

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 March 2016

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter Mar 2016	up to the Quarter Mar 2016	Corresponding quarter of the preceeding year Mar 2015	up to the Quarter of the preceeding year Mar 2015
1	Gross Premium Growth Rate	-13%	-13%	-9%	2%
2	Gross Premium to shareholders' fund ratio	0.48	1.85	0.62	2.61
3	Growth rate of shareholders' fund	13%	23%	36%	36%
4	Net Retention Ratio	84%	85%	83%	83%
5	Net Commission Ratio	2%	3%	3%	2%
6	Expense of Management to Gross Direct Premium Ratio	44%	43%	40%	37%
7	Combined Ratio	153%	140%	133%	127%
8	Technical Reserves to net premium ratio	0.12	1.86	0.21	1.56
9	Underwriting balance ratio	-0.50	-0.38	-0.31	-0.27
10	Operation Profit Ratio	-27%	-18%	-11%	-10%
11	Liquid Assets to liabilities ratio	4.68	0.33	(11.63)	0.03
12	Net earning ratio	-28%	-18%	-12%	-10%
13	return on net worth ratio	-12%	-30%	-7%	-21%
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.59	1.59	1.57	1.57
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	1571445322	1571445322	1238668534	1238668534
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)	(1.58)	(1.58)	(1.09)	(1.09)
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