

Analytical Ratios

S. No.	Particulars	For the Quarter March 31, 2017	Upto the Quarter March 31, 2017	For the Quarter March 31, 2016	Upto the Quarter March 31, 2016
1	New business premium income growth				
	Segment-wise				
	Participating Life	-46.40%	-23.82%	-10.76%	1.56%
	Participating Pension	-80.82%	-64.01%	-30.30%	-11.12%
	Group Pension	-	-	-	-
	Non Participating	31.58%	63.32%	4.01%	12.42%
	Linked Life	42.69%	55.09%	53.44%	69.74%
	Linked Group	-78.03%	-64.06%	-43.66%	-31.34%
	Linked Pension	98.18%	121.33%	90.74%	77.18%
2	Net retention ratio	99.36%	99.23%	99.30%	98.99%
3	Expense of Management to Gross Direct Premium Ratio	10.71%	12.64%	12.70%	14.81%
4	Commission Ratio (Gross commission paid to Gross Premium)	3.83%	3.73%	4.32%	4.51%
5	Ratio of Policyholders' liabilities to shareholders' funds	1687.17%	1687.17%	1605.53%	1605.53%
6	Growth rate of Shareholders' funds	4.02%	17.30%	2.11%	17.17%
7	Ratio of surplus / (deficit) to Policyholders' liability	-0.01%	0.70%	1.77%	0.87%
8	Change in net worth (₹ in lacs)	81,898	81,898	69,369	69,369
9	Profit after tax / Total income	3.09%	3.11%	3.74%	4.45%
10	(Total Real Estate+ Loans) / Cash and invested assets	0.57%	0.57%	0.45%	0.45%
11	Total Investments / (Capital + Surplus)	1788.48%	1788.48%	1701.84%	1701.84%
12	Total Affiliated Investments / (Capital + Surplus)	20.77%	20.77%	29.06%	29.06%
13	Investment Yield (Annualized)				
	A. With Realized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	7.51%	8.65%	7.68%	8.40%
	Non Par	9.16%	9.16%	9.25%	9.42%
	Sub - Total : Non-Linked	8.64%	9.00%	8.79%	9.14%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	9.33%	11.04%	4.27%	10.80%
	Sub - Total : Linked	9.33%	11.04%	4.27%	10.80%
	Grand Total	8.99%	9.93%	6.68%	9.91%
	Shareholders' Funds	8.22%	9.70%	11.06%	9.24%
	B. With Unrealized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	4.32%	13.36%	12.70%	6.82%
	Non Par	5.15%	12.02%	11.74%	8.30%
	Sub - Total : Non-Linked	4.95%	12.45%	11.96%	7.89%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	24.45%	14.39%	0.09%	0.57%
	Sub - Total : Linked	24.45%	14.39%	0.09%	0.57%
	Grand Total	13.94%	13.35%	6.15%	4.28%
	Shareholders' Funds	9.18%	12.28%	10.09%	8.17%
14	Conservation Ratio	79.25%	81.44%	79.92%	81.72%
	Participating Life	83.82%	84.92%	87.57%	85.18%
	Participating Pension	87.03%	88.25%	78.37%	85.24%
	Group Pension	103.05%	100.82%	79.25%	82.82%
	Non Participating	81.09%	82.25%	81.19%	85.19%
	Linked Life	74.78%	77.87%	73.95%	77.06%
	Linked Group	-	-	-	-
	Linked Pension	79.94%	86.29%	86.72%	81.61%
15	Persistency Ratio (excluding single premium and fully paid up policies - based on no. of policies)*				
	For 13th month	67.92%	68.81%	67.60%	67.43%
	For 25th month	59.17%	58.03%	62.54%	61.07%
	For 37th month	56.47%	55.46%	52.04%	51.81%
	For 49th Month	40.28%	39.50%	41.08%	42.50%
	for 61st month	36.04%	37.19%	33.91%	27.44%
16	Persistency Ratio (excluding single premium and fully paid up policies - based on premium)*				
	For 13th month	76.49%	77.71%	75.02%	77.05%
	For 25th month	67.29%	68.96%	66.77%	69.51%
	For 37th month	60.83%	62.95%	60.85%	62.57%
	For 49th Month	53.73%	54.51%	56.18%	58.37%
	For 61st month	41.94%	44.19%	40.14%	23.69%
17	Persistency Ratio (based on no. of policies)*				
	For 13th month	71.80%	73.34%	71.70%	72.69%
	For 25th month	64.26%	64.73%	67.72%	66.22%
	For 37th month	62.24%	61.22%	58.41%	58.26%
	For 49th Month	47.60%	46.71%	47.67%	50.87%
	for 61st month	42.17%	46.06%	56.73%	48.56%
18	Persistency Ratio (based on premium)*				
	For 13th month	79.17%	81.07%	78.28%	80.69%
	For 25th month	71.52%	73.86%	70.10%	73.17%
	For 37th month	64.71%	67.36%	67.29%	69.19%
	For 49th Month	61.27%	62.46%	69.60%	76.90%
	For 61st month	61.86%	67.18%	71.79%	53.78%
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 March 31, 2017	Upto the Quarter March 31, 2017	For the Quarter March 31, 2016	Upto the Quarter March 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)	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)	3.36	9.55	2.56	8.61
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	3.36	9.55	2.56	8.61
6	Book value per share (₹)	55.52	55.52	47.33	47.33

* (Persistency calculated on the data as at 31/03/2017)

* 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 the trailing 12 months business as on 28-Feb-2017. Last year's ratios have been revised accordingly.