

Name of the Insurer: BHARTI AXA General Insurance Company Limited
Registration No: 139 and Date of Registration with the IRDA : 27th June 2008

Date: As on 30th September 2013



Analytical Ratios for Non-Life companies for Sep'13

General Insurance																					
Analytical Ratios for Re-insurance Companies for Sep-13																					
Sl.No	Analytical Ratios	Total	Fire	Marine		Motor OD		Motor TP	Motor Pool	Declined Pool	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Misc Total	Total	
				Cargo	Others																
1	Gross Direct Premium Growth Rate (Segment wise)	29%	53%	42%	0%	42%	21%	63%	0%	0%	32%	71%	78%	59%	0%	10%	18%	39%	21%	23	
2	Gross Direct Premium to Net Worth Ratio	1.63																		1.1	
3	Growth rate of Net Worth	13%																		13	
4	Net Retention Ratio (Segment wise)	81%	18%	23%	0%	23%	94%	95%	0%	0%	91%	93%	31%	24%	0%	85%	94%	32%	88%	81	
5	Net Commission Ratio (Segment wise)	0%	78%	30%	0%	30%	0%	0%	0%	0%	0%	3%	1%	48%	0%	8%	11%	1%	4%	3	
6	Expense of Management to Gross Direct Premium Ratio	33%	11%	13%	0%	13%	37%	28%	0%	0%	34%	36%	19%	13%	0%	39%	46%	21%	35%	33	
7	Expense of Management to Net Written Premium Ratio	46%	67%	57%	0%	57%	40%	33%	0%	0%	48%	38%	38%	61%	53%	0%	48%	49%	6%	40%	40
8	Net Incurred Claims to Net Earned Premium Ratio	78%	215%	44%	0%	44%	56%	112%	0%	0%	74%	28%	28%	77%	0%	71%	69%	103%	76%	76	
9	Combined Ratio	114%	169%	44%	0%	44%	95%	142%	0%	0%	110%	64%	59%	60%	0%	114%	137%	127%	114%	114	
10	Technical Reserves to net premium ratio	237%	325%	149%	0%	148%	262%	260%	0%	0%	251%	128%	186%	247%	0%	114%	131%	291%	236%	237	
11	Underwriting balance ratio	11%	32%	50%	0%	50%	0%	0%	0%	0%	12%	12%	34%	4%	0%	11%	12%	34%	17%	17	
12	Operating profit ratio	-4%	-22%	-10%	0%	-10%	70%	15%	-4%	0%	-45%	-57%	55%	0%	0%	27%	25%	17%	-4%	-4	
13	Liquid Assets to liabilities ratio	0.55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.5	
14	Net earnings ratio	-3%																		-3	
15	Return on net worth ratio	-4%																		-4	
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) ratio	1.58																		1.5	
17	NPV ratio	N/A																		N/A	
Equity Holding Pattern for Non-Life Insurers																					
1	a) No. of shares	994775922																			
2	b) Percentage of shareholding (Indian / Foreign)	77/22																			
3	c) Self Government holding (in case of public sector insurance companies)	Nil																			
4	d) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (net to be availed)	(0.19)																			
5	e) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be availed)	-																			
6	iv) Book value per share (Rs)	10																			

PERIODIC DISCLOSURES
FORM NL-30 : Analytical Ratios



Name of the Insurer: **BHARTI AXA General Insurance Company Limited**
Registration No: 139 and Date of Registration with the IRDA : 27th June 2008

Date: As on 30th September 2013

Analytical Ratios for Non-Life companies for Sep'12

Sl.No	Analytical Ratios	Total	Fire	Marine			Motor OD	Motor TP	Motor Pool	Declined Pool	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Misc Total	Total
1	Gross Direct Premium Growth Rate (Segment wise)	48%	19%	26%	0%	28%	52%	342%	-100%	0%	50%	140%	89%	87%	0%	24%	50%	50%	51%	48%
2	Gross Direct Premium to Net Worth Ratio	2.03				-														2.03
3	Growth rate of Net Worth	58%																		58%
4	Net Retention Ratio (Segment wise)	84%	22%	28%	0%	28%	90%	82%	0%	0%	93%	88%	44%	28%	0%	21%	100%	41%	90%	84%
5	Net Commission Ratio (Segment wise)	-1%	-53%	-19%	0%	-19%	-1%	0%	0%	0%	1%	3%	-2%	-39%	0%	-38%	8%	-8%	2%	1%
6	Expense of Management to Gross Direct Premium Ratio	34%	11%	16%	0%	16%	36%	30%	0%	0%	35%	34%	22%	14%	0%	17%	44%	24%	36%	34%
7	Expense of Management to Net Written Premium Ratio	40%	52%	57%	0%	57%	41%	37%	0%	0%	38%	39%	50%	50%	0%	80%	44%	58%	40%	40%
8	Net Incurred Claims to Net Earned Premium	84%	152%	41%	0%	41%	60%	150%	178%	145%	83%	50%	0%	39%	0%	59%	91%	52%	84%	84%
9	Combined Ratio	120%	134%	57%	0%	57%	99%	187%	178%	145%	119%	87%	32%	33%	0%	59%	135%	83%	121%	120%
10	Technical Reserves to net premium ratio	194%	247%	154%	0%	154%	222%	224%	107%	123%	216%	136%	83%	165%	0%	163%	125%	267%	193%	194%
11	Underwriting balance ratio	-26%	-19%	41%	0%	41%	1%	-150%	-78%	-45%	-22%	-20%	54%	71%	0%	41%	-46%	7%	-27%	-26%
12	Operating profit ratio	-13%	-12%	54%	0%	54%	12%	-119%	-74%	-45%	-10%	2%	71%	84%	0%	56%	-32%	22%	-14%	-13%
13	Liquid Assets to liabilities ratio	0.94	-	-	-	-														0.94
14	Net earnings ratio	-13%	-	-	-	-														-13%
15	Return on net worth ratio	-19%																		-19%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) ratio	1.91																		1.91
17	NPA ratio	NA																		NA

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	703493000
2	(b) Percentage of shareholding (Indian / Foreign)	77.78/22.22
3	(c) % of Government holding (in case of public sector insurance companies)	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.75)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	
6	(vi) Book value per share (Rs)	10