

PERIODIC DISCLOSURES

FORM L-22 Analytical Ratios

Insurer: TATA AIA LIFE INSURANCE COMPANY LIMITED

(₹'000)

SL.No.	PARTICULARS	FOR THE QUARTER ENDED JUNE 30, 2012	UP TO THE QUARTER ENDED JUNE 30, 2012	FOR THE QUARTER ENDED JUNE 30, 2011	UP TO THE QUARTER ENDED JUNE 30, 2011
1	New business premium income growth rate - segment wise				
	Ordinary Life-Non linked	-13.93%	-13.93%	142.46%	142.46%
	Ordinary Life- Linked	-75.01%	-75.01%	-26.82%	-26.82%
	Group Business	60.31%	60.31%	78.62%	78.62%
	Health	-71.61%	-71.61%	-80.53%	-80.53%
	Pensions-Non Linked	-42.39%	-42.39%	980.25%	980.25%
	Pensions-Linked Group	-43.59%	-43.59%	-1.02%	-1.02%
	Pensions-Linked Individual	-136.02%	-136.02%	-98.84%	-98.84%
	Individual Immediate Annuity	-60.29%	-60.29%	-56.57%	-56.57%
2	Net Retention Ratio				
	Net premium	6,184,872	6,184,872	7,818,854	7,818,854
	Gross Premium	6,212,248	6,212,248	7,848,258	7,848,258
	Ratio	99.56%	99.56%	99.63%	99.63%
3	Expense of Management to Gross Direct Premium Ratio				
	Management expenses	1,840,351	1,840,351	2,409,135	2,409,135
	Total Gross Premium	6,212,248	6,212,248	7,848,258	7,848,258
	Ratio	29.62%	29.62%	30.70%	30.70%
4	Commission Ratio (Gross commission paid to Gross Premium)				
	Gross Commission	232,270	232,270	330,415	330,415
	Total Gross Premium	6,212,248	6,212,248	7,848,258	7,848,258
	Ratio	3.74%	3.74%	4.21%	4.21%
5	Ratio of policy holder's liabilities to shareholder's funds				
	Policyholder Liability	141,128,191	141,128,191	125,948,729	125,948,729
	Shareholders funds	6,645,204	6,645,204	4,012,652	4,012,652
	Ratio	21.24	21.24	31.39	31.39
6	Growth rate of shareholders' fund				
	Shareholders funds	6,645,204	6,645,204	4,012,652	4,012,652
	Growth rate	1.39%	1.39%	1.47%	1.46%
7	Ratio of surplus to policyholders' liability				
	Surplus / (Deficit)	570,381	570,381	218,851	218,851
	Policyholder Liability	141,128,191	141,128,191	125,948,729	125,948,729
	Ratio	0.40%	0.40%	0.17%	0.17%
8	Change in net worth ('000)				
	Net worth	6,645,204	6,645,204	4,012,652	4,012,652
	Change (₹ '000)	1,638,505	91,053	1,094,036	58,004
9	Profit after tax/Total Income	1.20%	1.20%	10.73%	1.03%
10	(Total real estate + loans)/(Cash & invested assets) *	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)				
	Total Investments	147,346,901	147,346,901	130,922,649	130,922,649
	Capital	19,535,000	19,535,000	19,535,000	19,535,000
	Surplus /(deficit) **	(12,886,644)	(12,886,644)	(15,521,709)	(15,521,709)
	Ratio	22.16	22.16	32.62	32.62
12	Total affiliated investments/(Capital+ Surplus/ (deficit)) ***	NA	NA	NA	NA
13	Investment Yields (Annualised)				
	<u>with realised gains</u>				
	Non-linked Par	13.53%	13.53%	0.80%	0.80%
	Non-linked Non-par	13.49%	13.49%	2.69%	2.69%
	Linked	0.34%	0.34%	-2.42%	-2.42%
	Shareholders'	12.30%	12.30%	3.58%	3.58%
	<u>without realised gains</u>				
	Non-linked Par	13.53%	13.53%	0.30%	0.30%
	Non-linked Non-par	13.49%	13.49%	2.69%	2.69%
	Linked	0.34%	0.34%	-2.42%	-2.42%
	Shareholders'	12.33%	12.33%	3.56%	3.56%

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14	Conservation Ratio				
	Ordinary Life-Non linked	79.42%	79.42%	88.14%	88.14%
	Ordinary Life- Linked	65.62%	65.62%	79.10%	79.10%
	Group Business	80.86%	80.86%	95.14%	95.14%
	Health	76.40%	76.40%	33.05%	33.05%
	Pensions Non Linked	18.03%	18.03%	29.02%	29.02%
	Pensions Linked Group	0.00%	0.00%	0.00%	0.00%
	Pensions Linked Individual	86.28%	86.28%	103.32%	103.32%
	Total	68.32%	68.32%	79.59%	79.59%
15	Persistency Ratios - By Premium				
	Non Linked Business				
	For 13th month	67.49%	67.49%	63.54%	63.54%
	For 25th month	45.07%	45.07%	48.79%	48.79%
	For 37th month	44.03%	44.03%	49.57%	49.57%
	For 49th Month	44.55%	44.55%	33.12%	33.12%
	for 61st month	37.21%	37.21%	44.70%	44.70%
	Linked Business				
	For 13th month	77.65%	77.65%	76.94%	76.94%
	For 25th month	65.43%	65.43%	66.47%	66.47%
	For 37th month	60.18%	60.18%	66.92%	66.92%
	For 49th Month	48.05%	48.05%	50.00%	50.00%
	for 61st month	32.87%	32.87%	49.43%	49.43%
	Persistency Ratios - By Policy				
	Non Linked Business				
	For 13th month	46.21%	46.21%	36.75%	36.75%
	For 25th month	18.95%	18.95%	14.72%	14.72%
	For 37th month	14.30%	14.30%	14.57%	14.57%
	For 49th Month	11.94%	11.94%	12.27%	12.27%
	for 61st month	10.90%	10.90%	17.49%	17.49%
	Linked Business				
	For 13th month	76.10%	76.10%	63.74%	63.74%
	For 25th month	58.17%	58.17%	53.86%	53.86%
	For 37th month	49.48%	49.48%	60.56%	60.56%
	For 49th Month	37.55%	37.55%	57.48%	57.48%
	for 61st month	37.93%	37.93%	48.53%	48.53%
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	1,953,500	1,953,500
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)	0.05	0.05	0.03	0.03
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.05	0.05	0.03	0.03
6	(iv) Book value per share (₹)	3.40	3.40	2.05	2.05

* 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