

## FORM L-22

## Analytical Ratios :30.09.2018

Sl.No.	Particulars	For the quarter ended 30 <sup>th</sup> Sept. 2018	Up to the quarter ended 30 <sup>th</sup> Sept. 2018	For the quarter ended 30 <sup>th</sup> Sept. 2017	Up to the quarter ended 30 <sup>th</sup> Sept. 2017
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	9.36%	9.70%	10.32%	8.79%
	Pension	-31.15%	-25.99%	50.96%	47.05%
	Group	-16.27%	-8.61%	44.24%	25.28%
	Linked				
	Life	1.30%	-32.90%	82.23%	168.93%
	Pension	N.A.	N.A.	-100.00%	-100.00%
	Group	N.A.	N.A.	Nil	Nil
2	Net Retention Ratio	99.95%	99.94%	99.89%	99.88%
3	Expense of Management to Gross Direct Premium Ratio	13.72%	14.91%	12.73%	13.09%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.31%	5.52%	4.98%	4.95%
5	Ratio of policy holder's liabilities to shareholder's funds	-	4348.22	-	4153.31
6	Growth rate of shareholders' fund	-	3.50%	-	6.24%
7	Ratio of surplus to policy holders' liability	N.A.	N.A.	N.A.	N.A.
8	Change in net worth( Amount in Rs.'000)	213553	227876	33277	378466
9	Profit after tax/Total Income	0.00	0.00	0.00	0.00
10	(Total real estate + loans)/(Cash & invested assets)	-	4.25%	-	4.66%
11	Total investments/(Capital + Surplus)	-	4387.03	-	4179.94
12	Total affiliated investments/(Capital+ Surplus)	-	34.46	-	9.32
13	Investment Yield*	7.50%	7.42%	7.59%	7.57%
14	Conservation Ratio	94.32%	93.61%	89.41%	90.50%

15	Persistency Ratio**				
	For 13th month				
	By no. of policies	58.00%	64.00%	56.00%	62.00%
	By annualized premium	69.00%	74.00%	66.00%	72.00%
	For 25th month				
	By no. of policies	51.00%	57.00%	49.00%	54.00%
	By annualized premium	63.00%	68.00%	60.00%	65.00%
	For 37th month				
	By no. of policies	46.00%	51.00%	45.00%	49.00%
	By annualized premium	57.00%	62.00%	55.00%	59.00%
	For 49th Month				
	By no. of policies	43.00%	46.00%	45.00%	48.00%
	By annualized premium	53.00%	56.00%	58.00%	61.00%
	For 61st month				
	By no. of policies	44.00%	46.00%	37.00%	42.00%
	By annualized premium	56.00%	58.00%	53.00%	57.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	#	5.95%	#	4.87%
	Net NPA Ratio	#	0.41%	#	1.34%
<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

# cannot be worked out

\* Yield is calculated on Mean Policyholders' Fund.

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