

FORM L-22 ANALYTICAL RATIOS
RELIANCE LIFE INSURANCE COMPANY LIMITED

Sr. No	Particular	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
		31ST DECEMBER, 2010	31ST DECEMBER, 2010	31ST DECEMBER, 2009	31ST DECEMBER, 2009
1	New business premium income growth rate				
	Participating	6.71	3.14	1.06	1.44
	Non Link - Group	(0.34)	0.22	0.37	(0.09)
	Non Link - Individual	7.04	195.48	5.58	(0.09)
	Non Link - Pension	NA	NA	NA	NA
	Non Link - Health	NA	NA	NA	NA
	Link - Life	(0.53)	(0.49)	0.05	(0.02)
	Link - Pension	(1.00)	(0.55)	0.07	(0.33)
	Link - Group	(0.56)	(0.33)	2.52	0.81
2	Net Retention Ratio	0.997	0.996	0.998	0.997
3	Expense of Management to Gross Direct Premium Ratio	0.28	0.38	0.38	0.41
4	Commission Ratio (Gross commission paid to Gross Premium)	0.07	0.09	0.11	0.11
5	Ratio of policy holder's liabilities to shareholder's funds	59.76	59.76	46.05	46.05
6	Growth rate of shareholders' fund	15.69%	15.69%	-41.52%	-41.52%
7	Ratio of surplus to policyholders' liability	0.00	0.00	0.00	0.01
8	Change in net worth (₹ 000)	384,677	384,677	(1,740,776)	(1,740,776)
9	Profit after tax / Total income	-	-	-	-
10	(Total real estate + loans) / (Cash & invested assets)	0.00	0.00	0.00	0.00
11	Total Investments / (Capital + Surplus)	5.61	5.61	4.11	4.11
12	Total Affiliated Investments / (Capital + Surplus)	-	-	-	-
13	Investment Yield (Annualised)				
	Policy Holders Fund				
	Non-linked	5.1%	8.7%	8.2%	15.1%
	Linked	3.9%	18.7%	16.1%	68.6%
	Shareholder's Funds	4.8%	7.4%	13.8%	10.3%
14	Conservation Ratio				
	Participating	0.75	0.75	0.88	0.84
	Non Link - Group	NA	NA	NA	NA
	Non Link - Individual	0.72	1.74	0.73	0.77
	Non Link - Pension	NA	NA	NA	NA
	Non Link - Health	NA	NA	NA	NA
	Link - Life	0.61	0.67	0.67	0.65
	Link - Pension	0.40	0.45	0.43	0.33
	Link - Group	0.03	0.02	0.00	0.00
15	Persistency Ratio*				
	For 13th month(based on policies issued during 1st December (X-2) to 30th November (X-1)	54.0%	54.0%	54.6%	54.6%
	For 25th month(based on policies issued during 1st December (X-3) to 30th November (X-2)	83.5%	83.5%	91.6%	91.6%
	For 37th month(based on policies issued during 1st December (X-4) to 30th November (X-3)	35.6%	35.6%	51.9%	51.9%
	For 49th month(based on policies issued during 1st December (X-5) to 30th November (X-4)	73.8%	73.8%	88.7%	88.7%
	For 61st month(based on policies issued during 1st December (X-6) to 30th November (X-5)	84.7%	84.7%	90.8%	90.8%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	1,165,844,900	1,165,844,900	1,162,984,900	1,162,984,900
2	(b) Percentage of shareholding				
	Indian	100%	100%	100%	100%
	Foreign	0%	0%	0%	0%
3	(c) Percentage of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) (₹)	0.20	(1.20)	(0.43)	(1.50)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) (₹)	0.20	(1.20)	(0.43)	(1.50)
6	(iv) Book value per share (₹)	2.43	2.43	2.11	2.11

* Persistency ratios are computed on reducing balance basis.

** The Non-Linked Individual Pension & health products were launched during FY 2010-11, hence the related ratios are not applicable.