

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Registration with IRDA : 143 dated 5th November 2009

Form-L-22-ANALYTICAL RATIOS

Sr. No.	Particular	Quarter ended 31 December 2020	Period ended 31 December 2020	Quarter ended 31 December 2019	Period ended 31 December 2019
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	15.50%	(28.60%)	(35.23%)	(10.72%)
	b) Linked Business Group	(57.53%)	(64.51%)	61.32%	(40.32%)
	c) Linked Pension Business	Nil	(100.00%)	Nil	Nil
	d) Non Participating Non Linked Business Individual	149.34%	108.26%	29.45%	8.41%
	e) Non Participating Non Linked Business Individual Variable	68.35%	(22.16%)	(55.10%)	(82.61%)
	f) Non Participating Non Linked Health Business	Nil	Nil	Nil	(100.00%)
	g) Non Participating Non Linked Individual Annuity	140.02%	121.17%	(976.01%)	453.38%
	h) Non Participating Non Linked Business Group Pension	3365.13%	2300.81%	(99.65%)	(99.64%)
	i) Non Participating Non Linked Business Group	45.67%	9.13%	40.62%	60.00%
	j) Non Participating Non Linked Business Group Health	6.95%	49.14%	4133.82%	2646.05%
	k) Non Participating Non Linked Business Group Variable	Nil	(46.14%)	(100.00%)	26650.02%
	l) Non Participating Non Linked Business Group Pension Variable	(20.00%)	(79.26%)	Nil	Nil
	m) Participating Non Linked Individual	(33.33%)	(19.49%)	291.08%	201.83%
	n) Participating Non Linked Individual Pension	(31.86%)	(53.82%)	(45.80%)	(19.99%)
	o) Participating Non Linked Group Pension	Nil	Nil	(100.00%)	(100.00%)
	p) Participating Non Linked Group Pension Variable	(7.21%)	(47.28%)	146.13%	98.75%
	q) Participating Non Linked Group Non Pension Variable	180.39%	27.21%	(90.84%)	(81.55%)
	r) Participating Non Linked Group Non Pension Non Variable	Nil	Nil	NA	NA
	s) Total Business	23.62%	8.31%	(5.55%)	(2.66%)
2	Net Retention Ratio	95.18%	95.84%	96.44%	96.43%
3	Expense of Management to Gross Direct Premium Ratio	18.70%	17.98%	22.27%	19.61%
4	Commission Ratio (Gross commission paid to Gross Premium)*	4.91%	4.03%	5.55%	4.51%
5	Ratio of policy holder's liabilities to shareholder's funds	21.99	21.99	20.42	20.42
6	Growth rate of shareholders' fund	0.17%	0.17%	19.69%	19.69%
7	Ratio of surplus to policyholders' liability	0.00	0.01	0.00	0.00
8	Change in net worth (Rs.in '000)	11,649.56	11,649.56	11,50,904.22	11,50,904.22
9	Profit after tax/Total Income	0.14%	(0.97%)	3.43%	(3.36%)
10	Total real estate + loans/(Cash & invested assets)	0.08	0.08	0.06	0.06
11	Total investments/(Capital + Surplus)	16.96	16.96	16.21	16.21
12	Total affiliated investments/(Capital+ Surplus)	2.58%	2.58%	1.38%	1.38%
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gain				
	Shareholder's Fund	13.94%	9.88%	(8.99%)	(14.18%)
	Policyholder's Fund				
	Non Linked				
	Par	7.68%	7.67%	5.02%	6.67%
	Non Par	7.53%	8.55%	9.57%	8.01%
	Linked				
	Non Par	18.01%	7.67%	7.84%	5.33%
	B. With Unrealised Gain				
	Shareholder's Fund	17.80%	14.07%	(7.36%)	(12.08%)
	Policyholder's Fund				
	Non Linked				
	Par	14.86%	11.60%	8.59%	10.70%
	Non Par	13.06%	10.84%	7.99%	9.63%
	Linked				
	Non Par	76.37%	47.55%	12.17%	5.38%
14	Conservation Ratio				
	a) Linked Business Individual	88.84%	87.33%	84.49%	83.89%
	b) Linked Business Group	NA	NA	NA	NA
	c) Linked Pension Business	102.31%	96.24%	86.50%	89.27%
	d) Non Participating Non Linked Business Individual	85.30%	83.69%	81.84%	83.12%
	e) Non Participating Non Linked Business Individual Variable	85.40%	85.50%	94.15%	79.44%
	f) Non Participating Non Linked Health Business	9.58%	19.59%	50.95%	34.18%
	g) Non Participating Non Linked Individual Annuity	NA	NA	NA	NA
	h) Non Participating Non Linked Business Group Pension	NA	NA	NA	NA
	i) Non Participating Non Linked Business Group	NA	NA	NA	NA
	j) Non Participating Non Linked Business Group Health	NA	NA	NA	NA
	k) Non Participating Non Linked Business Group Variable	NA	NA	NA	NA
	l) Non Participating Non Linked Business Group Pension Variable	NA	NA	NA	NA
	m) Participating Non Linked Individual	85.39%	82.30%	81.00%	80.01%
	n) Participating Non Linked Individual Pension	94.45%	92.94%	84.04%	87.67%
	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
	r) Participating Non Linked Group Non Pension Non Variable	NA	NA	NA	NA
15	Persistency Ratio (excluding single premium based on no. of policies)*				
	For 13th month	69.83%	69.83%	66.11%	66.11%
	For 25th month	56.83%	56.83%	57.93%	57.93%
	For 37th month	51.43%	51.43%	52.03%	52.03%
	For 49th Month	47.72%	47.72%	47.10%	47.10%
	For 61st month	38.02%	38.02%	38.39%	38.39%
	Persistency Ratio (excluding single premium based on premium)*				
	For 13th month	77.16%	77.16%	74.71%	74.71%
	For 25th month	65.91%	65.91%	67.35%	67.35%
	For 37th month	61.85%	61.85%	62.59%	62.59%
	For 49th Month	58.12%	58.12%	54.98%	54.98%
	For 61st month	41.75%	41.75%	39.41%	39.41%
	Persistency Ratio (including single premium based on no. of policies)*				
	For 13th month	83.02%	83.02%	77.08%	77.08%
	For 25th month	70.70%	70.70%	63.11%	63.11%
	For 37th month	57.02%	57.02%	59.92%	59.92%
	For 49th Month	55.29%	55.29%	61.76%	61.76%
	For 61st month	46.23%	46.23%	51.72%	51.72%
	Persistency Ratio (including single premium based on premium)*				
	For 13th month	82.58%	82.58%	79.32%	79.32%
	For 25th month	71.55%	71.55%	71.63%	71.63%
	For 37th month	66.53%	66.53%	68.36%	68.36%
	For 49th Month	64.09%	64.09%	68.58%	68.58%
	For 61st month	53.27%	53.27%	57.98%	57.98%
16	NPA Ratio				
	Gross NPA Ratio	1.32%	1.32%	1.45%	1.45%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	66,34,61,539	66,34,61,539	63,50,00,000	63,50,00,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	74.00%	74.00%	72.83%	72.83%
	Foreign	26.00%	26.00%	27.17%	27.17%
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	(0.68)	0.59	(1.61)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.04	(0.68)	0.59	(1.61)
6	(iv) Book value per share (Rs)	10.56	10.56	11.02	11.02

* commission excluding rewards