

FORM L-22

Analytical Ratios :30.06.2019

Sl.No.	Particulars	For the quarter ended 30th June 2019	Up to the quarter ended 30th June 2019	For the quarter ended 30th June 2018	Up to the quarter ended 30th June 2018
1	New business premium income growth rate - segment wise				
	Non-Linked				
	Life	-4.30%	-4.30%	6.93%	6.93%
	Pension	43.81%	43.81%	38.91%	38.91%
	Group	120.52%	120.52%	-2.28%	-2.28%
	Linked				
	Life	-7.48%	-7.48%	253.49%	253.49%
	Pension	N.A.	N.A.	N.A.	N.A.
	Group	N.A.	N.A.	N.A.	N.A.
2	Net Retention Ratio	99.94%	99.94%	99.86%	99.86%
3	Expense of Management to Gross Direct Premium Ratio	12.67%	12.67%	13.60%	13.60%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.46%	4.46%	4.90%	4.90%
5	Ratio of policy holder's liabilities to shareholder's funds	-	4577.68	-	4046.74
6	Growth rate of shareholders' fund	-	0.84%	-	5.69%
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)	57339	57339	345189	345189
9	Profit after tax/Total Income	0.00	0.00	0.00	0.00
10	(Total real estate + loans)/(Cash & invested assets)	-	4.02%	-	4.79%
11	Total investments/(Capital + Surplus)	-	4462.18	-	4098.75
12	Total affiliated investments/(Capital+ Surplus)	-	72.87	-	40.68
13	Investment Yield*	7.27%	7.27%	7.44%	7.44%
14	Conservation Ratio	94.39%	94.39%	91.79%	91.79%

15	Persistency Ratio#				
	For 13th month				
	By no. of policies	62.00%	62.00%	61.00%	61.00%
	By annualized premium	72.00%	72.00%	72.00%	72.00%
	For 25th month				
	By no. of policies	56.00%	56.00%	54.00%	54.00%
	By annualized premium	67.00%	67.00%	65.00%	65.00%
	For 37th month				
	By no. of policies	51.00%	51.00%	48.00%	48.00%
	By annualized premium	62.00%	62.00%	59.00%	59.00%
	For 49th Month				
	By no. of policies	46.00%	46.00%	44.00%	44.00%
	By annualized premium	56.00%	56.00%	54.00%	54.00%
	For 61st month				
	By no. of policies	43.00%	43.00%	44.00%	44.00%
	By annualized premium	52.00%	52.00%	56.00%	56.00%
16	NPA Ratio (of debt portfolio)				
	Gross NPA Ratio	-	6.39%	-	4.33%
	Net NPA Ratio	-	0.34%	-	1.40%
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 Ratios are worked out on regrouped figures

* Yield is calculated on Mean Policyholders' Fund.

Persistency Ratios have been calculated as per revised IRDAI guidelines

Note: All Ratios are in percentage form except the ratios stated below:

- Ratio of Policyholder's liabilities to shareholder's funds
- Total Investments/(Capital +Surplus)
- Total affiliated Investments/(Capital +Surplus)
- Change in Net Worth is in Rs. Thousand