

# INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Registration with IRDA : 143 dated 5th November 2009

## Form-L-22-ANALYTICAL RATIOS

Sr. No.	Particular	Quarter ended 30 June 2017	Period ended 30 June 2017	Quarter ended 30 June 2016	Period ended 30 June 2016
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	322.49%	322.49%	(52.15%)	(52.15%)
	b) Linked Business Group	628.44%	628.44%	(46.06%)	(46.06%)
	c) Linked Pension Business	60.00%	60.00%	NA	NA
	d) Non-Linked Business Individual	131.27%	131.27%	91.04%	91.04%
	e) Non-Linked Business Individual Variable	70.57%	70.57%	66.91%	66.91%
	f) Non Par Non Linked Health Business	(99.65%)	(99.65%)	(58.39%)	(58.39%)
	g) Non Par Non Linked Individual Annuity	(164.94%)	(164.94%)	NA	NA
	h) Non-Linked Business Group Pension	(65.66%)	(65.66%)	(62.79%)	(62.79%)
	i) Non-Linked Business Group	26.82%	26.82%	50.90%	50.90%
	j) Participating Non Linked Individual	48.34%	48.34%	144.16%	144.16%
	k) Participating Non Linked Individual Pension	86.56%	86.56%	NA	NA
	l) Participating Non Linked Group Pension	(92.88%)	(92.88%)	576.13%	576.13%
	m) Participating Non Linked Group Pension Variable	(74.51%)	(74.51%)	112.46%	112.46%
	n) Participating Non Linked Group Non Pension Variable	222.61%	222.61%	29.54%	29.54%
	o) Total Business	(14.32%)	(14.32%)	70.74%	70.74%
2	Net Retention Ratio	90.95%	90.95%	92.83%	92.83%
3	Expense of Management to Gross Direct Premium Ratio	21.07%	21.07%	15.59%	15.59%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.05%	4.05%	2.06%	2.06%
5	Ratio of policy holder's liabilities to shareholder's funds	19.22	19.22	17.22	17.22
6	Growth rate of shareholders' fund	7.20%	7.20%	30.28%	30.28%
7	Ratio of surplus to policyholders' liability	NA	NA	NA	NA
8	Change in net worth (Rs.in '000)	368,006.21	368,006.21	1,187,820.45	1,187,820.45
9	Profit after tax/Total Income	0.00	0.00	(0.01)	(0.01)
10	(Total real estate + loans)/(Cash & invested assets)	0.04	0.04	0.08	0.08
11	Total investments/(Capital + Surplus)	14.51	14.51	12.24	12.24
12	Total affiliated investments/(Capital+ Surplus)	1.96%	1.96%	2.20%	2.20%
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gain				
	Shareholder's Fund	7.14%	7.14%	8.58%	8.58%
	Policyholder's Fund				
	Non Linked				
	Par	7.43%	7.43%	8.43%	8.43%
	Non Par	10.11%	10.11%	8.61%	8.61%
	Linked				
	Non Par	9.70%	9.70%	15.18%	15.18%
	B. With Unrealised Gain				
	Shareholder's Fund	8.54%	8.54%	9.55%	9.55%
	Policyholder's Fund				
	Non Linked				
	Par	10.30%	10.30%	11.09%	11.09%
	Non Par	11.67%	11.67%	10.45%	10.45%
	Linked				
	Non Par	11.08%	11.08%	21.07%	21.07%
14	Conservation Ratio				
	a) Linked Business Individual	84.94%	84.94%	81.02%	81.02%
	b) Linked Business Group	NA	NA	NA	NA
	c) Linked Pension Business	78.35%	78.35%	64.94%	64.94%
	d) Non-Linked Business Individual	62.30%	62.30%	78.27%	78.27%
	e) Non-Linked Business Individual Variable	70.82%	70.82%	84.97%	84.97%
	f) Non Par Non Linked Health Business	71.61%	71.61%	65.67%	65.67%
	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	74.66%	74.66%	70.10%	70.10%
	k) Participating Non Linked Individual Pension	58.64%	58.64%	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	Persistency Ratio (On Policycount basis)				
	For 13th month	NA	66.44%	NA	61.34%
	For 25th month	NA	52.60%	NA	49.58%
	For 37th month	NA	44.32%	NA	45.79%
	For 49th Month	NA	43.39%	NA	52.20%
	for 61st month	NA	40.89%	NA	25.40%
	Persistency Ratio (on Premium basis)				
	For 13th month	NA	75.36%	NA	66.17%
	For 25th month	NA	58.66%	NA	53.23%
	For 37th month	NA	49.04%	NA	46.38%
	For 49th Month	NA	44.11%	NA	50.29%
	for 61st month	NA	38.51%	NA	23.48%
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)	(0.04)	(0.04)	(0.07)	(0.07)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.04)	(0.04)	(0.07)	(0.07)
6	(iv) Book value per share (Rs)	8.77	8.77	8.18	8.18