

## 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:

31-Dec-19

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	For the quarter ended 31 December 2019	For the quarter ended 31 December 2018	Upto the period ended 31 December 2019	Upto the period ended 31 December 2018
1	Gross Premium Growth Rate	20%	35%	32%	15%
2	Gross Premium to shareholders' fund ratio	53%	50%	179.43%	153.23%
3	Growth rate of shareholders' fund	15%	17%	13%	18%
4	Net Retention Ratio	72%	78%	60%	73%
5	Net Commission Ratio	4.0%	7.2%	1%	6%
6	Expense of Management to Gross Direct Premium Ratio	26%	27%	24%	24%
7	Expense of Management to Net Written Premium Ratio	37%	34%	39%	33%
8	Net incurred claims to Net earned premium	73%	64%	73%	66%
9	Combined Ratio	104%	94%	103%	94%
10	Technical Reserves to Net Premium Ratio	5.73	5.40	2.01	1.92
11	Underwriting Balance Ratio	(0.04)	0.03	(0.03)	0.03
12	Operating Profit Ratio	9%	14%	12%	16%
13	Liquid Assets to Liabilities Ratio	0.22	0.22	0.22	0.22
14	Net Earning Ratio	9%	11%	11%	12%
15	Return on Net Worth Ratio	3%	4%	12%	14%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	236%	281%	236%	281%
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>			0		0
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)	17.29	20.29	-	63.21
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	17.29	20.29	-	63.21
6	(iv) Book value per share (Rs)	524.18	456.61	524.18	456.61