

Analytical Ratios

S. No.	Particulars	For the Quarter Dec 31, 2016	Upto the Quarter Dec 31, 2016	For the Quarter Dec 31, 2015	Upto the Quarter Dec 31, 2015
1	New business premium income growth				
	Segment-wise				
	Participating Life	-46.40%	-29.45%	-2.88%	8.30%
	Participating Pension	-80.82%	-66.11%	-15.95%	0.30%
	Group Pension	-	-	-	-
	Non Participating	31.58%	94.22%	-19.85%	17.59%
	Linked Life	42.69%	61.90%	67.52%	82.57%
	Linked Group	-78.03%	-71.09%	-67.37%	-25.45%
	Linked Pension	98.18%	126.63%	87.34%	69.51%
2	Net retention ratio	99.61%	99.15%	99.42%	98.80%
3	Expense of Management to Gross Direct Premium Ratio	13.21%	13.69%	15.03%	16.09%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.00%	3.67%	4.87%	4.63%
5	Ratio of Policyholders' liabilities to shareholders' funds	1615.98%	1615.98%	1576.40%	1576.40%
6	Growth rate of Shareholders' funds	3.22%	12.77%	4.48%	14.75%
7	Ratio of surplus / (deficit) to Policyholders' liability	0.17%	0.69%	0.28%	0.79%
8	Change in net worth (₹ in lacs)	16,635	60,458	19,867	59,581
9	Profit after tax / Total income	3.14%	3.12%	3.64%	4.85%
10	(Total Real Estate+ Loans) / Cash and invested assets	0.60%	0.60%	0.45%	0.45%
11	Total Investments / (Capital + Surplus)	1708.80%	1708.80%	1685.29%	1685.29%
12	Total Affiliated Investments / (Capital + Surplus)	18.68%	18.68%	25.71%	25.71%
13	Investment Yield (Annualized)				
	A. With Realized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	9.08%	9.03%	8.80%	8.64%
	Non Par	9.36%	9.16%	9.84%	9.48%
	Sub - Total : Non-Linked	9.28%	9.12%	9.55%	9.25%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	10.60%	11.60%	8.65%	12.96%
	Sub - Total : Linked	10.60%	11.60%	8.65%	12.96%
	Grand Total	9.87%	10.23%	9.12%	10.97%
	Shareholders' Funds	9.31%	10.19%	8.56%	8.64%
	B. With Unrealized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	4.55%	16.32%	0.24%	4.88%
	Non Par	9.85%	14.27%	4.84%	7.17%
	Sub - Total : Non-Linked	8.25%	14.90%	3.56%	6.54%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	-4.20%	11.09%	3.22%	0.73%
	Sub - Total : Linked	-4.20%	11.09%	3.22%	0.73%
	Grand Total	2.53%	13.15%	3.41%	3.66%
	Shareholders' Funds	7.66%	13.30%	4.90%	7.53%
14	Conservation Ratio	79.25%	80.80%	79.44%	82.93%
	Participating Life	83.82%	84.20%	82.14%	83.71%
	Participating Pension	87.03%	89.77%	86.95%	88.76%
	Group Pension	103.05%	95.55%	74.47%	84.25%
	Non Participating	81.09%	83.52%	87.15%	87.49%
	Linked Life	74.78%	76.02%	72.65%	79.49%
	Linked Group	-	-	-	-
	Linked Pension	79.94%	83.62%	76.78%	78.54%
15	Persistence Ratio (excluding single premium and fully paid up policies - based on no. of policies)*#				
	For 13th month	56.33%	66.89%	61.62%	66.82%
	For 25th month	53.32%	57.95%	61.30%	59.92%
	For 37th month	54.66%	53.58%	49.29%	49.45%
	For 49th Month	34.40%	38.03%	38.79%	43.57%
	for 61st month	32.29%	36.27%	27.56%	23.50%
16	Persistence Ratio (excluding single premium and fully paid up policies - based on premium)*#				
	For 13th month	68.42%	75.98%	72.09%	75.88%
	For 25th month	64.80%	68.20%	66.19%	68.47%
	For 37th month	59.75%	62.27%	57.96%	61.66%
	For 49th Month	49.09%	53.95%	53.55%	58.59%
	For 61st month	40.63%	43.19%	34.60%	18.02%
17	Persistence Ratio (based on no. of policies)*\$				
	For 13th month	62.91%	71.81%	68.00%	72.36%
	For 25th month	61.01%	64.89%	66.41%	65.32%
	For 37th month	60.40%	59.59%	53.18%	56.07%
	For 49th Month	41.96%	45.22%	44.42%	55.39%
	for 61st month	38.25%	50.08%	50.85%	43.31%
18	Persistence Ratio (based on premium)*\$				
	For 13th month	73.47%	79.81%	77.36%	79.56%
	For 25th month	71.42%	73.03%	69.82%	72.87%
	For 37th month	64.03%	67.48%	62.13%	70.28%
	For 49th Month	54.03%	64.14%	72.73%	79.22%
	For 61st month	64.25%	69.59%	72.29%	45.65%
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, 2016	Upto the Quarter Dec 31, 2016	For the Quarter Dec 31, 2015	Upto the Quarter Dec 31, 2015
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)	70.10/29.90	70.10/29.90	74.00/26.00	74.00/26.00
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)	1.90	6.19	1.97	6.05
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.90	6.19	1.97	6.05
6	Book value per share (₹)	53.38	53.38	46.35	46.35

* (Persistence calculated on the data as at 31/12/2016)

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' Persistency Ratios are calculated using the trailing 12 months business as on 30-Nov-2016. Last year's ratios have been revised accordingly.

Lapsed policies for which premium paying term is over are not considered

\$ Lapsed policies for which premium paying term is over are included in the exposure and considered as 'not persistent'