

## 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

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	For the quarter ended 30 September 2018	For the quarter ended 30 September 2017	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2017
1	Gross Premium Growth Rate	-5%	32%	7%	31%
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%	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	-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	286%	288%	286%	288%
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net 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	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 tax expense) for the period (not to be annualized)	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	42.91
6	(iv) Book value per share (Rs)	435.59	363.54	435.59	363.54