

L-22- ANALYTICAL RATIOS

ANALYTICAL RATIOS FOR 2009-10

SI No.	Particulars	Current year 2009-10	Previous year 2008-09
1	New Business premium income growth (% increase)		
	First Year Premium		
	Life Business	37.44	26.78
	Annuity Business	85.45	153.39
	Pension Business	623.33	-58.97
	Single Premium		
	Life Business	-18.32	305.47
	Annuity Business	76.51	14.52
	Pension Business	3.76	77.53
2	Net retention ratio (%)		
	First Year Premium	99.96	99.96
	Renewal Premium	99.93	99.91
	Single Premium	100.00	100.00
	Total Premium	99.95	99.94
3	Ratio of expenses of management	13.09	12.14
4	Commission ratio		
	First Year Premium	23.30	22.73
	Renewal Premium	4.81	5.06
	Single Premium	1.16	1.27
	Total Premium	6.52	6.39
5	Ratio of policyholder's liabilities to shareholders funds	3053.11	2502.20
6	Growth rate of shareholders' funds (% increase)	8.87	9.17
7	Ratio of surplus to policy holders' liability (% increase)	2.06	2.29
8	Change in net worth (Rs. in lacs)	2979.41	282331.00
9	Profit after tax to Total Income	1.00	1.00
10	(Total Real Estate+ loans) to cash & invested assets	8.45	11.01

11	Total Investments to (Capital+ surplus)		
	a) Investments to Policy holders' funds	90.75	86.88
	b) Investments to Shareholders' funds	96.69	95.24
12	Total affiliated Investments to (Capital + surplus)	19.46	19.73
13	Investment Yield	7.59	7.71
14	Conservation ratio		
	Life Business	93.39	94.08
	Linked Business	79.87	88.52
	Total	90.61	92.92
15	Persistency Ratio	Actuarial	
16	NPA Ratio	Actuarial	
	Gross NPA Ratio		
	Net NPA Ratio		
Equity Holding pattern for Life Insurers			
1	(a) No of shares	NA	NA
2	(b) Percentage of shareholding	NA	NA
3	(c) % of Government holding	100%	100%
4	(a) basic and diluted EPS before extraordinary items	NA	NA
5	(b) Basic and diluted EPS after extraordinary items	NA	NA
6	(iv) Book value per share	NA	NA