

Analytical Ratios

S. No.	Particulars	For the Quarter Dec 31, 2018	Upto the Quarter Dec 31, 2018	For the Quarter Dec 31, 2017	Upto the Quarter Dec 31, 2017
1	New business premium income growth				
	Segment-wise				
	Participating Life	-15.68%	-9.19%	146.51%	95.86%
	Participating Pension	-43.72%	-40.52%	559.12%	367.03%
	Group Pension	0.00%	0.00%	0.00%	0.00%
	Non Participating	131.56%	104.44%	-10.06%	-48.05%
	Linked Life	19.23%	16.27%	16.51%	25.87%
	Linked Group	-85.98%	11.65%	344.29%	177.64%
	Linked Pension	45.85%	32.76%	57.64%	73.29%
2	Net retention ratio	99.70%	99.74%	99.42%	99.12%
3	Expense of Management to Gross Direct Premium Ratio	9.66%	10.99%	11.03%	12.32%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.14%	4.14%	4.58%	4.64%
5	Ratio of Policyholders' liabilities to shareholders' funds	1751.00%	1751.00%	1658.72%	1658.72%
6	Growth rate of Shareholders' funds	3.42%	12.33%	4.09%	15.90%
7	Ratio of surplus / (deficit) to Policyholders' liability	0.28%	0.76%	0.20%	0.71%
8	Change in net worth (₹ in lacs)	24,251	80,520	25,277	88,301
9	Profit after tax / Total income	2.15%	2.99%	2.37%	3.20%
10	(Total Real Estate+ Loans) / Cash and invested assets	0.40%	0.40%	0.49%	0.49%
11	Total Investments / (Capital + Surplus)	1852.02%	1852.02%	1790.75%	1790.75%
12	Total Affiliated Investments / (Capital + Surplus)	6.62%	6.62%	8.20%	8.20%
13	Investment Yield (Annualized)				
	A. With Realized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	9.33%	9.03%	8.64%	8.96%
	Non Par	8.43%	8.69%	8.81%	9.02%
	Sub - Total : Non-Linked	8.77%	8.82%	8.75%	9.00%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	7.28%	6.98%	10.53%	11.03%
	Sub - Total : Linked	7.28%	6.98%	10.53%	11.03%
	Grand Total	8.05%	7.93%	9.59%	9.93%
	Shareholders' Funds	8.69%	8.96%	9.53%	9.53%
	B. With Unrealized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	25.89%	8.58%	-0.75%	8.66%
	Non Par	19.58%	8.10%	0.19%	6.55%
	Sub - Total : Non-Linked	22.00%	8.28%	-0.10%	7.28%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	11.16%	7.35%	13.52%	12.43%
	Sub - Total : Linked	11.16%	7.35%	13.52%	12.43%
	Grand Total	16.73%	7.83%	6.29%	9.70%
	Shareholders' Funds	13.01%	6.51%	4.88%	10.21%
14	Conservation Ratio	83.80%	83.97%	83.51%	84.01%
	Participating Life	85.35%	85.90%	88.83%	88.19%
	Participating Pension	87.20%	89.95%	92.09%	90.70%
	Group Pension	41.75%	99.68%	139.22%	133.80%
	Non Participating	81.19%	80.75%	80.94%	81.37%
	Linked Life	83.25%	83.19%	81.07%	81.95%
	Linked Group	0.00%	0.00%	0.00%	0.00%
	Linked Pension	85.61%	86.85%	86.27%	87.75%
15	Persistence Ratio (excluding single premium and fully paid up policies - based on no. of policies)*				
	For 13th month	70.11%	69.17%	63.25%	68.28%
	For 25th month	57.15%	59.44%	51.89%	58.84%
	For 37th month	49.00%	54.56%	50.39%	52.91%
	For 49th Month	45.24%	48.02%	49.59%	48.29%
	for 61st month	40.69%	40.52%	33.69%	36.78%
16	Persistence Ratio (excluding single premium and fully paid up policies - based on premium)*				
	For 13th month	78.37%	82.02%	76.36%	79.17%
	For 25th month	69.89%	72.01%	64.65%	69.18%
	For 37th month	61.38%	65.08%	62.52%	63.31%
	For 49th Month	58.56%	59.29%	56.69%	58.23%
	For 61st month	44.56%	46.50%	41.76%	43.43%
17	Persistence Ratio (Including single premium and fully paid up policies - based on no. of policies)*				
	For 13th month	73.12%	72.34%	68.13%	72.83%
	For 25th month	62.75%	65.18%	59.01%	64.84%
	For 37th month	56.25%	60.93%	58.26%	60.40%
	For 49th Month	53.39%	55.78%	55.56%	54.44%
	for 61st month	51.02%	50.53%	44.55%	46.90%
18	Persistence Ratio (Including single premium and fully paid up policies - based on premium)*				
	For 13th month	80.01%	83.33%	78.38%	81.51%
	For 25th month	72.44%	75.13%	70.23%	74.03%
	For 37th month	67.42%	70.54%	69.49%	68.81%
	For 49th Month	66.14%	65.28%	61.19%	63.89%
	For 61st month	56.24%	57.86%	53.98%	59.48%
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, 2018	Upto the Quarter Dec 31, 2018	For the Quarter Dec 31, 2017	Upto the Quarter Dec 31, 2017
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)	69.16% / 30.84%	69.16% / 30.84%	69.71% / 30.29%	69.71% / 30.29%
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)	8.69	8.69	2.30	7.69
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	8.69	8.69	2.30	7.69
6	Book value per share (₹)	73.33	73.33	64.35	64.35

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