

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Registration with IRDA : 143 dated 5th November 2009

Form-L-22-ANALYTICAL RATIOS

Sr. No.	Particular	Quarter ended 30 Jun 2020	Period ended 30 Jun 2020	Quarter ended 30 Jun 2019	Period ended 30 Jun 2019
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	(50.60%)	(50.60%)	2.41%	2.41%
	b) Linked Business Group	128.71%	128.71%	1.28%	1.28%
	c) Linked Pension Business	Nil	Nil	Nil	Nil
	d) Non-Linked Business Individual	(25.16%)	(25.16%)	(0.82%)	(0.82%)
	e) Non-Linked Business Individual Variable	(58.61%)	(58.61%)	(88.30%)	(88.30%)
	f) Non Par Non Linked Health Business	Nil	Nil	(100.00%)	(100.00%)
	g) Non Par Non Linked Individual Annuity	15.64%	15.64%	50.00%	50.00%
	h) Non-Linked Business Group Pension	(43.87%)	(43.87%)	(99.71%)	(99.71%)
	i) Non-Linked Business Group	(0.59%)	(0.59%)	64.20%	64.20%
	j) Non-Linked Business Group Health	(78.30%)	(78.30%)	1901.26%	1901.26%
	k) Non-Linked Business Group Variable	(100.00%)	(100.00%)	376045.17%	376045.17%
	l) Non-Linked Business Group Pension Variable	(90.59%)	(90.59%)	Nil	Nil
	m) Participating Non Linked Individual	(16.77%)	(16.77%)	53.16%	53.16%
	n) Participating Non Linked Individual Pension	(72.43%)	(72.43%)	56.95%	56.95%
	o) Participating Non Linked Group Pension	Nil	Nil	Nil	Nil
	p) Participating Non Linked Group Pension Variable	(74.71%)	(74.71%)	26.63%	26.63%
	q) Participating Non Linked Group Non Pension Variable	(21.28%)	(21.28%)	(65.97%)	(65.97%)
	r) Total Business	(39.89%)	(39.89%)	28.98%	28.98%
2	Net Retention Ratio	95.11%	95.11%	97.24%	97.24%
3	Expense of Management to Gross Direct Premium Ratio	21.41%	21.41%	15.97%	15.97%
4	Commission Ratio (Gross commission paid to Gross Premium)	2.78%	2.78%	3.13%	3.13%
5	Ratio of policy holder's liabilities to shareholder's funds	20.10	20.10	23.32	23.32
6	Growth rate of shareholders' fund	21.75%	21.75%	1.93%	1.93%
7	Ratio of surplus to policyholders' liability	0.00	0.00	0.00	0.00
8	Change in net worth (Rs.in '000)	1,311,740.79	1,311,740.79	114,332.74	114,332.74
9	Profit after tax/Total Income	(0.96%)	(0.96%)	(6.30%)	(6.30%)
10	(Total real estate + loans)/(Cash + invested assets)	0.06	0.06	0.05	0.05
11	Total investments/(Capital + Surplus)	16.29	16.29	19.24	19.24
12	Total affiliated investments/(Capital+ Surplus)	0.95%	0.95%	1.97%	1.97%
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gain				
	Shareholder's Fund	7.65%	7.65%	(30.91%)	(30.91%)
	Policyholder's Fund				
	Non Linked				
	Par	7.69%	7.69%	7.46%	7.46%
	Non Par	7.44%	7.44%	7.22%	7.22%
	Linked				
	Non Par	(0.98%)	(0.98%)	2.43%	2.43%
	B. With Unrealised Gain				
	Shareholder's Fund	21.81%	21.81%	(29.59%)	(29.59%)
	Policyholder's Fund				
	Non Linked				
	Par	18.80%	18.80%	13.60%	13.60%
	Non Par	17.39%	17.39%	10.48%	10.48%
	Linked				
	Non Par	54.89%	54.89%	3.87%	3.87%
14	Conservation Ratio				
	a) Linked Business Individual	86.84%	86.84%	84.97%	84.97%
	b) Linked Business Group	NA	NA	NA	NA
	c) Linked Pension Business	90.81%	90.81%	91.07%	91.07%
	d) Non-Linked Business Individual	72.63%	72.63%	86.42%	86.42%
	e) Non-Linked Business Individual Variable	88.10%	88.10%	65.88%	65.88%
	f) Non Par Non Linked Health Business	26.33%	26.33%	31.34%	31.34%
	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	5.46%	5.46%	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	69.12%	69.12%	81.69%	81.69%
	n) Participating Non Linked Individual Pension	74.13%	74.13%	90.14%	90.14%
	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
15	Persistency Ratio (excluding single premium based on no. of policies)*				
	For 13th month	66.60%	66.60%	65.43%	65.43%
	For 25th month	55.93%	55.93%	57.58%	57.58%
	For 37th month	50.45%	50.45%	53.10%	53.10%
	For 49th Month	48.34%	48.34%	45.32%	45.32%
	for 61st month	37.59%	37.59%	37.30%	37.30%
	Persistency Ratio (excluding single premium based on premium)*				
	For 13th month	73.81%	73.81%	75.07%	75.07%
	For 25th month	65.38%	65.38%	67.66%	67.66%
	For 37th month	61.01%	61.01%	63.29%	63.29%
	For 49th Month	57.62%	57.62%	51.27%	51.27%
	for 61st month	39.82%	39.82%	38.05%	38.05%
	Persistency Ratio (including single premium based on no. of policies)*				
	For 13th month	78.18%	78.18%	74.75%	74.75%
	For 25th month	67.41%	67.41%	62.61%	62.61%
	For 37th month	55.77%	55.77%	64.90%	64.90%
	For 49th Month	59.19%	59.19%	63.07%	63.07%
	for 61st month	46.44%	46.44%	53.42%	53.42%
	Persistency Ratio (including single premium based on premium)*				
	For 13th month	79.03%	79.03%	79.16%	79.16%
	For 25th month	69.82%	69.82%	71.67%	71.67%
	For 37th month	64.82%	64.82%	70.36%	70.36%
	For 49th Month	64.14%	64.14%	68.55%	68.55%
	for 61st month	54.11%	54.11%	59.14%	59.14%
16	NPA Ratio				
	Gross NPA Ratio	1.40%	1.40%	1.47%	1.47%
	Net NPA Ratio	0.00%	0.00%	0.55%	0.55%
17	Solvency Ratio	180.00%	180.00%	179.00%	179.00%
Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	663,461,539	663,461,539	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)	(0.18)	(0.18)	(0.97)	(0.97)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.18)	(0.18)	(0.97)	(0.97)
6	(iv) Book value per share (Rs)	11.07	11.07	9.65	9.65