

## 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-Jun-20

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	For the quarter ended 30 June 2020	For the quarter ended 30 June 2019	For the period ended 30 June 2020	For the period ended 30 June 2019
1	Gross Premium Growth Rate	-19.7%	16.7%	-19.7%	16.7%
2	Gross Premium to shareholders' fund ratio	35.7%	53.3%	35.7%	53.3%
3	Growth rate of shareholders' fund	20.1%	12.0%	20.1%	12.0%
4	Net Retention Ratio	60.0%	60.4%	60.0%	60.4%
5	Net Commission Ratio	-1.0%	-2.9%	-1.0%	-2.9%
6	Expense of Management to Gross Direct Premium Ratio	26.0%	28.0%	26.0%	28.0%
7	Expense of Management to Net Written Premium Ratio	43.0%	46.1%	43.0%	46.1%
8	Net incurred claims to Net earned premium	68.1%	72.8%	68.1%	72.8%
9	Combined Ratio	97.6%	103.1%	97.6%	103.1%
10	Technical Reserves to Net Premium Ratio	7.0	5.9	7.0	5.9
11	Underwriting Balance Ratio	0.10	0.00	0.10	0.00
12	Operating Profit Ratio	26.1%	15.6%	26.1%	15.6%
13	Liquid Assets to Liabilities Ratio	0.17	0.13	0.17	0.13
14	Net Earning Ratio	28.7%	12.3%	28.7%	12.3%
15	Return on Net Worth Ratio	6.2%	4.0%	6.2%	4.0%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	280.0%	249.0%	280.0%	249.0%
17	NPA Ratio				
	Gross NPA Ratio	0.9%	1.0%	0.9%	1.0%
	Net NPA Ratio	0.2%	0.3%	0.2%	0.3%
Equity Holding Pattern for Non-Life Insurers			0		0
1	(a) No. of shares	110,227,250	110,227,250	110,227,250	110,227,250
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)	35.82	19.09	35.82	19.09
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	35.82	19.09	35.82	19.09
6	(iv) Book value per share (Rs)	569.26	487.26	569.26	487.26