

## PERIODIC DISCLOSURES

### FORM I Analytical Ratios

 Insurer: **Bajaj Allianz General Insurance Co.LTD** Date: **31/03/2006**
*(Rs in Lakhs)*

#### Analytical Ratios for Non-Life companies

Sl.No.	Particular	2006	2005
1	Gross Premium Growth Rate	50%	
2	Gross Premium to shareholders' fund ratio	464%	469%
3	Growth rate of shareholders'fund	52%	32%
4	<b>Net Retention Ratio</b>		
	Motor	75.3%	75.8%
	Fire	25.3%	31.4%
	Marine Cargo	52.6%	60.7%
	Marine Hull	12.6%	6.9%
	Workmen Compensation	77.9%	79.0%
	Public/Product Liability	35.4%	59.5%
	Engineering	20.4%	16.2%
	Aviation	10.4%	8.9%
	Personal Accident	65.3%	77.8%
	Health	77.9%	78.4%
	Others	69.6%	69.9%
5	<b>Net Commission Ratio</b>		
	Motor	4%	5%
	Fire	-73%	-69%
	Marine Cargo	-5%	0%
	Marine Hull	-87%	-224%
	Workmen Compensation	4%	4%
	Public/Product Liability	-6%	-2%
	Engineering	-93%	-72%
	Aviation	-16%	-90%
	Personal Accident	1%	4%
	Health	7%	5%
	Others	5%	3%
6	Expense of Management to Gross Direct Premium Ratio	17%	17%
7	Combined Ratio	75.1%	48.4%
8	Technical Reserves to net premium ratio	91%	84%
9	<b>Underwriting balance ratio</b>		
	Motor	11%	8%
	Fire	51%	69%
	Marine	-25%	-26%
	Miscellaneous	-11%	2%
10	Operationong Profit Ratio	11%	16%
11	Liquid Assets to liabilities ratio	75%	79%
12	Net earning ratio	7%	10%
13	return on net worth ratio	28%	26%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.22	1.64
15	<b>NPA Ratio</b>		
	Gross NPA Ratio	0%	0%
	Net NPA Ratio	0%	0%

#### Equity Holding Pattern for Non-Life

1	(a) No. of shares	1100500000	110000000
2	(b) Percentage of shareholding (Indian / Foreign)	(74% / 26%)	(74% / 26%)
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)	4.69	4.28
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	4.69	4.28
6	(iv) Book value per share (Rs)		