ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED

FORM L-22 Analytical Ratios

Sr	M L-22 Analytical Ratios				
No.	Particulars	Q1-2014	3M 2014	Q1-2013	3M 2013
1	New business premium income growth (segment-wise)				
	Participating Life	-32.4%	-32.4%	-42.6%	-42.6%
	Participating Pension	-100.0%	-100.0%	21.8%	21.8%
	Non Participating	-13.4% -48.7%	-13.4% -48.7%	41.2% -1.0%	41.2% -1.0%
	Annuities Non Participating Health	-48.7% -46.0%	-48.7% -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%
2	Net retention ratio	00.40/	20.40		
	(Net premium divided by gross premium)	98.1%	98.1%	98.8%	98.8%
3	Ratio of expenses of management				
•	(Expenses of management including commission divided by the total				
	gross direct premium)	25.5%	25.5%	23.4%	23.4%
4	Commission Ratio				
	(Gross commission paid to Gross premium)	5.1%	5.1%	5.0%	5.0%
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5	Ratio of policyholders liabilities to shareholders funds	1660.2%	1660.2%	2057.0%	2057.0%
6	Growth rate of shareholders fund	30.2%	30.2%	33.2%	33.2%
7	Ratio of surplus to policyholders liability				
	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		-2.9% 0.1%	-3.2% -0.7%	-3.2%
		0.1%			
	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%
8	Change in networth (₹ in Lacs)	97,480	97,480	80,288	80,288
		0.00/		40.70	40.70
9	Profit after tax / Total income	8.2%	8.2%	12.7%	12.7%
10	(Total Real Estate + Loans) / Cash & invested assets	0.3%	0.3%	0.3%	0.3%
	(Total Hour Estato 1 Estato) / Sabil a investor assets	0.570	0.5 /0	0.070	0.070
11	Total Investment / (Capital + Surplus)	1771.2%	1771.2%	2175.0%	2175.0%
12	Total Affiliated investment / (Capital+Surplus)	4.9%	4.9%	9.8%	9.8%
40	L				
13	Investment Yield (Gross and Net) A. Without unrealised gains				
	- Shareholders' Fund	8.9%	8.9%	9.3%	9.3%
	- Policyholders' Fund	0.070	0.070	0.070	0.070
	- 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. With unrealised gains				
	- 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%
	INOTE I DE	13.1%	13.1%	-1.1%	-1.1%
14	Conservation Ratio				68.3%
14	Participating Life	76.9%	76.9%	68.3%	
14	Participating Life Participating Pension	97.1%	97.1%	22.8%	22.8%
14	Participating Life Participating Pension Non Participating	97.1% 78.3%	97.1% 78.3%	22.8% 67.7%	22.8% 67.7%
14	Participating Life Participating Pension Non Participating Annuities Non Participating	97.1% 78.3% NA	97.1% 78.3% NA	22.8% 67.7% NA	22.8% 67.7% NA
14	Participating Life Participating Pension Non Participating Annuities Non Participating Health	97.1% 78.3% NA 85.1%	97.1% 78.3% NA 85.1%	22.8% 67.7% NA 85.2%	22.8% 67.7% NA 85.2%
14	Participating Life Participating Pension Non Participating Annuitles Non Participating Health Linked Life	97.1% 78.3% NA 85.1% 70.4%	97.1% 78.3% NA 85.1% 70.4%	22.8% 67.7% NA 85.2% 69.9%	22.8% 67.7% NA 85.2% 69.9%
14	Participating Life Participating Pension Non Participating Annuities Non Participating Health Linked Life Linked Pension	97.1% 78.3% NA 85.1% 70.4% 47.0%	97.1% 78.3% NA 85.1% 70.4% 47.0%	22.8% 67.7% NA 85.2% 69.9% 71.3%	22.8% 67.7% NA 85.2% 69.9% 71.3%
14	Participating Life Participating Pension Non Participating Annuitles Non Participating Health Linked Life Linked Pension Linked Health	97.1% 78.3% NA 85.1% 70.4% 47.0% 84.6%	97.1% 78.3% NA 85.1% 70.4% 47.0% 84.6%	22.8% 67.7% NA 85.2% 69.9% 71.3% 82.5%	22.8% 67.7% NA 85.2% 69.9% 71.3% 82.5%
14	Participating Life Participating Pension Non Participating Annuities Non Participating Health Linked Life Linked Pension	97.1% 78.3% NA 85.1% 70.4% 47.0%	97.1% 78.3% NA 85.1% 70.4% 47.0%	22.8% 67.7% NA 85.2% 69.9% 71.3%	22.8% 67.7% NA 85.2% 69.9% 71.3% 82.5%
	Participating Life Participating Pension Non Participating Annuities Non Participating Health Linked Life Linked Pension Linked Health Linked Group	97.1% 78.3% NA 85.1% 70.4% 47.0% 84.6%	97.1% 78.3% NA 85.1% 70.4% 47.0% 84.6%	22.8% 67.7% NA 85.2% 69.9% 71.3% 82.5%	22.8% 67.7% NA 85.2% 69.9% 71.3% 82.5%
	Participating Life Participating Pension Non Participating Annuities Non Participating Health Linked Life Linked Pension Linked Health Linked Group Persistency Ratio **	97.1% 78.3% NA 85.1% 70.4% 47.0% 84.6% 111.4%	97.1% 78.3% NA 85.1% 70.4% 47.0% 84.6% 111.4%	22.8% 67.7% NA 85.2% 69.9% 71.3% 82.5% 52.8%	22.8% 67.7% NA 85.2% 69.9% 71.3% 82.5% 52.8%
	Participating Life Participating Pension Non Participating Annuities Non Participating Health Linked Life Linked Pension Linked Health Linked Group Persistency Ratio ** - 13th Month	97.1% 78.3% NA 85.1% 70.4% 47.0% 84.6% 111.4%	97.1% 78.3% NA 85.1% 70.4% 47.0% 84.6% 111.4%	22.8% 67.7% NA 85.2% 69.9% 71.3% 82.5% 52.8%	22.8% 67.7% NA 85.2% 69.9% 71.3% 82.5% 52.8%
	Participating Life Participating Pension Non Participating Annuities Non Participating Health Linked Life Linked Pension Linked Health Linked Group Persistancy Ratio ** - 13th Month - 25th Month	97.1% 78.3% NA 85.1% 70.4% 47.0% 84.6% 111.4%	97.1% 78.3% NA 85.1% 70.4% 47.0% 84.6% 111.4%	22.8% 67.7% NA 85.2% 69.9% 71.3% 82.5% 52.8%	22.8% 67.7% NA 85.2% 69.9% 71.3% 82.5% 52.8%
	Participating Life Participating Pension Non Participating Annuities Non Participating Health Linked Life Linked Pension Linked Health Linked Group Persistency Ratio ** - 13th Month - 37th Month - 37th Month	97.1% 78.3% NA 85.1% 70.4% 47.0% 84.6% 111.4% 64.5% 83.3% 33.7%	97.1% 78.3% NA 85.1% 70.4% 47.0% 84.6% 111.4% 64.5% 83.3% 33.7%	22.8% 67.7% NA 85.2% 69.9% 71.3% 82.5% 52.8% 65.5% 81.9% 34.8%	22.8% 67.7% NA 85.2% 69.9% 71.3% 82.5% 52.8%
	Participating Life Participating Pension Non Participating Annuities Non Participating Health Linked Life Linked Pension Linked Health Linked Group Persistency Ratio ** - 13th Month - 25th Month - 37th Month - 49th Month	97.1% 78.3% NA 85.1% 70.4% 47.0% 84.6% 111.4% 64.5% 83.3% 33.7% 60.8%	97.1% 78.3% NA 85.1% 70.4% 47.0% 84.6% 111.4% 64.5% 83.3% 33.7% 60.8%	22.8% 67.7% NA 85.2% 69.9% 71.3% 82.5% 52.8% 65.5% 81.9% 34.8% 49.9%	22.8% 67.7% NA 85.2% 69.9% 71.3% 82.5% 52.8% 65.5% 81.9% 34.8%
15	Participating Life Participating Pension Non Participating Annuities Non Participating Health Linked Life Linked Pension Linked Health Linked Group Persistency Ratio ** - 13th Month - 25th Month - 37th Month - 49th Month - 61st Month	97.1% 78.3% NA 85.1% 70.4% 47.0% 84.6% 111.4% 64.5% 83.3% 33.7%	97.1% 78.3% NA 85.1% 70.4% 47.0% 84.6% 111.4% 64.5% 83.3% 33.7%	22.8% 67.7% NA 85.2% 69.9% 71.3% 82.5% 52.8% 65.5% 81.9% 34.8%	22.8% 67.7% NA 85.2% 69.9% 71.3% 82.5% 52.8% 65.5% 34.8% 49.9%
15	Participating Life Participating Pension Non Participating Annuities Non Participating Health Linked Life Linked Pension Linked Health Linked Group Persistency Ratio ** - 13th Month - 37th Month - 37th Month - 49th Month - 61st Month - 15th Month - 15	97.1% 78.3% NA 85.1% 70.4% 47.0% 84.6% 111.4% 64.5% 83.3% 33.7% 60.8% 59.2%	97.1% 78.3% NA 85.1% 70.4% 47.0% 84.6% 111.4% 64.5% 83.3% 33.7% 60.8% 59.2%	22.8% 67.7% NA 85.2% 69.9% 71.3% 82.5% 52.8% 65.5% 81.9% 34.8% 49.9% 60.4%	22.8% 67.7% NA 85.2% 69.9% 71.3% 82.5% 52.8% 65.5% 34.8% 49.9% 60.4%
15	Participating Life Participating Pension Non Participating Annuities Non Participating Health Linked Life Linked Pension Linked Health Linked Group Persistency Ratio ** - 13th Month - 25th Month - 37th Month - 49th Month - 61st Month	97.1% 78.3% NA 85.1% 70.4% 47.0% 84.6% 111.4% 64.5% 83.3% 33.7% 60.8%	97.1% 78.3% NA 85.1% 70.4% 47.0% 84.6% 111.4% 64.5% 83.3% 33.7% 60.8%	22.8% 67.7% NA 85.2% 69.9% 71.3% 82.5% 52.8% 65.5% 81.9% 34.8% 49.9%	22.8% 67.7% NA 85.2% 69.9% 71.3% 82.5% 52.8% 65.5% 81.9% 34.8% 49.9%

^{**} 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
	1,420,939,249	1,420,939,249	1,420,049,124	1,420,049,124
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)	2.6	2.6		
4 the period (not to be annualized)	2.6	2.6	-	
5 Book value per share (Rs)	29.4	29.4	22.6	22.6