

# 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 2025	Up to the Quarter ended June 2025	For the Quarter ended June 2024	Up to the Quarter ended June 2024
1	Gross Direct Premium Growth Rate**	9.63%	9.63%	24.46%	24.46%
2	Gross Direct Premium to Net worth Ratio	40.8%	40.8%	43.8%	43.8%
3	Growth rate of Net Worth	17.82%	17.82%	-0.79%	-0.79%
4	Net Retention Ratio**	44.91%	44.91%	39.13%	39.13%
5	Net Commission Ratio**	9.23%	9.23%	-0.15%	-0.15%
6	Expense of Management to Gross Direct Premium Ratio**	31.03%	31.03%	27.05%	27.05%
7	Expense of Management to Net Written Premium Ratio**	32.54%	32.54%	26.60%	26.60%
8	Net Incurred Claims to Net Earned Premium**	71.09%	71.09%	77.08%	77.08%
9	Claims paid to claims provisions**	12.81%	12.81%	10.65%	10.65%
10	Combined Ratio**	103.64%	103.64%	103.68%	103.68%
11	Investment income ratio	2.98%	2.98%	2.43%	2.43%
12	Technical Reserves to net premium ratio **	8.02	8.02	9.89	9.89
13	Underwriting balance ratio	-0.05	-0.05	0.01	0.01
14	Operating Profit Ratio	25.66%	25.66%	26.43%	26.43%
15	Liquid Assets to liabilities ratio	0.07	0.07	0.07	0.07
16	Net earning ratio	28.24%	28.24%	30.91%	30.91%
17	Return on net worth ratio	5.21%	5.21%	5.35%	5.35%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	3.34	3.34	3.11	3.11
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	-	-	0.00	0.00
22	Interest Service Coverage Ratio	-	-	0.00	0.00
23	Earnings per share	59.84	59.84	52.24	52.24
24	Book value per share	1,149.61	1,149.61	975.78	975.78

Notes: -

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