	ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED							
Sr No.	M L-22 Consolidated Analytical Ratios Particulars	Q3-2016	9M - 2016	Q3-2015	9M - 2015			
1	New business premium income growth (segment-wise)							
	Participating Life	31.2%	0.4%	(39.6%)	27.6%			
	Participating Pension Non Participating	NA 175.1%	NA 102.7%	NA (14.9%)	NA (84.8%			
	Annuities Non Participating	(44.4%)	(15.8%)	(20.4%)	(2.1%			
	Health	NA (6 Eg/)	NA	(100.0%)	(100.4%			
	Linked Life Linked Pension	(6.5%) 23.5%	13.0% 0.7%	90.4% (8.7%)	82.6% 18.8%			
	Linked Health	228.0%	(113.5%)	(100.2%)	(98.0%			
	Linked Group	93.3%	243.3%	49.6%	483.8%			
2	Net retention ratio							
	(Net premium divided by gross premium)	99.1%	99.0%	99.1%	98.9%			
3	Ratio of expenses of management							
	(Expenses of management including commission divided by the total							
	gross direct premium)	14.2%	14.1%	15.2%	15.8%			
4	Commission Ratio							
	(Gross commission paid to Gross premium)	3.3%	3.2%	3.8%	3.7%			
5	Ratio of policyholders liabilities to shareholders funds	1,791.8%	1,791.8%	1,722.0%	1,722.0%			
•	riado or policyriolesis habilides to shareholders funds	1,731.070	1,731.070	1,722.070	1,722.07			
6	Growth rate of shareholders fund	3.3%	3.3%	19.1%	19.1%			
7	Ratio of surplus to policyholders liability							
	Participating Life	(0.3%)	0.0%	0.3%	2.1%			
	Participating Pension	1.1%	2.0%	0.4%	1.9%			
	Non Participating	1.3%	3.5%	1.2%	2.5%			
	Annuities Non Participating	5.6%	6.3%	(0.1%)	(1.0%			
	Health	11.8%	31.2%	8.6%	25.29			
	Linked Life Linked Pension	0.1% 0.4%	0.2%	(0.0%) 0.7%	0.3%			
	Linked Pension Linked Health	1.3%	1.5%	0.7% 1.6%	2.2% 4.5%			
	Linked Group	0.2%	0.4%	0.1%	0.29			
8	Change in networth (₹ in Lacs)	17,105	17,105	82,527	82,527			
9	Profit after tax / Total income	7.0%	8.7%	6.3%	5.0%			
10	(Total Real Estate + Loans) / Cash & invested assets	0.4%	0.4%	0.4%	0.4%			
11	Total Investment / (Capital + Surplus)	1,898.6%	1,898.6%	1,826.9%	1,826.9%			
12	Total Affiliated Investment / (Capital+Surplus)	2.9%	2.9%	7.2%	7.2%			
13	Investment Yield (Gross and Net)							
	A. Without unrealised gains							
	- Shareholders' Fund - Policyholders' Fund	9.7%	11.0%	12.8%	10.4%			
	- Non Linked							
	Par	9.1%	9.0%	9.9%	9.1%			
	Non Par - Linked	7.9%	8.2%	8.4%	8.1%			
	Non Par	7.2%	10.8%	18.9%	16.3%			
	D Mari							
	B. With unrealised gains - Shareholders' Fund	4.5%	5.1%	19.3%	19.0%			
	- Policyholders' Fund							
	- Non Linked	0.00/	4.00/	00.5%	00.10			
	Par Non Par	2.2% 2.1%	4.2% 4.5%	28.5% 29.0%	23.1% 23.2%			
	- Linked							
	Non Par	5.2%	(1.6%)	16.7%	30.0%			
14	Conservation Ratio							
	Participating Life Participating Pension	87.5% 88.2%	87.8% 90.1%	83.2% 21.7%	83.5% 17.2%			
	Non Participating	95.9%	97.0%	93.7%	89.29			
	Annuities Non Participating	NA	NA	NA	N.			
	Health	90.9%	90.8%	88.9%	89.0%			
	Linked Life Linked Pension	78.9% 72.4%	82.8% 72.5%	86.0% 72.1%	84.7% 66.2%			
	Linked Pension Linked Health	72.4% 86.0%	72.5% 84.5%	72.1% 83.7%	82.69			
	Linked Group	61.6%	86.8%	101.3%	82.6%			
15	Persistency Ratio							
(a)	Persistency ratio by premium*							
	13th month 25th month	76.9% 67.6%	80.7% 70.3%	74.6% 61.9%	76.89 65.49			
	25th month 37th month	57.9%	70.3% 61.5%	60.1%	63.9%			
	49th month	58.5%	62.0%	82.4%	42.19			
	61st month	71.5%	34.6%	15.3%	13.7%			
/h)	Renewal ratio by premium*							
(D)		76.9%	80.7%	74.6%	76.8%			
(0)	13th month	82.4%	87.2%	82.9% 84.2%	86.9% 88.3%			
(0)	25th month							
(0)	25th month 37th month 49th month	84.5% 87.6%	88.8% 91.7%	96.0%				
(6)	25th month 37th month	84.5%	88.8%					
	25th month 37th month 49th month 61st month	84.5% 87.6%	88.8% 91.7%	96.0%				
	25th month 37th month 48th month 61st month Persistency ratio by policy* 13th month	84.5% 87.6% 84.3%	88.8% 91.7% 80.6%	96.0% 69.9% 69.2%	67.9% 70.8%			
	25th month 37th month 49th month 61st month Fersistency retio by policy* 13th month 13th month	84.5% 87.6% 84.3% 73.7% 63.1%	88.8% 91.7% 80.6% 76.4% 64.7%	96.0% 69.9% 69.2% 55.9%	67.9% 70.8% 59.2%			
	25th month 37th month 48th month 61st month 7 resistency ratio by policy* 13th month 25th month 37th month	84.5% 87.6% 84.3%	88.8% 91.7% 80.6% 76.4% 64.7% 55.3%	96.0% 69.9% 69.2% 55.9% 54.7%	70.8% 59.2% 56.4%			
	25th month 37th month 49th month 61st month Fersistency retio by policy* 13th month 13th month	84.5% 87.6% 84.3% 73.7% 63.1% 52.0%	88.8% 91.7% 80.6% 76.4% 64.7%	96.0% 69.9% 69.2% 55.9%	70.89 59.29 56.49 34.59			
(c)	25th month 37th month 48th month 61st month 7 Persistency ratio by policy* 13th month 25th month 37th month 49th month 61st month	84.5% 87.6% 84.3% 73.7% 63.1% 52.0% 52.9%	88.8% 91.7% 80.6% 76.4% 64.7% 55.3% 54.2%	96.0% 69.9% 69.2% 55.9% 54.7% 55.5%	70.89 59.29 56.49 34.59			
(c)	25th month 37th month 49th month 61st month Persistency ratio by policy* 13th month 25th month 37th month 49th month 61st month 61st month Renewal ratio by policy*	84.5% 87.6% 84.3% 73.7% 63.1% 52.0% 52.9% 48.2%	88.8% 91.7% 80.6% 76.4% 64.7% 55.3% 54.2% 27.2%	96.0% 69.9% 69.2% 55.9% 54.7% 55.5% 16.3%	70.89 59.29 56.49 34.59 15.09			
(c)	25th month 37th month 48th month 61st month 7 Persistency ratio by policy* 13th month 25th month 37th month 49th month 61st month	84.5% 87.6% 84.3% 73.7% 63.1% 52.0% 52.9%	88.8% 91.7% 80.6% 76.4% 64.7% 55.3% 54.2%	96.0% 69.9% 69.2% 55.9% 54.7% 55.5%	90.49 67.99 70.89 59.29 56.49 34.59 15.09			
(c)	25th month 37th month 49th month 61st month Persistency ratio by policy* 13th month 37th month 49th month 61st month 7th month 62th month 7th month	34.5% 87.6% 84.3% 73.7% 63.1% 52.9% 48.2% 73.7% 82.3% 84.4%	88.8% 91.7% 80.6% 76.4% 64.7% 55.3% 54.2% 27.2% 76.4% 87.1%	96.0% 69.9% 69.2% 55.9% 54.7% 55.5% 16.3% 69.2% 82.5%	70.89 59.29 56.49 34.59 15.09 70.89 86.69 86.99			
(c)	25th month 37th month 48th month 61st month 11st month 25th month 25th month 25th month 37th month 48th month 61st month 11st month 61st month 71sth month 25th month 37th month 48th month 48th month 78th month 78th month 78th month 78th month 78th month 78th month	84.5% 87.6% 84.3% 73.7% 63.1% 52.0% 52.9% 48.2% 73.7% 82.3% 84.4% 86.9%	88.8% 91.7% 80.6% 76.4% 64.7% 55.3% 54.2% 27.2% 76.4% 87.1% 88.5% 90.8%	96.0% 69.9% 69.2% 55.9% 54.7% 55.5% 16.3% 69.2% 82.5% 83.1%	70.8° 59.2° 56.4° 34.5° 15.0° 70.8° 86.6° 86.9° 83.8°			
(c)	25th month 37th month 49th month 61st month Persistency ratio by policy* 13th month 37th month 49th month 61st month 7th month 62th month 7th month	34.5% 87.6% 84.3% 73.7% 63.1% 52.9% 48.2% 73.7% 82.3% 84.4%	88.8% 91.7% 80.6% 76.4% 64.7% 55.3% 54.2% 27.2% 76.4% 87.1%	96.0% 69.9% 69.2% 55.9% 54.7% 55.5% 16.3% 69.2% 82.5%	67.9% 70.8% 59.2% 56.4% 34.5% 15.0%			
(c)	25th month 37th month 49th month 61st month 13th month 25th month 25th month 25th month 49th month 61st month 61st month Renewal ratio by policy* 13th month 37th month 49th month 61st month NPA Retto	84.5% 87.6% 84.3% 73.7% 63.1% 52.0% 52.9% 48.2% 73.7% 82.3% 84.4% 86.9% 80.4%	88.8% 91.7% 80.6% 76.4% 64.7% 55.3% 54.2% 27.2% 76.4% 87.1% 88.5% 90.8% 76.1%	96.0% 69.9% 69.2% 55.9% 54.7% 16.3% 69.2% 82.5% 83.1% 89.2% 66.9%	70.8° 59.2° 56.4° 34.5° 15.0° 70.8° 86.6° 86.9° 83.8° 67.3°			
(c)	25th month 37th month 49th month 61st month 61st month Persistency ratio by policy* 13th month 37th month 49th month 61st month 61st month 80th month 61st month 70th month 10th	84.5% 87.6% 84.3% 73.7% 63.1% 52.0% 52.9% 48.2% 73.7% 82.3% 84.4% 86.9%	88.8% 91.7% 80.6% 76.4% 64.7% 55.3% 54.2% 27.2% 76.4% 87.1% 88.5% 90.8%	96.0% 69.9% 69.2% 55.9% 54.7% 55.5% 16.3% 69.2% 82.5% 83.1%	70.8° 59.2° 56.4° 34.5° 15.0° 70.8° 86.6° 86.9° 83.8°			

**Calculations are in accordance with the IRDA circular IRDA/ACT/CIR/MISC/035/01/2014 dated January 23, 2014. Persistency ratios for the quarter have been calculated on January 31, 2016 for the policies issued in October to December period of the relevant years. For example, the 13th month persistency for G3-2016 is calculated for policies issued from October 2014 to December 2014. Persistency ratios for the 9 months have been calculated on January 31, 2016 for the policies issued in April to December period of the relevant years. For example, the 13th month persistency for 9m-2016 is calculated for policies issued from April 2014 to December 2014. Group policies and policies under rural segment are excluded.

Equity Holding Pattern for Life Insurers

1 No. of shares	1,432,193,273	1,432,193,273	1,429,916,231	1,429,916,231
2 Percentage of shareholding				
A. Indian	69.67%	69.67%	73.80%	73.80%
B. Foreign	25.89%	25.89%	25.93%	25.93%
C. %of Government holding (in case of public sector insurance				
companies)	4.44%	4.44%	0.27%	0.27%
3 Basic and diluted EPS before extraordinary items (net of tax expense) for				
the period (not to be annualized)				
- Basic	3.0	8.7	3.2	8.7
- Diluted	3.0	8.7	3.2	8.7
4 Basic and diluted EPS after extraordinary items (net of tax expense) for				
the period (not to be annualized)				
- Basic	3.0	8.7	3.2	8.7
- Diluted	3.0	8.7	3.2	8.7
5 Book value per share (Rs)	37.1	37.1	36.0	36.0