

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 2014	Period ended 31 December 2014	Quarter ended 31 December 2013	Period ended 31 December 2013
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	-11%	-17%	-45%	-44%
	b) Linked Pension Business	-100%	377%	-93%	-91%
	c) Linked Business Group	NIL	429%	-100%	-63%
	d) Non-Linked Business Individual	4%	50%	-37%	-20%
	e) Group Non-Linked Pension Business	326%	-61%	-85%	133%
	f) Non-Linked Business Group	-42%	-15%	17%	8%
	g) Participating Non Linked Individual	27%	104%	-26%	-11%
	h) Participating Non Linked Group - Pension	382%	95%	-12%	520%
	i) Participating Non Linked Group - Non Pension	254%	331%	NIL	NIL
	j) Non Par Non Linked Health Business	-82%	-58%	NIL	NIL
	k) Total Business	165%	2%	50%	198%
2	Net Retention Ratio	99.55%	99.38%	98.86%	99.34%
3	Expense of Management to Gross Direct Premium Ratio	9.93%	13.21%	24.97%	15.13%
4	Commission Ratio (Gross commission paid to Gross Premium)	1.14%	1.59%	1.85%	1.02%
5	Ratio of policy holder's liabilities to shareholder's funds	2177%	2177%	1463%	1463%
6	Growth rate of shareholders' fund	0.71%	0.71%	-9.32%	-9.32%
7	Ratio of surplus to policyholders' liability	0.00	0.01	NIL	NIL
8	Change in net worth (Rs.in '000)	25,276	25,276	(363,517)	(363,517)
9	Profit after tax/Total Income	0.00	0.00	(1.57)	(1.37)
10	(Total real estate + loans)/(Cash & invested assets)	0.08%	0.08%	0.08%	0.08%
11	Total investments/(Capital + Surplus)	1328%	1328%	903%	903%
12	Total affiliated investments/(Capital+ Surplus)	2.50%	2.50%	6.27%	6.27%
13	Investment Yield (Gross and Net)				
	A. With Realised Gain				
	Shareholder's Fund	8.22%	4.72%	3.40%	4.39%
	Policyholder's Fund				
	Non Linked				
	Par	24.42%	16.43%	6.21%	1.27%
	Non Par	22.95%	15.84%	9.31%	3.17%
	Linked				
	Non Par	17.60%	25.38%	27.12%	10.20%
	B. Without Realised Gain				
	Shareholder's Fund	-0.86%	0.75%	2.13%	6.40%
	Policyholder's Fund				
	Non Linked				
	Par	13.15%	10.61%	3.55%	8.03%
	Non Par	10.52%	9.66%	7.65%	9.36%
	Linked				
	Non Par	9.80%	7.99%	3.88%	5.49%
14	Conservation Ratio				
	a) Linked Business Individual	85%	88%	84%	77%
	b) Linked Business Pension	90%	97%	106%	64%
	c) Linked Business Group	NA	NA	NA	NA
	d) Non-Linked Business Individual	80%	93%	79%	48%
	e) Non-Linked Business Pension	NA	NA	NA	NA
	f) Non-Linked Business Group	NA	NA	NA	NA
	g) Participating Non Linked Individual	72%	64%	66%	61%
	h) Participating Non Linked Group - Pension	NA	NA	NA	NA
	i) Participating Non Linked Group - Non Pension	NA	NA	NA	NA
	j) Non Par Non Linked Health Business	50%	53%	NA	NA
15	Persistence Ratio (On Policycount basis)				
	For 13th month	NA	59.28%	NA	67.88%
	For 25th month	NA	58.58%	NA	55.96%
	For 37th month	NA	48.79%	NA	51.03%
	For 49th Month	NA	47.32%	NA	52.11%
	for 61st month	NA	43.21%	NA	NA
	Persistence Ratio (on Premium basis)				
	For 13th month	NA	60.90%	NA	67.57%
	For 25th month	NA	57.95%	NA	56.06%
	For 37th month	NA	48.70%	NA	44.92%
	For 49th Month	NA	42.55%	NA	49.34%
	for 61st month	NA	39.74%	NA	NA
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	475,000,000	475,000,000	475,000,000	475,000,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	74%	74%	74%	74%
	Foreign	26%	26%	26%	26%
3	(c) % of Government holding (in case of public sector insurance companies)	0%	0%	0%	0%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.02	0.12	(0.15)	(0.47)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.02	0.12	(0.15)	(0.47)
6	(iv) Book value per share (Rs)	7.50	7.50	7.45	7.45