

Analytical Ratios

S. No.	Particulars	For the Quarter Sept 30, 2016	Upto the Quarter Sept 30, 2016	For the Quarter Sept 30, 2015	Upto the Quarter Sept 30, 2015
1	New business premium income growth				
	Segment-wise				
	Participating Life	-27%	-17%	22%	19%
	Participating Pension	-59%	-54%	45%	20%
	Group Pension	-	-	-	-
	Non Participating	145%	118%	47%	43%
	Linked Life	75%	83%	110%	103%
	Linked Group	-68%	-66%	528%	513%
	Linked Pension	142%	164%	55%	51%
2	Net retention ratio	99%	99%	98%	98%
3	Expense of Management to Gross Direct Premium Ratio	13%	14%	16%	17%
4	Commission Ratio (Gross commission paid to Gross Premium)	4%	3%	5%	4%
5	Ratio of Policyholders' liabilities to shareholders' funds	1610%	1610%	1597%	1597%
6	Growth rate of Shareholders' funds	4%	9%	5%	10%
7	Ratio of surplus / (deficit) to Policyholders' liability	0.35%	0.54%	0.24%	0.53%
8	Change in net worth (₹ in lacs)	20,731	43,823	19,957	39,714
9	Profit after tax / Total income	3%	3%	5%	6%
10	(Total Real Estate+ Loans) / Cash and invested assets	0.48%	0.48%	0.37%	0.37%
11	Total Investments / (Capital + Surplus)	1715%	1715%	1701%	1701%
12	Total Affiliated Investments / (Capital + Surplus)	21%	21%	27%	27%
13	Investment Yield (Annualized)				
	A. With Realized Gains				
	Policyholders' Funds :				
	<u>Non-Linked</u>				
	Par	9.65%	9.00%	8.39%	8.56%
	Non Par	9.23%	9.05%	9.05%	9.30%
	Sub - Total : Non-Linked	9.35%	9.04%	8.87%	9.10%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	13.87%	12.10%	14.26%	15.13%
	Sub - Total : Linked	13.87%	12.10%	14.26%	15.13%
	Grand Total	11.39%	10.42%	11.37%	11.91%
	Shareholders' Funds	12.54%	10.63%	8.41%	8.68%
	B. With Unrealized Gains				
	Policyholders' Funds :				
	<u>Non-Linked</u>				
	Par	28.57%	22.24%	16.21%	7.21%
	Non Par	21.02%	16.50%	14.62%	8.34%
	Sub - Total : Non-Linked	23.32%	18.24%	15.02%	8.03%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	19.61%	18.78%	-0.52%	-0.52%
	Sub - Total : Linked	19.61%	18.78%	-0.52%	-0.52%
	Grand Total	21.61%	18.49%	7.30%	3.79%
	Shareholders' Funds	19.96%	16.13%	14.64%	8.86%
14	Conservation Ratio	79.41%	82.09%	84.01%	85.95%
	Participating Life	83.09%	84.50%	84.63%	85.04%
	Participating Pension	91.67%	92.92%	92.69%	91.29%
	Group Pension	90.59%	92.35%	83.92%	89.25%
	Non Participating	80.07%	85.10%	86.74%	87.77%
	Linked Life	74.83%	77.21%	82.48%	85.99%
	Linked Group	-	-	-	-
	Linked Pension	85.33%	86.63%	74.39%	-
15	Persistency Ratio (based on no. of policies)*				
	For 13th month	62.20%	69.00%	63.75%	68.96%
	For 25th month	55.71%	60.16%	55.65%	57.77%
	For 37th month	46.81%	50.32%	47.70%	47.21%
	For 49th Month	41.82%	41.73%	45.63%	43.71%
	for 61st month	29.98%	27.62%	20.14%	17.16%
16	Persistency Ratio (based on premium)*				
	For 13th month	71.47%	77.42%	70.91%	76.69%
	For 25th month	64.78%	68.73%	64.35%	68.10%
	For 37th month	58.33%	61.75%	56.68%	60.98%
	For 49th Month	52.30%	56.72%	55.58%	58.68%
	For 61st month	32.85%	26.97%	13.16%	11.50%
17	Persistency Ratio (excluding group and rural policies - based on no. of policies)*				
	For 13th month	62.41%	70.17%	63.97%	70.38%
	For 25th month	55.99%	61.37%	55.64%	61.09%
	For 37th month	49.64%	54.73%	47.08%	51.79%
	For 49th Month	43.12%	47.78%	49.85%	54.93%
	for 61st month	37.24%	36.40%	18.97%	18.19%
18	Persistency Ratio (excluding group and rural policies - based on premium)*				
	For 13th month	72.50%	78.14%	71.30%	76.93%
	For 25th month	65.24%	68.91%	64.18%	67.87%
	For 37th month	58.23%	61.63%	56.38%	61.34%
	For 49th Month	53.08%	57.65%	56.34%	60.01%
	For 61st month	34.30%	27.43%	13.74%	11.88%
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, 2016	Upto the Quarter Sept 30, 2016	For the Quarter Sept 30, 2015	Upto the Quarter Sept 30, 2015
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)	74/26	74/26	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)	2.13	4.28	2.06	4.08
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.13	4.28	2.06	4.08
6	Book value per share (₹)	51.71	51.71	44.37	44.37

* (Persistency calculated on the data as at 30/09/2016)

The Methodology of Persistency Calculation:

* The persistency ratios are calculated as per IRDA/ACT/CIR/MISC/035/01/2014 circular dated 23rd January 2014

SP, Fully Paid Up policies are not considered.

* The 'Upto the Quarter' Persistency Ratios are calculated using the trailing 12 months business as on 31-Aug-2016. Last year's ratios have been revised accordingly.