

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:31st December 2017

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter Dec 2017	up to the Quarter Dec 2017	Corresponding quarter of the preceeding year Dec 2016	up to the Quarter of the preceeding year Dec 2016
1	Gross Premium Growth Rate	41%	28%	4%	1%
2	Gross Premium to shareholders' fund ratio	2.32	2.32	0.50	1.46
3	Growth rate of shareholders' fund	-12%	-12%	32%	32%
4	Net Retention Ratio	73%	73%	90%	89%
5	Net Commission Ratio	2%	2%	3%	3%
6	Expense of Management to Gross Direct Premium Ratio	32%	35%	44%	43%
7	Combined Ratio	122%	128%	137%	128%
8	Technical Reserves to net premium ratio	2.69	2.69	0.33	0.79
9	Underwriting balance ratio	-0.30	-0.30	-0.40	-0.29
10	Operating Profit Ratio	-11%	-11%	-17%	-8%
11	Liquid Assets to liabilities ratio	0.32	0.32	-0.21	1.23
12	Net earning ratio	-8%	-8%	-17%	-8%
13	return on net worth ratio	-13%	-13%	-7%	-10%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.95	1.95	1.77	1.77
15	NPA Ratio	NA	NA	NA	NA
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

Equity Holding Pattern for Non-Life Insurers

(Rs in Lakhs)

1	(a) No. of shares	1621445322	1621445322	1621445322	1621445322
2	(b) Percentage of shareholding (Indian / Foreign)	51/49	51/49	51/49	51/49
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)	(0.44)	(0.44)	(0.43)	(0.43)
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