

## PERIODIC DISCLOSURES

### FORM | Analytical Ratios

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

Date:

**30th September 2012***(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	68.35%	72.01%	118.73%	118.73%
2	Gross Premium to shareholders' fund ratio	3.31%	5.26%	3.16%	3.16%
3	Growth rate of shareholders'fund	3.35%	3.35%	-1.53%	-1.53%
4	Net Retention Ratio	83.14%	85.49%	30.59%	30.59%
5	Net Commission Ratio	14.85%	14.39%	25.47%	25.47%
6	Expense of Management to Gross Direct Premium Ratio	66.97%	72.18%	113.56%	113.56%
7	Combined Ratio	73.89%	79.19%	132.85%	132.85%
8	Technical Reserves to net premium ratio	399.37%	244.04%	467.04%	467.04%
9	Underwriting balance ratio	-28.48%	-19.30%	-284.47%	-284.47%
10	Operating Profit Ratio	-17.99%	-8.83%	141.21%	141.21%
11	Liquid Assets to liabilities ratio	750.67%	750.67%	1380.86%	1380.86%
12	Net earning ratio	-0.67%	33.55%	143.44%	143.44%
13	return on net worth ratio	1.51%	1.51%	1.39%	1.39%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	3.85	3.85	3.69	3.69
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)	0.00	0.16	0.13	0.13
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.00	0.16	0.13	0.13
6	(iv) Book value per share (Rs)	9.35	9.35	9.05	9.05