

FORM : L22-Analytical Ratios

Sl No	Ratios	For the quarter ended 31 December 2016	Up to the quarter ended 31 December 2016	For the quarter ended 31 December 2015	Up to the quarter ended 31 December 2015
1	New business premium income growth:				
	Participating	30.8%	39.6%	19.4%	17.4%
	Non Participating	-13.6%	-3.5%	13.5%	29.4%
	Pension- Individual	1114.3%	822.6%	-31.3%	-47.2%
	VIP Non Par Pension	9.0%	258.3%	-87.4%	-60.7%
	Annuity	82.1%	554.8%	-93.7%	-95.6%
	Unit - Linked - Individual Pension	na	na	na	na
	Unit - Linked - Individual	-28.9%	6.9%	198.9%	111.4%
	Unit - Linked - Group	-100.3%	-72.1%	na	na
2	Net retention ratio	97.1%	97.4%	98.6%	98.5%
3	Ratio of expenses of management	42.4%	37.5%	42.0%	43.7%
4	Commission ratio	7.6%	7.4%	7.5%	7.7%
5	Ratio of policy holders' liabilities to shareholders' funds	1193.7%	1193.7%	1182.8%	1182.8%
6	Growth rate of shareholders' fund (over previous year same quarter)	-2.1%	-2.1%	-2.5%	-2.5%
7	Ratio of policyholders' surplus to policy holders' liability	-0.8%	-0.8%	-0.7%	-0.7%
8	Change in net worth - (Rs. Mn)	(251)	(176)	(125)	(187)
9	Profit / (loss) after tax / total income	-2.3%	-0.8%	-2.0%	-1.1%
10	(Total real estate + loans)/ cash and invested assets	1.8%	1.8%	1.4%	1.4%
11	Total investments/ (capital + total surplus) *	1261.0%	1261.0%	1265.1%	1265.1%
12	Total affiliated investments/ (capital + total surplus)	1.3%	1.3%	2.4%	2.4%
13	Investment Yield (Gross and Net) With realized gains / (losses)				
	Participating	2.2%	6.7%	2.2%	6.6%
	Non Participating	2.0%	7.5%	2.6%	8.1%
	Pension	2.3%	6.7%	1.8%	6.6%
	Unit Linked Funds	2.7%	7.4%	1.6%	8.0%
	Shareholders	3.0%	10.3%	1.8%	7.7%
	Without realized gains / (losses)				
	Participating	1.7%	6.5%	2.0%	5.6%
	Non Participating	1.8%	7.3%	2.2%	7.7%
	Pension	1.7%	6.6%	2.0%	5.9%
	Unit Linked Funds	-2.2%	7.9%	0.7%	-1.3%
	Shareholders	1.9%	8.0%	2.0%	7.9%
14	Conservation Ratio	70.4%	75.8%	78.6%	79.1%
	Linked	43.8%	62.2%	79.7%	73.1%
	Non Linked	73.8%	77.0%	79.2%	80.1%
	Pension	91.8%	85.1%	69.4%	76.8%
15	Persistence Ratio **				
	For 13th month	58.8%	58.8%	60.7%	60.7%
	For 25th month	54.3%	54.3%	59.3%	59.3%
	For 37th month	57.4%	57.4%	60.1%	60.1%
	For 49th Month	59.0%	59.0%	51.5%	51.5%
	for 61st month	46.1%	46.1%	34.8%	34.8%
16	NPA Ratio	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	1,750,000,000	1,750,000,000	1,750,000,000	1,750,000,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	- Indian	100	100	100	100
	- Foreign	-	-	-	-
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.10)	(0.10)	(0.11)	(0.11)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.10)	(0.10)	(0.11)	(0.11)
6	(iv) Book value per share (Rs 10 Paid Up)	4.64	4.64	4.13	4.13

* Investments represent the total of Form L12, L13 & L14

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- Persistence ratios have been calculated based on the data as at 31 December 2016 for those policies where premiums are due and are based on APE.
- Persistence ratios given above are to be read as follows: for e.g., 25th month's 54.3% for 2016 is based on the new business written from 31 December 2013 to 30 November 2014 and 25th month's 59.3% for 2015 is based on the new business written from 31 December 2012 to 30 November 2013 and so on.
- Group policies are not included in the persistence ratio.