

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-21

| Analytical Ratios for Non-Life companies | | | | | |
|-----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|--------------------------------------|--------------------------------------|
| Sl.No. | Particular | For the quarter ended 30 June 2021 | For the quarter ended 30 June 2020 | For the period ended 30 June 2021 | For the period ended 30 June 2020 |
| 1 | Gross Premium Growth Rate | 9.1% | -19.7% | 9.1% | -19.7% |
| 2 | Gross Premium to shareholders' fund ratio | 0.33 | 0.36 | 0.33 | 0.36 |
| 3 | Growth rate of shareholders' fund | 18.1% | 19.8% | 18.1% | 19.8% |
| 4 | Net Retention Ratio | 61.5% | 60.0% | 61.5% | 60.0% |
| 5 | Net Commission Ratio | -3.3% | -1.0% | -3.3% | -1.0% |
| 6 | Expense of Management to Gross Direct Premium Ratio | 26.8% | 26.0% | 26.8% | 26.0% |
| 7 | Expense of Management to Net Written Premium Ratio | 43.2% | 43.0% | 43.2% | 43.0% |
| 8 | Net incurred claims to Net earned premium | 75.9% | 68.1% | 75.9% | 68.1% |
| 9 | Combined Ratio | 103.4% | 97.6% | 103.4% | 97.6% |
| 10 | Technical Reserves to Net Premium Ratio | 7.97 | 7.04 | 7.97 | 7.04 |
| 11 | Underwriting Balance Ratio | 0.01 | 0.10 | 0.01 | 0.10 |
| 12 | Operating Profit Ratio | 21.0% | 26.1% | 21.0% | 26.1% |
| 13 | Liquid Assets to Liabilities Ratio | 0.16 | 0.17 | 0.16 | 0.17 |
| 14 | Net Earning Ratio | 23.6% | 28.7% | 23.6% | 28.7% |
| 15 | Return on Net Worth Ratio | 4.8% | 6.2% | 4.8% | 6.2% |
| 16 | Available Solvency Margin Ratio to Required Solvency Margin Ratio | 3.40 | 2.80 | 3.40 | 2.80 |
| 17 | NPA Ratio | | | | |
| | Gross NPA Ratio | 0.75% | 0.90% | 0.75% | 0.90% |
| | Net NPA Ratio | 0.13% | 0.16% | 0.13% | 0.16% |
| 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) | 32.87 | 35.82 | 32.87 | 35.82 |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | 32.87 | 35.82 | 32.87 | 35.82 |
| 6 | (iv) Book value per share (Rs) | 679.99 | 575.77 | 679.99 | 575.77 |