

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED

FORM L-22 Analytical Ratios

Sr No.	Particulars	June 30, 2012	June 30, 2011	Q1 FY 2013	Q1 FY 2012
1	New business premium income growth (segmentwise)				
	Participating Life	-42.6%	123.9%	-42.6%	123.9%
	Participating Pension	21.8%	107.2%	21.8%	107.2%
	Non Participating	41.2%	475.8%	41.2%	475.8%
	Annuities Non Participating	-1.0%	224.1%	-1.0%	224.1%
	Health	9.5%	-81.4%	9.5%	-81.4%
	Linked Life	5.5%	26.5%	5.5%	26.5%
	Linked Pension	-102.8%	-97.9%	-102.8%	-97.9%
	Linked Health	-3.8%	-27.8%	-3.8%	-27.8%
	Linked Group	-86.6%	-73.1%	-86.6%	-73.1%
2	Net retention ratio (Net premium divided by gross premium)	98.8%	99.2%	98.8%	99.2%
3	Ratio of expenses of management (Expenses of management including commission divided by the total gross direct premium)	23.4%	17.6%	23.4%	17.6%
4	Commission Ratio (Gross commission paid to Gross premium)	5.0%	3.3%	5.0%	3.3%
5	Ratio of policyholders liabilities to shareholders funds	2057.1%	2666.6%	2057.1%	2666.6%
6	Growth rate of shareholders fund	33.2%	109.3%	33.2%	109.3%
7	Ratio of surplus to policyholders liability				
	- Par Life	0.4%	-0.4%	0.4%	-0.4%
	- Par Pension	0.1%	0.0%	0.1%	0.0%
	- Non Par	0.0%	0.0%	0.0%	0.0%
	- Annuity Non Par	0.0%	0.0%	0.0%	0.0%
	- Linked Life	0.2%	0.4%	0.2%	0.4%
	- Linked Pension	0.8%	1.1%	0.8%	1.1%
	- Linked Group	0.2%	0.7%	0.2%	0.7%
8	Change in networth (₹ '000)	8,028,553	12,644,604	8,028,553	12,644,604
9	Profit after tax / Total Income	12.7%	14.6%	12.7%	14.6%
10	(Total Real Estate + Loans) / Cash & invested assets	0.1%	0.1%	0.1%	0.1%
11	Total Investment / (Capital + Surplus)	1419.8%	1402.9%	1419.8%	1402.9%
12	Total Affiliated Investment / (Capital+Surplus)	6.6%	4.6%	6.6%	4.6%
13	Investment Yield (Gross and Net) (Annualised)				
	A. Without Unrealised Gains				
	Shareholders' Fund	9.3%	7.8%	9.3%	7.8%
	Policyholders' Fund				
	Non Linked				
	Par	8.9%	8.0%	8.9%	8.0%
	Non Par	9.2%	8.0%	9.2%	8.0%
	Linked				
	Non Par	3.4%	11.3%	3.4%	11.3%
	B. With Unrealised Gains				
	Shareholders' Fund	9.2%	7.3%	9.2%	7.3%
	Policyholders' Fund				
	Non Linked				
	Par	12.2%	2.7%	12.2%	2.7%
	Non Par	12.8%	4.5%	12.8%	4.5%
	Linked				
	Non Par	-1.1%	-5.0%	-1.1%	-5.0%
14	Conservation Ratio				
	Par Life	68.3%	71.7%	68.3%	71.7%
	Par Pension	22.8%	21.8%	22.8%	21.8%
	Non Par	67.7%	84.7%	67.7%	84.7%
	Health	85.2%	76.5%	85.2%	76.5%
	Linked Life	69.9%	65.7%	69.9%	65.7%
	Linked Pension	71.3%	52.2%	71.3%	52.2%
	Linked Health	82.5%	87.9%	82.5%	87.9%
	Linked Group	52.8%	37.4%	52.8%	37.4%
15	Persistency Ratio *				
	13th Month	65.5%	69.8%	65.5%	69.8%
	25th Month	81.9%	78.2%	81.9%	78.2%
	37th Month	34.8%	28.0%	34.8%	28.0%
	49th Month	49.9%	46.9%	49.9%	46.9%
	61th Month	60.4%	58.8%	60.4%	58.8%
16	NPA Ratio				
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL

* Ratio computed on reducing balance basis. The denominator includes only policies paying premium at the beginning of the year. These numbers are for 12 months and Q1 (30th June) of the respective FY.

Equity Holding Pattern for Life Insurers

1	No. of shares	1,428,849,124	1,428,461,149	1,428,849,124	1,428,461,149
2	Percentage of shareholding				
	A. Indian	73.9%	73.9%	73.9%	73.9%
	B. Foreign	26.0%	26.0%	26.0%	26.0%
	C. % of Government holding (in case of public sector insurance companies)	0%	0%	0%	0%
3	Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	2.4	2.4	2.4	2.4
4	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.4	2.4	2.4	2.4
5	Book value per share (Rs)	22.6	16.9	22.6	16.9