

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: Bajaj Allianz General Insurance Co.Ltd.

Date: 30th September 2013

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	For the quarter ended 30th September 2013	For the quarter ended 30th September 2012	Upto the half year ended 30th September 2013	Upto the half year ended 30th September 2012
1	Gross Premium Growth Rate	18%	19%	17%	18%
2	Gross Premium to shareholders' fund ratio	76%	87%	150%	171%
3	Growth rate of shareholders'fund	33%	18%	33%	18%
4	Net Retention Ratio	83%	77%	82%	77%
5	Net Commission Ratio	4%	3%	3%	3%
6	Expense of Management to Gross Direct Premium Ratio	24%	26%	24%	25%
7	Combined Ratio	96%	104%	97%	96%
8	Technical Reserves to Net Premium Ratio	501%	565%	258%	284%
9	Underwriting Balance Ratio	2%	7%	1%	7%
10	Operating Profit Ratio	15%	22%	15%	21%
11	Liquid Assets to Liabilities Ratio	20%	22%	25%	27%
12	Net Earning Ratio	12%	10%	12%	9%
13	Return on Net Worth Ratio	8%	7%	14%	13%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	194%	184%	194%	184%
15	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	110,227,250	110,227,250	110,227,250	110,227,250
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)	10.27	7.04	19.30	12.89
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	10.27	7.04	19.30	12.89
6	(iv) Book value per share (Rs)	133.18	100.00	133.18	100.00