

Bajaj Allianz General Insurance Company Limited

IRDA Registration No 113. dated 2nd May, 2001



FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Sl.No.	Particular	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020
1	Gross Direct Premium Growth Rate**	20.98%	16.76%	-2.83%	-9.56%
2	Gross Direct Premium to Net worth Ratio	0.63	0.94	0.62	0.96
3	Growth rate of Net Worth	18.59%	18.59%	22.39%	22.39%
4	Net Retention Ratio**	43.04%	49.17%	50.20%	53.68%
5	Net Commission Ratio**	-4.11%	-3.75%	-1.81%	-1.48%
6	Expense of Management to Gross Direct Premium Ratio**	14.85%	18.81%	16.93%	20.15%
7	Expense of Management to Net Written Premium Ratio**	20.98%	23.71%	23.14%	25.67%
8	Net Incurred Claims to Net Earned Premium**	77.57%	76.77%	74.24%	71.30%
9	Claims paid to claims provisions**	11.82%	15.00%	10.20%	15.41%
10	Combined Ratio**	98.55%	100.48%	97.38%	96.97%
11	Investment income ratio	2.29%	4.35%	1.93%	3.79%
12	Technical Reserves to net premium ratio **	7.29	3.86	6.81	3.56
13	Underwriting balance ratio	0.00	0.00	0.01	0.05
14	Operating Profit Ratio	20.67%	20.83%	16.95%	21.34%
15	Liquid Assets to liabilities ratio	0.23	0.23	0.14	0.14
16	Net earning ratio	19.62%	21.27%	15.93%	21.02%
17	Return on net worth ratio	5.37%	9.94%	4.66%	10.19%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	3.50	3.50	3.07	3.07
19	NPA Ratio				
	Gross NPA Ratio	-	-	0.86%	0.97%
	Net NPA Ratio	-	-	0.15%	0.28%
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share	38.57	71.44	30.15	65.97
24	Book value per share	718.56	718.56	605.92	605.92

** Segmental Reporting up to the quarter

Segments Upto the quarter ended on 30 September 21	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	18.0%	12.4%	-121.9%	21.6%	-9.3%	74.4%	11.7%	65.1%	403.8%	35.3%
Previous Period	42.7%	14.1%	-73.1%	23.0%	34.8%	76.2%	14.3%	111.0%	367.6%	-9.4%
Marine Cargo										
Current Period	21.6%	66.1%	10.1%	23.0%	31.3%	73.4%	9.2%	104.7%	248.0%	-12.6%
Previous Period	-4.9%	68.9%	7.4%	23.6%	29.5%	90.2%	29.1%	119.7%	252.7%	-24.8%
Marine Hull										
Current Period	118.0%	1.2%	-483.9%	10.1%	379.0%	-11.4%	0.1%	367.6%	849.5%	-252.7%
Previous Period	-4.9%	68.9%	7.4%	23.6%	29.5%	90.2%	0.3%	119.7%	252.7%	-24.8%
Total Marine										
Current Period	29.8%	56.8%	8.7%	21.1%	32.3%	73.1%	1375.7%	105.4%	250.3%	-13.5%
Previous Period	-3.9%	63.2%	6.7%	22.5%	30.4%	89.7%	412.5%	120.2%	254.8%	-25.3%
Motor OD										
Current Period	9.5%	89.4%	15.7%	35.7%	37.4%	61.5%	32.7%	98.8%	134.1%	7.7%
Previous Period	-19.7%	94.3%	16.0%	36.9%	38.3%	45.4%	36.8%	83.7%	137.0%	22.2%
Motor TP										
Current Period	5.8%	91.6%	-1.5%	19.7%	18.6%	76.0%	10.8%	94.6%	811.4%	8.3%
Previous Period	-28.4%	86.9%	-5.5%	21.7%	18.1%	79.4%	3.8%	97.4%	667.8%	7.5%
Total Motor										
Current Period	7.4%	90.6%	5.8%	26.6%	26.6%	69.7%	810.3%	96.3%	517.3%	8.0%
Previous Period	-24.9%	90.1%	4.0%	28.2%	27.1%	65.5%	1458.4%	92.6%	451.7%	13.5%
Health										
Current Period	95.8%	52.8%	-0.2%	18.7%	27.2%	106.9%	72.6%	134.1%	151.8%	-37.9%
Previous Period	-10.2%	92.0%	6.6%	28.4%	28.7%	84.9%	61.2%	113.6%	184.4%	-18.1%
Personal Accident										
Current Period	-4.8%	93.1%	9.9%	37.3%	39.1%	44.7%	39.6%	83.8%	248.3%	20.3%
Previous Period	-26.5%	94.1%	10.1%	35.5%	37.0%	50.6%	28.8%	87.6%	253.3%	17.5%
Travel Insurance										
Current Period	127.4%	46.6%	-61.3%	24.2%	-20.7%	68.7%	21.3%	48.0%	-94.1%	55.7%
Previous Period	-85.6%	45.3%	-72.4%	30.6%	-18.1%	53.9%	35.0%	35.7%	-353.2%	55.4%
Total Health										
Current Period	86.8%	54.7%	0.0%	19.7%	27.7%	100.3%	171.8%	128.0%	159.1%	-31.2%
Previous Period	-16.0%	91.8%	6.5%	29.1%	29.2%	80.4%	212.3%	109.6%	187.4%	-12.9%
Workmen's Compensation/ Employer's liability										
Current Period	-10.2%	92.9%	12.3%	28.6%	29.4%	41.9%	16.1%	71.3%	229.4%	29.9%
Previous Period	-12.0%	93.1%	11.9%	29.2%	30.1%	39.8%	11.6%	69.9%	219.0%	29.3%
Public/ Product Liability										
Current Period	22.3%	35.6%	11.4%	22.5%	45.6%	23.8%	23.9%	69.3%	338.0%	12.6%
Previous Period	-12.1%	29.0%	3.3%	21.4%	48.3%	34.4%	17.5%	82.7%	308.1%	10.3%
Engineering										
Current Period	7.3%	10.8%	-59.2%	19.3%	47.5%	81.4%	13.4%	128.9%	293.6%	-32.2%
Previous Period	45.7%	10.2%	-64.5%	20.1%	57.7%	50.1%	8.4%	107.8%	331.0%	-6.3%
Aviation										
Current Period	5.1%	-3.7%	-143.5%	19.1%	-435.8%	54.2%	5.5%	-381.6%	-3746.9%	407.3%
Previous Period	171.6%	2.5%	21.2%	22.8%	731.3%	192.4%	20.9%	923.8%	326.7%	-124.0%
Crop Insurance										
Current Period	-14.8%	18.6%	-27.3%	2.5%	-13.8%	71.8%	47.0%	58.0%	191.6%	45.9%
Previous Period	-3.8%	18.7%	-23.6%	2.1%	-12.3%	99.2%	73.0%	86.9%	178.0%	16.8%
Credit Insurance										
Current Period	-21.0%	1.0%	-499.7%	16.0%	509.6%	31.0%	0.0%	540.6%	233.0%	-493.6%
Previous Period	23.0%	1.0%	-365.3%	15.5%	759.0%	-15.3%	0.0%	743.7%	271.2%	-863.5%
Total Miscellaneous										
Current Period	16.3%	55.3%	0.5%	18.3%	24.8%	76.9%	16.0%	101.7%	387.6%	-0.5%
Previous Period	-14.7%	60.2%	1.2%	19.7%	25.2%	70.9%	50.2%	96.1%	356.6%	6.3%
Total-Current Period	16.8%	49.2%	-3.8%	18.8%	23.7%	76.8%	15.0%	100.5%	386.2%	0.5%
Total-Previous Period	-9.56%	53.7%	-1.5%	20.2%	25.7%	71.3%	15.4%	97.0%	355.7%	5.4%