

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

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

Date: **30-09-2014**

CIN No. U66030MH2007PLC173129

(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	-17.54%	-11.09%	-38.80%	-11.30%
2	Gross Premium to shareholders' fund ratio	2.51%	5.35%	3.15%	6.22%
3	Growth rate of shareholders'fund	3.41%	3.41%	4.51%	4.51%
4	Net Retention Ratio	73.85%	70.24%	68.02%	98.04%
5	Net Commission Ratio	17.69%	16.99%	19.20%	12.81%
6	Expense of Management to Gross Direct Premium Ratio	67.58%	72.51%	67.19%	67.13%
7	Combined Ratio	117.86%	144.79%	128.26%	87.29%
8	Technical Reserves to net premium ratio	541.50%	290.41%	452.36%	151.90%
9	Underwriting balance ratio	-42.78%	-58.59%	-54.91%	-68.23%
10	Operating Profit Ratio	-27.44%	-44.68%	-42.51%	-55.78%
11	Liquid Assets to liabilities ratio	468.00%	468.00%	611.92%	611.92%
12	Net earning ratio	31.96%	27.19%	25.10%	14.23%
13	return on net worth ratio	0.92%	1.46%	0.75%	1.27%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	4.09	4.09	3.92	3.92
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)	0.17	0.22	0.11	0.16
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.17	0.22	0.11	0.16
6	(iv) Book value per share (Rs)	10.10	10.10	9.77	9.77