

L-22			
ANALYTICAL RATIOS FOR 2006-2007			
		Current year	Previous year
Sl No.	Particulars	2006-07	2005-06
1	New Business premium income growth (% increase)		
	First Year Premium		
	Life Business	36.42	17.05
	Annuity Business	10.41	-84.14
	Pension Business	-24.18	-80.10
	Single Premium		
	Life Business	13.89	41.54
	Annuity Business	13.35	-10.21
	Pension Business	113.69	-43.51
2	Net retention ratio (%)		
	First Year Premium	100.00	99.99
	Renewal Premium	100.00	99.95
	Single Premium	100.00	100.00
	Total Premium	100.00	99.96
3	Ratio of expenses of management	12.71	14.47
4	Commission ratio		
	First Year Premium	15.14	25.26
	Renewal Premium	5.54	5.57
	Single Premium	1.56	1.10
	Total Premium	7.18	7.82
5	Ratio of policyholder's liabilities to shareholders funds	2136.76	3001.23
6	Growth rate of shareholders' funds (% increase)	65.43	29.02
7	Ratio of surplus to policy holders' liability (% increase)	2.92	2.67
8	Change in net worth (Rs. in lacs)	29280.99	17699.85
9	Profit after tax to Total Income	1.00	1.00
10	(Total Real Estate+ loans) to cash & invested assets	11.59	12.14
11	Total Investments to (Capital+ surplus)		
	a) Investments to Policy holders' funds	87.20	87.52
	b) Investments to Shareholders' funds	95.44	94.01
12	Total affiliated Investments to (Capital + surplus)	0.89	2.65
13	Investment Yield	8.21	8.72
14	Conservation ratio		
	Life Business	94.31	93.89
	Linked Business	43.23	99.74
	Total	93.69	93.85
15	Persistency Ratio		
	For 13th month		
	By no. of policies	64%	59%
	By annualized premium	73%	69%
	For 25th month		
	By no. of policies	59%	55%
	By annualized premium	69%	67%
	For 37th month		
	By no. of policies	55%	53%
	By annualized premium	66%	65%
	For 49th Month		
	By no. of policies	53%	54%
	By annualized premium	65%	70%
	For 61st month		
	By no. of policies	54%	51%
	By annualized premium	70%	63%
16	NPA Ratio		
	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