

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 Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2022	Up to the year ended Mar 2022
1	Gross Direct Premium Growth Rate**	14.05%	12.04%	17.77%	8.90%
2	Gross Direct Premium to Net worth Ratio	0.39	1.60	0.39	1.64
3	Growth rate of Net Worth	14.85%	14.85%	17.04%	17.04%
4	Net Retention Ratio**	57.60%	53.67%	62.81%	56.30%
5	Net Commission Ratio**	-2.89%	-4.41%	0.48%	-1.21%
6	Expense of Management to Gross Direct Premium Ratio**	27.22%	24.04%	26.02%	22.15%
7	Expense of Management to Net Written Premium Ratio**	30.91%	27.58%	29.52%	26.67%
8	Net Incurred Claims to Net Earned Premium**	66.40%	72.92%	68.79%	72.96%
9	Claims paid to claims provisions**	24.46%	27.73%	15.15%	26.76%
10	Combined Ratio**	97.31%	100.50%	98.31%	99.64%
11	Investment income ratio	1.63%	7.57%	1.42%	7.50%
12	Technical Reserves to net premium ratio **	8.36	2.07	7.60	1.94
13	Underwriting balance ratio	0.00	-0.02	0.00	0.00
14	Operating Profit Ratio	16.26%	16.21%	13.84%	18.20%
15	Liquid Assets to liabilities ratio	0.14	0.14	0.37	0.37
16	Net earning ratio	14.86%	16.22%	11.96%	17.25%
17	Return on net worth ratio	3.36%	14.06%	2.97%	16.04%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	3.91	3.91	3.44	3.44
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	29.23	122.29	22.50	121.49
24	Book value per share	869.89	869.89	757.40	757.40

Notes: -

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

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

Segments Up to the period ended on 31 March 2023	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	12.9%	-117.7%	27.5%	23.0%	35.2%	20.3%	58.3%	2.03	39.4%
Previous Period	13.8%	-93.4%	24.5%	23.4%	57.1%	20.3%	80.5%	2.01	17.3%
Marine Cargo									
Current Period	67.8%	10.0%	27.1%	36.8%	65.1%	19.9%	101.9%	0.89	-4.3%
Previous Period	67.4%	10.7%	25.5%	34.4%	64.0%	16.3%	98.4%	1.04	-1.1%
Marine Hull									
Current Period	1.2%	-324.9%	14.6%	862.3%	2.7%	28.0%	865.0%	6.13	-946.2%
Previous Period	1.4%	-347.6%	11.9%	497.7%	-9.8%	0.1%	487.9%	8.97	-595.2%
Total Marine									
Current Period	60.9%	9.4%	25.8%	38.4%	65.0%	21.5%	103.4%	0.90	-5.9%
Previous Period	61.0%	9.9%	24.2%	35.4%	63.9%	12.8%	99.3%	1.06	-2.1%
Motor OD									
Current Period	80.2%	12.8%	39.4%	40.9%	70.5%	40.3%	111.5%	0.77	-13.1%
Previous Period	87.8%	16.0%	38.4%	40.3%	65.1%	41.5%	105.3%	0.67	-2.4%
Motor TP									
Current Period	84.9%	-4.8%	17.8%	14.6%	77.2%	25.1%	91.8%	4.53	8.5%
Previous Period	90.6%	-1.4%	19.5%	18.7%	71.2%	25.7%	89.9%	4.30	9.8%
Total Motor									
Current Period	82.8%	2.7%	27.3%	25.8%	74.5%	26.2%	100.3%	2.99	-0.4%
Previous Period	89.4%	5.7%	27.4%	27.5%	68.5%	26.8%	96.1%	2.73	4.5%
Health									
Current Period	72.9%	1.4%	29.1%	31.2%	79.9%	79.5%	111.1%	0.71	-14.2%
Previous Period	64.1%	1.4%	21.6%	25.8%	96.9%	75.0%	122.7%	0.67	-23.3%
Personal Accident									
Current Period	92.6%	12.6%	42.5%	44.8%	36.8%	37.6%	81.6%	1.22	15.0%
Previous Period	92.2%	10.8%	39.2%	41.5%	35.7%	48.3%	77.2%	1.20	24.9%
Travel Insurance									
Current Period	42.9%	-67.3%	29.5%	-15.4%	19.6%	32.2%	4.3%	0.32	96.5%
Previous Period	47.6%	-50.9%	21.7%	-22.1%	40.0%	29.0%	17.9%	0.71	86.8%
Total Health									
Current Period	72.9%	0.4%	30.0%	31.1%	74.3%	71.7%	105.3%	0.74	-8.3%
Previous Period	65.4%	1.4%	22.6%	26.4%	90.6%	62.8%	117.0%	0.72	-17.5%
Workmen's Compensation/ Employer's liability									
Current Period	93.6%	13.9%	34.2%	35.3%	70.6%	27.7%	105.9%	1.18	-9.4%
Previous Period	93.1%	13.4%	31.5%	32.6%	47.6%	22.9%	80.2%	1.15	20.2%
Public/ Product Liability									
Current Period	33.3%	10.2%	25.8%	56.3%	18.0%	29.7%	74.3%	1.27	16.1%
Previous Period	33.0%	10.1%	23.6%	52.1%	18.5%	25.3%	70.5%	1.53	20.4%
Engineering									
Current Period	9.7%	-63.1%	24.8%	95.3%	39.9%	15.6%	135.2%	1.23	-39.3%
Previous Period	11.0%	-57.1%	21.1%	63.1%	49.7%	18.9%	112.8%	1.21	-14.9%
Aviation									
Current Period	8.8%	24.1%	20.7%	189.8%	-1005.3%	0.1%	-815.5%	2.93	912.9%
Previous Period	-0.4%	-653.7%	19.9%	-3415.6%	310.3%	13.4%	-3105.3%	-182.24	2739.6%
Crop Insurance									
Current Period	18.7%	-26.9%	4.0%	-5.5%	95.5%	44.2%	90.0%	0.79	10.0%
Previous Period	18.6%	-27.3%	3.4%	-8.9%	72.5%	49.4%	63.6%	0.50	36.1%
Credit Insurance									
Current Period	1.0%	-380.5%	19.9%	962.9%	111.9%	0.0%	1074.8%	2.11	-1191.2%
Previous Period	1.0%	-375.0%	20.4%	794.7%	23.4%	0.0%	818.1%	1.17	-729.2%
Total Miscellaneous									
Current Period	60.8%	-0.4%	23.4%	27.5%	74.4%	0.0%	101.9%	2.10	-2.9%
Previous Period	63.6%	2.0%	21.7%	26.6%	73.7%	0.0%	100.3%	1.95	-0.1%
Total-Current Period	53.7%	-4.4%	24.0%	27.6%	72.9%	27.7%	100.5%	2.07	-1.5%
Total-Previous Period	56.3%	-1.2%	22.1%	26.7%	73.0%	26.8%	99.6%	1.94	0.4%