

FORM L-22 ANALYTICAL RATIOS
RELIANCE NIPPON LIFE INSURANCE COMPANY LIMITED
(Formerly known as Reliance 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
		31ST DECEMBER, 2016	31ST DECEMBER, 2016	31ST DECEMBER, 2015	31ST DECEMBER, 2015
1	New business premium income growth rate				
	Participating Life	(0.05)	0.23	0.43	(0.23)
	Participating Pension#	NA	NA	NA	NA
	Non Linked Individual	(0.21)	(0.36)	(0.33)	(0.17)
	Non Linked Group	0.80	(0.18)	(0.42)	(0.55)
	Non Linked Variable Fund Based Group	0.31	(0.06)	(0.98)	(0.98)
	Non Linked Pension	NA	5.06	NA	(10.47)
	Non Linked Health	(0.94)	(0.81)	(0.02)	0.16
	Non Linked Annuity	1.28	0.16	0.18	0.73
	Linked Life	0.10	(0.04)	(0.42)	(0.52)
	Linked Pension	(0.44)	(0.56)	(0.35)	(0.57)
	Linked Group	(0.87)	(0.59)	0.62	1.67
2	Net Retention Ratio	0.990	0.992	0.995	0.993
3	Expense of Management to Gross Direct Premium Ratio	0.25	0.25	0.36	0.36
4	Commission Ratio (Gross commission paid to Gross Premium)	0.05	0.05	0.06	0.06
5	Ratio of policy holder's liabilities to shareholder's funds	11.60	11.60	9.01	9.01
6	Growth rate of shareholders' fund	-16.80%	-16.80%	-4.39%	-4.39%
7	Ratio of surplus to policyholders' liability	0.002	0.008	(0.001)	0.000
8	Change in net worth (₹ 000)	(2,653,278)	(2,653,278)	(725,148)	(725,148)
9	Profit after tax / Total income	0.01%	0.01%	0.62%	1.56%
10	(Total real estate + loans) / (Cash & invested assets)	0.0014	0.0014	0.0038	0.0038
11	Total Investments / (Capital + Surplus)	10.83	10.83	4.72	4.72
12	Total Affiliated Investments / (Capital + Surplus)	0.02	0.02	-	-
13	Investment Yield (Annualised)				
	Policy Holders Fund				
	Non-linked	5.63%	16.52%	3.50%	5.80%
	Linked	-13.51%	10.12%	3.30%	0.20%
	Shareholder's Funds	5.16%	15.03%	4.90%	5.20%
14	Conservation Ratio				
	Participating Life	0.89	0.90	0.91	0.88
	Participating Pension#	NA	NA	NA	NA
	Non Linked Individual	0.86	0.79	0.73	0.67
	Non Linked Pension	0.57	0.74	0.73	0.80
	Non Linked Health	0.70	0.41	0.43	0.40
	Linked Life	0.75	0.75	0.64	0.64
	Linked Pension	0.66	0.64	0.47	0.49
15	Persistency Ratio*				
	For 13th month (based on policies issued during 1st Jan (X-2) to 31st Dec (X-1))	63.1%	63.1%	57.0%	57.0%
	For 25th month (based on policies issued during 1st Jan (X-3) to 31st Dec (X-2))	48.5%	48.5%	50.9%	50.9%
	For 37th month (based on policies issued during 1st Jan (X-4) to 31st Dec (X-3))	46.8%	46.8%	51.1%	51.1%
	For 49th month (based on policies issued during 1st Jan (X-5) to 31st Dec (X-4))	48.4%	48.4%	57.8%	57.8%
	For 61st month (based on policies issued during 1st Jan (X-6) to 31st Dec (X-5))	50.1%	50.1%	18.9%	18.9%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

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

The products under the segment were launched during the year hence ratios are not applicable

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%	74%	74%
	Foreign	49%	49%	26%	26%
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) (₹)	0.00	0.00	0.06	0.48
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) (₹)	0.00	0.00	0.06	0.48
6	(iv) Book value per share (₹)	10.98	10.98	13.20	13.20