

PERIODIC DISCLOSURES

FORM N Analytical Ratios

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

Date: **31-03-2015**

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Quarter	up to the Quarter	Corresponding quarter of the preceding year	up to the Quarter of the preceding year
1	Gross Premium Growth Rate	-2.30%	-6.93%	10.99%	9.08%
2	Gross Premium to shareholders' fund ratio	335.35%	9.97%	2.67%	11.26%
3	Growth rate of shareholders'fund	77.44%	5.20%	3.26%	3.26%
4	Net Retention Ratio	75.41%	70.28%	71.83%	69.18%
5	Net Commission Ratio	18.20%	17.75%	16.05%	17.29%
6	Expense of Management to Gross Direct Premium Ratio	77.69%	78.81%	80.70%	72.55%
7	Combined Ratio	104.14%	111.66%	81.31%	131.16%
8	Technical Reserves to net premium ratio	16.62%	143.69%	613.16%	130.27%
9	Underwriting balance ratio	-17.43%	-16.71%	13.57%	-55.38%
10	Operating Profit Ratio	-1.76%	-3.74%	22.58%	-42.56%
11	Liquid Assets to liabilities ratio	-20.21%	-20.21%	544.79%	544.79%
12	Net earning ratio	29.52%	52.30%	75.79%	29.33%
13	return on net worth ratio	99.13%	4.92%	1.71%	3.11%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	4.26	4.26	4.07	4.07
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)	0.22	0.52	0.17	0.31
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.22	0.52	0.17	0.31
6	(iv) Book value per share (Rs)	10.48	10.48	9.97	9.97