

PERIODIC DISCLOSURES

FORM NO. 20 - Analytical Ratios



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

Date: As on 30th June 2014

Analytical Ratios for Non-Life companies for June'14

Sl.No	Analytical Ratios	Total	Pct	Marine			Motor OD	Motor TP	Motor Post	Decreed Post	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)	11%	6%	19%	0%	19%	3%	38%	0%	0%	6%	24%	62%	0%	0%	2%	32%	26%	11%
2	Gross Direct Premium to Net Worth Ratio	100																	
3	Growth rate of Net Worth	39%																	
4	Net Retention Ratio (Segment wise)	80%	8%	23%	0%	23%	93%	90%	0%	0%	92%	93%	49%	24%	0%	93%	98%	36%	90%
5	Net Commission Ratio (Segment wise)	3%	13%	39%	0%	39%	3%	0%	0%	0%	2%	4%	6%	42%	0%	9%	11%	12%	4%
6	Expense of Management to Gross Direct Premium Ratio	31%	6%	11%	0%	11%	38%	33%	0%	0%	37%	30%	20%	12%	0%	35%	32%	19%	34%
7	Expense of Management to Net Written Premium Ratio	38%	94%	144%	0%	144%	41%	37%	0%	0%	40%	32%	37%	51%	0%	37%	32%	52%	38%
8	Net Incurred Claims to Net Earned Premium	83%	258%	28%	0%	28%	62%	137%	0%	0%	83%	51%	6%	15%	0%	59%	87%	65%	82%
9	Combined Ratio	117%	146%	10%	0%	10%	102%	174%	0%	0%	122%	82%	30%	6%	0%	95%	119%	82%	118%
10	Technical Reserves to net premium ratio	209%	530%	109%	0%	109%	339%	0%	0%	0%	244%	189%	132%	280%	0%	144%	116%	350%	207%
11	Underwriting balance ratio	-23%	70%	92%	0%	92%	-3%	73%	0%	0%	21%	8%	48%	97%	0%	18%	51%	8%	-29%
12	Operating profit ratio	7%	222%	108%	0%	108%	14%	88%	0%	0%	6%	34%	76%	117%	0%	7%	20%	28%	7%
13	Liquid Assets to liabilities ratio	1.19																	
14	Net earnings ratio	7%																	
15	Return on net worth ratio	5%																	
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) ratio	1.62																	
17	RPA ratio	NA																	

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	1025453994
2	(b) Percentage of shareholding (Indian / Foreign)	77.78/22.22
3	(c) Govt. shareholding (in case of public sector insurance companies)	NA
4	(d) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be audited)	(6.21)
5	(e) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be audited)	
6	(f) 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

Analytical Ratios for Non-Life companies for June'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
				Cargo	Others	Total													
1	Gross Direct Premium Growth Rate (Segment wise)	28%	47%																
2	Gross Direct Premium to Net Worth Ratio	1.21																	
3	Growth rate of Net Worth	6%																	
4	Net Retention Ratio (Segment wise)	77%	11%	22%	0%	22%	117%	0%	0%	91%	93%	12%	19%	0%	83%	93%	36%	87%	
5	Net Commission Ratio (Segment wise)	2%	-109%	-34%	0%	-34%	2%	0%	0%	2%	4%	-62%	-59%	0%	8%	11%	-7%	4%	
6	Expense of Management to Gross Direct Premium Ratio	32%	9%	11%	0%	11%	35%	30%	0%	34%	34%	11%	11%	0%	36%	42%	22%	35%	
7	Expense of Management to Net Written Premium Ratio	40%	78%	51%	0%	51%	30%	0%	0%	37%	37%	97%	54%	0%	44%	45%	61%	40%	
8	Net Incurred Claims to Net Earned Premium	76%	197%	20%	0%	20%	74%	74%	0%	74%	31%	4%	65%	0%	52%	92%	-12%	76%	
9	Combined Ratio	111%	119%	19%	0%	19%	102%	0%	0%	109%	67%	-24%	37%	0%	92%	137%	14%	113%	
10	Technical Reserves to net premium ratio	185%	776%	167%	0%	167%	191%	0%	0%	191%	145%	-532%	268%	0%	107%	138%	174%	177%	
11	Underwriting balance ratio	-20%	47%	82%	0%	82%	-15%	-11%	0%	-14%	17%	110%	80%	0%	-60%	-63%	77%	-21%	
12	Operating profit ratio	-5%	65%	95%	0%	95%	2%	-11%	0%	-1%	34%	116%	98%	0%	-29%	-45%	91%	-7%	
13	Liquid Assets to liabilities ratio	1.09	-	-	-	-													
14	Net earnings ratio	-5%	-	-	-	-													
15	Return on net worth ratio	-4%																	
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) ratio	1.62																	
17	NPA ratio	NA																	

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	845493027
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)	(0.63)
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