

REG. BHARTI AXA General Insurance Co.

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

Equity Holding Pattern for Non-Life Insurers		
1	(a) No. of shares	922798940
2	(b) Percentage of shareholding (Indian + Foreign)	77.78(22.22)
3	(c) Govt 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	(iv) Book value per share (Rs)	10

**PERIODIC DISCLOSURES**  
**FORM NL-30 : Analytical Ratios**



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**Analytical Ratios for Non-Life companies for Dec'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
				Cargo	Others	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%	47%
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%	-8%	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%	37%
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%	40%
8	Net Incurred Claims to Net Earned Premium	83%	70%	59%	0%	59%	63%	63%	0%	0%	61%	48%	40%	60%	0%	65%	93%	101%	84%
9	Combined Ratio	122%	61%	79%	0%	79%	102%	100%	0%	0%	120%	87%	75%	26%	0%	73%	140%	133%	123%
10	Technical Reserves to net premium ratio	144%	165%	124%	0%	124%	159%	142%	0%	0%	157%	106%	84%	165%	0%	122%	94%	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	779483027
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