

## PERIODIC DISCLOSURES

### FORM I Analytical Ratios

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

Date:

**31st December 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	21.32%	48.64%	398.78%	195.16%
2	Gross Premium to shareholders' fund ratio	3.19%	8.48%	2.69%	5.83%
3	Growth rate of shareholders'fund	2.36%	2.36%	-0.53%	-0.53%
4	Net Retention Ratio	78.95%	83.03%	54.44%	41.59%
5	Net Commission Ratio	13.98%	14.23%	17.36%	20.58%
6	Expense of Management to Gross Direct Premium Ratio	68.70%	70.87%	80.13%	98.14%
7	Combined Ratio	76.65%	78.23%	104.01%	119.55%
8	Technical Reserves to net premium ratio	506.00%	181.12%	1689.04%	258.88%
9	Underwriting balance ratio	-17.46%	-18.64%	-112.04%	-180.39%
10	Operating Profit Ratio	-4.09%	-7.13%	138.77%	77.24%
11	Liquid Assets to liabilities ratio	723.19%	723.19%	1148.95%	1148.95%
12	Net earning ratio	28.85%	35.15%	42.83%	82.71%
13	return on net worth ratio	2.30%	2.30%	0.63%	2.00%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	3.89	3.89	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)	0.09	0.25	0.06	0.18
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.09	0.25	0.06	0.18
6	(iv) Book value per share (Rs)	9.43	9.43	9.11	9.11