



## Progress at a Glance since Inception

(Rupees in million)

	1973	1975	1978	1980	1983	1985	1988	1990	1993	1995	1996	1997
First Year Premium (Net)	48	50	80	110	228	341	678	846	918	2,026	1,698	1,490
Renewal Premium (Net)	219	244	305	365	606	847	1,515	2,267	3,284	3,935	4,694	4,364
Group Premium (Net)	50	61	114	164	294	347	880	642	930	1,178	1,266	1,413
Pension Premium	-	-	-	-	-	-	-	-	-	-	-	-
Total Premium (Net)	317	354	500	638	1,128	1,535	3,073	3,755	5,132	7,139	7,658	7,266
Investment Income	81	122	221	279	562	767	1,323	1,906	3,675	5,066	5,984	5,901
Total Income	391	504	727	920	1,690	2,307	4,406	5,674	8,814	12,231	13,650	13,177
Total Outgo	292	307	427	593	1,005	1,342	2,597	2,877	4,138	6,245	7,355	7,477
Life Fund	1,494	1,735	2,494	3,111	4,660	6,422	11,327	16,321	28,333	39,339	45,582	51,010
Yield on Life Fund (%)	7	8	10	10	14	14	14	14	15	15	15	13
Overall Expense Ratio (%)	33	33	31	34	34	36	34	35	34	43	43	43
Renewal Expense Ratio(%)	26	27	26	30	28	25	26	22	26	30	35	39
Investment Portfolio	1,401	1,766	2,512	3,155	4,691	6,367	11,140	15,980	27,601	37,969	43,084	48,289
Policy Benefits	141	191	271	375	596	796	1,560	1,565	2,391	3,146	4,097	4,341
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	2,087,919	2,092,404
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	4,341,011	4,198,974
Total Business in Force (Sum Assured and Bonuses)	17,899	17,952	30,055	45,847	62,277	77,542	117,726	145,626	311,306	407,296	440,762	489,772



(Rupees in million)

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Annual Compound Growth Rates (1973-2010)
First Year Premium (Net)	1,306	1,275	1,041	1,124	1,350	1,797	2,348	2,806	3,327	3,854	5,159	7,196	9,647	15%
Renewal Premium (Net)	4,413	4,312	4,538	4,565	5,489	5,790	6,655	8,454	9,785	12,054	13,993	17,634	22,287	13%
Group Premium (Net)	1,244	1,251	1,102	1,249	1,518	2,281	1,997	2,548	2,866	2,796	3,532	3,514	3,676	12%
Pension Premium	-	-	-	7	8	13	15	12	14	14	11	23	29	-
Total Premium (Net)	6,964	6,838	6,681	6,945	8,364	9,881	11,014	13,820	15,992	18,717	22,695	28,367	35,639	14%
Investment Income	5,996	8,406	7,873	8,492	11,200	10,202	13,610	13,106	14,924	17,505	19,133	21,545	27,434	17%
Total Income	12,976	15,286	14,592	15,436	19,564	20,082	24,624	26,926	30,915	36,222	41,828	49,914	63,073	15%
Total Outgo	8,451	8,060	8,745	8,342	8,165	9,938	11,544	12,673	15,393	17,049	20,779	27,356	31,489	13%
Life Fund	55,460	62,484	68,127	75,343	86,211	95,957	108,808	122,775	137,960	156,737	177,459	199,445	230,422	15%
Yield on Life Fund (%)	12	15	13	13	15	12	14	12	12	13	12	12	14	-
Overall Expense Ratio (%)	54	46	54	40	38	39	41	36	41	33	35	41	40	-
Renewal Expense Ratio(%)	56	45	57	37	34	35	34	28	34	9	11	19	18	-
Investment Portfolio	54,017	59,933	64,829	74,029	86,203	96,415	110,488	124,984	142,159	161,966	182,874	205,804	235,935	15%
Policy Benefits	4,715	4,904	5,136	5,572	5,005	6,123	7,063	7,654	8,912	10,783	12,779	15,724	17,072	14%
No. of Policies in Force (Individual Life)	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	3,317,192	6%
No. of Lives Covered (Group Life)	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	3,835,712	-
Total Business in Force (Sum Assured and Bonuses)	539,751	656,776	499,136	506,245	629,011	816,210	947,239	1,040,556	1,143,770	1,289,079	1,602,159	1,674,745	2,013,298	14%