

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:

30-Sep-19

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	For the quarter ended 30 September 2019	For the quarter ended 30 September 2018	Upto the period ended 30 September 2019	Upto the period ended 30 September 2018
1	Gross Premium Growth Rate	57%	-5%	38%	7%
2	Gross Premium to shareholders' fund ratio	77%	56%	129.85%	107.26%
3	Growth rate of shareholders' fund	16%	20%	14%	20%
4	Net Retention Ratio	53%	69%	56%	70%
5	Net Commission Ratio	0.3%	6%	-1%	6%
6	Expense of Management to Gross Direct Premium Ratio	19%	23%	23%	23%
7	Expense of Management to Net Written Premium Ratio	36%	33%	40%	32%
8	Net incurred claims to Net earned premium	75%	68%	74%	67%
9	Combined Ratio	103%	97%	103%	94%
10	Technical Reserves to Net Premium Ratio	5.40	5.48	2.98	2.86
11	Underwriting Balance Ratio	(0.04)	(0.01)	(0.02)	0.04
12	Operating Profit Ratio	13%	12%	14%	18%
13	Liquid Assets to Liabilities Ratio	0.16	0.21	0.16	0.21
14	Net Earning Ratio	13%	10%	13%	13%
15	Return on Net Worth Ratio	5%	4%	9%	10%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	243%	286%	243%	286%
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)	26.64	16.52	-	42.92
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	26.64	16.52	-	42.92
6	(iv) Book value per share (Rs)	503.79	435.59	0.00	435.59