

## FORM L-22

## Analytical Ratios : 30.09.2017

Sl.No.	Particulars	For the quarter ended 30 <sup>th</sup> Sept. 2017	Up to the quarter ended 30 <sup>th</sup> Sept. 2017	For the quarter ended 30 <sup>th</sup> Sept. 2016	Up to the quarter ended 30 <sup>th</sup> Sept. 2016
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	10.32%	8.79%	18.06%	12.44%
	Pension	50.96%	47.05%	454.03%	476.99%
	Group	44.24%	25.28%	36.32%	37.93%
	Linked				
	Life	82.23%	168.93%	-62.25%	-23.68%
	Pension	-100.00%	-100.00%	-120.00%	-104.55%
	Group	Nil	Nil	Nil	Nil
2	Net Retention Ratio	99.89%	99.88%	99.94%	99.94%
3	Expense of Management to Gross Direct Premium Ratio	12.73%	13.09%	17.91%	16.26%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.98%	4.95%	5.15%	4.95%
5	Ratio of policy holder's liabilities to shareholder's funds	-	4153.31	-	3998.90
6	Growth rate of shareholders' fund	-	6.24%	-	0.68%
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)	33277	378466	23131	39772
9	Profit after tax/Total Income	0.00	0.00	0.00	0.00
10	(Total real estate + loans)/(Cash & invested assets)	-	4.66%	-	5.35%
11	Total investments/(Capital + Surplus)	-	4179.94	-	3951.63
12	Total affiliated investments/(Capital+ Surplus)	-	9.32	-	37.33
13	Investment Yield *	7.59%	7.57%	7.69%	7.59%
14	Conservation Ratio	89.41%	90.50%	94.76%	94.68%

15	Persistency Ratio **				
	For 13th month				
	By no. of policies	56.00%	62.00%	55.00%	60.00%
	By annualized premium	66.00%	72.00%	66.00%	70.00%
	For 25th month				
	By no. of policies	49.00%	54.00%	49.00%	53.00%
	By annualized premium	60.00%	65.00%	59.00%	63.00%
	For 37th month				
	By no. of policies	45.00%	49.00%	47.00%	50.00%
	By annualized premium	55.00%	59.00%	60.00%	63.00%
	For 49th Month				
	By no. of policies	45.00%	48.00%	40.00%	45.00%
	By annualized premium	58.00%	61.00%	56.00%	60.00%
	For 61st month				
	By no. of policies	37.00%	42.00%	37.00%	42.00%
	By annualized premium	53.00%	57.00%	52.00%	56.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	-	4.87%	-	4.64%
	Net NPA Ratio	-	1.34%	-	2.18%
<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**

\* Yield is calculated on Mean Policyholders' Fund.

\*\* The persistency rates has been calculated as per revised IRDA guidelines