

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 2016	Period ended 31 December 2016	Quarter ended 31 December 2015	Period ended 31 December 2015
1	New business premium income growth rate - segment wise				
	a) Linked Business Individual	44.92%	(14.38%)	19.94%	30.41%
	b) Linked Business Group	(90.15%)	(74.96%)	142.64%	6.13%
	c) Linked Pension Business	(135.00%)	(740.00%)	NA	(100.22%)
	d) Non-Linked Business Individual	110.45%	154.49%	2705.05%	1289.36%
	e) Non-Linked Business Individual Variable	366.74%	119.06%	(25.05%)	110.04%
	f) Non Par Non Linked Health Business	(82.49%)	(59.70%)	(51.16%)	(75.59%)
	g) Non Par Non Linked Individual Annuity	NA	NA	NA	NA
	h) Non-Linked Business Group Pension	117.81%	82.16%	(86.48%)	(10.20%)
	i) Non-Linked Business Group	15.38%	29.83%	24.06%	68.36%
	j) Participating Non Linked Individual	62.39%	107.57%	19.81%	(32.49%)
	k) Participating Non Linked Individual Pension	NA	NA	NA	NA
	l) Participating Non Linked Group Pension	(43.58%)	2.38%	15.44%	(49.21%)
	m) Participating Non Linked Group Pension Variable	(58.98%)	(20.82%)	233.84%	116.73%
	n) Participating Non Linked Group Non Pension Variable	450.16%	72.82%	(93.01%)	(79.93%)
	o) Total Business	(13.91%)	25.00%	(9.72%)	(9.38%)
2	Net Retention Ratio	99.01%	97.17%	99.38%	97.72%
3	Expense of Management to Gross Direct Premium Ratio	16.02%	13.79%	11.25%	14.34%
4	Commission Ratio (Gross commission paid to Gross Premium)	3.33%	2.54%	1.73%	1.66%
5	Ratio of policy holder's liabilities to shareholder's funds	18.52	18.52	16.32	16.32
6	Growth rate of shareholders' fund	4.40%	4.40%	39.37%	39.37%
7	Ratio of surplus to policyholders' liability	NIL	NIL	NIL	NIL
8	Change in net worth (Rs.in '000)	218,251.94	218,251.94	1,402,717.94	1,402,717.94
9	Profit after tax/Total Income	1.12%	0.14%	(0.12%)	(0.73%)
10	(Total real estate + loans)/(Cash & invested assets)	0.05	0.05	0.10	0.10
11	Total investments/(Capital + Surplus)	13.18	13.18	11.31	11.31
12	Total affiliated investments/(Capital+ Surplus)	1.78%	1.78%	0.50%	0.50%
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gain				
	Shareholder's Fund	9.71%	8.72%	8.41%	8.57%
	Policyholder's Fund				
	Non Linked				
	Par	8.69%	9.22%	14.22%	11.46%
	Non Par	9.24%	9.57%	10.81%	9.37%
	Linked				
	Non Par	7.77%	10.76%	7.60%	10.78%
	B. With Unrealised Gain				
	Shareholder's Fund	9.57%	11.22%	5.42%	7.86%
	Policyholder's Fund				
	Non Linked				
	Par	10.71%	14.20%	7.62%	9.27%
	Non Par	10.74%	13.34%	5.38%	7.59%
	Linked				
	Non Par	(2.55%)	11.64%	2.79%	(1.16%)
14	Conservation Ratio				
	a) Linked Business Individual	85.32%	82.96%	70.07%	76.52%
	b) Linked Business Group	NA	NA	NA	NA
	c) Linked Pension Business	80.58%	70.24%	33.45%	42.44%
	d) Non-Linked Business Individual	88.39%	79.53%	86.45%	88.08%
	e) Non-Linked Business Individual Variable	86.72%	82.95%	42.32%	35.36%
	f) Non Par Non Linked Health Business	82.34%	78.30%	43.03%	33.50%
	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	94.74%	86.17%	75.51%	74.06%
	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	63.06%	NA	60.42%
	For 25th month	NA	51.80%	NA	49.46%
	For 37th month	NA	44.19%	NA	53.98%
	For 49th Month	NA	51.60%	NA	46.13%
	for 61st month	NA	26.84%	NA	29.35%
	Persistence Ratio (on Premium basis)				
	For 13th month	NA	70.47%	NA	63.35%
	For 25th month	NA	55.35%	NA	52.35%
	For 37th month	NA	46.77%	NA	53.27%
	For 49th Month	NA	50.99%	NA	46.03%
	for 61st month	NA	26.66%	NA	23.66%
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)	0.10	0.05	(0.01)	(0.21)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.10	0.05	(0.01)	(0.21)
6	(iv) Book value per share (Rs)	8.29	8.29	7.95	7.95