

FORM L-22 ANALYTICAL RATIOS
RELIANCE LIFE INSURANCE COMPANY LIMITED
ANALYTICAL RATIOS AS AT 30TH JUNE, 2010

Sl.No.	Particular	30TH JUNE, 2010	30TH JUNE, 2009
1	New business premium income growth rate - segment wise		
	<i>Participating policies</i>	50%	114%
	<i>Non-participating policies</i>	5715%	-77%
	<i>Pension</i>	NA	NA
	<i>Linked Life product</i>	-42%	4%
	<i>Linked pension product</i>	10%	-54%
	<i>Linked group product</i>	-27%	72%
2	Net Retention Ratio	99.73%	99.77%
3	Expense of Management to Gross Direct Premium Ratio	48.66%	46.68%
4	Commission Ratio (Gross commission paid to Gross Premium)	10.74%	11.68%
5	Ratio of policy holder's liabilities to shareholder's funds	5598.28%	2660.16%
6	Growth rate of shareholders' fund	-16.77%	0.85%
7	Ratio of surplus to policyholders' liability	0.11%	0.33%
8	Change in net worth (Rs.'000)	(506,463)	25,479
9	Profit after tax/Total Income	-	-
10	(Total real estate + loans)/(Cash & invested assets)	0.21%	0.36%
11	Total investments/(Capital + Surplus)	5736.36%	2745.24%
12	Total affiliated investments/(Capital+ Surplus)	-	-
13	Investment Yield (Gross and Net)		
	Policy Holders Fund		
	Non-linked :	2.69%	6.07%
	Linked:	2.11%	28.10%
	Shareholder's Funds	2.38%	4.02%
14	Conservation Ratio		
	<i>Participating policies</i>	68.53%	82.45%
	<i>Non-participating policies</i>	53.38%	5.91%
	<i>Pension</i>	NA	NA
	<i>Linked Life product</i>	74.24%	74.69%
	<i>Linked pension product</i>	53.13%	36.43%
	<i>Linked group product</i>	0.74%	0.00%
15	Persistency Ratio		
	For 13th month	52.51%	57.84%
	For 25th month	49.42%	72.50%
	For 37th month	24.40%	31.25%
	For 49th Month	21.58%	56.95%
	for 61st month	46.70%	38.51%
16	NPA Ratio		
	Gross NPA Ratio	0%	0%
	Net NPA Ratio	0%	0%

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	1,165,344,900	1,162,334,900
2	(b) Percentage of shareholding (Indian / Foreign)		
	-Indian	100%	100%
	- Foreign	0%	0%
3	(c) %of Government holding (in case of public sector insurance companies)	0%	0%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) (Rs)	(1.05)	(0.45)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) (Rs)	(1.05)	(0.45)
6	(iv) Book value per share (Rs)	2.10	3.61