

FORM L-22

Analytical Ratios : 31.12.2017

Sl.No.	Particulars	FOR THE QUARTER ENDED ON 31 st DECEMBER, 2017	UP TO THE QUARTER ENDED ON 31 st DECEMBER, 2017	FOR THE QUARTER ENDED ON 31 st DECEMBER, 2016	UP TO THE QUARTER ENDED ON 31 st DECEMBER, 2016
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	26.20%	14.61%	5.14%	9.89%
	Pension	-6.60%	13.80%	446.60%	457.77%
	Group	15.29%	22.61%	5.53%	27.47%
	Linked				
	Life	230.65%	187.64%	-47.59%	-32.95%
	Pension	Nil	Nil	Nil	Nil
	Group	Nil	Nil	Nil	Nil
2	Net Retention Ratio	99.88%	99.88%	99.94%	99.94%
3	Expense of Management to Gross Direct Premium Ratio	16.34%	14.19%	13.98%	15.48%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.25%	5.39%	5.46%	5.12%
5	Ratio of policy holder's liabilities to shareholder's funds	-	4296.07	-	3964.41
6	Growth rate of shareholders' fund	-	7.18%	-	3.60%
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)	56824	435290	169870	209642
9	Profit after tax/Total Income	0.00	0.00	0.00	0.00
10	(Total real estate + loans)/(Cash & invested assets)	-	4.44%	-	5.15%
11	Total investments/(Capital + Surplus)	-	4372.38	-	3886.99
12	Total affiliated investments/(Capital+ Surplus)	-	39.65	-	36.02
13	Investment Yield *	7.09%	7.50%	7.35%	7.61%
14	Conservation Ratio	96.61%	92.59%	85.70%	91.40%

15	Persistency Ratio **				
	For 13th month				
	By no. of policies	60%	66%	49%	60%
	By annualized premium	70%	76%	61%	70%
	For 25th month				
	By no. of policies	50%	57%	45%	53%
	By annualized premium	61%	68%	55%	63%
	For 37th month				
	By no. of policies	47%	52%	41%	50%
	By annualized premium	57%	62%	54%	63%
	For 49th Month				
	By no. of policies	45%	51%	35%	44%
	By annualized premium	57%	63%	51%	60%
	For 61st month				
	By no. of policies	37%	43%	35%	42%
	By annualized premium	53%	59%	49%	56%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	-	5.74%	-	5.19%
	Net NPA Ratio	-	1.67%	-	2.58%
Equity Holding pattern for Life Insurers					
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

* Yield is calculated on Mean Policyholders' Fund.

** The persistency rates has been calculated as per revised IRDAI guidelines