

Registration No: 139 and Date of Registration with the IRDA : 27th June 2008

Date: As on 31st March 2016

General Insurance		Analytical Ratios for Non-Life Companies for March 14																	
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)	17%	54%	58%	0%	58%	17%	34%	0%	0%	21%	52%	27%	24%	0%	-16%	17%	40%	14%
2	Gross Direct Premium to Net Worth Ratio	3.47																	
3	Growth rate of Net Worth	21%				0%													
4	Net Retention Ratio (Segment wise)	85%	19%	34%	0%	24%	94%	87%	0%	0%	92%	93%	33%	23%	0%	86%	94%	33%	89%
5	Commission Ratio (Segment wise)	0%	77%	30%	0%	0%	5%	2%	0%	0%	8%	4%	6%	48%	0%	10%	11%	14%	4%
6	Expense of Management to Gross Direct Premium Ratio	33%	11%	19%	0%	19%	37%	29%	0%	0%	34%	37%	20%	13%	0%	42%	47%	21%	30%
7	Expense of Management to Net Written Premium Ratio	40%	69%	61%	0%	61%	39%	33%	0%	0%	37%	39%	60%	54%	0%	43%	50%	62%	39%
8	Net Insured Claims to Net Earned Premium	80%	137%	61%	0%	61%	58%	107%	0%	0%	78%	38%	42%	47%	0%	85%	80%	74%	79%
9	Combined Ratio	916%	94%	67%	0%	67%	94%	158%	0%	0%	115%	73%	70%	32%	0%	131%	136%	99%	117%
10	Technical Reserves to net premium ratio	77%	190%	0%	0%	59%	116%	0%	0%	0%	83%	65%	90%	91%	0%	73%	20%	86%	70%
11	Underwriting balance ratio	18%	18%	25%	0%	25%	18%	40%	0%	0%	24%	21%	20%	24%	0%	29%	30%	26%	20%
12	Operating profit ratio	-24%	-	-	0%	47%	17%	8%	0%	0%	55%	4%	35%	82%	0%	29%	21%	100%	6%
13	Liquid Assets to liabilities ratio	0.69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earnings ratio	4%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on net worth ratio	-15%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) ratio	1.56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPB ratio	N/A	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity Holding Pattern for Non-Life Insurers																			
1	No. of shares	97651424																	
2	% Percentage of shareholding (Indian / Foreign)	77.79/22.21																	
3	(i) Govt/Government holding (in case of public sector insurance companies)	N/A																	
4	(ii) Publicly held EPS before extraordinary items (net of tax expense) for the period (net to be annualised)	(0.76)																	
5	(iii) Publicly held EPS after extraordinary items (net of tax expense) for the period (net to be annualised)	-																	
6	(iv) Book value per share (INR)	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 31st March 2014

Analytical Ratios for Non-Life companies for March'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
				Cargo	Others	Total													
1	Gross Direct Premium Growth Rate (Segment wise)	38%	20%	24%	0%	24%	34%	311%	0%	0%	38%	197%	149%	106%	0%	29%	36%	48%	39%
2	Gross Direct Premium to Net Worth Ratio	3.59				-													
3	Growth rate of Net Worth	2%																	
4	Net Retention Ratio (Segment wise)	81%	23%	29%	0%	29%	89%	80%	0%	0%	89%	88%	40%	24%	0%	22%	90%	43%	85%
5	Net Commission Ratio (Segment wise)	2%	-38%	-15%	0%	-15%	3%	0%	0%	0%	2%	3%	-7%	-41%	0%	-32%	9%	-1%	3%
6	Expense of Management to Gross Direct Premium Ratio	34%	34%	35%	0%	35%	34%	29%	0%	0%	32%	34%	37%	34%	0%	38%	39%	39%	34%
7	Expense of Management to Net Written Premium Ratio	41%	141%	120%	0%	120%	38%	37%	0%	0%	36%	39%	92%	130%	0%	175%	41%	89%	39%
8	Net Incurred Claims to Net Earned Premium	87%	32%	48%	0%	48%	59%	144%	241%	73%	87%	25%	43%	69%	0%	60%	91%	53%	87%
9	Combined Ratio	124%	114%	132%	0%	132%	95%	181%	241%	73%	122%	62%	109%	140%	0%	158%	131%	120%	124%
10	Technical Reserves to net premium ratio	82%	44%	55%	0%	55%	58%	137%	1083%	0%	92%	59%	82%	108%	0%	63%	46%	76%	83%
11	Underwriting balance ratio	-29%	-50%	-42%	0%	-42%	1%	-105%	-141%	28%	-27%	19%	-44%	-79%	0%	-74%	-33%	-40%	-29%
12	Operating profit ratio	-16%	-5%	-29%	0%	-29%	14%	-86%	-138%	39%	-14%	37%	-26%	-61%	0%	-61%	-21%	-25%	-16%
13	Liquid Assets to liabilities ratio	0.81	-	-	-	-													
14	Net earnings ratio	-16%	-	-	-	-													
15	Return on net worth ratio	-42%																	
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) ratio	1.36																	
17	NPA ratio	NA																	

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	845483027
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)	(1.96)
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