

FORM : L22-Analytical Ratios

| Sl No | Ratios | For the Quarter ended 31 March 2022 | Upto the Quarter ended 31 March 2022 | For the Quarter ended 31 March 2021 | Upto the Quarter ended 31 March 2021 |
|--|---|-------------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|
| 1 | New business premium income growth: | | | | |
| | (I) Linked Business: | | | | |
| | a) Life | 3.1% | 109.9% | 153.1% | -39.5% |
| | b) Pension | -1.0% | 201.7% | na | na |
| | c) Group | -13.5% | -2.9% | na | 8.9% |
| | (II) Non-Linked Business: | | | | |
| | Participating: | | | | |
| | a) Life | -16.7% | -18.2% | 12.4% | -5.7% |
| | b) Pension | na | na | na | na |
| | Non Participating: | | | | |
| | a) Life | 50.3% | 100.4% | -7.3% | -27.0% |
| | b) Pension | na | na | na | na |
| | c) Variable Ins | -64.3% | -76.9% | -76.6% | -85.5% |
| | d) Annuity | -20.5% | 4.1% | 49.2% | 19.4% |
| 2 | Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business) | 11.1% | 16.8% | 13.1% | 12.0% |
| 3 | Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business) | 13.8% | 16.1% | 14.6% | 7.1% |
| 4 | Net retention ratio | 98.2% | 96.0% | 98.6% | 97.7% |
| 5 | Ratio of expenses of management | 22.1% | 24.7% | 21.6% | 26.5% |
| 6 | Commission ratio (Incl rewards) | 4.9% | 4.9% | 5.8% | 6.4% |
| 7 | Business Development and Sales Promotion Expenses to New Business Premium | 20.4% | 17.7% | 11.8% | 16.6% |
| 8 | Brand/Trade Mark usage fee/charges to New Business Premium | na | na | na | na |
| 9 | Ratio of policy holders' liabilities to shareholders' funds | 1594.7% | 1594.7% | 1431.1% | 1431.1% |
| 10 | Growth rate of shareholders' fund (over previous year same quarter) | 1.0% | 1.0% | 4.7% | 4.7% |
| 11 | Ratio of policyholders' surplus to policy holders' liability | 0.3% | 0.3% | 0.9% | 0.9% |
| 12 | Change in net worth - (Rs. Lakhs) | 14,529.7 | 1,156.5 | 8,495.6 | 5,466.9 |
| 13 | Growth in Networth | 13.5% | 1.0% | 7.5% | 4.7% |
| 14 | Profit / (loss) after tax / total income | 8.8% | 0.2% | 5.3% | 1.1% |
| 15 | (Total real estate + loans)/ cash and invested assets | 3.2% | 3.2% | 3.0% | 3.0% |
| 16 | Total investments/ (capital + total surplus) * | 1615.1% | 1615.1% | 1459.8% | 1459.8% |
| 17 | Total affiliated investments/ (capital + total surplus) | 55.3% | 55.3% | 0.0% | 0.0% |
| 18 | Investment Yield (Gross and Net) | | | | |
| | With realized gains / (losses) | | | | |
| | Participating | 1.9% | 7.9% | 1.8% | 7.4% |
| | Non Participating | 1.9% | 7.7% | 1.7% | 6.9% |
| | Pension | 2.0% | 8.2% | 2.0% | 8.0% |
| | Unit Linked Funds | 3.0% | 17.5% | 3.3% | 8.9% |
| | Shareholders | 1.8% | 7.5% | 1.8% | 8.8% |
| | Without realized gains / (losses) | | | | |
| | Participating | 1.7% | 8.2% | 1.9% | 8.8% |
| | Non Participating | 1.7% | 7.4% | 1.8% | 7.8% |
| | Pension | 1.9% | 8.3% | 2.0% | 9.1% |
| | Unit Linked Funds | -0.9% | 11.9% | 3.6% | 37.6% |
| | Shareholders | 1.6% | 7.2% | 1.6% | 8.4% |
| 19 | Conservation Ratio | | | | |
| | (I) Linked Business: | | | | |
| | a) Life [Incl Group] | 59.8% | 64.2% | 73.0% | 65.7% |
| | b) Pension | 59.2% | 60.0% | 65.9% | 75.6% |
| | (II) Non-Linked Business: | | | | |
| | Participating: | | | | |
| | a) Life | 87.1% | 86.3% | 87.7% | 83.4% |
| | b) Pension | 95.2% | 94.2% | 98.8% | 85.9% |
| | Non Participating: | | | | |
| | a) Life [Incl Group] | 78.5% | 89.5% | 82.6% | 80.4% |
| | b) Pension | 66.2% | 71.0% | 96.9% | 86.2% |
| | c) VIP Pension | 67.9% | 71.1% | 84.4% | 76.4% |
| | d) Annuity | na | na | na | na |
| 20 | Persistency Ratio - Premium Basis | | | | |
| | Regular Premium | | | | |
| | - 13th month | 75.7% | 77.4% | 73.0% | 73.9% |
| | - 25th month | 64.9% | 65.9% | 61.0% | 62.7% |
| | - 37th month | 57.3% | 56.8% | 53.0% | 53.3% |
| | - 49th Month | 41.4% | 52.9% | 40.2% | 47.9% |
| | - 61st month | 36.8% | 37.5% | 33.4% | 34.0% |
| | Single Premium | | | | |
| | - 13th month | 100.0% | 100.0% | 100.0% | 100.0% |
| | - 25th month | 99.9% | 100.0% | 100.0% | 100.0% |
| | - 37th month | 100.0% | 100.0% | 100.0% | 100.0% |
| | - 49th Month | 100.0% | 100.0% | 100.0% | 99.6% |
| | - 61st month | 99.3% | 99.6% | 97.6% | 98.5% |
| | Persistency Ratio - Number of Policy Basis | | | | |
| | Regular Premium | | | | |
| | - 13th month | 63.5% | 64.3% | 60.0% | 61.8% |
| | - 25th month | 51.6% | 53.2% | 51.2% | 53.2% |
| | - 37th month | 47.7% | 49.7% | 48.1% | 47.4% |
| | - 49th Month | 40.2% | 46.4% | 36.8% | 40.9% |
| | - 61st month | 34.1% | 34.5% | 31.4% | 30.8% |
| | Single Premium | | | | |
| | - 13th month | 100.0% | 100.0% | 100.0% | 100.0% |
| | - 25th month | 99.4% | 99.8% | 100.0% | 100.0% |
| | - 37th month | 100.0% | 100.0% | 100.0% | 100.0% |
| | - 49th Month | 100.0% | 100.0% | 100.0% | 99.6% |
| | - 61st month | 99.3% | 99.6% | 99.3% | 99.4% |
| 21 | NPA Ratio | | | | |
| | - Gross NPA Ratio | | | | |
| | - Shareholder's | 1.5% | 1.5% | 0.9% | 0.9% |
| | - 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% | 0.0% | 0.0% |
| | - 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 | 217% | 217% | 222% | 222% |
| 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) | 61,685 | 56,796 | 51,104 | 40,751 |
| 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) | 0.06 | 0.06 | 0.30 | 0.30 |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | 0.06 | 0.06 | 0.30 | 0.30 |
| 6 | (iv) Book value per share (Rs 10 Paid Up) | 6.59 | 6.59 | 6.52 | 6.52 |
| * Investments represent the total of Form L12, L13 & L14 | | | | | |