

PERIODIC DISCLOSURES

FORM L-22 Analytical Ratios

Insurer: TATA AIG LIFE INSURANCE COMPANY LIMITED

(₹'000)

SL.No.	Particular	FOR THE QUARTER ENDED ON DECEMBER 31, 2010	UP TO THE QUARTER ENDED ON DECEMBER 31, 2010	FOR THE QUARTER ENDED ON DECEMBER 31, 2009	UP TO THE QUARTER ENDED ON DECEMBER 31, 2009
1	New business premium income growth rate - segment wise				
	Ordinary Life-Non linked	261.12%	168.87%	49.27%	36.44%
	Ordinary Life- Linked	-36.42%	-15.90%	50.96%	12.27%
	Group Business	73.71%	39.70%	-3.31%	-37.58%
	Health	-24.32%	9.29%	77.01%	13.56%
	Pensions-Non Linked	-13.68%	-28.29%	10.97%	30.90%
	Pensions-Linked	-74.56%	15.82%	89.07%	150.67%
	Individual Immediate Annuity	6400.70%	3042.74%	2399.70%	1355.84%
	Pensions-Linked- Individua	-95.48%	55.58%	14.12%	21.72%
2	Net Retention Ratio				
	Net premium	8,872,158	26,576,363	7,991,985	22,501,678
	Gross Premium	8,900,308	26,667,487	8,024,326	22,596,153
	Ratio	99.68%	99.66%	99.60%	99.57%
3	Expense of Management to Gross Direct Premium Ratio				
	Management expenses	2,773,032	8,835,497	3,365,850	9,269,868
	Total Gross Premium	8,900,308	26,667,487	8,024,326	22,596,153
	Ratio	31.16%	33.13%	41.95%	40.52%
4	Commission Ratio (Gross commission paid to Gross Premium)				
	Gross Commission	560,964	1,760,592	655,324	1,830,235
	Total Gross Premium	8,900,308	26,667,487	8,024,326	22,596,153
	Ratio	6.30%	6.60%	8.17%	8.10%
5	Ratio of policy holder's liabilities to shareholder's funds				
	Policyholder Liability	118,315,940	118,315,940	80,661,656	80,661,656
	Shareholders funds	2,918,618	2,918,618	2,161,124	2,161,124
	Ratio	40.538	40.538	37.324	37.324
6	Growth rate of shareholders' fund				
	Shareholders funds	2,918,618	2,918,618	2,161,124	2,161,124
	Growth rate	5.75%	-6.04%	-12.78%	-30.21%
7	Ratio of surplus to policyholders' liability				
	Surplus / (Deficit)	219,985	199,172	70,422	455,333
	Policyholder Liability	118,315,940	118,315,940	80,661,656	80,661,656
	Ratio	0.19%	0.17%	0.09%	0.56%
8	Change in net worth ('000)				
	Net worth	2,918,618	2,918,618	2,161,124	2,161,124
	Change (Rs.'000)	158,649	(187,770)	(316,760)	(935,387)
9	Profit after tax/Total Income *	0.05%	NA	NA	NA
10	(Total real estate + loans)/(Cash & invested assets) **	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)				
	Total Investments	121,943,445	121,943,445	82,647,662	82,647,662
	Capital	19,535,000	19,535,000	17,225,000	17,225,000
	Surplus /(deficit) ***	(16,619,246)	(16,619,246)	(15,063,876)	(15,063,876)
	Ratio	41.82	41.82	38.24	38.24
12	Total affiliated investments/(Capital+ Surplus/ (deficit)) ****	NA	NA	NA	NA
13	Investment Yields (Annualised)				
	with realised gains				
	Non-linked Par	3.94%	8.00%	9.40%	9.36%
	Non-linked Non-par	4.16%	6.26%	7.45%	7.08%
	Linked	4.25%	21.94%	17.35%	67.24%
	Shareholders'	5.40%	6.35%	3.31%	3.53%
	without realised gains				
	Non-linked Par	3.83%	7.58%	9.40%	9.29%
	Non-linked Non-par	4.16%	6.26%	7.45%	6.76%
	Linked	4.25%	21.94%	17.35%	96.31%
	Shareholders'	5.70%	6.45%	3.31%	3.40%
14	Conservation Ratio				
	OL Linked	78.28%	80.65%	85.48%	86.59%
	OL Non Linked	91.44%	91.50%	95.69%	93.59%
	Group Life	92.90%	93.42%	79.33%	59.45%
	Credit Life	56.05%	50.63%	46.00%	43.17%
	Health	50.79%	50.51%	45.40%	47.72%
	Pensions Non Linked	92.22%	75.93%	66.93%	36.77%
	Pensions Linked Group	60.09%	42.54%	24.07%	38.46%
	Pensions Linked Individua	76.06%	79.75%	53.76%	63.99%
	Total	80.83%	82.35%	85.38%	84.66%

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15	Persistence Ratios - By Premium				
	Non Linked Business				
	For 13th month	67.22%	57.66%	71.45%	62.37%
	For 25th month	54.47%	52.57%	45.69%	42.70%
	For 37th month	43.53%	39.24%	44.62%	41.88%
	For 49th Month	45.01%	41.32%	52.61%	50.09%
	for 61st month	47.81%	52.28%	55.67%	53.81%
	Linked Business				
	For 13th month	82.40%	77.38%	80.81%	79.22%
	For 25th month	70.06%	72.54%	78.62%	79.15%
	For 37th month	65.80%	66.67%	62.47%	65.60%
	For 49th Month	48.46%	49.26%	57.82%	59.28%
	for 61st month	53.34%	54.22%	61.28%	62.85%
	Persistence Ratios - By Policy				
	Non Linked Business				
	For 13th month	35.15%	31.17%	44.24%	32.09%
	For 25th month	17.13%	15.36%	19.02%	18.21%
	For 37th month	14.79%	15.41%	20.51%	21.91%
	For 49th Month	18.93%	20.40%	29.93%	33.01%
	for 61st month	24.22%	27.37%	32.20%	30.93%
	Linked Business				
	For 13th month	67.68%	72.22%	70.73%	76.53%
	For 25th month	60.61%	68.12%	71.28%	75.09%
	For 37th month	45.91%	69.78%	51.55%	72.67%
	For 49th Month	38.66%	54.03%	45.02%	61.90%
	for 61st month	39.16%	55.75%	46.10%	64.16%
16	NPA Ratio				
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL
Equity Holding Pattern for Life Insurers					
1	(a) No. of shares (in '000)	1,953,500	1,953,500	1,722,500	1,722,500
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	74%	74%	74%	74%
	Foreign	26%	26%	26%	26%
3	(c) % 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) for the period (not to be annualized)	(0.00)	(0.27)	(0.68)	(1.89)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.00)	(0.27)	(0.68)	(1.89)
6	(iv) Book value per share (Rs)	1.49	1.49	1.25	1.25

* The Company has made profits only in quarter ended December,2010 hence, this ratio cannot be calculated for any other period.

** The Company does not have any investment in Real estate and has not advanced any loans; therefore, this ratio cannot be calculated.

*** Surplus/(deficit) represents profit and loss account debit balance and miscellaneous expenditure to the extent not written off or adjusted

**** The Company does not have any affiliated investments and therefore this ratio cannot be calculated