

**PERIODIC DISCLOSURES**

**FORM NL-30 ANALYTICAL RATIOS**

Registration No. 141 and Date of Registration with the IRDA-11th December,2008

CIN No. U66030MH2007PLC173129

Insurer:RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED

CIN No. U66030MH2007PLC173129



Sl.No.	Particular	For the Quarter Ended 30.09.2020	For the Half Year Ended 30.09.2020	For the Quarter Ended 30.09.2019	For the Half Year Ended 30.09.2019
1	Gross Premium Growth Rate	53.32%	49.96%	34.10%	20.59%
2	Gross Premium to shareholders' fund ratio	0.25	0.41	0.19	0.33
3	Growth rate of shareholders'fund	19.58%	19.58%	-19.41%	-19.41%
4	Net Retention Ratio	78.14%	76.87%	75.79%	73.86%
5	Net Commission Ratio	13.63%	13.59%	7.69%	8.83%
6	Expense of Management to Gross Direct Premium Ratio	55.28%	60.96%	65.90%	71.41%
7	Expense of Management to Net Written Premium	66.00%	73.19%	73.75%	81.26%
8	Net Incurred Claims to Net Earned premium	89.76%	91.22%	67.05%	78.70%
9	Combined Ratio	153.97%	162.82%	141.10%	160.34%
10	Technical Reserves to net premium ratio	8.15	4.92	7.90	4.72
11	Underwriting balance ratio	-0.65	-0.64	-0.54	-0.61
12	Operating Profit Ratio	-23.71%	-18.19%	0.25%	-5.19%
13	Liquid Assets to liabilities ratio	0.42	0.42	0.50	0.50
14	Net earning ratio	-36.61%	-40.24%	-52.46%	-53.13%
15	Return on net worth ratio	-7.62%	-13.88%	-9.08%	-15.41%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	3.94	3.94	3.22	3.22
17	NPA Ratio				
	Gross NPA Ratio	3.24%	3.24%	4.52%	4.52%
	Net NPA Ratio	0.00%	0.00%	0.70%	0.70%
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	<b>24,54,75,835</b>	<b>24,54,75,835</b>	<b>20,70,00,000</b>	<b>20,70,00,000</b>
2	(b) Percentage of shareholding (Indian / Foreign)	51.00% / 49.00%	51.00% / 49.00%	51.00% / 49.00%	51.00% / 49.00%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	-0.77	-1.39	-0.80	-1.36
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-0.77	-1.39	-0.80	-1.36
6	(iv) Book value per share (Rs)	10.00	10.00	10.00	10.00