

# 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 2015	Period ended 30 September 2015	Quarter ended 30 September 2014	Period ended 30 September 2014
1	<b>New business premium income growth rate - segment wise</b>				
	a) Linked Business Individual	96.70%	36.59%	(35.58%)	(20.31%)
	b) Linked Business Group	(51.56%)	(45.79%)	13020.30%	283.26%
	c) Linked Pension Business	NA	(99.34%)	(100.00%)	433.26%
	d) Non-Linked Business Individual	1019.92%	837.57%	32.88%	75.05%
	e) Non-Linked Business Individual Variable	124.59%	292.99%	NA	NA
	f) Non Par Non Linked Health Business	(68.74%)	(80.37%)	(79.89%)	(43.57%)
	g) Non-Linked Business Pension	80.21%	66.31%	(81.33%)	(79.54%)
	h) Non-Linked Business Group	32.97%	94.71%	4.61%	18.59%
	i) Participating Non Linked Individual	(61.19%)	(52.27%)	292.50%	163.76%
	j) Participating Non Linked Group Pension	(20.90%)	(87.66%)	(78.99%)	5.19%
	k) Participating Non Linked Group Pension Variable	69.89%	70.72%	NA	NA
	l) Participating Non Linked Group Non Pension Variable	(72.81%)	(62.56%)	395.44%	507.20%
	m) Total Business	24.61%	(9.14%)	(52.60%)	(29.14%)
2	Net Retention Ratio	95.03%	96.63%	99.23%	99.28%
3	Expense of Management to Gross Direct Premium Ratio	12.59%	16.36%	16.26%	15.43%
4	Commission Ratio (Gross commission paid to Gross Premium)	1.42%	1.62%	2.39%	1.90%
5	Ratio of policy holder's liabilities to shareholder's funds	17.26	17.26	20.14	20.14
6	Growth rate of shareholders' fund	27.36%	27.36%	(1.65%)	(1.65%)
7	Ratio of surplus to policyholders' liability	NIL	NIL	NIL	NIL
8	Change in net worth (Rs.in '000)	971,756.54	971,756.54	(59,672)	(59,672)
9	Profit after tax/Total Income	(1.20%)	(1.17%)	0.61%	0.33%
10	(Total real estate + loans)/(Cash & invested assets)	0.11	0.11	0.08	0.08
11	Total investments/(Capital + Surplus)	13.40	13.40	12.29	12.29
12	Total affiliated investments/(Capital+ Surplus)	0.41%	0.41%	2.35%	2.35%
13	Investment Yield (Gross and Net)				
	<b>A. With Realised Gain</b>				
	Shareholder's Fund	14.04%	9.09%	(1.34%)	3.01%
	Policyholder's Fund				
	Non Linked				
	Par	19.03%	10.10%	10.19%	12.63%
	Non Par	15.33%	8.71%	9.91%	12.44%
	Linked				
	Non Par	(4.08%)	(3.08%)	16.71%	29.46%
	<b>B. Without Realised Gain</b>				
	Shareholder's Fund	8.70%	8.65%	(2.06%)	1.57%
	Policyholder's Fund				
	Non Linked				
	Par	11.62%	10.11%	9.17%	9.36%
	Non Par	8.66%	8.65%	9.26%	9.22%
	Linked				
	Non Par	14.25%	12.41%	6.55%	7.10%
14	<b>Conservation Ratio</b>				
	a) Linked Business Individual	79.35%	80.25%	89.02%	89.89%
	b) Linked Business Group	NA	NA	NA	NA
	c) Linked Pension Business	36.82%	44.72%	106.84%	98.25%
	d) Non-Linked Business Individual	89.73%	88.98%	78.86%	107.87%
	e) Non-Linked Business Individual Variable	25.92%	25.92%	NA	NA
	f) Non Par Non Linked Health Business	43.25%	29.97%	42.64%	54.19%
	g) Non-Linked Business Pension	NA	NA	NA	NA
	h) Non-Linked Business Group	NA	NA	NA	NA
	i) Participating Non Linked Individual	74.22%	73.20%	80.39%	55.98%
	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	<b>Persistence Ratio (On Policycount basis)</b>				
	For 13th month	NA	59.70%	NA	60.26%
	For 25th month	NA	50.60%	NA	60.39%
	For 37th month	NA	55.80%	NA	50.30%
	For 49th Month	NA	47.84%	NA	46.41%
	for 61st month	NA	30.42%	NA	NA
	<b>Persistence Ratio (on Premium basis)</b>				
	For 13th month	NA	62.81%	NA	61.26%
	For 25th month	NA	52.53%	NA	59.19%
	For 37th month	NA	54.45%	NA	50.50%
	For 49th Month	NA	47.81%	NA	40.40%
	for 61st month	NA	23.67%	NA	NA
16	<b>NPA Ratio</b>				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
<b>Equity Holding Pattern for Life Insurers</b>					
1	(a) No. of shares	475,000,000.00	475,000,000.00	475,000,000.00	475,000,000.00
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)	(0.13)	(0.21)	0.08	0.10
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.13)	(0.21)	0.08	0.10
6	(iv) Book value per share (Rs)	9.52	9.52	7.48	7.48