



Progress at a Glance since Inception

(Rupees in million)

	1973	1975	1978	1980	1983	1985	1988	1990	1993	1995
First Year Premium	48.2	49.9	80.1	110.0	227.7	340.6	678.1	846.2	918.0	2,026.3
Renewal Premium	218.9	243.6	305.4	364.5	606.4	847.4	1,515.1	2,266.5	3,283.7	3,935.1
Group Premium	49.6	60.9	114.2	163.5	293.7	346.5	879.7	642.4	930.2	1,177.5
Pension Premium	-	-	-	-	-	-	-	-	-	-
Total Premium	316.7	354.4	499.7	638.0	1,127.8	1,534.5	3,072.9	3,755.1	5,131.9	7,138.9
Investment Income	81.0	121.8	221.3	278.8	561.7	767.0	1,323.4	1,905.7	3,674.6	5,065.6
Total Income	390.5	503.7	727.2	919.5	1,690.3	2,306.6	4,405.9	5,673.7	8,814.0	12,231.4
Total Outgo	291.8	306.9	427.4	592.9	1,004.8	1,342.2	2,597.4	2,876.6	4,137.6	6,245.1
Life Fund	1,493.7	1,734.7	2,494.1	3,111.3	4,659.6	6,421.5	11,327.4	16,320.8	28,332.9	39,338.7
Yield on Life Fund (%)	6.6	8.0	10.3	10.0	13.9	13.8	13.5	13.6	15.2	14.9
Overall Expense Ratio (%)	32.6	33.2	31.3	34.0	34.4	35.6	33.8	34.9	34.0	43.4
Renewal Expense Ratio (%)	25.6	27.3	25.6	29.6	27.7	25.4	25.9	22.4	26.1	30.4
Investment Portfolio	1,400.8	1,766.2	2,511.5	3,155.3	4,690.9	6,366.6	11,139.5	15,980.3	27,600.6	37,968.8
Policy Benefits	140.8	190.8	270.6	374.5	595.6	795.6	1,560.2	1,564.6	2,391.1	3,145.7
No. of Policies in Force (Individual Life)	357,413	379,083	397,158	413,231	489,366	599,423	945,258	1,297,879	1,681,946	2,034,969
No. of Lives Covered (Group Life)	-	1,500,000	2,340,472	2,585,775	2,802,279	3,003,387	3,767,266	4,308,986	4,250,232	4,190,181
Total Business in Force (Sum Assured and Bonuses)	17,899.2	17,951.6	30,054.8	45,847.4	62,276.5	77,542.4	117,725.9	145,626.3	311,306.2	407,296.1



(Rupees in million)

1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Annual Compound Growth Rates (1973-2009)
₹698.2	1,489.6	1,306.1	1,275.4	1,040.7	1,123.6	1,350.0	1,797.3	2,348.0	2,805.7	3,327.2	3,853.5	5,158.6	7,196.3	14.92%
4,693.6	4,363.7	4,413.1	4,311.5	4,537.8	4,564.6	5,488.7	5,789.7	6,655.1	8,454.3	9,784.8	12,053.6	13,993.5	17,656.9	12.97%
1,266.0	1,412.9	1,244.4	1,251.0	1,102.0	1,249.3	1,518.0	2,280.7	1,996.7	2,547.9	2,865.8	2,795.7	3,532.2	3,490.8	12.54%
-	-	-	-	-	7.2	7.7	12.9	14.6	12.2	13.8	13.9	11.0	22.9	-
7,657.8	7,266.2	6,963.6	6,837.9	6,680.5	6,944.7	8,364.4	9,880.6	11,014.4	13,820.1	15,991.6	18,716.7	22,695.3	28,366.9	13.30%
5,984.3	5,901.0	5,996.0	8,406.4	7,873.2	8,491.5	11,200.0	10,201.6	13,609.8	13,105.5	14,923.8	17,505.2	19,132.7	21,544.7	16.78%
13,650.2	13,177.1	12,975.5	15,285.6	14,592.2	15,436.2	19,564.4	20,082.2	24,624.2	26,925.6	30,915.3	36,221.9	41,827.9	49,911.6	14.42%
7,355.4	7,476.5	8,450.5	8,059.5	8,745.4	8,342.3	8,164.6	9,937.8	11,543.7	12,673.2	15,393.0	17,049.4	20,779.2	27,356.4	13.44%
45,581.8	51,009.9	55,459.6	62,484.3	68,127.0	75,343.4	86,211.1	95,957.0	108,807.9	122,775.2	137,959.8	156,737.3	177,459.1	199,445.3	14.56%
15.2	13.0	11.9	15.3	12.8	12.6	14.8	11.9	14.2	12.0	12.1	12.6	12.2	12.1	-
42.5	43.2	53.6	46.1	54.0	39.9	37.8	38.6	40.7	36.3	40.5	33.4	35.1	40.7	-
35.0	38.9	56.3	44.9	57.3	36.6	33.5	35.1	33.6	27.5	33.6	9.4	11.0	18.5	-
43,084.0	48,289.3	54,017.3	59,932.9	64,829.0	74,029.2	86,203.4	96,414.6	110,488.0	124,983.7	142,158.8	161,965.8	182,874.2	205,804.1	14.87%
4,097.2	4,341.1	4,714.9	4,904.1	5,136.1	5,572.2	5,005.2	6,123.1	7,062.8	7,654.3	8,912.1	10,782.9	12,778.8	15,723.6	14.00%
2,087,919	2,092,404	2,033,388	1,963,723	1,878,139	1,806,476	1,801,919	1,849,125	1,926,254	2,044,015	2,183,783	2,348,791	2,568,698	2,895,354	5.98%
4,341,011	4,198,974	4,456,347	3,501,163	3,259,618	3,295,387	3,443,916	3,632,688	3,898,333	3,731,002	3,915,529	4,061,865	3,879,686	3,754,296	-
440,762.0	489,771.7	539,751.4	656,775.7	499,136.3	506,245.3	629,010.7	816,210.3	947,238.9	1,040,556.2	1,143,769.5	1,289,079.1	1,602,158.8	1,674,744.9	13.44%