

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: **Bajaj Allianz General Insurance Co LTD** Date: **31/3/2009**

Analytical Ratios for Non-Life companies

Sl.No.	Particular	2009	2008
1	Gross Premium Growth Rate		
	Motor	10%	85%
	Fire	-7%	-25%
	Marine Cargo	10%	12%
	Marine Hull	67%	-28%
	Workmen's Compensation / Employers' Liability	12%	28%
	Public/Product Liability	13%	33%
	Engineering	-13%	-6%
	Aviation	80%	48%
	Personal Accident	43%	92%
	Health	37%	54%
	Others	16%	29%
2	Gross Premium to shareholders' fund ratio	426%	447%
3	Growth rate of shareholders' fund	16%	43%
4	Net Retention Ratio		
	Motor	76%	75%
	Fire	47%	46%
	Marine Cargo	77%	71%
	Marine Hull	16%	23%
	Workmen's Compensation / Employers' Liability	84%	83%
	Public/Product Liability	27%	38%
	Engineering	20%	21%
	Aviation	-7%	16%
	Personal Accident	79%	74%
	Health	87%	83%
	Others	58%	64%
5	Net Commission Ratio		
	Motor	2%	1%
	Fire	-14%	-21%
	Marine Cargo	8%	5%
	Marine Hull	-23%	-33%
	Workmen's Compensation / Employers' Liability	4%	5%
	Public/Product Liability	-5%	-3%
	Engineering	-87%	-70%
	Aviation	18%	14%
	Personal Accident	11%	0%
	Health	9%	4%
	Others	4%	8%
6	Expense of Management to Gross Direct Premium Ratio	23%	22%
7	Combined Ratio	105%	102%
8	Technical Reserves to net premium ratio	108%	93%
9	Underwriting balance ratio		
	Fire	12%	43%
	Marine	-30%	-14%
	Miscellaneous	-5%	-6%
10	Operating Profit Ratio	4%	8%
11	Liquid Assets to liabilities ratio	13%	11%
12	Net earning ratio	5%	6%
13	return on net worth ratio	14%	18%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.62	1.55
15	NPA Ratio		
	Gross NPA Ratio	0%	0%
	Net NPA Ratio	0%	0%
Equity Holding Pattern for Non-Life Insurers			
1	(a) No. of shares	110227250	110227250
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)	8.93	9.59
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	8.93	9.59