

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

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Quarter September 2018	Up to the Quarter ended September 2018	For the Quarter September 2017	Up to the Quarter ended September 2017
1	Gross Direct Premium Growth Rate	47%	37%	49%	21%
2	Gross Direct Premium to shareholders' fund ratio	1.31	2.05	0.84	1.42
3	Growth rate of shareholders 'fund	1%	1%	-10%	-10%
4	Net Retention Ratio	55%	64%	65%	74%
5	Net Commission Ratio	2%	5%	-1%	2%
6	Expense of Management to Gross Direct Premium Ratio	25%	30%	32%	37%
7	Expenses of Management to Net Written Premium Ratio	45%	45%	48%	49%
8	Net Incurred Claims to Net Earned Premium	77%	78%	89%	86%
9	Combined Ratio	114%	116%	132%	132%
10	Technical Reserves to net premium ratio	8.08	4.15	8.03	4.10
11	Underwriting balance ratio	-0.19	-0.19	-0.33	-0.32
12	Operation Profit Ratio	-2%	-1%	-19%	-14%
13	Liquid Assets to liabilities ratio	0.30	0.30	0.28	0.28
14	Net earning ratio	0%	0%	-12%	-10%
15	Return on net worth ratio	0%	1%	-7%	-11%
16	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.76	1.76	1.98	1.98
17	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

Equity Holding Pattern for Non-Life Insurers

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)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.00	0.02	(0.23)	(0.37)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.00	0.02	(0.23)	(0.37)
6	(iv) Book value per share (Rs)	3.21		3.40	