

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

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

Date: **31st March 2016**

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	83.54%	32.98%	-2.30%	-6.93%
2	Gross Premium to shareholders' fund ratio	4.35%	12.65%	2.58%	9.97%
3	Growth rate of shareholders'fund	8.73%	4.78%	-5.98%	5.20%
4	Net Retention Ratio	72.24%	69.41%	75.41%	70.28%
5	Net Commission Ratio	15.82%	17.48%	18.20%	17.75%
6	Expense of Management to Gross Direct Premium Ratio	61.03%	73.39%	77.69%	78.11%
7	Combined Ratio	92.00%	106.50%	104.14%	110.93%
8	Technical Reserves to net premium ratio	390.46%	142.58%	533.56%	143.69%
9	Underwriting balance ratio	-57.62%	-26.69%	-17.43%	-15.94%
10	Operating Profit Ratio	-39.34%	-12.33%	-3.17%	-2.97%
11	Liquid Assets to liabilities ratio	362.58%	359.63%	432.43%	424.80%
12	Net earning ratio	13.51%	40.65%	29.52%	52.30%
13	return on net worth ratio	0.55%	4.55%	0.76%	4.92%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	4.43	4.43	4.26	4.26
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)	0.10	0.70	0.16	0.81
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.10	0.70	0.16	0.81
6	(iv) Book value per share (Rs)	10.00	10.00	10.00	10.00