ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED

FORM L-22 Analytical Ratios

Sr No.	Particulars	Q2 2010	Q2 2009	H1 2010	H1 2009
1	**New business premium income growth (segmentwise)**				
	Participating Life	93.9%	-7.2%	48.1%	-8.5%
	Participating Pension	177.8%	23.4%	88.6%	30.9%
	Participating Group Life	NIL	NIL	1281.7%	NIL
	Participating Group Pension	1447.3%	NIL	431.8%	NIL
	Non Participating	79.8%	-56.3%	83.7%	-50.7%
	Annuities Non Participating	16.5%	NIL	-30.2%	-40.1%
	Health	-72.4%	-76.8%	-68.6%	-72.6%
	Linked Life	29.4%	-47.9%	7.6%	-50.7%
	Linked Pension	17.1%	-3.7%	64.6%	-27.7%
	Linked Health	-59.8%	NIL	-46.9%	NIL
	Linked Group	38.0%	-47.3%	36.8%	-49.2%
2	**Net retention ratio** (Net premium divided by gross premium)	99.7%	99.5%	99.6%	99.6%
3	**Ratio of expenses of management** (Expenses of management inclduing commission divided by the total gross direct premium)	18.6%	17.8%	19.7%	22.4%
4	**Commission Ratio** (Gross commission paid to Gross premium)	3.9%	2.5%	3.8%	3.7%
5	**Ratio of policyholders liabilities to shareholders funds**	5432.6%	5458.2%	5432.6%	5458.2%
6	**Growth rate of shareholders fund**	29.9%	-10.5%	29.9%	-10.5%
7	**Ratio of surplus to policyholders liability**				
	- Par Life	0.8%	0.8%	0.7%	NIL
	- Par Pension	1.1%	1.0%	0.8%	0.5%
	- Par Group Life	1.0%	0.0%	1.5%	NIL
	- Non Par	2.9%	NIL	4.3%	0.0%
	- Annuity Non Par	0.1%	0.0%	0.7%	0.0%
	- Linked Life	0.3%	0.3%	1.0%	1.1%
	- Linked Pension	NIL	0.4%	NIL	1.6%
	- Linked Group	0.2%	NIL	0.4%	0.3%
8	**Change in networth**	2,689,588	(1,054,524)	2,689,588	(1,054,524)
9	**Profit after tax / Total income**	0.16%	-0.74%	NIL	NIL
10	**(Total Real Estate + Loans) / Cash & invested assets**	0.14%	0.11%	0.14%	0.11%
11	**Total Investment / (Capital + Surplus)**	1365.0%	1045.6%	1365.0%	1045.6%
12	**Total Affiliated Investment / (Capital+Surplus)**	12.4%	14.4%	12.4%	14.4%
13	**Investment Yield (Gross and Net) (Annualised)**				
	A. With Realised Gains				
	Shareholders' Fund	5.07%	3.54%	5.84%	4.97%
	Policyholders' Fund				
	Non Linked				
	Par	15.87%	10.50%	15.24%	22.97%
	Non Par	3.29%	2.22%	8.83%	6.91%
	Linked				
	Non Par	44.28%	66.01%	28.86%	113.91%
	B. Without Realised Gains				
	Shareholders' Fund	4.78%	1.37%	4.73%	3.18%
	Policyholders' Fund				
	Non Linked				
	Par	15.60%	10.24%	15.11%	22.04%
	Non Par	2.92%	0.52%	8.05%	2.67%
	Linked				
	Non Par	28.20%	56.93%	17.56%	104.60%
14	**Conservation Ratio**				
	Par Life	91.6%	32.2%	91.48%	85.56%
	Par Pension	95.4%	25.7%	92.69%	89.36%
	Non Par	36.8%	11.3%	30.32%	18.19%
	Health	49.8%	27.4%	45.49%	32.62%
	Linked Life	65.7%	31.1%	69.68%	72.21%
	Linked Pension	62.5%	42.5%	85.00%	79.09%
	Linked Health	65.6%	NIL	71.92%	NA
15	**Persistency Ratio ***				
	13th Month	72.90%	80.1%	72.90%	80.1%
	25th Month	88.70%	93.8%	88.70%	93.8%
	37th Month	34.10%	44.7%	34.10%	44.7%
	49th Month	47.00%	62.6%	47.00%	62.6%
	61th Month	69.30%	76.8%	69.30%	76.8%
16	**NPA Ratio**				
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL

* Ratio computed on reducing balance basis. The denominator includes only policies paying premium at the beginning of the year. These numbers are for 12 months ending Q1 (30th June) of the respective FY.

Equity Holding Pattern for Life Insurers

1 No. of shares	1,428,295,957	1,427,265,643	1,428,295,957	1,427,265,643
2 Percentage of shareholding				
A. Indian	73.9%	73.9%	73.9%	73.9%
B. Foreign	26.0%	26.0%	26.0%	26.0%
C. %of Government holding (in case of public sector insurance companies)	0%	0%	0%	0%
3 Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.10	(0.48)	(0.71)	(0.74)
4 Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.10	(0.48)	(0.71)	(0.74)
5 Book value per share (Rs)	8.19	6.31	8.19	6.31