

## PERIODIC DISCLOSURES

### FORM | Analytical Ratios

Insurer: **RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED**

Date:

**31st December 2011***(Rs in Lakhs)*

#### Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter	up to the Quarter	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
1	Gross Premium Growth Rate	398.78%	195.16%	466.89%	466.89%
2	Gross Premium to shareholders' fund ratio	2.69%	5.83%	1.96%	1.96%
3	Growth rate of shareholders'fund	-0.53%	-0.53%	-1.79%	-1.79%
4	Net Retention Ratio	54.44%	41.59%	-49.63%	-49.63%
5	Net Commission Ratio	17.36%	20.58%	-13.31%	-13.31%
6	Expense of Management to Gross Direct Premium Ratio	80.13%	98.14%	15.65%	15.65%
7	Combined Ratio	104.01%	119.55%	55.20%	55.20%
8	Technical Reserves to net premium ratio	1689.04%	258.88%	-193.49%	-193.49%
9	Underwriting balance ratio	-112.04%	-180.39%	603.61%	603.61%
10	Operating Profit Ratio	138.77%	77.24%	125.84%	125.84%
11	Liquid Assets to liabilities ratio	1148.95%	1148.95%	4150.07%	4150.07%
12	Net earning ratio	42.83%	82.71%	131.10%	131.10%
13	return on net worth ratio	0.63%	2.00%	-1.28%	-1.28%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	3.73	3.73	3.73	3.73
15	NPA Ratio				
	Gross NPA Ratio				
	Net NPA Ratio				

#### Equity Holding Pattern for Non-Life Insurers *(Rs in Lakhs)*

1	(a) No. of shares	20,70,00,000	20,70,00,000	20,70,00,000	20,70,00,000
2	(b) Percentage of shareholding (Indian / Foreign)	74%	74%	74%	74%
3	( c ) %of Government holding (in case of public sector insurance companies)	26%	26%	26%	26%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.06	0.18	-0.03	-0.12
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.06	0.18	-0.03	-0.12
6	(iv) Book value per share (Rs)	9.11	9.11	9.16	9.16