

Form L-22

Analytical Ratios : 31.12.2021

Sl.No.	Particular	For the quarter ended 31st Dec 2021	Up to the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	Up to the quarter ended 31st Dec 2020
1	New Business Premium Growth Rate (Segment wise)				
	(i) Linked Business:				
	a) Life	202.20%	317.62%	1746.62%	873.85%
	b) Pension	NA	NA	NA	NA
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	10.18%	11.07%	-20.85%	-10.38%
	b) Annuity	NA	NA	NA	NA
	c) Pension	-98.00%	-98.58%	-90.27%	-81.70%
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:				
	a) Life	-9.85%	5.74%	44.62%	13.21%
	b) Annuity	-38.80%	-49.07%	142.52%	35.32%
	c) Pension	3.06%	-0.66%	-32.99%	-14.94%
	d) Health	-20.58%	-2.30%	-12.04%	-22.57%
	e) Variable Insurance	NA	NA	NA	NA
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	47.29%	46.63%	54.59%	56.86%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	1.95%	1.30%	0.63%	0.30%
4	Net Retention Ratio	99.86%	99.87%	99.83%	99.90%
5	Conservation Ratio (Segment wise)				
	(i) Linked Business:				
	a) Life	151.58%	117.52%	77.08%	88.21%
	b) Pension	85.93%	78.43%	69.78%	72.88%
	c) Health	93.16%	85.06%	81.69%	97.18%
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	91.65%	93.70%	93.09%	93.88%
	b) Annuity	79.23%	83.65%	88.62%	83.51%
	c) Pension	88.00%	37.07%	92.09%	39.41%
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:				
	a) Life	87.02%	75.98%	77.35%	85.44%
	b) Annuity	81.70%	63.93%	84.95%	93.35%
	c) Pension	33.65%	23.45%	5.89%	6.17%
	d) Health	74.28%	80.10%	74.15%	74.18%
	e) Variable Insurance	41.22%	42.99%	80.23%	78.98%
6	Expense of Management to Gross Direct Premium Ratio	14.34%	14.99%	16.26%	14.39%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	5.81%	5.43%	5.76%	5.22%
8	Business Development and Sales Promotion Expenses to New Business Premium				
9	Brand/Trade Mark usage fee/charges to New Business Premium				
10	Ratio of Policyholders' Fund to Shareholders' funds	-	504.57	-	4679.33
11	Change in net worth (Amount in Rs. Lakhs)	23137.74	728133.96	1554.28	1209.31
12	Growth in Networth	-	3046.95%	-	1.60%
13	Ratio of Surplus to Policyholders' Fund	NA	NA	NA	NA
14	Profit after tax / Total Income	0.13%	0.33%	0.00%	0.00%
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	-	3.28%	-	3.62%
16	Total Investments/(Capital + Reserves and Surplus)	-	496.37	-	4813.49
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	-	6.70	-	68.99
18	Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain *	7.15%	7.26%	6.97%	7.23%

19	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category) **					
		For 13th month	69.23%	76.84%	72.98%	81.24%
		For 25th month	68.64%	71.70%	64.05%	75.51%
		For 37th month	61.15%	67.84%	60.92%	72.41%
		For 49th Month	58.30%	64.97%	58.97%	68.16%
		for 61st month	57.28%	61.91%	52.59%	63.01%
	Persistency Ratio - Premium Basis (Single Premium/Fully paid-up under Individual category)					
		For 13th month	99.73%	99.62%	99.77%	99.56%
		For 25th month	98.97%	98.71%	99.12%	98.85%
		For 37th month	97.97%	97.37%	98.68%	98.06%
		For 49th Month	97.08%	96.46%	98.17%	97.52%
		for 61st month	96.91%	96.32%	95.58%	94.29%
	Persistency Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)					
		For 13th month	56.15%	65.47%	60.37%	70.03%
		For 25th month	55.09%	59.00%	51.42%	63.95%
	For 37th month	48.31%	55.60%	48.56%	61.38%	
	For 49th Month	45.98%	53.67%	47.84%	57.17%	
	for 61st month	46.18%	50.85%	41.49%	52.32%	
Persistency Ratio - Number of Policy Basis (Single Premium/Fully paid-up under Individual category)						
	For 13th month	99.71%	99.45%	99.69%	99.38%	
	For 25th month	98.73%	98.40%	98.93%	98.55%	
	For 37th month	97.71%	97.06%	98.21%	97.38%	
	For 49th Month	96.63%	95.83%	97.28%	96.34%	
	for 61st month	95.92%	95.08%	93.78%	93.54%	
20	NPA Ratio					
	Policyholders' Funds					
		Gross NPA Ratio	#	6.32%	#	7.78%
		Net NPA Ratio	#	0.04%	#	0.14%
	Shareholders' Funds					
		Gross NPA Ratio		0		0
	Net NPA Ratio		0		0	
21	Solvency Ratio		#	1.77	#	1.64
22	Debt Equity Ratio		NA	NA	NA	NA
23	Debt Service Coverage Ratio		NA	NA	NA	NA
24	Interest Service Coverage Ratio		NA	NA	NA	NA
25	Average ticket size in Rs. - Individual premium (Non-Single)		14598.10	15959.76	12961.64	16119.28

Equity Holding Pattern for Life Insurers and information on earnings:

1	No. of shares (In Lakhs)	63249.97	63249.97	NA	NA
2	Percentage of shareholding			NA	NA
	Indian	100.00%	100.00%		
	Foreign	0	0		
3	Percentage of Government holding (in case of public sector insurance companies)	100.00%	100.00%	100.00%	100.00%
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.37	2.64	NA	NA
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.37	2.64	NA	NA
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.37	2.64	NA	NA
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.37	2.64	NA	NA
8	Book value per share (Rs)	12.73	12.73	NA	NA

Previous Period's Ratios are worked out on regrouped figures

"NA" : Not available

Can not be worked out.

* Yield is calculated on Mean Policyholders' Fund

** Persistency Ratios have been calculated as per revised IRDAI guidelines

Note: All Ratios are in percentage form except the ratios stated below

a) Total Investments/(Capital+Surplus)

b) Total affiliated Investments/(Capital+Surplus)

c) Change in Net Worth is in Rs. Lakhs

d) Average ticket size in Rs. - Individual premium (Non-Single)