

PERIODIC DISCLOSURES

FORM L-22 Analytical Ratios

Insurer: Birla Sun Life Insurance Company Ltd (Regn. No. 109)

Date: 30.06.2010

Analytical Ratios for Life Companies

Sr. No.	Particulars	30th June 2010	30th June 2009
1	New business premium income growth (segment-wise) (New business premium for Current Year divided by new business premium income for Previous Year)		
	a) Linked Business	92%	83%
	b) Non-Linked Business	611%	141%
	c) Pension Business	284%	2415%
	d) Health Business	145%	NA
	e) Total Business	107%	88%
2	Net Retention Ratio (Net premium divided by gross premium)	99%	99%
3	Ratios of Expenses of Management (Expenses of management divided by the total gross direct premium) Note: Expenses of Management = Operating Expenses related to Insurance Business + Commission Expenses	36%	41%
4	Commission Ratio (Gross Commission paid to Gross Premium)	8%	11%
5	Ratio of Policyholders' Liabilities to Shareholders' Funds Note: a) Policyholders' Liabilities = Policy Liabilities + Funds for Future Appropriations + Provision for Linked Liabilities + Credit/(Debit) fair value change account (Linked & Non Linked) b) Shareholders' Funds = Share Capital + Reserves & Surplus + Credit / (Debit) fair value Current Year account + Credit / (Debit) balance in Profit & Loss A/C	3814%	3276%
6	Growth Rate of Shareholders' Funds	2%	-15%
7	Ratio of Surplus to Policyholders Liabilities	Nil	Nil
8	Change in Net Worth (Rs.in '000)	94,688	(610,814)
9	Profit after Tax / Total Income Note: 1) Total Income = Total Income under Policyholders' Account (Excluding Contributions from Shareholders' Account) + Total Income under Shareholders' Account	1%	-4%
10	(Total Real Estate + Loans) / Cash & Invested Assets	0.15%	0.21%
11	Total Investments / (Capital + Surplus) Note: Total Investments = Shareholders' Investments + Policyholders' Investments + Assets held to cover Linked Liabilities	3906%	3369%
12	Total Affiliated Investments / (Capital + Surplus)	14.24%	62.69%

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Sr. No.	Particulars	30th June 2010	30th June 2009
13	Investment Yield		
	A. With Realised Gains		
	Shareholders' Funds	1.73%	1.84%
	Policyholders' Funds		
	Non-Linked:		
	Par	NA	NA
	Non Par	1.66%	1.90%
	Linked:		
	Par	NA	NA
	Non Par	3.15%	8.18%
	B. Without Realised Gains		
	Shareholders' Funds	1.92%	2.71%
	Policyholders' Funds		
	Non-Linked:		
	Par	NA	NA
	Non Par	1.88%	2.67%
	Linked:		
	Par	NA	n/a
	Non Par	2.90%	25.49%
14	Conservation Ratio		
	Linked business	74%	63%
	Pension	86%	82%
	Non linked business	71%	53%

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Analytical Ratios for Life Companies									
Sr.No.	Particulars	For the Quarter		Since inception up to the quarter		For the quarter of the preceding year		Since inception up to the quarter of the preceding year	
		By Count	By Annualized Premium	By Count	By Annualized Premium	By Count	By Annualized Premium	By Count	By Annualized Premium
15	Persistence Ratio								
	Linked Individual Business [A]								
	For 13th month	49.99%	61.93%	69.81%	83.86%	56.34%	70.65%	74.73%	85.81%
	For 25th month	50.82%	68.84%	62.77%	78.55%	51.85%	65.21%	67.16%	81.76%
	For 37th month	55.73%	68.64%	60.88%	76.47%	77.02%	88.89%	65.38%	80.08%
	For 49th Month	66.76%	74.13%	59.05%	73.69%	67.35%	81.12%	64.07%	78.17%
	For 61st month	58.69%	67.72%	57.86%	71.51%	65.02%	73.81%	63.09%	76.57%
	Linked Pension Business [B]								
	For 13th month	55.89%	55.54%	78.22%	80.46%	53.23%	57.87%	96.94%	92.59%
	For 25th month	48.17%	53.99%	76.03%	78.58%	59.59%	80.50%	95.64%	89.76%
	For 37th month	59.38%	76.26%	73.52%	77.18%	90.25%	82.34%	89.66%	83.26%
	For 49th Month	71.38%	51.85%	68.34%	74.46%	81.10%	66.27%	77.37%	71.95%
	For 61st month	69.24%	53.11%	65.35%	73.42%	73.90%	65.74%	72.24%	68.62%
	Non Linked Individual Business [C]								
	For 13th month	21.25%	47.01%	31.43%	61.04%	8.00%	27.38%	38.69%	71.24%
	For 25th month	5.89%	23.86%	26.40%	55.21%	21.20%	49.41%	32.00%	63.98%
	For 37th month	19.25%	46.21%	24.04%	51.85%	29.02%	57.23%	29.03%	59.94%
	For 49th Month	26.19%	53.14%	22.64%	49.93%	36.51%	58.16%	27.39%	57.98%
	For 61st month	33.20%	49.40%	21.81%	48.09%	29.64%	56.40%	26.36%	56.04%
	Total Business [A+B+C]								
For 13th month	49.51%	61.37%	68.59%	83.47%	55.68%	70.58%	73.69%	85.81%	
For 25th month	50.20%	68.76%	61.84%	78.39%	51.05%	65.44%	66.34%	81.76%	
For 37th month	54.74%	68.68%	59.90%	76.35%	74.47%	88.37%	64.38%	79.97%	
For 49th Month	64.54%	73.21%	57.95%	73.58%	66.00%	80.53%	62.76%	77.91%	
For 61st month	57.55%	67.19%	56.70%	71.47%	63.25%	73.48%	61.66%	76.28%	
16		30th June 2010		30th June 2009					
	NPA Ratio								
	Gross NPA Ratio								
	Net NPA Ratio								
		Nil		Nil					
		Nil		Nil					
Equity Holding Pattern for Life Insurers									
1	No. of shares (FV of Rs.10 each)	1,969,500,000			1,889,500,000				
2	Percentage of shareholding (Indian / Foreign)	74% / 26%			74% / 26%				
3	% of Government holding (in case of public sector insurance sector insurance companies)	Nil			Nil				
4	Basic and Diluted EPS before extraordinary items (net of tax expenses) for the period (not to be annualized) (share of FV of Rs.10 each) Rs.	0.05			(0.59)				
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (share of FV of Rs.10 each) Rs.	0.05			(0.59)				
6	Book value per share (Rs.)	2.19			1.83				