

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Registration with IRDA : 143 dated 5th November 2009

Form-L-22-ANALYTICAL RATIOS

Sr. No.	Particular	Quarter ended 31 Dec 2019	Period ended 31 Dec 2019	Quarter ended 31 Dec 2018	Period ended 31 Dec 2018
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	(35.23%)	(10.72%)	7.57%	16.14%
	b) Linked Business Group	61.32%	(40.32%)	(50.12%)	119.89%
	c) Linked Pension Business	Nil	Nil	Nil	(100.00%)
	d) Non-Linked Business Individual	29.45%	8.41%	1.53%	(5.24%)
	e) Non-Linked Business Individual Variable	(55.10%)	(82.61%)	(53.05%)	(15.01%)
	f) Non Par Non Linked Health Business	Nil	(100.00%)	(100.00%)	(88.55%)
	g) Non Par Non Linked Individual Annuity	(976.01%)	453.38%	Nil	(515.44%)
	h) Non-Linked Business Group Pension	(99.65%)	(99.64%)	203.30%	885.76%
	i) Non-Linked Business Group	40.62%	60.00%	89.48%	35.59%
	j) Non-Linked Business Group Health	4133.82%	2646.05%	129.61%	770.76%
	k) Non-Linked Business Group Variable	(100.00%)	26650.02%	Nil	Nil
	l) Non-Linked Business Group Pension Variable	Nil	Nil	NA	NA
	m) Participating Non Linked Individual	291.08%	201.83%	15.43%	16.63%
	n) Participating Non Linked Individual Pension	(45.80%)	(19.99%)	39.12%	6.60%
	o) Participating Non Linked Group Pension	(100.00%)	(100.00%)	597.28%	74.62%
	p) Participating Non Linked Group Pension Variable	146.13%	98.75%	(78.37%)	(41.18%)
	q) Participating Non Linked Group Non Pension Variable	(90.84%)	(81.55%)	885.06%	79.86%
	r) Total Business	(5.55%)	(2.66%)	26.03%	56.16%
2	Net Retention Ratio	96.44%	96.43%	99.42%	97.63%
3	Expense of Management to Gross Direct Premium Ratio	23.17%	20.55%	15.35%	15.11%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.55%	4.51%	3.82%	3.52%
5	Ratio of policy holder's liabilities to shareholder's funds	20.98	20.98	23.05	23.05
6	Growth rate of shareholders' fund	16.48%	16.48%	5.54%	5.54%
7	Ratio of surplus to policyholders' liability	0.00	0.00	0.00	0.00
8	Change in net worth (Rs.in '000)	963,389.23	963,389.23	307,009.69	307,009.69
9	Profit after tax/Total Income	3.43%	(3.36%)	1.72%	(0.61%)
10	(Total real estate + loans)/(Cash & invested assets)	0.06	0.06	0.05	0.05
11	Total investments/(Capital + Surplus)	16.20	16.20	18.18	18.18
12	Total affiliated investments/(Capital+ Surplus)	1.38%	1.38%	1.95%	1.95%
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gain				
	Shareholder's Fund	(8.99%)	(14.18%)	7.91%	7.90%
	Policyholder's Fund				
	Non Linked				
	Par	5.02%	6.67%	8.64%	8.05%
	Non Par	9.57%	8.01%	9.03%	8.14%
	Linked				
	Non Par	7.84%	5.33%	(0.49%)	6.22%
	B. With Unrealised Gain				
	Shareholder's Fund	(7.36%)	(12.08%)	6.79%	4.25%
	Policyholder's Fund				
	Non Linked				
	Par	8.59%	10.70%	22.42%	8.05%
	Non Par	7.99%	9.63%	19.82%	7.90%
	Linked				
	Non Par	12.17%	5.38%	2.47%	4.63%
14	Conservation Ratio				
	a) Linked Business Individual	84.49%	83.89%	80.45%	81.83%
	b) Linked Business Group	NA	NA	NA	NA
	c) Linked Pension Business	86.50%	89.27%	94.91%	89.25%
	d) Non-Linked Business Individual	81.84%	83.12%	78.62%	75.75%
	e) Non-Linked Business Individual Variable	94.15%	79.44%	106.21%	89.35%
	f) Non Par Non Linked Health Business	50.95%	34.18%	27.17%	39.18%
	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	81.00%	80.01%	79.23%	77.86%
	n) Participating Non Linked Individual Pension	84.04%	87.67%	87.87%	85.58%
	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
	Persistency Ratio (excluding single premium based on no. of policies)*				
	For 13th month	66.11%	66.11%	65.89%	65.89%
	For 25th month	57.93%	57.93%	56.51%	56.51%
	For 37th month	52.03%	52.03%	50.06%	50.06%
	For 49th Month	47.10%	47.10%	43.80%	43.80%
	for 61st month	38.39%	38.39%	32.03%	32.03%
	Persistency Ratio (excluding single premium based on premium)*				
	For 13th month	74.71%	74.71%	74.88%	74.88%
	For 25th month	67.35%	67.35%	67.21%	67.21%
	For 37th month	62.59%	62.59%	58.62%	58.62%
	For 49th Month	54.98%	54.98%	47.91%	47.91%
	for 61st month	39.41%	39.41%	32.70%	32.70%
	Persistency Ratio (including single premium based on no. of policies)*				
	For 13th month	77.08%	77.08%	65.89%	65.89%
	For 25th month	63.11%	63.11%	56.51%	56.51%
	For 37th month	59.92%	59.92%	50.06%	50.06%
	For 49th Month	61.76%	61.76%	43.80%	43.80%
	for 61st month	51.72%	51.72%	32.03%	32.03%
	Persistency Ratio (including single premium based on premium)*				
	For 13th month	79.32%	79.32%	74.88%	74.88%
	For 25th month	71.63%	71.63%	67.21%	67.21%
	For 37th month	68.36%	68.36%	58.62%	58.62%
	For 49th Month	68.58%	68.58%	47.91%	47.91%
	for 61st month	57.98%	57.98%	32.70%	32.70%
16	NPA Ratio				
	Gross NPA Ratio	1.45%	1.45%	NA	NA
	Net NPA Ratio	0.00%	0.00%	NA	NA
Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	635,000,000	635,000,000	625,000,000	625,000,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	72.83%	72.83%	74.00%	74.00%
	Foreign	27.17%	27.17%	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)	0.59	(1.61)	0.27	(0.27)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.59	(1.61)	0.27	(0.27)
6	(iv) Book value per share (Rs)	10.72	10.72	9.35	9.35