

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Name of the Insurer: Bajaj Allianz General Insurance Co.Ltd

Date:31/3/2010

Analytical Ratios for Non-Life companies			
Sl.No.	Particular	For the year ended 31st March, 2010	For the year ended 31st March, 2009
1	Gross Premium growth rate		
	Motor	-4%	10%
	Fire	-2%	-7%
	Marine Cargo	-8%	10%
	Marine Hull	-58%	67%
	Workmen's Compensation / Employers' Liability	2%	12%
	Public/Product Liability	-21%	13%
	Engineering	-20%	-13%
	Aviation	14%	80%
	Personal Accident	-21%	43%
	Health	-11%	37%
Others	11%	16%	
2	Gross Premium to Shareholder's Fund Ratio	343%	426%
3	Growth Rate of Shareholder's Fund	18%	16%
4	Net Retention Ratio		
	Motor	80%	76%
	Fire	46%	47%
	Marine Cargo	74%	77%
	Marine Hull	46%	16%
	Workmen's Compensation / Employers' Liability	89%	84%
	Public/Product Liability	44%	27%
	Engineering	22%	20%
	Aviation	3%	-7%
	Personal Accident	77%	79%
	Health	88%	87%
Others	60%	58%	
5	Net Commission Ratio		
	Motor OD	3%	4%
	Motor TP	-14%	-22%
	Motor	2%	2%
	Fire	-13%	-14%
	Marine Cargo	7%	8%
	Marine Hull	-4%	-23%
	Workmen's Compensation / Employers' Liability	4%	4%
	Public/Product Liability	0%	-5%
	Engineering	-68%	-87%
	Aviation	-32%	18%
Personal Accident	10%	11%	
Health	8%	9%	
Others	5%	4%	
6	Expenses of Management to Gross Premium Ratio	22%	23%
7	Combined Ratio	104%	105%
8	Technical Reserves to Net Premium Ratio	131%	108%
9	Underwriting Balance Ratio		
	Fire	18%	12%
	Marine	-14%	-30%
	Miscellaneous	-6%	-5%
10	Operating Profit Ratio	4%	4%
11	Liquid Assets to liabilities ratio	11%	13%
12	Net Earning Ratio	6%	5%
13	Return on Net worth	15%	14%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.71	1.62
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)	10.96	8.63
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	10.96	8.63
6	(iv) Book value per share (Rs)	10.00	10.00