



PROGRESS AT A GLANCE SINCE INCEPTION

	(Rs. in Million)												
	1975	1978	1980	1983	1985	1990	1993	1996	1997	1998	1999	2000	2001
First Year Premium (Net)	50	80	110	228	341	846	918	1,698	1,490	1,306	1,275	1,041	1,124
Renewal Premium (Net)	244	305	365	606	847	2,267	3,284	4,694	4,364	4,413	4,312	4,538	4,565
Group Premium (Net)	61	114	164	294	347	642	930	1,266	1,413	1,244	1,251	1,102	1,249
Pension Premium	-	-	-	-	-	-	-	-	-	-	-	-	7
Health & Accidental Premium	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Premium (Net)	354	500	638	1,128	1,535	3,755	5,132	7,658	7,266	6,964	6,838	6,681	6,945
Investment Income	122	221	279	562	767	1,906	3,675	5,984	5,901	5,996	8,406	7,873	8,492
Total Income	504	727	920	1,690	2,307	5,674	8,814	13,650	13,177	12,976	15,286	14,592	15,436
Total Outgo	307	427	593	1,005	1,342	2,877	4,138	7,355	7,477	8,451	8,060	8,745	8,342
Life Fund	1,735	2,494	3,111	4,660	6,422	16,321	28,333	45,582	51,010	55,460	62,484	68,127	75,343
Yield on Life Fund (%)	8	10	10	14	14	14	15	15	13	12	15	13	13
Overall Expense Ratio (%)	33	31	34	34	36	35	34	43	43	54	46	54	40
Renewal Expense Ratio(%)	27	26	30	28	25	22	26	35	39	56	45	57	37
Investment Portfolio	1,766	2,512	3,155	4,691	6,367	15,980	27,601	43,084	48,289	54,017	59,933	64,829	74,029
Policy Benefits (Net)	191	271	375	596	796	1,565	2,391	4,097	4,341	4,715	4,904	5,136	5,572
No. of Policies In Force (Individual Life)	379,083	397,158	413,231	489,366	599,423	1,297,879	1,681,946	2,087,919	2,092,404	2,033,388	1,963,723	1,878,139	1,806,476
No. of Lives Covered (Group Life)	1,500,000	2,340,472	2,585,775	2,802,279	3,003,387	4,308,986	4,250,232	4,341,011	4,198,974	4,456,347	3,501,163	3,259,618	3,295,387
Total Business in Force (Sum Assured and Bonuses)	17,952	30,055	45,847	62,277	77,542	145,626	311,306	440,762	489,772	539,751	656,776	499,136	506,245

	(Rs. in Million)															(Rs. in Million)	
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Annual Compound Growth Rates (1973-2015)		
	1,350	1,797	2,348	2,806	3,327	3,854	5,159	7,196	9,647	11,990	13,947	15,442	16,156	16,271	15%		
	5,489	5,790	6,655	8,454	9,785	12,054	13,993	17,634	22,287	28,144	35,145	43,348	53,363	57,729	15%		
	1,518	2,281	1,997	2,548	2,866	2,796	3,532	3,514	3,676	4,645	6,802	6,832	6,728	5,854	12%		
	8	13	15	12	14	14	11	23	29	33	54	20	10	49	15%		
	-	-	-	-	-	-	-	-	-	-	70	104	85	38	-18%		
	8,364	9,881	11,014	13,820	15,992	18,717	22,695	28,367	35,639	44,812	56,018	65,745	76,342	79,941	14%		
	11,200	10,202	13,610	13,106	14,924	17,505	19,133	21,545	27,434	31,175	37,977	50,949	50,715	60,316	18%		
	19,564	20,082	24,624	26,926	30,915	36,222	41,828	49,914	63,073	75,988	93,995	116,694	127,057	140,257	15%		
	8,165	9,938	11,544	12,673	15,393	17,049	20,779	27,356	31,489	37,122	47,296	50,663	54,307	62,019	14%		
	86,211	95,957	108,808	122,775	137,960	156,737	177,459	199,445	230,422	268,580	313,754	378,608	450,025	526,676	15%		
	15	12	14	12	12	13	12	12	14	13	14	16	13	13	-		
	38	39	41	36	41	33	35	41	40	39	41	38	31	33	-		
	34	35	34	28	34	9	11	19	18	17	16	17	13	16	-		
	86,203	96,415	110,488	124,984	142,159	161,966	182,874	205,804	235,935	275,110	316,878	380,981	445,381	513,293	15%		
	5,005	6,123	7,063	7,654	8,912	10,783	12,779	15,724	17,072	19,420	24,067	25,836	30,505	35,961	14%		
	1,801,919	1,849,125	1,926,254	2,044,015	2,183,783	2,348,791	2,568,698	2,895,354	3,317,192	3,774,293	4,202,171	4,641,854	4,996,805	5,251,732	7%		
	3,443,916	3,632,688	3,898,333	3,731,002	3,915,529	4,061,865	3,879,686	3,754,296	3,835,712	6,043,553	8,421,667	8,644,577	8,732,453	5,023,906	-		
	629,011	816,210	947,239	1,040,556	1,143,770	1,289,079	1,602,159	1,674,745	2,013,298	2,690,594	3,786,440	4,281,206	4,438,510	4,713,080	15%		