

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

SI.No.	Particular	Quarter ended September 30, 2020	Period ended September 30, 2020	Quarter ended September 30, 2019	Period ended September 30, 2019
1	Gross Direct Premium Growth Rate	6%	-1%	45%	47%
2	Gross Direct Premium to shareholders' fund ratio	1.30	1.93	1.87	2.96
3	Growth rate of shareholders' fund	22%	22%	2%	2%
4	Net Retention Ratio	47%	53%	52%	60%
5	Net Commission Ratio	2%	4%	3%	5%
6	Expense of Management to Gross Direct Premium Ratio	24%	28%	22%	29%
7	Expenses of Management to Net Written Premium Ratio	50%	52%	43%	47%
8	Net Incurred Claims to Net Earned Premium	65%	66%	84%	81%
9	Combined Ratio	107%	110%	121%	122%
10	Technical Reserves to net premium ratio	7.15	4.24	6.12	3.30
11	Underwriting balance ratio	(0.10)	(0.08)	(0.28)	(0.29)
12	Operating Profit Ratio	11%	12%	-4%	-6%
13	Liquid Assets to liabilities ratio	0.19	0.19	0.23	0.23
14	Net earning ratio	11%	11%	-8%	-9%
15	Return on net worth ratio	7%	12%	-7%	-17%
16	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.91	1.91	1.52	1.52
17	NPA Ratio				
	Gross NPA Ratio	5.60%	5.60%	3.41%	3.41%
	Net NPA Ratio	1.87%	1.87%	2.29%	2.29%

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)	0.27	0.46	(0.24)	(0.54)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.27	0.46	(0.24)	(0.54)
6	(iv) Book value per share (Rs)	3.92		3.08	