

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Registration with IRDA : 143 dated 5th November 2009

Form-L-22-ANALYTICAL RATIOS

Sr. No.	Particular	Quarter ended 31 December 2015	Period ended 31 December 2015	Quarter ended 31 December 2014	Period ended 31 December 2014
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	19.94%	30.41%	(10.65%)	(16.98%)
	b) Linked Business Group	142.64%	6.13%	NIL	429.03%
	c) Linked Pension Business	NA	(100.22%)	(100.00%)	376.89%
	d) Non-Linked Business Individual	2705.05%	1289.36%	3.79%	50.12%
	e) Non-Linked Business Individual Variable	(25.05%)	110.04%	NA	NA
	f) Non Par Non Linked Health Business	(51.16%)	(75.59%)	(81.73%)	(57.94%)
	g) Non-Linked Business Pension	(86.48%)	(10.20%)	326.25%	(60.90%)
	h) Non-Linked Business Group	24.06%	68.36%	(41.96%)	(14.62%)
	i) Participating Non Linked Individual	19.81%	(32.49%)	27.09%	103.66%
	j) Participating Non Linked Group Pension	15.44%	(49.21%)	423.17%	49.84%
	k) Participating Non Linked Group Pension Variable	233.84%	116.73%	273.91%	1225.61%
	l) Participating Non Linked Group Non Pension Variable	(93.01%)	(79.93%)	253.84%	331.08%
	m) Total Business	(9.72%)	(9.38%)	165.32%	1.50%
2	Net Retention Ratio	99.98%	97.72%	99.55%	99.98%
3	Expense of Management to Gross Direct Premium Ratio	11.25%	14.34%	9.93%	13.21%
4	Commission Ratio (Gross commission paid to Gross Premium)	1.73%	1.66%	1.14%	1.59%
5	Ratio of policy holder's liabilities to shareholder's funds	16.32	16.32	21.77	21.77
6	Growth rate of shareholders' fund	39.37%	39.37%	0.71%	0.71%
7	Ratio of surplus to policyholders' liability	NIL	NIL	0.00	0.01
8	Change in net worth (Rs.in '000)	1,402,717.94	1,402,717.94	25,275.88	25,275.88
9	Profit after tax/Total Income	(0.12%)	(0.73%)	0.14%	0.26%
10	(Total real estate + loans)/(Cash & invested assets)	0.10	0.10	0.08	0.08
11	Total investments/(Capital + Surplus)	11.31	11.31	13.28	13.28
12	Total affiliated investments/(Capital+ Surplus)	0.50%	0.50%	2.50%	2.50%
13	Investment Yield (Gross and Net)				
	A. With Realised Gain				
	Shareholder's Fund	5.42%	7.86%	8.22%	4.72%
	Policyholder's Fund				
	Non Linked				
	Par	7.62%	9.27%	24.42%	16.43%
	Non Par	5.38%	7.59%	22.95%	15.84%
	Linked				
	Non Par	2.79%	(1.16%)	17.60%	25.38%
	B. Without Realised Gain				
	Shareholder's Fund	8.41%	8.57%	(0.86%)	0.75%
	Policyholder's Fund				
	Non Linked				
	Par	14.22%	11.46%	13.15%	10.61%
	Non Par	10.81%	9.37%	10.52%	9.66%
	Linked				
	Non Par	7.60%	10.78%	9.80%	7.99%
14	Conservation Ratio				
	a) Linked Business Individual	70.07%	76.52%	85.35%	88.17%
	b) Linked Business Group	NA	NA	NA	NA
	c) Linked Pension Business	33.45%	42.44%	90.50%	96.58%
	d) Non-Linked Business Individual	86.45%	88.08%	80.37%	93.46%
	e) Non-Linked Business Individual Variable	42.32%	35.36%	NA	NA
	f) Non Par Non Linked Health Business	43.03%	33.50%	49.70%	52.50%
	g) Non-Linked Business Pension	NA	NA	NA	NA
	h) Non-Linked Business Group	NA	NA	NA	NA
	i) Participating Non Linked Individual	75.51%	74.06%	71.79%	63.84%
	j) Participating Non Linked Group Pension	NA	NA	NA	NA
	k) Participating Non Linked Group Pension Variable	NA	NA	NA	NA
	l) Participating Non Linked Group Non Pension Variable	NA	NA	NA	NA
15	Persistency Ratio (On Policycount basis)				
	For 13th month	NA	60.42%	NA	59.28%
	For 25th month	NA	49.46%	NA	58.58%
	For 37th month	NA	53.98%	NA	48.79%
	For 49th Month	NA	46.13%	NA	47.32%
	for 61st month	NA	29.35%	NA	43.21%
	Persistency Ratio (on Premium basis)				
	For 13th month	NA	63.35%	NA	60.90%
	For 25th month	NA	52.35%	NA	57.95%
	For 37th month	NA	53.27%	NA	48.70%
	For 49th Month	NA	46.03%	NA	42.55%
	for 61st month	NA	23.66%	NA	39.74%
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	475,000,000	475,000,000
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)	(0.01)	(0.21)	0.02	0.12
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.01)	(0.21)	0.02	0.12
6	(iv) Book value per share (Rs)	7.95	7.95	7.50	7.50