

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Registration with IRDA : 143 dated 5th November 2009

Form-L-22-ANALYTICAL RATIOS

Sr. No.	Particular	Quarter ended 31 March 2018	Year ended 31 March 2018	Quarter ended 31 March 2017	Year ended 31 March 2017
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	18.24%	75.31%	155.59%	35.09%
	b) Linked Business Group	297.35%	124.25%	89.67%	(64.58%)
	c) Linked Pension Business	300.00%	(509.09%)	25.00%	(269.23%)
	d) Non-Linked Business Individual	14.05%	48.72%	82.30%	115.97%
	e) Non-Linked Business Individual Variable	(82.75%)	(41.37%)	178.91%	148.95%
	f) Non Par Non Linked Health Business	(100.00%)	(100.19%)	(99.73%)	(67.64%)
	g) Non Par Non Linked Individual Annuity	(100.00%)	(117.03%)	NA	NA
	h) Non-Linked Business Group Pension	46.37%	(74.03%)	(12.07%)	64.17%
	i) Non-Linked Business Group	71.68%	23.48%	19.73%	28.28%
	j) Non-Linked Business Group Health	NA	NA	NA	NA
	k) Participating Non Linked Individual	1.32%	24.99%	43.83%	74.29%
	l) Participating Non Linked Individual Pension	0.64%	16.91%	7.58%	139.38%
	m) Participating Non Linked Group Pension	(74.05%)	(83.21%)	(84.86%)	(34.38%)
	n) Participating Non Linked Group Pension Variable	38.84%	9.83%	(17.99%)	(19.65%)
	o) Participating Non Linked Group Non Pension Variable	(5.49%)	21.19%	137.64%	91.55%
	p) Total Business	23.74%	(10.41%)	(8.70%)	13.04%
2	Net Retention Ratio	99.50%	97.78%	99.57%	97.99%
3	Expense of Management to Gross Direct Premium Ratio	11.95%	16.78%	14.11%	13.90%
4	Commission Ratio (Gross commission paid to Gross Premium)	3.56%	4.06%	4.02%	3.05%
5	Ratio of policy holder's liabilities to shareholder's funds	19.73	19.73	18.59	18.59
6	Growth rate of shareholders' fund	9.36%	9.36%	6.85%	6.85%
7	Ratio of surplus to policyholders' liability	0.52%	0.81%	0.42%	0.73%
8	Change in net worth (Rs.in '000)	515,428.12	515,428.12	352,897.74	352,897.74
9	Profit after tax/Total Income	4.42%	1.60%	2.92%	1.07%
10	(Total real estate + loans)/(Cash & invested assets)	0.04	0.04	0.05	0.05
11	Total investments/(Capital + Surplus)	16.29	16.29	14.06	14.06
12	Total affiliated investments/(Capital+ Surplus)	2.96%	2.96%	0.01%	0.01%
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gain				
	Shareholder's Fund	9.61%	8.51%	7.66%	8.45%
	Policyholder's Fund				
	Non Linked				
	Par	7.59%	8.90%	8.47%	9.03%
	Non Par	7.56%	9.11%	8.34%	9.26%
	Linked				
	Non Par	7.38%	9.41%	15.06%	11.82%
	B. With Unrealised Gain				
	Shareholder's Fund	6.57%	6.20%	4.17%	9.41%
	Policyholder's Fund				
	Non Linked				
	Par	5.74%	6.20%	3.29%	11.37%
	Non Par	5.81%	6.30%	4.31%	11.01%
	Linked				
	Non Par	(8.51%)	5.91%	23.33%	14.46%
14	Conservation Ratio				
	a) Linked Business Individual	80.19%	81.42%	87.57%	85.13%
	b) Linked Business Group	NA	NA	NA	NA
	c) Linked Pension Business	86.58%	83.92%	90.22%	77.46%
	d) Non-Linked Business Individual	86.40%	79.13%	78.17%	78.81%
	e) Non-Linked Business Individual Variable	57.23%	60.44%	65.35%	73.22%
	f) Non Par Non Linked Health Business	75.82%	74.78%	74.61%	77.09%
	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) Participating Non Linked Individual	88.44%	82.13%	77.49%	81.86%
	l) Participating Non Linked Individual Pension	89.00%	84.39%	86.54%	86.54%
	m) Participating Non Linked Group Pension	NA	NA	NA	NA
	n) Participating Non Linked Group Pension Variable	NA	NA	NA	NA
	o) Participating Non Linked Group Non Pension Variable	NA	NA	NA	NA
15	Persistence Ratio (On Policycount basis)				
	For 13th month	NA	65.61%	NA	65.56%
	For 25th month	NA	57.10%	NA	51.59%
	For 37th month	NA	47.02%	NA	44.70%
	For 49th month	NA	41.81%	NA	48.20%
	for 61st month	NA	38.41%	NA	35.78%
	Persistence Ratio (on Premium basis)				
	For 13th month	NA	75.89%	NA	74.14%
	For 25th month	NA	66.95%	NA	55.58%
	For 37th month	NA	51.53%	NA	48.86%
	For 49th month	NA	45.65%	NA	47.92%
	for 61st month	NA	37.18%	NA	33.65%
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)	0.77	0.82	0.52	0.56
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.77	0.82	0.52	0.56
6	(iv) Book value per share (Rs)	9.63	9.63	8.81	8.81