**Description:**

This Insurance Statistics module contains four major sections, namely, (i) Life Insurance, (ii) General and Health Insurance, (iii) Reinsurance, and (iv) International Comparison. These data sets are compiled from the annual publication of the Insurance Regulatory and Development Authority of India (IRDA), titled *Handbook of Insurance Statistics.* Depending upon the availability, the time series data starts from 2001.

**Life Insurance**

This section covers company-wise life insurance data on several key parameters such as number of offices, agents and policies, amount of premium, asset under management, claims, solvency ratio, persistency ratio, status of grievances and performance of the ombudsman, etc. Company data appearing in their respective financial statements are provided under policyholders’ account, shareholders’ account, and balance sheet. The section also contains a segment on micro-insurance. Data sets are made available at both the All-India and state-level as per their availability.

**General and Health Insurance**

The general/non-life and health insurance section presents company-wise data on various key parameters – number of policies, brokers and marketing firms, amount of gross direct premium, incurred claims ratio, asset under management, solvency ratio and so on, for non-life insurance (general) business such as fire, marine, aviation, motor, health insurance, etc. It also covers business in force covering number of policies, lives covered, gross premium and incurred claims ratio for health insurance, personal accident and overseas travel and domestic travel insurance. Details regarding the policyholders’ account, shareholders’ account and balance sheet of insurers are also provided for private and public sector insurers, standalone health insurers and specialized insurers. Data sets are presented at the All-India and state-level as per their availability.

**Reinsurance**

This section provides company-wise data on indicators such as the amount of premium, net and earned premium, net incurred claim, and incurred claim ratio. Company-wise data has also been given under policyholders’ account, shareholders’ account and balance sheet. Data is provided across various insurance verticals such as health, fire, marine, aviation, motor, etc.

**International Comparison**

This section provides details of international comparison of insurance density and penetration in major developed and developing countries. The insurance density is the ratio of premium (in $) to total population of a country, whereas the insurance penetration is the ratio of premium (in $) to gross domestic product (GDP in $). These ratios are provided separately for life, non-life and total segments of insurance. The measures of insurance penetration and density reflect the level of development of the sector.