

## FORM L1 -A-RA

Name of the Insurer :TATA AIG LIFE INSURANCE COMPANY LIMITED  
Registration No.110 Date of Registration with IRDA: February 12, 2001

## REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2009

## Policyholders' Account (Technical Account)

(Rupees in thousand)

Schedule	Year Ended March 31, 2009	Year Ended March 31, 2008
Premiums earned - net		
(a) Premium	27,474,969	20,463,453
(b) Reinsurance ceded	(129,383)	(135,595)
(c) Reinsurance accepted		
<b>Sub -Total</b>	<b>27,345,586</b>	<b>20,327,858</b>
Income from investments		
(a) Interest, Dividend and Rent-Gross	2,125,256	1,279,647
(Net of amortisation Rs. (148,242) thousand (Previous Year Rs. (16,908) thousand)		
(b) Profit on sale/redemption of investments	645,911	2,045,015
(c) (Loss) on sale/redemption of investments	(2,819,331)	(525,309)
(d) Transfer/Gain on revaluation/change in fair value*	(7,225,631)	(53,836)
Other Income		
(a) Interest on overdue Premium	13,986	11,093
(b) Interest on Policy loan	17,026	13,333
(c) Fees and charges	14,186	24,414
(d) Exchange fluctuation gain	-	15,412
(e) Contribution from the Shareholders' Account	6,241,984	3,562,866
(f) Miscellaneous Income	227,637	35,777
<b>Sub -Total</b>	<b>(758,976)</b>	<b>6,408,411</b>
<b>TOTAL (A)</b>	<b>26,586,610</b>	<b>26,736,269</b>
Commission	2,397,821	2,289,212
Operating Expenses related to Insurance Business	10,711,911	7,025,230
Provision for doubtful debts	21,415	(9,211)
Bad debts written off	-	9,639
Provision for Tax	-	-
Fringe Benefit Tax	48,372	49,101
Provisions (other than taxation)		
(a) For diminution in the value of investments (Net)	-	-
(b) Others	-	-
<b>TOTAL (B)</b>	<b>13,179,519</b>	<b>9,363,971</b>
Benefits paid (Net)	1,212,046	1,121,844
Interim Bonuses paid	-	-
Change in valuation of liability in respect of life policies		
(a) Gross**		
Non Linked Liability	6,280,471	4,644,050
Linked Liability	5,925,676	10,981,770
(b) Amount ceded in Reinsurance	(15,129)	(15,702)
(c) Amount accepted in Reinsurance	-	-
<b>TOTAL (C)</b>	<b>13,403,064</b>	<b>16,731,962</b>
<b>SURPLUS/ (DEFICIT) [(D)=(A)-(B)-(C)]</b>	<b>4,027</b>	<b>640,336</b>
Transfer from Linked fund (Lapsed Policies)	28,119	11,733
<b>Amount available for Appropriation</b>	<b>32,146</b>	<b>652,069</b>
<b>APPROPRIATIONS</b>		
Transfer to Shareholders' Account	378,043	23,168
Transfer to Other Reserves	-	-
Balance being transferred to Funds for Future Appropriations	(345,897)	628,901
<b>TOTAL (D)</b>	<b>32,146</b>	<b>652,069</b>

\* Represents the deemed realised gain as per norms specified by the Authority

\*\* Represents Mathematical Reserves after allocation of bonus.

## Funds for Future Appropriation

Opening Balance at the beginning of the year

Current year Appropriations

Closing Balance Carried Forward to the Balance Sheet

Year Ended March 31, 2009	Year Ended March 31, 2008
1,708,673	1,079,772
(345,897)	628,901
1,362,776	1,708,673

The total surplus shall be disclosed separately with the following details:

- (a) Interim Bonuses Paid
- (b) Allocation of Bonus to Policyholders
- (c) Surplus shown in the Revenue Account
- (d) Total Surplus[(a) + (b) + (c)]

Year Ended March 31, 2009	Year Ended March 31, 2008
-	-
213,369	141,611
4,027	640,336
217,396	781,947