

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED

FORM L-22 Analytical Ratios

Sr No.	Particulars	Q3-2013	9M 2013	Q3-2012	9M 2012
1	New business premium income growth (segment-wise)				
	Participating Life	8.6%	-15.7%	-40.4%	31.0%
	Participating Pension	-71.8%	-55.7%	431.0%	375.1%
	Non Participating	29.3%	37.9%	109.5%	245.5%
	Annuities Non Participating	103.7%	1.1%	90.1%	241.8%
	Health	0.2%	-20.4%	-88.7%	-79.9%
	Linked Life	-19.9%	-13.9%	-51.3%	-29.6%
	Linked Pension	-78.0%	-97.9%	-96.2%	-98.5%
	Linked Health	-26.3%	-17.3%	328.2%	24.4%
	Linked Group	35.6%	280.4%	-27.2%	-24.7%
2	Net retention ratio (Net premium divided by gross premium)	99.0%	99.0%	99.1%	99.3%
3	Ratio of expenses of management (Expenses of management including commission divided by the total gross direct premium)	21.3%	21.1%	20.2%	19.1%
4	Commission Ratio (Gross commission paid to Gross premium)	6.3%	5.6%	4.9%	4.2%
5	Ratio of policyholders liabilities to shareholders funds	1844.8%	1844.8%	2215.8%	2215.8%
6	Growth rate of shareholders fund	41.1%	41.1%	51.2%	51.2%
7	Ratio of surplus to policyholders liability				
	Participating Life	0.5%	0.7%	-0.1%	-0.7%
	Participating Pension	0.6%	1.6%	0.0%	-0.1%
	Non Participating	-2.4%	-8.4%	-2.2%	-13.4%
	Annuities Non Participating	-1.3%	-3.1%	-0.2%	-8.6%
	Health	-8.1%	-65.6%	137.1%	221.8%
	Linked Life	0.3%	0.8%	0.1%	0.8%
	Linked Pension	1.1%	3.0%	1.0%	3.4%
	Linked Health	1.2%	2.5%	0.0%	0.0%
	Linked Group	0.0%	0.4%	0.1%	1.0%
8	Change in networth (₹ in Lacs)	110,906	110,906	91,436	91,436
9	Profit after tax / Total income	6.7%	7.2%	48.1%	34.3%
10	(Total Real Estate + Loans) / Cash & invested assets	0.3%	0.3%	0.3%	0.3%
11	Total Investment / (Capital + Surplus)	1956.8%	1956.8%	2323.3%	2323.3%
12	Total Affiliated Investment / (Capital+Surplus)	7.5%	7.5%	13.3%	13.3%
13	Investment Yield (Gross and Net)				
	A. Without unrealised gains				
	- Shareholders' Fund	9.5%	9.4%	7.6%	7.7%
	- Policyholders' Fund				
	- Non Linked				
	Par	9.8%	9.4%	8.4%	8.4%
	Non Par	9.2%	9.0%	8.4%	8.3%
	- Linked				
	Non Par	6.7%	4.2%	0.9%	6.1%
	B. With unrealised gains				
	- Shareholders' Fund	13.8%	13.1%	3.9%	4.1%
	- Policyholders' Fund				
	- Non Linked				
	Par	12.5%	13.2%	4.1%	3.4%
	Non Par	12.5%	13.1%	8.0%	6.4%
	- Linked				
	Non Par	15.5%	12.3%	-19.6%	-16.7%
14	Conservation Ratio				
	Participating Life	89.1%	81.1%	75.1%	78.7%
	Participating Pension	93.8%	59.7%	31.5%	39.1%
	Non Participating	76.9%	73.1%	85.9%	83.9%
	Annuities Non Participating	NA	NA	NA	NA
	Health	80.7%	79.6%	65.7%	71.0%
	Linked Life	66.1%	66.7%	62.6%	64.0%
	Linked Pension	59.8%	67.9%	72.9%	61.9%
	Linked Health	81.9%	82.3%	88.9%	90.2%
	Linked Group	98.8%	76.5%	38.5%	52.6%
15	Persistency Ratio **				
	- 13th Month	62.6%	67.7%	64.4%	74.8%
	- 25th Month	78.7%	86.7%	78.2%	83.6%
	- 37th Month	31.1%	35.1%	29.4%	29.5%
	- 49th Month	53.0%	52.5%	46.8%	48.6%
	- 61st Month	56.0%	59.8%	65.0%	64.0%
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 period. These numbers are for trailing 3 months and 9 months ending 31st December respectively for Q3 and 9 months of the respective financial year with December excluded

Equity Holding Pattern for Life Insurers

1 No. of shares	1,428,895,749	1,428,895,749	1,428,461,149	1,428,461,149
2 Percentage of shareholding				
A. Indian	74.0%	74.0%	74.0%	74.0%
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)	2.8	8.0	2.6	7.4
4 the period (not to be annualized)	2.8	8.0	2.6	7.4
5 Book value per share (Rs)	26.6	26.6	18.9	18.9