

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