

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

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

Date: **31st December 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	-16.47%	8.50%	21.32%	48.64%
2	Gross Premium to shareholders' fund ratio	2.53%	8.74%	3.15%	8.36%
3	Growth rate of shareholders'fund	3.78%	3.78%	3.59%	3.59%
4	Net Retention Ratio	91.82%	97.24%	78.95%	83.03%
5	Net Commission Ratio	15.66%	15.30%	13.98%	14.23%
6	Expense of Management to Gross Direct Premium Ratio	77.10%	70.02%	68.70%	70.87%
7	Combined Ratio	113.89%	105.29%	76.65%	78.23%
8	Technical Reserves to net premium ratio	663.23%	181.48%	506.00%	181.12%
9	Underwriting balance ratio	-17.53%	-63.40%	-17.46%	-63.08%
10	Operating Profit Ratio	-0.32%	-51.35%	-4.09%	-51.57%
11	Liquid Assets to liabilities ratio	550.14%	550.14%	723.19%	723.19%
12	Net earning ratio	7.06%	16.80%	38.03%	35.15%
13	return on net worth ratio	0.16%	1.43%	0.94%	2.44%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	3.95	3.95	3.89	3.89
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)	0.02	0.18	0.09	0.25
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.02	0.18	0.09	0.25
6	(iv) Book value per share (Rs)	9.79	9.79	9.43	9.43