

## FORM NL-30 Analytical Ratios

Insurer: **Bajaj Allianz General Insurance Co.Ltd** Date: **31/3/2008**

Analytical Ratios for Non-Life companies			
Sl.No.	Particular	2008	2007
1	<b>Gross Premium Growth Rate</b>		
	Motor	85%	57%
	Fire	-25%	6%
	Marine Cargo	12%	46%
	Marine Hull	-28%	-12%
	Workmen's Compensation / Employers' Liability	28%	51%
	Public/Product Liability	33%	2%
	Engineering	-6%	55%
	Aviation	48%	99%
	Personal Accident	92%	56%
	Health	54%	62%
	Others	29%	44%
2	<b>Gross Premium to shareholders' fund ratio</b>	447%	438%
3	<b>Growth rate of shareholders'fund</b>	43%	49%
4	<b>Net Retention Ratio</b>		
	Motor	75%	76%
	Fire	46%	26%
	Marine Cargo	71%	47%
	Marine Hull	23%	8%
	Workmen's Compensation / Employers' Liability	83%	77%
	Public/Product Liability	38%	30%
	Engineering	21%	19%
	Aviation	16%	1%
	Personal Accident	74%	69%
	Health	83%	78%
	Others	64%	66%
5	<b>Net Commission Ratio</b>		
	Motor	1%	2%
	Fire	-21%	-69%
	Marine Cargo	5%	-1%
	Marine Hull	-33%	-92%
	Workmen's Compensation / Employers' Liability	5%	4%
	Public/Product Liability	-3%	-14%
	Engineering	-70%	-99%
	Aviation	14%	-153%
	Personal Accident	0%	0%
	Health	4%	5%
	Others	8%	5%
6	<b>Expense of Management to Gross Direct Premium Ratio</b>	22%	19%
7	<b>Combined Ratio</b>	102%	98%
8	<b>Technical Reserves to net premium ratio</b>	93%	94%
9	<b>Underwriting balance ratio</b>		
	Fire	43%	79%
	Marine	-14%	-79%
	Miscellaneous	-6%	13%
10	<b>Operation Profit Ratio</b>	8%	9%
11	<b>Liquid Assets to liabilities ratio</b>	11%	48%
12	<b>Net earning ratio</b>	6%	7%
13	<b>return on net worth ratio</b>	18%	18%
14	<b>Available Solvency argin Ratio to Required Solvency Margin Ratio</b>	1.55	1.56
15	<b>NPA Ratio</b>		
	Gross NPA Ratio	0%	0%
	Net NPA Ratio	0%	0%
<b>Equity Holding Pattern for Non-Life Insurers</b>			
1	(a) No. of shares	110227250	110133050
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)	9.59	6.85
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	9.59	6.85
6	(iv) Book value per share (Rs)		