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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 31st December 2013

																	Date: As on 3	31st Decemin	ber 2013
redefining/ general insurance Analytical Ratios for Non-Life companies for Dec'13																			
SI.No	Analytical Ratios	Total	Fire		Marine		Motor OD				Motor Total	Workmen's	Public	Engineering		Personal	Health	Others	Misc
SI.NO	Analytical Natios	Total	riie	Cargo	Others	Total	MOLOI OD	MOLOI IP	Motor Pool	Declined Pool	MOLOI TOLAI	Compensation	Liability	Engineering	Aviation	Accident	Insurance	Others	Total
1	Gross Direct Premium Growth Rate (Segment wise)	19%	53%	51%	0%	51%	36%	3%	0%	0%	27%	59%	63%	41%	0%	-15%	-23%	30%	17%
2	Gross Direct Premium to Net Worth Ratio	2.70																	
3	Growth rate of Net Worth	19%				0%													
4	Net Retention Ratio (Segment wise)	82%	15%	25%	0%	25%	91%	91%	0%	0%	91%	93%	32%	22%		85%	94%	32%	88%
5	Net Commission Ratio (Segment wise)	3%	-74%	-31%	0%	-31%	4%	0%	0%	0%	3%	4%	-2%	-50%	0%	9%	11%	-14%	
6	Expense of Management to Gross Direct Premium Ratio	33%	11%	14%	0%	14%	36%	30%	0%	0%	34%	36%	19%	12%	0%	41%	47%	20%	35%
7	Expense of Management to Net Written Premium Ratio	37%	-41%	4%	0%	4%	38%		0%	0%	37%	38%	31%	-17%	0%	45%	49%	22%	
8	Net Incurred Claims to Net Earned Premium	79%	197%	48%	0%	48%			0%	0%		29%	33%	68%		67%	89%	82%	
9	Combined Ratio	116%	155%	53%	0%	53%			0%	0%	113%	67%	64%	52%	0%	113%	138%	104%	
10	Technical Reserves to net premium ratio	168%	264%	105%	0%	105%	183%	183%	0%	0%	183%	96%	138%	184%	0%	89%	83%	178%	167%
11	Underwriting balance ratio	-18%	-49%	47%	0%	47%	-13%	-9%	0%	0%	-16%	27%	43%	50%	0%	-34%	-33%	-8%	-18%
12	Operating profit ratio	-4%	-38%	60%	0%	60%	1%	5%	0%	0%	-2%	42%	53%	63%	0%	-15%	-21%	7%	-5%
13	Liquid Assets to liabilities ratio	0.52																	
14	Net earnings ratio	-4%																	
15	Return on net worth ratio	-9%																	
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) ratio	1.62																	
17	NPA ratio	NA		_			1												

Equity Holding Pattern for Non-Life Insurers								
1	(a) No. of shares	922758840						
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) 	(0.37)						
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)							
6	(v) Book value per share (Rs)	10						



redefining / general insurance

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

Analytical Ratios for Non-Life companies for Dec'12

Date: As on 31st December 2012

SI.No	Analytical Ratios	Total	Fire	Marine			Motor OD Motor Ti				Motor Total	Workmen's	Public	Engineering	Aulatian	Personal	Health	Others	Misc
31.110	Analytical natios	Iotai	rire	Cargo	Others	Total	MOTOF OD M	OTOF IP	Motor Pool	Declined Pool	Motor I otal	Compensation	Liability	Engineering	Aviation	Accident	Insurance	Otners	Total
1	Gross Direct Premium Growth Rate (Segment wise)	45%	27%	21%	0%	21%	45%	45%	0%	0%	45%	177%	135%	103%	0%	33%	46%	54%	479
2	Gross Direct Premium to Net Worth Ratio	2.70				-													
3	Growth rate of Net Worth	99%																	
4	Net Retention Ratio (Segment wise)	82%	22%	29%	0%	29%	91%	91%	0%	0%	91%	88%	46%	15%	0%	22%	90%	40%	86%
5	Net Commission Ratio (Segment wise)	2%	-48%	-18%	0%	-18%	2%	0%	0%	0%	2%	4%	-3%	-74%	0%	-34%	9%	-9%	2%
6	Expense of Management to Gross Direct Premium Ratio	36%	13%	17%	0%	17%	38%	34%	0%	0%	37%	37%	24%	10%	0%	19%	46%	24%	379
7	Expense of Management to Net Written Premium Ratio	39%	-9%	21%	0%	21%	39%	37%	0%	0%	39%	40%	35%	-34%	0%	8%	47%	31%	409
8	Net Incurred Claims to Net Earned Premium	83%	70%	59%	0%	59%	63%	63%	0%	0%	81%	48%	40%	60%	0%	65%	93%	101%	849
9	Combined Ratio	122%	61%	79%	0%	79%	102%	100%	0%	0%	120%	87%	75%	26%	0%	73%	140%	133%	1239
10	Technical Reserves to net premium ratio	144%	165%	124%	0%	124%	159%	142%	0%	0%	157%	106%	84%	165%	0%	122%		165%	143%
11	Underwriting balance ratio	-27%	44%	18%	0%	18%	-7%	-4%	0%	0%	-25%	-11%	8%	80%	0%	26%	-45%	-45%	-28%
12	Operating profit ratio	-14%	57%	31%	0%	31%	6%	9%	0%	0%	-12%	8%	25%	92%	0%	39%	-32%	-28%	-15%
13	Liquid Assets to liabilities ratio	0.75		-	-	-													
14	Net earnings ratio	-14%	-	-	-														
15	Return on net worth ratio	-28%																	
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) ratio	1.5																	
17	NPA ratio	NA									,								

	Equity Holding Pattern for Non-Life Insurers	
1	(a) No. of shares	779493027
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	(iv) Book value per share (Rs)	10