

# 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 Dec 2021	Up to the quarter ended Dec 2021	For the Quarter ended Dec 2020	Up to the quarter ended Dec 2020
1	Gross Direct Premium Growth Rate**	-13.25%	6.39%	11.07%	-3.35%
2	Gross Direct Premium to Net worth Ratio	0.36	1.29	0.48	1.40
3	Growth rate of Net Worth	15.58%	15.58%	24.10%	24.10%
4	Net Retention Ratio**	67.18%	54.25%	58.78%	55.44%
5	Net Commission Ratio**	1.74%	-1.83%	1.50%	-0.39%
6	Expense of Management to Gross Direct Premium Ratio**	26.34%	20.93%	22.86%	21.09%
7	Expense of Management to Net Written Premium Ratio**	29.21%	25.63%	29.42%	27.04%
8	Net Incurred Claims to Net Earned Premium**	69.65%	74.40%	66.63%	69.78%
9	Claims paid to claims provisions**	13.19%	21.00%	10.05%	20.07%
10	Combined Ratio**	98.86%	100.03%	96.05%	96.82%
11	Investment income ratio	1.70%	6.11%	1.99%	5.75%
12	Technical Reserves to net premium ratio **	7.80	2.60	7.59	2.47
13	Underwriting balance ratio	0.00	0.00	0.01	0.04
14	Operating Profit Ratio	17.43%	19.70%	18.45%	20.40%
15	Liquid Assets to liabilities ratio	0.18	0.18	0.17	0.17
16	Net earning ratio	15.27%	19.18%	16.55%	19.38%
17	Return on net worth ratio	3.75%	13.47%	4.71%	15.08%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	3.33	3.33	3.30	3.30
19	NPA Ratio				
	Gross NPA Ratio	0.00%	0.00%	0.80%	0.80%
	Net NPA Ratio	0.00%	0.00%	0.14%	0.14%
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share	27.55	98.99	29.94	95.91
24	Book value per share	734.90	734.90	635.85	635.85

**\*\* Segmental Reporting up to the quarter**

Segments Upto the quarter ended on 31 December 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										
<b>Current Period</b>	17.2%	13.4%	-105.3%	23.8%	11.2%	71.3%	11.7%	82.4%	2.77	17.0%
<b>Previous Period</b>	39.8%	15.4%	-67.2%	24.7%	39.3%	66.1%	14.3%	105.4%	2.56	-3.3%
Marine Cargo										
<b>Current Period</b>	22.6%	67.4%	10.2%	24.5%	33.2%	72.3%	9.2%	105.5%	1.56	-9.2%
<b>Previous Period</b>	-5.4%	70.3%	7.8%	25.0%	31.3%	69.3%	29.1%	100.6%	1.50	-2.2%
Marine Hull										
<b>Current Period</b>	113.4%	1.4%	-387.8%	11.7%	441.8%	-9.8%	0.1%	432.0%	8.76	-422.6%
<b>Previous Period</b>	-5.4%	70.3%	7.8%	25.0%	31.3%	69.3%	0.3%	100.6%	1.50	-2.2%
Total Marine										
<b>Current Period</b>	28.6%	60.1%	9.2%	23.1%	34.2%	72.1%	11.2%	106.3%	1.58	-10.2%
<b>Previous Period</b>	-5.0%	65.7%	7.2%	24.2%	32.0%	69.2%	28.2%	101.2%	1.52	-2.8%
Motor OD										
<b>Current Period</b>	2.4%	89.6%	15.8%	36.5%	38.3%	64.3%	32.7%	102.5%	0.92	1.0%
<b>Previous Period</b>	-10.6%	94.3%	16.3%	37.3%	38.6%	49.9%	36.8%	88.6%	1.02	11.4%
Motor TP										
<b>Current Period</b>	4.5%	90.5%	-1.5%	17.8%	16.7%	72.6%	10.8%	89.3%	5.57	11.5%
<b>Previous Period</b>	-19.9%	88.8%	-4.0%	21.7%	19.2%	77.7%	3.8%	96.9%	5.64	5.5%
Total Motor										
<b>Current Period</b>	3.6%	90.1%	5.8%	25.7%	25.8%	69.0%	19.7%	94.8%	3.55	6.9%
<b>Previous Period</b>	-16.1%	91.1%	5.1%	28.4%	27.9%	66.2%	10.9%	94.1%	3.74	7.9%
Health										
<b>Current Period</b>	54.2%	59.3%	1.1%	21.7%	29.0%	100.8%	72.6%	129.8%	0.94	-31.8%
<b>Previous Period</b>	-3.6%	77.1%	5.1%	26.4%	29.9%	84.7%	61.2%	114.6%	1.24	-15.6%
Personal Accident										
<b>Current Period</b>	0.0%	93.1%	10.4%	38.0%	39.9%	36.6%	39.6%	76.5%	1.61	26.7%
<b>Previous Period</b>	-30.3%	94.2%	10.7%	38.7%	40.3%	45.8%	28.8%	86.1%	1.58	20.0%
Travel Insurance										
<b>Current Period</b>	168.0%	49.7%	-50.0%	26.3%	-9.3%	39.1%	21.3%	29.9%	1.01	73.0%
<b>Previous Period</b>	-82.1%	46.2%	-68.3%	30.3%	-15.3%	38.4%	35.0%	23.2%	1.21	71.4%
Total Health										
<b>Current Period</b>	50.8%	61.0%	1.1%	22.7%	29.4%	93.9%	60.7%	123.2%	1.01	-24.8%
<b>Previous Period</b>	-10.5%	78.3%	5.2%	27.5%	30.6%	79.6%	52.6%	110.3%	1.25	-10.5%
Workmen's Compensation/ Employer's liability										
<b>Current Period</b>	-5.5%	93.2%	12.7%	30.1%	31.1%	44.1%	16.1%	75.2%	1.56	26.2%
<b>Previous Period</b>	-11.5%	93.6%	12.4%	30.5%	31.5%	34.9%	11.6%	66.3%	1.54	34.3%
Public/ Product Liability										
<b>Current Period</b>	17.6%	39.0%	11.3%	23.6%	46.4%	0.6%	23.9%	47.0%	1.91	41.7%
<b>Previous Period</b>	-9.1%	34.3%	5.2%	22.0%	46.8%	41.3%	17.5%	88.1%	2.68	4.6%
Engineering										
<b>Current Period</b>	16.4%	10.8%	-56.8%	21.1%	62.3%	68.6%	13.4%	130.9%	1.65	-31.3%
<b>Previous Period</b>	38.5%	11.0%	-53.3%	21.8%	70.4%	45.2%	8.4%	115.5%	1.45	-12.2%
Aviation										
<b>Current Period</b>	-11.9%	-2.0%	-210.7%	19.7%	-815.6%	106.4%	5.5%	-709.2%	-50.48	711.1%
<b>Previous Period</b>	60.4%	1.6%	74.5%	22.7%	1109.0%	180.9%	20.9%	1289.9%	1.95	-112.6%
Crop Insurance										
<b>Current Period</b>	-28.9%	18.6%	-27.3%	2.8%	-12.3%	72.2%	47.0%	60.0%	0.98	40.0%
<b>Previous Period</b>	8.6%	18.7%	-23.9%	2.1%	-12.5%	82.9%	73.0%	70.3%	0.87	31.9%
Credit Insurance										
<b>Current Period</b>	-29.7%	1.0%	-478.2%	17.5%	670.1%	21.5%	0.0%	691.6%	1.31	-469.1%
<b>Previous Period</b>	8.7%	1.0%	-359.8%	17.0%	873.9%	6.3%	0.0%	880.2%	0.95	-804.5%
Total Miscellaneous										
<b>Current Period</b>	4.5%	61.1%	1.8%	20.4%	26.0%	74.5%	16.0%	100.6%	2.61	0.0%
<b>Previous Period</b>	-7.5%	61.3%	2.0%	20.5%	26.5%	69.9%	50.2%	96.4%	2.79	4.5%
<b>Total-Current Period</b>	<b>6.4%</b>	<b>54.3%</b>	<b>-1.8%</b>	<b>20.9%</b>	<b>25.6%</b>	<b>74.4%</b>	<b>15.0%</b>	<b>100.0%</b>	<b>2.60</b>	<b>0.4%</b>
<b>Total-Previous Period</b>	<b>-3.35%</b>	<b>55.4%</b>	<b>-0.4%</b>	<b>21.1%</b>	<b>27.0%</b>	<b>69.8%</b>	<b>15.4%</b>	<b>96.8%</b>	<b>2.77</b>	<b>4.1%</b>