

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 2024	Up to the period ended Sep 2024	For the quarter ended Sep 2023	Up to the period ended Sep 2023
1	Gross Direct Premium Growth Rate**	-19.63%	-4.52%	53.61%	41.19%
2	Gross Direct Premium to Net worth Ratio	0.52	0.94	0.71	1.09
3	Growth rate of Net Worth	10.57%	10.57%	13.20%	13.20%
4	Net Retention Ratio**	46.15%	43.01%	36.22%	42.14%
5	Net Commission Ratio**	1.68%	0.93%	-0.81%	1.99%
6	Expense of Management to Gross Direct Premium Ratio**	22.30%	24.42%	15.49%	19.98%
7	Expense of Management to Net Written Premium Ratio**	21.72%	23.71%	17.34%	21.28%
8	Net Incurred Claims to Net Earned Premium**	79.67%	78.49%	77.98%	76.28%
9	Claims paid to claims provisions**	8.29%	18.95%	11.69%	18.45%
10	Combined Ratio**	101.39%	102.20%	95.32%	97.55%
11	Investment income ratio	2.21%	4.66%	2.06%	4.25%
12	Technical Reserves to net premium ratio **	7.06	3.84	7.94	4.27
13	Underwriting balance ratio	-0.02	-0.01	0.02	0.00
14	Operating Profit Ratio	17.38%	21.01%	21.21%	21.35%
15	Liquid Assets to liabilities ratio	0.03	0.03	0.04	0.04
16	Net earning ratio	18.24%	23.40%	17.70%	18.83%
17	Return on net worth ratio	4.39%	9.51%	4.60%	8.68%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	3.12	3.12	3.52	3.52
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	44.83	97.07	42.45	80.12
24	Book value per share	1,020.61	1,020.61	923.01	923.01

Notes: -

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

-20-ANALYTICAL RATIOS SCHEUDLE

** Segmental Reporting up to the quarter

Segments Up to the period ended on 30 September 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	13.4%	9.1%	-127.6%	20.4%	-39.6%	80.1%	17.4%	40.5%	399%	56.5%
Previous Period	12.9%	10.9%	-127.9%	19.6%	-55.5%	56.7%	19.8%	1.3%	382%	99.6%
Marine Cargo										
Current Period	6.8%	65.2%	20.9%	26.7%	33.6%	81.5%	18.2%	115.1%	208%	-21.6%
Previous Period	15.6%	67.2%	18.3%	23.9%	30.8%	53.3%	12.5%	84.1%	195%	9.2%
Marine Hull										
Current Period	8.8%	1.4%	316.8%	12.5%	580.2%	0.9%	0.0%	581.1%	57%	45.8%
Previous Period	-44.9%	1.4%	-40.4%	6.9%	226.7%	128.0%	0.4%	354.8%	584%	-147.2%
Total Marine										
Current Period	6.9%	60.3%	21.4%	25.6%	34.5%	79.7%	16.0%	114.3%	204%	-20.1%
Previous Period	6.8%	62.3%	18.2%	22.6%	31.2%	53.6%	11.1%	84.8%	197%	8.6%
Motor OD										
Current Period	17.3%	61.0%	28.9%	43.4%	48.9%	67.2%	30.8%	116.1%	143%	-13.4%
Previous Period	28.8%	73.9%	36.2%	49.5%	53.7%	67.3%	31.9%	121.0%	146%	-19.8%
Motor TP										
Current Period	-4.7%	61.1%	7.3%	33.9%	26.8%	73.6%	10.9%	100.4%	1143%	5.8%
Previous Period	12.3%	75.2%	2.6%	27.9%	18.7%	83.2%	12.6%	101.9%	955%	0.7%
Total Motor										
Current Period	5.6%	61.0%	18.6%	38.9%	38.3%	70.6%	12.5%	108.9%	673%	-3.2%
Previous Period	19.5%	74.6%	18.2%	38.0%	35.0%	76.3%	14.1%	111.3%	603%	-8.2%
Health										
Current Period	-17.0%	63.7%	1.3%	17.9%	15.8%	91.8%	68.1%	107.6%	120%	-9.7%
Previous Period	163.5%	38.9%	-3.4%	10.9%	11.0%	87.3%	66.1%	98.3%	170%	-3.1%
Personal Accident										
Current Period	0.4%	74.5%	12.1%	30.5%	33.3%	39.8%	35.9%	73.1%	234%	27.3%
Previous Period	25.4%	88.9%	18.0%	39.1%	41.5%	45.4%	39.5%	86.9%	234%	10.9%
Travel Insurance										
Current Period	10.3%	28.5%	12.6%	57.7%	55.2%	30.4%	19.5%	85.6%	86%	12.8%
Previous Period	18.1%	28.7%	-15.4%	52.5%	27.6%	60.6%	33.0%	88.3%	100%	12.3%
Total Health										
Current Period	-15.8%	63.0%	1.9%	19.6%	17.1%	88.4%	62.4%	105.5%	125%	-7.6%
Previous Period	148.1%	40.1%	-2.3%	12.7%	13.2%	83.1%	58.2%	96.3%	174%	-1.5%
Workmen's Compensation/ Employer's liability										
Current Period	9.3%	81.4%	23.6%	35.0%	37.3%	67.5%	17.3%	104.8%	237%	-4.9%
Previous Period	32.4%	87.8%	24.5%	34.3%	35.9%	73.3%	16.5%	109.2%	248%	-13.6%
Public/ Product Liability										
Current Period	11.0%	32.8%	16.6%	18.1%	32.4%	-23.4%	22.7%	9.0%	172%	87.8%
Previous Period	22.0%	34.6%	16.4%	18.1%	38.0%	30.1%	0.7%	68.1%	296%	22.1%
Engineering										
Current Period	6.5%	8.1%	-63.2%	17.0%	1.6%	50.4%	8.9%	52.0%	264%	47.9%
Previous Period	40.6%	7.6%	-80.5%	15.0%	-11.6%	54.0%	7.7%	42.4%	281%	58.9%
Aviation										
Current Period	-16.6%	12.2%	-0.5%	9.4%	41.9%	1.6%	0.1%	43.6%	450%	56.1%
Previous Period	66.7%	9.4%	35.5%	13.7%	107.4%	101.8%	0.1%	209.2%	540%	-129.6%
Crop Insurance										
Current Period	-25.9%	12.3%	-79.5%	6.7%	-22.1%	93.9%	43.0%	71.8%	270%	24.9%
Previous Period	-22.6%	18.8%	-36.0%	3.3%	-18.8%	99.3%	66.0%	80.5%	306%	32.1%
Credit Insurance										
Current Period	99.8%	1.0%	-499.3%	13.4%	-183.8%	41.9%	4.8%	-141.8%	251%	279.8%
Previous Period	30.3%	1.4%	-87.5%	13.6%	161.1%	46.8%	0.0%	207.9%	245%	-123.0%
Total Miscellaneous										
Current Period	-7.2%	48.6%	4.6%	25.1%	25.5%	78.4%	28.7%	103.9%	387%	-2.1%
Previous Period	47.1%	46.3%	6.0%	20.0%	23.6%	77.5%	15.4%	101.2%	433%	-4.0%
Total-Current Period	-4.5%	43.0%	0.9%	24.4%	23.7%	78.5%	18.9%	102.2%	384%	-0.6%
Total-Previous Period	41.2%	42.1%	2.0%	20.0%	21.3%	76.3%	18.4%	97.6%	426.6%	-0.1%