

| All data unless mentioned in Rs. Billion | FY13 | FY14 | FY15 | H1 FY15 | H1 FY16 |
|---|--------------|--------------|--------------|--------------|-------------|
| Key Financial Metrics | | | | | |
| New business Premium | 44.4 | 40.4 | 54.9 | 20.7 | 26.2 |
| Individual | 32.9 | 25.5 | 33.1 | 12.5 | 14.4 |
| Group | 11.4 | 14.8 | 21.8 | 8.2 | 11.9 |
| Renewal Premium | 68.9 | 80.2 | 93.4 | 37.9 | 39.7 |
| Total Premium | 113.2 | 120.6 | 148.3 | 58.6 | 65.9 |
| Operating Expenses | 12.2 | 12.9 | 15.1 | 6.4 | 7.2 |
| Premium Less Benefit Payouts ⁽¹⁾ | 74.0 | 73.6 | 65.8 | 20.5 | 28.3 |
| Net profit | 4.5 | 7.3 | 7.9 | 4.5 | 4.1 |
| Assets Under Management | 404.5 | 505.5 | 670.5 | 591.0 | 697.8 |
| Market Consistent Embedded Value | 58.7 | 69.9 | 88.1 | 77.8 | 95.5 |
| Net Worth | 13.2 | 19.3 | 25.4 | 23.8 | 29.6 |
| Total Capital Invested | 21.6 | 21.6 | 21.6 | 21.6 | 21.6 |
| Key Financial Ratios | | | | | |
| Individual New Business Margins (on loaded expenses) ⁽²⁾ | 17.8% | 26.2% | 22.5% | 20.7% | 22.3% |
| Operating Expenses / Total Premium | 10.8% | 10.7% | 10.2% | 10.9% | 11.0% |
| Total Commissions / Total Premium | 5.7% | 4.3% | 4.2% | 4.2% | 3.9% |
| Return on Invested Capital ⁽³⁾ | 20.9% | 33.6% | 36.4% | 42.1% | 38.4% |
| Return on Equity ⁽⁴⁾ | 41.4% | 44.7% | 35.1% | 44.1% | 31.1% |
| Solvency Ratio | 217% | 194% | 196% | 204% | 204% |
| Persistency (13M / 61M) ⁽⁵⁾ | 76%/15% | 69%/21% | 73%/37% | 71%/28% | 75%/34% |
| Conservation Ratio ⁽⁶⁾ | 79% | 79% | 90% | 92% | 81% |
| Business Mix (%) | | | | | |
| Product (UL/Trad Non Par/Trad Par) ⁽⁷⁾ | 61/2/37 | 49/15/36 | 62/17/21 | 53/20/27 | 62/16/22 |
| Indl Distribution (CA/Agency/Broker/Direct) ⁽⁷⁾ | 72/16/7/5 | 70/16/7/7 | 73/14/5/8 | 72/15/5/8 | 74/13/4/9 |
| Total Distribution (CA/Agency/Broker/Direct/Group) ⁽⁸⁾ | 54/12/4/4/26 | 43/10/4/6/37 | 41/10/3/6/40 | 41/10/3/6/40 | 37/9/2/7/45 |
| Other Details | | | | | |
| No. of Policies Sold (In lacs) ⁽⁹⁾ | 10.3 | 8.8 | 8.8 | 3.2 | 4.6 |
| HDFC Life Branches (No.) | 450 | 429 | 414 | 416 | 413 |
| No. of Financial Consultants (In lacs) ⁽¹⁰⁾ | 1.0 | 0.8 | 0.9 | 0.8 | 1.0 |
| Total Employees (No.) | 15,027 | 13,963 | 14,348 | 14,459 | 14,586 |

Notes:

1 Gross of reinsurance

2 Computed on MCEV basis based on internal Company analysis

3 Calculated using net profit and share capital including share premium. For H1, net profit is annualised

4 Calculated using as net profit and average net worth (Net worth comprises of Share capital, Share premium and Accumulated profits/(losses)). For H1, net profit is annualised

5 Persistency ratio is computed for rolling 12 months with a 1 month lag on original balance basis

6 Conservation ratio for individual business

7 On individual APE. UL stands for Unit Linked & CA stands for Corporate agents

8 On total new business premium including group

9 For individual business

10 Comprises of individual, broker and corporate consultants