15. J. B. ...	11.11	00.00	00.00	00.00
16. J. B. ...	11.11	00.00	00.00	00.00
17. J. B. ...	11.11	00.00	00.00	00.00
18. J. B. ...	11.11	00.00	00.00	00.00
19. J. B. ...	11.11	00.00	00.00	00.00
20. J. B. ...	11.11	00.00	00.00	00.00
21. J. B. ...	11.11	00.00	00.00	00.00
22. J. B. ...	11.11	00.00	00.00	00.00
23. J. B. ...	11.11	00.00	00.00	00.00
24. J. B. ...	11.11	00.00	00.00	00.00
25. J. B. ...	11.11	00.00	00.00	00.00
26. J. B. ...	11.11	00.00	00.00	00.00
27. J. B. ...	11.11	00.00	00.00	00.00
28. J. B. ...	11.11	00.00	00.00	00.00
29. J. B. ...	11.11	00.00	00.00	00.00
30. J. B. ...	11.11	00.00	00.00	00.00
31. J. B. ...	11.11	00.00	00.00	00.00
32. J. B. ...	11.11	00.00	00.00	00.00
33. J. B. ...	11.11	00.00	00.00	00.00
34. J. B. ...	11.11	00.00	00.00	00.00
35. J. B. ...	11.11	00.00	00.00	00.00
36. J. B. ...	11.11	00.00	00.00	00.00
37. J. B. ...	11.11	00.00	00.00	00.00
38. J. B. ...	11.11	00.00	00.00	00.00
39. J. B. ...	11.11	00.00	00.00	00.00
40. J. B. ...	11.11	00.00	00.00	00.00
41. J. B. ...	11.11	00.00	00.00	00.00
42. J. B. ...	11.11	00.00	00.00	00.00
43. J. B. ...	11.11	00.00	00.00	00.00
44. J. B. ...	11.11	00.00	00.00	00.00
45. J. B. ...	11.11	00.00	00.00	00.00
46. J. B. ...	11.11	00.00	00.00	00.00
47. J. B. ...	11.11	00.00	00.00	00.00
48. J. B. ...	11.11	00.00	00.00	00.00
49. J. B. ...	11.11	00.00	00.00	00.00
50. J. B. ...	11.11	00.00	00.00	00.00

SUMMARY
OF
LIFE ASSURANCE REVENUE ACCOUNTS OF
INDIAN COMPANIES FOR THE LAST
FIVE YEARS
INCLUDING
FIGURES FOR 1931 AS FAR AS AVAILABLE
WITH RESULTS OF
ACTUARIAL VALUATIONS MADE
DURING THAT PERIOD.

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.

H53CD

Summary of the Life Assurance Revenue Accounts

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 survi- vance.	
All-India and Burma	1927	18	1	..	15	..	..
	1928	18	1	..	14	..	1
	1929	19	1	1	15	..	1
	1930	19	2	..	16	..	..
	1931	19	2	..	16	..	1
All-India Security	1930*	12	1	..	1	..	..
Andhra	1926	23	2	1	1	..	..
	1927	44	2	..	..	..	..
	1928	77	4	..	6	..	..
	1929	1,57	6	..	5	..	..
	1930	1,93	11	..	26	..	..
Argus	1928	3	1	..	..	..	..
	1929	5	1	..	..	..	..
	1930	6	1	..	..	..	..
	1931	5	1	..	4	..	..
Asian	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
	1930	6,49	87	..	1,23	30	10
Asiatic	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
	1930	1,57	26	17	31	2	5

* Figures relate to company's business

and the Valuation results of Indian Companies.

[In thousands of rupees.]

go.				Result of Valuation.			Year.
Annuities and Pensions.	Dividends.	Expenses of management.	Depreciation, transfer to Investment fluctuation account, etc.	Life assurance fund at end of year.	Surplus.	Deficit.	
..	..	3	..	20	..	..	1927
..	..	2	..	22	..	..	1928
..	..	3	..	24	..	..	1929
..	..	2	..	27	..	..	1930
..	..	2	..	29	..	..	1931
..	..	18	..	-6	..	..	1930
..	..	21	..	5	..	..	1926
..	..	22	..	29	..	..	1927
..	..	48	..	56	..	..	1928
..	..	97	..	1,17	33	..	1929
..	..	80	..	2,15	..	..	1930
..	..	7	..	-3	..	..	1928
..	..	7	..	-4	..	..	1929
..	..	6	..	-3	..	..	1930
..	..	2	..	-3	..	..	1931
..	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
..	10	2,54	8	18,11	..	..	1930
..	..	47	1	75	3	..	1926
..	..	54	2	1,43	..	..	1927
..	..	56	14	1,85	..	..	1928
..	..	86	1	2,37	..	..	1929
..	..	90	2	3,07	..	..	1930

for a period of 14 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.	
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
Bengal Mercantile	1927	47	1	1	9	..	..
	1928	53	1	..	15	2	..
	1929	92	1	..	23	1	..
	1930	45	1	..	10	2	..
	1931	61	3	..	10	2	..
Bharat	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
	1930	28,61	5,19	3	4,27	4,38	1,57
B. B. and C. I. Ry. Zoroastrian	1927	19	11	29	14	..	..
	1928	19	12	..	6	..	..
	1929	20	12	..	12	..	..
	1930	20	13	1	19	..	..
	1931	19	13	..	10	..	..
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
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

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

go.				Result of Valuation.			
Annui- 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.	Surplus.	Deficit.	Year.
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
..	..	35	..	20	..	..	1927
..	..	33	1	22	..	..	1928
..	..	45	4	42	..	66	1929
..	..	21	1	54	..	..	1930
..	..	23	2	81	..	..	1931
1	20	5,84	1,08	61,92	..	..	1926
..	23	7,22	..	72,76	..	..	1927
1	22	7,04	2	87,38	12,31	..	1928
..	29	7,67	2,76	1,02,02	..	..	1929
1	34	8,57	4,00	1,12,71	..	..	1930
..	..	1	..	2,47	1,13	..	1927
..	..	2	8	2,62	..	..	1928
..	..	2	15	2,65	..	..	1929
..	..	2	8	2,70	..	..	1930
..	..	2	42	2,48	..	..	1931
..	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	4,31	..	1930
..	..	72	..	7,98	1,36	..	1926
..	..	98	38	9,12	..	..	1927
..	..	1,51	26	10,09	..	..	1828
..	..	2,44	21	11,54	..	..	1929
..	..	3,05	95	12,96	..	..	1930

Summary of the Life Assurance Revenue Accounts and

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.	
Bombay Widows'	1927	15	13	..	..	..	1
	1928	15	11	.. 1	..	..	..
	1929	15	11	..	..	..	1
	1930	14	13	..	..	..	1
	1931	14	11	..	..	..	..
Bombay Zoroastrian	1927	56	16	2	49	..	..
	1928	56	16	1	27	..	2
	1929	56	18	1	46	..	..
	1930	58	19	..	39	..	1
	1931	58	20	..	77	..	1
Calcutta Insurance	1926*	31	5	1	..	..	..
	1927	77	6	..	3	..	..
	1928	1,13	7	..	11	..	..
	1929	1,34	9	..	25	..	..
	1930	1,48	13	..	13	..	..
Central	1930†	7	1	..	1	..	..
	1931	7	1	..	..	..	..
Christian Mutual	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
	1930	84	24	2	7	4	24
Commonwealth	1930	27	1	..	2	..	..
	1931	59	2	..	6	..	..

* Figures relate to company's business

† Figures relate to company's business

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

go.				Life assurance fund at end of year.	Result of Valuation.		Year.
Annu- ties and pensions.	Dividends.	Expenses of manage- ment.	Deprecia- tion, transfer to Investment fluctuation account, etc.		Surplus.	Deficit.	
10	..	4	..	2,45	..	..	1927
19	..	4	..	2,49	..	..	1928
18	..	4	..	2,52	..	..	1929
18	..	4	..	2,56	..	..	1930
18	..	5	61	1,97	..	..	1931
..	..	8	..	2,76	..	..	1927
..	..	6	..	3,14	..	..	1928
..	..	7	..	3,36	..	..	1929
..	..	7	..	3,66	..	..	1930
..	..	7	..	3,59	..	..	1931
..	..	35	..	3	..	..	1926
..	..	56	..	26	..	..	1927
..	..	71	1	62	..	..	1928
..	..	74	11	95	..	..	1929
..	..	76	10	1,57	16	..	1930
..	..	15	..	-8	..	..	1930
..	..	9	..	-9	..	..	1931
4	..	18	..	3,36	..	..	1926
5	..	26	..	3,79	..	..	1927
5	..	29	..	3,79	..	..	1928
6	..	33	6	4,20	47	..	1929
5	..	33	6	4,51	..	..	1930
..	..	24	2	..	..	..	1930
..	..	43	1	11	..	..	1931

for a period of 15 months.

for a period of 20 months.

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.	
Co-operative	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
	1931	1,51	7	4	31	33	3
Crescent	1926	10	1	..	..	..	..
	1927	27	3	..	3	..	..
	28*						
	1929	26	2	..	2	..	..
	1930	40	3	..	16	..	..
Dominion	1931	24	..	1	1	..	..
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
	1931	4,06	3	22	84	1,74	4
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	..	..	..
	1931	16	1	..	..	..	..
Empire of India	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
	1931	48,45	15,60	31	9,86	19,42	2,31

* Figures relate to company's business

† Figures relate to company's business

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

go.				Result of Valuation.			Year.
Annui- ties and pensions.	Dividends.	Expenses of manage- ment.	Deprecia- tion, transfer to Investment fluctuation account, etc.	Life assurance fund at end of year.	Surplus.	Deficit.	
..	9	32	10	5,66	..	..	1927
..	..	33	11	6,56	..	..	1928
..	..	29	5	7,43	17	..	1929
..	..	27	28	8,35	..	..	1930
..	..	25	12	9,33	..	..	1931
..	..	6	..	7	..	..	1926
..	..	17	..	17	1	..	1927- 28
..	..	18	..	25	..	..	1929
..	..	25	..	27	..	..	1930
..	..	22	..	2	..	..	1931
..	..	16	..	42	..	..	1927
..	..	34	..	64	..	..	1928
..	..	54	..	1,10	..	..	1929
..	..	72	..	1,63	..	..	1930
..	..	90	..	2,42	..	..	1931
..	..	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
..	..	17	1	-12	..	..	1931
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
4	..	10,92	2,04	3,43,75	..	..	1931

for a period of 18 months.
for a period of 24 months.

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.	
General	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
	1930	10,43	1,45	17	1,78	50	10
	1931	10,53	1,70	10	2,28	87	17
Goan Mutual	1927	41	21	1	30	..	..
	1928	40	22	2	23	4	1
	1929	42	24	..	28	2	1
	1930	42	22	..	25	4	1
	1931	40	22	1	15	5	1
Great India	.. 1930	28	1	..	1	..	..
G. I. P. Ry. Employees	1927	7	2	1	3	..	..
	1928	11	1	..	..	..	..
	1929	14	1	..	1	..	..
	1930	16	2	..	1	..	..
	1931	17	3	1	3	..	..
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	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
	1931	1,37	30	8	27	23	17

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

go.					Result of Valuation.		Year.
Annuities and pensions.	Dividends.	Expenses of management.	Depreciation, transfer to Investment fluctuation account, etc.	Life assurance fund at end of year.	Surplus.	Deficit.	
..	6	3,21	14	16,91	..	..	1927
..	6	3,84	8	20,11	..	..	1928
..	6	4,35	1,15	23,35	..	..	1929
..	6	3,36	65	28,95	4,00	..	1930
..	17	3,04	38	34,37	..	..	1931
..	..	11	30	3,80	..	..	1927
..	..	11	3	4,02	..	..	1928
..	..	10	34	3,93	..	..	1929
..	..	7	3	4,17	..	..	1930
..	..	5	68	3,86	..	..	1931
..	..	26	1	1	..	..	1930
..	..	1	..	21	..	..	1927
..	..	1	..	32	..	..	1928
..	..	1	..	45	..	..	1929
..	..	3	..	59	45	..	1930
..	..	4	..	73	..	..	1931
..	..	3	..	3,08	..	..	1926
..	..	3	..	3,07	..	..	1927
..	..	4	..	3,18	..	..	1928
..	..	2	..	3,20	52	..	1929
..	..	3	..	3,21	..	..	1930
..	..	1,02	34	72	..	..	1927
..	..	1,04	3	79	..	..	1928
..	..	1,09	28	95	..	..	1929
..	..	96	34	1,09	..	2,08	1930
..	..	90	14	1,13	..	..	1931

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.	
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	1926	38	6	15	9	1	1
	1927	46	5	1	7	2	..
	1928	59	5	..	8	7	2
	1929	51	3	..	5	5	..
	1930	32	5	1	13	11	1
Hindusthan Co-operative (Ordinary Section)	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
	1931	23,22	5,71	..	4,81	3,40	29
Ideal	1927	12	..	..	..	..	..
	1928	21	..	1	3	..	..
	1929	31	1	..	4	..	..
	1930†	23	1	2	5	..	..
	1931	20	1	2	7	..	..
India Equitable	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
	1930	3,17	53	..	63	27	4
Indian Christian	1926	12	2	..	13	..	..
	1927	12	2	..	10	..	..
	1928	14	2	..	20	..	..
	1929	16	2	3	15	..	..
	1930	14	3	..	14	..	..

* Figures relate to company's business

† Figures relate to company's business

‡ Figures relate to company's business

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

go.				Life assurance fund at end of year.	Result of Valuation.		Year.
Annu- ties and pensions.	Dividends.	Expenses of manage- ment.	Deprecia- tion, transfer to Investment fluctuation account, etc.		Surplus.	Deficit.	
..	..	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
..	..	28	..	67	..	..	1926
..	..	43	5	60	..	1,16	1927
..	..	53	4	50	..	..	1928
..	..	33	7	54	..	..	1929
..	..	26	7	34	..	..	1930
..	..	4,36	..	69,48	9,50	..	1927
..	..	4,85	..	76,86	..	..	1928
..	..	6,30	..	82,33	..	..	1929
..	..	7,52	..	91,83	..	..	1930
..	..	8,04	..	1,04,22	..	..	1931
..	..	12	..	1	..	..	1927
..	..	14	..	6	..	..	1928
..	..	20	..	14	..	..	1929
..	..	13	1	21	..	..	1930
..	..	15	1	21	..	..	1931
..	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	1,60	..	1929
..	1	1,41	34	11,48	..	..	1930
..	..	1	..	56	..	..	1926
..	..	1	..	59	..	..	1927
..	..	2	..	53	..	..	1928
..	..	2	..	57	..	..	1929
..	..	2	..	58	..	..	1930

for a period of 21 months
for a period of 9½ months.
for a period of 18 months.

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.	
Indian Globe	1931	30	..	..	..	..	..
Indian Mutual	1928	24	..	..	..	..	..
	1929	51	..	1	1	..	2
	1930	68	2	1	6	..	7
	1931	79	3	1	2	..	3
Indian of Karachi	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
	1931	6,46	2,07	..	2,31	70	25
Indian Ordnance	1927	23	13	..	11	..	11
	1928	23	14	..	11	..	2
	1929	23	15	..	17	..	..
	1930	26	16	..	16	..	..
	1931	25	18	..	10	..	..
Indian Peninsular	1931	7	1	..	..	..	..
Industrial and Prudential	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
	1930	8,91	1,30	3	1,51	66	13
Jupiter	1929	75	1	..	1	..	..
	1930	1,10	3	..	8	..	..
	1931	1,70	5	17	32	..	..

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

go.				Life assurance fund at end of year.	Result of Valuation .		Year.
Annuities and pensions.	Dividends.	Expenses of management.	Depreciation, transfer to Investment fluctuation account, etc.		Surplus.	Deficit.	
..	..	27	..	3	..	..	1931
..	..	13	..	17	..	..	1928
..	..	28	..	38	..	..	1929
..	..	34	..	62	19	..	1930
..	..	33	..	1,07	..	..	1931
..	..	76	..	45,13	6,75	..	1927
..	31	98	..	49,21	..	..	1928
..	..	88	..	53,95	..	..	1929
..	..	87	..	58,06	..	..	1930
..	..	90	..	62,43	..	..	1931
..	..	2	..	2,83	..	..	1927
..	..	2	2	3,03	..	..	1928
..	..	2	7	3,15	..	..	1929
..	..	4	9	3,28	54	..	1930
..	..	2	2	3,57	..	..	1931
..	..	14	..	-6	..	..	1931
..	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
..	14	3,13	33	24,64	..	..	1930
..	..	63	..	37	..	..	1929
..	..	72	..	70	..	..	1930
..	..	90	21	1,19	..	..	1931

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.	
Lakshmi	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
	1931	11,08	1,06	1	1,05	2	18
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	1926	43	24	1	36	..	..
	1927	43	26	2	34	..	..
	1928	43	27	2	38	..	..
	1929	43	27	1	29	..	..
	1930	43	30	1	33	..	..
Modern	1927	13	2	..	7	..	..
	1928	8	2	1	2	..	1
	1929	6	2	..	2	..	1
	1930*	28	6	64	6	..	1
	1931	36	5	..	4	..	1
Nagpur Pioneer	1926	55	4	12	9	..	..
	1927	54	5	..	5	..	1
	1928	58	7	1	11	..	1
	1929	67	9	..	17	2	..
	1930	76	9	..	5	..	..
National	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
	1930	30,84	7,48	17	5,23	6,03	1,96

*Figures relate to company's business

the Valuation results of Indian Companies—contd.

[In thousands of rupees.]

go.				Result of Valuation.			Year.
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.	Surplus.	Deficit.	
..	..	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
..	..	3,61	54	21,76	..	..	1931
..	..	16	6	11	..	..	1926
..	..	15	1	25	..	..	1927
..	..	17	2	36	..	49	1928
..	..	21	3	23	..	..	1929
..	..	25	..	22	..	..	1930
..	..	5	..	3,90	..	..	1926
..	..	4	..	4,22	..	..	1927
..	..	4	..	4,52	45	..	1928
..	..	5	8	4,81	..	..	1929
..	..	4	7	5,11	..	..	1930
..	..	16	..	-60	..	..	1927
..	..	9	..	-61	..	..	1928
..	..	5	..	-61	..	..	1929
..	..	28	..	2	..	..	1930
..	..	43	..	-5	..	..	1931
..	..	18	..	84	11	..	1926
..	..	21	37	80	..	..	1927
..	..	35	1	98	..	..	1928
..	..	36	1	1,18	..	..	1929
..	..	41	7	1,50	..	..	1930
..	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
..	..	8,66	2,50	1,45,88	15,77	..	1930

for a period of 15 months.

H53CD

Summary of the Life Assurance Revenue Accounts and

Name of Company.	Year.	Income.			Claims		Out 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 survivorance.	
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	..	..
	1931	4,07	13	..	49	..	..
Northern	1931	24	1	..	..	..	..
Oriental	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
	1931	1,87,29	56,58	7	41,34	44,86	12,37
Parsee Zoroastrian	1927	3	3	..	..	..	..
	1928	5	3	..	2	..	..
	1929	5	3	..	3	..	..
	1930	5	4	..	4	..	..
	1931	5	4	..	6	..	..
People's	1927	26	1	..	..	..	..
	1928	98	1	..	1	..	..
	1929	78	..	..	5	..	..
	1930	96	2	..	29	..	..
Popular	1930	13	1	..	2	..	..
	1931	17	1	..	..	..	..

*Figures relate to Company's business

the Valuation results of Indian Companies--contd.

[In thousands of rupees.]

go.					Result of Valuation.		Year.
Annuities and pensions.	Dividends.	Expenses of management.	Depreciation, transfer to Investment fluctuation account, etc.	Life assurance fund at end of year.	Surplus.	Deficit.	
..	..	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
..	..	2,74	..	1,28	..	..	1931
..	..	25	..	..	..	..	1931
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	1,16,24	..	1930
41	4,51	45,92	2,06	10,93,43	..	..	1931
..	59	13	..	1927
..	..	1	8	57	..	..	1928
..	62	..	..	1929
..	67	..	..	1930
..	..	3	..	67	..	..	1931
..	..	27	..	..	..	..	1927
..	..	97	..	1	..	..	1928
..	..	70	..	4	..	..	1929
..	..	59	1	13	..	..	1930
..	..	8	..	4	..	..	1930
..	..	12	..	10	..	..	1931

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 survival.	
Post Office Insurance Fund	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
	1931	61,38	14,65	2	11,28	14,33	3,33
Prabhat	1931	25	2	..	..	..	..
Presidency Life	1931	6	1	..	..	..	..
	1932	12	2	..	..	..	..
Panjab Mutual	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	..	..
	1931	2,69	17	84	2,69	..	..
Rehabites	1927	..	..	..	1	..	..
	1928	..	..	..	..	..	..
	1929	..	1	..	1	..	..
	1930	1	1	..	2	..	..
	1931	..	..	..	1	..	..
Shree	1927	19	1	..	2	..	..
	1928	31	2	..	5	..	..
	1929	40	2	..	5	..	1
	1930	53	2	..	3	..	..
	1931*	60	4	..	11	..	1
Simla Mutual	1926	10	3	5	2	..	..
	1927	10	4	..	4	..	..
	1928	10	4	..	7	..	..
	1929	11	5	..	5	..	..
	1930	10	5	..	4	..	..

*Figures relate company's business

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

go.					Result of Valuation.		Year.
Annuities and pensions.	Dividends.	Expenses of management.	Depreciation, transfer to Investment fluctuation account, etc.	Life assurance fund at end of year.	Surplus.	Deficit.	
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
3	..	3,42	..	4,46,46	..	..	1931
..	..	61	..	-34	..	..	1931
..	..	3	..	4	..	..	1931
..	..	6	..	12	..	..	1932
..	..	57	9	2,42	..	..	1927
..	..	54	12	2,73	..	..	1928
..	..	56	14	3,42	..	..	1929
..	..	57	..	3,77	..	..	1930
..	..	56	19	4,03	..	..	1931
..	13	..	..	1927
..	13	..	..	1928
..	1	12	..	..	1929
..	1	11	..	..	1930
..	1	9	..	..	1931
..	..	14	..	-20	..	..	1927
..	..	22	..	-15	..	..	1928
..	..	21	..	..	..	19	1929
..	..	42	2	8	..	..	1930
..	..	41	1	18	..	..	1931
..	..	3	..	81	..	..	1926
..	..	2	2	88	..	..	1927
..	..	2	1	92	..	..	1928
..	..	2	3	98	25	..	1929
..	..	2	2	1,05	..	..	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 survivor- ance.	
Sind Hindu	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	..	..
	1931	2,53	18	37	2,07	..	..
South Indian	1930*	7	1	..	..	..	..
Star	1929†	32	1	..	..	..	..
	1930	39	1	..	4	..	..
	1931	48	2	..	1	..	..
Tinnevely	1927	2	11	..	..	..	..
	1928	2	11	..	..	..	..
	1929	2	11	..	..	..	..
	1930	2	11	..	..	..	..
	1931	2	11	..	..	..	..
Tropical	1928	83	2	..	4	..	..
	1929	1,10	1	1	15	..	..
	1930	1,29	2	..	15	..	1
Unicue	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
	1931	1,80	19	..	34	5	3
United India	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
	1930	7,15	1,73	4	94	67	9

* Figures relate to company's business

† Figures relate to company's business

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

go.				Life assurance fund at end of year.	Result of Valuation.		Year.
Annu- ties and pensions.	Dividends.	Expenses of manage- ment.	Deprecia- tion transfer to Investment fluctuation account at etc.		Surplus.	Deficit.	
..	..	13	30	..	..	..	1927
..	..	17	47	..	..	..	1928
..	..	21	64	..	..	..	1929
..	..	25	62	..	..	..	1930
..	..	30	71	..	..	..	1931
..	..	27	..	-19	..	..	1930
..	..	32	..	1	..	..	1929
..	..	33	..	4	..	..	1930
..	..	33	2	18	..	..	1931
10	..	1	5	2,37	..	..	1927
10	..	1	5	2,34	..	..	1928
10	..	1	16	2,20	..	..	1929
9	..	1	14	2,09	..	..	1930
9	..	1	30	1,82	..	..	1931
..	..	80	..	1	..	..	1928
..	..	1,00	2	-4	..	..	1929
..	..	81	..	30	..	..	1930
..	..	52	4	2,35	31	..	1927
..	..	52	10	2,80	..	..	1928
..	..	76	24	3,17	..	..	1929
..	..	80	5	3,73	..	..	1930
..	..	79	5	4,46	..	..	1931
..	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
..	..	2,01	1,17	35,57	..	..	1930

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.			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.	
United Karnatak	1931	7	2	..	..	..	..
United National	1931*	40	..	..	2	..	..
Venus (Ordinary business.)	1927†	42	1	1	10	..	..
	1928	57	..	3	1	1	..
	1929	1,11	..	20	1	..	6
	1930	60	..	1	8	7	2
	1931	76	3	54	15	21	1
Wesleyan Methodist	1927	11	6	..	1	..	2
	1928	18	9	..	1	..	1
	1929	26	13	..	..	..	4
	1930	20	10	..	..	5	2
	1931	19	11	..	..	..	1
Western India	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
	1930	7,16	1,42	2	97	24	2
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

* Figures relate to company's business

† Figures relate to company's business

the Valuation results of Indian Companies—concl'd. [In thousands of rupees.]

g o.				Life assurance fund at end of year.	Result of Valuation.		Year.
Annuities and pensions.	Dividends.	Expenses of management.	Depreciation, transfer to Investment fluctuation account, etc.		Surplus.	Deficit.	
..	..	7	..	2	..	..	1931
..	..	36	..	2	..	..	1931
..	..	65	3	-32	..	..	1927
..	..	45	7	-26	..	..	1928
..	..	85	1	12	..	..	1929
..	..	49	1	6	..	..	1930
..	..	22	4	76	..	..	1931
..	1,34	..	..	1927
..	..	1	..	1,58	..	..	1928
..	..	1	6	1,86	..	..	1929
..	3	2,06	..	..	1930
1	..	2	18	2,14	..	..	1931
..	..	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
..	42	2,03	2,63	23,18	..	..	1930
..	..	94	..	3,11	22	..	1928
..	2	1,29	9	3,63	..	..	1927
..	..	1,83	3	4,39	..	..	1928
..	..	1,96	14	5,46	..	..	1929
..	..	1,86	..	6,92	..	..	1930

for a period of 15 months.
for a period of 16½ months.

H53CD

SUMMARY
OF
GENERAL BALANCE SHEETS
OF
INDIAN COMPANIES
FOR 1930.

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.	All-India Security.	Andhra.	Argus.
Date of close of 1930 Financial year.	31st Dec.	31st Dec.	31st Dec.	31st March
LIABILITIES.				
Capital paid up	<i>M</i>	26	41	62
<i>Funds—</i>				
Life Assurance fund	27	..	2,15	..
Other Insurance funds .. .. .	..	..	..	2
Profit and Loss account .. .. .	..	..	..	..
General reserve and other reserve funds .. .. .	..	..	..	..
Investment fluctuation account .. .. .	..	..	..	..
<i>Outstandings—</i>				
Life Assurance claims admitted or intimated but not paid	12	..	12	..
Other liabilities of Life Assurance fund ..	1	6	20	..
Liabilities of other insurance funds ..	..	..	..	..
Other sums owing by the company ..	..	..	..	1
Total ..	40	32	2,88	65
ASSETS.				
Mortgages on property in India .. .. .	..	..	..	..
Loans on policies within their surrender values.	..	..	2	..
Loans on stocks and shares, etc. .. .. .	..	..	..	..
Indian Government Securities	14	20	1,34	30
Port Trust Improvement and Municipal Securities, etc.	..	..	..	..
Shares in Indian companies .. .. .	..	..	..	..
Land and House property .. .. .	..	..	..	..
British, Colonial and Foreign Government Securities	8	..	..	..
Agents' balances, Outstanding premiums, Outstanding interest, etc.	..	1	26	..
Accrued interest .. .. .	..	..	..	..
Deposit, Cash and Stamps	18	1	1,15	2
Miscellaneous .. .. .	..	1	11	26
<i>Capital expenditure—</i>				
Preliminary and Organisation expenses, Deficits, etc.	..	9	..	7
Total ..	40	32	2,88	65

N.B.—*M* denotes Mutual Companies.

Insurance Companies for the year 1930.

[In thousands of rupees.]

Asian.	Asiatic.	Bengal Insurance.	Bengal Mercantile.	Bharat.	B. B. and C. I.	Bombay Life.	Bombay Mutual.
31st Dec.	31st Dec.	31st Dec.	30th June	31st Dec.	31st Dec.	31st Dec.	31st Dec.
2,04	3,38	1,26	12	2,43	M	72	M
18,11	3,07	2,28	54	1,12,71	2,70	28,00	12,96
..	..	..	..	6	..	..	..
..
55	..	3	..	..	..	1,07	2,14
24	4	..	10	6,39	..	..	..
1,10	32	26	48	3,60	4	2,01	95
39	54	12	4	6,91	1	1,13	56
..
..	59	..	30	78	..	..	..
22,43	7,94	3,95	1,58	1,32,88	2,75	32,93	16,61
48	73	2	..	..	..	1,42	..
2,97	43	40	2	6,39	..	3,02	1,58
1,33	..	..	..	20,91	..	..	..
4,98	1,59	1,25	41	21,84	2,18	12,63	7,04
2,63	50	..	..	2,73	47	9,27	6,50
1,82	..	..	1	33,60	..	..	..
6,14	43	1,15	..	20,91	..	2,53	..
..	1,05	..	..	1,07	..	1,35	..
1,49	38	13	35	6,17	2	1,12	35
22	..	1	2	46	5	36	23
16	76	77	43	1,02	3	99	32
21	56	22	..	17,78	..	24	59
..	1,51	..	34	..	..	..	..
22,43	7,94	3,95	1,58	1,32,88	2,75	32,93	16,61

Summary of Balance Sheets of Indian

Name of Company.	Bombay Widows'.	Bombay Zoroastrian.	British India General.	Burma Fire.
Date of close of 1930 Financial year.	31st Dec.	31st Dec.	31st Dec.	31st Aug.
LIABILITIES.				
Capital paid up	M	M	10,00	15,00
<i>Funds—</i>				
Life Assurance fund	2,56	3,66	..	..
Other Insurance funds .. .. .	..	..	15,53	43
Profit and Loss account .. .. .	..	..	14	2,15
General reserve and other reserve funds .. .. .	..	..	7	4,25
Investment fluctuation account .. .. .	..	1,14	60	1,00
<i>Outstandings—</i>				
Life Assurance claims admitted or intimated but not paid.	2	3	..	..
Other liabilities of Life Assurance fund .. .. .	..	4	..	..
Liabilities of other insurance funds .. .. .	..	..	4,04	..
Other sums owing by the company .. .. .	..	..	23	1,40
Total ..	2,58	4,87	30,61	24,28
ASSETS.				
Mortgages on property in India .. .. .	..	..	..	..
Loans on policies within their surrender values.	..	12	..	..
Loans on stocks and shares, etc. .. .. .	..	..	..	9,30
Indian Government Securities	1,70	2,86	11,59	12,30
Port Trust Improvement and Municipal Securities, etc.	80	1,76	2,55	..
Shares in Indian companies .. .. .	..	..	1,09	..
Land and House property .. .. .	..	..	..	..
British, Colonial and Foreign Government Securities.	..	..	99	1,45
Agents' balances, Outstanding premiums, Outstanding interest, etc.	1	2	2,42	..
Accrued interest	4	..	15	..
Deposit, Cash and Stamps	3	11	20	1,14
Miscellaneous .. .. .	..	..	11,62	9
<i>Capital expenditure—</i>				
Preliminary and Organisation expenses, Deficits, etc.	..	..	..	..
Total ..	2,58	4,87	30,61	24,28

N.B.—M denotes Mutual Companies.

Insurance Companies for 1930—contd.

[In thousands of rupees.]

Calcutta Insurance.	Central.	Christian Mutual.	Clive.	Commonwealth.	Co-operative.	Crescent.	Donation Union.
31st Dec.	20th Sept.	31st Dec.	31st Dec.	30th April.	31st July.	31st March.	30th June.
1,72	M	M	50	47	50	1,47	M
1,57	..	4,51	..	..	8,35	27	1,63
..	..	2,91	11,56	..	..	2	..
..	..	..	1,07	..	..	..	..
..	..	41	7,78	..	1,31	..	..
23	..	..	84	2	75	..	..
13	1	10	..	2	23	16	..
17	37	2	..	4	16	3	5
..	..	..	1,06	..	..	27	..
..	..	66	14	..	..	..	..
3,82	38	8,61	22,95	55	11,30	2,22	1,68
22	..	64	..	..	..	..	..
7	..	31	..	..	32	1	..
..	..	2	..	..	..	..	..
2,38	18	4,82	17,38	21	5,21	75	23
..	..	..	98	..	..	..	..
9	..	..	3,38	..	1,59	1	..
..	..	85	..	..	31	..	..
..
17	2	3	26	5	..	55	..
1	..	13	24	..	8	2	..
24	2	1,66	17	12	3,79	37	1,41
12	5	15	54	11	..	26	4
62	11	..	..	6	..	25	..
3,82	38	8,61	22,95	55	11,30	2,22	1,68

Summary of Balance Sheets of Indian

Name of Company.	East and West.	East India.	Empire.	General.
Date of close of 1930 Financial year.	31st Dec.	31st May	28th Feb.	31st Dec.
LIABILITIES.				
Capital paid up	99	58	1,29	1,33
<i>Funds—</i>				
Life Assurance fund	4,26	..	3,23,98	28,95
Other Insurance funds .. .. .	..	..	2,66	..
Profit and Loss account .. .. .	..	..	..	..
General reserve and other reserve funds ..	18	..	12,70	37
Investment fluctuation account .. .. .	..	3	2,36	1,77
<i>Outstandings—</i>				
Life Assurance claims admitted or intimated but not paid.	12	..	11,59	1,98
Other liabilities of Life Assurance fund ..	23	2	1,69	1,07
Liabilities of other insurance funds .. .. .	..	..	..	..
Other sums owing by the company .. .. .	..	..	7	..
Total ..	5,78	63	3,56,34	35,47
ASSETS.				
Mortgages on property in India	1,70	..	..	19
Loans on policies within their surrender values.	37	..	41,29	1,08
Loans on stocks and shares, etc. .. .. .	..	..	..	..
Indian Government Securities	1,91	28	1,48,44	21,72
Port Trust Improvement and Municipal Securities, etc.	..	..	1,45,49	5,00
Shares in Indian companies	56	..	..	..
Land and House property	5	..	9,02	77
British, Colonial and Foreign Government Securities.	..	..	88	2,80
Agents' balances, Outstanding premiums, Outstanding interest, etc.	46	2	5,91	1,25
Accrued interest	5	..	2,56	36
Deposit, Cash and Stamps	62	6	1,99	1,08
Miscellaneous	6	..	76	32
<i>Capital expenditure—</i>				
Preliminary and Organisation expenses, Deficits, etc.	..	27	..	..
Total ..	5,78	63	3,56,34	35,47

N.B.—M denotes Mutual Companies.

Insurance Companies for 1930—contd.

[In thousands of rupees.]

Goan Mutual.	Grest India.	G. I. P. Ry. Employees.	Gujarat Zoroastrian.	Himalaya.	Hindu Mutual.	Hindustani Bima.	Hindusthan Co-operative.
31st Dec.	31st Dec.	31st March	7th Sep.	28th Feb.	31st Dec.	31st Dec.	30th April
<i>M</i>	23	<i>M</i>	<i>M</i>	4,91	<i>M</i>	88	4,53*
4,17	1	59	3,21	1,09	4,25	34	91,83
..
..
62	..	..	..	2	..	..	2,10
..	1	..	1,31	63	73	62	1,61
15	..	..	2	26	34	28	5,23
3	53	1	1	48	5	4	..
..
..	..	..	..	..	..	..	3,18
4,97	78	60	4,55	7,39	5,87	2,16	1,08,48
..	..	..	..	..	21	..	40,06
14	1	..	..	14	82	23	9,26
..
2,49	16	53	2,71	6,53	2,83	1,50	9,67
18	..	..	1,65	..	47	..	2,65
..	..	..	..	..	..	..	2,72
2,00	..	..	..	..	62	..	24,44
..
8	2	1	2	6	15	9	7,32
2	..	1	3	11	3	..	12
5	1	5	14	14	16	23	6,71
1	13	..	..	21	8	11	2,03
..	45	..	..	20	..	..	3,50†
4,97	78	60	4,55	7,39	5,87	2,16	1,08,48

* Includes Rs. 1,00,000—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.	Hukumchand.	Ideal.	India Equitable.	Indian Christian.
Date of close of 1920 Financial year.	31st Dec.	30th June	31st Dec.	31st Dec.
LIABILITIES.				
Capital paid up	10,00	3,48	55	M
<i>Funds—</i>				
Life Assurance fund .. .. .	.. .. .	21	11,42	53
Other Insurance funds	93	..	..	..
Profit and Loss account	23	..	..	..
General reserve and other reserve funds .. .. .	..	7	..	..
Investment fluctuation account .. .. .	..	9	77	12
<i>Outstandings—</i>				
Life Assurance claims admitted or intimated but not paid .. .. .	..	5	25	5
Other liabilities of Life Assurance fund .. .. .	..	7	7	..
Liabilities of other insurance funds	9	..	..	..
Other sums owing by the company	59	14	4	..
Total	11,84	4,11	23,16	75
ASSETS.				
Mortgages on property in India .. .. .	..	2,31	3,01	..
Loans on policies within their surrender values .. .. .	..	1	1,09	8
Loans on stocks and shares, etc. .. .. .	..	..	..	..
Indian Government Securities	6,81	68	3,96	32
Port Trust Improvement and Municipal Securities, etc. .. .. .	..	..	1,34	19
Shares in Indian companies .. .. .	..	..	1,11	..
Land and House property .. .. .	..	..	28	..
British, Colonial and Foreign Government Securities .. .. .	..	..	..	..
Agents' balances, Outstanding premiums, Outstanding interest, etc.	52	46	1,30	7
Accrued interest .. .. .	..	..	..	..
Deposit, Cash and Stamps	3	2	87	9
Miscellaneous	4,48	14	36	..
<i>Capital expenditure—</i>				
Preliminary and Organisation expenses, Deficits, etc. .. .. .	..	49	15	..
Total	11,84	4,11	13,16	75

N.B.—M denotes Mutual Companies.

Insurance Companies for 1930—contd.

[In thousands of rupees.]

Indian Guaratee.	Indian Mercantile.	Indian Mutual.	Indian of Karachi.	Indian Ordnance.	Industrial and Prudential.	Jupiter.	Lakshmi.
31st Dec.	31st Dec.	31st Dec.	31st May	31st May	31st Dec.	30th June	30th April
1,00	4,23	M	1,45	M	2,19	23,75	1,01
..	..	62	58,06	3,28	24,64	70	15,01
11	2,25	..	..	..	..	11,40	..
1,29	76	..	40	..	..	1,25	..
..	3,15	..	5,83	..	1,17	45	2
11	..	..	1,74	..	1,40	63	..
..	..	4	1,59	2	1,24	4	47
..	..	2	61	9	38	16	31
3	..	..	..	..	..	5,75	..
2	47	..	17,45	..	..	1,19	..
2,56	10,86	68	87,13	3,39	31,02	45,31	16,82
..	..	..	1,36	..	1,74	..	5,00
..	..	..	3,06	..	2,03	..	25
..	..	..	10	..	..	..	..
2,43	5,29	49	60,71	3,29	8,06	16,20	7,45
..	4,54	..	4,18	..	16,29	46	..
1	1	..	..	..	9	1	..
..	..	..	6,61	..	..	..	50
..	..	..	..	..	1,00	17,05	..
2	37	..	79	..	32	7,35	1,31
4	3	5	78	4	36	45	5
6	55	12	32	6	1,01	2,90	1,77
..	7	2	22	..	10	89	4
..
2,56	10,86	68	87,13	3,39	31,02	45,31	16,82

Summary of Balance Sheets of Indian

Name of Company.	Light of Asia.	Madras Accident.	Mangalore.	Millowners' Mutual.
Date of close of 1930 Financial year.	31st Dec.	31st March	31st Dec.	30th June
LIABILITIES.				
Capital paid up	59	5	M	M
<i>Funds—</i>				
Life Assurance fund	22	..	8,11	..
Other Insurance funds .. .. .	..	11	..	..
Profit and Loss account .. .. .	..	5	..	12
General reserve and other reserve funds .. .. .	..	..	11	2,87
Investment fluctuation account	15	..	60	..
<i>Outstandings—</i>				
Life Assurance claims admitted or intimated but not paid.	17	..	10	..
Other liabilities of Life Assurance fund	5	..	5	..
Liabilities of other insurance funds .. .. .	..	..	..	10
Other sums owing by the company .. .. .	..	..	..	54
Total	1,18	21	5,97	3,61
ASSETS.				
Mortgages on property in India .. .. .	..	..	2,80	..
Loans on policies within their surrender values.	7	..	..	..
Loans on stocks and shares, etc.	16	..	..	..
Indian Government Securities	72	..	1,87	2,75
Port Trust Improvement and Municipal Securities, etc.	..	..	..	..
Shares in Indian companies .. .. .	..	..	..	..
Land and House property .. .. .	..	..	35	..
British, Colonial and Foreign Government Securities.	..	..	5	..
Agents' balances, Outstanding premiums, Outstanding interest, etc.	10	..	16	9
Accrued interest	1	..	14	5
Deposit, Cash and Stamps	4	9	59	72
Miscellaneous	2	..	1	2
<i>Capital expenditure—</i>				
Preliminary and Organisation expenses, Deficits, etc.	6	..	..	..
Total	1,18	21	5,97	3,61

N.B.—M denotes Mutual Companies.

Insurance Companies for 1930—contd

[In thousands of rupees.]

Modern.	Nagpur Pioneer.	National.	National Indian.	New India.	Oriental.	Parsee Zoroastrian.	People's.
31st May.	31st Dec.	31st Dec.	31st Dec.	31st March	31st Dec.	31st March	31st Dec.
52	65	1,00	1,00	71,21	4,50	M	33
2	1,50	1,45,88	37,00	31	10,00,96	67	13
..	..	19	..	55,47	..	..	..
..	..	33	..	6,76	..	..	..
..	11	3,44	..	3,95	6,29	..	17
..	..	12	..	5,70	25,00	5	..
3	4	6,83	2,22	6	32,31	7	12
2	9	3,53	64	19	11,81	..	21
..	..	15	..	8,85	..	..	..
..	..	..	..	415	..	..	..
59	2,89	1,61,47	40,86	1,56,65	10,80,87	79	1,46
..	..	18,62	12,20	..	..	..	1
2	10	19,78	4,31	..	1,07,90	..	1
..
32	1,36	37,83	14,11	78,12	4,64,48	50	50
..	..	42,31	4,90	6,62	1,21,62	21	..
..	..	19,44	2,52	6,75	..	..	..
..	22	15,36	..	..	40,46	..	..
..	..	..	..	25,75	2,91,61	..	..
9	8	3,44	1,52	16,94	22,45	2	19
..	..	1,93	79	2,27	15,66	1	..
16	36	2,12	51	15,36	12,81	5	12
..	21	94	..	4,84	3,88	..	36
..	6	..	..	..	..	..	27
59	2,89	1,61,47	40,86	1,56,65	10,80,87	79	1,46

Summary of Balance Sheets of Indian

Name of Company.	Popular.	Protector.	Punjab Mutual.	Recha-bites.
Date of close of 1930 Financial year.	23rd Dec.	31st Jan.	31st March	31st Dec.
LIABILITIES.				
Capital paid up	22	30	M	M
<i>Funds—</i>				
Life Assurance fund	4	..	3,77	11
Other Insurance funds .. .. .	..	60	..	23
Profit and Loss account .. .. .	..	79	..	..
General reserve and other reserve funds .. .. .	..	..	27	..
Investment fluctuation account .. .. .	..	..	46	..
<i>Outstandings—</i>				
Life Assurance claims admitted or intimated but not paid.	2	..	1,61	..
Other liabilities of Life Assurance fund .. .. .	..	..	65	..
Liabilities of other insurance funds .. .. .	..	10	..	..
Other sums owing by the company .. .. .	..	..	..	..
Total	28	1,79	6,76	24
ASSETS.				
Mortgages on property in India .. .. .	..	..	..	..
Loans on policies within their surrender values.	..	..	..	..
Loans on stocks and shares, etc.	..	..	..	..
Indian Government Securities	21	67	4,92	24
Port Trust Improvement and Municipal Securities, etc.	..	..	30	..
Shares in Indian companies .. .. .	..	..	..	..
Land and House property .. .. .	..	..	57	..
British, Colonial and Foreign Government Securities.	..	..	..	..
Agents' balances, Outstanding premiums, Outstanding interest, etc.	1	7	3	..
Accrued interest	1	1	5	2
Deposit, Cash and Stamps	4	1,04	86	7
Miscellaneous .. .. .	..	..	3	1
<i>Capital expenditure—</i>				
Preliminary and Organisation expenses, Deficits, etc.	1	..	..	..
Total	28	1,79	6,76	24

N.B.—M denotes Mutual Companies.

Insurance Companies for 1930—contd.

[In thousands of rupees.]

Shree.	Simla Mutual.	Sind Hindu.	South Indian.	Star.	Tinnevelly Diocesan.	Triton.	Tropical.
30th June	31st Dec.	31st March	31st Dec.	31st Dec.	31st Dec.	31st Dec.	31st Dec.
67	M	M	38	34	M	5,75	73
8	1,05	..	..	4	2,09	..	30
..	..	..	..	..	..	1,00	..
..	..	..	..	..	..	3,16	..
..	..	8,55	..	..	5	31,25	..
..	..	1,23	..	9	62	3,00	..
6	..	1,41	..	4	1	..	29
5	..	31	22	10	..	..	32
..	..	3,27	..	..	..	26	..
..	..	..	..	..	..	6,02	..
86	1,05	14,77	60	61	2,77	50,38	1,55
..	..	..	..	1	..	..	..
2	..	6	..	..	..	..	..
..
49	97	11,53	18	25	1,35	42,14	49
..	..	15	..	..	1,40	..	..
..	..	..	..	..	..	1	..
..	..	3	..	..	..	..	..
..	..	..	..	..	..	4,36	..
23	..	1,50	2	10	..	1,65	29
1	1	18	..	..	..	55	..
2	7	1,27	9	13	2	1,63	29
3	..	5	2	5	..	1	9
6	..	..	36	7	..	..	33
86	1,05	14,77	60	61	2,77	50,38	1,55

Summary of Balance Sheets of Indian

Name of Company.	Unique	United India.	Universal.
Date of close of 1930 Financial year.	31st May	31st Dec.	31st Dec.
LIABILITIES.			
Capital paid up	1,09	77	6,35
<i>Funds—</i>			
Life Assurance fund	3,73	35,57	..
Other Insurance funds .. .. .	..	..	3,18
Profit and Loss account .. .. .	..	..	2
General reserve and other reserve funds ..	1	41	90
Investment fluctuation account	15	1,90	10
<i>Outstandings—</i>			
Life Assurance claims admitted or intimated but not paid.	32	1,21	..
Other liabilities of Life Assurance fund ..	16	76	..
Liabilities of other insurance funds .. .. .	..	..	37
Other sums owing by the company	10	..	51
Total ..	5,56	40,62	10,53
ASSETS.			
Mortgages on property in India	1,01	1,07	..
Loans on policies within their surrender values.	30	3,28	..
Loans on stocks and shares, etc. .. .. .	..	..	..
Indian Government Securities	1,36	26,06	5,03
Port Trust Improvement and Municipal Securities, etc.	..	1,21	10
Shares in Indian companies .. .. .	..	41	1
Land and House property	15	1,16	1,10
British, Colonial and Foreign Government Securities.	..	4,19	..
Agents' balances, Outstanding premiums, Outstanding interest, etc.	1,20	45	2,88
Accrued interest .. .. .	..	51	9
Deposit, Cash and Stamps	8	2,04	50
Miscellaneous	54	24	77
<i>Capital expenditure—</i>			
Preliminary and Organisation expenses, Deficits, etc.	92	..	..
Total ..	5,56	40,62	10,53

N. B.—M denotes Mutual Companies.

Insurance Companies for 1930—concl'd.

[In thousands of rupees.]

Venus.	Vulcan.	Wesleyan.	Western India.	Zenith.	TOTAL
31st March	31st Dec.	31st Dec.	31st Dec.	31st Dec.	
1,34	15,99	M	68	50	2,18,76
6	..	2,06	23,18	6,02	20,53,40
3	9,41	..	..	..	1,17,15
..	1,19	..	..	..	19,65
..	18	..	3,87	8	1,06,80
..	1,00	..	1,50	..	66,95
5	..	..	72	45	81,46
13	..	..	1,50	26	37,77
26	34	..	..	..	24,94
71	2,13	..	..	..	41,52
2,58	30,24	2,06	31,45	8,21	27,68,40
..	..	..	5	..	94,86
2	..	..	2,41	44	2,15,14
..	..	..	..	..	31,82
39	16,62	1,89	26,58	3,80	11,84,69
..	2,68	..	..	1,01	3,92,84
..	1	..	..	..	74,95
..	1,50	..	21	..	1,37,75
..	3,47	..	..	2,11	3,59,26
78	3,36	..	65	24	1,00,35
..	27	3	16	10	9,97
1	1,23	14	92	20	77,67
38	1,10	..	44	25	57,84
1,00	..	..	..	6	11,26
2,58	30,24	2,06	31,45	8,21	27,68,40

Date	Description	Debit	Credit	Balance
1901				
1902				
1903				
1904				
1905				
1906				
1907				
1908				
1909				
1910				
1911				
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2000				

SUMMARY
OF
CAPITAL OF *INDIAN* PROPRIETARY
COMPANIES TRANSACTING LIFE
ASSURANCE BUSINESS ONLY
AND
RATES OF DIVIDEND DECLARED DURING THE
PAST 10 YEARS.

Summary of capital of Indian Life Assurance

Capital.			Name of Company.	Number of years prior to 1931.
Nominal.	Subscribed.	Paid-up.		
10,00,000	6,09,000	4,50,000	Oriental	57
4,00,000	4,00,000	1,45,000	Indian of Karachi	39
10,00,000	5,15,000	1,28,750	Empire of India	35
10,00,000	10,00,000	2,43,100	Bharat	35
10,00,000	10,00,000	1,00,000	National	25
10,00,000	10,00,000	1,00,000	National Indian	25
5,00,000	2,50,000	50,000	Co-operative	25
2,00,000	77,350	77,350	United India	25
1,00,00,000	18,42,000	4,52,645	Hindusthan Co-operative	24
10,00,000	3,58,900	71,780	Bombay Life	23
10,00,000	3,25,825	54,615	India Equitable	23
5,00,000	4,65,325	1,33,325	General	23
1,00,000	20,900	11,897	Bengal Mercantile	21
50,00,000	10,18,075	2,03,615	Asian	20
5,00,000	1,26,640	1,08,885	Unique	19
5,00,000	5,00,000	3,37,870	Asiatic	18
50,00,000	2,22,000	98,615	East and West	18
25,00,000	18,22,500	2,18,700	Industrial and Prudential	18
5,00,000	59,500	59,500	Light of Asia	18
5,00,000	1,35,500	67,750	Western India	18
10,00,000	2,63,100	88,230	Hindustani Bima	17
1,00,000	1,00,000	50,000	Zenith	17
1,00,000	67,300	67,300	Shree	14
15,00,00,000	4,90,621	4,90,621	Himalaya	14
42,50,000	1,64,360	53,407	Modern	12
98,74,425	1,25,575	1,25,575	Bengal Insurance	11
10,00,000	2,07,650	1,33,849	Venus	11
10,00,000	93,450	65,045	Nagpur Pioneer	11
10,00,000	2,49,800	1,72,346	Calcutta Insurance	10
10,00,000	10,00,000	1,01,000	Lakshmi	10
10,00,000	2,04,300	40,049	Andhra	10
10,00,000	4,82,800	3,48,090	Ideal	10
10,00,000	8,26,200	83,190	People's	10
10,00,000	3,78,100	72,941	Tropical	10
10,00,000	2,19,700	33,670	Star	10
10,00,000	71,300	26,030	All India Security	10
5,00,000	95,650	47,265	Commonwealth	10
5,00,000	1,40,180	58,207	East India	10
10,00,000	1,27,200	23,010	Great India	10
10,00,000	1,14,650	21,805	Popular	10
10,00,000	1,14,750	38,075	South India	10

**PARTICULARS OF LIFE ASSURANCE
POLICIES**

OF

**INDIAN COMPANIES WHICH LAPSED
DURING 1930.**

Particulars relating to Life Assurance policies of Indian

[In thousands of rupees.]

Name of Company	Total sums assured under policies lapsed during 1930.	Sums assured under policies lapsed during 1930 classified according to the year in which the policies were issued.			
		1930	1929	1928	Earlier years.
All India Security	47*	47	..	..	..
Andhra	9,71	2,32	6,68	40	31
Argus	11	..	8	3	..
Asian	20,08	4,81	10,49	3,05	1,73
Asiatic	7,24	2,41	3,56	79	48
Bengal Insurance	3,66	45	2,48	43	30
Bengal Mercantile	4,58	1,73	1,87	76	22
Bharat	51,94	11,38	31,92	4,98	3,66
B. B. & C. I. Ry. Zoroan	6	..	..	..	6
Bombay Life	35,34	5,20	16,55	7,53	6,06
Bombay Mutual	17,17	6,86	7,92	1,64	75
Bombay Zoroastrian	27	2	8	4	13
Calcutta Insurance	4,73	1,31	2,10	68	64
Central	17†	17	..	..	..
Christian Mutual	87	22	43	8	14
Commonwealth	92	92	..	..	..
Co-operative	84	37	41	21	-15
Crescent	2,25	1,45	59	11	10
East and West	5,45	1,32	3,00	38	75
East India	27‡	27	..	..	..
Empire of India	37,44	2	12,85	12,89	11,68
General	34,04	7,53	16,42	6,65	3,44
Goan Mutual	5	..	1	-1	5
Great India	1,67	1,67	..	..	..
Gujarat Zoroastrian	1	..	..	..	1
Himalaya	5,24	56	3,04	90	74
Hindu Mutual	3,30	97	1,59	20	54
Hindustani Bima	47	2	11	16	18
Hindusthan Co-operative	23,78	1,85	7,72	5,35	8,86

*Figures relate to a period of 14 months.

†Figures relate to a period of 20 months.

‡Figures relate to a period of 24 months.

Companies which lapsed during the financial year ending in 1930.

[In thousands of rupees.]

Name of Company.	Total sums assured under policies lapsed during 1930.	Sums assured under policies lapsed during 1930 classified according to the year in which the policies were issued.			
		1930	1929	1928	Earlier years.
Ideal	2,57*	58	1,04	17	78
India Equitable	5,56	..	5,73	92	— 1,09
Indian Mutual	3,08	76	1,34	64	34
Indian of Karachi	2,03	21	56	59	67
Indian Ordnance	3	..	..	1	2
Industrial & Prudential	10,08	3,80	1,70	81	3,77
Jupiter	4,09	1,13	2,96	..	..
Lakshmi	30,96	7,25	17,07	3,89	2,75
Light of Asia	1,18	38	59	7	14
Mangalore	9	..	1	1	7
Modern	†1,33	1,30	3	..	..
Nagpur Pioneer	3,23	1,28	1,47	24	24
National	65,95	16	21,02	20,01	24,76
National Indian	13,07	1,13	6,07	3,05	2,82
New India	3,40	3,40	..	..	..
Oriental	1,97,92	5,69	99,38	39,72	53,13
People's	8,55	2,92	4,01	1,60	2
Popular	14	14	..	..	..
Rechabites	6	..	..	2	4
Shree	3,21	73	1,35	77	36
Simla Mutual	4	..	1	..	3
South India	38†	38	..	..	..
Star	6,47	1,60	4,87	..	..
Tropical	15,32	2,84	10,24	2,24	..
Unique	5,68	1,92	2,56	51	69
United India	17,49	5,96	6,87	2,37	2,29
Venus	3,93	1,00	2,56	14	23
Western India	7,28	3,15	3,09	92	12
Zenith	11,91	2,76	5,65	2,37	1,13
TOTAL	6,97,16	1,04,77	3,30,08	1,28,32	1,33,99

* Figures relate to a period of 9½ months.

† Figures relate to a period of 15 months.

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‡ Figures relate to a period of 14 months.

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SUMMARY

OF THE LATEST

VALUATION STATEMENTS OF INDIAN LIFE ASSURANCE COMPANIES.

Summary of Valuations of

Name of Company.	Andhra.	Asian.	Asiatic.	Bengal Insurance.
Name of Actuary ..	G. S. Marathey	G. S. Marathey.	G. S. Marathey.	J. C. Sen.
Date of valuation ..	31 Dec. 1929.	31 Dec. 1928.	31 Dec. 1926.	31 Dec. 1929.
No. of years in period.	4	3	5	5
<i>Basis of valuation—</i>				
Mortality table ..	<i>Whole life—HM with 6 years rating up.</i> <i>Endowment Assurance—HM with 5 years rating up.</i>	<i>Whole life—HM with 6 years rating up.</i> <i>Endowment Assurance—HM with 5 years rating up.</i>	<i>Whole life—HM with 6 years rating up.</i> <i>Endowment Assurance—HM with 5 years rating up.</i>	} OM with 5 years rating up.
Rate of interest ..	4½ per cent	5 per cent.	4½ per cent.	
Percentage of premiums reserved—				
With profits ..	18	17	} 17	23
Without profits ..	15	14		17.5
<i>Business in force—</i>				
Number of policies ..	2,034	5,636	1,217	1,117
Sums assured and bonuses Rs.	33,00,500	99,84,827	18,56,000	18,70,835
Office yearly premiums Rs.	1,77,224	5,26,947	1,02,504	1,21,345
Life Assurance fund Rs.	1,17,204	12,50,113	1,03,030	1,87,483
<i>Result of valuation*</i>				
Allocation of surplus—				
Among policyholders Rs.	13,349	73,564	..	Rs. 93,544 Deficit
Among shareholders Rs.	11,119	12,726	..	
To reserve funds or carried forward Rs.	8,244	7,824	3,013	
Simple reversionary bonus per cent. per annum.	1	1 Whole life. 9/15 Endowment Assurance.	..	..
Paid-up Capital less capital expenditure. Rs.	3,110	2,03,615	2,50,113	1,25,575

Indian Life Offices.

Bengal Mercantile.	Bharat.	B. B. & C. I. Zoroastrian.	Bombay Life.	Bombay Mutual.
J. C. Sen. 30 June 1929.	J. Bacon. 31 Dec. 1928.	L. S. Vaidyanathan. 31 Dec. 1927.	G. S. Marathey. 31 Dec. 1930.	G. S. Marathey. 31 Dec. 1926.
5	5	5	5	3
OM with 5 years rating up.	Whole life—OM with 10 years rating up. Endowment Assurance—OM with 6 years rating up.	OM (5) with 4 years rating up.	Whole life—HM with 7 years rating up. Endowment Assurance—HM with 6 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.	5 per cent.	4½ per cent.
15·5	28·2	10	25	25
14·2	18·9		16	
1,052	24,800	667	12,354	2,387
12,27,175	5,13,81,493 and 18,425 p. a.	6,01,378	2,06,78,725	41,05,149
65,590	25,66,189	18,720	10,00,476	2,18,287
24,755	87,37,650	2,46,575	28,00,790	7,97,878
Rs. 66,146 Deficits Further capital to be called up.	10,41,310	..	39,479	93,886
	94,007	..	2,61,501	..
	95,376	1,13,334	1,29,598	42,128
..	2½ Whole life. 2½ Endowment Assurance.	..	2 Whole life. 1½ Other Classes.	2 Whole life. 1½ Endowment Assurance.
Nil	1,60,000	..	71,780	..

Summary of Valuations of

Name of Company.	Bombay Widows'.	Bombay Zoroastrian.	Calcutta Insurance.	Christian Mutual.	
Name of Actuary	L. S. Vaidyanathan.	G. S. Marathey	J. C. Sen.	G. S. Marathey.	
Date of valuation	31 Dec. 1930.	31 Dec 1925.	31st Dec. 1930.	31 Dec. 1929.	
No. of years in period.	5	5	5	5	
<i>Basis of valuation—</i>					
Mortality table	<i>For subscribers—</i> HM with 4 years rating up. <i>For pensioners—</i> HM with 2 years rating up.	American Tropical	OM ⁽⁵⁾ with 5 years rating up.	HM with 5 years rating up.	
Rate of interest	5 per cent.	4½ per cent.	4½ per cent.	½ per cent.	
Percentage of premiums reserved :—					
With profits	} 7 per cent. of pensions and 13 per cent. of premiums.	17·5	23·3	} 25	
Without profits			15·5		
<i>Business in force—</i>					
Number of policies	302	1,481	1,596	1,472	
Sums assured and bonuses Rs.	49,056 p. a.	15,66,336	24,46,667	14,85,060 and 25,320 p. a.	
Office yearly premiums Rs.	13,951	54,445	1,44,594	80,312	
Life Assurance fund Rs.	2,31,865	2,46,613	1,56,991	4,20,482	
<i>Result of valuation.</i>	<i>Allocation of surplus—</i>				
	Among policyholders Rs.	9,522	46,064
	Among shareholders Rs.	1,058	..
	To reserve funds or carried forward. Rs.	61	14,209	5,016	1,067
Simple reversionary bonus per cent. per annum.	..	..	½	1½
Paid up Capital less capital expenditure. Rs.	..	..	1,72,346	..

Indian Life Offices—contd.

Co-operative.	Crescent.	East and West.	Empire of India.	General.
J. H. Robertson. 29 July 1929.	G. S. Marathey. 31 Mar. 1928.	G. S. Marathey. 31 Dec. 1928.	W. G. Barrett. 28 Feb. 1927.	G. S. Marathey. 31 Dec. 1930.
3	5	5	5	4
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.	OM with 5 years rating up.	HM with 5 years rating up.
4 per cent.	4½ per cent	5 per cent.	3½ per cent.	5 per cent.
18	22·5 17·5	19 16	23·2 15·2	22·5 17
1,485	248	1,745	44,658	12,520
31,40,518	4,37,100	28,41,610	7,90,38,977 and 4,137 p. a.	1,95,09,789
1,41,349	20,772	1,65,421	39,42,164	10,47,737
7,43,065	7,562	2,95,549	2,79,12,794	28,04,940
..	..	5,633	23,78,964	3,23,384
6,937	..	6,256	2,64,329	37,030
10,492	640	1,248	11,23,296	39,891
..	..	1 Whole life. ¾ Endowment Assurance.	1½ Whole life. 1¼ Endowment Assurance.	2¼ Whole life. 1¼ Endowment Assurance.
50,000	1,32,084	95,015	1,03,000	1,33,325

Summary of Valuations of

Name of Company.	Goan Mutual.	G. I. P. Ry. Employees.	Gujarat Zoroastrian.	Himalya.
Name of Actuary ..	Douglas Forrest and L. S. Vaidyanathan.	G. S. Marathey.	D. C. Fraser.	J. C. Sen.
Date of valuation ..	31 Dec. 1926.	31 March 1930.	7 Sep. 1929.	28 Feb. 1930.
No. of years in period ..	5	5	5	5
<i>Basis of valuation—</i>				
Mortality table ..	OM(5) with 6 years rating up.	HM with 5 years rating up.	OM with 4 years rating up.	OM with 5 years rating up
Rate of interest ..	4 per cent.	4½ per cent.	4 per cent.	4½ per cent.
Percentage of premiums reserved—				
With profits ..	} 20	} 20	} 15	} 24·5
Without profits ..					17·1
<i>Business in force—</i>				
Number of policies ..	1,051	505	644	1,826
Sums assured and bonuses Rs.	10,02,271	4,25,625	4,54,834	26,41,989
Office yearly premiums Rs.	42,308	16,789	18,570	1,37,862
Life Assurance fund Rs.	3,87,184	59,446	3,20,089	1,09,416
<i>Result of valuation.</i>				
Allocation of surplus—				
Among policyholders Rs.	13,293	7,940	20,905	Rs. 2,08,228 Deficit.
Among shareholders Rs.	..	..	..
To reserve funds or carried forward. Rs.	2,558	37,435	30,924	
Simple reversionary bonus per cent. per annum.	½	1½	Special Method.	..
Paid up Capital less capital expenditure. Rs.	..	..	..	4,90,621

Indian Life Offices—contd.

Hindu Mutual.	Hindustani Bima.	Hindusthan Co-operative.	
J. C. Sen. 31 March 1926.	L. E. Clinton. 31 Dec. 1927.	L. E. Clinton. 30 April 1927.	
3	5	5	
OM with 6 years rating up.	OM with 6 years rating up.	Whole life—OM with 10 years rating up. Endowment Assurance— OM with 3 years rating up.	
4½ per cent.	4 per cent.	Ordinary policies.	Combined investment policies.
		4½ per cent.	6 per cent.
		28·2	..
10	20	15	..
1,659	477	17,298	418
19,21,472	8,56,557	2,82,68,857	4,18,200
85,730	47,217	13,74,414	189
3,72,516	60,274	69,47,874	271
..	Rs. 1,16,317 Deficit. Further capital to be called up.	9,14,228	Rs. 2,78,213 Deficit.
..		..	
539		35,971	
..	-	1½ Whole life. 2 Endowment Assurance.	..
..	74,030	8,04,518	

Summary of Valuations of

Name of Company.	India Equitable.	Indian Mutual.	Indian of Karachi.	Indian Ordinance.	
Name of Actuary	J. C. Sen.	K. B. Madhava.	G. S. Marathey.	Douglas Forrest and L. S. Vaidyanathan.	
Date of valuation	31 Dec. 1929.	31 Dec. 1930.	31 May 1927.	31 May 1930.	
No. of years in period ..	3	3	5	5	
<i>Basis of valuation—</i>					
Mortality table	OM ⁽⁵⁾ with 5 years rating up.	O (,) with 6 years rating up.	OM ⁽⁵⁾ with 5 years rating up.	HM	
Rate of interest	4½ per cent.	4 per cent.	3 per cent.	4½ per cent.	
Percentage of premiums reserved—					
With profits	28·2	17	17·5	12	
Without profits	10·8	10			
<i>Business in force—</i>					
Number of policies	3,498	1,234	6,301	813	
Sums assured and bonuses Rs.	58,14,940	14,17,373	1,45,10,360	13,00,800	
Office yearly premiums Rs.	3,04,532	72,246	5,85,302	19,512	
Life Assurance fund Rs.	10,48,171	62,282	45,12,839	3,28,305	
Result of valuation.	Allocation of surplus—				
	Among policy holders Rs.	94,014	9,129	5,79,200	31,458
	Among shareholders Rs.	10,446	..	30,484	..
	To reserve funds or carried forward. Rs.	55,438	9,965	65,861	22,523
Simple reversionary bonus per cent. per annum.	1½	1½ Whole life. 1 Endowment Assurance.	2 Whole life. 1½ Endowment Assurance.	Addition of Rs. 50 to sum assured for each completed quinquennium.	
Paid-up Capital less capital expenditure .. Rs.	42,125	..	1,45,000	..	

Indian Life Offices—contd.

Industrial and Prudential.	Lakshmi.	Light of Asia.	Mangalore.	Modern.
G. S. Marathey. 31 Dec. 1927.	G. S. Marathey. 30 April 1928.	H. L. Humphreys. 31 Dec. 1928.	Douglas Forrest and L. S. Vaidyanathan. 31 Dec. 1928.	G. S. Marathey. 31 March 1926.
5	4	5	5	5
HM with 6 years rating up.	Whole life— HM with 6 years rating up. Endowment Assurance— HM with 5 years rating up.	OM ^(a) 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.
4½ per cent.	4½ per cent.	4½ per cent.	4½ per cent.	4½ per cent.
22.5	20	23.2	} 20	20
15	15	18.3		
4,418	6,048	342	4,868	215
88,19,603	1,15,83,172	4,49,430	14,29,518	3,56,370
5,07,804	6,44,815	27,268	42,902	14,687
14,69,408	5,28,686	36,514	4,51,811	-51,247
1,88,279	95,052	Rs. 48,640 Deficit.	45,005	Rs. 81,978 Deficit.
56,953	12,569		..	
1,14,627	18,064		..	
1½ Whole life. 1½ Endowment Assurance.	1½ Whole life. 1 Endowment Assurance.	..	3 Old scheme. 1½ New scheme.	..
2,22,022	1,01,000	41,500 Additional capital of Rs. 10,000 paid up after the date of valuation.	..	74,143 Further capital call- up.

Summary of Valuations of

Name of Company.	Nagpur Pioneer.	National.	National Indian.	
Name of Actuary	G. S. Marathey.	H. L. Humphreys.	Victor A. Burrows.	
Date of valuation	31 Dec. 1926.	31 Dec. 1930.	31 Dec. 1929.	
No. of years in period ..	5	5	5	
<i>Basis of valuation—</i>				
Mortality table	Whole life—HM with 6 years rating up. Endowment Assurance—HM with 5 years rating up.	OM ⁽²⁾ with 5 years rating up.	OM with 6 years rating up.	
Rate of interest	5 per cent.	4 per cent.	4½ per cent.	
Percentage of premiums reserved:—				
With profit	22	20·5	25	
Without profit	18	16·7	17·5	
<i>Business in force—</i>				
Number of policies	699	33,220	9,357	
Suma assured and bonuses Rs.	8,62,731	6,55,70,916	1,46,18,871	
Office yearly premiums Rs.	52,864	32,79,170	7,64,586	
Life Assurance fund Rs.	83,949	1,45,87,932	33,94,647	
Result of valuation.	Allocation of surplus—			
	Among policyholders Rs.	3,853	14,70,296	2,30,436
	Among shareholders Rs.	..	75,937	25,604
	To reserve funds or carried forward Rs.	7,008	30,824	21,895
Simple reversionary bonus per cent. per annum	½	1½ Whole life. 1 Endowment Assurance.	1	
Paid-up Capital less capital expenditure Rs.	52,453	1,00,000	1,00,000	

Indian Life Offices—contd.

Oriental.	Parsee Zoroastrian.	Post Office.	Rechabites. (Both Life and Sickness Branches.)	Shree.
Hugh W. Brown. 31 Dec. 1930.	G. S. Marathey. 31 Mar. 1927.	H. G. W. Meikle. 31 Mar. 1927.	G. S. Marathey. 31 Dec. 1929.	G. S. Marathey. 30 June 1929.
3	3	5	5	5
OM (*) with 7 years rating up.	HM with 5 years rat- ing up.	Special	Manchester Unity ex- perience 1893-97.	Whole life—HM with 6 years rating up. Endowment Assu- rance—HM with 5 years rating up.
3½ per cent.	4½ per cent.	3½ per cent.	4 per cent.	5 per cent.
22·3	} 25	16·3	25	17·5
10·6				
1,78,377	331	53,667	92	560
38,09,25,408 and 31,717 p. a. 1,87,79,964	1,69,000 4,014	10,51,46,389 and 86,708 p. a. 43,75,632	50,869 & 763 sickness benefit. 3,670	7,88,293 43,500
10,00,96,337	59,278	2,93,80,800	36,240	49
1,04,66,320	9,251	21,00,000	..	Rs. 18,983 Deficit
9,75,000	..	..	..
1,82,223	3,555	19,43,394	458	
2½ Whole life. 2 Endowment Assu- rance.	Bonus allotted on special plan.	1·44 Whole life. ·96 Endowment Assurance.	..	..
4,50,000	..	..	..	64,794

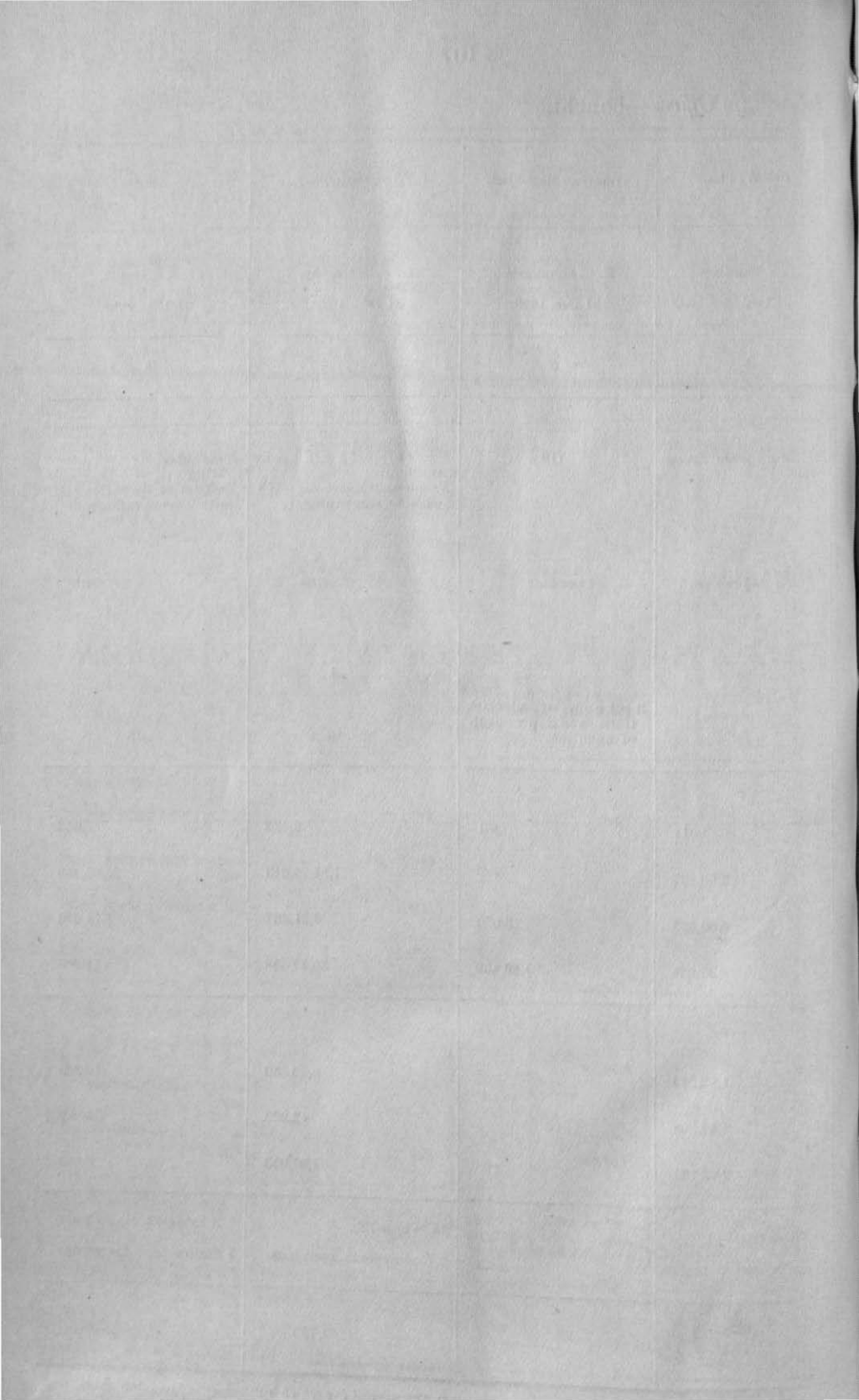
Summary of Valuations of

Name of Company.	Simla Mutual.	Tinnevely.	Unique.	
Name of Actuary	N. Mukerji.	G. S. Marathey.	E. B. Nathan.	
Date of valuation	31 Dec. 1929.	31 Dec. 1926.	31 May 1927.	
No. of years in period ..	5	5	5	
<i>Basis of valuation—</i>				
Mortality table	OM ⁽⁵⁾ with 7 years rating up.	Special.	OM with 6 years rating up.	
Rate of interest	4 per cent.	4 per cent.	4 per cent.	
Percentage of premiums reserved—				
With profit	} 25	5 of subscriptions plus 5 of pensions now payable.	23.8	
Without profit			6.9	
<i>Business in force—</i>				
Number of policies	347	345	1,221	
Sums assured and bonuses Rs.	3,47,000	19,794	17,68,879	
Office yearly premiums Rs.	11,034	2,597	99,370	
Life Assurance fund Rs.	91,920	2,41,196	2,34,605	
Result of valuations.	Allocation of surplus—			
	Among policyholders Rs.	..	47,860	22,041
	Among shareholders Rs.
	To reserve funds or carried forward Rs.	25,121	40,141	9,288
Simple reversionary bonus per cent. per annum.	..	Increase in pensions by 20 to 25 per cent. and also abatement in subscriptions.	1	
Paid up Capital less capital expenditure .. Rs.	..	..	14,494

Indian Life Offices—concl'd.

United India.	Wesleyan Methodist.	Western India.	Zenith.
G. S. Marathey. 31 Dec. 1926.	R. C. Simmonds. 31 Dec. 1929.	G. S. Marathey. 31 Dec. 1929.	G. S. Marathey. 31 Dec. 1926.
5	5	3	5
HM with 6 years rating up.	OM	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.
4½ per cent.	4 per cent.	4½ per cent.	5 per cent.
30		21	20.6
15	3 per cent. of subscriptions and 3 per cent. of annuities,	16	18
5,914	561	9,433	1,656
89,69,891	*	1,21,76,613	32,02,498
4,50,026	16,630	6,31,538	1,74,076
21,32,584	1,86,439	20,89,538	3,11,088
1,83,243	..	2,82,550	10,235
42,208	..	42,229	2,500
3,69,732	79	1,97,053	9,368
2½ Whole life. 1½ Endowment Assurance.	..	2½ Whole life. 2 Endowment Assurance.	¾ Whole life. ½ Endowment Assurance.
75,465	..	67,750	50,000

* Amount of annuity in each case depends upon the period for which subscription has been paid.



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

H53CD

109

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Summary of Valuations of

Name of Company.	Alliance. (Alliance Fund only)	Atlas.	Commercial Union.	
Date of valuation	31 Dec. 1928.	31 Dec. 1930.	31 Dec. 1927.	
No. of years in period	5	1	5	
<i>Basis of valuation—</i>				
Mortality table	OM	OM(5)	OM	
Rate of interest	3 per cent.	er cent.	3 per cent.	
<i>Percentage of premiums reserved—</i>				
With profits	22.5	19.7	21.9	
Without profits	10.2	7.9	1.9	
<i>Business in force—</i>				
Number of policies	53,431	59,637	Non-Indian business.	Indian business.
Sums assured and bonuses	Ra. 44,92,51,173	33,44,86,947	75,390	604
Annuities <i>per annum</i>	Ra. 12,97,307	64,22,827	47,67,17,787	44,23,320
Office yearly premiums	Ra. 1,49,15,453	1,08,66,760	52,83,333	1,960
Life fund	Ra. 19,95,98,013	9,68,07,240	1,83,18,080	1,98,853
			20,41,75,160	
<i>Surplus</i>	Ra. 2,87,55,920	36,35,933	2,08,91,600	
<i>Allocation of surplus—</i>				
Among policyholders	Ra. 2,13,08,813	1,42,880	1,58,06,640	
Among shareholders	Ra. 23,67,640	2,98,533	18,72,547	
To reserve funds or carried forward.	Ra. 50,79,467	31,94,520	32,12,413	
Bonus (for whole life assurances)	Compound reversionary 2 $\frac{1}{10}$ per cent. per annum.	Interim 2 $\frac{3}{4}$ per cent. per annum	Special method.	

Non-Indian Life Offices.

Gresham.		Liverpool and London and Globe.	North British and Mercantile.	
31 Dec. 1929.		31 Dec. 1928.	31 Dec. 1930.	
5		5	5	
<i>Non-Indian business.</i>	<i>Indian business.</i>			
HM	HM with a rat- ing up of 7 years.	OM (5)	OM	
3½ per cent.		2½ per cent.	3 per cent.	
			<i>Non-Indian business.</i>	<i>Indian business.</i>
20·8	26·6	20·6	20·39	22·11
11·1	17·2	8·7	6·33	9·38
		39,307	1,22,766	12,234
50,111	10,854	24,67,16,013	71,68,70,097	5,40,50,117
23,92,45,240	2,83,84,080	9,68,067	90,51,158	..
7,83,480	2,360	89,95,347	2,57,69,213	24,34,106
1,03,40,653	14,01,880	11,48,58,560	39,48,20,040	
10,48,15,989				
1,02,74,946		1,79,36,813	4,31,64,360	
84,00,000		97,00,440	3,65,23,133	
10,07,933		14,33,240	49,91,453	
8,67,01		68,03,133	16,49,774	
Compound reversion- ary 1½ per cent. per annum.		Simple rever- sionary 2½ per cent. per annum.	Compound reversionary 2 per cent. per annum.	

Summary of Valuations of

Name of Company.	Northern.	Norwich Union.		Pearl. (Ordinary branch)	
Date of valuation.	31 Dec 1930.	31 Dec. 1930.		31 Dec. 1930.	
No. of years in period	5	5		1	
<i>Basis of valuation—</i>				<i>Pearl fund</i>	<i>L. E. & G. fund.</i>
Mortality table ..	OM	OM		Non-Indian—HM	OM (°)
Rate of interest ..	2½ per cent. (participating).	2½ per cent.		Indian—HM with a rating up of 10 years.	3 per cent.
Percentage of premiums reserved—	3 per cent. (non-participating)				
With profits ..	20	17.54		18.83	24.65
Without profits ..	12.5	2.75		9.54	8.19
<i>Business in force—</i>		<i>Non-Indian business.</i>	<i>Indian business</i>		
Number of policies ..	28,983	1,45,584	12,152	Non-Indian	4,33,787
Sums assured and bonuses	17,27,25,960	1,12,48,09,347	4,02,58,453	Indian	200
Annuities per annum ..	9,92,347	19,61,307	..	Non-Indian	1,16,95,52,453
Office yearly premiums	60,99,147	4,04,22,173	20,78,093	Indian	7,14,653
Life fund .. Rs.	8,95,10,027	44,96,92,813		Non-Indian	1,63,440
				Indian	..
				Non-Indian	6,12,62,733
				Indian	33,213
				39,76,48,867	
				27,14,560	
<i>Surplus</i> .. Rs.	1,29,19,253	5,92,31,853		1,34,08,813	
<i>Allocation of surplus—</i>					
Among policyholders Ra.	88,73,893	5,32,18,267		98,13,506	
Among shareholders Ra.	16,66,667	..		..
To reserve funds or carried forward Ra.	23,78,693	60,13,586		35,95,307	
Bonus (for whole life assurances).	Simple reversionary 1½ per cent. per annum.	Contribution method.		Simple reversionary 2½ per cent. per annum.	

Non-Indian Life Offices—contd.

Phoenix. (Phoenix fund only)		Prudential. (Ordinary branch)		Royal.		Royal Exchange.	
31 Dec. 1930		31 Dec. 1930.		31 Dec. 1929.		31 Dec. 1930.	
5		1		5		5	
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. OM	Indian business. OM with a rating up of 10 years.
OM	OM with a rating up of 6 years.	OM		OM and OM (5) with OM select net premiums (with 6 years rating up for Indian business)		Non- Indian business. OM	Indian business. OM with a rating up of 10 years.
3 per cent.		3 per cent.		3 per cent.		3 per cent.	
18.4		21.05		23.9		21.03	
10.0		10.33		11.0		3.46	
		Non-Indian business.	Indian business.	Non-Indian business.	Indian business.		
38,055	5,632	10,34,265	11,368	82,254	7,570	45,597	1,357
34,17,30,533	2,19,05,233	2,53,31,89,387	3,12,22,053	59,74,56,587	3,39,95,333	31,61,96,720	49,86,733
31,44,467	9,320	30,20,813	10,880	22,59,667		16,83,080	
1,19,01,627	9,96,213	14,34,68,907	18,01,720	2,02,62,280	16,76,293	1,15,77,560	2,49,067
15 10,81,053		1,25,23,67,107		29,00,80,027		13,13,95,413	
1,66,17,293		12,00,66,427 (including 7,92,43,667 of the Industrial branch.)		3,95,52,093		1,86,45,987	
1,15,32,440		8,37,28,067		2,47,31,720		1,04,97,307	
26,66,667		1,50,00,000		26,66,666		24,40,067	
24,18,186		2,13,38,360		1,21,53,707		57,08,613	
Simple reversionary 2½ per cent. per annum.		Simple reversionary 2½ per cent. per annum.		Simple reversionary 2½ per cent. per annum.		Compound reversionary 2 per cent. per annum.	

Summary of Valuations of

Name of Company.	Royal London Auxiliary.*		Scottish Union and National.		Standard.
Date of valuation.	31 Dec. 1925.		31 Dec. 1927.		15 Nov. 1930.
No. of years in period.	3		5		1
Basis of valuation—	<i>Non-Indian business.</i>	<i>Indian business.</i>			
Mortality table	OM	OM with a rating up of 7 years.	OM		OM () at 2½% with 3% net premiums.
Rate of interest	3½ per cent		3 per cent.		2½ per cent.
Percentage of premiums reserved—					
With profits	23·2		21·42		25·95
Without profits	15·2		7·87		12·90
<i>Business in force—</i>			<i>Non-Indian business.</i>	<i>Indian business.</i>	
Number of policies	51,223	28	38,276	4,583	59,095
Sums assured and bonuses. Rs.	6,14,55,280	94,867	25,04,77,547	2,25,79,373	42,25,87,267
Annuities per annum. Rs.	8,200	..	8,06,467	..	88,54,133
Office yearly premiums .. Rs.	33,39,827	5,693	75,68,827	10,89,507	1,48,00,693
Life fund .. Rs.	2,66,72,173		13,27,72,987		24,43,43,173
Surplus .. Rs.	43,83,440		2,18,18,386		49,91,320
<i>Allocation of surplus—</i>					
Among policy-holders Rs.	34,06,533		1,39,12,453		41,71,894
Among share-holders Rs.	..		22,85,453		4,39,173
To reserve funds or carried forward Rs.	9,76,907		56,20,480		3,80,253
Bonus (for whole life assurances).	Simple reversionary 1½ per cent. per annum.		Simple reversionary 2¾ per cent. per annum.		Compound reversionary 2½ per cent. per annum.

*The company has, with effect from June 1922, been merged in Royal London Mutual Insurance Society.

Non-Indian Life Offices—contd.

Yorkshire.		Allianz und Stuttgarter.		China Underwriters.	Great Eastern.
31 December 1928.		31 Dec. 1930.		31 Dec. 1929.	31 Dec. 1931.
5		1		5	3
<i>Non-Indian business.</i>	<i>Indian business.</i>	<i>Non-Indian business.</i>	<i>Indian business.</i>		
OM(5).	OM (5) & OM with a rating up of 6 years.	German select Table V 1876-1905 (10).	Hunder's Table.	OM (5)	OM with a rating up of 5 years.
2½ per cent.		4 per cent.		5 per cent.	4 per cent.
20·19		14·2		36·2	32·16
10·14				22·2	11·06
26,349	989	6,88,353		2,602	19,113
19,08,83,853	35,55,867	2,07,83,72,713		1,10,79,640	5,21,52,827
15,13,400	..	26,58,989		..	44,333
63,43,467	1,79,467	10,04,42,500		6,68,587	32,65,960
8,25,63,813		21,74,71,506		1,10,040	1,72,30,853
78,99,320		2,06,36,818		<i>Deficit</i> 5,92,614 (covered by paid up capital.)	17,81,880
57,66,000		1,87,80,992		..	15,99,653
6,40,667		5,32,118		..	1,05,280
14,92,653		13,23,708		..	76,947
Contribution method.		Contribution method.		..	Simple reversionary 1½ per cent. per annum to policies issued after 31st December 1928. Deferred profits to others.

Summary of Valuations of Non-Indian Life Offices—concl'd.

Name of Company.	Manufacturers.	National Mutual of Australasia.	San of Canada.
Date of valuation.	31 Dec. 1930.	30 Sep. 1928.	31 Dec. 1930.
No. of years in period.	1	3	1
<i>Basis of valuation—</i>	HM and American Tropical.	HM	OM(5)
Mortality table		HM	OM(5)
Rate of interest	3½ per cent.	3 per cent.	3 & 3½ per cent.
Percentage of premiums reserved—			
With profits	19·32	15·51	20·9
Without profits	..	5·86	12·3
<i>Business in force—</i>			
Number of policies	2,25,854	1,96,712	8,70,435
Sums assured and bonuses	Ra. 1,40,76,73,653	1,11,55,87,680	7,84,01,80,320
Annuities <i>per annum</i> ..	Ra. 2,12,413	6,74,373	2,24,21,687
Office yearly premiums ..	Ra. 5,45,30,520	3,62,60,467	27,68,55,320
Life fund	Ra. 28,04,84,733	3,88,63,107	1,52,08,59,720
<i>Surplus</i>	Ra. 2,93,55,093	4,01,80,240	16,15,61,040
<i>Allocation of surplus—</i>			
Among policyholders ..	Ra. 88,39,133	4,01,80,240	6,42,72,307
Among share holders ..	Ra. 6,35,560	..	43,20,707
To reserve funds or carried forward	Ra. 1,98,80,400	..	9,29,68,026
Bonus (for whole life assurances.)	Contribution method.	Contribution method.	Contribution method.

INDIAN COMPANIES.

Particulars relating to premiums derived from Fire, Marine and Miscellaneous insurance business during the financial year ending in 1930.

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	4	..	..	..	..	..	4	..
Bengal Insurance .. .. .	..	..	..	..	1	..	1	..
British India General	63	7,42	11	7,06	6,72	7,82	7,46	22,30
Burma Fire	2,08	1,13	..	..	..	..	2,08	1,13
Christian Mutual .. .. .	..	..	..	..	8	..	8	..
Clive	*	*	*	*	*	*	*	*
Crescent	5	..	1	..	..	..	6	..
Empire of India .. .. .	..	..	..	..	16	..	16	..
Hukum Chand Insurance†.. .. .	1,49	..	66	..	17	..	2,32	..
Indian Guarantee	7	..	..	..	26	..	33	..
Indian Mercantile	1,70	..	..	..	..	..	1,70	..
Jupiter	4,22	8,31	3,18	..	2,05	..	9,45	8,31
Madras Accident .. .. .	..	..	..	..	33	..	33	..
Millowners' Mutual .. .. .	..	..	..	..	89	..	89	..
New India	7,62	39,53	2,54	21,19	4,05	59	14,21	61,31
Protector .. .. .	..	..	..	..	1,49	..	1,49	..
Rechabites .. .. .	..	..	..	..	1	..	1	..
Sind Hindu .. .. .	..	..	..	..	5,29	..	5,29	..
Triton	1,68	*	2,42	*	17	*	4,27	4,42
Universal	2,00	1,90	67	6	1,69	..	4,36	1,96
Venus .. .. .	..	..	..	..	3	..	3	..
Vulcan	3,64	6,65	57	..	2,19	7	6,40	6,72
Total	25,22	64,94	10,16	28,31	25,59	8,48	60,97	1,06,15

* Particulars are not available.

† Figures relate to company's business for a period of 6 months

Particulars relating to Fire, Marine and Miscellaneous insurance business in respect of the financial year ending in 1930—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 ..	..	..	..	..	..	23	2,00
Indemnity Mutual ..	..	69	..	69	7,11	48,22	1,13,93
Liverpool & London & Globe.	2,06	3	3,13	5,22	(L)	14,33,51	18,23,95
London Assurance ..	2,72	99	29	4,00	17,93	3,48,60	5,72,66
London Guarantee ..	23	..	..	23	2	3,81,44	2,49,66
London and Lancashire*	7,28	2,77	1,05	11,10	37,69	9,13,43	13,21,56
London and Provincial ..	..	7	..	7	12,97	43,32	1,24,66
London and Scottish ..	40	..	8	57	3,66	1,09,46	1,15,42
Marine Insurance ..	..	11	..	11	5,03	1,00,75	2,89,81
Maritime Insurance ..	..	4	..	4	7,87	43,54	1,20,83
Merchants' Marine ..	..	3	..	3	33	43,29	36,12
Motor Union ..	82	9	3,56	4,47	13,08	2,46,59	1,56,93
National Employees' ..	1	..	2,16	2,17	4,74	79,31	79,84
National Guarantee ..	..	..	88	88	84	7,88	15,45
National Insurance ..	52	..	..	52	8	17,04	43,53
North British†	7,21	2,27	3,78	13,26	‡13,75	8,06,08	17,41,33
Northern ..	4,27	1,12	3,22	8,61	(L)	6,40,28	8,31,16
Norwich Union Fire ..	3,07	22	1,37	4,66	12,15	5,49,03	4,60,41
Ocean Accident ..	..	..	3,81	3,81	1,61	8,03,46	8,01,43
Palatine ..	19	..	2	21	1,13	86,73	1,43,21
Pearl ..	43	..	..	43	(L)	88,61	1,34,82

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

* Includes figures of its following subsidiary companies:—
 Australian Alliance Assurance Company of Melbourne.
 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.

† 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.

‡ Represents figures of its subsidiary companies only, the company's Indian assets being shown in the summary of its life assurance business.

Particulars relating to Fire, Marine and Miscellaneous insurance business in respect of the financial year ending in 1930—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	2,06	70	29	3,05	(L)	10,12,09	12,69,69
Prudential	44	..	28	72	(L)	2,40,84	12,21,96
Reliance	20	4	..	24	1,38	28,65	57,64
Royal*	9,15	..	2,64	11,79	(L)	17,60,24	21,31,96
Royal Exchange ..	3,81	2,23	1,03	7,07	(L)	4,61,87	5,92,62
Scottish Insurance ..	12	..	18	30	7,13	34,70	44,65
Scottish Union	1,18	..	1,48	2,66	(L)	2,52,12	4,12,33
Sea Insurance	7	11	..	18	4,29	1,13,07	1,63,17
State Assurance	1,28	11	30	1,69	19,08	1,21,81	1,03,59
Sun Insurance†	3,64	9	35	4,08	3,92	5,96,39	8,55,36
Thames and Mersey ..	..	11	..	11	6,90	30,32	1,17,69
Union Assurance	72	..	14	86	34	2,22,80	2,74,76
Union Marine .. ..	..	26	..	26	1	97,92	1,24,69
West of Scotland	16	..	..	16	2,45	23,31	41,53
World Auxiliary	3	1	..	4	5	63,74	73,98
World Marine .. ..	..	10	..	10	5,55	47,52	1,16,68
Yorkshire	1,14	26	2,06	3,46	(L)	3,89,06	4,64,23
Total	89,83	18,00	56,98	1,64,81	2,99,81	1,89,34,58	2,50,99,59
<i>CONSTITUTED IN AUSTRALASIA</i>							
Bankers and Traders ..	45	36	2	83	..	23,05	13,53
New Zealand Insurance	3,42	3,16	87	7,45	7,05	1,59,92	1,92,54
Queensland Insurance ..	1,03	2,10	93	4,06	2,30	1,09,05	1,00,50
South British‡	3,07	5,94	1,53	10,54	20,98	1,32,22	2,07,69
Union Investment (formerly Southern Union.)	2	..	..	2	1	\$	\$
Western Australian .. ..	..	1	..	1	1	22,80	37,64
Total	7,99	11,57	3,35	22,91	30,35	4,47,04	5,51,90

(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—

Commercial Fire and Marine Insurance Company;

Oceanic Fire and Marine Insurance Company.

§ Particulars are not available.

Particulars relating to Fire, Marine and Miscellaneous insurance business in respect of the financial year ending in 1930—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 CANAD</i>							
British America ..	14	..	..	14	8	98,07	1,05,35
Halifax Fire ..	..	60	..	60	* 3,91	36,85	90,88
Western Assurance ..	1,05	61	7	1,73	1,32	1,47,36	1,66,54
Total ..	1,19	1,21	7	2,47	5,31	2,82,28	3,62,77
<i>CONSTITUTED IN HONG KONG</i>							
British Traders' ..	73	1,15	5	1,93	5,60	57,53	92,04
Canton Insurance ..	..	75	..	75	5,03	41,51	99,90
China Fire ..	37	58	3	98	93	40,54	96,56
Hong Kong Fire ..	1,49	..	..	1,49	4,44	16,77	67,30
North China Insurance	37	58	3	98	3,54	43,17	59,65
Union Insurance ..	1,47	2,31	11	3,89	15,69	1,15,45	4,39,96
Yang-Tsze Insurance ..	55	87	4	1,46	71	42,96	51,24
Total ..	4,98	6,24	26	11,48	35,94	3,57,53	9,06,65
<i>CONSTITUTED IN STRAITS SETTLEMENTS</i>							
Eastern United ..	12	..	4	16	17	5,40	17,53
Overseas Assurance ..	59	12	..	71	74	5,25	7,43
Total ..	71	12	4	87	91	10,65	24,96
<i>CONSTITUTED IN SOUTH AFRICA</i>							
African Guarantee ..	..	9	..	9	16	24,17	10,49
<i>CONSTITUTED IN U. S. A</i>							
American Insurance ..	1,69	2	..	1,71	15	3,73,01	6,71,94
Continental ..	67	67	..	1,34	54	6,85,32	17,84,95
Fidelity Phenix ..	1,09	4	..	1,13	35	5,60,39	14,82,54
Great American ..	2,95	1,42	..	4,37	52	4,82,26	9,91,89
Hartford Fire ..	49	..	..	49	12	10,56,57	20,62,84
Home Insurance ..	1,59	42	..	2,01	34	12,93,23	23,27,78
National Fire ..	4	..	..	4	..	5,23,77	11,20,44
St. Paul Fire & Marine	6	11	..	17	4	2,75,99	7,56,74
Springfield Fire & Marine	23	..	..	23	3	3,89,32	7,58,65
Universal ..	6	..	..	6	..	71,90	24,33
Total ..	8,87	2,68	..	11,55	2,09	58,11,76	1,19,82,10

Particulars relating to Fire, Marine and Miscellaneous insurance business in respect of the financial year ending in 1930—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 ..	..	3	..	3	..	8,74	4,10
Baloise Fire ..	..	14	..	14	16	1,32,63	29,20
Federal ..	..	*	*	*	*	*	*
Helvetia Swiss Fire ..	..	1,05	..	1,05	19	39,85	62,28
Swiss National ..	..	..	20	..	20	2	18,78
Switzerland General ..	..	..	21	..	21	1	83,53
Total ..	1,19	44	..	1,63	38	2,83,53	2,38,32
<i>CONSTITUTED IN GERMANY</i>							
Baden Marine ..	..	2	..	2	3	24,66	16,50
Mannheim Insurance ..	..	*	*	*	*	*	*
Total ..	..	2	..	2	3	24,66	16,50
<i>CONSTITUTED IN HOLLAND</i>							
Nederland Insurance ..	7	7	1	15	2	1,91	2,56
Netherlands Insurance ..	15	..	..	15	1	1,22,34	1,32,10
Standard Insurance ..	15	14	2	31	3	5,53	7,47
Total ..	37	21	3	61	6	1,29,78	1,42,13
<i>CONSTITUTED IN FRANCE</i>							
La Fonciere ..	..	*	*	*	*	*	*
L'Union Fire ..	..	2,20	..	..	2,20	1,08	2,61,63
Total ..	2,20	..	..	2,20	1,08	2,61,63	1,35,61
<i>CONSTITUTED IN ITALY</i>							
Adriatic ..	75	..	..	75	27	1,88,03	1,41,26
<i>CONSTITUTED IN AUSTRIA</i>							
Danube General ..	..	3	..	3	1	66,16	32,26

* Particulars are not available.

Particulars relating to Fire, Marine and Miscellaneous insurance business in respect of the financial year ending in 1930—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 ..	..	6	..	6	..	56,19	49,31
Imperial Marine and Fire	8	2	..	10	..	60,56	91,95
Kyodo Fire	25	..	..	25	1	58,40	84,38
Meiji Fire .. ..	..	..	..	..	..	53,59	3,17,99
Nippon Fire	36	..	..	36	..	77,97	1,99,87
Taicho Marine and Fire	..	..	..	..	1,59	45,40	87,47
Tokio Marine and Fire	87	19	13	1,19	3,93	2,35,96	10,84,82
Tokyo Fire	41	..	..	41	..	1,03,00	1,52,81
Yokohama Fire & Marine	9	..	..	9	..	66,18	1,15,14
Total ..	2,06	27	13	2,46	5,53	7,57,25	21,83,74
<i>CONSTITUTED IN JAVA</i>							
Ardjoeno	7	7	1	15	..	3,00	66
Batavia Sea and Fire ..	15	14	2	31	..	6,01	4,49
Java Sea and Fire ..	15	14	2	31	34	6,04	5,55
Netherlands India ..	..	2	..	2	..	19,97	23,07
Veritas	7	7	1	15	..	3,04	67
Total ..	44	44	6	94	34	38,06	34,54
GRAND TOTAL ..	1,20,58	41,32	60,92	2,22,82	3,82,27	2,76,17,11	4,18,62,72

PARTICULARS
RELATING TO
PROVIDENT INSURANCE SOCIETIES

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

FOR 1930.

N.B.—*M* denotes Mutual Societies.

125

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. Telegu Church Widows' Fund	Pension	M	5,008	60,524
"	Lutheran Church Provident Fund	Life Assurance on the call system	M	5,432	15,108
"	Nazareth Indian Christian Provident Fund	Do.	M	7,755	21,419
"	South Indian Provident Fund ..	Life Assurance on the dividing plan	M	7,403	8,663
"	Tinnevely C. M. S. Indian Christian Provident Fund	Life Assurance	M	2,005	8,605
1914	Canara Christian Family Provident Fund	Life Assurance on the call system	M	4,180	8,982
"	Kanara Christian Teachers' Family Benefit Society	Do.	M	709	597
"	Kanara Clergymen's Benefit Society	Do.	M	739	116
"	Sagothara Virthi Marana and Kalyana Sagaya Nidhi	Do. and Marriage	M	728	4,337
1923	Continental Provident Insurance Society	Life Assurance on the dividing plan and Marriage	M	39,469	24,727
1925	S. P. G. Telegu Church Widows' Fund	Pension	M	1,768	10,621
1926	Catholic Benefit Fund ..	Life Assurance	585	1,413	2,114
"	Madras Presidency Postmen and Postal and R. M. S. lower staff Mutual Benefit Fund	Do.	M	10,446	11,052
1928	India Life Benefit Society ..	Do. and Banking	1,440	2,236	1,837
"	Millions Mutual Benefit Society ..	Life Assurance on the call system	M	672	..
"	Paraspara Upakara Sanga Nidhi ..	Do.	M	..	..
"	Vellala Christian Yogachama Sangam	Life Assurance and Marriage	600	..	..
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 system	1,275	..	..
"	Protestant Christian Provident Fund	Do.	M	..	..
"	Sri Meenakshi Provident and General Insurance Society	Life Assurance on the dividing plan and Marriage	2,554	1,386	..
"	Star of India Industrial and General Assurance Company	Life Assurance on the call system	2,865	81,743	6,025

Societies for the financial year ending in 1930.

Year when established.	Name of Society.	Nature of business transacted.	Paid up Capital.	Total Income.	Total Funds.
1930	<i>Established in the Madras Presidency—conold.</i> All India Mutual Life Office ..	Life Assurance on the dividing plan	M	..	..
..	Good Luck Company	Life Assurance on the call system	M	..	..
..	Kooturavoo Sagaya Nidhi ..	Do. ..	281	1,418	..
..	Madras Corporation Officers Mutual Benefit Fund	Life Assurance	M	..	..
..	Morning Star Provident and Banking Corporation	Do.	2,400	..	..
..	Simhapuri Provident Insurance Company	Do.	1,000	..	..
		Total ..	16,210	1,74,510	1,84,157
<i>ESTABLISHED IN THE BOMBAY PRESIDENCY</i>					
1915	Associaçao Providencial Das Tres Freguesias de Asolna, Valime Cuncolim	Life Assurance	M	*	*
1916	G. I. P. Railway Employees Death Benefit Fund	Life Assurance on the dividing plan	M	*	*
..	Parsee Zoroastrian Death Benefit Fund	Life Assurance	M	*	*
1919	Maratha Provident Fund Mutual Branch	Do.	19,060	5,866	1,134
1921	Meridian Provident Insurance Company	Do.	4,150	31,614	26,435
1924	Presidency Provident and General Insurance Company	Do.	1,200	1,10,001	4,244
1926	All India Medical Licentiate's Association Family Fund	Do.	M	*	2,024
..	Bombay Preventive Service Death Benefit Fund	Do.	M	*	*
..	Shree Lal Novel Mutual Relief and General Company	Life Assurance on the dividing plan	M	*	*
1927	Peoples' Own Provident and General Insurance Company	Do. and Marriage ..	41,966	*	*
1929	Forward Assurance Company	Life Assurance, Annuity, Sickness and Accident	5,780	1,035	373
1930	Bank of Southern India ..	Life Assurance on the dividing plan	M	*	*
..	Gold Mohur Provident Insurance Company	Life Assurance	M	*	*
..	Gujrat Popular Insurance Society	Life Assurance, ordinary and on the dividing plan	M	*	*
..	Hind Mata Provident and Assurance Company	Life Assurance	M	*	*

*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 Bombay Presidency—concl'd.</i>				
1930	Indian Good Luck Assurance Company	Life Assurance, ordinary and on the dividing plan	M	*	*
"	Kathiawar Provident and General Insurance Company	Life Assurance on the dividing plan	M	*	*
"	Kumar Assurance Society ..	Do.	M	*	*
"	Mutual Insurance and Loans ..	Life Assurance	M	*	*
"	Neptune Assurance Company ..	Life Assurance on the dividing plan	M	*	*
"	New Bombay Banking Corporation	Life Assurance, ordinary and on the dividing plan	M	*	*
"	Progress Insurance Company ..	Life Assurance on the dividing plan	M	*	*
"	Rajnagar Banking and Insurance Corporation	Life Assurance	M	*	*
"	Safe Swadeshi General Insurance Company	Do.	M	*	*
"	Teachers' Family Benefit Fund ..	Life Assurance on the dividing plan	M	*	*
"	Union Benefit and Guarantee Company	Life Assurance, ordinary and on the dividing plan	M	*	*
1931	All India Mutual Banking and Insurance Corporation	Life Assurance on the dividing plan	M	*	*
"	Chandra Assurance Company ..	Life Assurance, ordinary and on the dividing plan	M	*	*
"	C. P. Banking and Insurance Company	Life Assurance on the dividing plan and Marriage	M	*	*
"	Great Indian Mutual Assurance Society	Life Assurance on the dividing plan	M	*	*
"	Hind Equitable Insurance and Investment Company	Do.	M	*	*
"	Moon Insurance and Banking Company	Life Assurance	M	*	*
"	Rex Assurance Company ..	Life Assurance on the dividing plan	M	*	*
"	Survakant Insurance Company ..	Life Assurance	M	*	*
"	Vishnu Insurance Company ..	Life Assurance on the dividing plan	M	*	*
		Total ..	72,156	1,48,516	34,210

*Particulars are not available.

Societies for the financial year ending 1930—contd.

Year when established.	Name of Society.	Nature of business transacted.	Paid up Capital.	Total Income.	Total Funds.
	<i>ESTABLISHED IN THE BENGAL PRESIDENCY</i>				
1802	Mutual Hindu Family Pension Fund	Annuity	M	2,074	33,872
1911	Bengal Assurance .. .	Life Assurance and Marriage	3,960	244	..
..	India Provident Company ..	Do.	3,815	2,28,832	5,76,500
1924	Barisal Bar Association Mutual Benefit and Provident Society	Retirement Benefit	M	8,550	26,889
1925	Asiatic Insurance Company ..	Life Assurance, Marriage and Retirement Benefit	2,250	6,921	2,860
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 Bond Investment	M	..	..
..	Deshbandhu Insurance Society	Life Assurance, Unemployment, Marriage and Education	M	..	..
..	Patuakhali Bar Association Mutual Benefit and Provident Society	Retirement Benefit	M	2,485	2,281
..	Tipperah District Bar Provident Society	Do.	M	3,526	5,565
1928	Oriental Provident Insurance Company	Life Assurance	M	..	..
1929	Brahmanbaria Mukhtears' Bar Provident Society	Life Assurance and Retirement Benefit	M	4,221	7,302
..	Chittagong Mutual Benefit Society	Do.	M	..	..
..	Gopalgauj Bar Association Provident Society	Do.	M	1,892	2,893
..	Ideal Insurance Company ..	Do.	1,348	1,446	219
1930	Assam Bengal Benefit Society ..	Life Assurance and Retirement Benefit	*	*	*
..	Bangiya Bandhab Shahajya Samity	Do.	*	*	*
..	Bangiya Sahajya Parisad ..	Do.	*	*	*
..	Bharat Kalyan Life Assurance ..	Do.	*	*	*
..	Bharat Luxmi Insurance and Banking Corporation	Do.	*	*	*
..	Bharat Provident Society ..	Life Assurance	*	*	*
..	Chandpur Bar Association Mutual Benefit and Provident Society	Life Assurance and Retirement Benefit.	M	1,757	1,685
..	Chandpur Mukhtears' Relief Society	Do.	828	878	854
..	Chandpur Primary School Teacher's Provident Society	Do.	*	*	*

* 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 —contd.</i>				
1930	Comilla Mutual Provident Society	Life Assurance and Retirement Benefit	M	*	*
"	Dominion Insurance Company ..	Do.	*	*	*
"	East Bengal Mutual Benefit Society	Do.	M	*	*
"	Eastern General Assurance Company	Do.	*	*	*
"	Economical Death Benefit Association	Do.	*	*	*
"	Federal Benefit Society ..	Do.	*	*	*
"	Good-Will Provident Association	Do.	*	*	*
"	Hindusthan Benefit Society ..	Do.	*	*	*
"	Indian Benefit Society ..	Life Assurance and Marriage	*	*	*
"	Indo-Burma Benefit Society ..	Life Assurance and Retirement Benefit	*	*	*
"	Jatiyakalyan Society ..	Do.	*	*	*
"	Kamala Assurance	Do.	*	*	*
"	Mahaluxmi Insurance ..	Life Assurance	*	*	*
"	Model Insurance Society ..	Do.	*	*	*
"	Mutual Assurance Bank ..	Life Assurance and Retirement Benefit	M	*	*
"	National Benevolent Society ..	Do.	*	*	*
"	National Mutual Provident Insurance Company	Do.	M	*	*
"	National Provident Insurance Society	Do.	*	*	*
"	Noakhali Muktears' Provident Society	Do.	*	*	*
"	Oriental Mutual Benefit Society	Do.	M	*	*
"	People's Industrial Insurance Company	Do.	*	*	*
"	Pioneer Assurance Company ..	Do.	*	*	*
"	Pirojpur Bar Association Mutual Benefit and Provident Society	Do.	M	3,044	2,947
"	Port Canning Company's Provident Fund	Do.	*	*	*
"	Provincial Benevolent Society ..	Do.	*	*	*
"	United Assurance	Do.	*	*	*
1931	Adarsha Benevolent Society ..	Do.	*	*	*
"	All India Benefit Society ..	Do.	*	*	*
"	All India Economic Association ..	Do.	*	*	*

* Particulars are not available.

Societies for the financial year ending in 1930—contd.

Year when established.	Name of Society.	Nature of business transacted.	Paid up Capital.	Total Income.	Total Funds.
	<i>Established in Bengal Presidency—concd.</i>				
1931	All India Provident Corporation	Life Assurance and Retirement Benefit	*	*	*
"	Basanti Insurance Company ..	Life Assurance and Marriage	*	*	*
"	Bengal Mutual Benefit Society ..	Life Assurance	M	*	*
"	Bengal Mutual Insurance Company	Life Assurance and Marriage	M	*	*
"	Bengal Provident Society ..	Life Assurance and Retirement Benefit	*	*	*
"	Chittagong Provident Insurance Society	Do.	*	*	*
"	Continental Mutual Aiding Society	Do.	M	*	*
"	Deshabandhu Sammilani ..	Do.	*	*	*
"	Eastern Mutual Insurance Society	Do.	M	*	*
"	General Mutual Benefit Society ..	Life Assurance	M	*	*
"	Hindu Mutual Benefit Society ..	Life Assurance and Marriage	M	*	*
"	Industrial Insurance	Life Assurance	*	*	*
"	Leshiara Lakshmi Narayan Provident Society	Life Assurance and Retirement Benefit	*	*	*
"	Lotus Insurance Company ..	Do.	*	*	*
"	Nabajiban Benefit Society ..	Do.	*	*	*
"	Novel Mutual Provision and Charity Society	Do.	M	*	*
"	Oriental Insurance Corporation ..	Do.	*	*	*
"	Popular Mutual Benefit Society ..	Do.	M	*	*
"	Prativa Assurance Bank ..	Do.	*	*	*
"	Prudential Benevolent Society ..	Do.	*	*	*
"	Public Provident Insurance Society	Do.	*	*	*
"	Raj Lakshmi Insurance Society	Do.	*	*	*
"	Star Insurance Company ..	Life Assurance	*	*	*
"	Sunrise Assurance Society ..	Do.	*	*	*
"	Swaraj Life Insurance Society of India	Life Assurance and Retirement Benefit.	*	*	*
"	Tippera Hindu Moslem Mutual Benefit Society	Do.	M	*	*
"	Union Mutual Welfare Society ..	Do.	M	*	*
		Total	12,201	2,65,870	6,63,867

* 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 UNITED PROVINCES</i>					
1915	Lucknow Provident Insurance	Life Assurance, Marriage and Education	3,670	6,251	9,921
1926	Chitransi Provident Fund ..	Life Assurance	4,470	652	1,767
..	National Union Insurance Company	Life Assurance on the dividing plan	5,000	30,982	17,825
1927	New Kayasth Mutual Family Pension Fund of India	Do.	M	928	1,224
1930	Public Benefit Provident Insurance Society	Life Assurance on the call system	6,720	3,173	144
..	Young India Insurance and Banking Corporation	Do.	2,310	..	..
		Total ..	22,170	41,986	30,881
<i>ESTABLISHED IN THE PUNJAB</i>					
1927	General Helping Company ..	Life Assurance and Marriage	1,220	..	576
1929	Asiatic Provident Company ..	Life Assurance, Birth and Marriage	M	..	..
..	Indian Mutual Provident Fund ..	Life Assurance on the call system and Marriage	M	10,113	2,270
..	Lahore Station and Running Staff Mutual Relief Fund	Life Assurance on the call system, Retirement Benefit, Sickness and Accident	M	1,765	3,824
..	Provident Insurance Company ..	Life Assurance	M	..	..
1930	Sharda Insurance Company ..	Do.	M	..	..
..	Upper India Provident Company	Life Assurance, Birth and Marriage	M	..	..
		Total ..	1,220	11,878	6,670
<i>ESTABLISHED IN THE CENTRAL PROVINCES</i>					
1896	Servants Mutual Benefit Fund	Unemployment	1,380	321	246
1926	Central Provident and General Assurance Company	Life Assurance, Birth and Marriage	4,115	1,985	699
1928	Premier Assurance Company of India	Life Assurance	2,850	103	—952
		Total ..	8,345	2,409	—7
<i>ESTABLISHED IN ASSAM</i>					
1912	Arya Lakshmi	Life Assurance on the Call system and Marriage	5,083	153	..
<i>ESTABLISHED IN DELHI *</i>					
1930	Social Insurance Company ..	Life Assurance, Marriage, Mundan and Sunnat	2,530	241	..

Societies for the financial year ending in 1930—concl'd.

Year when established.	Name of Society.	Nature of business transacted.	Paid up Capital.	Total Income.	Total Funds.
<i>ESTABLISHED IN THE NORTH-WEST FRONTIER PROVINCE</i>					
1929	Muhiyal Mutual Family Relief Fund	Life Assurance	.. M	..	..
<i>ESTABLISHED IN MYSORE</i>					
1901	Mysore Indian Catholic Family Benefit Fund	Life Assurance on the dividend plan	M	1,725	7,583
<i>ESTABLISHED IN BURMA</i>					
1906	Burma Railways Mutual Benefit	Life Assurance on the call system, Superannuation, Accident and Disablement	M	87	1,11,154
		GRAND TOTAL	.. 1,39,915	6,47,375	10,38,515

