



BHARAT COVERED, INDIA INSURED

Reliance Life Insurance is going from strength to strength, and continues its good work as a trusted brand in the insurance category.

Today, India offers definite opportunities for growth across a variety of sectors, but the most significant growth is foreseen in the Life Insurance sector. India is the ninth largest Life Insurance market out of 156 countries, with a total premium of over Rs 2,60,000 crore as of last financial year, employing over 23 lakh people directly as employees or licensed advisors. The last decade has seen a 100 per cent growth in the penetration of Life Insurance in India. From 2.2 per cent GDP in 2001, penetration of Life Insurance products has increased to 3.17 per cent in 2012.

Reliance Life Insurance is amongst the top five private sector life insurance companies in terms of individual WRP (Weighted Received Premium) and new business WRP. The company has over 1 crore policy holders with a strong distribution network of over 900 branches and over 1,00,000 agents as on March 31, 2014. The company is by far the largest non-bank promoted private life insurance company.

Incorporated in 2005, after the



acquisition of AMP Sanmar by the Reliance Anil Dhirubhai Ambani Group, Reliance Life became a part of Reliance Capital. Reliance Capital is one of India's leading private

sector financial services companies with a net worth of Rs. 12,643 crore (US\$ 2.1 billion), as on June 30, 2014.

Rated amongst the Top 2 Most Trusted Private Life Insurance Service Brands by Brand Equity AC Nielsen Most Trusted Brand Survey 2014, the company aims to emerge as a transnational life insurer of global scale and standards. The company's vision is 'To be a company people are proud of, trust in and grow with; providing financial independence to every life we touch.' With this in mind, Reliance Life caters to five distinct segments, namely Protection, Child, Retirement, Saving and Investment and Health, for individuals as well as groups and corporate entities.

The company's initial growth was propelled by an expansion of operations. Reliance Life Insurance believes that the next phase of its growth will be driven by quality of business, servicing capability, effective risk management and efficient distribution systems. To enable this next phase of growth, Reliance Life entered into a strategic partnership with Nippon Life of Japan in 2011, also known as Nissay. Headquartered in Osaka (Japan), Nissay is a 125 year-old company, the largest private life insurer in Asia and the seventh largest in the world.

The way forward for Reliance Life is simple yet challenging. The company is committed to getting India insured at every level - from the grassroots to urban high rises through sustainable long-term and profitable growth, for both customers and the company as a business.



ANUP RAU

Chief Executive Officer
and Executive Director

"We have a strong pan-Bharat distribution, building consumer preference is key to our vision"