

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-20

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2019	Upto the half year ended 30 Sep 2020	Upto the half year ended 30 Sep 2019
1	Gross Premium Growth Rate	-2.8%	57.4%	-9.6%	38.2%
2	Gross Premium to shareholders' fund ratio	0.62	0.78	0.96	1.30
3	Growth rate of shareholders' fund	22.4%	14.2%	22.4%	14.2%
4	Net Retention Ratio	50.2%	52.6%	53.7%	55.7%
5	Net Commission Ratio	-1.8%	0.3%	-1.5%	-1.1%
6	Expense of Management to Gross Direct Premium Ratio	16.9%	19.1%	20.2%	22.6%
7	Expense of Management to Net Written Premium Ratio	33.6%	36.1%	37.3%	40.4%
8	Net incurred claims to Net earned premium	74.2%	75.0%	71.3%	73.9%
9	Combined Ratio	97.4%	102.7%	97.0%	102.8%
10	Technical Reserves to Net Premium Ratio	6.81	5.70	3.56	2.98
11	Underwriting Balance Ratio	0.01	(0.04)	0.05	(0.02)
12	Operating Profit Ratio	17.0%	12.5%	21.3%	14.0%
13	Liquid Assets to Liabilities Ratio	0.14	0.16	0.14	0.16
14	Net Earning Ratio	15.9%	13.1%	21.0%	12.7%
15	Return on Net Worth Ratio	5.0%	5.4%	10.9%	9.2%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	3.07	2.43	3.07	2.43
17	NPA Ratio				
	Gross NPA Ratio	-	-	0.9%	1.0%
	Net NPA Ratio	-	-	0.2%	0.3%
Equity Holding Pattern for Non-Life Insurers					
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)	30.15	26.64	65.97	45.74
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	30.15	26.64	65.97	45.74
6	(iv) Book value per share (Rs)	605.92	495.07	605.92	495.07