

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED

FORM L-22 Analytical Ratios

Sr No.	Particulars	Q4-2013	FY 2013	Q4-2012	FY 2012
1	New business premium income growth (segment-wise)				
	Participating Life	-50.7%	-31.6%	-56.8%	31.0%
	Participating Pension	-99.9%	-74.7%	-77.8%	375.1%
	Non Participating	18.1%	31.1%	68.4%	153.7%
	Annuities Non Participating	41.6%	8.2%	41.0%	173.1%
	Health	-54.3%	-32.3%	-47.2%	-74.3%
	Linked Life	13.5%	-4.5%	-49.3%	-37.9%
	Linked Pension	2661.7%	62.6%	-96.9%	-98.5%
	Linked Health	-18.8%	-17.7%	-19.5%	7.3%
	Linked Group	18.4%	117.0%	-27.2%	-24.7%
2	Net retention ratio (Net premium divided by gross premium)	99.3%	99.1%	99.5%	99.3%
3	Ratio of expenses of management (Expenses of management including commission divided by the total gross direct premium)	19.8%	20.7%	17.7%	18.6%
4	Commission Ratio (Gross commission paid to Gross premium)	5.8%	5.7%	4.6%	4.3%
5	Ratio of policyholders liabilities to shareholders funds	1746.5%	1746.5%	2225.2%	2225.2%
6	Growth rate of shareholders fund	31.9%	31.9%	44.1%	44.1%
7	Ratio of surplus to policyholders liability				
	Participating Life	0.2%	0.9%	0.6%	-0.1%
	Participating Pension	1.1%	2.6%	0.6%	0.5%
	Non Participating	-7.0%	-13.7%	-6.0%	-15.7%
	Annuities Non Participating	2.2%	-0.8%	-1.3%	-9.4%
	Health	-10.2%	-66.1%	-0.1%	166.1%
	Linked Life	0.6%	1.4%	0.1%	0.8%
	Linked Pension	0.9%	4.1%	1.1%	4.2%
	Linked Health	1.4%	3.6%	1.0%	1.1%
	Linked Group	0.0%	0.4%	0.4%	1.4%
8	Change in networth (₹ In Lacs)	4,513	95,949	4,393	92,034
9	Profit after tax / Total Income	8.6%	7.5%	3.0%	9.9%
10	(Total Real Estate + Loans) / Cash & invested assets	0.3%	0.3%	0.3%	0.3%
11	Total Investment / (Capital + Surplus)	1859.6%	1859.6%	2342.8%	2342.8%
12	Total Affiliated Investment / (Capital+Surplus)	7.1%	7.1%	20.4%	20.4%
13	Investment Yield (Gross and Net)				
	A. Without unrealised gains				
	- Shareholders' Fund	11.8%	10.0%	7.3%	7.6%
	- Policyholders' Fund				
	- Non Linked				
	Par	9.7%	9.5%	7.5%	8.2%
	Non Par	9.1%	9.0%	8.9%	8.5%
	- Linked				
	Non Par	10.0%	5.7%	2.7%	5.2%
	B. With unrealised gains				
	- Shareholders' Fund	7.4%	11.5%	19.1%	8.2%
	- Policyholders' Fund				
	- Non Linked				
	Par	9.1%	12.2%	13.5%	6.0%
	Non Par	8.4%	11.8%	9.2%	7.2%
	- Linked				
	Non Par	-6.2%	7.6%	52.1%	-3.1%
14	Conservation Ratio				
	Participating Life	74.2%	78.5%	32.7%	54.0%
	Participating Pension	23.0%	37.9%	25.6%	26.7%
	Non Participating	80.8%	76.1%	65.2%	72.5%
	Annuities Non Participating	NA	NA	NA	NA
	Health	91.1%	82.7%	67.3%	70.0%
	Linked Life	68.9%	67.4%	68.5%	65.4%
	Linked Pension	55.0%	64.2%	71.4%	64.3%
	Linked Health	92.4%	86.2%	84.9%	87.9%
	Linked Group	28.6%	54.4%	27.2%	40.0%
15	Persistency Ratio **				
	- 13th Month	68.3%	71.4%	67.6%	77.0%
	- 25th Month	85.0%	90.0%	82.1%	86.7%
	- 37th Month	31.9%	35.6%	34.7%	31.8%
	- 49th Month	62.1%	56.6%	50.4%	50.6%
	- 61st Month	58.7%	60.9%	63.8%	65.3%
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 12 months ending 31st March respectively for Q4 and 12 months of the respective financial year with March excluded

Equity Holding Pattern for Life Insurers

1	No. of shares	1,428,939,249	1,428,939,249	1,428,849,124	1,428,849,124
2	Percentage of shareholding				
	A. Indian	74.05%	74.05%	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)	2.5	10.5	2.3	9.6
4	the period (not to be annualized)	2.5	10.4	2.3	9.6
5	Book value per share (Rs)	27.7	27.7	21.0	21.0