

Key business indicators

| 74.39 104.42 178.81 | FY2012 44.41 95.80 | FY2013 48.09 | FY2014 37.60 | FY2015 53.32 | 9M-2015 35.85 | 9M-2016 47.63 |
|---------------------------|--|---|---|---|---|---|
| 104.42 | 95.80 | | 37.60 | 53.32 | 35 85 | 47 63 |
| | | 07.20 | | | 00.00 | 47.00 |
| 178.81 | | 87.30 | 86.69 | 99.74 | 64.25 | 80.16 |
| | 140.22 | 135.38 | 124.29 | 153.07 | 100.10 | 127.79 |
| 25.50 | 23.88 | 24.96 | 22.55 | 22.58 | 16.04 | 18.41 |
| 36.85 | 28.18 | 33.10 | 32.53 | 45.96 | 30.11 | 33.44 |
| 39.75 | 31.18 | 35.32 | 34.44 | 47.44 | 31.46 | 34.94 |
| 7.13 | 5.00 | 5.29 | 4.27 | 6.43 | 3.50 | 4.82 |
| 8.08 | 13.84 | 14.96 | 15.67 | 16.34 | 12.43 | 12.47 |
| 69.2% | 84.8% | 75.4% | 69.3% | 49.1% | 53.3% | 55.1% |
| 16.0% | 17.9% | 19.2% | 18.8% | 15.4% | 16.9% | 16.0% |
| 3.5% | 4.5% | 5.9% | 5.2% | 3.8% | 3.9% | 3.5% |
| 3.27 | 3.71 | 3.96 | 3.72 | 3.37 | 3.70 | 3.20 |
| 681.50 | 707.71 | 741.64 | 805.97 | 1001.83 | 945.95 | 1017.31 |
| | | | | | | |
| 55.5% | 45.3% | 35.4% | 29.0% | 25.0% | 23.4% | 22.1% |
| 21.4% | 37.6% | 44.9% | 54.6% | 59.2% | 61.3% | 62.0% |
| 16.4% | 10.3% | 13.1% | 9.6% | 6.9% | 6.7% | 6.6% |
| 6.7% | 6.7% | 6.5% | 6.8% | 8.9% | 8.6% | 9.3% |
| | | | | | | |
| 87.5% | 61.6% | 54.5% | 66.5% | 84.8% | 84.1% | 84.6% |
| 12.5% | 38.4% | 45.5% | 33.5% | 15.2% | 15.9% | 15.4% |
| | 25.50 36.85 39.75 7.13 8.08 69.2% 16.0% 3.5% 3.27 681.50 55.5% 21.4% 16.4% 6.7% | 25.50 23.88 36.85 28.18 39.75 31.18 7.13 5.00 8.08 13.84 69.2% 84.8% 16.0% 17.9% 3.5% 4.5% 3.27 3.71 681.50 707.71 55.5% 45.3% 21.4% 37.6% 16.4% 10.3% 6.7% 6.7% 87.5% 61.6% | 25.50 23.88 24.96 36.85 28.18 33.10 39.75 31.18 35.32 7.13 5.00 5.29 8.08 13.84 14.96 69.2% 84.8% 75.4% 16.0% 17.9% 19.2% 3.5% 4.5% 5.9% 3.27 3.71 3.96 681.50 707.71 741.64 55.5% 45.3% 35.4% 21.4% 37.6% 44.9% 16.4% 10.3% 13.1% 6.7% 6.5% 87.5% 61.6% 54.5% | 25.50 23.88 24.96 22.55 36.85 28.18 33.10 32.53 39.75 31.18 35.32 34.44 7.13 5.00 5.29 4.27 8.08 13.84 14.96 15.67 69.2% 84.8% 75.4% 69.3% 16.0% 17.9% 19.2% 18.8% 3.5% 4.5% 5.9% 5.2% 3.27 3.71 3.96 3.72 681.50 707.71 741.64 805.97 55.5% 45.3% 35.4% 29.0% 21.4% 37.6% 44.9% 54.6% 16.4% 10.3% 13.1% 9.6% 6.7% 6.5% 6.8% 87.5% 61.6% 54.5% 66.5% | 25.50 23.88 24.96 22.55 22.58 36.85 28.18 33.10 32.53 45.96 39.75 31.18 35.32 34.44 47.44 7.13 5.00 5.29 4.27 6.43 8.08 13.84 14.96 15.67 16.34 69.2% 84.8% 75.4% 69.3% 49.1% 16.0% 17.9% 19.2% 18.8% 15.4% 3.5% 4.5% 5.9% 5.2% 3.8% 3.27 3.71 3.96 3.72 3.37 681.50 707.71 741.64 805.97 1001.83 55.5% 45.3% 35.4% 29.0% 25.0% 21.4% 37.6% 44.9% 54.6% 59.2% 16.4% 10.3% 13.1% 9.6% 6.9% 6.7% 6.5% 6.8% 8.9% | 25.50 23.88 24.96 22.55 22.58 16.04 36.85 28.18 33.10 32.53 45.96 30.11 39.75 31.18 35.32 34.44 47.44 31.46 7.13 5.00 5.29 4.27 6.43 3.50 8.08 13.84 14.96 15.67 16.34 12.43 69.2% 84.8% 75.4% 69.3% 49.1% 53.3% 16.0% 17.9% 19.2% 18.8% 15.4% 16.9% 3.5% 4.5% 5.9% 5.2% 3.8% 3.9% 3.27 3.71 3.96 3.72 3.37 3.70 681.50 707.71 741.64 805.97 1001.83 945.95 55.5% 45.3% 35.4% 29.0% 25.0% 23.4% 21.4% 37.6% 44.9% 54.6% 59.2% 61.3% 16.4% 10.3% 13.1% 9.6% 6.9% 6.7% 6.7% 6.7% 6.8% 8.9% 8.6% |

¹ Including commission and excluding unit expenses

Note: Components may not udd up the totals due to rounding off

² FY2011, FY2012, FY2013, FY2014, 9M-2015 on traditional embedded value (TEV) methodology, post tax basis; FY2015 and 9M-2016 on Indian embedded value (IEV) methodology

³ Cost / RWRP: All insurance expenses (including commission and excluding unit expenses) / RWRP

⁴ Total Expense ratio: All insurance expenses (including commission and excluding unit expenses) / (Total premium – 90% of single premium)

⁵ Commission ratio: (Total commission) / (Total premium – 90% of single premium)

⁶ Solvency ratio: Available solvency margin / Required solvency margin

⁷ AUM as at the end of the corresponding reporting period

⁸ Retail weighted received premium basis

⁹ Retail weighted received premium basis