

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 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2021	Up to the period ended Dec 2021
1	Gross Direct Premium Growth Rate**	28.63%	11.41%	-13.25%	6.39%
2	Gross Direct Premium to Net worth Ratio	0.41	1.25	0.36	1.29
3	Growth rate of Net Worth	14.39%	14.39%	15.58%	15.58%
4	Net Retention Ratio**	57.72%	52.40%	67.18%	54.25%
5	Net Commission Ratio**	-2.61%	-4.94%	1.74%	-1.83%
6	Expense of Management to Gross Direct Premium Ratio**	25.18%	23.02%	26.34%	20.93%
7	Expense of Management to Net Written Premium Ratio**	28.20%	26.41%	29.21%	25.63%
8	Net Incurred Claims to Net Earned Premium**	72.13%	75.07%	69.65%	74.40%
9	Claims paid to claims provisions**	11.43%	22.49%	13.19%	21.00%
10	Combined Ratio**	100.33%	101.48%	98.86%	100.03%
11	Investment income ratio	1.65%	6.13%	1.70%	6.11%
12	Technical Reserves to net premium ratio **	7.86	2.72	7.80	2.60
13	Underwriting balance ratio	-0.02	-0.02	0.00	0.00
14	Operating Profit Ratio	12.27%	16.19%	17.43%	19.70%
15	Liquid Assets to liabilities ratio	0.17	0.17	0.18	0.18
16	Net earning ratio	12.63%	16.70%	15.27%	19.18%
17	Return on net worth ratio	3.00%	11.07%	3.75%	13.47%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	3.73	3.73	3.33	3.33
19	NPA Ratio				
	Gross NPA Ratio	0.00%	0.00%	0.00%	0.00%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share	25.26	93.06	27.55	98.99
24	Book value per share	840.66	840.66	734.90	734.90

Notes: -

1. Net worth definition to include Head office capital for Reinsurance branch

-20-ANALYTICAL RATIOS SCHEDULE

** Segmental Reporting up to the quarter

Segments Upto the period ended on 31 December 2022	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	13.1%	-124.5%	27.1%	10.9%	35.0%	15.4%	45.8%	2.69	52.8%
Previous Period	13.4%	-105.3%	23.8%	11.2%	71.3%	16.7%	82.4%	2.77	17.0%
Marine Cargo									
Current Period	65.9%	11.0%	27.2%	38.3%	77.8%	16.9%	116.1%	1.37	-19.8%
Previous Period	67.4%	10.2%	24.5%	33.2%	72.3%	14.2%	105.5%	1.56	-9.2%
Marine Hull									
Current Period	1.2%	-387.1%	13.5%	721.2%	13.7%	28.0%	734.9%	6.10	-683.9%
Previous Period	1.4%	-387.8%	11.7%	441.8%	-9.8%	0.1%	432.0%	8.76	-422.6%
Total Marine									
Current Period	58.2%	10.0%	25.6%	40.0%	77.7%	19.0%	117.6%	1.38	-21.5%
Previous Period	60.1%	9.2%	23.1%	34.2%	72.1%	11.2%	106.3%	1.58	-10.2%
Motor OD									
Current Period	80.3%	12.9%	40.0%	41.6%	72.9%	36.2%	114.5%	1.00	-14.0%
Previous Period	89.6%	15.8%	36.5%	38.3%	64.3%	41.6%	102.5%	0.92	1.0%
Motor TP									
Current Period	85.2%	-4.5%	17.5%	14.5%	82.2%	19.0%	96.7%	5.86	4.5%
Previous Period	90.5%	-1.5%	17.8%	16.7%	72.6%	18.0%	89.3%	5.57	11.5%
Total Motor									
Current Period	83.1%	2.9%	27.4%	26.0%	78.4%	20.2%	104.4%	3.88	-3.0%
Previous Period	90.1%	5.8%	25.7%	25.8%	69.0%	19.7%	94.8%	3.55	6.9%
Health									
Current Period	72.3%	1.4%	27.5%	30.0%	79.5%	74.1%	109.5%	0.92	-12.8%
Previous Period	59.3%	1.1%	21.7%	29.0%	100.8%	73.9%	129.8%	0.94	-31.8%
Personal Accident									
Current Period	93.2%	13.2%	42.4%	44.5%	41.9%	35.0%	86.4%	1.68	10.9%
Previous Period	93.1%	10.4%	38.0%	39.9%	36.6%	44.8%	76.5%	1.61	26.7%
Travel Insurance									
Current Period	42.8%	-67.6%	29.1%	-16.5%	13.2%	24.1%	-3.3%	0.39	103.8%
Previous Period	49.7%	-50.0%	26.3%	-9.3%	39.1%	24.2%	29.9%	1.01	73.0%
Total Health									
Current Period	72.2%	0.3%	28.6%	29.8%	74.1%	66.6%	103.9%	0.97	-7.1%
Previous Period	61.0%	1.1%	22.7%	29.4%	93.9%	60.7%	123.2%	1.01	-24.8%
Workmen's Compensation/ Employer's liability									
Current Period	93.3%	13.6%	33.5%	34.7%	74.8%	23.5%	109.5%	1.68	-12.0%
Previous Period	93.2%	12.7%	30.1%	31.1%	44.1%	19.1%	75.2%	1.56	26.2%
Public/ Product Liability									
Current Period	42.1%	12.0%	26.2%	48.6%	11.3%	29.7%	60.0%	1.62	28.4%
Previous Period	39.0%	11.3%	23.6%	46.4%	0.6%	19.3%	47.0%	1.91	41.7%
Engineering									
Current Period	9.3%	-61.6%	24.3%	98.9%	45.4%	10.4%	144.3%	1.55	-41.2%
Previous Period	10.8%	-56.8%	21.1%	62.3%	68.6%	16.7%	130.9%	1.65	-31.3%
Aviation									
Current Period	8.4%	27.7%	20.0%	194.5%	-1354.9%	0.1%	-1160.4%	3.93	1260.3%
Previous Period	-2.0%	-210.7%	19.7%	-815.6%	106.4%	10.1%	-709.2%	-50.48	711.1%
Crop Insurance									
Current Period	18.7%	-26.7%	3.5%	-8.0%	96.1%	42.3%	88.1%	1.20	13.2%
Previous Period	18.6%	-27.3%	2.8%	-12.3%	72.2%	48.0%	60.0%	0.98	40.0%
Credit Insurance									
Current Period	1.0%	-356.0%	19.8%	976.9%	139.8%	0.0%	1116.7%	2.42	-986.7%
Previous Period	1.0%	-478.2%	17.5%	670.1%	21.5%	0.0%	691.6%	1.31	-469.1%
Total Miscellaneous									
Current Period	59.2%	-0.6%	22.3%	26.7%	76.4%	0.0%	103.2%	2.75	-3.5%
Previous Period	61.1%	1.8%	20.4%	26.0%	74.5%	0.0%	100.6%	2.61	0.0%
Total-Current Period	52.4%	-4.9%	23.0%	26.4%	75.1%	22.5%	101.5%	2.72	-2.0%
Total-Previous Period	54.3%	-1.8%	20.9%	25.6%	74.4%	21.0%	100.0%	2.60	0.4%