

# INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Registration with IRDA : 143 dated 5th November 2009

## Form-L-22-ANALYTICAL RATIOS

Sr. No.	Particular	Quarter ended 30 September 2018	Period ended 30 September 2018	Quarter ended 30 September 2017	Period ended 30 September 2017
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	22.69%	21.11%	235.92%	267.47%
	b) Linked Business Group	1092.22%	217.97%	(67.66%)	14.70%
	c) Linked Pension Business	(100.00%)	(100.00%)	(120.00%)	(300.00%)
	d) Non-Linked Business Individual	(5.01%)	(9.37%)	59.78%	84.57%
	e) Non-Linked Business Individual Variable	(43.66%)	(5.92%)	50.06%	59.52%
	f) Non Par Non Linked Health Business	(100.00%)	86.56%	(100.71%)	(100.19%)
	g) Non Par Non Linked Individual Annuity	Nil	665.00%	Nil	(164.94%)
	h) Non-Linked Business Group Pension	4925.82%	3480.77%	(98.47%)	(97.20%)
	i) Non-Linked Business Group	88.25%	20.55%	1.91%	19.40%
	j) Non-Linked Business Group Health	Nil	Nil	Nil	Nil
	k) Non Par Non Linked Group Variable	Nil	Nil	Nil	Nil
	l) Participating Non Linked Individual	22.81%	17.44%	31.51%	38.50%
	m) Participating Non Linked Individual Pension	7.81%	(11.80%)	17.54%	40.48%
	n) Participating Non Linked Group Pension	(100.00%)	(100.00%)	(40.77%)	(77.77%)
	o) Participating Non Linked Group Pension Variable	(43.17%)	42.46%	(41.93%)	(64.82%)
	p) Participating Non Linked Group Non Pension Variable	134.24%	32.58%	305.05%	250.11%
	p) Total Business	124.95%	76.67%	(51.82%)	(37.07%)
2	Net Retention Ratio	98.61%	96.68%	98.08%	94.55%
3	Expense of Management to Gross Direct Premium Ratio	13.86%	14.99%	23.70%	22.40%
4	Commission Ratio (Gross commission paid to Gross Premium)	3.32%	3.36%	4.99%	4.53%
5	Ratio of policy holder's liabilities to shareholder's funds	22.63	22.63	20.02	20.02
6	Growth rate of shareholders' fund	4.51%	4.51%	5.85%	5.85%
7	Ratio of surplus to policyholders' liability	0.16%	0.29%	0.06%	0.17%
8	Change in net worth (Rs.in '000)	244,550.02	244,550.02	299,642.69	299,642.69
9	Profit after tax/Total Income	(2.44%)	(1.93%)	(1.12%)	(0.78%)
10	(Total real estate + loans)/(Cash + invested assets)	0.04	0.04	0.04	0.04
11	Total investments/(Capital + Surplus)	17.63	17.63	14.78	14.78
12	Total affiliated investments/(Capital+ Surplus)	1.64%	1.64%	4.11%	4.11%
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gain				
	Shareholder's Fund	7.94%	7.89%	9.41%	8.27%
	Policyholder's Fund				
	Non Linked				
	Par	7.99%	7.76%	14.36%	10.84%
	Non Par	7.86%	7.69%	10.14%	9.27%
	Linked				
	Non Par	7.96%	9.74%	13.12%	11.40%
	B. With Unrealised Gain				
	Shareholder's Fund	5.83%	3.00%	8.28%	8.41%
	Policyholder's Fund				
	Non Linked				
	Par	4.59%	1.51%	11.43%	10.86%
	Non Par	5.08%	2.39%	8.22%	9.09%
	Linked				
	Non Par	4.19%	5.72%	4.73%	7.86%
14	Conservation Ratio				
	a) Linked Business Individual	82.02%	82.68%	82.95%	83.84%
	b) Linked Business Group	NA	NA	NA	NA
	c) Linked Pension Business	89.87%	87.99%	86.65%	82.17%
	d) Non-Linked Business Individual	77.77%	73.87%	78.54%	72.09%
	e) Non-Linked Business Individual Variable	74.41%	83.77%	73.42%	72.26%
	f) Non Par Non Linked Health Business	32.37%	45.42%	75.25%	73.69%
	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	80.26%	76.91%	79.02%	77.52%
	m) Participating Non Linked Individual Pension	88.34%	84.12%	82.69%	74.62%
	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	65.90%	65.90%	65.66%
		For 25th month	57.17%	57.17%	53.70%
		For 37th month	49.36%	49.36%	45.96%
		For 49th Month	43.06%	43.06%	42.03%
		for 61st month	32.42%	32.42%	42.30%
	Persistence Ratio (on Premium basis)				
		For 13th month	75.25%	75.25%	75.00%
		For 25th month	68.24%	68.24%	61.02%
		For 37th month	56.82%	56.82%	50.15%
		For 49th Month	47.27%	47.27%	44.06%
		for 61st month	32.76%	32.76%	40.41%
16	NPA Ratio				
		Gross NPA Ratio	NA	NA	NA
		Net NPA Ratio	NA	NA	NA
<b>Equity Holding Pattern for Life Insurers</b>					
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)	(0.39)	(0.54)	(0.11)	(0.15)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.39)	(0.54)	(0.11)	(0.15)
6	(iv) Book value per share (Rs)	9.06	9.06	8.67	8.67