

FORM L-22 ANALYTICAL RATIOS
RELIANCE NIPPON LIFE INSURANCE COMPANY LIMITED

Sr. No	Particular	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
		30TH JUNE, 2019	30TH JUNE, 2019	30TH JUNE, 2018	30TH JUNE, 2018
1	New business premium income growth rate				
	Participating Life	1.08	1.08	(0.69)	(0.69)
	Participating Pension	0.45	0.45	0.15	0.15
	Non Linked Individual	0.25	0.25	0.25	0.25
	Non Linked Individual Variable Life	NA	NA	1.00	1.00
	Non Linked Group	(0.64)	(0.64)	(0.31)	(0.31)
	Non Par Group Variable Pension	(0.61)	(0.61)	(0.33)	(0.33)
	Non Par Group Variable Life	0.33	0.33	1.45	1.45
	Non Linked Individual Variable Pension	NA	NA	NA	NA
	Non Linked Health	145.28	145.28	(0.52)	(0.52)
	Non Linked Annuity	1.85	1.85	2.63	2.63
	Linked Life	(0.05)	(0.05)	0.67	0.67
	Linked Pension	(0.08)	(0.08)	0.47	0.47
	Linked Group	(0.51)	(0.51)	(0.20)	(0.20)
2	Net Retention Ratio	0.994	0.994	0.994	0.994
3	Expense of Management to Gross Direct Premium Ratio	0.39	0.39	0.37	0.37
4	Commission Ratio (Gross commission paid to Gross Premium)	0.04	0.04	0.04	0.04
5	Ratio of policy holder's liabilities to shareholder's funds	15.04	15.04	14.40	14.40
6	Growth rate of shareholders' fund	2.18%	2.18%	-19.07%	-19.07%
7	Ratio of surplus to policyholders' liability	0.004	0.004	0.002	0.002
8	Change in net worth (₹ 000)	275,254	275,254	98,083	98,083
9	Profit after tax / Total income	0.61%	0.61%	0.02%	0.02%
10	(Total real estate + loans) / (Cash & invested assets)	0.0019	0.0019	0.0014	0.0014
11	Total Investments / (Capital + Surplus)	13.66	13.66	12.89	12.89
12	Total Affiliated Investments / (Capital + Surplus)	-	-	-	-
13	Investment Yield (Annualised)				
A.	With Unrealised Gains				
	Policy Holders Fund				
	Non-linked				
	Par	20.55%	20.55%	-1.09%	-1.09%
	Non Par	24.77%	24.77%	-4.39%	-4.39%
	Linked	2.08%	2.08%	8.32%	8.32%
	Shareholder's Funds	12.75%	12.75%	2.19%	2.19%
B.	Without Unrealised Gains				
	Policy Holders Fund				
	Non-linked				
	Par	14.77%	14.77%	12.04%	12.04%
	Non Par	9.79%	9.79%	9.72%	9.72%
	Linked	10.24%	10.24%	6.63%	6.63%
	Shareholder's Funds	14.41%	14.41%	13.81%	13.81%
14	Conservation Ratio				
	Participating Life	0.93	0.93	0.87	0.87
	Participating Pension	0.99	0.99	0.71	0.71
	Non Linked Individual	0.83	0.83	0.83	0.83
	Non Linked Individual Variable Life	0.93	0.93	0.91	0.91
	Non Linked Individual Variable Pension	1.39	1.39	0.65	0.65
	Non Linked Health	1.05	1.05	1.11	1.11
	Linked Life	0.79	0.79	0.81	0.81
	Linked Pension	0.57	0.57	0.91	0.91
15	Persistence Ratio*				
	For 13th month (based on policies issued during 1st Jul (X-2) to 31st Jun (X-1))	78.6%	78.6%	73.8%	73.8%
	For 25th month (based on policies issued during 1st Jul (X-3) to 31st Jun (X-2))	66.0%	66.0%	59.0%	59.0%
	For 37th month (based on policies issued during 1st Jul (X-4) to 31st Jun (X-3))	53.5%	53.5%	47.3%	47.3%
	For 49th month (based on policies issued during 1st Jul (X-5) to 31st Jun (X-4))	45.7%	45.7%	42.6%	42.6%
	For 61st month (based on policies issued during 1st Jul (X-6) to 31st Jun (X-5))	40.7%	40.7%	43.3%	43.3%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

* Persistence ratios are computed on cumulative basis as per the IRDA circular "IRDA/ACT/CIR/MISC/035/01/2014"

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	1,196,323,500	1,196,323,500	1,196,323,500	1,196,323,500
2	(b) Percentage of shareholding				
	Indian	51%	51%	51%	51%
	Foreign	49%	49%	49%	49%
3	(c) Percentage 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) (₹)	0.067	0.067	0.003	0.003
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) (₹)	0.067	0.067	0.003	0.003
6	(iv) Book value per share (₹)	10.80	10.80	10.57	10.57