

Sl.No.	Particulars	2008-2009	2007-2008
1	New Business premium income growth (% increase)		
	First Year Premium		
	Life Business	26.78	-35.68
	Annuity Business	153.39	-64.01
	Pension Business	-58.97	638.10
	Single Premium		
	Life Business	305.47	17.50
	Annuity Business	14.52	-12.17
	Pension Business	77.53	151.48
2	Net retention ratio (%)		
	First Year Premium	99.96	99.99
	Renewal Premium	99.91	99.91
	Single Premium	100.00	100.00
	Total Premium	99.94	100.00
3	Ratio of expenses of management	12.14	11.93
4	Commission ratio		
	First Year Premium	22.73	17.01
	Renewal Premium	5.06	5.18
	Single Premium	1.27	1.49
	Total Premium	6.39	6.42
5	Ratio of policyholders' liabilities to shareholders' funds		
5	Ratio of policyholder's liabilities to shareholders funds	2502.20	2522.68
6	Growth rate of shareholders' fund (% increase)	9.17	5.14
7	Ratio of surplus to policy holders' (% increase)	2.29	2.40
8	Change in net worth (Rs. in lacs)	33607.91	30784.60
9	Profit after tax to Total Income	1.00	1.00
10	(Total Real Estate+ loans) to cash & invested assets	11.01	10.94
11	Total Investments to (Capital+		

	surplus)			
	a) Investments to Policy holders'	86.88	87.89	
	b) Investments to Shareholders' f	95.24	95.24	
12	Total affiliated Investments to (Capital + surplus)	19.73	9.21	
13	Investment Yield	7.71	7.81	
14	Conservation ratio			
	Life Business	94.08	94.15	
	Linked Business	88.52	63.27	
	Total	92.92	89.95	
15	Persistency Ratio			
	For 13th month			
	By no. of policies	72%	67%	
	By annualized premium	76%	73%	
	For 25th month			
	By no. of policies	66%	64%	
	By annualized premium	71%	72%	
	For 37th month			
	By no. of policies	62%	58%	
	By annualized premium	71%	68%	
	For 49th Month			
	By no. of policies	57%	55%	
	By annualized premium	68%	66%	
	For 61st month			
	By no. of policies	54%	53%	
	By annualized premium	66%	65%	
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	

