# List of Tables

<table>
<thead>
<tr>
<th>Section</th>
<th>Table Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1</td>
<td>International Comparison of Insurance Penetration</td>
<td>62</td>
</tr>
<tr>
<td>1.2</td>
<td>International Comparison of Insurance Density (in USD)</td>
<td>63</td>
</tr>
<tr>
<td>1.3</td>
<td>Trend Analysis of Life and Non-life Insurance Premium (in Crore INR)</td>
<td>65</td>
</tr>
<tr>
<td>3.1</td>
<td>Fit Results - Earned Premium Values - Example</td>
<td>97</td>
</tr>
<tr>
<td>3.2</td>
<td>Forecast Values (Crores INR) - Example</td>
<td>98</td>
</tr>
<tr>
<td>3.3</td>
<td>Fit Results (All Criteria) – Example</td>
<td>98</td>
</tr>
<tr>
<td>3.4</td>
<td>Linear/Quadratic/Cubic Fit Table – Combined Ratio Data – Example</td>
<td>99</td>
</tr>
<tr>
<td>3.5</td>
<td>Fit Results for Combined Ratio Data - Example</td>
<td>99</td>
</tr>
<tr>
<td>3.6</td>
<td>Forecast Values - Combined Ratio Data - Example</td>
<td>100</td>
</tr>
<tr>
<td>3.7</td>
<td>Fit Results for Combined Ratio Data with Cubic Trend</td>
<td>100</td>
</tr>
<tr>
<td>3.8</td>
<td>Forecast Values - Combined Ratio Data</td>
<td>101</td>
</tr>
<tr>
<td>4.1</td>
<td>Fit Results - Earned Premium Values - GIC</td>
<td>142</td>
</tr>
<tr>
<td>4.2</td>
<td>Forecast Values (Crores INR) – Earned Premium - GIC</td>
<td>143</td>
</tr>
<tr>
<td>4.3</td>
<td>Fit Results – Earned Premium – GIC</td>
<td>143</td>
</tr>
<tr>
<td>4.4</td>
<td>Fit Results – Total Income – GIC</td>
<td>144</td>
</tr>
<tr>
<td>4.5</td>
<td>Forecast Values (Crores INR) – Total Income - GIC</td>
<td>144</td>
</tr>
<tr>
<td>4.6</td>
<td>Fit Results (All Criteria) – Total Income - GIC</td>
<td>145</td>
</tr>
<tr>
<td>4.7</td>
<td>Fit Results - Incurred Claims – GIC</td>
<td>145</td>
</tr>
<tr>
<td>4.8</td>
<td>Forecast Values (in Crores INR) – Incurred Claims - GIC</td>
<td>146</td>
</tr>
<tr>
<td>4.9</td>
<td>Fit Results (All Criteria) – Incurred Claims - GIC</td>
<td>146</td>
</tr>
<tr>
<td>4.10</td>
<td>Fit Results – Incurred Claims without 2011 claim observation</td>
<td>147</td>
</tr>
<tr>
<td>4.11</td>
<td>Forecast Values without 2012 claim observation (in Crores INR)</td>
<td>147</td>
</tr>
<tr>
<td>4.12</td>
<td>Fit Results- All Criteria (without 2012 claim observation)</td>
<td>147</td>
</tr>
<tr>
<td>4.13</td>
<td>Fit Results – Underwriting Profit/loss with observation for 2011</td>
<td>148</td>
</tr>
<tr>
<td>4.14</td>
<td>Forecast Values (in Crores INR)</td>
<td>148</td>
</tr>
<tr>
<td>4.15</td>
<td>Fit Results (All Criteria)</td>
<td>149</td>
</tr>
<tr>
<td>4.16</td>
<td>Fit Results – Underwriting Profit/loss without UP/L value for 2011</td>
<td>149</td>
</tr>
<tr>
<td>4.17</td>
<td>Forecast Values ((in Crores INR)</td>
<td>150</td>
</tr>
<tr>
<td>4.18</td>
<td>Fit Results</td>
<td>150</td>
</tr>
<tr>
<td>4.19</td>
<td>Fit Results – Combined Ratio</td>
<td>150</td>
</tr>
<tr>
<td>4.20</td>
<td>Forecast values</td>
<td>151</td>
</tr>
<tr>
<td>4.21</td>
<td>Fit Results</td>
<td>151</td>
</tr>
<tr>
<td>4.22</td>
<td>Linear/Quadratic/Cubic Fit Table – Combined Net Premium Data</td>
<td>152</td>
</tr>
<tr>
<td>4.23</td>
<td>Fit Results on Combined Premium Data Forecasting</td>
<td>153</td>
</tr>
<tr>
<td>4.24</td>
<td>Forecast values - Combined Premium Data (in Crore INR)</td>
<td>153</td>
</tr>
<tr>
<td>4.25</td>
<td>Linear/Quadratic/Cubic Fit Table – Combined Incurred Claim Data</td>
<td>154</td>
</tr>
<tr>
<td>4.26</td>
<td>Fit Results for Combined Incurred Claim Data Forecasting</td>
<td>154</td>
</tr>
<tr>
<td>4.27</td>
<td>Forecast values - Combined Incurred Claim (in Crore INR)</td>
<td>155</td>
</tr>
<tr>
<td>4.28</td>
<td>Linear/Quadratic/Cubic Fit Table – Combined Investment Income Data</td>
<td>155</td>
</tr>
<tr>
<td>4.29</td>
<td>Fit Results for Combined Investment Income Data Forecasting</td>
<td>156</td>
</tr>
<tr>
<td>4.30</td>
<td>Forecast Values - Combined Investment Income (INR in Crores) Data</td>
<td>156</td>
</tr>
<tr>
<td>4.31</td>
<td>Linear/Quadratic/Cubic Fit Table – Combined Operating Expenses Data</td>
<td>157</td>
</tr>
</tbody>
</table>
4.32 Fit Results for Combined Operating Expenses Data Forecasting

4.33 Forecast on Combined Operating Expenses Data (In Crore INR)

4.34 Linear/Quadratic/Cubic Fit Table – Combined UPL Data

4.35 Fit Results for Combined Underwriting Profit/Loss Data Forecasting

4.36 Forecast Values on Combined Underwriting Profit/Loss Data (in Crore INR)

4.37 Linear/Quadratic/Cubic Fit Table – Combined Profit after Tax Data

4.38 Fit Results for Combined Profit after Tax Data Forecasting

4.39 Forecast Values - Combined Profit after Tax Data (in Crore INR)

4.40 Linear/Quadratic/Cubic Fit Table – Combined Ratio Data

4.41 Fit Results for Combined Ratio Data

4.42 Forecast Values - Combined Ratio Data

4.43 Linear/Quadratic/Cubic Fit Table – New India Net Premium Data

4.44 Fit Results for New India Premium Data Forecasting

4.45 Forecast Values - New India Premium Data (in Crore INR)

4.46 Linear/Quadratic/Cubic Fit Table – New India Incurred Loss Data

4.47 Fit Results for New India Incurred Claims Data Forecasting

4.48 Forecast Values - New India Incurred Claim Data (in Crore INR)

4.49 Linear/Quadratic/Cubic Fit Table – New India Investment Income Data

4.50 Fit Results for New India Investment Income Data Forecasting

4.51 Forecast Values - New India Investment Income Data (in Crore INR)

4.52 Linear/Quadratic/Cubic Fit Table – New India Operating Expenses Data

4.53 Fit Results for New India Operating Expenses Data Forecasting

4.54 Forecast Values - New India Operating Expenses Data (in Crore INR)

4.55 Linear/Quadratic/Cubic Fit Table – New India UPL Data

4.56 Fit Results for Combined Underwriting Profit/Loss Data Forecasting

4.57 Forecast Values - New India Underwriting Profit/Loss Data (in Crore INR)

4.58 Linear/Quadratic/Cubic Fit Table – New India Profit after Tax Data

4.59 Fit Results for New India Profit after Tax Forecasting

4.60 Forecast on New India Profit after Tax Data

4.61 Linear/Quadratic/Cubic Fit Table – New India Combined Ratio Data

4.62 Fit Results for New India Combined Ratio Data Forecasting

4.63 Forecast on New India Combined Ratio Data

4.64 Linear/Quadratic/Cubic Fit Table – National Insurance Premium Income Data

4.65 Fit Results

4.66 Forecast Values (Premium Income in Crores INR)

4.67 Linear/Quadratic/Cubic Fit Table – National Insurance Incurred Claims Data

4.68 Fit Results

4.69 Forecast Data

4.70 Page | 29
4.70 Linear/Quadratic/Cubic Fit Table – National Insurance Combined Ratio Data
4.71 Fit Results 175
4.72 Forecast Data (Combined Ratio) 175
4.73 Linear/Quadratic/Cubic Fit Table – Oriental Insurance Premium Income Data
4.74 Fit Results 176
4.75 Forecast Values (Premium in Crore INR) 177
4.76 Linear/Quadratic/Cubic Fit Table – Oriental Insurance Claims Data
4.77 Fit Results 178
4.78 Forecast Values (Incurred Claims in Crore INR) 178
4.79 Linear/Quadratic/Cubic Fit Table – Oriental Insurance Combined Data
4.80 Fit Results for Oriental Insurance Combined Ratio Data 180
4.81 Forecast Values – Oriental Insurance Combined Ratio Data 180
4.82 Linear/Quadratic/Cubic Fit Table – United India Premium Income Data
4.83 Fit Results for United India Net Premium Income Data 181
4.84 Forecast Values – United India Premium Income Data (in Crores INR) 181
4.85 Linear/Quadratic/Cubic Fit Table – United India Incurred Claims Data
4.86 Fit Results for United India Incurred Claims Data 183
4.87 Forecast Values – United India Incurred Claims Data (in Crores INR) 183
4.88 Linear/Quadratic/Cubic Fit Table – United India Combined Ratio Data
4.89 Fit Results for United India Combined Ratio Data 184
4.90 Forecast Values – United India Combined Ratio Data
4.91 Linear to Cubic Models Fitting on Net Premium Income Data for P.N.L.I.C.
4.92 Fit Results 186
4.93 Forecast Data (Net Premium Income in Crore INR) 186
4.94 Linear to Cubic Models Fitting on Data on Investment Income for P.N.L.I.C.
4.95 Fit Results for Private Insurance Companies Combined Investment Income Data 187
4.96 Forecast Values – Private Insurance Companies Combined Investment Income (in Crores INR) 187
4.97 Linear to Cubic Models Fitting on Incurred Claims data for P.N.L.I.C.
4.98 Fit Results for Private Insurance Companies Combined Incurred Claims Data 189
4.99 Forecast Values – Private Insurance Companies Combined Incurred Claims (in Crores INR) 189
4.100 Linear to Cubic Models Fitting on Operating Expenses data for P.N.L.I.C. 189
4.101 Fit Results for Private Insurance Companies Combined Operating Expenses Data 190
4.102  Forecast Values – Private Insurance Companies Combined Operating Expenses (in Crores INR)
        190
4.103  Linear to Cubic Models Fitting on Underwriting Profit/Loss data for P.N.L.I.C.
        191
4.104  Fit Results for Private Insurance Companies Combined UPL Data
        191
4.105  Forecast Values – Private Insurance Companies Combined UPL Data (in Crores INR)
        192
4.106  Linear to Cubic Models Fitting on Profit after Tax data for P.N.L.I.C.
        192
4.107  Fit Results for Private Insurance Companies Combined UPL Data
        193
4.108  Forecast Values – Private Insurance Companies Combined Profit After Tax Data (in Crores INR)
        193
4.109  Linear to Cubic Models Fitting on Combined Ratio data for P.N.L.I.C.
        194
4.110  Fit Results for Private Insurance Companies Combined Ratio Data
        194
4.111  Forecast Values – Private Insurance Companies Combined Ratio Data (in Crores INR)
        195
4.112  Linear to Cubic Models Fitting on Premium Income data for ICICI
        195
4.113  Fit Results for ICICI Net Premium Income Data
        196
        196
4.115  Linear to Models Fitting on Incurred Claims data for ICICI
        197
4.116  Fit Results for ICICI Incurred Claims Data
        197
4.117  Forecast Values – ICICI Incurred Claims Data (in Crores INR)
        197
4.118  Linear to Cubic Models Fitting on Combined Ratio data for ICICI
        198
4.119  Fit Results for ICICI Combined Ratio Data
        198
4.120  Forecast Values – ICICI Combined Ratio Data
        199
4.121  Linear to Cubic Models Fitting on Premium Income Data for Royal Sundaram
        199
4.122  – Fit Results for Royal Sundaram Premium Income Data
        200
4.123  Forecast Values – Royal Sundaram Premium Income Data (in Crores INR)
        200
4.124  Linear to Cubic Models Fitting on Incurred Claims Data for Royal Sundaram
        201
4.125  Fit Results for Royal Sundaram Incurred Claims Data
        202
4.126  Forecast Values – Royal Sundaram Incurred Claims Data (in Crores INR)
        202
4.127  Linear to Cubic Models Fitting on Combined Ratio Data for Royal Sundaram
        202
4.128  Fit Results for Royal Sundaram Combined Ratio Data
        203
4.129  Forecast Values – Royal Sundaram Combined Ratio Data (in Crores INR)
        203
4.130  Linear to Cubic Models Fitting on Premium Income Data of Reliance
        204
4.131  Fit Results for Reliance Premium Income Data
        204
Forecast Values – Reliance Premium Income Data (in Crores INR) 205
Linear to Cubic Models Fitting on Incurred Claims Data for Reliance 205
Fit Results for Reliance Incurred Claims Data 206
Forecast Values – Reliance Incurred Claims Data (in Crores INR) 206
Linear to Cubic Models Fitting on Combined Ratio for Reliance 206
Fit Results for Reliance Combined Ratio Data 207

Forecast Values – Reliance Combined Ratio Data (in Crores INR) 207
Linear to Cubic Models Fitting on Premium Income Data of IFFCO-Tokyo 208
Fit Results for IFFCO-Tokyo Premium Income Data 209
Forecast Values – IFFCO-Tokyo Premium Income Data (in Crores INR) 209
Linear to Cubic Models Fitting on Incurred Claims Data for IFFCO-Tokyo 209
Fit Results for IFFCO-Tokyo Incurred Claims Data 210
Forecast Values – IFFCO-Tokyo Incurred Claims Data (in Crores INR) 210
Linear to Cubic Models Fitting on Combined Ratio Data for IFFCO-Tokyo 211
Fit Results for IFFCO-Tokyo Combined Ratio Data 211
Forecast Values – IFFCO-Tokyo Combined Ratio Data (in Crores INR) 212
Linear to Cubic Models Fitting on Premium Income Data for Tata 212
Fit Results for TATA Premium Income Data 213
Forecast Values – TATA Premium Income Data (in Crores INR) 213
Linear Model Fitting on Incurred Claims Data for TATA 213
Fit Results for TATA Incurred Claims Data 214
Forecast Values – TATA Incurred Claims Data (in Crores INR) 214
Linear to Cubic Models Fitting on Combined Ratio Data for TATA 215
Fit Results for TATA Non-Life Combined Ratio Data 215
Forecast Values – TATA Combined Ratio Data (in Crores INR) 216
Linear to Cubic Models Fitting on Premium Income Data for Bajaj 216
Fit Results for BAJAJ Premium Income Data 217
Forecast Values – BAJAJ Premium Income Data (in Crores INR) 217
Linear to Cubic Models Fitting on Incurred Claims Data for BAJAJ 218
Fit Results for BAJAJ Incurred Claims Data 218
Forecast Values – BAJAJ Incurred Claims Data (in Crores INR) 219
Linear to Cubic Models Fitting on Combined Ratio Data for BAJAJ 219
Fit Results for BAJAJ Non-Life Combined Ratio Data 220
Forecast Values – BAJAJ Combined Ratio Data (in Crores INR) 220
Linear to Cubic Models Fitting on Premium Income Data for Cholamandalam 220
Fit Results for Cholamandalam Premium Income Data 221
Forecast Values – Cholamandalam Premium Income Data (in Crores INR) 221
4.169 Linear to Cubic Models Fitting on Incurred Claims Data for Cholamandalam
4.170 Fit Results for Cholamandalam Incurred Claims Data
4.171 Forecast Values – Cholamandalam Incurred Claims Data (in Crores INR)
4.172 Linear to Cubic Models Fitting on Combined Ratio for Cholamandalam
4.173 Fit Results for Cholamandalam Non-Life Combined Ratio Data
4.174 Forecast Values – Cholamandalam Combined Ratio Data
4.175 Linear to Cubic Models Fitting on Premium Income Data for HDFC
4.176 Fit Results for HDFC Premium Income Data
4.177 Forecast Values – HDFC Premium Income Data (in Crores INR)
4.178 Linear to Cubic Models Fitting on Incurred Claims Data for Royal Sundaram
4.179 Fit Results for HDFC Incurred Claims Data
4.180 Forecast Values – HDFC Incurred Claims Data (in Crores INR)
4.181 Linear to Cubic Models Fitting on Incurred Claims Data for HDFC
4.182 Fit Results for HDFC Non-Life Combined Ratio Data
4.183 Forecast Values – HDFC Combined Ratio Data
4.184 Fit Results for GIC Premium Data (ARCH/GARCH)
4.185 Fit Results for GIC Incurred Claims
4.186 Fit Results for GIC Combined Ratio
4.187 Fit Results for Premium Data (Public Non-life Insurance Companies)
4.188 Fit Results for Incurred Claims Data (Public Non-life Insurance Companies)
4.189 Fit Results for Combined Ratio Data (Public Non-life Insurance Companies)
4.190 Fit Results for Premium Data (Public Non-life Insurance Companies)
4.191 Fit Results for Incurred Claims Data (Public Non-life Insurance Companies)
4.192 Fit Results for Combined Ratio Data (Public Non-life Insurance Companies)
5.1 Linear/Quadratic/Cubic Models Fitting on Net Premium Data on Fire Insurance
5.2 Fit Results for Combined Premium Income Data
5.3 Forecast Values – Fire Insurers Combined Premium Income (in Crores INR)
5.4 Linear/Quadratic/Cubic Models Fitting on Combined Incurred Claims Data of Public and Private Fire Insurers
5.5 Fit Results for Combined Incurred Claims Data
5.6 Forecast Values – Public and Private Fire Insurers Combined Incurred Claims (in Crores INR)
5.7 Linear to Cubic Models Fitting on Combined Ratio Data on Fire Insurance
5.8 Fit Results for Combined Ratio Data of Public and Private Fire Insurers
5.9 Forecast Values – Public and Private Fire Insurers Combined Ratio (in Crores INR) 245
5.10 Linear to Cubic Models Fitting on Premium Income Data of Public Fire Insurers 246
5.11 Fit Results for Combined Premium Income Data 247
5.12 Forecast Values – Public Fire Insurers’ Combined Premium Income (in Crores INR) 247
5.13 Linear to Cubic Models Fitting on Claims Data of Public Fire Insurers 248
5.14 Fit Results for Combined Incurred Claims Data 249
5.15 Forecast Values – Fire Insurers Combined Incurred Claims (in Crores INR) 249
5.16 Linear to Cubic Models Fitting on CR Data of Public Fire Insurers 249
5.17 Fit Results for Combined Ratio Data 250
5.18 Forecast Values – Fire Insurers Combined Ratio 250
5.19 Linear to Cubic Models Fitting on Premium Data of New India 251
5.20 Fit Results for Premium Income Data of New India in Fire Insurance Sector 252
5.21 Forecast Values – Premium Income Data of New India in Fire Insurance (in Crores INR) 252
5.22 Linear to Cubic Models Fitting on Claims Data of New India 252
5.23 Fit Results for Incurred Claims Data of New India in Fire Insurance Sector 253
5.24 Forecast Values – New India Incurred Claims in Fire Insurance (in Crores INR) 253
5.25 Linear to Cubic Models Fitting on Combined Ratio of New India 254
5.26 Fit Results for Combined Ratio Data 255
5.27 Forecast Values – New India Combined Ratio 255
5.28 Linear to Cubic Models Fitting on Premium Income Data of National Insurance 255
5.29 Fit Results for Premium Income Data 256
5.30 Forecast Values – National Insurance Premium Income (in Crores INR) 256
5.31 Linear to Cubic Models Fitting on Incurred Claims Data of National Insurance 257
5.32 Fit Results for Incurred Claims Data 258
5.33 Forecast Values – National Insurance Incurred Claims (in Crores INR) 258
5.34 Linear to Cubic Models Fitting on Combined Ratio of National Insurance 258
5.35 Fit Results for Combined Ratio Data 259
5.36 Forecast Values – National Insurance Combined Ratio 259
5.37 Linear to Cubic Models Fitting on Premium Income Data of Oriental Insurance 260
5.38 Fit Results for Premium Income Data 261
5.40 Linear to Cubic Models Fitting on Incurred Claims Data of Oriental Insurance 261
5.41 Fit Results for Incurred Claims Data 262
<table>
<thead>
<tr>
<th>Section</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.42</td>
<td>Forecast Values – Oriental Insurance Incurred Claims (in Crores INR)</td>
</tr>
<tr>
<td>5.43</td>
<td>Linear to Cubic Models Fitting on Combined Ratio of Oriental Insurance</td>
</tr>
<tr>
<td>5.44</td>
<td>Fit Results for Combined Ratio Data</td>
</tr>
<tr>
<td>5.45</td>
<td>Forecast Values – Oriental Insurance Combined Ratio</td>
</tr>
<tr>
<td>5.46</td>
<td>Linear to Cubic Models Fitting on Premium Income Data of United India Insurance</td>
</tr>
<tr>
<td>5.47</td>
<td>Fit Results for Premium Income Data</td>
</tr>
<tr>
<td>5.48</td>
<td>Forecast Values – United India Insurance Premium Income (in Crores INR)</td>
</tr>
<tr>
<td>5.49</td>
<td>Linear to Cubic Models Fitting on Incurred Claims Data of United India Insurance</td>
</tr>
<tr>
<td>5.50</td>
<td>Fit Results for Incurred Claims Data</td>
</tr>
<tr>
<td>5.51</td>
<td>Forecast Values – United India Insurance Incurred Claims (in Crores INR)</td>
</tr>
<tr>
<td>5.52</td>
<td>Linear to Cubic Models Fitting on Combined Ratio of United India Insurance</td>
</tr>
<tr>
<td>5.53</td>
<td>Fit Results for Combined Ratio Data</td>
</tr>
<tr>
<td>5.54</td>
<td>Forecast Values – United India Insurance Combined Ratio</td>
</tr>
<tr>
<td>5.55</td>
<td>Linear to Cubic Models Fitting on Combined Premium Income Data of Private Fire Insurers</td>
</tr>
<tr>
<td>5.56</td>
<td>Fit Results for Private Insurance Companies’ Premium Income Data</td>
</tr>
<tr>
<td>5.57</td>
<td>Forecast Values – Private Fire Insurers’ Combined Premium Income (in Crores INR)</td>
</tr>
<tr>
<td>5.58</td>
<td>Linear to Cubic Models Fitting on Combined Incurred Claims Data of Private Fire Insurers</td>
</tr>
<tr>
<td>5.59</td>
<td>Fit Results for Combined Incurred Claims Data</td>
</tr>
<tr>
<td>5.60</td>
<td>Forecast Values – Private Fire Insurers Combined Incurred Claims (in Crores INR)</td>
</tr>
<tr>
<td>5.61</td>
<td>Linear to Cubic Models Fitting on Combined Ratio of Private Fire Insurers</td>
</tr>
<tr>
<td>5.62</td>
<td>Fit Results for Combined Ratio Data</td>
</tr>
<tr>
<td>5.63</td>
<td>Forecast Values – Private Fire Insurers Combined Ratio</td>
</tr>
<tr>
<td>5.64</td>
<td>Linear to Cubic Models Fitting on Premium Income Data of ICICI in Fire Sector</td>
</tr>
<tr>
<td>5.65</td>
<td>Fit Results for Premium Income Data</td>
</tr>
<tr>
<td>5.66</td>
<td>Forecast Values – ICICI Premium Income (in Crores INR)</td>
</tr>
<tr>
<td>5.67</td>
<td>Linear to Cubic Models Fitting on Incurred Claims Data of ICICI Insurance in Fire Sector</td>
</tr>
<tr>
<td>5.68</td>
<td>Fit Results for Incurred Claims Data</td>
</tr>
<tr>
<td>5.69</td>
<td>Forecast Values – ICICI Insurance Incurred Claims (in Crores INR)</td>
</tr>
<tr>
<td>5.70</td>
<td>Linear to Cubic Models Fitting on Combined Ratio of ICICI Insurance</td>
</tr>
<tr>
<td>5.71</td>
<td>Fit Results for Combined Ratio Data</td>
</tr>
<tr>
<td>5.72</td>
<td>Forecast Values – ICICI Insurance Combined Ratio Data</td>
</tr>
</tbody>
</table>
5.73 Linear to Cubic Models Fitting on Premium Income Data of Royal Sundaram

5.74 Fit Results for Premium Income Data

5.75 Forecast Values – Royal Sundaram Premium Income (in Crores INR)

5.76 Linear to Cubic Models Fitting on Incurred Claims Data of Royal Sundaram Insurance

5.77 Fit Results for Incurred Claims Data

5.78 Forecast Values – Royal Sundaram Insurance Incurred Claims (in Crores INR)

5.79 Linear to Cubic Models Fitting on Combined Ratio of Royal Sundaram Insurance

5.80 Fit Results for Combined Ratio Data

5.81 Forecast Values – Royal Sundaram Insurance Combined Ratio Data

5.82 Linear to Cubic Models Fitting on Premium Income Data of Reliance Non-life Insurance in Fire Sector

5.83 Fit Results for Premium Income Data

5.84 Forecast Values – Reliance Non-life Insurance Premium Income (in Crores INR)

5.85 Linear to Cubic Models Fitting on Incurred Claims Data of Reliance Insurance in Fire Sector

5.86 Fit Results for Incurred Claims Data

5.87 Forecast Values – Royal Sundaram Insurance Incurred Claims (in Crores INR)

5.88 Linear to Cubic Models Fitting on Combined Ratio of Royal Sundaram Insurance

5.89 Fit Results for Combined Ratio Data

5.90 Forecast Values – Royal Sundaram Insurance Combined Ratio Data

5.91 Linear to Cubic Models Fitting on Premium Income Data of IFFCO-Tokyo

5.92 Fit Results for Premium Income Data

5.93 Forecast Values – IFFCO-Tokyo Premium Income (in Crores INR)

5.94 Linear to Cubic Models Fitting on Incurred Claims Data of IFFCO-Tokyo

5.95 Fit Results for Incurred Claims Data

5.96 Forecast Values – IFFCO-Tokyo Insurance Incurred Claims (in Crores INR)

5.97 Linear to Cubic Models Fitting on Combined Ratio of IFFCO-Tokyo Insurance

5.98 Fit Results for Combined Ratio Data

5.99 Forecast Values – IFFCO-Tokyo Insurance Combined Ratio Data

5.100 Linear to Cubic Models Fitting on Premium Income Data of TATA

5.101 Fit Results for Premium Income Data

5.102 Forecast Values – TATA Premium Income (in Crores INR)

5.103 Linear to Cubic Models Fitting on Incurred Claims Data of TATA Insurance
5.104  Fit Results for Incurred Claims Data  292
5.105  Forecast Values – TATA Insurance Incurred Claims (in Crores INR)  293
5.106  Linear to Cubic Models Fitting on Combined Ratio of TATA Insurance  293
5.107  Fit Results for Combined Ratio Data  294
5.108  Forecast Values – TATA Insurance Combined Ratio Data  294
5.109  Linear to Cubic Models Fitting on Premium Income Data of Bajaj in Fire Sector  294
5.110  Fit Results for Premium Income Data  295
5.111  Forecast Values – Bajaj Premium Income (in Crores INR)  295
5.112  Linear to Cubic Models Fitting on Incurred Claims Data of BAJAJ Insurance  296
5.113  Fit Results for Incurred Claims Data  297
5.114  Forecast Values – BAJAJ Insurance Incurred Claims (in Crores INR)  297
5.115  Linear to Cubic Models Fitting on Combined Ratio of Royal Sundaram Insurance  297
5.116  Fit Results for Combined Ratio Data  298
5.117  Forecast Values – Royal Sundaram Insurance Combined Ratio Data  298
5.118  Linear to Cubic Models Fitting on Premium Income Data of Cholamandalam  299
5.119  Fit Results for Premium Income Data  300
5.120  Forecast Values – Cholamandalam Premium Income (in Crores INR)  300
5.121  Linear to Cubic Models Fitting on Incurred Claims Data of Cholamandalam Insurance  300
5.122  Fit Results for Incurred Claims Dat  301
5.123  Forecast Values – Cholamandalam Insurance Incurred Claims (in Crores INR)  301
5.124  Linear to Cubic Models Fitting on Combined Ratio of Cholamandalam Insurance  302
5.125  Fit Results for Combined Ratio Data  302
5.126  Forecast Values – Cholamandalam Combined Ratio Data  303
5.127  Linear to Cubic Models Fitting on Premium Income Data of HDFC in Fire Sector  303
5.128  Fit Results for Premium Income Data  304
5.129  Forecast Values – HDFC Premium Income (in Crores INR)  304
5.130  Linear to Cubic Models Fitting on Incurred Claims Data of HDFC Insurance in Fire Sector  305
5.131  Fit Results for Incurred Claims Data  305
5.132  Forecast Values – HDFC Insurance Incurred Claims (in Crores INR)  305
5.133  Linear to Cubic Models Fitting on Combined Ratio of HDFC Insurance  306
5.134  Fit Results for Combined Ratio Data  306
<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.135</td>
<td>Forecast Values – HDFC Insurance Combined Ratio Data</td>
</tr>
<tr>
<td>6.1</td>
<td>Linear/Quadratic/Cubic Models Fitting on Net Premium Data on Marine Insurance</td>
</tr>
<tr>
<td>6.2</td>
<td>Fit Results for Combined Premium Income Data</td>
</tr>
<tr>
<td>6.3</td>
<td>Forecast Values – Marine Insurers Combined Premium Income (in Crores INR)</td>
</tr>
<tr>
<td>6.4</td>
<td>Linear/Quadratic/Cubic Models Fitting on Combined Incurred Claims Data of Public and Private Marine Insurers</td>
</tr>
<tr>
<td>6.5</td>
<td>Fit Results for Combined Incurred Claims Data</td>
</tr>
<tr>
<td>6.6</td>
<td>Forecast Values – Public and Private Marine Insurers Combined Incurred Claims (in Crores INR)</td>
</tr>
<tr>
<td>6.7</td>
<td>Linear to Cubic Models Fitting on Combined Ratio Data on Marine Insurance</td>
</tr>
<tr>
<td>6.8</td>
<td>Fit Results for Combined Ratio Data of Public and Private Marine Insurers</td>
</tr>
<tr>
<td>6.10</td>
<td>Linear to Cubic Models Fitting on Premium Income Data of Public Marine Insurers</td>
</tr>
<tr>
<td>6.11</td>
<td>Fit Results for Combined Premium Income Data</td>
</tr>
<tr>
<td>6.13</td>
<td>Linear to Cubic Models Fitting on Claims Data of Public Marine Insurers</td>
</tr>
<tr>
<td>6.14</td>
<td>Fit Results for Combined Incurred Claims Data</td>
</tr>
<tr>
<td>6.15</td>
<td>Forecast Values – Marine Insurers Combined Incurred Claims (in Crores INR)</td>
</tr>
<tr>
<td>6.16</td>
<td>Linear to Cubic Models Fitting on CR Data of Public Marine Insurers</td>
</tr>
<tr>
<td>6.17</td>
<td>Fit Results for Combined Ratio Data</td>
</tr>
<tr>
<td>6.18</td>
<td>Forecast Values – Marine Insurers Combined Ratio</td>
</tr>
<tr>
<td>6.19</td>
<td>Linear to Cubic Models Fitting on Premium Data of New India</td>
</tr>
<tr>
<td>6.20</td>
<td>Fit Results for Premium Income Data of New India in Marine Insurance</td>
</tr>
<tr>
<td>6.21</td>
<td>Forecast Values – Premium Income Data of New India in Marine Insurance (in Crores INR)</td>
</tr>
<tr>
<td>6.22</td>
<td>Linear to Cubic Models Fitting on Claims Data of New India</td>
</tr>
<tr>
<td>6.23</td>
<td>Fit Results for Incurred Claims Data of New India in Marine Insurance Sector</td>
</tr>
<tr>
<td>6.24</td>
<td>Forecast Values – New India Incurred Claims in Marine Insurance (in Crores INR)</td>
</tr>
<tr>
<td>6.25</td>
<td>Linear to Cubic Models Fitting on Combined Ratio of New India</td>
</tr>
<tr>
<td>6.26</td>
<td>Fit Results for Combined Ratio Data</td>
</tr>
<tr>
<td>6.27</td>
<td>Forecast Values – New India Combined Ratio</td>
</tr>
</tbody>
</table>
6.28 Linear to Cubic Models Fitting on Premium Income Data of National Insurance

6.29 Fit Results for Premium Income Data


6.31 Linear to Cubic Models Fitting on Incurred Claims Data of National Insurance

6.32 Fit Results for Incurred Claims Data

6.33 Forecast Values – National Insurance Incurred Claims (in Crores INR)

6.34 Linear to Cubic Models Fitting on Combined Ratio of National Insurance

6.35 Fit Results for Combined Ratio Data

6.36 Forecast Values – National Insurance Combined Ratio

6.37 Linear to Cubic Models Fitting on Premium Income Data of Oriental Insurance

6.38 Fit Results for Premium Income Data


6.40 Linear to Cubic Models Fitting on Incurred Claims Data of Oriental Insurance

6.41 Fit Results for Incurred Claims Data

6.42 Forecast Values – Oriental Insurance Incurred Claims (in Crores INR)

6.43 Linear to Cubic Models Fitting on Combined Ratio of Oriental Insurance

6.44 Fit Results for Combined Ratio Data

6.45 Forecast Values – Oriental Insurance Combined Ratio

6.46 Linear to Cubic Models Fitting on Premium Income Data of United India Insurance

6.47 Fit Results for Premium Income Data

6.48 Forecast Values – United India Insurance Premium Income (in Crores INR)

6.49 Linear to Cubic Models Fitting on Incurred Claims Data of United India Insurance

6.50 Fit Results for Incurred Claims Data

6.51 Forecast Values – United India Insurance Incurred Claims (in Crores INR)

6.52 Linear to Cubic Models Fitting on Combined Ratio of United India Insurance

6.53 Fit Results for Combined Ratio Data

6.54 Forecast Values – United India Insurance Combined Ratio

6.55 Linear to Cubic Models Fitting on Combined Premium Income Data of Private Marine Insurers

6.56 Fit Results for Private Insurance Companies’ Premium Income Data

6.57 Forecast Values – Private Marine Insurers’ Combined Premium Income (in Crores INR)

6.58 Linear to Cubic Models Fitting on Combined Incurred Claims Data of Private Marine Insurers

6.59 Fit Results for Combined Incurred Claims Data
6.60 Forecast Values – Private Marine Insurers Combined Incurred Claims (in Crores INR) 340
6.61 Linear to Cubic Models Fitting on Combined Ratio of Private Marine Insurers 341
6.62 Fit Results for Combined Ratio Data 342
6.63 Forecast Values – Private Marine Insurers Combined Ratio 342
6.64 Linear to Cubic Models Fitting on Premium Income Data of ICICI in Marine Sector 342
6.65 Fit Results for Premium Income Data 343
6.66 Forecast Values – ICICI Premium Income (in Crores INR) 343
6.67 Linear to Cubic Models Fitting on Incurred Claims Data of ICICI Insurance in Marine Sector 344
6.68 Fit Results for Incurred Claims Data 344
6.69 Forecast Values – ICICI Insurance Incurred Claims (in Crores INR) 344
6.70 Linear to Cubic Models Fitting on Combined Ratio of ICICI Insurance 345
6.71 Fit Results for Combined Ratio Data 346
6.72 Forecast Values – ICICI Insurance Combined Ratio Data 346
6.73 Linear to Cubic Models Fitting on Premium Income Data of Royal Sundaram 346
6.74 Fit Results for Premium Income Data 347
6.75 Forecast Values – Royal Sundaram Premium Income (in Crores INR) 347
6.76 Linear to Cubic Models Fitting on Incurred Claims Data of Royal Sundaram Insurance 348
6.77 Fit Results for Incurred Claims Data 348
6.78 Forecast Values – Royal Sundaram Insurance Incurred Claims (in Crores INR) 348
6.79 Linear to Cubic Models Fitting on Combined Ratio of Royal Sundaram Insurance 349
6.80 Fit Results for Combined Ratio Data 349
6.81 Forecast Values – Royal Sundaram Insurance Combined Ratio Data 350
6.82 Linear to Cubic Models Fitting on Premium Income Data of Reliance Non-life Insurance in Marine Sector 350
6.83 Fit Results for Premium Income Data 351
6.84 Forecast Values – Reliance Non-life Insurance Premium Income (in Crores INR) 351
6.85 Linear to Cubic Models Fitting on Incurred Claims Data of Reliance Insurance in Marine Sector 351
6.86 Fit Results for Incurred Claims Data 352
6.87 Forecast Values – Royal Sundaram Insurance Incurred Claims (in Crores INR) 352
6.88 Linear to Cubic Models Fitting on Combined Ratio of Royal Sundaram Insurance

6.89 Fit Results for Combined Ratio Data

6.90 Forecast Values – Royal Sundaram Insurance Combined Ratio Data

6.91 Linear to Cubic Models Fitting on Premium Income Data of IFFCO-Tokyo

6.92 Fit Results for Premium Income Data

6.93 Forecast Values – IFFCO-Tokyo Premium Income (in Crores INR)

6.94 Linear to Cubic Models Fitting on Incurred Claims Data of IFFCO-Tokyo

6.95 Fit Results for Incurred Claims Data

6.96 Forecast Values – IFFCO-Tokyo Insurance Incurred Claims (in Crores INR)

6.97 Linear to Cubic Models Fitting on Combined Ratio of IFFCO-Tokyo Insurance

6.98 Fit Results for Combined Ratio Data

6.99 Forecast Values – IFFCO-Tokyo Insurance Combined Ratio Data

6.100 Linear to Cubic Models Fitting on Premium Income Data of TATA

6.101 Fit Results for Premium Income Data

6.102 Forecast Values – TATA Premium Income (in Crores INR)

6.103 Linear to Cubic Models Fitting on Incurred Claims Data of TATA Insurance

6.104 Fit Results for Incurred Claims Data

6.105 Forecast Values – TATA Insurance Incurred Claims (in Crores INR)

6.106 Linear to Cubic Models Fitting on Combined Ratio of TATA Insurance

6.107 Fit Results for Combined Ratio Data

6.108 Forecast Values – TATA Insurance Combined Ratio Data

6.109 Linear to Cubic Models Fitting on Premium Income Data of Bajaj in Marine Sector

6.110 Fit Results for Premium Income Data

6.111 Forecast Values – Bajaj Premium Income (in Crores INR)

6.112 Linear to Cubic Models Fitting on Incurred Claims Data of BAJAJ Insurance

6.113 Fit Results for Incurred Claims Data

6.114 Forecast Values – BAJAJ Insurance Incurred Claims (in Crores INR)

6.115 Linear to Cubic Models Fitting on Combined Ratio of Royal Sundaram Insurance

6.116 Fit Results for Combined Ratio Data

6.117 Forecast Values – Royal Sundaram Insurance Combined Ratio Data

6.118 Linear to Cubic Models Fitting on Premium Income Data of Cholamandalam

6.119 Fit Results for Premium Income Data

6.120 Forecast Values – Cholamandalam Premium Income (in Crores INR)

6.121 Linear to Cubic Models Fitting on Incurred Claims Data of Cholamandalam Insurance
6.122 Fit Results for Incurred Claims Dat
6.123 Forecast Values – Cholamandalam Insurance Incurred Claims (in Crores INR)
6.124 Linear to Cubic Models Fitting on Combined Ratio of Cholamandalam Insurance
6.125 Fit Results for Combined Ratio Data
6.126 Forecast Values – Cholamandalam Combined Ratio Data
6.127 Linear to Cubic Models Fitting on Premium Income Data of HDFC in Marine Sector
6.128 Fit Results for Premium Income Data
6.129 Forecast Values – HDFC Premium Income (in Crores INR)
6.130 Linear to Cubic Models Fitting on Incurred Claims Data of HDFC Insurance in Marine Sector
6.131 Fit Results for Incurred Claims Data
6.132 Forecast Values – HDFC Insurance Incurred Claims (in Crores INR)
6.133 Linear to Cubic Models Fitting on Combined Ratio of HDFC Insurance
6.134 Fit Results for Combined Ratio Data
6.135 Forecast Values – HDFC Insurance Combined Ratio Data
7.1 Linear/Quadratic/Cubic Models Fitting on Net Premium Data on Miscellaneous Insurance
7.2 Fit Results for Combined Premium Income Data
7.3 Forecast Values – Miscellaneous Insurers Combined Premium Income (in Crores INR)
7.4 Linear/Quadratic/Cubic Models Fitting on Combined Incurred Claims Data of Public and Private Miscellaneous Insurers
7.5 Fit Results for Combined Incurred Claims Data
7.6 Forecast Values – Public and Private Miscellaneous Insurers Combined Incurred Claims (in Crores INR)
7.7 Linear to Cubic Models Fitting on Combined Ratio Data on Miscellaneous Insurance
7.8 Fit Results for Combined Ratio Data of Public and Private Miscellaneous Insurers
7.9 Forecast Values – Public and Private Miscellaneous Insurers Combined Ratio (in Crores INR)
7.10 Linear to Cubic Models Fitting on Premium Income Data of Public Miscellaneous Insurers
7.11 Fit Results for Combined Premium Income Data
7.12 Forecast Values – Public Miscellaneous Insurers’ Combined Premium Income (in Crores INR)
7.13 Linear to Cubic Models Fitting on Claims Data of Public Miscellaneous Insurers
7.14 Fit Results for Combined Incurred Claims Data
7.15 Forecast Values – Miscellaneous Insurers Combined Incurred Claims (in Crores INR)

7.16 Linear to Cubic Models Fitting on CR Data of Public Miscellaneous Insurers

7.17 Fit Results for Combined Ratio Data

7.18 Forecast Values – Miscellaneous Insurers Combined Ratio

7.19 Linear to Cubic Models Fitting on Premium Data of New India

7.20 Fit Results for Premium Income Data of New India in Miscellaneous Insurance

7.21 Forecast Values – Premium Income Data of New India in Miscellaneous Insurance (in Crores INR)

7.22 Linear to Cubic Models Fitting on Claims Data of New India

7.23 Fit Results for Incurred Claims Data of New India in Miscellaneous Insurance

7.24 Forecast Values – New India Incurred Claims in Miscellaneous Insurance (in Crores INR)

7.25 Linear to Cubic Models Fitting on Combined Ratio of New India

7.26 Fit Results for Combined Ratio Data

7.27 Forecast Values – New India Combined Ratio

7.28 Linear to Cubic Models Fitting on Premium Income Data of National Insurance

7.29 Fit Results for Premium Income Data


7.31 Linear to Cubic Models Fitting on Incurred Claims Data of National Insurance

7.32 Fit Results for Incurred Claims Data

7.33 Forecast Values – National Insurance Incurred Claims (in Crores INR)

7.34 Linear to Cubic Models Fitting on Combined Ratio of National Insurance

7.35 Fit Results for Combined Ratio Data

7.36

7.37 Forecast Values – National Insurance Combined Ratio

7.38 Linear to Cubic Models Fitting on Premium Income Data of Oriental Insurance

7.39 Fit Results for Premium Income Data


7.41 Linear to Cubic Models Fitting on Incurred Claims Data of Oriental Insurance

7.42 Fit Results for Incurred Claims Data

7.43 Forecast Values – Oriental Insurance Incurred Claims (in Crores INR)

7.44 Linear to Cubic Models Fitting on Combined Ratio of Oriental Insurance

7.45 Fit Results for Combined Ratio Data

7.46 Forecast Values – Oriental Insurance Combined Ratio
7.46 Linear to Cubic Models Fitting on Premium Income Data of United India Insurance 403
7.47 Fit Results for Premium Income Data 404
7.48 Forecast Values – United India Insurance Premium Income (in Crores INR) 404
7.49 Linear to Cubic Models Fitting on Incurred Claims Data of United India Insurance 404
7.50 Fit Results for Incurred Claims Data 405
7.51 Forecast Values – United India Insurance Incurred Claims (in Crores INR) 405
7.52 Linear to Cubic Models Fitting on Combined Ratio of United India Insurance 406
7.53 Fit Results for Combined Ratio Data 406
7.54 Forecast Values – United India Insurance Combined Ratio 406
7.55 Linear to Cubic Models Fitting on Combined Premium Income Data of Private Miscellaneous Insurers 407
7.56 Fit Results for Private Insurance Companies’ Premium Income Data 407
7.57 Forecast Values – Private Miscellaneous Insurers’ Combined Premium Income (in Crores INR) 408
7.58 Linear to Cubic Models Fitting on Combined Incurred Claims Data of Private Miscellaneous Insurers 408
7.59 Fit Results for Combined Incurred Claims Data 409
7.60 Forecast Values – Private Miscellaneous Insurers Combined Incurred Claims (in Crores INR) 409
7.61 Linear to Cubic Models Fitting on Combined Ratio of Private Miscellaneous Insurers 409
7.62 Fit Results for Combined Ratio Data 410
7.63 Forecast Values – Private Miscellaneous Insurers Combined Ratio 410
7.64 Linear to Cubic Models Fitting on Premium Income Data of ICICI in Miscellaneous Sector 411
7.65 Fit Results for Premium Income Data 411
7.66 Forecast Values – ICICI Premium Income (in Crores INR) 411
7.67 Linear to Cubic Models Fitting on Incurred Claims Data of ICICI Insurance in Miscellaneous Sector 412
7.68 Fit Results for Incurred Claims Data 413
7.69 Forecast Values – ICICI Insurance Incurred Claims (in Crores INR) 413
7.70 Linear to Cubic Models Fitting on Combined Ratio of ICICI Insurance 413
7.71 Fit Results for Combined Ratio Data 414
7.72 Forecast Values – ICICI Insurance Combined Ratio Data 414
7.73 Linear to Cubic Models Fitting on Premium Income Data of Royal Sundaram 414
7.74 Fit Results for Premium Income Data 415
7.75 Forecast Values – Royal Sundaram Premium Income (in Crores INR) 415
7.76 Linear to Cubic Models Fitting on Incurred Claims Data of Royal Sundaram Insurance 416
7.77 Fit Results for Incurred Claims Data
7.78 Forecast Values – Royal Sundaram Insurance Incurred Claims (in Crores INR)
7.79 Linear to Cubic Models Fitting on Combined Ratio of Royal Sundaram Insurance
7.80 Fit Results for Combined Ratio Data
7.81 Forecast Values – Royal Sundaram Insurance Combined Ratio Data
7.82 Linear to Cubic Models Fitting on Premium Income Data of Reliance Non-life Insurance in Miscellaneous Sector
7.83 Fit Results for Premium Income Data
7.84 Forecast Values – Reliance Non-life Insurance Premium Income (in Crores INR)
7.85 Linear to Cubic Models Fitting on Incurred Claims Data of Reliance Insurance in Miscellaneous Sector
7.86 Fit Results for Incurred Claims Data
7.87 Forecast Values – Royal Sundaram Insurance Incurred Claims (in Crores INR)
7.88 Linear to Cubic Models Fitting on Combined Ratio of Royal Sundaram Insurance
7.89 Fit Results for Combined Ratio Data
7.90 Forecast Values – Royal Sundaram Insurance Combined Ratio Data
7.91 Linear to Cubic Models Fitting on Premium Income Data of IFFCO-Tokyo
7.92 Fit Results for Premium Income Data
7.93 Forecast Values – IFFCO-Tokyo Premium Income (in Crores INR)
7.94 Linear to Cubic Models Fitting on Incurred Claims Data of IFFCO-Tokyo
7.95 Fit Results for Incurred Claims Data
7.96 Forecast Values – IFFCO-Tokyo Insurance Incurred Claims (in Crores INR)
7.97 Linear to Cubic Models Fitting on Combined Ratio of IFFCO-Tokyo Insurance
7.98 Fit Results for Combined Ratio Data
7.99 Forecast Values – IFFCO-Tokyo Insurance Combined Ratio Data
7.100 Linear to Cubic Models Fitting on Premium Income Data of TATA
7.101 Fit Results for Premium Income Data
7.102 Forecast Values – TATA Premium Income (in Crores INR)
7.103 Linear to Cubic Models Fitting on Incurred Claims Data of TATA Insurance
7.104 Fit Results for Incurred Claims Data
<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>7.105</td>
<td>Forecast Values – TATA Insurance Incurred Claims (in Crores INR)</td>
</tr>
<tr>
<td>7.106</td>
<td>Linear to Cubic Models Fitting on Combined Ratio of TATA Insurance</td>
</tr>
<tr>
<td>7.107</td>
<td>Fit Results for Combined Ratio Data</td>
</tr>
<tr>
<td>7.108</td>
<td>Forecast Values – TATA Insurance Combined Ratio Data</td>
</tr>
<tr>
<td>7.109</td>
<td>Linear to Cubic Models Fitting on Premium Income Data of Bajaj in Miscellaneous Sector</td>
</tr>
<tr>
<td>7.110</td>
<td>Fit Results for Premium Income Data</td>
</tr>
<tr>
<td>7.111</td>
<td>Forecast Values – Bajaj Premium Income (in Crores INR)</td>
</tr>
<tr>
<td>7.112</td>
<td>Linear to Cubic Models Fitting on Incurred Claims Data of BAJAJ Insurance</td>
</tr>
<tr>
<td>7.113</td>
<td>Fit Results for Incurred Claims Data</td>
</tr>
<tr>
<td>7.114</td>
<td>Forecast Values – BAJAJ Insurance Incurred Claims (in Crores INR)</td>
</tr>
<tr>
<td>7.115</td>
<td>Linear to Cubic Models Fitting on Combined Ratio of Royal Sundaram Insurance</td>
</tr>
<tr>
<td>7.116</td>
<td>Fit Results for Combined Ratio Data</td>
</tr>
<tr>
<td>7.117</td>
<td>Forecast Values – Royal Sundaram Insurance Combined Ratio Data</td>
</tr>
<tr>
<td>7.118</td>
<td>Linear to Cubic Models Fitting on Premium Income Data of Cholamandalam</td>
</tr>
<tr>
<td>7.119</td>
<td>Fit Results for Premium Income Data</td>
</tr>
<tr>
<td>7.120</td>
<td>Forecast Values – Cholamandalam Premium Income (in Crores INR)</td>
</tr>
<tr>
<td>7.121</td>
<td>Linear to Cubic Models Fitting on Incurred Claims Data of Cholamandalam Insurance</td>
</tr>
<tr>
<td>7.122</td>
<td>Fit Results for Incurred Claims Data</td>
</tr>
<tr>
<td>7.123</td>
<td>Forecast Values – Cholamandalam Insurance Incurred Claims (in Crores INR)</td>
</tr>
<tr>
<td>7.124</td>
<td>Linear to Cubic Models Fitting on Combined Ratio of Cholamandalam Insurance</td>
</tr>
<tr>
<td>7.125</td>
<td>Fit Results for Combined Ratio Data</td>
</tr>
<tr>
<td>7.126</td>
<td>Forecast Values – Cholamandalam Combined Ratio Data</td>
</tr>
<tr>
<td>7.127</td>
<td>Linear to Cubic Models Fitting on Premium Income Data of HDFC in Miscellaneous Sector</td>
</tr>
<tr>
<td>7.128</td>
<td>Fit Results for Premium Income Data</td>
</tr>
<tr>
<td>7.129</td>
<td>Forecast Values – HDFC Premium Income (in Crores INR)</td>
</tr>
<tr>
<td>7.130</td>
<td>Linear to Cubic Models Fitting on Incurred Claims Data of HDFC Insurance in Miscellaneous Sector</td>
</tr>
<tr>
<td>7.131</td>
<td>Fit Results for Incurred Claims Data</td>
</tr>
</tbody>
</table>
7.132 Forecast Values – HDFC Insurance Incurred Claims (in Crores INR) 441
7.133 Linear to Cubic Models Fitting on Combined Ratio of HDFC Insurance 441
7.134 Fit Results for Combined Ratio Data 442
7.135 Forecast Values – HDFC Insurance Combined Ratio Data

8.1 Analysis of Combined Insurance Sector Data (Summary) 444
8.2 Analysis of Fire Insurance Sector Data (Summary) 452
8.3 Analysis of Marine Insurance Sector Data (Summary) 460
8.4 Analysis of Miscellaneous Insurance Sector Data (Summary) 468