

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

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

Date: **30th June 2013**

(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	64.29%	64.29%	8.72%	8.72%
2	Gross Premium to shareholders' fund ratio	3.10%	3.10%	1.95%	1.95%
3	Growth rate of shareholders'fund	3.52%	3.52%	1.02%	1.02%
4	Net Retention Ratio	104.07%	104.07%	89.46%	89.46%
5	Net Commission Ratio	13.99%	13.99%	15.21%	15.21%
6	Expense of Management to Gross Direct Premium Ratio	67.06%	67.06%	80.99%	80.99%
7	Combined Ratio	102.97%	102.97%	88.15%	88.15%
8	Technical Reserves to net premium ratio	388.53%	388.53%	471.53%	471.53%
9	Underwriting balance ratio	-32.22%	-32.22%	-4.87%	-4.87%
10	Operating Profit Ratio	-23.85%	-23.85%	5.57%	5.57%
11	Liquid Assets to liabilities ratio	695.14%	695.14%	909.84%	909.84%
12	Net earning ratio	16.14%	16.14%	100.46%	100.46%
13	return on net worth ratio	0.50%	0.50%	1.75%	1.75%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	3.98	3.98	3.85	3.85
15	NPA Ratio				
	Gross NPA Ratio				
	Net NPA Ratio				

Equity Holding Pattern for Non-Life Insurers

(Rs in Lakhs)

1	(a) No. of shares	207,000,000	207,000,000	207,000,000	207,000,000
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)	0.05	0.05	0.16	0.16
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.05	0.05	0.16	0.16
6	(iv) Book value per share (Rs)	9.70	9.70	9.37	9.37