

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-20

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	For the quarter ended 31 December 2020	For the quarter ended 31 December 2019	Upto the period ended 31 December 2020	Upto the period ended 31 December 2019
1	Gross Premium Growth Rate	11.1%	20.0%	-3.4%	32.2%
2	Gross Premium to shareholders' fund ratio	0.48	0.54	1.40	1.79
3	Growth rate of shareholders' fund	24.1%	12.9%	24.1%	12.9%
4	Net Retention Ratio	58.8%	71.7%	55.4%	60.5%
5	Net Commission Ratio	1.5%	4.0%	-0.4%	0.7%
6	Expense of Management to Gross Direct Premium Ratio	22.9%	26.5%	21.1%	23.8%
7	Expense of Management to Net Written Premium Ratio	38.8%	36.8%	37.9%	39.2%
8	Net incurred claims to Net earned premium	66.6%	72.6%	69.8%	73.5%
9	Combined Ratio	96.1%	103.6%	96.8%	103.1%
10	Technical Reserves to Net Premium Ratio	7.59	5.81	2.47	2.01
11	Underwriting Balance Ratio	0.01	(0.04)	0.04	(0.03)
12	Operating Profit Ratio	18.5%	9.3%	20.4%	12.3%
13	Liquid Assets to Liabilities Ratio	0.17	0.27	0.17	0.27
14	Net Earning Ratio	16.5%	8.7%	19.4%	11.3%
15	Return on Net Worth Ratio	4.7%	3.4%	15.1%	12.3%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	3.30	2.36	3.30	2.36
17	NPA Ratio				
	Gross NPA Ratio	0.80%	0.80%	0.95%	0.95%
	Net NPA Ratio	0.14%	0.14%	0.27%	0.27%
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)	29.94	17.29	95.91	63.03
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	29.94	17.29	95.91	63.03
6	(iv) Book value per share (Rs)	635.85	512.36	635.85	512.36