

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Registration with IRDA : 143 dated 5th November 2009

Form-L-22-ANALYTICAL RATIOS

| Sr. No. | Particular | Quarter ended 31 Mar 2019 | Period ended 31 Mar 2019 | Quarter ended 31 Mar 2018 | Period ended 31 Mar 2018 |
|---|---|------------------------------|-----------------------------|------------------------------|-----------------------------|
| 1 | New business premium income growth rate - segment wise | | | | |
| | a) Linked Business Individual | 26.23% | 19.89% | 18.24% | 75.31% |
| | b) Linked Business Group | (98.99%) | (11.02%) | 297.35% | 124.25% |
| | c) Linked Pension Business | 105.00% | (8.89%) | 300.00% | (509.09%) |
| | d) Non-Linked Business Individual | (7.87%) | (6.15%) | 14.05% | 48.72% |
| | e) Non-Linked Business Individual Variable | (72.41%) | (24.46%) | (82.75%) | (41.37%) |
| | f) Non Par Non Linked Health Business | Nil | (88.55%) | (100.00%) | (100.19%) |
| | g) Non Par Non Linked Individual Annuity | Nil | (2261.91%) | (100.00%) | (117.03%) |
| | h) Non-Linked Business Group Pension | (18.46%) | 364.52% | 46.37% | (74.03%) |
| | i) Non-Linked Business Group | 77.88% | 44.01% | 71.88% | 23.48% |
| | j) Non-Linked Business Group Health | 1553.21% | 1299.65% | NA | Nil |
| | k) Non-Linked Business Group Variable | Nil | Nil | NA | NA |
| | l) Participating Non Linked Individual | 43.79% | 26.12% | 1.32% | 24.99% |
| | m) Participating Non Linked Individual Pension | 46.71% | 22.11% | 0.64% | 16.91% |
| | n) Participating Non Linked Group Pension | (100.00%) | 48.38% | (74.05%) | (83.21%) |
| | o) Participating Non Linked Group Pension Variable | (54.75%) | (48.44%) | 38.84% | 9.83% |
| | p) Participating Non Linked Group Non Pension Variable | 180.96% | 108.12% | (5.49%) | 21.19% |
| | q) Total Business | 11.44% | 38.46% | 23.74% | (10.41%) |
| 2 | Net Retention Ratio | 99.43% | 98.29% | 99.50% | 97.78% |
| 3 | Expense of Management to Gross Direct Premium Ratio | 14.17% | 14.23% | 11.95% | 16.78% |
| 4 | Commission Ratio (Gross commission paid to Gross Premium) | 3.69% | 3.58% | 3.56% | 4.06% |
| 5 | Ratio of policy holder's liabilities to shareholder's funds | 21.51 | 21.51 | 19.73 | 19.73 |
| 6 | Growth rate of shareholders' fund | 10.18% | 10.18% | 9.36% | 9.36% |
| 7 | Ratio of surplus to policyholders' liability | 0.69% | 1.09% | 0.52% | 0.81% |
| 8 | Change in net worth (Rs.in '000) | 613,203.74 | 613,203.74 | 515,428.12 | 515,428.12 |
| 9 | Profit after tax/Total Income | 4.86% | 1.41% | 4.42% | 1.60% |
| 10 | (Total real estate + loans)/(Cash & invested assets) | 0.05 | 0.05 | 0.04 | 0.04 |
| 11 | Total investments/(Capital + Surplus) | 19.38 | 19.38 | 16.29 | 16.29 |
| 12 | Total affiliated investments/(Capital+ Surplus) | 2.11% | 2.11% | 2.96% | 2.96% |
| 13 | Investment Yield (Gross and Net) | | | | |
| | A. Without Unrealised Gain | | | | |
| | Shareholder's Fund | 7.27% | 7.74% | 9.61% | 8.51% |
| | Policyholder's Fund | | | | |
| | Non Linked | | | | |
| | Par | 8.78% | 8.23% | 7.59% | 8.90% |
| | Non Par | 8.98% | 8.35% | 7.56% | 9.11% |
| | Linked | | | | |
| | Non Par | 7.53% | 6.54% | 7.38% | 9.41% |
| | B. With Unrealised Gain | | | | |
| | Shareholder's Fund | 9.82% | 5.61% | 6.57% | 6.20% |
| | Policyholder's Fund | | | | |
| | Non Linked | | | | |
| | Par | 10.28% | 8.60% | 5.74% | 6.20% |
| | Non Par | 10.13% | 8.45% | 5.81% | 6.30% |
| | Linked | | | | |
| | Non Par | 21.65% | 8.65% | (8.51%) | 5.91% |
| 14 | Conservation Ratio | | | | |
| | a) Linked Business Individual | 86.37% | 83.88% | 80.19% | 81.42% |
| | b) Linked Business Group | NA | NA | NA | NA |
| | c) Linked Pension Business | 86.98% | 88.26% | 86.58% | 83.92% |
| | d) Non-Linked Business Individual | 80.21% | 77.58% | 86.40% | 79.13% |
| | e) Non-Linked Business Individual Variable | 92.00% | 90.33% | 57.23% | 60.44% |
| | f) Non Par Non Linked Health Business | 17.75% | 32.84% | 75.82% | 74.78% |
| | g) Non Par Non Linked Individual Annuity | NA | NA | NA | NA |
| | h) Non-Linked Business Group Pension | NA | NA | NA | NA |
| | i) Non-Linked Business Group | NA | NA | NA | NA |
| | j) Non-Linked Business Group Health | NA | NA | NA | NA |
| | k) Non-Linked Business Group Variable | NA | NA | NA | NA |
| | l) Participating Non Linked Individual | 82.22% | 79.74% | 88.44% | 82.13% |
| | m) Participating Non Linked Individual Pension | 88.61% | 87.11% | 89.00% | 84.39% |
| | n) Participating Non Linked Group Pension | NA | NA | NA | NA |
| | o) Participating Non Linked Group Pension Variable | NA | NA | NA | NA |
| | p) Participating Non Linked Group Non Pension Variable | NA | NA | NA | NA |
| 15 | Persistence Ratio (On Policycount basis) | | | | |
| | For 13th month | 65.88% | 65.88% | 65.61% | 65.61% |
| | For 26th month | 57.16% | 57.16% | 57.10% | 57.10% |
| | For 37th month | 52.16% | 52.16% | 47.02% | 47.02% |
| | For 49th Month | 43.76% | 43.76% | 41.81% | 41.81% |
| | for 61st month | 33.63% | 33.63% | 38.41% | 38.41% |
| | Persistence Ratio (on Premium basis) | | | | |
| | For 13th month | 75.00% | 75.00% | 75.89% | 75.89% |
| | For 26th month | 68.16% | 68.16% | 66.95% | 66.95% |
| | For 37th month | 61.41% | 61.41% | 51.53% | 51.53% |
| | For 49th Month | 48.25% | 48.25% | 45.65% | 45.65% |
| | for 61st month | 35.32% | 35.32% | 37.18% | 37.18% |
| 16 | NPA Ratio | | | | |
| | Gross NPA Ratio | NA | NA | NA | NA |
| | Net NPA Ratio | NA | NA | NA | NA |
| Equity Holding Pattern for Life Insurers | | | | | |
| 1 | (a) No. of shares | 625,000,000 | 625,000,000 | 625,000,000 | 625,000,000 |
| 2 | (b) Percentage of shareholding (Indian / Foreign) | | | | |
| | Indian | 74.00% | 74.00% | 74.00% | 74.00% |
| | Foreign | 26.00% | 26.00% | 26.00% | 26.00% |
| 3 | (c) % of Government holding (in case of public sector insurance companies) | 0.00% | 0.00% | 0.00% | 0.00% |
| 4 | (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) | 1.26 | 0.99 | 0.77 | 0.82 |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | 1.26 | 0.99 | 0.77 | 0.82 |
| 6 | (iv) Book value per share (Rs) | 10.62 | 10.62 | 9.63 | 9.63 |