

PERIODIC DISCLOSURES

FORM L-22 Analytical Ratios*

Insurer: Date:

Analytical Ratios for Life					
Sl.No.	Particular	up to the Quarter June10	up to the Quarter	Corresponding quarter of the preceding year	up to the Quarter of the preceding year
1	New business premium income growth rate - segment wise				
2	Net Retention Ratio				
3	Expense of Management to Gross Direct Premium Ratio				
4	Commission Ratio (Gross commission paid to Gross Premium)				
5	Ratio of policy holder's liabilities to shareholder's funds				
6	Growth rate of shareholders' fund				
7	Ratio of surplus to policyholders' liability				
8	Change in net worth				
9	Profit after tax/Total Income				
10	(Total real estate + loans)/(Cash & invested assets)				
11	Total investments/(Capital + Surplus)				
12	Total affiliated investments/(Capital+ Surplus)				
13	Investment Yield (Gross and Net)				
14	Conservation Ratio				
15	Persistency Ratio				
	For 13th month	73.51%			
	For 25th month	63.21%			
	For 37th month	50.07%			
	For 49th Month	54.46%			
	for 61st month	59.76%			
16	NPA Ratio				
	Gross NPA Ratio				
	Net NPA Ratio				
Equity Holding Pattern for Life Insurers (Rs in Lakhs)					
1	(a) No. of shares				
2	(b) Percentage of shareholding (Indian / Foreign)				
3	(c) %of Government holding (in case of public sector insurance companies)				
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)				
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
6	(iv) Book value per share (Rs)				