

PERIODIC DISCLOSURES					
FORM NL-20-ANALYTICAL RATIOS SCHEUDLE					
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 Mar,31 2023	Up to the quarter ended Mar,31 2023	For the quarter ended Mar,31 2022	Up to the quarter ended Mar,31 2022
1	Gross Direct Premium Growth Rate**	-59.3%	1.1%	13.2%	38.1%
2	Gross Direct Premium to Net worth Ratio	0.20	1.80	0.51	1.85
3	Growth rate of Net Worth	3.7%	3.7%	-5.3%	-5.3%
4	Net Retention Ratio**	72.0%	81.9%	85.1%	82.9%
5	Net Commission Ratio**	13.9%	14.1%	13.6%	13.7%
6	Expense of Management to Gross Direct Premium Ratio**	78.4%	58.4%	51.1%	53.6%
7	Expense of Management to Net Written Premium Ratio**	97.6%	67.0%	56.7%	60.2%
8	Net Incurred Claims to Net Earned Premium**	82.7%	78.5%	71.1%	81.2%
9	Claims paid to claims provisions** #	5.7%	11.3%	6.7%	10.7%
10	Combined Ratio**	180.3%	145.5%	127.9%	141.4%
11	Investment income ratio	1.8%	6.5%	1.6%	6.3%
12	Technical Reserves to net premium ratio **	18.24	1.90	6.25	1.74
13	Underwriting balance ratio**	-0.20	-0.39	-0.36	-0.47
14	Operating Profit Ratio	12.4%	-5.2%	-6.8%	-15.0%
15	Liquid Assets to liabilities ratio	0.16	0.16	0.17	0.17
16	Net earning ratio	-13.8%	-27.9%	-19.9%	-29.6%
17	Return on net worth ratio	-2.2%	-42.9%	-8.9%	-47.4%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.03		2.22	
19	NPA Ratio				
	Gross NPA Ratio	0.0%	0.0%	0.0%	1.3%
	Net NPA Ratio	0.0%	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	-0.14	-2.77	-0.66	-3.50
24	Book value per share	6.46	6.46	7.39	7.39

# claims provision includes IBNR

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** Segmental Reporting up to the quarter											
	Segments Up to the Quarter Ended Mar,31 2023	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		48%	14%	21%	77%	343%	120%	22%	463%	1.88	-4.10
Previous Period		28%	6%	-9%	71%	653%	93%	1%	746%	2.87	-3.08
Marine Cargo											
Current Period		-57%	19%	-328%	61%	-90%	-358%	7%	-448%	16.17	4.90
Previous Period		-94%	75%	-19%	55%	32%	-246%	0%	-214%	3.68	3.21
Marine Hull											
Current Period		-	-	-	-	-	-	-	-	-	-
Previous Period		-	-	-	-	-	-	-	-	-	-
Total Marine											
Current Period		-57%	19%	-328%	61%	-90%	-358%	7%	-448%	16.17	4.90
Previous Period		-94%	75%	-19%	55%	32%	-246%	0%	-214%	3.68	3.21
Motor OD											
Current Period		-2%	94%	18%	61%	64%	79%	46%	142%	0.55	-0.33
Previous Period		58%	93%	18%	56%	60%	91%	65%	151%	0.68	-0.59
Motor TP											
Current Period		-1%	94%	0%	44%	46%	94%	9%	140%	4.78	-0.37
Previous Period		64%	93%	0%	40%	42%	96%	6%	138%	4.19	-0.43
Total Motor											
Current Period		-1%	94%	13%	55%	58%	83%	12%	141%	1.84	-0.34
Previous Period		60%	93%	13%	51%	54%	93%	11%	147%	1.74	-0.54
Health											
Current Period		196%	96%	8%	51%	52%	139%	21%	192%	0.90	-1.18
Previous Period		-79%	95%	10%	53%	56%	109%	25%	165%	0.89	-0.36
Personal Accident											
Current Period		64%	19%	-25%	50%	196%	70%	5%	265%	1.39	-1.97
Previous Period		-92%	19%	-39%	43%	165%	118%	5%	284%	1.19	-0.36
Travel Insurance											
Current Period		0%	0%	0%	0%	0%	0%	0%	0%	0.00	0.00
Previous Period		0%	0%	0%	0%	0%	0%	0%	0%	0.00	0.00
Total Health											
Current Period		188%	93%	7%	51%	53%	139%	21%	192%	0.90	-1.19
Previous Period		-78%	90%	10%	53%	57%	110%	24%	166%	0.89	-0.36
Workmen's Compensation/ Employer's liability											
Current Period		-1%	75%	16%	58%	76%	37%	14%	113%	1.88	-0.10
Previous Period		-18%	75%	16%	51%	67%	54%	7%	121%	1.86	-0.19
Public/ Product Liability											
Current Period		-11%	66%	22%	65%	91%	41%	6%	131%	2.54	-0.22
Previous Period		26%	75%	19%	58%	70%	29%	9%	99%	1.81	-0.04
Engineering											
Current Period		-33%	11%	24%	71%	441%	54%	21%	494%	3.53	-2.40
Previous Period		238%	20%	24%	74%	217%	120%	40%	336%	1.21	-3.13
Aviation											
Current Period		-	-	-	-	-	-	-	-	-	-
Previous Period		-	-	-	-	-	-	-	-	-	-
Crop Insurance											
Current Period		-	-	-	-	-	-	-	-	-	-
Previous Period		-	-	-	-	-	-	-	-	-	-
Other Miscellaneous segment											
Current Period		3%	11%	-34%	61%	394%	473%	8%	867%	8.05	-6.62
Previous Period		-86%	18%	-52%	54%	158%	-40%	1%	118%	1.45	0.73
Total Miscellaneous											
Current Period		-1%	88%	14%	57%	63%	78%	7%	141%	1.90	-0.35
Previous Period		39%	88%	14%	53%	58%	81%	8%	139%	1.74	-0.45
Total-Current Period		1%	82%	14%	58%	67%	78%	11%	146%	1.90	-0.39
Total-Previous Period		38%	83%	14%	54%	60%	81%	11%	141%	1.74	-0.47

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