

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 31st December, 2010

Sr. No.	Particulars	As at 31st December, 2010	As at 31st December, 2009
1	Gross Premium growth rate		
	Motor OD	27%	
	Motor TP	8%	
	Motor	22%	-18%
	Fire	9%	-7%
	Marine Cargo	12%	-26%
	Marine Hull	-32%	-65%
	Workmen's Compensation / Employers' Liability	44%	-12%
	Public/Product Liability	30%	-29%
	Engineering	5%	-30%
	Aviation	-21%	73%
	Personal Accident	-3%	-11%
	Health	7%	-6%
	Others	18%	4%
2	Gross Premium to Shareholder's Fund Ratio	234%	168%
3	Growth Rate of Shareholder's Fund	13%	19%
4	Net Retention Ratio		
	Motor OD	90%	90%
	Motor TP	47%	42%
	Motor	80%	76%
	Fire	47%	44%
	Marine Cargo	82%	81%
	Marine Hull	22%	44%
	Workmen's Compensation / Employers' Liability	90%	90%
	Public/Product Liability	38%	41%
	Engineering	23%	23%
	Aviation	2%	0%
	Personal Accident	80%	83%
	Health	88%	89%
	Others	52%	59%
5	Net Commission Ratio		
	Motor OD	2%	4%
	Motor TP	0%	-15%
	Motor	2%	1%
	Fire	-14%	-17%
	Marine Cargo	8%	6%
	Marine Hull	-25%	-2%
	Workmen's Compensation / Employers' Liability	6%	6%
	Public/Product Liability	-2%	-3%
	Engineering	-62%	-64%
	Aviation	115%	643%
	Personal Accident	12%	12%
	Health	7%	9%
	Others	4%	6%
6	Expenses of Management to Gross Premium Ratio	22%	22%
7	Combined Ratio	100%	100%
8	Technical Reserves to Net Premium Ratio	188%	267%
9	Underwriting Balance Ratio		
	Fire	0%	32%
	Marine	-8%	12%
	Miscellaneous	0%	-3%
10	Operating Profit Ratio	10%	10%
11	Liquid Assets to liabilities ratio	15%	10%
12	Net Earning Ratio	7%	6%
13	Return on Net worth	11%	7%
14	Reinsurance Ratio	28%	30%
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