

Analytical Ratios

S. No.	Particulars	For the Quarter Sept 30, 2017	Upto the Quarter Sept 30, 2017	For the Quarter Sept 30, 2016	Upto the Quarter Sept 30, 2016
1	New business premium income growth				
	Segment-wise				
	Participating Life	104.16%	71.46%	-27.21%	-16.78%
	Participating Pension	448.72%	299.36%	-59.22%	-53.55%
	Group Pension	0.00%	0.00%	0.00%	0.00%
	Non Participating	-68.28%	-56.89%	145.05%	118.40%
	Linked Life	24.33%	33.95%	74.77%	83.20%
	Linked Group	35.77%	103.27%	-67.85%	-66.34%
	Linked Pension	86.33%	88.76%	141.83%	164.10%
2	Net retention ratio	98.62%	98.91%	98.92%	98.87%
3	Expense of Management to Gross Direct Premium Ratio	12.67%	13.28%	11.86%	12.88%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.90%	4.68%	3.55%	3.47%
5	Ratio of Policyholders' liabilities to shareholders' funds	1630.75%	1630.75%	1610.47%	1610.47%
6	Growth rate of Shareholders' funds	5.16%	11.35%	4.18%	9.26%
7	Ratio of surplus / (deficit) to Policyholders' liability	0.28%	0.54%	0.35%	0.54%
8	Change in net worth (₹ in lacs)	30,352.37	63,024.18	20,730.51	43,822.95
9	Profit after tax / Total income	2.87%	3.76%	2.71%	3.11%
10	(Total Real Estate+ Loans) / Cash and invested assets	0.52%	0.52%	0.48%	0.48%
11	Total Investments / (Capital + Surplus)	1750.03%	1750.03%	1714.92%	1714.92%
12	Total Affiliated Investments / (Capital + Surplus)	18.50%	18.50%	20.63%	20.63%
13	Investment Yield (Annualized)				
	A. With Realized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	9.32%	9.12%	9.65%	9.00%
	Non Par	8.73%	9.12%	9.23%	9.05%
	Sub - Total : Non-Linked	8.92%	9.12%	9.35%	9.04%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	12.56%	11.27%	13.87%	12.10%
	Sub - Total : Linked	12.56%	11.27%	13.87%	12.10%
	Grand Total	10.59%	10.11%	11.39%	10.42%
	Shareholders' Funds	9.03%	9.53%	12.54%	10.63%
	B. With Unrealized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	9.52%	13.39%	28.57%	22.24%
	Non Par	7.34%	9.75%	21.02%	16.50%
	Sub - Total : Non-Linked	8.12%	11.00%	23.32%	18.24%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	10.32%	11.88%	19.61%	18.78%
	Sub - Total : Linked	10.32%	11.88%	19.61%	18.78%
	Grand Total	9.15%	11.41%	21.61%	18.49%
	Shareholders' Funds	13.92%	12.89%	19.96%	16.13%
14	Conservation Ratio	82.78%	84.41%	79.41%	82.09%
	Participating Life	87.01%	87.73%	83.09%	84.50%
	Participating Pension	88.95%	89.35%	91.67%	92.92%
	Group Pension	136.25%	131.22%	90.59%	92.35%
	Non Participating	76.01%	81.63%	80.07%	85.10%
	Linked Life	81.75%	82.77%	74.83%	77.21%
	Linked Group	-	-	-	-
	Linked Pension	87.83%	89.05%	85.33%	86.63%
15	Persistency Ratio (excluding single premium and fully paid up policies - based on no. of policies)*				
	For 13th month	63.04%	68.24%	62.25%	69.00%
	For 25th month	55.39%	59.42%	55.73%	60.19%
	For 37th month	50.73%	54.36%	49.94%	51.45%
	For 49th Month	41.56%	45.34%	42.26%	43.33%
	for 61st month	34.68%	36.34%	37.37%	35.77%
16	Persistency Ratio (excluding single premium and fully paid up policies - based on premium)*				
	For 13th month	75.04%	78.56%	71.48%	77.41%
	For 25th month	65.55%	69.48%	64.81%	68.78%
	For 37th month	60.77%	63.02%	58.51%	61.92%
	For 49th Month	52.79%	52.21%	52.57%	57.40%
	For 61st month	40.11%	43.31%	42.51%	42.22%
17	Persistency Ratio (Including single premium and fully paid up policies - based on no. of policies)*				
	For 13th month	68.31%	72.91%	68.20%	73.70%
	For 25th month	62.32%	65.49%	63.35%	66.46%
	For 37th month	58.82%	61.28%	56.29%	57.75%
	For 49th Month	48.28%	51.81%	48.56%	49.56%
	for 61st month	43.27%	46.11%	42.56%	53.67%
18	Persistency Ratio (Including single premium and fully paid up policies - based on premium)*				
	For 13th month	77.48%	81.33%	76.12%	81.13%
	For 25th month	71.10%	74.47%	71.19%	72.85%
	For 37th month	67.80%	67.79%	63.12%	67.22%
	For 49th Month	57.94%	63.07%	56.33%	69.88%
	For 61st month	51.05%	62.08%	65.73%	70.80%
19	NPA Ratio				
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the Quarter Sept 30, 2017	Upto the Quarter Sept 30, 2017	For the Quarter Sept 30, 2016	Upto the Quarter Sept 30, 2016
1	No. of shares	1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
2	Percentage of shareholding (Indian / Foreign)	69.95% / 30.05%	69.95% / 30.05%	74% / 26%	74% / 26%
3	% of Government holding (in case of public sector insurance companies)	-	-	-	-
4	Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	2.25	5.39	2.13	4.28
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.25	5.39	2.13	4.28
6	Book value per share (₹)	61.82	61.82	51.71	51.71

* (Persistency calculated on the data as at 30/09/2017)

* The Methodology of Persistency Calculation:

The persistency ratios are calculated as per IRDA/ACT/CIR/MISC/035/01/2014 circular dated 23rd January 2014. Group Business where persistency is measurable, is included.

The 'Upto the Quarter' Persistency Ratios are calculated using policies issued in September to August period of the relevant years and 'For the Quarter' Persistency ratios are calculated using policies issued in June to August period of the relevant years. Last year's ratios have been revised accordingly.