

# Insurance Portfolio Performance Report (2015–2025)

True Secure Credit Insurance – Active Policies Only

This report provides a structured analysis of the True Secure Credit Insurance portfolio using data from 2015–2025. It focuses on policy performance, financial metrics, product segmentation, geographic insights, and investment returns. All calculations are based only on Active policies, as required by the client.

## I. Executive Summary & Key Financial Indicators

### Key KPIs (Active Policies Only)

- Number of Policies: **7,299**
- Total Premium Amount: **39,096.58 Million**
- Total Annual Premium: **2,161.60 Million**
- Total Premium Paid: **10,686.35 Million**
- Total Premium Payable: **28,410.24 Million**
- Underwriting Expense: **38.66 Million**

**Key Insights:** Premium paid is 33.17% while 66.83% remains due. Policyholder example profit was ■22,03,053 over 20 years. Example annualized ROI: 8.87%.

## II. Insurance Overview & Product Performance

### Policy Type Contribution

- Endowment leads with 34.89% of Total Annual Premium.
- Endowment and Whole Life contribute 33.35% and 34.42% of Total Premium Paid respectively.

### Top Performing Policy Name

- ULIP Growth Plan contributes 32.84% of Total Premium Paid.

### Geographic & Demographic Segmentation

- Top States: Delhi (1350M), Uttar Pradesh (1206M)
- Top Occupations: Pathologist (48M), Engineer/Builder (47M)

### Premium Trend Over the Years

- Peak: 1.977B in 2017
- Decline: 1.085B in 2020 and 197M in 2024

## III. Investment & Return Analysis

### Premium vs Maturity Analysis

Maturity Amount consistently exceeds investment. In 2024: 6.3B maturity vs 5.6B premium.

#### Annualized ROI Trend:

- 2015: 3.26%
- 2018: 5.57%
- 2022: 11.27%
- 2024: 16.11%

#### Annual Premium vs Sum Assured

Coverage is typically 3–4x higher than annual premium. For 2035–2044: Sum Assured peaks at 472.88M while premium is 126.19M. ROI peaks at 16.63%.

## IV. Premium Analysis & Future Cash Flow

### Payment Bucket (2031–2035)

- Premium Paid: 1.645B
- Premium Payable: 3.316B
- % Paid: 33.17%
- % Payable: 66.83%

#### Example 2034 Breakdown:

- Maturity: 1,279.53M
- Payable: 709.27M

**Sales Agent Contribution** view helps measure agent performance.