

Exide Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)


FORM : L22-Analytical Ratios

SI No	Ratios	For the quarter ended 30 September 2018	Up to the quarter ended 30 September 2018	For the quarter ended 30 September 2017	Up to the quarter ended 30 September 2017
1	New business premium income growth:				
	Participating	3.7%	-7.2%	-10.0%	-2.5%
	Non Participating	23.1%	32.6%	-4.8%	15.2%
	Pension- Individual	na	na	na	na
	VIP Non Par Pension	-57.6%	-48.9%	-74.7%	-91.5%
	Annuity	39.3%	145.0%	25.3%	9.9%
	Unit - Linked - Individual Pension	-91.0%	-89.1%	na	na
	Unit - Linked - Individual	-53.3%	-9.1%	11.2%	-4.0%
	Unit - Linked - Group	na	40.1%	-87.1%	-23.5%
2	Net retention ratio	97.5%	95.9%	94.2%	95.5%
3	Ratio of expenses of management	34.4%	37.5%	35.3%	39.2%
4	Commission ratio	6.4%	6.7%	6.7%	6.4%
5	Ratio of policy holders' liabilities to shareholders' funds	1281.6%	1281.6%	1158.2%	1158.2%
6	Growth rate of shareholders' fund (over previous year same quarter)	-5.4%	-5.4%	-1.3%	-1.3%
7	Ratio of policyholders' surplus to policy holders' liability	-0.7%	-0.7%	-0.4%	-0.4%
8	Change in net worth - (Rs. Mn)	(266)	(541)	(1)	(119)
9	Profit / (loss) after tax / total income	-3.0%	-3.3%	0.0%	-0.8%
10	(Total real estate + loans)/ cash and invested assets	2.5%	2.5%	2.1%	2.1%
11	Total investments/ (capital + total surplus) *	1352.4%	1352.4%	1222.1%	1222.1%
12	Total affiliated investments/ (capital + total surplus)	1.1%	1.1%	1.1%	1.1%
13	Investment Yield (Gross and Net) With realized gains / (losses)				
	Participating	2.1%	4.1%	2.2%	4.3%
	Non Participating	1.8%	3.8%	2.6%	4.7%
	Pension	1.9%	3.9%	2.2%	4.2%
	Unit Linked Funds	1.0%	2.0%	2.9%	6.1%
	Shareholders	1.8%	3.6%	1.9%	3.8%
	Without realized gains / (losses)				
	Participating	1.8%	4.0%	2.1%	4.3%
	Non Participating	1.6%	3.7%	2.6%	4.7%
	Pension	1.7%	3.9%	2.1%	4.3%
	Unit Linked Funds	0.5%	1.8%	1.8%	5.0%
	Shareholders	1.8%	3.6%	1.8%	3.7%
14	Conservation Ratio				
	Linked	84.9%	82.2%	75.8%	79.5%
	Non Linked	72.5%	67.8%	69.0%	69.2%
	Pension	86.0%	83.4%	78.3%	81.5%
		84.5%	86.4%	51.3%	65.6%
15	Persistence Ratio **				
	For 13th month	66.6%	66.6%	61.7%	61.7%
	For 25th month	52.4%	52.4%	51.3%	51.3%
	For 37th month	47.7%	47.7%	52.1%	52.1%
	For 49th Month	50.2%	50.2%	56.3%	56.3%
	for 61st month	53.4%	53.4%	54.6%	54.6%
16	NPA Ratio	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	1,750,000,000	1,750,000,000	1,750,000,000	1,750,000,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	- Indian	100	100	100	100
	- Foreign	-	-	-	-
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.31)	(0.31)	(0.07)	(0.07)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.31)	(0.31)	(0.07)	(0.07)
6	(iv) Book value per share (Rs 10 Paid Up)	5.46	5.46	5.35	5.35

* Investments represent the total of Form L12, L13 & L14

**

1) Persistence ratios have been calculated based on the data as at 30 September 2018 for those policies where premiums are due and are based on APE.

2) Persistence ratios given above are to be read as follows: for e.g., 25th month's 52.4% for 2018 is based on the new business written from 01 October 2015 to 30 September 2016 and 25th month's 51.3% for 2017 is based on new business written from 01 October 2014 to 30 September 2015 and so on.

3) Group policies are not included in the persistence ratio.