

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-Mar-20

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	For the quarter ended 31 March 2020	For the quarter ended 31 March 2019	For the year ended 31 March 2020	For the year ended 31 March 2019
1	Gross Premium Growth Rate	-22.0%	23.3%	15.6%	17.1%
2	Gross Premium to shareholders' fund ratio	46.9%	65.7%	214.7%	217.5%
3	Growth rate of shareholders' fund	9.3%	15.6%	17.0%	14.6%
4	Net Retention Ratio	70.0%	63.7%	62.5%	70.1%
5	Net Commission Ratio	2.5%	1.3%	1.1%	4.8%
6	Expense of Management to Gross Direct Premium Ratio	27.9%	24.3%	24.6%	23.8%
7	Expense of Management to Net Written Premium Ratio	39.6%	38.1%	39.3%	33.9%
8	Net incurred claims to Net earned premium	62.1%	75.5%	70.7%	68.6%
9	Combined Ratio	93.8%	103.9%	100.8%	96.7%
10	Technical Reserves to Net Premium Ratio	6.74	5.18	1.53	1.44
11	Underwriting Balance Ratio	0.08	(0.08)	(0.00)	0.00
12	Operating Profit Ratio	60.1%	5.9%	14.5%	13.5%
13	Liquid Assets to Liabilities Ratio	0.27	0.14	0.27	0.14
14	Net Earning Ratio	16.3%	3.8%	12.5%	10.0%
15	Return on Net Worth Ratio	5.4%	1.6%	16.8%	15.3%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	254.0%	255.1%	254.0%	255.1%
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	0.9%	0.3%
	Net NPA Ratio	-	-	0.2%	0.0%
Equity Holding Pattern for Non-Life Insurers			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)	27.58	7.54	-	70.75
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	27.58	7.54	-	70.75
6	(iv) Book value per share (Rs)	511.86	468.49	511.86	468.49