

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	Quarter ended June 30, 2020	Period ended June 30, 2020	Quarter ended June 30, 2019	Period ended June 30, 2019
1	Gross Direct Premium Growth Rate	-12%	-12%	50%	50%
2	Gross Direct Premium to shareholders' fund ratio	0.68	0.68	1.01	1.01
3	Growth rate of shareholders 'fund	13%	13%	9%	9%
4	Net Retention Ratio	66%	66%	75%	75%
5	Net Commission Ratio	7%	7%	7%	7%
6	Expense of Management to Gross Direct Premium Ratio	37%	37%	40%	40%
7	Expenses of Management to Net Written Premium Ratio	54%	54%	52%	52%
8	Net Incurred Claims to Net Earned Premium	67%	67%	78%	78%
9	Combined Ratio	115%	115%	124%	124%
10	Technical Reserves to net premium ratio	10.15	10.15	7.64	7.64
11	Underwriting balance ratio	(0.07)	(0.07)	(0.30)	(0.30)
12	Operating Profit Ratio	13%	13%	-13%	-13%
13	Liquid Assets to liabilities ratio	0.25	0.25	0.21	0.21
14	Net earning ratio	11%	11%	-11%	-11%
15	Return on net worth ratio	5%	5%	-9%	-9%
16	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.77	1.77	1.60	1.60
17	NPA Ratio				
	Gross NPA Ratio	5.61%	5.61%	1.65%	1.65%
	Net NPA Ratio	1.87%	1.87%	1.65%	1.65%

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	2,05,59,81,216	2,05,59,81,216	1,72,09,81,216	1,72,09,81,216
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)	0.19	0.19	(0.31)	(0.31)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.19	0.19	(0.31)	(0.31)
6	(iv) Book value per share (Rs)	3.65		3.31	