

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 December 2014

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter Dec 2014	up to the Quarter Dec 2014	Corresponding quarter of the preceeding year Dec 2013	up to the Quarter of the preceeding year Dec 2013
1	Gross Premium Growth Rate	6%	7%	12%	19%
2	Gross Premium to shareholders' fund ratio	0.75	2.31	0.88	2.70
3	Growth rate of shareholders 'fund	25%	25%	19%	19%
4	Net Retention Ratio	83%	82%	84%	82%
5	Net Commission Ratio	2%	2%	3%	3%
6	Expense of Management to Gross Direct Premium Ratio	39%	36%	34%	33%
7	Combined Ratio	127%	125%	119%	116%
8	Technical Reserves to net premium ratio	0.21	1.99	0.32	1.68
9	Underwriting balance ratio	-0.28	-0.26	-0.20	-0.18
10	Operationg Profit Ratio	-10%	-9%	-4%	-4%
11	Liquid Assets to liabilities ratio	-0.89	0.41	-0.41	0.48
12	Net earning ratio	-10%	-9%	-6%	-4%
13	return on net worth ratio	-6%	-17%	-4%	-9%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	3.58	1.58	3.62	1.62
15	NPA Ratio		NA		NA
	Gross NPA Ratio		NA		NA
	Net NPA Ratio		NA		NA

Equity Holding Pattern for Non-Life Insurers

(INR)

1	(a) No. of shares	1128149082	1128149082	922758840	922758840
2	(b) Percentage of shareholding (Indian / Foreign)	77.78/22.22	77.78/22.22	77.78/22.22	77.78/22.22
3	(c) %of Government holding (in case of public sector insurance companies)	NIL	NIL	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.79)	(0.79)	(0.45)	(0.45)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.79)	(0.79)	(0.45)	(0.45)
6	(iv) Book value per share (Rs)	10	10	10	10