

FORM NL-30 Analytical Ratios

Insurer: Bajaj Allianz General Insurance Co.Ltd.

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter ended 31st March 2012	For the quarter ended 31st March 2011	For the year ended 31st March 2012	For the year ended 31st March 2011
1	Gross Premium Growth Rate	25%	12%	17%	15%
2	Gross Premium to shareholders' fund ratio	135%	124%	383%	374%
3	Growth rate of shareholders' fund	15%	5%	15%	5%
4	Net Retention Ratio	78%	78%	73%	74%
5	Net Commission Ratio	3%	2%	3%	2%
6	Expense of Management to Gross Direct Premium Ratio	19%	23%	20%	23%
7	Combined Ratio	134%	132%	107%	111%
8	Technical Reserves to net premium ratio	52%	46%	145%	138%
9	Underwriting balance ratio	-34%	-32%	-7%	-11%
10	Operating Profit Ratio	109%	-21%	4%	15%
11	Liquid Assets to liabilities ratio	-35%	-24%	36%	33%
12	Net earning ratio	-5%	-8%	5%	2%
13	return on net worth ratio	-4%	-7%	13%	5%
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	156%	173%	156%	173%
15	NPA Ratio				
	Gross NPA Ratio	0%	0%	0%	0%
	Net NPA Ratio	0%	0%	0%	0%
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	110227250	110227250	110227250	110227250
2	(b) Percentage of shareholding (Indian / Foreign)	(74%/26%)	(74%/26%)	(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)	(3.49)	(5.18)	11.22	3.93
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(3.49)	(5.18)	11.22	3.93
6	(iv) Book value per share (Rs)	Rs 10	Rs 10	Rs 10	Rs 10