

## PROGRESS AT A GLANCE SINCE INCEPTION

(Rs. in Million)

	1973	1978	1980	1983	1985	1990	1993	1996	1997	1998	1999	2000	2001	2002
First Year Premium (Net)	48	80	110	228	341	846	918	1,698	1,490	1,306	1,275	1,041	1,124	1,350
Renewal Premium (Net)	219	305	365	606	847	2,267	3,284	4,694	4,364	4,413	4,312	4,538	4,565	5,489
Group Premium (Net)	50	114	164	294	347	642	930	1,266	1,413	1,244	1,251	1,102	1,249	1,518
Pension Premium	-	-	-	-	-	-	-	-	-	-	-	-	7	8
Health & Accidental Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Premium (Net)</b>	<b>317</b>	<b>500</b>	<b>638</b>	<b>1,128</b>	<b>1,535</b>	<b>3,755</b>	<b>5,132</b>	<b>7,658</b>	<b>7,266</b>	<b>6,964</b>	<b>6,838</b>	<b>6,681</b>	<b>6,945</b>	<b>8,364</b>
Investment Income	81	221	279	562	767	1,906	3,675	5,984	5,901	5,996	8,406	7,873	8,492	11,200
<b>Total Income</b>	<b>391</b>	<b>727</b>	<b>920</b>	<b>1,690</b>	<b>2,307</b>	<b>5,674</b>	<b>8,814</b>	<b>13,650</b>	<b>13,177</b>	<b>12,976</b>	<b>15,286</b>	<b>14,592</b>	<b>15,436</b>	<b>19,564</b>
Total Outgo	292	427	593	1,005	1,342	2,877	4,138	7,355	7,477	8,451	8,060	8,745	8,342	8,165
Life Fund	1,494	2,494	3,111	4,660	6,422	16,321	28,333	45,582	51,010	55,460	62,484	68,127	75,343	86,211
Yield on Life Fund (%)	7	10	10	14	14	14	15	15	13	12	15	13	13	15
Overall Expense Ratio (%)	33	31	34	34	36	35	34	43	43	54	46	54	40	38
Renewal Expense Ratio(%)	26	26	30	28	25	22	26	35	39	56	45	57	37	34
Investment Portfolio	1,401	2,512	3,155	4,691	6,367	15,980	27,601	43,084	48,289	54,017	59,933	64,829	74,029	86,203
Policy Benefits (Net)	141	271	375	596	796	1,565	2,391	4,097	4,341	4,715	4,904	5,136	5,572	5,005
No. of Policies in Force (Individual Life)	357,413	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	1,801,919
No. of Lives Covered (Group Life)	-	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	3,443,916
Total Business in Force (Sum Assured and Bonuses)	17,899	30,055	45,847	62,277	77,542	145,626	311,306	440,762	489,772	539,751	656,776	499,136	506,245	629,011

(Rs. in Million)

	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Annual Compound Growth Rates (1973-2016)
										Restated					
First Year Premium (Net)	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	17,036	15%
Renewal Premium (Net)	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	66,707	15%
Group Premium (Net)	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	5,597	12%
Pension Premium	13	15	12	14	14	11	23	29	33	54	20	10	49	59	15%
Health & Accidental Premium	-	-	-	-	-	-	-	-	-	70	104	85	38	422	57%
<b>Total Premium (Net)</b>	<b>9,881</b>	<b>11,014</b>	<b>13,820</b>	<b>15,992</b>	<b>18,717</b>	<b>22,695</b>	<b>28,367</b>	<b>35,639</b>	<b>44,812</b>	<b>56,018</b>	<b>65,745</b>	<b>76,342</b>	<b>79,941</b>	<b>89,821</b>	<b>14%</b>
Investment Income	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	64,526	17%
<b>Total Income</b>	<b>20,082</b>	<b>24,624</b>	<b>26,926</b>	<b>30,915</b>	<b>36,222</b>	<b>41,828</b>	<b>49,914</b>	<b>63,073</b>	<b>75,988</b>	<b>93,995</b>	<b>116,694</b>	<b>127,057</b>	<b>140,257</b>	<b>154,347</b>	<b>15%</b>
Total Outgo	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	65,523	14%
Life Fund	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	614,177	15%
Yield on Life Fund (%)	12	14	12	12	13	12	12	14	13	14	16	13	13	12	-
Overall Expense Ratio (%)	39	41	36	41	33	35	41	40	39	41	38	31	33	31	-
Renewal Expense Ratio(%)	35	34	28	34	9	11	19	18	17	16	17	13	16	15	-
Investment Portfolio	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	598,271	15%
Policy Benefits (Net)	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	37,939	14%
No. of Policies in Force (Individual Life)	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	5,478,460	7%
No. of Lives Covered (Group Life)	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	4,104,990	-
Total Business in Force (Sum Assured and Bonuses)	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	4,664,333	15%