

Bajaj Allianz General Insurance Company Limited

IRDA Registration No 113. dated 2nd May, 2001

Ratios for the nine months ended on and to Balance Sheet as at 30th June , 30th June 2010

Sr. No.	Particulars	30th June 2010	As at 30th June 2009
1	Gross Premium growth rate		
	Motor	20%	-17%
	Fire	27%	-20%
	Marine Cargo	33%	-39%
	Marine Hull	20%	-66%
	Workmen's Compensation / Employers' Liability	32%	-10%
	Public/Product Liability	57%	-32%
	Engineering	-9%	-34%
	Aviation	-43%	233%
	Personal Accident	-23%	8%
	Health	-7%	28%
	Others	14%	-15%
2	Gross Premium to Shareholder's Fund Ratio	87%	91%
3	Growth Rate of Shareholder's Fund	4%	4%
4	Net Retention Ratio		
	Motor OD	90%	90%
	Motor TP	46%	40%
	Motor	78%	75%
	Fire	40%	44%
	Marine Cargo	76%	82%
	Marine Hull	13%	45%
	Workmen's Compensation / Employers' Liability	48%	52%
	Public/Product Liability	31%	43%
	Engineering	26%	18%
	Aviation	3%	1%
	Personal Accident	81%	83%
	Health	88%	89%
	Others	75%	74%
5	Net Commission Ratio		
	Motor OD	3%	5%
	Motor TP	0%	-16%
	Motor	3%	1%
	Fire	-19%	-17%
	Marine Cargo	7%	7%
	Marine Hull	-32%	-3%
	Workmen's Compensation / Employers' Liability	7%	7%
	Public/Product Liability	-5%	-2%
	Engineering	-58%	-88%
	Aviation	-46%	-195%
	Personal Accident	8%	12%
	Health	6%	9%
	Others	3%	4%
6	Expenses of Management to Gross Premium Ratio	20%	21%
7	Combined Ratio	102%	100%
8	Technical Reserves to Net Premium Ratio	536%	507%
9	Underwriting Balance Ratio		
	Fire	-60%	41%
	Marine	0%	15%
	Miscellaneous	2%	-4%
10	Operating Profit Ratio	9%	10%
11	Liquid Assets to liabilities ratio	9%	9%
12	Net Earning Ratio	6%	6%
13	Return on Net worth	4%	4%
14	Reinsurance Ratio	29%	29%
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)	9.1	7.5
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	9.1	7.5
6	(iv) Book value per share (Rs)	Rs 10	Rs 10