

FORM : L22-Analytical Ratios

Sl No	Ratios	For the Quarter ended 30 September 2021	Upto the Quarter ended 30 September 2021	For the Quarter ended 30 September 2020	Upto the Quarter ended 30 September 2020
1	New business premium income growth:				
	(i) Linked Business:				
	a) Life	474.6%	407.3%	-80.9%	-83.7%
	b) Pension	na	na	na	na
	c) Group	68.2%	44.2%	-30.9%	105.6%
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	-17.4%	-10.3%	-11.7%	-22.1%
	b) Pension	na	na	na	na
	Non Participating:				
	a) Life	164.9%	144.7%	-37.2%	-35.8%
	b) Pension	na	na	na	na
	c) Variable Ins	-54.1%	-83.6%	-97.3%	-83.0%
	d) Annuity	58.8%	3.7%	1.4%	7.9%
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	20.0%	22.7%	12.0%	15.0%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	15.0%	18.6%	1.7%	1.8%
4	Net retention ratio	95.0%	94.1%	97.7%	96.4%
5	Ratio of expenses of management	21.6%	25.2%	25.3%	29.0%
6	Commission ratio (Incl rewards)	3.8%	4.8%	6.1%	6.0%
7	Business Development and Sales Promotion Expenses to New Business Premium	17.2%	16.9%	13.0%	19.3%
8	Brand/Trade Mark usage fee/charges to New Business Premium	na	na	na	na
9	Ratio of policy holders' liabilities to shareholders' funds	1695.1%	1695.1%	1413.6%	1413.6%
10	Growth rate of shareholders' fund (over previous year same quarter)	-9.4%	-9.4%	-2.3%	-2.3%
11	Ratio of policyholders' surplus to policy holders' liability	-0.8%	-0.8%	-0.4%	-0.4%
12	Change in net worth - (Rs. Lakhs)	(2,957.2)	(11,391.8)	2,449.3	(2,674.9)
13	Growth in Network	-2.6%	-9.4%	2.2%	-2.3%
14	Profit / (loss) after tax / total income	-2.0%	-4.5%	2.0%	-1.2%
15	(Total real estate + loans) / cash and invested assets	3.0%	3.0%	3.0%	3.0%
16	Total investments/ (capital + total surplus) *	1716.4%	1716.4%	1453.0%	1453.0%
17	Total affiliated investments/ (capital + total surplus)	na	na	na	na
18	Investment Yield (Gross and Net)				
	With realized gains / (losses)				
	Participating	1.9%	3.8%	1.9%	3.6%
	Non Participating	1.8%	4.0%	1.8%	3.3%
	Pension	1.6%	3.5%	1.9%	4.4%
	Unit Linked Funds	5.1%	9.1%	2.2%	3.0%
	Shareholders	1.8%	3.8%	3.5%	5.0%
	Without realized gains / (losses)				
	Participating	2.4%	4.7%	2.0%	4.2%
	Non Participating	2.0%	4.1%	1.9%	3.7%
	Pension	1.9%	3.9%	2.0%	5.1%
	Unit Linked Funds	7.6%	13.2%	4.6%	15.9%
	Shareholders	1.6%	3.8%	3.5%	4.9%
19	Conservation Ratio				
	(i) Linked Business:				
	a) Life [Incl Group]	70.8%	67.1%	85.5%	85.0%
	b) Pension	58.3%	62.2%	65.7%	65.4%
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	84.7%	87.2%	85.8%	80.5%
	b) Pension	85.3%	86.6%	85.8%	86.1%
	Non Participating:				
	a) Life [Incl Group]	94.9%	98.5%	84.1%	81.6%
	b) Pension	77.3%	83.4%	92.2%	79.5%
	c) VIP Pension	73.4%	71.0%	72.9%	71.6%
	d) Annuity	na	na	na	na
20	Persistency Ratio - Premium Basis				
	Regular Premium				
	- 13th month	75.9%	75.9%	70.8%	70.8%
	- 25th month	65.1%	65.1%	60.0%	60.0%
	- 37th month	53.1%	53.1%	51.8%	51.8%
	- 49th Month	42.1%	42.1%	39.6%	39.6%
	- 61st month	33.0%	33.0%	34.4%	34.4%
	Single Premium				
	- 13th month	100.0%	100.0%	100.0%	100.0%
	- 25th month	100.0%	100.0%	100.0%	100.0%
	- 37th month	100.0%	100.0%	100.0%	100.0%
	- 49th Month	98.8%	98.8%	100.0%	100.0%
	- 61st month	88.0%	88.0%	93.2%	93.2%
	Persistency Ratio - Number of Policy Basis				
	Regular Premium				
	- 13th month	63.7%	63.7%	60.3%	60.3%
	- 25th month	56.1%	56.1%	55.1%	55.1%
	- 37th month	48.4%	48.4%	44.2%	44.2%
	- 49th Month	38.6%	38.6%	35.8%	35.8%
	- 61st month	30.6%	30.6%	30.4%	30.4%
	Single Premium				
	- 13th month	99.9%	99.9%	100.0%	100.0%
	- 25th month	99.2%	99.2%	100.0%	100.0%
	- 37th month	100.0%	100.0%	100.0%	100.0%
	- 49th Month	99.7%	99.7%	100.0%	100.0%
	- 61st month	97.9%	97.9%	98.8%	98.8%
21	NPA Ratio				
	- Gross NPA Ratio				
	- Shareholder's	1.5%	1.5%	1.6%	1.6%
	- Policyholder's				
	Non-Linked Non Participating	0.2%	0.2%	0.3%	0.3%
	Non-Linked Participating	0.1%	0.1%	0.1%	0.1%
	Linked Non Participating	0.4%	0.4%	0.5%	0.5%
	- Net NPA Ratio				
	- Shareholder's	0.0%	0.0%	0.0%	0.0%
	- Policyholder's				
	Non-Linked Non Participating	0.0%	0.0%	0.0%	0.0%
	Non-Linked Participating	0.0%	0.0%	0.0%	0.0%
	Linked Non Participating	0.0%	0.0%	0.0%	0.0%
22	Solvency Ratio	207%	207%	216%	216%
23	Debt Equity Ratio	na	na	na	na
24	Debt Service Coverage Ratio	na	na	na	na
25	Interest Service Coverage Ratio	na	na	na	na
26	Average ticket size - in Rs. - Individual premium (Non-Single)	59,719	56,512	34,759	33,174
Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	1,85,00,00,000	1,85,00,00,000	1,85,00,00,000	1,85,00,00,000
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)	(0.62)	(0.62)	(0.14)	(0.14)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.62)	(0.62)	(0.14)	(0.14)
6	(iv) Book value per share (Rs.10 Paid Up)	5.91	5.91	6.08	6.08

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