

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 2015

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter Dec 2015	up to the Quarter Dec 2015	Corresponding quarter of the preceeding year Dec 2014	up to the Quarter of the preceeding year Dec 2014
1	Gross Premium Growth Rate	-11%	-12%	6%	6%
2	Gross Premium to shareholders' fund ratio	0.63	1.91	0.75	2.30
3	Growth rate of shareholders' fund	5%	5%	26%	25%
4	Net Retention Ratio	87%	86%	83%	83%
5	Net Commission Ratio	4%	3%	2%	2%
6	Expense of Management to Gross Direct Premium Ratio	42%	43%	39%	36%
7	Combined Ratio	142%	136%	127%	125%
8	Technical Reserves to net premium ratio	(0.64)	2.18	0.21	1.99
9	Underwriting balance ratio	-0.41	-0.34	-0.28	-0.26
10	Operating Profit Ratio	-20%	-15%	-10%	-9%
11	Liquid Assets to liabilities ratio	(0.12)	0.29	(0.89)	0.41
12	Net earning ratio	-20%	-15%	-10%	-9%
13	return on net worth ratio	-11%	-26%	-6%	-17%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.30	1.30	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	1315445322	1315445322	1128149082	1128149082
2	(b) Percentage of shareholding (Indian / Foreign)	51/49	51/49	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)	(0.99)	(0.99)	(0.37)	(0.37)
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