

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 December 2018	Up to the Quarter ended December 2018	For the Quarter December 2017	Up to the Quarter ended December 2017
1	Gross Direct Premium Growth Rate	22%	31%	41%	28%
2	Gross Direct Premium to shareholders' fund ratio	1.10	3.17	2.32	2.32
3	Growth rate of shareholders 'fund	0.10%	0.10%	-12%	-12%
4	Net Retention Ratio	69%	66%	73%	73%
5	Net Commission Ratio	4%	5%	2%	2%
6	Expense of Management to Gross Direct Premium Ratio	30%	30%	32%	35%
7	Expenses of Management to Net Written Premium Ratio	43%	44%	44%	47%
8	Net Incurred Claims to Net Earned Premium	78%	78%	82%	84%
9	Combined Ratio	115%	116%	122%	128%
10	Technical Reserves to net premium ratio	7.44	2.72	2.69	2.69
11	Underwriting balance ratio	-0.17	-0.18	-0.30	-0.30
12	Operationing Profit Ratio	1%	-1%	-11%	-11%
13	Liquid Assets to liabilities ratio	0.31	0.31	0.32	0.32
14	Net earning ratio	-1%	0%	-8%	-8%
15	Return on net worth ratio	-1%	0%	-13%	-13%
16	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.77	1.77	1.95	1.95
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)	(0.01)	0.01	(0.07)	(0.44)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.01)	0.01	(0.07)	(0.44)

6	(iv) Book value per share (Rs)	3.20	3.33
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