

**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 30th September 2015

**Analytical Ratios for Non-Life companies**

Sl.No.	Particular	For the quarter Sep 2015	up to the Quarter Sep 2015	Corresponding quarter of the preceeding year Sep 2014	up to the Quarter of the preceeding year Sep 2014
1	Gross Premium Growth Rate	1%	-13%	2%	7%
2	Gross Premium to shareholders' fund ratio	0.55	1.15	0.70	1.69
3	Growth rate of shareholders' fund	28%	28%	15%	15%
4	Net Retention Ratio	88%	85%	85%	82%
5	Net Commission Ratio	3%	3%	2%	2%
6	Expense of Management to Gross Direct Premium Ratio	44%	43%	39%	34%
7	Combined Ratio	136%	134%	131%	124%
8	Technical Reserves to net premium ratio	0.22	3.60	0.24	2.84
9	Underwriting balance ratio	-0.37	-0.31	-0.28	-0.25
10	Operating Profit Ratio	-17%	-12%	-10%	-8%
11	Liquid Assets to liabilities ratio	(0.68)	0.26	(1.28)	0.45
12	Net earning ratio	-17%	-12%	-11%	-9%
13	return on net worth ratio	-8%	-12%	-7%	-12%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.61	1.61	1.62	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	1238668534	1238668534	1025453994	1025453994
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)	(0.57)	(0.57)	(0.52)	(0.52)
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	10	10	10