

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 2017	Period ended 30 September 2017	Quarter ended 30 September 2016	Period ended 30 September 2016
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	235.92%	267.47%	(40.02%)	(45.09%)
	b) Linked Business Group	(67.66%)	14.70%	(49.47%)	(49.09%)
	c) Linked Pension Business	(120.00%)	(300.00%)	233.33%	66.67%
	d) Non-Linked Business Individual	59.78%	84.57%	319.54%	196.54%
	e) Non-Linked Business Individual Variable	50.06%	59.52%	46.23%	55.09%
	f) Non Par Non Linked Health Business	(100.71%)	(100.19%)	(33.21%)	(48.62%)
	g) Non Par Non Linked Individual Annuity	0.00%	(164.94%)	NA	NA
	h) Non-Linked Business Group Pension	(98.47%)	(97.20%)	111.95%	79.25%
	i) Non-Linked Business Group	1.91%	19.40%	8.82%	35.31%
	j) Participating Non Linked Individual	31.51%	38.50%	155.15%	150.47%
	k) Participating Non Linked Individual Pension	17.54%	40.48%	NA	NA
	l) Participating Non Linked Group Pension	(40.77%)	(77.77%)	66.38%	258.00%
	m) Participating Non Linked Group Pension Variable	(41.93%)	(64.82%)	(49.68%)	8.49%
	n) Participating Non Linked Group Non Pension Variable	305.05%	250.11%	(55.42%)	(20.80%)
	o) Total Business	(51.82%)	(37.07%)	42.02%	52.08%
2	Net Retention Ratio	98.08%	94.55%	98.76%	96.37%
3	Expense of Management to Gross Direct Premium Ratio	23.70%	22.40%	10.94%	12.81%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.99%	4.53%	2.28%	2.19%
5	Ratio of policy holder's liabilities to shareholder's funds	20.02	20.02	18.17	18.17
6	Growth rate of shareholders' fund	5.85%	5.85%	13.20%	13.20%
7	Ratio of surplus to policyholders' liability	NA	NA	NA	NA
8	Change in net worth (Rs.in '000)	299,642.69	299,642.69	597,152.73	597,152.73
9	Profit after tax/Total Income	(0.01)	(0.01)	0.00	0.00
10	(Total real estate + loans)/(Cash & invested assets)	0.04	0.04	0.07	0.07
11	Total investments/(Capital + Surplus)	14.78	14.78	12.77	12.77
12	Total affiliated investments/(Capital+ Surplus)	4.11%	4.11%	2.06%	2.06%
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gain				
	Shareholder's Fund	9.41%	8.27%	7.87%	8.23%
	Policyholder's Fund				
	Non Linked				
	Par	14.36%	10.84%	10.54%	9.48%
	Non Par	10.14%	9.27%	10.87%	9.73%
	Linked				
	Non Par	13.12%	11.40%	9.47%	12.29%
	B. With Unrealised Gain				
	Shareholder's Fund	8.28%	8.41%	14.62%	12.06%
	Policyholder's Fund				
	Non Linked				
	Par	11.43%	10.86%	21.11%	15.99%
	Non Par	8.22%	9.09%	19.03%	14.66%
	Linked				
	Non Par	4.73%	7.86%	17.94%	19.49%
14	Conservation Ratio				
	a) Linked Business Individual	82.95%	83.84%	82.31%	81.70%
	b) Linked Business Group	NA	NA	NA	NA
	c) Linked Pension Business	86.65%	82.17%	72.61%	68.27%
	d) Non-Linked Business Individual	78.54%	72.09%	64.07%	71.64%
	e) Non-Linked Business Individual Variable	73.42%	72.26%	79.20%	81.52%
	f) Non Par Non Linked Health Business	75.25%	73.69%	86.02%	76.19%
	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) Participating Non Linked Individual	79.02%	77.52%	84.39%	79.92%
	k) Participating Non Linked Individual Pension	82.69%	74.62%	NA	NA
	l) Participating Non Linked Group Pension	NA	NA	NA	NA
	m) Participating Non Linked Group Pension Variable	NA	NA	NA	NA
	n) Participating Non Linked Group Non Pension Variable	NA	NA	NA	NA
15	Persistence Ratio (On Policycount basis)				
	For 13th month	NA	65.66%	NA	62.49%
	For 25th month	NA	53.70%	NA	50.97%
	For 37th month	NA	45.96%	NA	44.80%
	For 49th Month	NA	42.03%	NA	52.98%
	for 61st month	NA	42.30%	NA	25.93%
	Persistence Ratio (on Premium basis)				
	For 13th month	NA	75.00%	NA	68.07%
	For 25th month	NA	61.02%	NA	54.52%
	For 37th month	NA	50.15%	NA	46.54%
	For 49th Month	NA	44.06%	NA	51.62%
	for 61st month	NA	40.41%	NA	25.49%
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)	(0.11)	(0.15)	0.01	(0.06)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.11)	(0.15)	0.01	(0.06)
6	(iv) Book value per share (Rs)	8.67	8.67	8.19	8.19