NL30Ana Rat IRDA Periodic Disclosures

## **Bajaj Allianz General Insurance Company Limited**



IRDA Registration No 113. dated 2nd May, 2001

FORM NL-30

Insurer:

PERIODIC DISCLOSURES Analytical Ratios

Bajaj Allianz General Insurance Co.Ltd.

31st March '2019 Date:

tax expense) for the period (not to be annualized)  (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	Analytical Ratios for Non-Life companies					
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%   71½   70%   71½     5   Net Commission Ratio   19%   10%   5%   55%   55%     6   Expense of Management to Gross Direct Premium Ratio   24%   25%   24%   21%     7   Expense of Management to Net Written   38%   35%   34%   30%     8   Net incurred claims to Net earned premium   76%   68%   69%   667%     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   Uquid 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   25%   276%   255%   276%     17   NPA Ratio   -	Sl.No.	Particular				
3   Growth rate of shareholders'fund	1	Gross Premium Growth Rate	23%	23%	17%	24%
Net Retention Ratio	2	Gross Premium to shareholders' fund ratio	0.66	0.62	2.17	2.13
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%         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%           Available Solvency Margin Ratio to Required Solvency         255%         276%	3	Growth rate of shareholders'fund	16%	26%	15%	26%
Expense of Management to Gross Direct Premium Ratio   24%   25%   24%   21%	4	Net Retention Ratio	64%	71%	70%	71%
Expense of Management to Net Written   38%   35%   34%   30%   30%   36%   38%   35%   34%   30%   30%   36%   3	5	Net Commission Ratio	1%	10%	5%	5%
Premium Ratio   38%   35%   34%   30%	6	Expense of Management to Gross Direct Premium Ratio	24%	25%	24%	21%
9   Combined Ratio   104%   93%   97%   92%	7	·	38%	35%	34%	30%
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%   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       19   Net NPA Ratio       10   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 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     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   (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	8	Net incurred claims to Net earned premium	76%	68%	69%	67%
11   Underwriting Balance Ratio   (0.08)   (0.08)   (0.00)   (0.00)   (0.05)     12   Operating Profit Ratio   (6%   14%   14%   19%   19%     13   Liquid Assets to Liabilities Ratio   (0.14   (0.27   (0.14   0.27   0.14   0.27     14   Net Earning Ratio   (4%   10%   10%   11%   14%     15   Return on Net Worth Ratio   (2%   4%   15%   21%   21%     16   Available Solvency Margin Ratio to Required Solvency Margin Ratio   (2.55%   2.76%   2.55%   2.76%     17   NPA Ratio   (3.00)	9	Combined Ratio	104%	93%	97%	92%
12   Operating Profit Ratio   6%   14%   14%   19%     13	10	Technical Reserves to Net Premium Ratio	5.18	4.87	1.44	1.42
13   Liquid Assets to Liabilities Ratio   0.14   0.27   0.14   0.27   15   0.27   1.28   0.27	11	Underwriting Balance Ratio	(0.08)	0.02	0.00	0.05
14	12	Operating Profit Ratio	6%	14%	14%	19%
15 Return on Net Worth Ratio 2% 4% 15% 21%  Available Solvency Margin Ratio to Required Solvency Margin Ratio  17 NPA Ratio 5 Gross NPA Ratio 19 (a) No. of shares 11,02,27,250 11,02,27,250 11,02,27,250 (20%) (274%/26%) (744%/26%) (	13	Liquid Assets to Liabilities Ratio	0.14	0.27	0.14	0.27
Available Solvency Margin Ratio to Required Solvency Margin Ratio to Required Solvency Margin Ratio  17 NPA Ratio  Gross NPA Ratio  Net NPA Ratio  Net NPA Ratio  1 (a) No. of shares  (b) Percentage of shareholding (Indian / Foreign)  (c) wof Government holding (in case of public sector insurance companies)  (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)  (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)  255%  276%	14	Net Earning Ratio	4%	10%	10%	14%
Margin Ratio   255%   276%   255%   276%   255%   276%   255%   276%   255%   276%   255%   276%   255%   276%   255%   276%   255%   276%   255%   276%   255%   276%   255%   276%   255%   276%   255%   276%   255%   276%	15	Return on Net Worth Ratio	2%	4%	15%	21%
Gross NPA Ratio	16	, -	255%	276%	255%	276%
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 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) 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		Gross NPA Ratio	-	-	-	-
1       (a) No. of shares       11,02,27,250       11,02,27,250       11,02,27,250       11,02,27,250       11,02,27,250       11,02,27,250       12,02,27,250       11,02,27,250       11,02,27,250       11,02,27,250       12,02		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 tax expense) for the period (not to be annualized) 5 (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) 7 (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) 7 (c) % of Government holding (Indian / Foreign) (74%/26%) (74%/26%) (74%/26%) 7 (74%/26%) (74%/26%) (74%/26%) (74%/26%) (74%/26%) 7 (74%/26%) (74%	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 tax expense) for the period (not to be annualized)  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	1	(a) No. of shares	11,02,27,250	11,02,27,250	11,02,27,250	11,02,27,250
insurance companies)  4 (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)  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	2	(b) Percentage of shareholding (Indian / Foreign)	(74%/26%)	(74%/26%)	(74%/26%)	(74%/26%)
tax expense) for the period (not to be annualized)  (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	3		-	-	-	-
expense) for the period (not to be annualized)  7.54  16.93  70.75  83.58	4	, ,	7.54	16.93	70.75	83.58
6 (iv) Book value per share (Rs) 468.49 405.20 468.49 405.20	5		7.54	16.93	70.75	83.58
	6	(iv) Book value per share (Rs)	468.49	405.20	468.49	405.20