

Sl.No.	Particulars	2005-2006	2004-2005
1	New Business premium income growth (% increase)		
	First Year Premium		
	Life Business	26.78	-1.49
	Annuity Business	153.39	245.50
	Pension Business	-58.97	-6.33
	Single Premium		
	Life Business	305.47	0.48
	Annuity Business	14.52	-19.58
	Pension Business	77.53	32.55
2	Net retention ratio (%)		
	First Year Premium	99.96	99.97
	Renewal Premium	99.91	99.93
	Single Premium	100.00	100.00
	Total Premium	99.94	99.94
3	Ratio of expenses of management	12.14	17.55
4	Commission ratio		
	First Year Premium	22.73	26.43
	Renewal Premium	5.06	5.69
	Single Premium	1.27	1.07
	Total Premium	6.39	8.75
5	Ratio of policyholder's liabilities to shareholders funds	3001.23	3037.95
6	Growth rate of shareholders' fu (% increase)	9.17	9.38
7	Ratio of surplus to policy holder (% increase)	0.00	3.59
8	Change in net worth (Rs. in lac)	33607.91	13718.90

9	Profit after tax to Total Income	1.00	1.00
10	(Total Real Estate+ loans) to cash & invested assets	11.03	14.88
11	Total Investments to (Capital+ surplus)		
	a) Investments to Policy holder:	86.88	85.93
	b) Investments to Shareholders	95.24	87.93
12	Total affiliated Investments to (Capital + surplus)	0.00	7.98
13	Investment Yield	8.72	9.93
14	Conservation ratio		
	Life Business	93.89	93.82
	Linked Business	99.74	56.70
	Total	93.85	93.72

15	Persistency Ratio				
	For 13th month				
16	By no. of policies	59%	-	55%	
	By annualized premium	69%	-	67%	
	For 25th month				
	By no. of policies	55%	-	53%	
Equity	By annualized premium	67%	-	65%	
	For 37th month				
1	By no. of policies	53%	-	54%	
2	By annualized premium	65%	-	70%	
3	For 49th Month				
4	By no. of policies	54%	-	51%	
5	By annualized premium	70%	-	63%	
6	For 61st month				
	By no. of policies	51%	-	52%	
	By annualized premium	63%	-	63%	
Equity Holding pattern for Life Insurers					
1	(a) No of shares	NA	NA	NA	NA
2	(b) Percentage of shareholding	NA	NA	NA	NA
3	(c) % of Government holding	100%	100%	100%	100%
4	(a) basic and diluted EPS before extraordinary items	NA	NA	NA	NA
5	(b) Basic and diluted EPS after extraordinary items	NA	NA	NA	NA
6	(iv) Book value per share	NA	NA	NA	NA

NA
NA

100%

NA

NA

NA