

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 December 31, 2020	Period ended December 31, 2020	Quarter ended December 31, 2019	Period ended December 31, 2019
1	Gross Direct Premium Growth Rate	5%	1%	46%	47%
2	Gross Direct Premium to shareholders' fund ratio	1.09	3.02	1.42	4.09
3	Growth rate of shareholders 'fund	22%	22%	13%	12.72%
4	Net Retention Ratio	67%	58%	67%	63%
5	Net Commission Ratio	6%	5%	6%	5%
6	Expense of Management to Gross Direct Premium Ratio	35%	31%	33%	30%
7	Expenses of Management to Net Written Premium Ratio	53%	52%	48%	48%
8	Net Incurred Claims to Net Earned Premium	66%	66%	76%	79%
9	Combined Ratio	113%	111%	118%	121%
10	Technical Reserves to net premium ratio	6.31	2.59	5.87	2.17
11	Underwriting balance ratio	-19%	-12%	-22%	-26%
12	Operating Profit Ratio	0%	7%	-6.96%	-6%
13	Liquid Assets to liabilities ratio	0.24	0.24	0.21	0.21
14	Net earning ratio	0%	7%	-9%	-9.41%
15	Return on net worth ratio	0%	12%	-9%	-24.40%
16	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.55	1.55	1.67	1.67
17	NPA Ratio				
	Gross NPA Ratio	5.60%	5.60%	4.75%	4.75%
	Net NPA Ratio	1.87%	1.87%	3.24%	3.24%

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	2,05,59,81,216	2,05,59,81,216	1,83,09,81,216	1,83,09,81,216
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)	(0.01)	0.45	(0.30)	(0.84)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.01)	0.45	(0.30)	(0.84)
6	(iv) Book value per share (Rs)	3.91		3.21	