L-42 IRDA Public Disclosures

L-42- Valuation Basis (Group Business) Chapter on Valuation Basis

a. How the policy data needed for valuation is accessed.

The data is extracted by the branch offices using the extraction software programs given by the Central Office. The extracted data is submitted by the branches to Central Offices through the Zonal Offices.

b. How the valuation bases are supplied to the system

This is done by making changes in the software programs directly at Central Office.

I) Interest : Interest rate taken for each segment	2017-18 for the year ending as on 31.03.2018	
1.Group Gratuity Cash Accumulation	Note 1	
2.Group Superannuation Cash Accumulation**	Note 1	
3.Group Leave Encashment	Note 1	
4.Deposit Administration Scheme & Group Equalisation	N	
Account	Note 1	
5.Group Saving Linked	Note 1	
6.Group Insurance	NA	
7.Group Mortgage Redemption Assurance	7.60%	
8.Single Premium Group Insurance	7.60%	
9.New Single Premium Group Insurance	7.60%	
10.Voluntary Retirement Scheme	7.60%	
11.Immediate Annuity Non ROC	7.60%	
12.Immediate Annuity with ROC	7.60%	
13.Group Superannuation Deferred Annutiy	7.60%	
14.Individual Deffered Annuity Plan	7.60%	
15.Group Gratuity Pure Endowment	7.80%	
16. Gratuity Plus	5.50%	
17.LIC's Group Flexible Income Benefit Plan	7.60%	
18.LIC's New Group Gratuity Cash Accumulation	Note 2	
19.LIC's New Group Superannuation Cash Accumulation	Note 2	
20.LIC's New Group Leave Encashment	Note 2	
21.LIC's New OYRGTA Plan I	NA	
22.LIC's New OYRGTA Plan II	NA	
23.Group Credit Life Insurance	7.60%	
24.PMJJBY	NA	
25. Social Security Schemes including PMJDY,		
Converged PMJJBY & Converged AABY	NA	
26. Riders	NA	
**INCLUDES KRISHI SHRAMIK SAMAJIK SURAKSHA YOJANA SCHEME		

L-42 IRDA Public Disclosures

II) Mortality Rates : the mortality rates used for each segment	2017-18 for the year ending as on 31.03.2018
	31.03.2010
1.Group Gratuity Cash Accumulation	valued under GI
2.Group Superannuation Cash Accumulation**	NA
3.Group Leave Encashment	valued under GI
4.Deposit Administration Scheme & Group Equalisation	valued affect of
Account	NA
5.Group Saving Linked	Valued under GI
	Premium Basis using
6.Group Insurance	Unearned Premium Reserve Method
	135% Indian Assured Lives
7.Group Mortgage Redemption Assurance	Mortality (2006-08) Ult.
	135% Indian Assured Lives
8.Single Premium Group Insurance	Mortality (2006-08) Ult.
	135% Indian Assured Lives
9.New Single Premium Group Insurance	Mortality (2006-08) Ult.
10.Voluntary Retirement Scheme	LIC a(96-98) rated down by 6 Year
11.Immediate Annuity Non ROC	LIC a(96-98) rated down by 6 Year
12.Immediate Annuity with ROC	LIC a(96-98) rated down by 6 Year
	135% Indian Assured Lives
13.Group Superannuation Deferred Annutiy	Mortality (2006-08) Ult.
	135% Indian Assured Lives
14.Individual Deffered Annuity Plan	Mortality (2006-08) Ult.
·	135% Indian Assured Lives
15.Group Gratuity Pure Endowment	Mortality (2006-08) Ult.
	135% Indian Assured Lives
16.Gratuity Plus	Mortality (2006-08) Ult.
17.Group Flexible Income Benefit Plan	LIC a(96-98) rated down by 6 Year
17. Group Flexible income Benefit Flam	135% Indian Assured Lives
18.LIC's New Group Gratuity Cash Accumulation	Mortality (2006-08) Ult.
19.LIC's New Group Superannuation Cash Accumulation	NA
	135% Indian Assured Lives
20.LIC's New Group Leave Encashment	Mortality (2006-08) Ult.
	Premium Basis using
21.LIC's New OYRGTA Plan I	Unearned Premium Reserve Method
	Premium Basis using
22.LIC's New OYRGTA Plan II	Unearned Premium Reserve Method
	135% Indian Assured Lives
23.Group Credit Life Insurance	Mortality (2006-08) Ult.
	Premium Basis using Unearned Premium Reserve Method + Premium
24.PMJJBY	Deficient Reserve Method + Premium Deficient Reserve
ZT.1	Deficient Reserve
25. Social Security Schemes including PMJDY,	Premium Basis using
Converged PMJJBY & Converged AABY	Unearned Premium Reserve Method
<u> </u>	
	Premium Basis using
26. Riders	Unearned Premium Reserve Method
**INCLUDES KRISHI SHRAMIK SAMAJIK SURAKSHA Y	OJANA SCHEME

1. Group Gratuity Cash Accumulation note 1 2. Group Superannuation Cash Accumulation** note 1 3. Group Leave Encashment note 1 4. Deposit Administration Scheme & Group Equalisation Account note 1 5. Group Saving Linked note 1 6. Group Insurance Unearmed Premium Basis using Unearmed Premium Reserve Method Claim Expenses of Rs. 173 per life inflating a 3% pa. Adm Expenses of Rs. 173 per life inflating a 3% pa. Adm Expenses of Rs. 173 per life inflating a 3% pa. Adm Expenses of Rs. 173 per life inflating a 3% pa. Adm Expenses of Rs. 173 per life inflating a 3% pa. Adm Expenses of Rs. 173 per life inflating a 3% pa. Adm Expenses of Rs. 173 per life inflating a 3% pa. Adm Expenses of Rs. 188 per life inflating a 3% pa. Adm Expenses of Rs. 181 per life inflating a 3% pa. Adm Expenses of Rs. 18		2017-18 for the year ending as on
2. Group Superannuation Cash Accumulation** 3. Group Leave Encashment 4. Deposit Administration Scheme & Group Equalisation note 1 5. Group Saving Linked 6. Group Insurance 1. Deposit Administration Scheme & Group Equalisation note 1 6. Group Insurance 2. Claim Expenses of Rs. 173 per life inflating of 3% pa. 3. Admin Expenses of Rs. 138 per life inflating of 3% pa. 4. Admin Expenses of Rs. 138 per life inflating of 3% pa. 4. Admin Expenses of Rs. 138 per life inflating of 3% pa. 4. Admin Expenses of Rs. 138 per life inflating of 3% pa. 4. Admin Expenses of Rs. 138 per life inflating of 3% pa. 4. Admin Expenses of Rs. 138 per life inflating of 3% pa. 4. Admin Expenses of Rs. 138 per life inflating of 3% pa. 4. Admin Expenses of Rs. 138 per life inflating of 3% pa. 4. Admin Expenses of Rs. 181 per life inflating of 3%	III) Expense :	31.03.2018
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Converged PMJJBY & Converged AABY Unearned Premium Reserve Method Premium Basis using		
Premium Basis using		
26. Riders Unearned Premium Reserve Method		
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Note 4. The lightlift, under those schools have been taken as the first under the second of the seco	Nieto 4. The liability and anthony actions to be a second	and the fund value as at 04 00 0040
Note 1: The liability under these schemes has been taken as the fund value as at 31.03.2018.		
Note 2: The liability under these schemes has been taken as the fund value as at 31.03.2018 plus		
additional reserves for mortality and expenses are calculated using discount rate of 6.70%p.a		· · · · · · · · · · · · · · · · · · ·
**INCLUDES KRISHI SHRAMIK SAMAJIK SURAKSHA YOJANA SCHEME		