

## FORM L-22

## Analytical Ratios :31.03.2021

| Sl.No. | Particulars   | FOR THE QUARTER ENDED ON 31st MARCH 2021 | UP TO THE QUARTER ENDED ON 31st MARCH 2021 | FOR THE QUARTER ENDED ON 31st MARCH 2020 | UP TO THE QUARTER ENDED ON 31st MARCH 2020 |
|--------|---|--|--|--|--|
| 1      | New business premium income growth rate - segment wise      |  |  |  |  |
|        | Non-Linked  |  |  |  |  |
|        | Life  | 19.25%                                   | -1.55%                                     | -10.44%                                  | 4.51%                                      |
|        | Pension   | 20.91%                                   | 32.92%                                     | -57.40%                                  | -7.55%                                     |
|        | Group   | 36.82%                                   | 0.81%                                      | -8.35%                                   | 39.01%                                     |
|        | Linked  |  |  |  |  |
|        | Life  | 593.43%                                  | 714.71%                                    | 396.62%                                  | 148.11%                                    |
|        | Pension   | 0.00%                                    | 0.00%                                      | 0.00%                                    | 0.00%                                      |
|        | Group   | N.A.                                     | N.A.                                       | N.A.                                     | N.A.                                       |
| 2      | Net Retention Ratio   | 99.87%                                   | 99.89%                                     | 99.89%                                   | 99.91%                                     |
| 3      | Expense of Management to Gross Direct Premium Ratio         | 13.67%                                   | 14.17%                                     | 18.09%                                   | 14.66%                                     |
| 4      | Commission Ratio (Gross commission paid to Gross Premium)   | 6.13%                                    | 5.50%                                      | 6.27%                                    | 5.64%                                      |
| 5      | Ratio of policy holder's liabilities to shareholder's funds | -  | 585.23                                     | -  | 4222.89                                    |
| 6      | Growth rate of shareholders' fund                           | -  | 760.10%                                    | -  | 8.96%                                      |
| 7      | Ratio of surplus to policy holders' liability               |  | 1.60%                                      | #  | 1.64%                                      |
| 8      | Change in net worth (Amount in ` 000)                       | 55916403                                 | 56211652                                   | -174318                                  | 608433                                     |
| 9      | Profit after tax/Total Income                               | 0.015                                    | 0.004                                      | 0.017                                    | 0.004                                      |
| 10     | (Total real estate + loans)/(Cash & invested assets)        | -  | 3.52%                                      | -  | 4.22%                                      |
| 11     | Total investments/(Capital + Surplus)                       | -  | 572.57                                     | -  | 4183.54                                    |
| 12     | Total affiliated investments/(Capital+ Surplus)             | -  | 7.78                                       | -  | 71.53                                      |
| 13     | Investment Yield *  | 7.49%                                    | 7.42%                                      | 7.44%                                    | 7.54%                                      |
| 14     | Conservation Ratio  | 94.44%                                   | 84.48%                                     | 79.65%                                   | 88.79%                                     |
| 15     | Persistency Ratio**   |  |  |  |  |
|        | For 13th month  |  |  |  |  |
|        | By no. of policies  | 63.00%                                   | 67.00%                                     | 47.00%                                   | 61.00%                                     |
|        | By annualized premium                                       | 74.00%                                   | 79.00%                                     | 59.00%                                   | 72.00%                                     |
|        | For 25th month  |  |  |  |  |
|        | By no. of policies  | 50.00%                                   | 58.00%                                     | 43.00%                                   | 56.00%                                     |
|        | By annualized premium                                       | 63.00%                                   | 70.00%                                     | 55.00%                                   | 67.00%                                     |
|        | For 37th month  |  |  |  |  |
|        | By no. of policies  | 48.00%                                   | 55.00%                                     | 41.00%                                   | 52.00%                                     |
|        | By annualized premium                                       | 60.00%                                   | 67.00%                                     | 52.00%                                   | 63.00%                                     |
|        | For 49th month  |  |  |  |  |
|        | By no. of policies  | 46.00%                                   | 52.00%                                     | 38.00%                                   | 48.00%                                     |
|        | By annualized premium                                       | 57.00%                                   | 63.00%                                     | 49.00%                                   | 58.00%                                     |

|   |  |        |        |        |        |
|---|--|--------|--------|--------|--------|
|   | For 61st month                                       |        |        |        |        |
|   | By no. of policies                                   | 43.00% | 48.00% | 35.00% | 44.00% |
|   | By annualized premium                                | 54.00% | 59.00% | 45.00% | 54.00% |
|   |  |        |        |        |        |
| 16  | NPA Ratio (of debt portfolio)                        |        |        |        |        |
|   | Gross NPA Ratio                                      | #      | 7.78%  | #      | 8.17%  |
|   | Net NPA Ratio  | #      | 0.05%  | #      | 0.79%  |
| <b>Equity Holding pattern for Life Insurers</b> |  |        |        |        |        |
| 1   | (a) No of shares                                     | NA     | NA     | NA     | NA     |
| 2   | (b) Percentage of shareholding                       | NA     | NA     | NA     | NA     |
| 3   | (c) % of Government holding                          | 100%   | 100%   | 100%   | 100%   |
| 4   | (a) basic and diluted EPS before extraordinary items | NA     | NA     | NA     | NA     |
| 5   | (b) Basic and diluted EPS after extraordinary items  | NA     | NA     | NA     | NA     |
| 6   | (iv) Book value per share                            | NA     | NA     | NA     | NA     |

Previous Period's Ratios are worked out on regrouped figures

# cannot be worked out

\* Yield is calculated on Mean Policyholders' Fund.

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