

PERIODIC DISCLOSURES

FORM Analytical Ratios

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

Date:

31st March 2013*(Rs in Lakhs)*

Analytical Ratios for Non-Life companies

SI.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	30.87%	44.07%	223.59%	201.98%
2	Gross Premium to shareholders' fund ratio	2.49%	10.66%	1.99%	7.76%
3	Growth rate of shareholders'fund	4.80%	4.80%	3.17%	3.15%
4	Net Retention Ratio	89.31%	84.49%	57.53%	100.10%
5	Net Commission Ratio	10.68%	13.41%	20.35%	12.65%
6	Expense of Management to Gross Direct Premium Ratio	81.77%	73.41%	99.32%	96.75%
7	Combined Ratio	124.93%	89.13%	147.15%	104.15%
8	Technical Reserves to net premium ratio	553.31%	119.28%	-1944.85%	99.46%
9	Underwriting balance ratio	-101.02%	-38.96%	-94.30%	-46.90%
10	Operating Profit Ratio	-95.10%	-28.82%	215.99%	-37.36%
11	Liquid Assets to liabilities ratio	900.64%	900.64%	959.26%	959.26%
12	Net earning ratio	-206.17%	50.85%	90.41%	39.19%
13	return on net worth ratio	4.42%	4.58%	1.04%	3.04%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	3.96	3.96	3.77	3.77
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)	-0.39	0.39	0.10	0.28
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-0.39	0.39	0.10	0.28
6	(iv) Book value per share (Rs)	9.65	9.65	9.20	9.20