

Analytical Ratios for Life Companies

S. No.	Particulars	2009-10	2008-09
1	New business premium income growth -segment-wise		
	Participating Life	1.13	0.23
	Participating Pension	(0.19)	1.82
	Group Pension	(1.00)	(0.35)
	Non Participating	0.24	0.92
	Linked Life	0.71	0.09
	Linked Group	60.46	-
	Linked Pension	(0.34)	(0.34)
2	Net retention ratio	0.998	0.999
3	Expense of Management to Gross Direct Premium Ratio	0.14	0.15
4	Commission Ratio (Gross commission paid to Gross Premium)	0.08	0.06
5	Ratio of Policyholders' liabilities to shareholders' funds	21.22	13.75
6	Growth rate of Shareholders' funds	0.29	(0.03)
7	Ratio of surplus / (deficit) to Policyholders' liability	0.01	0.01
8	Change in Net worth	0.29	(0.03)
9	Profit after tax / Total income	0.02	(0.00)
10	(Total Real Estate+ Loans) / Cash and invested assets	-	-
11	Total Investments / (Capital + Surplus)	22.76	14.88
12	Total Affiliated Investments / (Capital + Surplus)	0.37	0.26
13	Investment Yield (Gross and Net)*		
	A. With Realized Gains		
	Shareholders' Funds	12.72%	6.09%
	Policyholders' Funds - Non Linked	10.81%	8.52%
	<i>Par</i>	10.58%	9.43%
	<i>Non Par</i>	10.86%	8.36%
	B. Without Realized Gains		
	Shareholders' Funds	13.81%	6.41%
	Policyholders' Funds - Non Linked	10.70%	9.06%
	<i>Par</i>	10.54%	8.92%
	<i>Non Par</i>	9.99%	9.08%
14	Conservation Ratio	62.94%	50.57%
15	Persistency Ratio		
	For 13th month	57.83%	58.69%
	For 25th month	48.49%	51.34%
	For 37th month	26.89%	48.23%
	For 49th Month	38.14%	54.64%
	for 61st month	46.71%	52.50%
16	NPA Ratio		
	Gross NPA Ratio		
	Net NPA Ratio		

Equity Holding Pattern for Life Insurers

S. No.	Particulars	2009-10	2008-09
1	No. of shares	1,000,000,000	1,000,000,000
2	Percentage of shareholding (Indian / Foreign)	74/26	74/26
3	%of Government holding (in case of public sector insurance companies)	-	-
4	Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	2.76	(0.26)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.76	(0.26)
6	Book value per share (Rs)	12.65	9.78