Parameter	FY 23-24	FY 24-25	FY 25-26
Percentage of New policies to In force (In Nos) [New Policies Issued (individual Policies) to In force Policies at beginning of the period]	**7.4%**	**4.3%**	**5.6%**
In force policies in the beginning of year/period	386269	378633	361690
New Policies Issued (Individual Policies)	28418	16333	20416
Renewal premium to Sum of New business and Renewal premium	**80%**	**86%**	**85%**
Premium earned from New policies (Individual) In Cr.	241	162	169
Premium earned from renewal of Policies (Individual) In Cr.	989	979	925
Policy exits as a percentage of total policies at the beginning of period [Total exits to in force Policies at beginning of the year]	**5%**	**5%**	**7%**
Total Exits (In Nos)	**18276**	**17215**	**26059**
Maturity	6027	7140	13411
Death (Individual)	783	754	732
Surrender (Pre-Mature)	9176	7781	7440
Free Look Cancellation	1841	1226	4143
Auto Foreclosure	449	314	333