

FORM L-22 Standalone Analytical Ratios
For the quarter ended June 30, 2021

Sr No.	Particulars	For the quarter ended June 30, 2021	Upto the quarter ended June 30, 2021	For the quarter ended June 30, 2020	Upto the quarter ended June 30, 2020
1	New business premium income growth (segment-wise)				
	Participating Life	(21.4%)	(21.4%)	(3.7%)	(3.7%)
	Participating Pension	NA	NA	NA	NA
	Non Participating	144.5%	144.5%	(31.2%)	(31.2%)
	Non Participating Pension	(20.0%)	(20.0%)	NA	NA
	Non Participating Variable	33.5%	33.5%	(95.8%)	(95.8%)
	Non Participating Variable Pension	NA	NA	(100.0%)	(100.0%)
	Annuities Non Participating	159.3%	159.3%	13.1%	13.1%
	Health	(35.5%)	(35.5%)	31.4%	31.4%
	Linked Life	44.6%	44.6%	(64.4%)	(64.4%)
	Linked Pension	81.8%	81.8%	(30.1%)	(30.1%)
	Linked Health	(66.7%)	(66.7%)	NA	NA
	Linked Group	NA	NA	NA	NA
	Linked Group Life	25.3%	25.3%	170.6%	170.6%
	Linked Group Pension	(64.3%)	(64.3%)	230.1%	230.1%
2	Net retention ratio (Net premium divided by gross premium)	96.1%	96.1%	96.6%	96.6%
3	Ratio of expenses of management (Expenses of management including commission divided by the total gross direct premium)	15.1%	15.1%	12.2%	12.2%
4	Commission Ratio (Gross commission paid to Gross premium)	3.9%	3.9%	3.6%	3.6%
5	Ratio of policyholders liabilities to shareholders funds	2,507.7%	2,507.7%	2,075.7%	2,075.7%
6	Growth rate of shareholders fund	(6.9%)	(6.9%)	8.0%	8.0%
7	Ratio of surplus to policyholders liability				
	Participating Life	(0.6%)	(0.6%)	(0.2%)	(0.2%)
	Participating Pension	0.7%	0.7%	1.4%	1.4%
	Non Participating	(2.7%)	(2.7%)	(1.7%)	(1.7%)
	Non Participating Pension	0.1%	0.1%	(0.5%)	(0.5%)
	Non Participating Variable	4.0%	4.0%	0.4%	0.4%
	Non Participating Variable Pension	0.3%	0.3%	0.9%	0.9%
	Annuities Non Participating	(0.4%)	(0.4%)	1.0%	1.0%
	Health	(1.8%)	(1.8%)	(4.8%)	(4.8%)
	Linked Life	0.2%	0.2%	0.6%	0.6%
	Linked Pension	0.4%	0.4%	0.5%	0.5%
	Linked Health	0.2%	0.2%	(0.5%)	(0.5%)
	Linked Group Life	0.0%	0.0%	(0.0%)	(0.0%)
	Linked Group Pension	0.1%	0.1%	0.0%	0.0%
8	Change in networth (₹ in Lacs)	(63,282)	(63,282)	57,661	57,661
9	Profit/(loss) after tax/Total income	(1.1%)	(1.1%)	1.5%	1.5%
10	(Total Real Estate + Loans)/Cash & invested assets	0.7%	0.7%	0.7%	0.7%
11	Total Investment/(Capital + Surplus)	2,606.2%	2,606.2%	2,161.7%	2,161.7%
12	Total Affiliated Investment/(Capital+Surplus)	1.2%	1.2%	1.3%	1.3%
13	Investment Yield (Gross and Net)				
	A. Without unrealised gains				
	- Shareholders' Fund	18.8%	18.8%	5.2%	5.2%
	- Policyholders' Fund				
	- Non Linked				
	Par	12.1%	12.1%	5.9%	5.9%
	Non Par	8.4%	8.4%	8.6%	8.6%
	- Linked				
	Non Par	12.5%	12.5%	(5.7%)	(5.7%)
	B. With unrealised gains				
	- Shareholders' Fund	4.2%	4.2%	26.8%	26.8%
	- Policyholders' Fund				
	- Non Linked				
	Par	6.9%	6.9%	29.6%	29.6%
	Non Par	0.1%	0.1%	26.3%	26.3%
	- Linked				
	Non Par	22.6%	22.6%	57.8%	57.8%

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED

FORM L-22 Standalone Analytical Ratios
For the quarter ended June 30, 2021

Sr No.	Particulars	For the quarter ended June 30, 2021	Upto the quarter ended June 30, 2021	For the quarter ended June 30, 2020	Upto the quarter ended June 30, 2020
14	Conservation Ratio				
	Participating Life	90.4%	90.4%	85.0%	85.0%
	Participating Pension	97.2%	97.2%	84.0%	84.0%
	Non Participating	95.5%	95.5%	68.2%	68.2%
	Non Participating Pension	NA	NA	NA	NA
	Non Participating Variable	NA	NA	NA	NA
	Non Participating Variable Pension	NA	NA	NA	NA
	Annuities Non Participating	NA	NA	NA	NA
	Health	84.2%	84.2%	80.4%	80.4%
	Linked Life	84.7%	84.7%	78.3%	78.3%
	Linked Pension	82.5%	82.5%	67.6%	67.6%
	Linked Health	93.1%	93.1%	94.8%	94.8%
	Linked Group	NA	NA	NA	NA
	Linked Group Life	184.1%	184.1%	32.1%	32.1%
	Linked Group Pension	93.4%	93.4%	54.0%	54.0%
15	Persistency Ratio¹				
(a)	Persistency ratio by premium				
	13th month	86.5%	87.7%	82.9%	84.3%
	25th month	79.3%	77.3%	73.5%	76.2%
	37th month	69.4%	69.6%	65.3%	67.8%
	49th month	66.0%	65.8%	63.7%	66.2%
	61st month	60.5%	59.9%	61.4%	58.5%
(b)	Persistency ratio by policy				
	13th month	75.3%	80.5%	77.1%	79.9%
	25th month	72.6%	73.2%	69.5%	70.3%
	37th month	65.8%	65.0%	61.7%	64.1%
	49th month	61.2%	61.8%	59.7%	61.7%
	61st month	57.3%	56.8%	58.2%	56.6%
16	NPA Ratio				
	- Gross NPA Ratio	NIL	NIL	NIL	NIL
	- Net NPA Ratio	NIL	NIL	NIL	NIL
Equity Holding Pattern for Life Insurers					
1	No. of shares	1,436,588,636	1,436,588,636	1,435,872,991	1,435,872,991
2	Percentage of shareholding				
	a. Indian	58.55%	58.55%	60.61%	60.61%
	b. Foreign	41.45%	41.45%	39.39%	39.39%
3	c. % of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic	(1.29)	(1.29)	2.00	2.00
	- Diluted	(1.29)	(1.29)	2.00	2.00
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic	(1.29)	(1.29)	2.00	2.00
	- Diluted	(1.29)	(1.29)	2.00	2.00
6	Book value per share (Rs)	59.1	59.1	54.3	54.3

Notes:-

- 1) Calculations are in accordance with the IRDA circular IRDA/ACT/CIR/MISC/035/01/2014 dated January 23, 2014.
 - a) Persistency ratios for the quarter ended June 30, 2021 have been calculated on July 31, 2021 for the policies issued in April to June period of the relevant years. For example, the 13th month persistency for quarter ended June 30, 2021 is calculated for policies issued from April 1, 2020 to June 30, 2020.
 - b) Persistency ratios for year ended June 30, 2021 have been calculated on July 31, 2021 for the policies issued in July to June period of the relevant years. For example, the 13th month persistency for year ended June 30, 2021 is calculated for policies issued from July 1, 2019 to June 30, 2020.
 - c) Persistency ratios for the quarter ended June 30, 2020 have been calculated on July 31, 2020 for the policies issued in April to June period of the relevant years. For example, the 13th month persistency for quarter ended June 30, 2020 is calculated for policies issued from April 1, 2019 to June 30, 2019.
 - d) Persistency ratios for year ended June 30, 2020 have been calculated on July 31, 2020 for the policies issued in July to June period of the relevant years. For example, the 13th month persistency for year ended June 30, 2020 is calculated for policies issued from July 1, 2018 to June 30, 2019.
 - e) Group policies and policies under micro insurance products are excluded.
- 2) Figures of the previous year have been re-grouped/reclassified wherever necessary, to conform to the current year presentation.