

FORM L-22

Analytical Ratios :31.12.2018

Sl.No.	Particulars	FOR THE QUARTER ENDED ON 31 st DECEMBER, 2018	UP TO THE QUARTER ENDED ON 31 st DECEMBER, 2018	FOR THE QUARTER ENDED ON 31 st DECEMBER, 2017	UP TO THE QUARTER ENDED ON 31 st DECEMBER, 2017
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	-0.49%	5.95%	26.20%	14.61%
	Pension	-32.61%	-29.36%	-6.60%	13.80%
	Group	10.93%	-3.70%	15.29%	22.61%
	Linked				
	Life	-43.39%	-36.55%	230.65%	187.64%
	Pension	N.A.	N.A.	N.A.	N.A.
	Group	N.A.	N.A.	N.A.	N.A.
2	Net Retention Ratio	99.91%	99.93%	99.88%	99.88%
3	Expense of Management to Gross Direct Premium Ratio	15.22%	15.02%	16.34%	14.19%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.95%	5.66%	6.25%	5.39%
5	Ratio of policy holder's liabilities to shareholder's funds	-	4427.32	-	4296.07
6	Growth rate of shareholders' fund	-	3.05%	-	7.18%
7	Ratio of surplus to policy holders' liability	N.A.	N.A.	N.A.	N.A.
8	Change in net worth(Amount in Rs.'000)	-29720	198156	56824	435290
9	Profit after tax/Total Income	0.00	0.00	0.00	0.00
10	(Total real estate + loans)/(Cash & invested assets)	-	4.20%	-	4.44%
11	Total investments/(Capital + Surplus)	-	4420.82	-	4372.38
12	Total affiliated investments/(Capital+ Surplus)	-	70.39	-	39.65
13	Investment Yield*	7.26%	7.46%	7.09%	7.50%
14	Conservation Ratio	91.19%	92.74%	96.61%	92.59%

15	Persistency Ratio**				
	For 13th month				
	By no. of policies	58.00%	66.00%	60%	66%
	By annualized premium	69.00%	76.00%	70%	76%
	For 25th month				
	By no. of policies	54.00%	60.00%	50%	57%
	By annualized premium	65.00%	70.00%	61%	68%
	For 37th month				
	By no. of policies	46.00%	53.00%	47%	52%
	By annualized premium	57.00%	64.00%	57%	62%
	For 49th Month				
	By no. of policies	43.00%	49.00%	45%	51%
	By annualized premium	53.00%	58.00%	57%	63%
	For 61st month				
	By no. of policies	42.00%	48.00%	37%	43%
	By annualized premium	54.00%	60.00%	53%	59%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	#	6.06%	#	5.74%
	Net NPA Ratio	#	0.35%	#	1.67%
Equity Holding pattern for Life Insurers					
1	(a) No of shares	NA	NA	NA	NA
2	(b) Percentage of shareholding	NA	NA	NA	NA
3	(c) % of Government holding	100%	100%	100%	100%
4	(a) basic and diluted EPS before extraordinary items	NA	NA	NA	NA
5	(b) Basic and diluted EPS after extraordinary items	NA	NA	NA	NA
6	(iv) Book value per share	NA	NA	NA	NA

cannot be worked out

* Yield is calculated on Mean Policyholders' Fund.

** Persistency Ratios have been calculated as per revised IRDAI guidelines