

**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 MARCH 31, 2021	YEAR ENDED MARCH 31, 2021	QUARTER ENDED MARCH 31, 2020	YEAR ENDED MARCH 31, 2020
1	Gross Direct Premium Growth Rate	0.04%	0.82%	18.29%	38.80%
2	Gross Direct Premium to shareholders' fund ratio	0.88	3.80	1.10	4.74
3	Growth rate of shareholders' fund	25.73%	25.73%	27.06%	27.06%
4	Net Retention Ratio	70.23%	61.11%	65.73%	63.47%
5	Net Commission Ratio	1.61%	3.95%	5.84%	5.39%
6	Expense of Management to Gross Direct Premium Ratio	41.66%	33.23%	33.95%	31.00%
7	Expenses of Management to Net Written Premium Ratio	59.06%	53.97%	51.45%	48.49%
8	Net Incurred Claims to Net Earned Premium	53.40%	63.23%	75.54%	78.33%
9	Combined Ratio	100.99%	108.82%	120.71%	120.45%
10	Technical Reserves to net premium ratio	7.24	1.93	6.94	1.67
11	Underwriting balance ratio	-0.09	-0.12	(0.20)	-0.24
12	Operating Profit Ratio	7.43%	7.39%	-3.34%	-6.18%
13	Liquid Assets to liabilities ratio	0.25	0.25	0.26	0.26
14	Net earning ratio	5.25%	6.18%	-20.83%	-12.16%
15	Return on net worth ratio	3.25%	14.46%	-15.17%	-36.82%
16	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.59	1.59	1.63	1.63
17	NPA Ratio				
	Gross NPA Ratio	3.46%	3.46%	5.79%	5.79%
	Net NPA Ratio	1.05%	1.05%	2.30%	2.30%

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	2,05,59,81,216	2,05,59,81,216	2,00,59,81,216	2,00,59,81,216
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)	0.13	0.59	(0.58)	(1.40)

5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.13	0.59	(0.58)	(1.40)
6	(iv) Book value per share (Rs)	4.05		3.30	