

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: 31st December'2018

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	For the quarter ended 31 December 2018	For the quarter ended 31 December 2017	Upto the period ended 31 December 2018	Upto the period ended 31 December 2017
1	Gross Premium Growth Rate	35%	10%	15%	24%
2	Gross Premium to shareholders' fund ratio	50%	44%	153%	157%
3	Growth rate of shareholders' fund	17%	28%	18%	27%
4	Net Retention Ratio	78%	79%	73%	71%
5	Net Commission Ratio	7%	4%	6%	3%
6	Expense of Management to Gross Direct Premium Ratio	27%	26%	24%	21%
7	Expense of Management to Net Written Premium Ratio	34%	33%	33%	30%
8	Net incurred claims to Net earned premium	64%	62%	66%	66%
9	Combined Ratio	94%	92%	94%	92%
10	Technical Reserves to Net Premium Ratio	540%	594%	192%	187%
11	Underwriting Balance Ratio	3%	7%	3%	6%
12	Operating Profit Ratio	14%	23%	16%	21%
13	Liquid Assets to Liabilities Ratio	22%	13%	22%	13%
14	Net Earning Ratio	11%	17%	12%	15%
15	Return on Net Worth Ratio	4%	6%	14%	17%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	281%	313%	281%	313%
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)	20.29	23.74	63.21	66.65
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	20.29	23.74	63.21	66.65
6	(iv) Book value per share (Rs)	456.61	390.27	456.61	390.27