

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Registration with IRDA : 143 dated 5th November 2009

Form-L-22-ANALYTICAL RATIOS

Sr. No.	Particular	Quarter ended 31 Mar 2020	Period ended 31 Mar 2020	Quarter ended 31 Mar 2019	Period ended 31 Mar 2019
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	(17.40%)	(13.33%)	26.23%	19.89%
	b) Linked Business Group	14592.29%	58.71%	(98.99%)	(11.02%)
	c) Linked Pension Business	(53.66%)	31.71%	105.00%	(8.89%)
	d) Non-Linked Business Individual	(19.64%)	(1.10%)	(7.87%)	(6.15%)
	e) Non-Linked Business Individual Variable	39.75%	(75.25%)	(72.41%)	(24.46%)
	f) Non Par Non Linked Health Business	Nil	(100.00%)	Nil	(88.55%)
	g) Non Par Non Linked Individual Annuity	(77.05%)	24.88%	Nil	(2261.91%)
	h) Non-Linked Business Group Pension	(83.50%)	(98.01%)	(18.46%)	364.52%
	i) Non-Linked Business Group	52.59%	58.18%	77.88%	44.01%
	j) Non-Linked Business Group Health	9.17%	540.79%	1553.21%	1299.65%
	k) Non-Linked Business Group Variable	(83.17%)	(33.30%)	Nil	Nil
	l) Non-Linked Business Group Pension Variable	Nil	Nil	NA	NA
	m) Participating Non Linked Individual	150.14%	181.25%	43.79%	26.12%
	n) Participating Non Linked Individual Pension	(60.79%)	(38.95%)	46.71%	22.11%
	o) Participating Non Linked Group Pension	Nil	(70.73%)	(100.00%)	48.38%
	p) Participating Non Linked Group Pension Variable	(98.47%)	6.25%	(54.75%)	(48.44%)
	q) Participating Non Linked Group Non Pension Variable	(71.09%)	(77.60%)	180.96%	108.12%
	r) Total Business	(25.49%)	(9.93%)	11.44%	38.46%
2	Net Retention Ratio	96.86%	96.57%	99.43%	98.29%
3	Expense of Management to Gross Direct Premium Ratio	18.15%	19.12%	14.17%	14.23%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.42%	4.48%	3.69%	3.69%
5	Ratio of policy holder's liabilities to shareholder's funds	19.43	19.43	21.51	21.51
6	Growth rate of shareholders' fund	8.06%	8.06%	10.18%	10.18%
7	Ratio of surplus to policyholders' liability	0.00	0.01	0.01	0.01
8	Change in net worth (Rs.in '000)	534,636.68	534,636.68	613,203.73	613,203.73
9	Profit after tax/Total Income	0.68%	(2.76%)	4.86%	1.41%
10	(Total real estate + loans)/(Cash + invested assets)	0.06	0.06	0.05	0.05
11	Total investments/(Capital + Surplus)	15.78	15.78	19.38	19.38
12	Total affiliated investments/(Capital + Surplus)	0.81%	0.81%	2.11%	2.11%
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gain				
	Shareholder's Fund	8.23%	(9.06%)	7.27%	7.74%
	Policyholder's Fund				
	Non Linked				
	Par	11.37%	7.83%	8.78%	8.23%
	Non Par	6.13%	7.54%	8.98%	8.35%
	Linked				
	Non Par	8.26%	6.06%	7.53%	6.54%
	B. With Unrealised Gain				
	Shareholder's Fund	12.90%	(6.41%)	9.82%	5.61%
	Policyholder's Fund				
	Non Linked				
	Par	11.87%	10.99%	10.28%	8.60%
	Non Par	11.25%	10.03%	10.13%	8.45%
	Linked				
	Non Par	(53.28%)	(14.01%)	21.65%	8.65%
14	Conservation Ratio				
	a) Linked Business Individual	74.50%	79.74%	86.37%	83.88%
	b) Linked Business Group	NA	NA	NA	NA
	c) Linked Pension Business	81.70%	86.02%	86.98%	88.26%
	d) Non-Linked Business Individual	85.83%	84.17%	80.21%	77.58%
	e) Non-Linked Business Individual Variable	82.12%	80.23%	92.00%	90.33%
	f) Non Par Non Linked Health Business	26.24%	32.91%	17.75%	32.84%
	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	82.86%	81.22%	82.22%	79.74%
	n) Participating Non Linked Individual Pension	90.46%	89.04%	88.61%	87.11%
	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	67.43%	67.43%	65.88%	65.88%
	For 25th month	57.74%	57.74%	57.16%	57.16%
	For 37th month	51.61%	51.61%	52.16%	52.16%
	For 49th Month	48.59%	48.59%	43.76%	43.76%
	for 61st month	37.40%	37.40%	33.63%	33.63%
	Persistency Ratio (excluding single premium based on premium)				
	For 13th month	75.76%	75.76%	75.00%	75.00%
	For 25th month	66.87%	66.87%	68.16%	68.16%
	For 37th month	62.74%	62.74%	61.41%	61.41%
	For 49th Month	57.15%	48.25%	48.25%	48.25%
	for 61st month	38.40%	38.40%	35.32%	35.32%
	Persistency Ratio (including single premium based on no. of policies)				
	For 13th month	75.76%	75.76%	65.88%	65.88%
	For 25th month	66.67%	66.67%	57.16%	57.16%
	For 37th month	56.94%	56.94%	52.16%	52.16%
	For 49th Month	59.08%	59.08%	43.76%	43.76%
	for 61st month	47.49%	47.49%	33.63%	33.63%
	Persistency Ratio (including single premium based on premium)				
	For 13th month	79.29%	79.29%	75.00%	75.00%
	For 25th month	70.85%	70.85%	68.16%	68.16%
	For 37th month	66.98%	66.98%	61.41%	61.41%
	For 49th Month	65.49%	65.49%	48.25%	48.25%
	for 61st month	53.64%	53.64%	35.32%	35.32%
16	NPA Ratio				
	Gross NPA Ratio	1.49%	1.49%	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)	0.06	(1.55)	1.26	0.99
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.06	(1.55)	1.26	0.99
6	(iv) Book value per share (Rs)	11.29	11.29	10.62	10.62