NL-30-Ana Rat

Bajaj Allianz General Insurance Company Limited



IRDA Registration No 113. dated 2nd May, 2001

PERIODIC DISCLOSURES
FORM NL-30 Analytical Ratios

Insurer: Bajaj Allianz General Insurance Co.Ltd. Date: 30th September'18

Sino Particular September 2018 September 2017 30 September 2018 30 September 2017 1 Gross Premium Growth Rate -5% 32% 7% 31% 107% 120% 120% 26% 71% 107% 120% 26% 4 Net Retention Ratio 69% 62% 70% 66% 68% 68% 68% 68% 68% 68% 68% 68% 68% 68% 68% 68% 68% 68% 68% 67% 68% 68% 68% 68% 67% 68% 68% 68% 67% 68% 68% 68% 67% 68% 68% 68% 67% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 67% 68% 68% 67% 68% 67% 68% 67% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 67% 68% 68% 68% 67% 68% 67% 68% 68% 67% 68% 68% 67% 68% 67% 68% 68% 67% 68% 68% 67% 68%	Analytical Ratios for Non-Life companies					
2 Gross Premium to shareholders' fund ratio 56% 71% 107% 120% 3 Growth rate of shareholders' fund 20% 27% 20% 26% 4 Net Retention Ratio 69% 62% 70% 68% 5 Net Commission Ratio 6% 1% 6% 1% 6 Expense of Management to Gross Direct Premium Ratio 23% 17% 23% 20% 7 Expense of Management to Net Written Premium Ratio 33% 27% 32% 29% 8 Net incurred claims to Net earned premium 68% 66% 67% 68% 9 Combined Ratio 97% 89% 94% 92% 10 Technical Reserves to Net Premium Ratio 548% 486% 286% 266% 11 Underwriting Balance Ratio 1.% 9% 4% 5% 12 Operating Profit Ratio 12% 22% 18% 20% 13 Liquid Assets to Liabilities Ratio 11% 15% 13%	Sl.No.	Particular				Upto the half year ended 30 September 2017
3 Growth rate of shareholders'fund 20% 27% 20% 26% 26% 4 Net Retention Ratio 69% 62% 70% 68% 68% 5 Net Commission Ratio 6% 1% 1	1	Gross Premium Growth Rate	-5%	32%	7%	31%
4 Net Retention Ratio 69% 62% 70% 68% 5 Net Commission Ratio 6% 1% 6% 1% 6% 1% 6 Expense of Management to Gross Direct Premium Ratio 23% 17% 23% 20% 7 Expense of Management to Net Written 33% 27% 32% 29% 8 Net incurred claims to Net earned premium 68% 68% 67% 68% 9 Combined Ratio 97% 89% 94% 92% 10 Technical Reserves to Net Premium Ratio 548% 486% 286% 266% 264% 11 Underwriting Balance Ratio 11% 99% 4% 5% 12 Operating Profit Ratio 12% 22% 18% 20% 13 Liquid Assets to Liabilities Ratio 12% 22% 18% 20% 14 Net Earning Ratio 10% 15% 13% 14% 15 Return on Net Worth Ratio 4% 67% 10% 112% Available Solvency Margin Ratio to Required Solvency Margin Ratio	2	Gross Premium to shareholders' fund ratio	56%	71%	107%	120%
5 Net Commission Ratio 6% 1% 6% 1% 6 Expense of Management to Gross Direct Premium Ratio 23% 17% 23% 20% 7 Expense of Management to Net Written Premium Ratio 33% 27% 32% 29% 8 Net incurred claims to Net earned premium 68% 68% 67% 68% 9 Combined Ratio 97% 89% 94% 92% 10 Technical Reserves to Net Premium Ratio 548% 486% 286% 264% 11 Underwriting Balance Ratio 11% 9% 4% 5% 12 Operating Profit Ratio 12% 22% 18% 20% 13 Liquid Assets to Liabilities Ratio 21% 15% 21% 15% 14 Net Earning Ratio 10% 15% 13% 14% 15 Return on Net Worth Ratio 4% 6% 10% 12% 16 Available Solvency Margin Ratio to Required Solvency Margin Ratio to Required Solvency Margin Ratio -	3	Growth rate of shareholders'fund	20%	27%	20%	26%
Expense of Management to Gross Direct Premium Ratio 23% 17% 23% 20%	4	Net Retention Ratio	69%	62%	70%	68%
Technical Reserves to Net Permium Ratio 33% 27% 32% 29% 29% 20%	5	Net Commission Ratio	6%	1%	6%	1%
Net incurred claims to Net earned premium S8% S8% G8% G7% G8%	6	Expense of Management to Gross Direct Premium Ratio	23%	17%	23%	20%
9 Combined Ratio 97% 89% 94% 92% 10 Technical Reserves to Net Premium Ratio 548% 486% 286% 264% 11 Underwriting Balance Ratio 1.1% 9% 4% 5% 12 Operating Profit Ratio 12% 22% 18% 20% 13 Liquid Assets to Liabilities Ratio 10% 15% 211% 15% 14 Net Earning Ratio 10% 15% 13% 14% 15 Return on Net Worth Ratio 4% 6% 10% 12% 12% 15% 15 Return on Net Worth Ratio 4% 6% 10% 12% 12% 15% 16 Available Solvency Margin Ratio 50 286% 288% 286% 288% 286% 288% 17 NPA Ratio 50 50 50 50 50 50 50 50 50 50 50 50 50	7		33%	27%	32%	29%
10 Technical Reserves to Net Premium Ratio 548% 486% 286% 264% 11 Underwriting Balance Ratio -1% 9% 4% 5% 12 Operating Profit Ratio 12% 22% 18% 20% 13 Liquid Assets to Liabilities Ratio 21% 15% 21% 15% 14 Net Earning Ratio 10% 15% 13% 14% 15 Return on Net Worth Ratio 4% 6% 10% 12% 16 Available Solvency Margin Ratio to Required Solvency Margin Ratio Gross NPA Ratio	8	Net incurred claims to Net earned premium	68%	68%	67%	68%
11 Underwriting Balance Ratio	9	Combined Ratio	97%	89%	94%	92%
12 Operating Profit Ratio 12% 22% 18% 20% 13 Liquid Assets to Liabilities Ratio 21% 15% 21% 15% 14 Net Earning Ratio 10% 15% 13% 14% 15 Return on Net Worth Ratio 4% 6% 10% 12% 4 Available Solvency Margin Ratio to Required Solvency Margin Ratio 286% 288% 286% 288% 17 NPA Ratio - <td>10</td> <td>Technical Reserves to Net Premium Ratio</td> <td>548%</td> <td>486%</td> <td>286%</td> <td>264%</td>	10	Technical Reserves to Net Premium Ratio	548%	486%	286%	264%
13 Liquid Assets to Liabilities Ratio 21% 15% 21% 15% 14 Net Earning Ratio 10% 15% 13% 14% 14% 15 Return on Net Worth Ratio 4% 6% 10% 12% 12% 16 Available Solvency Margin Ratio to Required Solvency Margin Ratio 286% 288% 286% 286% 288% 286% 286% 286% 288% 286%	11	Underwriting Balance Ratio	-1%	9%	4%	5%
14 Net Earning Ratio 10% 15% 13% 14% 15 Return on Net Worth Ratio 4% 6% 10% 12% 16 Available Solvency Margin Ratio to Required Solvency Margin Ratio 286% 288% 286% 288% 17 NPA Ratio - - - - - Gross NPA Ratio - - - - - - Net NPA Ratio -	12	Operating Profit Ratio	12%	22%	18%	20%
15 Return on Net Worth Ratio	13	Liquid Assets to Liabilities Ratio	21%	15%	21%	15%
16 Available Solvency Margin Ratio to Required Solvency 286% 288% 286% 286	14	Net Earning Ratio	10%	15%	13%	14%
Margin Ratio 286% 288% 286% 288% 286% 288% 286% 288% 286% 288% 286% 288% 286% 288% 286% 288% 286% 288% 286% 288% 286% 288% 286%	15	Return on Net Worth Ratio	4%	6%	10%	12%
Gross NPA Ratio	16	, -	286%	288%	286%	288%
Net NPA Ratio	17	NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers 1 (a) No. of shares 11,02,27,250 11,02,27,250 11,02,27,250 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 16.52) 23.55 42.92		Gross NPA Ratio	-	-	-	-
1 (a) No. of shares 11,02,27,250 11,02,27,250 11,02,27,250 11,02,27,250 2 (b) Percentage of shareholding (Indian / Foreign) (74%/26%) (7		Net NPA Ratio	-	-	-	-
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	Equity Holding	Pattern for Non-Life Insurers				
3 (c) % of Government holding (in case of public sector insurance companies) 4 (a) Basic and diluted EPS before extraordinary items (net of 16.52 23.55 42.92 42.92	1	(a) No. of shares	11,02,27,250	11,02,27,250	11,02,27,250	11,02,27,250
insurance companies) (a) Basic and diluted EPS before extraordinary items (net of	2	(b) Percentage of shareholding (Indian / Foreign)	(74%/26%)	(74%/26%)	(74%/26%)	(74%/26%)
$1 \Delta 1^{*}$	3	(c) %of Government holding (in case of public sector	-	-	-	-
	4	, ,	16.52	23.55	42.92	42.91
5 (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) 16.52 23.55 42.92	5		16.52	23.55	42.92	42.91
6 (iv) Book value per share (Rs) 435.59 363.54 435.59 36	6	(iv) Book value per share (Rs)	435.59	363.54	435.59	363.54