

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 March '2019**

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	For the quarter ended 31 March 2019	For the quarter ended 31 March 2018	Upto the period ended 31 March 2019	Upto the period ended 31 March 2018
1	Gross Premium Growth Rate	23%	23%	17%	24%
2	Gross Premium to shareholders' fund ratio	0.66	0.62	2.17	2.13
3	Growth rate of shareholders'fund	16%	26%	15%	26%
4	Net Retention Ratio	64%	71%	70%	71%
5	Net Commission Ratio	1%	10%	5%	5%
6	Expense of Management to Gross Direct Premium Ratio	24%	25%	24%	21%
7	Expense of Management to Net Written Premium Ratio	38%	35%	34%	30%
8	Net incurred claims to Net earned premium	76%	68%	69%	67%
9	Combined Ratio	104%	93%	97%	92%
10	Technical Reserves to Net Premium Ratio	5.18	4.87	1.44	1.42
11	Underwriting Balance Ratio	(0.08)	0.02	0.00	0.05
12	Operating Profit Ratio	6%	14%	14%	19%
13	Liquid Assets to Liabilities Ratio	0.14	0.27	0.14	0.27
14	Net Earning Ratio	4%	10%	10%	14%
15	Return on Net Worth Ratio	2%	4%	15%	21%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	255%	276%	255%	276%
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)	7.54	16.93	70.75	83.58
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	7.54	16.93	70.75	83.58
6	(iv) Book value per share (Rs)	468.49	405.20	468.49	405.20