

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 June 2024	Up to the Quarter ended June 2024	For the Quarter ended June 2023	Up to the Quarter ended June 2023
1	Gross Direct Premium Growth Rate**	24.46%	24.46%	22.23%	22.23%
2	Gross Direct Premium to Net worth Ratio	0.44	0.44	0.39	0.39
3	Growth rate of Net Worth	-0.79%	-0.79%	1.23%	1.23%
4	Net Retention Ratio**	39.13%	39.13%	53.40%	53.40%
5	Net Commission Ratio**	-0.15%	-0.15%	5.61%	5.61%
6	Expense of Management to Gross Direct Premium Ratio**	27.05%	27.05%	28.59%	28.59%
7	Expense of Management to Net Written Premium Ratio**	26.60%	26.60%	26.36%	26.36%
8	Net Incurred Claims to Net Earned Premium**	77.08%	77.08%	74.31%	74.31%
9	Claims paid to claims provisions**	10.65%	10.65%	11.48%	11.48%
10	Combined Ratio**	103.68%	103.68%	100.66%	100.66%
11	Investment income ratio	2.43%	2.43%	2.31%	2.31%
12	Technical Reserves to net premium ratio **	8.26	8.26	8.81	8.81
13	Underwriting balance ratio	0.01	0.01	-0.02	-0.02
14	Operating Profit Ratio	25.33%	25.33%	21.52%	21.52%
15	Liquid Assets to liabilities ratio	0.07	0.07	0.06	0.06
16	Net earning ratio	30.91%	30.91%	20.28%	20.28%
17	Return on net worth ratio	5.35%	5.35%	4.28%	4.28%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	3.11	3.11	3.88	3.88
19	NPA Ratio				0.00%
	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	52.24	52.24	37.67	37.67
24	Book value per share	975.78	975.78	880.56	880.56

Notes: -

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

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

Segments Up to the quarter ended on 30 June 24	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	23.3%	7.0%	-172.9%	17.1%	-80.0%	82.8%	10.3%	2.7%	8.17	100.4%
Previous Period	16.3%	9.0%	-171.5%	18.1%	-98.5%	67.1%	12.2%	-31.5%	8.17	144.6%
Marine Cargo										
Current Period	0.0%	63.7%	18.4%	23.9%	30.5%	54.7%	8.8%	85.3%	3.83	3.4%
Previous Period	19.0%	63.7%	14.1%	19.4%	26.3%	50.8%	6.7%	77.1%	4.04	9.1%
Marine Hull										
Current Period	-19.9%	1.7%	257.1%	13.3%	485.7%	0.9%	0.0%	486.7%	0.50	82.9%
Previous Period	201.9%	1.6%	266.1%	11.3%	491.2%	2.7%	0.0%	493.9%	4.31	-17.0%
Total Marine										
Current Period	-1.0%	61.3%	18.6%	23.5%	31.0%	52.4%	7.7%	83.5%	3.69	6.8%
Previous Period	22.6%	60.7%	14.4%	19.1%	26.9%	50.4%	6.0%	77.3%	4.04	8.9%
Motor OD										
Current Period	21.7%	58.0%	26.7%	42.4%	46.4%	69.4%	21.3%	115.8%	2.85	-11.5%
Previous Period	36.8%	73.6%	39.5%	50.7%	56.8%	71.2%	20.9%	128.0%	3.01	-26.4%
Motor TP										
Current Period	-5.6%	61.6%	4.6%	33.5%	24.7%	74.9%	4.1%	99.6%	22.37	7.3%
Previous Period	17.7%	75.9%	1.5%	29.8%	17.6%	79.7%	6.1%	97.2%	18.79	5.5%
Total Motor										
Current Period	7.3%	59.7%	16.1%	38.3%	36.0%	72.3%	5.4%	108.3%	13.30	-1.4%
Previous Period	26.0%	74.8%	19.1%	39.6%	35.8%	76.0%	7.3%	111.8%	12.00	-8.2%
Health										
Current Period	50.5%	70.3%	5.1%	23.4%	22.1%	86.0%	61.5%	108.2%	2.60	-10.2%
Previous Period	13.6%	83.4%	7.3%	25.5%	23.1%	86.2%	63.6%	109.2%	3.09	-17.0%
Personal Accident										
Current Period	25.1%	77.9%	9.3%	29.4%	30.9%	40.2%	20.3%	71.2%	5.09	20.8%
Previous Period	34.1%	89.1%	17.2%	37.8%	40.0%	54.0%	25.1%	94.0%	4.79	2.5%
Travel Insurance										
Current Period	16.6%	28.4%	13.2%	58.3%	57.1%	33.2%	14.4%	90.3%	1.65	1.2%
Previous Period	19.2%	28.5%	-15.2%	52.6%	27.8%	16.1%	14.3%	43.9%	1.23	56.4%
Total Health										
Current Period	46.6%	68.6%	5.5%	25.5%	23.4%	82.3%	55.0%	105.7%	2.73	-8.1%
Previous Period	15.2%	80.4%	7.6%	28.1%	24.5%	81.1%	52.1%	105.6%	3.19	-13.1%
Workmen's Compensation/ Employer's liability										
Current Period	10.7%	80.9%	23.0%	34.6%	37.0%	71.6%	7.8%	108.6%	4.66	-12.0%
Previous Period	35.3%	89.9%	23.2%	32.8%	33.9%	83.8%	9.2%	117.7%	4.96	-26.8%
Public/ Product Liability										
Current Period	8.3%	33.3%	17.1%	16.4%	32.1%	-58.0%	2.2%	-25.8%	4.26	116.8%
Previous Period	26.1%	33.1%	12.5%	12.1%	26.5%	35.3%	0.5%	61.8%	5.83	27.7%
Engineering										
Current Period	0.3%	7.4%	-76.9%	15.6%	-12.0%	65.0%	2.0%	53.0%	5.81	48.8%
Previous Period	71.7%	7.0%	-101.8%	12.8%	-33.0%	72.2%	4.3%	39.1%	6.08	71.0%
Aviation										
Current Period	-32.1%	11.4%	22.5%	10.5%	55.0%	60.5%	0.0%	115.5%	11.68	-18.4%
Previous Period	13.8%	6.4%	58.4%	13.0%	148.7%	288.8%	0.0%	437.4%	17.87	-421.8%
Crop Insurance										
Current Period	16085.6%	16.7%	-59.8%	97.0%	519.0%	94.0%	25.7%	613.0%	4.24	-7.6%
Previous Period	-96.4%	144.3%	355.5%	18031.1%	12485.8%	-6.1%	49.7%	12479.8%	19.03	30.6%
Credit Insurance										
Current Period	3.5%	1.0%	-440.0%	10.2%	-160.0%	16.7%	0.3%	-143.3%	5.00	216.7%
Previous Period	25.9%	1.5%	-127.6%	14.3%	79.6%	36.7%	0.8%	116.3%	5.30	-32.1%
Total Miscellaneous										
Current Period	25.7%	48.2%	6.8%	30.0%	31.1%	77.5%	5.7%	108.6%	8.37	-2.9%
Previous Period	24.1%	67.0%	12.7%	32.1%	31.6%	75.1%	10.5%	106.7%	8.94	-8.1%
Total-Current Period	24.5%	39.1%	-0.2%	27.1%	26.6%	77.1%	10.7%	103.7%	8.26	0.7%
Total-Previous Period	22.23%	53.4%	5.6%	28.6%	26.4%	74.3%	11.5%	100.7%	8.81	-2.2%