PEROLOGICAL PROPERTY OF THE PR																			
Name of the Issue: SI MATINA General Insurance Company United																			
	-/-																		
bhartí A					Registration	No: 139 and Date	of Registration	with the IRDA	: 27th June 2008								Date: As on 3	Oth Conton	nhar 2014
redefining general insur	rederming/ rederming/ Analytical Ratios for Hon-Life companies for Sep*14													DEI 2014					
			_		Marine			T				Workmen's Compensation	Public Liability	Engineering		Personal	Health		Misc
SLNo	Analytical Ratios	Total	Fire	Cargo	Others	Total	Motor OD	Motor TP	Motor Pool	Declined Pool	Motor Total				Aviation	Accident	Insurance	Others	Total
1	Gross Direct Premium Growth Rate (Segment wise)	7%	-2%	6%	0%	6%	8%	-1%	0%	0%	5%	18%	66%	-14%	0%	-1%	23%	29%	81
2	Gross Direct Premium to Net Worth Ratio	1.70																	
3	Growth rate of Net Worth	15%																	
4	Net Retention Ratio (Segment wise)	82%	10%	26%	0%	26%	94%	88%	0%	0%	92%	93%	40%	22%	0%	93%	95%	34%	891
5	Net Commission Ratio (Segment wise)	2%	-103%	-30%	0%	-30%	3%	-1%	0%	0%	2%	4%		-54%	0%	9%	11%	-17%	31
6	Expense of Management to Gross Direct Premium Ratio	34%	9%	14%	0%	14%	39%		0%	0%	37%	34%		14%			42%		379
7	Expense of Management to Net Written Premium Ratio	41%	84%	53%	0%	53%	41%		0%	0%	39%	37%		65%			43%		419
8	Net Incurred Claims to Net Earned Premium	86%	111%	58%	0%	58%	64%	135%	0%	0%	85%	37%	28%	72%	0%	80%	94%	242%	861
9	Combined Ratio	124%	31%	59%	0%	59%	104%	172%	0%	0%	124%	73%		59%	0%		136%		1259
10	Technical Reserves to net premium ratio	2.84	5.98	1.62		1.62	4.22	1.04			3.28	1.59		3.76		1.71	1.05	3.45	2.82
11	Underwriting balance ratio	(0.25)	0.48	0.41		0.41	(0.04)	(0.72)			(0.23)	0.21	0.27	0.40	-	(0.37)	(0.49)	(1.71)	(0.27
12	Operating profit ratio	-8%	-3%	60%	0%	60%	13%	-55%	0%	0%	-6%	44%	52%	55%	0%	-15%	-27%	-142%	-91
13	Liquid Assets to liabilities ratio	0.45	-																
14	Net earnings ratio	-9%	-																
15	Return on net worth ratio	-12%																	
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) ratio	1.55																	
17	NPA ratio	NA																	
	Equity Holding Pattern for Non-Life Insurers																		
1	(a) No. of shares	1059685694																	
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) 	(0.52)																	
5	 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 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 Sep'13

Date: As on 30th September 2014

SI.No	Analytical Ratios	Total	Fire	Marine			Motor OD	Motor TP			Motor Total	Workmen's	Public	Engineering	Aviation	Personal	Health	Others	Misc
31.NO	Analytical Ratios	Iotal	rire	Cargo	Others	Total	MOIOI OD	MOTOR IP	Motor Pool	Declined Pool	Motor Iotal	Compensation	Liability	Engineering	Aviation	Accident	Insurance	Others	Total
1	Gross Direct Premium Growth Rate (Segment wise)	23%	53%	42%	0%	42%	21%	63%	0%	0%	32%	71%	78%	59%	0%	-10%	-18%	36%	21
2	Gross Direct Premium to Net Worth Ratio	1.83																	
3	Growth rate of Net Worth	37%																	
4	Net Retention Ratio (Segment wise)	81%	15%	23%	0%	23%	94%	85%	0%	0%	91%	93%	31%	23%	0%	85%	94%	32%	88
5	Net Commission Ratio (Segment wise)	3%	-78%	-36%	0%	-36%	6%	-3%	0%	0%	3%	4%	-1%	-48%	0%	8%	11%	-13%	4
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
7	Expense of Management to Net Written Premium Ratio	40%	67%	57%	0%	57%	40%	33%	0%	0%	38%	38%	61%	53%	0%	46%	49%	65%	40
8	Net Incurred Claims to Net Earned Premium	78%	215%	44%	0%	44%	56%	112%	0%	0%	74%	26%	28%	77%	0%	71%	89%	103%	76
9	Combined Ratio	114%	169%	44%	0%	44%	95%	142%	0%	0%	110%	64%	59%	60%	0%	114%	137%	127%	1149
10	Technical Reserves to net premium ratio	2.37	3.29	1.48	-	1.48	1.01	0.98	-	-	2.61	1.29	1.86	2.47	-	1.14	1.31	2.91	2.36
11	Underwriting balance ratio	(0.17)	(0.53)	0.56	-	0.56	0.03	(0.49)	-	(0.45)	(0.13)	0.26	0.47	0.43	-	(0.50)	(0.38)	(0.34)	(0.1
12	Operating profit ratio	-4%	-44%	70%	0%	70%	16%	-34%	0%	-45%	0%	42%	57%	55%	0%	-27%	-25%	-17%	-4
13	Liquid Assets to liabilities ratio	0.55	-		-	-													
14	Net earnings ratio	-3%	-		-														
15	Return on net worth ratio	-4%																	
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) ratio	1.58																	
17	NPA ratio	NA																	

	Equity Holding Pattern for Non-Life Insurers	
1	(a) No. of shares	904175923
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) 	(0.19)
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