Bajaj Allianz General Insurance Company Limited IRDA Registration No 113. dated 2nd May, 2001

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE



SI.No.	Particular	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2022	Up to the period ended Sep 2022	
1	Gross Direct Premium Growth Rate**	53.61%	41.19%	-5.59%	4.65%	
2	Gross Direct Premium to Net worth Ratio	0.71	1.09	0.53	0.87	
3	Growth rate of Net Worth	13.20%	13.20%	13.48%	13.48%	
4	Net Retention Ratio**	36.22%	42.14%	45.58%	49.83%	
5	Net Commission Ratio**	-0.81%	1.99%	-6.34%	-6.24%	
6	Expense of Management to Gross Direct Premium Ratio**	15.49%	19.98%	19.26%	21.98%	
7	Expense of Management to Net Written Premium Ratio**	17.34%	21.28%	24.35%	25.40%	
8	Net Incurred Claims to Net Earned Premium**	77.98%	76.28%	75.47%	76.62%	
9	Claims paid to claims provisions**	11.69%	18.45%	11.43%	17.17%	
10	Combined Ratio**	95.32%	97.55%	99.82%	102.03%	
11	Investment income ratio	2.06%	4.25%	1.91%	4.43%	
12	Technical Reserves to net premium ratio **	7.94	4.27	7.63	4.05	
13	Underwriting balance ratio	0.02	0.00	-0.01	-0.02	
14	Operating Profit Ratio	21.21%	21.35%	15.55%	18.27%	
15	Liquid Assets to liabilities ratio	0.04	0.04	0.28	0.28	
16	Net earning ratio	17.70%	18.83%	15.42%	18.98%	
17	Return on net worth ratio	4.60%	8.68%	3.74%	8.31%	
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	3.52	3.52	3.62	3.62	
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	42.45	80.12	30.48	67.80	
24	Book value per share Notes: -	923.01	923.01	815.40	815.40	

Net worth definition to include Head office capital for Reinsurance branch

Martin	** Segmental Reporting up to the quarter										
Security 170	Segments Upto the period ended on 30 September 23	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
Marche 12.5	FIRE										
Perform	Current Period	12.9%	10.9%	-127.9%	19.6%	-55.5%	56.7%	19.8%	1.3%	3.82	99.6%
Second S	Previous Period	12.3%	12.4%	-141.1%	25.4%	-5.5%	40.5%	11.0%	34.9%	440.9%	66.3%
Marchelled 1970	Marine Cargo										
The Control of the Co	Current Period	15.6%	67.2%	18.3%	23.9%	30.8%	53.3%	12.5%	84.1%	1.95	9.2%
140	Previous Period	36.5%	63.7%	10.5%	25.9%	37.4%	90.3%	12.3%	127.7%	228.4%	-35.2%
Marchander Mar	Marine Hull										
Inclusion 1.50	Current Period	-44.9%	1.4%	-40.4%	6.9%	226.7%	128.0%	0.4%	354.8%	5.84	-147.2%
Contribution 14% 15% 1	Previous Period	38.6%	0.4%	-1209.2%	12.6%	1812.6%	17.0%	0.0%	1829.5%	564.2%	-531.9%
Proceeding 1979	Total Marine										
New York Control (1964) 1964 1965	Current Period	6.8%	62.3%	18.2%	22.6%	31.2%	53.6%	11.1%	84.8%	1.97	8.6%
New York Control (1964) 1964 1965	Previous Period	36.8%	54.5%	9.1%	23.9%	39.4%	90.0%	10.0%	129.4%	229.7%	-37.1%
Construction 238 278 278 288											
March		28.8%	73.9%	36.2%	49.5%	53.7%	67.3%	31.9%	121.0%	1.46	-19.8%
March											
Controlleried 12-26 25-26 26-26 27-26	Motor TP										
Marchander 1378		12.3%	75.2%	2.6%	27.9%	18.7%	83.2%	12.6%	101.9%	9.55	0.7%
Teach Peace Peac											
Comment Comm											
Name Principal (14) (15) (15) (15) (15) (15) (15) (15) (15	Current Period	19.5%	74.6%	18.2%	38.0%	35.0%	76.3%	14.1%	111.3%	6.03	-8.2%
Part											
Count Problem 1939-		11070	03.570	3.370	27.070	20.570	011270	13.370	100:170	301.570	
Process Proc		163 5%	38 9%	-3 4%	10.9%	11.0%	87 3%	66 196	08.3%	1.70	.3 196
Control Cont											
Control Front 2.5 m 8.5 m 1.0		-10.0%	07.170	0.570	25.4%	20.5%	01.170	73.770	109.570	140.270	-13.6%
Product Prod		25 494	99.004	19.094	20.196	41 594	AE 494	20 594	96 994	2.24	10.0%
True Insurance 1.16										-	
Content Provided 18.6% 18.7% 1		7.0%	55.676	13.3%	41.0%	45.0%	47.270	30.770	30.770	240.170	9.0%
Product Prod		19 694	29.7%	-15 494	E2 E94	27.694	60.6%	22.0%	99 204	1.00	12.204
Comment Comm											
Current Period 1818		291.0%	45.0%	-07.270	29.370	-13.0%	3.3 70	10.0%	-3.7%	01.576	107.270
Previous Problem Previo		140.10/	40.10/	2.20/	12.79/	12.20/	02.10/	F0 20/	06.20	1.74	1.50/
Manural Composed (Implicit South) Current Period Cu											
Current Period 22-66 52-78 24-56 34-35 34-35 35-56 73-36 16-56 10-28 2.46 13-06		-12.0%	67.4%	-0.8%	26.6%	28.6%	/5.6%	65.2%	104.2%	147.2%	-7.7%
Persona Personal 228% 92.7% 13.4% 328% 340% 742% 182% 182% 193.2% 254.0% 1226%		22.404	07.00	24.50	24.00	25.00	72.20/	46.504	400 704	2.40	42.00
Problem Proble											
Current Period 220% 3.6% 1.6% 1.81% 3.80% 2.01% 0.7% 6.1% 2.96 22.1% Periodo Period 10.5% 30.0% 1.1.6% 25.1% 4.88% 1.5% 22.4% 6.4% 25.9% 1.73% Current Period 40.0% 7.6% 40.0% 1.50% 1.1.6% 5.40% 7.7% 4.2.4% 2.81 5.89% Periodo Period 40.0% 7.6% 40.0% 1.50% 1.1.6% 5.40% 7.7% 4.2.4% 2.81 5.89% Periodo Period 40.0% 7.6% 40.5% 1.23% 9.69% 40.9% 8.4% 1.39.9% 2.22% 3.4% Nocion 6.7% 9.4% 5.5% 1.13% 10.7% 4.0% 1.4% 1.10.9% 1.14 1.10.9% 1.14 1.10.9% 1.14 1.10.9% 1.14 1.10.9% 1.14 1.10.9% 1.14 1.10.9% 1.14 1.10.9% 1.10.9% 1.14 1.10.9% 1.14		22.8%	92.7%	13.4%	32.8%	34.0%	74.5%	18.2%	108.3%	254.0%	-12.0%
Periods Period 10-5% 30-6% 11-6% 25-1% 46-8% 15-5% 26-8% 64-4% 25-9% 17-3% 17-3% 15-9% 15-											
Engineering Engine											
Current Period 40.6% 7.6% 40.5% 15.0% -11.6% 54.0% 7.7% 42.4% 2.81 58.9% Periods 23.5% 9.2% -55.9% 23.8% 98.6% 40.9% 8.4% 139.5% 222.2% -34.2% Aviston Current Period 66.7% 9.4% 35.5% 13.7% 107.4% 101.8% 0.1% 209.2% 5.40 -128.6% Previous Period 66.7% 9.4% 35.5% 13.7% 107.4% 101.8% 0.1% 209.2% 5.40 -128.6% Previous Period -4.3% 10.3% 42.7% 21.7% 169.0% -1243.3% 0.0% -107.43% 121.9% 116.9% Current Period -2.26% 18.8% -3.60% 3.3% -1.88% 99.3% 66.0% 80.5% 3.06 32.3% Current Period -6.4% 18.7% -2.62% 2.28% -1.15% 8.5% 40.5% 72.0% 192.0% 3.34% -1.26% <		104.5%	39.0%	11.6%	25.1%	48.8%	15.5%	28.4%	64.4%	259.9%	17.3%
Periodis Period 2.35% 9.2% 9.2% 9.55% 2.38% 98.6% 40.9% 8.4% 139.5% 22.2% 3.42% 3.42% 3.42% 3.42% 3.55% 13.7% 10.7.% 10.8% 0.1% 2.09.2% 5.40 1.29.6% 3.55% 3.55% 2.17% 3.60% 3.2% 3.5% 3.5% 3.17% 3.00% 3.2% 3.0% 3.0% 3.0% 3.0% 3.0% 3.0% 3.0% 3.0		40	200	oo	45				49		F0 :::
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Previous Period -43.9% 10.3% 42.7% 21.7% 169.0% -1243.3% 0.0% -1074.3% 1219.8% 1168.9% Crop Insurance Current Period -22.6% 18.8% -36.0% 3.3% -18.8% 99.3% 66.0% 80.5% 3.06 32.1% Previous Period 6.4% 18.7% -26.2% 2.8% -11.5% 83.5% 40.5% 72.0% 192.0% 33.4% Credit Insurance											
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Perious Period 6.4% 18.7% -26.2% 2.8% -11.5% 83.5% 40.5% 72.0% 192.0% 33.4% Credit Insurance Current Period 30.3% 1.4% -87.5% 13.6% 161.1% 46.8% 37.4% 207.9% 2.45 122.0% Previous Period 13.6% 1.0% -342.2% 19.3% 913.4% 20.4% 0.0% 1133.8% 439.8% -1245.0% 1245.0%	Crop Insurance										
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Previous Period 13.6% 1.0% -342.2% 19.3% 913.4% 220.4% 0.0% 113.8% 439.8% -1245.0% Total Miscellaneous	Credit Insurance										
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Previous Period 6.7% 56.8% -1.0% 21.3% 26.4% 77.5% 12.4% 103.9% 407.0% -3.6% Total-Current Period 41.2% 42.1% 2.0% 20.0% 21.3% 76.3% 18.4% 97.6% 4.27 -0.1%	Total Miscellaneous										
Total-Current Period 41.2% 42.1% 2.0% 20.0% 21.3% 76.3% 18.4% 97.6% 4.27 -0.1%	Current Period										
	Previous Period	6.7%	56.8%	-1.0%	21.3%	26.4%	77.6%	12.4%	103.9%	407.0%	-3.6%
Total-Previous Period 8.0% 49.8% -6.2% 22.0% 25.4% 76.6% 17.2% 102.0% 404.8% -2.0%	Total-Current Period										
	Total-Previous Period	8.0%	49.8%	-6.2%	22.0%	25.4%	76.6%	17.2%	102.0%	404.8%	-2.0%