

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Registration with IRDA : 143 dated 5th November 2009

Form-L-22-ANALYTICAL RATIOS

Sr. No.	Particular	Quarter ended 30 September 2016	Period ended 30 September 2016	Quarter ended 30 September 2015	Period ended 30 September 2015
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	(40.02%)	(45.09%)	96.70%	36.59%
	b) Linked Business Group	(49.47%)	(49.09%)	(51.56%)	(45.79%)
	c) Linked Pension Business	233.33%	66.67%	NA	(99.34%)
	d) Non-Linked Business Individual	319.54%	196.54%	1019.92%	837.57%
	e) Non-Linked Business Individual Variable	46.23%	55.09%	124.59%	292.99%
	f) Non Par Non Linked Health Business	(33.21%)	(48.62%)	(68.74%)	(80.37%)
	g) Non Par Non Linked Individual Annuity	NA	NA	NA	NA
	h) Non-Linked Business Group Pension	111.95%	79.25%	80.21%	66.31%
	i) Non-Linked Business Group	8.82%	35.31%	32.97%	94.71%
	j) Participating Non Linked Individual	155.15%	150.47%	(61.19%)	(52.27%)
	k) Participating Non Linked Individual Pension	NA	NA	NA	NA
	l) Participating Non Linked Group Pension	66.38%	258.00%	(20.90%)	(87.66%)
	m) Participating Non Linked Group Pension Variable	(49.68%)	8.49%	69.89%	70.72%
	n) Participating Non Linked Group Non Pension Variable	(55.42%)	(20.80%)	(72.81%)	(62.56%)
	o) Total Business	42.02%	52.08%	24.61%	(9.14%)
2	Net Retention Ratio	98.76%	96.37%	95.03%	96.63%
3	Expense of Management to Gross Direct Premium Ratio	10.94%	12.81%	12.59%	16.36%
4	Commission Ratio (Gross commission paid to Gross Premium)	2.28%	2.19%	1.42%	1.62%
5	Ratio of policy holder's liabilities to shareholder's funds	18.17%	18.17%	17.26%	17.26%
6	Growth rate of shareholders' fund	13.20%	13.20%	27.36%	27.36%
7	Ratio of surplus to policyholders' liability	NIL	NIL	NIL	NIL
8	Change in net worth (Rs.in '000)	597,152.73	597,152.73	971,756.54	971,756.54
9	Profit after tax/Total Income	0.08%	(0.22%)	(1.20%)	(1.17%)
10	(Total real estate + loans)/(Cash & invested assets)	0.07	0.07	0.11	0.11
11	Total investments/(Capital + Surplus)	12.77	12.77	13.40	13.40
12	Total affiliated investments/(Capital+ Surplus)	2.06%	2.06%	0.41%	0.41%
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gain				
	Shareholder's Fund	7.87%	8.23%	8.70%	8.65%
	Policyholder's Fund				
	Non Linked				
	Par	10.54%	9.48%	11.62%	10.11%
	Non Par	10.87%	9.73%	8.66%	8.65%
	Linked				
	Non Par	9.47%	12.29%	14.25%	12.41%
	B. With Unrealised Gain				
	Shareholder's Fund	14.62%	12.06%	14.04%	9.09%
	Policyholder's Fund				
	Non Linked				
	Par	21.11%	15.99%	19.03%	10.10%
	Non Par	19.03%	14.66%	15.33%	8.71%
	Linked				
	Non Par	17.94%	19.49%	(4.08%)	(3.08%)
14	Conservation Ratio				
	a) Linked Business Individual	82.31%	81.70%	79.35%	80.25%
	b) Linked Business Group	NA	NA	NA	NA
	c) Linked Pension Business	72.61%	68.27%	36.82%	44.72%
	d) Non-Linked Business Individual	64.07%	71.64%	89.73%	88.98%
	e) Non-Linked Business Individual Variable	79.20%	81.52%	25.92%	25.92%
	f) Non Par Non Linked Health Business	86.02%	76.19%	43.25%	29.97%
	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	84.39%	79.92%	74.22%	73.20%
	k) Participating Non Linked Individual Pension	NA	NA	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	Persistence Ratio (On Policycount basis)				
	For 13th month	NA	62.49%	NA	59.70%
	For 25th month	NA	50.97%	NA	50.60%
	For 37th month	NA	44.80%	NA	55.80%
	For 49th Month	NA	52.98%	NA	47.84%
	for 61st month	NA	25.93%	NA	30.42%
	Persistence Ratio (on Premium basis)				
	For 13th month	NA	68.07%	NA	62.81%
	For 25th month	NA	54.52%	NA	52.53%
	For 37th month	NA	46.54%	NA	54.45%
	For 49th Month	NA	51.62%	NA	47.81%
	for 61st month	NA	25.49%	NA	23.67%
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	475,000,000	475,000,000
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)	0.01	(0.06)	(0.13)	(0.21)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.01	(0.06)	(0.13)	(0.21)
6	(iv) Book value per share (Rs)	8.19	8.19	9.52	9.52