PERIODIC DISCLOSURES

FORM I Analytical Ratios

Insurer: **RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED** **Date:** **30th June 2012**

(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 prceeding year
1	Gross Premium Growth Rate	78.59%	78.59%	60.55%	60.55%
2	Gross Premium to shareholders' fund ratio	1.83%	1.83%	1.02%	1.02%
3	Growth rate of shareholders'fund	0.01%	0.01%	7.81%	7.81%
4	Net Retention Ratio	89.46%	89.46%	68.83%	68.83%
5	Net Commission Ratio	13.61%	13.61%	18.53%	18.53%
6	Expense of Management to Gross Direct Premium Ratio	80.99%	80.99%	119.66%	119.66%
7	Combined Ratio	88.15%	88.15%	141.44%	141.44%
8	Technical Reserves to net premium ratio	471.53%	471.53%	370.00%	370.00%
9	Underwriting balance ratio	-4.87%	-4.87%	-133.59%	-133.59%
10	Operating Profit Ratio	5.57%	5.57%	-126.07%	-126.07%
11	Liquid Assets to liabilities ratio	908.19%	908.19%	2502.35%	2502.35%
12	Net earning ratio	100.46%	100.46%	97.18%	97.18%
13	return on net worth ratio	1.64%	1.64%	0.68%	0.68%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	3.85	3.85	3.67	3.67
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)	0.16	0.16	0.35	0.35
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.16	0.16	0.35	0.35
6	(iv) Book value per share (Rs)	9.37	9.37	9.00	9.00