

PERIODIC DISCLOSURES

FORM NL-20-ANALYTICAL RATIOS SCHEDULE

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 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.20	Up to the Quarter 30.09.20
1	Gross Direct Premium Growth Rate**	81.93%	105.73%	53.32%	49.96%
2	Gross Direct Premium to Net worth Ratio	0.47	0.89	0.25	0.41
3	Growth rate of Net Worth	-4.67%	-4.67%	19.60%	19.60%
4	Net Retention Ratio**	82.81%	81.13%	78.14%	76.87%
5	Net Commission Ratio**	12.53%	13.22%	13.63%	13.59%
6	Expense of Management to Gross Direct Premium Ratio**	47.70%	52.76%	55.27%	60.96%
7	Expense of Management to Net Written Premium Ratio**	53.11%	59.49%	64.22%	71.60%
8	Net Incurred Claims to Net Earned Premium**	85.86%	88.63%	89.76%	91.22%
9	Claims paid to claims provisions**#	4.39%	5.84%	2.48%	2.70%
10	Combined Ratio**	138.98%	148.12%	153.97%	162.82%
11	Investment income ratio	3.11%	6.03%	3.48%	6.37%
12	Technical Reserves to net premium ratio **	6.48	3.40	8.15	4.92
13	Underwriting balance ratio**	-0.48	-0.57	-0.65	-0.64
14	Operating Profit Ratio	-21.66%	-24.96%	-23.71%	-18.19%
15	Liquid Assets to liabilities ratio	0.21	0.21	0.41	0.41
16	Net earning ratio	-27.68%	-35.44%	-36.61%	-40.25%
17	Return on net worth ratio	-11.17%	-27.28%	-7.62%	-13.88%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio		2.76		3.94
19	NPA Ratio				
	Gross NPA Ratio	0.0%	2.51%	0.0%	3.24%
	Net NPA Ratio	0.0%	0.0%	0.0%	0%
20	Debt Equity Ratio	NA	NA	NA	NA
21	Debt Service Coverage Ratio	NA	NA	NA	NA
22	Interest Service Coverage Ratio	NA	NA	NA	NA
23	Earnings per share	-0.87	-2.13	-0.77	-1.39
24	Book value per share	7.81	7.81	10.04	10.04

claims provision includes IBNR

**** Segmental Reporting up to the quarter**

Segments Upto the quarter ended on 30th Sep-21	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions ** #	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	30.65%	-0.65%	290.12%	70.27%	-5533.34%	382.48%	2.74%	-5150.86%	-58.64	-10.91
Previous Period	378.57%	24.64%	8.60%	30.20%	66.23%	70.79%	22.88%	137.02%	1.27	-0.80
Marine Cargo										
Current Period	-95.00%	74.80%	-16.40%	54.27%	33.43%	69.02%	0.00%	102.45%	7.88	-0.13
Previous Period	1851.50%	74.80%	33.95%	69.25%	91.57%	72.53%	0.00%	164.10%	0.99	-1.84
Marine Hull										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Marine										
Current Period	-95.00%	74.80%	-16.40%	54.27%	33.43%	69.02%	0.00%	102.45%	7.88	-0.13
Previous Period	1851.50%	74.80%	33.95%	69.25%	91.57%	72.53%	0.00%	164.10%	0.99	-1.84
Motor OD										
Current Period	158.90%	92.89%	17.61%	54.69%	58.07%	89.98%	56.28%	148.05%	1.39	-0.59
Previous Period	26950.71%	93.43%	15.47%	69.05%	73.10%	105.95%	49.05%	179.05%	1.07	-2.42
Motor TP										
Current Period	154.92%	92.89%	0.27%	39.59%	40.83%	100.62%	1.61%	141.45%	7.65	-0.53
Previous Period	-48.02%	92.90%	1.50%	56.91%	60.99%	107.38%	1.96%	168.38%	15.97	-0.30
Total Motor										
Current Period	157.63%	92.89%	12.12%	49.92%	52.62%	93.17%	6.07%	145.78%	3.37	-0.57
Previous Period	61.89%	93.26%	11.02%	65.17%	69.24%	107.10%	2.17%	176.34%	5.81	-0.73
Health										
Current Period	456.98%	95.00%	10.44%	47.73%	49.62%	110.13%	24.82%	159.75%	1.66	-0.26
Previous Period	429.48%	95.00%	13.35%	68.17%	70.97%	75.82%	5.93%	146.79%	2.17	-0.61
Personal Accident										
Current Period	205.16%	18.70%	-28.35%	43.38%	170.68%	124.42%	4.25%	295.10%	2.54	-0.33
Previous Period	-18.79%	18.86%	-30.49%	17.98%	27.13%	87.41%	2.17%	114.54%	20.65	0.04
Travel Insurance										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
Total Health										
Current Period	434.46%	91.10%	10.04%	47.51%	50.89%	111.03%	24.27%	161.92%	1.67	-0.26
Previous Period	254.48%	88.19%	12.51%	63.68%	70.13%	76.63%	4.53%	146.77%	2.52	-0.56
Workmen's Compensation/ Employer's liability										
Current Period	27.20%	74.80%	16.68%	50.45%	66.44%	117.71%	1.27%	184.15%	5.86	-0.59
Previous Period	9.89%	74.70%	17.22%	56.66%	74.84%	97.82%	1.08%	172.67%	5.62	-0.56
Public/ Product Liability										
Current Period	33.69%	74.43%	18.16%	57.51%	68.19%	54.86%	2.89%	123.06%	3.46	-0.37
Previous Period	18.00%	68.86%	19.37%	63.34%	77.00%	51.84%	4.87%	128.84%	3.46	-0.42
Engineering										
Current Period	579.79%	20.96%	25.28%	86.43%	205.09%	284.98%	19.38%	490.07%	1.97	-6.96
Previous Period	-15.16%	22.36%	-4.06%	26.30%	53.56%	56.14%	10.70%	109.70%	2.88	0.10
Aviation										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Other Miscellaneous segment										
Current Period	-88.99%	18.13%	-52.47%	54.70%	153.40%	-22.51%	0.95%	130.89%	3.83	0.74
Previous Period	8.52%	9.81%	-9.22%	21.42%	48.40%	78.52%	0.00%	126.92%	3.33	-0.47
Total Miscellaneous										
Current Period	112.25%	86.93%	13.36%	51.92%	56.53%	87.40%	5.85%	143.93%	3.37	-0.53
Previous Period	41.92%	81.80%	13.67%	63.34%	71.69%	91.60%	2.65%	163.30%	5.03	-0.64
Total-Current Period	105.73%	81.13%	13.22%	52.76%	59.49%	88.63%	5.84%	148.12%	3.40	-0.57
Total-Previous Period	49.96%	76.87%	13.59%	60.96%	71.60%	91.22%	2.70%	162.82%	4.92	-0.64

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