

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

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

31st December 2015

CIN No. U66030MH2007PLC173129

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	15.08%	16.20%	-1.69%	-8.37%
2	Gross Premium to shareholders' fund ratio	2.61%	8.34%	2.27%	7.54%
3	Growth rate of shareholders'fund	4.98%	4.98%	6.23%	6.23%
4	Net Retention Ratio	67.88%	67.90%	64.24%	68.60%
5	Net Commission Ratio	18.53%	18.43%	19.30%	17.58%
6	Expense of Management to Gross Direct Premium Ratio	92.73%	80.05%	93.95%	79.18%
7	Combined Ratio	116.41%	114.75%	26.19%	114.37%
8	Technical Reserves to net premium ratio	629.80%	201.58%	724.96%	185.95%
9	Underwriting balance ratio	-12.57%	-16.30%	77.84%	-16.47%
10	Operating Profit Ratio	1.24%	-3.26%	116.68%	-3.92%
11	Liquid Assets to liabilities ratio	429.59%	429.59%	446.99%	446.99%
12	Net earning ratio	72.75%	56.06%	157.01%	60.49%
13	return on net worth ratio	1.71%	4.04%	2.72%	4.21%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	4.44	4.44	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)	0.44	0.44	0.44	0.44
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.44	0.44	0.44	0.44
6	(iv) Book value per share (Rs)	10.00	10.00	10.00	10.00