

FORM L-22 Analytical Ratios

Sr No.	Particulars	Q3-2014	9M 2014	Q3-2013	9M 2013
1	New business premium income growth (segment-wise)				
	Participating Life	378.5%	138.2%	8.6%	(15.7%)
	Participating Pension	(100.0%)	(100.0%)	(71.8%)	(55.7%)
	Non Participating	(91.7%)	(49.4%)	29.3%	37.9%
	Annuities Non Participating	(25.7%)	(28.2%)	103.7%	1.1%
	Health	(73.6%)	(48.5%)	0.2%	(20.4%)
	Linked Life	35.0%	33.1%	(19.9%)	(13.9%)
	Linked Pension	2,885.5%	7,010.6%	(78.0%)	(97.9%)
	Linked Health	(59.1%)	(43.0%)	(26.3%)	(17.3%)
	Linked Group	(82.5%)	(89.1%)	35.6%	280.4%
2	Net retention ratio (Net premium divided by gross premium)	98.9%	98.7%	99.0%	99.0%
3	Ratio of expenses of management (Expenses of management including commission divided by the total gross direct premium)	20.1%	22.3%	21.3%	21.1%
4	Commission Ratio (Gross commission paid to Gross premium)	5.0%	5.6%	6.3%	5.6%
5	Ratio of policyholders liabilities to shareholders funds	1,665.0%	1,665.0%	1,844.8%	1,844.8%
6	Growth rate of shareholders fund	13.4%	13.4%	41.1%	41.1%
7	Ratio of surplus to policyholders liability				
	Participating Life	0.1%	1.0%	0.5%	0.7%
	Participating Pension	0.7%	1.5%	0.6%	1.6%
	Non Participating	1.8%	(1.0%)	(2.4%)	(8.4%)
	Annuities Non Participating	(0.7%)	(1.0%)	(1.3%)	(3.1%)
	Health	11.0%	23.5%	(8.1%)	(65.6%)
	Linked Life	0.1%	0.6%	0.3%	0.8%
	Linked Pension	0.9%	2.8%	1.1%	3.0%
	Linked Health	2.0%	4.4%	1.2%	2.5%
	Linked Group	0.0%	0.4%	(0.0%)	0.4%
8	Change in networth (₹ in Lacs)	51,211	51,211	110,906	110,906
9	Profit after tax / Total income	5.9%	8.2%	6.7%	7.2%
10	(Total Real Estate + Loans) / Cash & invested assets	0.3%	0.3%	0.3%	0.3%
11	Total Investment / (Capital + Surplus)	1,778.9%	1,778.9%	1,957.1%	1,957.1%
12	Total Affiliated Investment / (Capital+Surplus)	4.7%	4.7%	7.5%	7.5%
13	Investment Yield (Gross and Net)				
	A. Without unrealised gains				
	- Shareholders' Fund	8.9%	7.7%	9.5%	9.4%
	- Policyholders' Fund				
	- Non Linked				
	Par	8.4%	8.5%	9.8%	9.4%
	Non Par	7.7%	8.0%	9.2%	9.0%
	- Linked				
	Non Par	7.6%	8.7%	6.7%	4.2%
	B. With unrealised gains				
	- Shareholders' Fund	16.9%	6.6%	13.8%	13.1%
	- Policyholders' Fund				
	- Non Linked				
	Par	14.7%	3.0%	12.5%	13.2%
	Non Par	14.6%	1.6%	12.5%	13.1%
	- Linked				
	Non Par	29.2%	11.0%	15.5%	12.3%
14	Conservation Ratio				
	Participating Life	84.2%	81.6%	89.1%	81.1%
	Participating Pension	29.4%	50.9%	93.8%	59.7%
	Non Participating	80.7%	80.7%	76.9%	73.1%
	Annuities Non Participating	NA	NA	NA	NA
	Health	85.2%	85.3%	80.7%	79.6%
	Linked Life	75.0%	73.8%	66.1%	66.7%
	Linked Pension	45.8%	45.3%	59.8%	67.9%
	Linked Health	88.0%	87.3%	81.9%	82.3%
	Linked Group	51.1%	36.8%	98.8%	76.5%
15	Persistency Ratio **				
	- 13th Month	64.7%	69.3%	62.6%	67.7%
	- 25th Month	81.4%	86.4%	78.7%	86.7%
	- 37th Month	47.9%	35.7%	31.1%	35.1%
	- 49th Month	60.5%	63.9%	53.0%	52.5%
	- 61st Month	57.3%	60.7%	56.0%	59.8%
16	NPA Ratio				
	- Gross NPA Ratio	Nil	Nil	Nil	Nil
	- Net NPA Ratio	Nil	Nil	Nil	Nil

*Ratio computed on reducing balance basis. These numbers are for trailing 9 months ending 31st December

Equity Holding Pattern for Life Insurers

1	No. of shares	1,429,114,912	1,429,114,912	1,428,895,749	1,428,895,749
2	Percentage of shareholding				
	A. Indian	73.84%	73.84%	74.05%	74.05%
	B. Foreign	25.95%	25.95%	25.95%	25.95%
	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)				
	- Basic	3.0	8.2	2.8	8.0
	- Diluted	3.0	8.2	2.8	8.0
4	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic	3.0	8.2	2.8	8.0
	- Diluted	3.0	8.2	2.8	8.0
5	Book value per share (Rs)	30.2	30.2	26.6	26.6