

FORM L-22

Analytical Ratios :31.12.2014

Sl.No.	Particulars	FOR THE QUARTER ENDED ON 31 st DECEMBER, 2014	UP TO THE QUARTER ENDED ON 31 st DECEMBER, 2014	FOR THE QUARTER ENDED ON 31 st DECEMBER, 2013	UP TO THE QUARTER ENDED ON 31 st DECEMBER, 2013
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	-46.69%	-28.55%	67.98%	15.24%
	Pension	-10.20%	11.24%	5.34%	16.04%
	Group	-40.12%	-15.66%	115.53%	51.13%
	Linked				
	Life	-98.98%	-95.10%	-14.71%	-71.00%
	Pension	-100.00%	-106.81%	-100.88%	-99.46%
	Group	nil	nil	nil	nil
2	Net Retention Ratio	99.94%	99.96%	99.99%	99.97%
3	Expense of Management to Gross Direct Premium Ratio	16.92%	16.85%	16.09%	16.36%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.32%	6.19%	6.50%	6.41%
5	Ratio of policy holder's liabilities to shareholder's funds	-	3488.58	-	3086.52
6	Growth rate of shareholders' fund	-	3.45%	-	4.18%
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)	27439	185798	142188	215356
9	Profit after tax/Total Income	0.0000	0.0001	0.0001	0.0001
10	(Total real estate + loans)/(Cash & invested assets)	-	0.06	-	0.07
11	Total investments/(Capital + Surplus)	-	3170.14	-	2752.65
12	Total affiliated investments/(Capital+ Surplus)	-	27.41	-	27.05
13	Investment Yield *	7.94	8.29	7.31	8.01
14	Conservation Ratio	94.66%	92.75%	89.91%	90.85%

15	Persistency Ratio **				
	For 13th month				
	By no. of policies	54.00%	62.00%	62.00%	65.00%
	By annualized premium	66.00%	74.00%	80.00%	81.00%
	For 25th month				
	By no. of policies	44.00%	52.00%	59.00%	61.00%
	By annualized premium	60.00%	68.00%	75.00%	76.00%
	For 37th month				
	By no. of policies	43.00%	50.00%	60.00%	59.00%
	By annualized premium	58.00%	65.00%	73.00%	67.00%
	For 49th Month				
	By no. of policies	44.00%	48.00%	54.00%	55.00%
	By annualized premium	57.00%	58.00%	62.00%	64.00%
	For 61st month				
	By no. of policies	40.00%	45.00%	41.00%	46.00%
	By annualized premium	48.00%	54.00%	52.00%	56.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	3.98%	3.98%	4.09%	4.09%
	Net NPA Ratio	1.77%	1.77%	2.34%	2.34%
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

Previous Period's figures are regrouped wherever necessary

* Yield is calculated on Mean Policyholders' Fund.

** The persistency rates has been calculated as per revised IRDA guidelines