

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED

FORM L-22 Analytical Ratios

Sr No.	Particulars	Q1-2014	3M 2014	Q1-2013	3M 2013
<b>1</b>	<b>New business premium income growth (segment-wise)</b>				
	Participating Life	-32.4%	-32.4%	-42.6%	-42.6%
	Participating Pension	-100.0%	-100.0%	21.8%	21.8%
	Non Participating	-13.4%	-13.4%	41.2%	41.2%
	Annuities Non Participating	-48.7%	-48.7%	-1.0%	-1.0%
	Health	-46.0%	-46.0%	9.5%	9.5%
	Linked Life	-7.3%	-7.3%	5.5%	5.5%
	Linked Pension	-	-	-	-
	Linked Health	-49.3%	-49.3%	-3.8%	-3.8%
	Linked Group	-2.9%	-2.9%	-86.6%	-86.6%
<b>2</b>	<b>Net retention ratio</b> (Net premium divided by gross premium)	98.1%	98.1%	98.8%	98.8%
<b>3</b>	<b>Ratio of expenses of management</b> (Expenses of management including commission divided by the total gross direct premium)	25.5%	25.5%	23.4%	23.4%
<b>4</b>	<b>Commission Ratio</b> (Gross commission paid to Gross premium)	5.1%	5.1%	5.0%	5.0%
<b>5</b>	<b>Ratio of policyholders liabilities to shareholders funds</b>	1660.3%	1660.3%	2057.1%	2057.1%
<b>6</b>	<b>Growth rate of shareholders fund</b>	30.2%	30.2%	33.2%	33.2%
<b>7</b>	<b>Ratio of surplus to policyholders liability</b>				
	Participating Life	0.3%	0.3%	0.4%	0.4%
	Participating Pension	0.4%	0.4%	0.1%	0.1%
	Non Participating	-2.9%	-2.9%	-3.2%	-3.2%
	Annuities Non Participating	0.1%	0.1%	-0.7%	-0.7%
	Health	6.3%	6.3%	-29.7%	-29.7%
	Linked Life	0.3%	0.3%	0.2%	0.2%
	Linked Pension	0.9%	0.9%	0.8%	0.8%
	Linked Health	0.3%	0.3%	-0.9%	-0.9%
	Linked Group	0.2%	0.2%	0.2%	0.2%
<b>8</b>	<b>Change in networth (₹ In Lacs)</b>	97,468	97,468	80,286	80,286
<b>9</b>	<b>Profit after tax / Total Income</b>	8.2%	8.2%	12.7%	12.7%
<b>10</b>	<b>(Total Real Estate + Loans) / Cash &amp; invested assets</b>	0.3%	0.3%	0.3%	0.3%
<b>11</b>	<b>Total Investment / (Capital + Surplus)</b>	1771.3%	1771.3%	2174.7%	2174.7%
<b>12</b>	<b>Total Affiliated Investment / (Capital+Surplus)</b>	4.9%	4.9%	9.8%	9.8%
<b>13</b>	<b>Investment Yield (Gross and Net)</b>				
	<b>A. Without unrealised gains</b>				
	- Shareholders' Fund	8.9%	8.9%	9.3%	9.3%
	- Policyholders' Fund				
	- Non Linked				
	Par	9.4%	9.4%	8.9%	8.9%
	Non Par	8.5%	8.5%	9.2%	9.2%
	- Linked				
	Non Par	12.2%	12.2%	3.4%	3.4%
	<b>B. With unrealised gains</b>				
	- Shareholders' Fund	16.6%	16.6%	9.2%	9.2%
	- Policyholders' Fund				
	- Non Linked				
	Par	18.4%	18.4%	12.2%	12.2%
	Non Par	17.6%	17.6%	12.8%	12.8%
	- Linked				
	Non Par	13.1%	13.1%	-1.1%	-1.1%
<b>14</b>	<b>Conservation Ratio</b>				
	Participating Life	76.9%	76.9%	68.3%	68.3%
	Participating Pension	97.1%	97.1%	22.8%	22.8%
	Non Participating	78.3%	78.3%	67.7%	67.7%
	Annuities Non Participating	NA	NA	NA	NA
	Health	85.1%	85.1%	85.2%	85.2%
	Linked Life	70.4%	70.4%	69.9%	69.9%
	Linked Pension	47.0%	47.0%	71.3%	71.3%
	Linked Health	84.6%	84.6%	82.5%	82.5%
	Linked Group	111.4%	111.4%	52.8%	52.8%
<b>15</b>	<b>Persistency Ratio **</b>				
	- 13th Month	64.5%	64.5%	65.5%	65.5%
	- 25th Month	83.3%	83.3%	81.9%	81.9%
	- 37th Month	33.7%	33.7%	34.8%	34.8%
	- 49th Month	60.8%	60.8%	49.9%	49.9%
	- 61st Month	59.2%	59.2%	60.4%	60.4%
<b>16</b>	<b>NPA Ratio</b>				
	- 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 3 months ending 30th June

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	2.5	2.4	2.4
4	the period (not to be annualized)	2.5	2.5	2.4	2.4
5	Book value per share (Rs)	29.4	29.4	22.6	22.6