## List of Charts, Diagrams, Figures

## **List of Charts**

Chart	Particulars	Page
No.		No.
3.1	Individual Business in Force & Market Share	76
3.2	New Business Premium & Market Share	79
3.3	Renewal Premium & Market Share	81
3.4	Commission paid & Market Share	84
3.5	Operating Expense Paid & Market Share	87
3.6	Benefit Paid & Market Share	89
3.7	Income from Investment & Market Share	91
3.8	Surplus/ Deficits from Operation & Market Share	94
3.9	TE- CRS	115
3.10	TE- VRS	116
3.11	SE	118
3.12	Comparative Average Technical Efficiency under Constant	119
0.10	Returns to Scale	110
3.13	Average Technical Efficiency under Variable Returns to Scale	119
3.14	Average Scale Efficiency	120
4.1	Average Capital to Total Assets Ratio	137
4.2	Average Capital to Reserve Ratio	139
4.3	Solvency Ratio	140
4.4	Average Equities to Total Assets	142
4.5	Average Risk Retention Ratio	144
4.6	Average Net Technical Reserves to Average of Net Premium Received in last three years	146
4.7	Average First Year Premium to Gross Premium	147
4.8	Average Operating Expenses to Gross Premium	149
4.9	Average ROE (Net Income to Equity)	151
4.10	Average Not Profits to Assets (ROA)	152
4.11	Average Current Assets to Current Liabilities	155
5.1	% Average Policyholders' Liabilities, Shareholders' Liabilities	168
3.1	& Surplus	100
5.2	Life Fund: Yield on Investment	174
5.3	Pension & General Annuity Fund: Yield on Investment	175
5.4	Linked Fund: Yield on Investment	176
5.5	Life Fund: AUM & Market Share	183
5.6	Pension & General Annuity Business: AUM & Market Share	185
5.7	Linked Fund: AUM & Market Share	187
5.8	Average AUM Fund Wise	187
5.9	Overview of Company wise AUM: HDFC	188
5.10	Overview of Company wise AUM: MAX	188
5.11	Overview of Company wise AUM: ICICI	188
5.12	Overview of Company wise AUM: Kotak	188
5.13	Overview of Company wise AUM: Birla	189

Chart	Particulars	Page
No.		No.
5.14	Overview of Company wise AUM: SBI	189
5.15	Overview of Company wise AUM: Bajaj	189
5.16	Overview of Company wise AUM: Reliance	189
5.17	Overview of Company wise AUM: Peer Company	189
5.18	Overview of Company wise AUM: Industry	189
5.19	Relative Average Build-up scale: Assets Under Management as	195
	a multiple of share capital	
6.1	Conversion Ratio	231
6.2	Persistency Ratio	233
6.3	Claim Ratio	235

## **List of Diagrams**

Diagram	Particulars	Page
No.		No.
3.1	Surplus	102
3.2	First Year Premium	102
3.3	Renewal Premium	102
3.4	Income from Investment	102
3.5	Benefits Paid	102
3.6	MOE	102
4.1	Scree Plot Component Wise Eigenvalue	158
6.1	Retention Ratio	240
6.2	Conversion Ratio	240

## **List of Figures**

Figure	Particulars	Page
No.		No.
6.1	Risk Management Process	215
6.2	Operation of Risk Management and Audit Committee	219
6.3	ERM Framework at HDFC	220
6.4	Risk Management framework and key responsibility of ICICI	222
6.5	ERM framework and process of Birla	224
6.6	ERM Process of SBI	226
6.7	Reliance ERM Integrated Risk Management Framework using	228
	COSO Model	
6.8	Risk Management Policy and Structure of Reliance	228