

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-21

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	For the quarter ended 31 March 2021	For the quarter ended 31 March 2020	For the year ended 31 March 2021	For the year ended 31 March 2020
1	Gross Premium Growth Rate	4.9%	-22.0%	-1.6%	15.6%
2	Gross Premium to shareholders' fund ratio	0.39	0.44	1.76	2.15
3	Growth rate of shareholders' fund	19.8%	17.0%	19.8%	17.0%
4	Net Retention Ratio	70.4%	70.0%	58.8%	62.5%
5	Net Commission Ratio	3.6%	2.5%	0.7%	1.1%
6	Expense of Management to Gross Direct Premium Ratio	28.4%	27.9%	22.7%	24.6%
7	Expense of Management to Net Written Premium Ratio	40.2%	39.6%	38.5%	39.3%
8	Net incurred claims to Net earned premium	64.3%	62.1%	68.5%	70.7%
9	Combined Ratio	96.6%	93.8%	96.9%	100.8%
10	Technical Reserves to Net Premium Ratio	7.92	6.36	1.91	1.53
11	Underwriting Balance Ratio	0.00	0.08	0.03	(0.00)
12	Operating Profit Ratio	15.6%	21.0%	19.2%	14.5%
13	Liquid Assets to Liabilities Ratio	0.25	0.27	0.25	0.27
14	Net Earning Ratio	13.9%	16.3%	17.9%	12.5%
15	Return on Net Worth Ratio	15.3%	20.4%	18.6%	16.8%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	3.45	2.54	3.45	2.54
17	NPA Ratio				
	Gross NPA Ratio	0.76%	0.94%	0.76%	0.94%
	Net NPA Ratio	0.14%	0.17%	0.14%	0.17%
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)	24.76	27.58	120.67	90.61
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	24.76	27.58	120.67	90.61
6	(iv) Book value per share (Rs)	647.11	539.94	647.11	539.94