

Analytical Ratios

S. No.	Particulars	For the Quarter Dec 31, 2017	Upto the Quarter Dec 31, 2017	For the Quarter Dec 31, 2016	Upto the Quarter Dec 31, 2016
1	New business premium income growth				
	Segment-wise				
	Participating Life	146.51%	95.86%	-46.40%	-29.45%
	Participating Pension	559.12%	367.03%	-80.82%	-66.11%
	Group Pension	-	-	-	-
	Non Participating	-10.06%	-48.05%	31.58%	94.22%
	Linked Life	16.51%	25.87%	42.69%	61.90%
	Linked Group	344.29%	177.64%	-78.03%	-71.09%
	Linked Pension	57.64%	73.29%	98.18%	126.63%
2	Net retention ratio	99.42%	99.12%	99.61%	99.15%
3	Expense of Management to Gross Direct Premium Ratio	11.03%	12.33%	12.07%	12.57%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.58%	4.64%	4.00%	3.67%
5	Ratio of Policyholders' liabilities to shareholders' funds	1658.72%	1658.72%	1615.98%	1615.98%
6	Growth rate of Shareholders' funds	4.09%	15.90%	3.22%	12.77%
7	Ratio of surplus / (deficit) to Policyholders' liability	0.20%	0.71%	0.17%	0.69%
8	Change in net worth (₹ in lacs)	25,277	88,301	16,635	60,458
9	Profit after tax / Total income	2.37%	3.20%	3.14%	3.12%
10	(Total Real Estate+ Loans) / Cash and invested assets	0.49%	0.49%	0.60%	0.60%
11	Total Investments / (Capital + Surplus)	1790.75%	1790.75%	1708.80%	1708.80%
12	Total Affiliated Investments / (Capital + Surplus)	18.05%	18.05%	18.68%	18.68%
13	Investment Yield (Annualized)				
	A. With Realized Gains				
	Policyholders' Funds :				
	<u>Non-Linked</u>				
	Par	8.64%	8.96%	9.08%	9.03%
	Non Par	8.81%	9.02%	9.36%	9.16%
	Sub - Total : Non-Linked	8.75%	9.00%	9.28%	9.12%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	10.53%	11.03%	10.60%	11.60%
	Sub - Total : Linked	10.53%	11.03%	10.60%	11.60%
	Grand Total	9.59%	9.93%	9.87%	10.23%
	Shareholders' Funds	9.53%	9.53%	9.31%	10.19%
	B. With Unrealized Gains				
	Policyholders' Funds :				
	<u>Non-Linked</u>				
	Par	-0.75%	8.66%	4.55%	16.32%
	Non Par	0.19%	6.55%	9.85%	14.27%
	Sub - Total : Non-Linked	-0.10%	7.28%	8.25%	14.90%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	13.52%	12.43%	-4.20%	11.09%
	Sub - Total : Linked	13.52%	12.43%	-4.20%	11.09%
	Grand Total	6.29%	9.70%	2.53%	13.15%
	Shareholders' Funds	4.88%	10.21%	7.66%	13.30%
14	Conservation Ratio	83.51%	84.01%	79.25%	80.80%
	Participating Life	88.83%	88.19%	83.82%	84.20%
	Participating Pension	92.09%	90.70%	87.03%	89.77%
	Group Pension	139.22%	133.80%	103.05%	95.55%
	Non Participating	80.94%	81.37%	81.09%	83.52%
	Linked Life	81.07%	81.95%	74.78%	76.02%
	Linked Group	-	-	-	-
	Linked Pension	86.27%	87.75%	79.94%	83.62%
15	Persistence Ratio (excluding single premium and fully paid up policies - based on no. of policies)*				
	For 13th month	63.25%	68.28%	56.33%	66.89%
	For 25th month	51.89%	58.84%	53.32%	57.95%
	For 37th month	50.39%	52.91%	54.66%	53.58%
	For 49th Month	49.59%	48.29%	34.40%	38.03%
	for 61st month	33.69%	36.78%	32.29%	36.27%
16	Persistence Ratio (excluding single premium and fully paid up policies - based on premium)*				
	For 13th month	76.36%	79.17%	68.42%	75.98%
	For 25th month	64.65%	69.18%	64.80%	68.20%
	For 37th month	62.52%	63.31%	59.75%	62.27%
	For 49th Month	56.69%	58.23%	49.09%	53.95%
	For 61st month	41.76%	43.43%	40.63%	43.19%
17	Persistence Ratio (Including single premium and fully paid up policies - based on no. of policies)*				
	For 13th month	68.13%	72.83%	62.91%	71.81%
	For 25th month	59.01%	64.84%	61.01%	64.89%
	For 37th month	58.26%	60.40%	60.40%	59.59%
	For 49th Month	55.56%	54.44%	41.96%	45.22%
	for 61st month	44.55%	46.90%	38.25%	50.08%
18	Persistence Ratio (Including single premium and fully paid up policies - based on premium)*				
	For 13th month	78.38%	81.51%	73.47%	79.81%
	For 25th month	70.23%	74.03%	71.42%	73.03%
	For 37th month	69.49%	68.81%	64.03%	67.48%
	For 49th Month	61.19%	63.89%	54.03%	64.14%
	For 61st month	53.98%	59.48%	64.25%	69.59%
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 Dec 31, 2017	Upto the Quarter Dec 31, 2017	For the Quarter Dec 31, 2016	Upto the Quarter Dec 31, 2016
1	No. of shares	1,00,00,00,000	1,00,00,00,000	1,00,00,00,000	1,00,00,00,000
2	Percentage of shareholding (Indian / Foreign)	69.71% / 30.29%	69.71% / 30.29%	70.10% / 29.90%	70.10% / 29.90%
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)	2.30	7.69	1.90	6.19
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.30	7.69	1.90	6.19
6	Book value per share (₹)	64.35	64.35	53.38	53.38

* (Persistence calculated on the data as at 31/12/2017)

* The Methodology of Persistence 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' Persistence Ratios are calculated using policies issued in December to November period of the relevant years and 'For the Quarter' Persistence ratios are calculated using policies issued in September to November period of the relevant years.