

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



Sl.No.	Particular	For the Quarter Ended 31.03.2021	For the Year Ended 31.03.2021	For the Quarter Ended 31.03.2020	For the Year Ended 31.03.2020
1	Gross Premium Growth Rate	46.58%	72.16%	51.37%	36.35%
2	Gross Premium to shareholders' fund ratio	0.43	1.27	0.42	1.06
3	Growth rate of shareholders'fund	44.45%	44.45%	-29.45%	-29.45%
4	Net Retention Ratio	82.82%	81.52%	86.89%	79.59%
5	Net Commission Ratio	13.98%	13.86%	6.19%	7.73%
6	Expense of Management to Gross Direct Premium Ratio	50.24%	53.78%	61.78%	66.36%
7	Expense of Management to Net Written Premium	53.92%	60.63%	67.84%	73.26%
8	Net Incurred Claims to Net Earned premium	87.64%	86.98%	84.14%	75.19%
9	Combined Ratio	142.18%	147.13%	151.96%	149.11%
10	Technical Reserves to net premium ratio	5.51	1.96	5.48	2.19
11	Underwriting balance ratio	-0.72	-0.66	-1.04	-0.68
12	Operating Profit Ratio	-43.86%	-28.08%	-34.76%	-9.44%
13	Liquid Assets to liabilities ratio	0.44	0.44	0.60	0.60
14	Net earning ratio	-31.43%	-34.71%	-46.91%	-43.36%
15	Return on net worth ratio	-12.55%	-39.00%	-18.05%	-41.75%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	3.66		2.46	
17	NPA Ratio				
	Gross NPA Ratio	-	2.80%	-	4.12%
	Net NPA Ratio	-	0.00%	-	0.00%
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	26,47,28,840	26,47,28,840	20,70,00,000	20,70,00,000
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)	-1.15	-3.57	-1.30	-3.00
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-1.15	-3.57	-1.30	-3.00
6	(iv) Book value per share (Rs)	9.15	9.15	7.19	7.19