

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 IRDAI : 27th June 2008

Date: 31st March 2018

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Quarter March 2018	Up to the Year ended March 2018	For the Quarter March 2017	Up to the Year ended March 2017
1	Gross Premium Growth Rate	50%	33%	11%	3%
2	Gross Premium to shareholders' fund ratio	3.39	3.39	2.15	2.15
3	Growth rate of shareholders' fund	-15%	-15%	-11%	-11%
4	Net Retention Ratio	67%	72%	86%	88%
5	Net Commission Ratio	13%	5%	3%	3%
6	Expense of Management to Gross Direct Premium Ratio	7%	27%	8%	34%
7	Combined Ratio	85%	116%	111%	124%
8	Technical Reserves to net premium ratio	2.10	2.10	1.93	1.93
9	Underwriting balance ratio	0.15	-0.18	-0.11	-0.25
10	Operating Profit Ratio	34%	1%	15%	-2%
11	Liquid Assets to liabilities ratio	0.24	0.24	0.38	0.38
12	Net earning ratio	-6%	-7%	-21%	-11%
13	Return on net worth ratio	-18%	-18%	-21%	-21%
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.86	1.86	1.65	1.65
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)	0	0	0	0
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.14)	(0.57)	(0.37)	(0.80)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.14)	(0.57)	(0.37)	(0.80)
6	(iv) Book value per share (Rs)	3.19		3.76	