

**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, 2021	Period ended June 30, 2021	Quarter ended June 30, 2020	Period ended June 30, 2020
1	Gross Direct Premium Growth Rate	-10%	-10%	-12%	-12%
2	Gross Direct Premium to shareholders' fund ratio	0.47	0.47	0.68	0.68
3	Growth rate of shareholders' fund	15%	15%	13%	13%
4	Net Retention Ratio	72%	72%	66%	66%
5	Net Commission Ratio	6%	6%	7%	7%
6	Expense of Management to Gross Direct Premium Ratio	50%	50%	37%	37%
7	Expenses of Management to Net Written Premium Ratio	69%	69%	54%	54%
8	Net Incurred Claims to Net Earned Premium	72%	72%	67%	67%
9	Combined Ratio	135%	135%	115%	115%
10	Technical Reserves to net premium ratio	11.43	11.43	10.15	10.15
11	Underwriting balance ratio	(0.19)	(0.19)	(0.07)	(0.07)
12	Operating Profit Ratio	14%	14%	13%	13%
13	Liquid Assets to liabilities ratio	0.28	0.28	0.25	0.25
14	Net earning ratio	24%	24%	11%	11%
15	Return on net worth ratio	8%	8%	5%	5%
16	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.51	1.51	1.63	1.63
17	NPA Ratio				
	Gross NPA Ratio	3.46%	3.46%	6.31%	6.31%
	Net NPA Ratio	1.05%	1.05%	5.94%	5.94%

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	2,07,54,93,412	2,07,54,93,412	2,05,59,81,216	2,05,59,81,216
2	(b) Percentage of shareholding (Indian / Foreign)	51.46%/48.54%	51.46%/48.54%	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)	0.39	0.39	0.19	0.19
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.39	0.39	0.19	0.19
6	(iv) Book value per share (Rs)	4.63		3.65	