

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Registration with IRDA : 143 dated 5th November 2009

Form-L-22-ANALYTICAL RATIOS

Sr. No.	Particular	Quarter ended 30 Jun 2019	Period ended 30 Jun 2019	Quarter ended 30 Jun 2018	Period ended 30 Jun 2018
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	2.41%	2.41%	18.93%	18.93%
	b) Linked Business Group	1.28%	1.28%	(71.23%)	(71.23%)
	c) Linked Pension Business	Nil	Nil	(100.00%)	(100.00%)
	d) Non-Linked Business Individual	(0.82%)	(0.82%)	(15.04%)	(15.04%)
	e) Non-Linked Business Individual Variable	(88.30%)	(88.30%)	32.87%	32.87%
	f) Non Par Non Linked Health Business	(100.00%)	(100.00%)	(114.35%)	(114.35%)
	g) Non Par Non Linked Individual Annuity	50.00%	50.00%	(349.26%)	(349.26%)
	h) Non-Linked Business Group Pension	(99.71%)	(99.71%)	1888.56%	1888.56%
	i) Non-Linked Business Group	64.20%	64.20%	(2.53%)	(2.53%)
	j) Non-Linked Business Group Health	1901.26%	1901.26%	Nil	Nil
	k) Non-Linked Business Group Variable	376045.17%	376045.17%	Nil	NA
	l) Non-Linked Business Group Pension Variable	Nil	Nil	NA	NA
	m) Participating Non Linked Individual	53.16%	53.16%	10.72%	10.72%
	n) Participating Non Linked Individual Pension	56.95%	56.95%	(36.60%)	(36.60%)
	o) Participating Non Linked Group Pension	Nil	Nil	(100.00%)	(100.00%)
	p) Participating Non Linked Group Pension Variable	26.63%	26.63%	125.02%	125.02%
	q) Participating Non Linked Group Non Pension Variable	(65.97%)	(65.97%)	(31.30%)	(31.30%)
	r) Total Business	28.98%	28.98%	34.81%	34.81%
2	Net Retention Ratio	97.24%	97.24%	93.88%	93.88%
3	Expense of Management to Gross Direct Premium Ratio	16.94%	16.94%	16.64%	16.64%
4	Commission Ratio (Gross commission paid to Gross Premium)	3.13%	3.13%	3.41%	3.41%
5	Ratio of policy holder's liabilities to shareholder's funds	23.32	23.32	20.70	20.70
6	Growth rate of shareholders' fund	1.93%	1.93%	7.97%	7.97%
7	Ratio of surplus to policyholders' liability	0.00	0.00	0.00	0.00
8	Change in net worth (Rs.in '000)	114,332.74	114,332.74	436,719.89	436,719.89
9	Profit after tax/Total Income	(6.30%)	(6.30%)	(1.25%)	(1.25%)
10	(Total real estate + loans)/(Cash & invested assets)	0.05	0.05	0.04	0.04
11	Total investments/(Capital + Surplus)	19.23	19.23	16.88	16.88
12	Total affiliated investments/(Capital+ Surplus)	1.97%	1.97%	2.33%	2.33%
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gain				
	Shareholder's Fund	(30.91%)	(30.91%)	7.84%	7.84%
	Policyholder's Fund				
	Non Linked				
	Par	7.46%	7.46%	7.53%	7.53%
	Non Par	7.22%	7.22%	7.53%	7.53%
	Linked				
	Non Par	2.43%	2.43%	11.55%	11.55%
	B. With Unrealised Gain				
	Shareholder's Fund	(29.59%)	(29.59%)	0.24%	0.24%
	Policyholder's Fund				
	Non Linked				
	Par	13.60%	13.60%	(1.48%)	(1.48%)
	Non Par	10.48%	10.48%	(0.23%)	(0.23%)
	Linked				
	Non Par	3.87%	3.87%	7.28%	7.28%
14	Conservation Ratio				
	a) Linked Business Individual	84.97%	84.97%	83.53%	83.53%
	b) Linked Business Group	NA	NA	NA	NA
	c) Linked Pension Business	91.07%	91.07%	86.22%	86.22%
	d) Non-Linked Business Individual	86.42%	86.42%	68.13%	68.13%
	e) Non-Linked Business Individual Variable	65.88%	65.88%	94.34%	94.34%
	f) Non Par Non Linked Health Business	31.34%	31.34%	63.73%	63.73%
	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) Non - Linked Business Group Pension Variable	NA	NA	NA	NA
	m) Participating Non Linked Individual	81.69%	81.69%	71.57%	71.57%
	n) Participating Non Linked Individual Pension	90.14%	90.14%	77.17%	77.17%
	o) Participating Non Linked Group Pension	NA	NA	NA	NA
	p) Participating Non Linked Group Pension Variable	NA	NA	NA	NA
	q) Participating Non Linked Group Non Pension Variable	NA	NA	NA	NA
15	Persistency Ratio (excluding single premium based on no. of policies)*				
	For 13th month	65.43%	65.43%	65.24%	65.24%
	For 25th month	57.58%	57.58%	57.76%	57.76%
	For 37th month	53.10%	53.10%	48.11%	48.11%
	For 49th Month	45.32%	45.32%	41.53%	41.53%
	for 61st month	37.30%	37.30%	33.63%	33.63%
	Persistency Ratio (excluding single premium based on premium)*				
	For 13th month	75.07%	75.07%	75.12%	75.12%
	For 25th month	67.66%	67.66%	68.33%	68.33%
	For 37th month	63.29%	63.29%	54.51%	54.51%
	For 49th Month	51.27%	51.27%	46.23%	46.23%
	for 61st month	38.05%	38.05%	33.19%	33.19%
	Persistency Ratio (including single premium based on no. of policies)*				
	For 13th month	74.75%	74.75%	68.60%	68.60%
	For 25th month	62.61%	62.61%	68.92%	68.92%
	For 37th month	64.90%	64.90%	65.70%	65.70%
	For 49th Month	63.07%	63.07%	64.66%	64.66%
	for 61st month	53.42%	53.42%	50.25%	50.25%
	Persistency Ratio (including single premium based on premium)*				
	For 13th month	79.16%	79.16%	77.39%	77.39%
	For 25th month	71.67%	71.67%	73.77%	73.77%
	For 37th month	70.36%	70.36%	70.85%	70.85%
	For 49th Month	68.55%	68.55%	68.17%	68.17%
	for 61st month	59.14%	59.14%	51.20%	51.20%
16	NPA Ratio				
	Gross NPA Ratio	1.47%	1.47%	NA	NA
	Net NPA Ratio	0.55%	0.55%	NA	NA
17	Solvency Ratio	179.00%	179.00%	197.00%	197.00%
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)	(0.97)	(0.97)	(0.15)	(0.15)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.97)	(0.97)	(0.15)	(0.15)
6	(iv) Book value per share (Rs)	9.65	9.65	9.47	9.47

* The Methodology of Persistency Calculation:

The persistency ratios are calculated as per IRDA/ACT/CIR/MISC/035/01/2014 circular dated 23rd January 2014. Group Business where persistency is measurable, is included.