

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 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%	-5.99%	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	923.01	923.01	815.40	815.40

Notes:-

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

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

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
FIRE										
Current Period	12.9%	10.9%	-127.9%	19.6%	-55.5%	56.7%	19.8%	1.3%	3.82	99.6%
Previous Period	12.3%	12.4%	-141.1%	25.4%	-5.5%	40.5%	11.0%	34.9%	440.9%	66.3%
Marine Cargo										
Current Period	15.6%	67.2%	18.3%	23.9%	30.8%	53.3%	12.5%	84.1%	1.95	9.2%
Previous Period	36.5%	63.7%	10.5%	25.9%	37.4%	90.3%	12.3%	127.7%	228.4%	-35.2%
Marine Hull										
Current Period	-44.9%	1.4%	-40.4%	6.9%	226.7%	128.0%	0.4%	354.8%	5.84	-147.2%
Previous Period	38.6%	0.4%	-1209.2%	12.6%	1812.6%	17.0%	0.0%	1829.5%	564.2%	-531.9%
Total Marine										
Current Period	6.8%	62.3%	18.2%	22.6%	31.2%	53.6%	11.1%	84.8%	1.97	8.6%
Previous Period	36.8%	54.5%	9.1%	23.9%	39.4%	90.0%	10.0%	129.4%	229.7%	-37.1%
Motor OD										
Current Period	28.8%	73.9%	36.2%	49.5%	53.7%	67.3%	31.9%	121.0%	1.46	-19.8%
Previous Period	12.6%	80.8%	12.9%	40.3%	42.1%	75.5%	31.8%	117.6%	141.1%	-13.4%
Motor TP										
Current Period	12.3%	75.2%	2.6%	27.9%	18.7%	83.2%	12.6%	101.9%	9.55	0.7%
Previous Period	11.3%	86.3%	-3.7%	18.2%	15.9%	85.1%	12.5%	101.0%	856.1%	1.4%
Total Motor										
Current Period	19.5%	74.6%	18.2%	38.0%	35.0%	76.3%	14.1%	111.3%	6.03	-8.2%
Previous Period	11.8%	83.9%	3.3%	27.8%	26.9%	81.2%	13.9%	108.1%	564.9%	-4.7%
Health										
Current Period	163.5%	38.9%	-3.4%	10.9%	11.0%	87.3%	66.1%	98.3%	1.70	-3.1%
Previous Period	-16.6%	67.1%	0.3%	25.4%	28.9%	81.1%	73.4%	109.9%	140.2%	-13.8%
Personal Accident										
Current Period	25.4%	88.9%	18.0%	39.1%	41.5%	45.4%	39.5%	86.9%	2.34	10.9%
Previous Period	7.6%	93.8%	13.5%	41.8%	43.6%	47.2%	30.7%	90.7%	248.1%	9.0%
Travel Insurance										
Current Period	18.6%	28.7%	-15.4%	52.5%	27.6%	60.6%	33.0%	88.3%	1.00	12.3%
Previous Period	291.0%	43.0%	-67.2%	29.5%	-15.0%	9.3%	18.6%	-5.7%	61.3%	107.2%
Total Health										
Current Period	148.1%	40.1%	-2.3%	12.7%	13.2%	83.1%	58.2%	96.3%	1.74	-1.5%
Previous Period	-12.0%	67.4%	-0.8%	26.6%	28.6%	75.6%	65.2%	104.2%	147.2%	-7.7%
Workmen's Compensation/ Employer's liability										
Current Period	32.4%	87.8%	24.5%	34.3%	35.9%	73.3%	16.5%	109.2%	2.48	-13.6%
Previous Period	22.8%	92.7%	13.4%	32.8%	34.0%	74.3%	18.2%	108.3%	254.0%	-12.0%
Public/ Product Liability										
Current Period	22.0%	34.6%	16.4%	18.1%	38.0%	30.1%	0.7%	68.1%	2.96	22.1%
Previous Period	104.5%	39.0%	11.6%	25.1%	48.8%	15.5%	28.4%	64.4%	259.9%	17.3%
Engineering										
Current Period	40.6%	7.6%	-80.5%	15.0%	-11.6%	54.0%	7.7%	42.4%	2.81	58.9%
Previous Period	23.5%	9.2%	-55.9%	23.8%	98.6%	40.9%	8.4%	139.5%	222.2%	-34.2%
Aviation										
Current Period	66.7%	9.4%	35.5%	13.7%	107.4%	101.8%	0.1%	209.2%	5.40	-129.6%
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										
Current Period	30.3%	1.4%	-87.5%	13.6%	161.1%	46.8%	37.4%	207.9%	2.45	-123.0%
Previous Period	13.6%	1.0%	-342.2%	19.3%	913.4%	220.4%	0.0%	1133.8%	439.8%	-1245.0%
Total Miscellaneous										
Current Period	47.1%	46.3%	6.0%	20.0%	23.6%	77.5%	15.4%	101.2%	4.33	-4.0%
Previous Period	6.7%	56.8%	-1.0%	21.3%	26.4%	77.6%	12.4%	103.9%	407.0%	-3.6%
Total-Current Period	41.2%	20.0%	2.0%	20.0%	21.3%	76.3%	18.4%	97.6%	4.27	-0.1%
Total-Previous Period	8.0%	49.8%	-6.2%	22.0%	25.4%	76.6%	17.2%	102.0%	404.8%	-2.0%