

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 Sep,30 2023	Up to the quarter ended Sep,30 2023	For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022
1	Gross Direct Premium Growth Rate**	-61.3%	-64.2%	37.9%	33.3%
2	Gross Direct Premium to Net worth Ratio	0.21	0.35	0.78	1.42
3	Growth rate of Net Worth	46.5%	46.5%	-16.3%	-16.3%
4	Net Retention Ratio**	71.2%	69.2%	84.2%	83.5%
5	Net Commission Ratio**	28.4%	27.5%	15.1%	14.7%
6	Expense of Management to Gross Direct Premium Ratio**	40.8%	51.1%	46.0%	50.2%
7	Expense of Management to Net Written Premium Ratio**	54.4%	70.2%	52.6%	57.3%
8	Net Incurred Claims to Net Earned Premium**	84.3%	82.8%	75.9%	80.3%
9	Claims paid to claims provisions**	5.1%	6.8%	5.8%	7.5%
10	Combined Ratio**	138.8%	153.0%	128.6%	137.7%
11	Investment income ratio	1.61%	3.29%	1.53%	3.00%
12	Technical Reserves to net premium ratio **	15.25	9.23	5.56	3.05
13	Underwriting balance ratio**	-0.23	-0.18	-0.44	-0.51
14	Operating Profit Ratio	3.6%	12.1%	-19.4%	-20.8%
15	Liquid Assets to liabilities ratio	0.24	0.24	0.12	0.12
16	Net earning ratio	1.1%	6.3%	-24.8%	-30.3%
17	Return on net worth ratio	0.2%	1.6%	-16.6%	-37.0%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.33		1.82	
19	NPA Ratio				
	Gross NPA Ratio	0.0%	0.0%	0.0%	0.0%
	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	0.01	0.10	-0.97	-2.16
24	Book value per share	6.70	6.70	5.83	5.83

* claims provision includes IBNR

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** Segmental Reporting up to the quarter											
Segments Up to the Quarter Ended June,30 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	-69%	-3%	-495%	66%	-1572%	476%	10%	-1096%	-69.43	-5.53	
Previous Period	62%	15%	18%	64%	281%	19%	16%	299%	1.57	-2.51	
Marine Cargo											
Current Period	-100%	0%	0%	0%	0%	-1432%	1%	-1432%	0.00	11.01	
Previous Period	-65%	18%	71%	50%	277%	-346%	7%	-69%	28.13	3.53	
Marine Hull											
Current Period	-	-	-	-	-	-	-	-	-	-	
Previous Period	-	-	-	-	-	-	-	-	-	-	
Total Marine											
Current Period	-100%	0%	0%	0%	0%	-1432%	1%	-1432%	0.00	11.01	
Previous Period	-65%	18%	71%	50%	277%	-346%	7%	-69%	28.13	3.53	
Motor GD											
Current Period	-92%	92%	42%	76%	84%	74%	40%	158%	4.53	0.13	
Previous Period	52%	94%	19%	53%	56%	85%	44%	141%	1.22	-0.59	
Motor TP											
Current Period	-43%	90%	12%	39%	43%	93%	3%	137%	14.45	-0.29	
Previous Period	23%	94%	1%	36%	38%	3105%	5%	3143%	7.40	-44.28	
Total Motor											
Current Period	-79%	91%	20%	49%	54%	81%	6%	135%	11.79	-0.02	
Previous Period	43%	94%	14%	48%	51%	124%	8%	175%	2.90	-1.15	
Health											
Current Period	10%	96%	14%	43%	43%	139%	26%	183%	2.24	-0.78	
Previous Period	144%	96%	7%	46%	48%	7%	20%	55%	1.19	0.86	
Personal Accident											
Current Period	-27%	-18%	10%	40%	-142%	4%	55%	-138%	-0.55	-0.65	
Previous Period	100%	28%	-18%	42%	107%	0%	5%	107%	1.37	0.96	
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	9%	93%	14%	43%	44%	139%	26%	183%	2.25	-0.78	
Previous Period	142%	93%	7%	46%	48%	7%	20%	55%	1.19	0.87	
Workmen's Compensation/ Employer's liability											
Current Period	7%	53%	42%	53%	98%	70%	14%	168%	5.62	-0.41	
Previous Period	27%	72%	17%	50%	68%	5%	69%	3.99	0.74		
Public/ Product Liability											
Current Period	4%	55%	40%	53%	92%	53%	7%	145%	6.14	-0.32	
Previous Period	-11%	65%	23%	55%	81%	39%	4%	119%	4.81	-0.11	
Engineering											
Current Period	-36%	7%	173%	58%	618%	-55%	9%	564%	13.15	-0.64	
Previous Period	-29%	13%	23%	66%	326%	99%	15%	425%	6.15	-2.01	
Aviation											
Current Period	-	-	-	-	-	-	-	-	-	-	
Previous Period	-	-	-	-	-	-	-	-	-	-	
Crop Insurance											
Current Period	-	-	-	-	-	-	-	-	-	-	
Previous Period	-	-	-	-	-	-	-	-	-	-	
Other Miscellaneous segment											
Current Period	-49%	-15%	-188%	65%	-430%	22%	2%	-408%	-17.17	-8.51	
Previous Period	8%	12%	-3%	50%	304%	605%	8%	909%	9.91	-7.75	
Total Miscellaneous											
Current Period	-64%	74%	26%	50%	66%	79%	8%	145%	9.04	-0.12	
Previous Period	32%	89%	15%	49%	55%	81%	5%	136%	3.07	-0.48	
Total-Current Period	-64%	69%	28%	51%	70%	83%	7%	153%	9.23	-0.18	
Total-Previous Period	33%	83%	15%	50%	57%	80%	8%	138%	3.05	-0.51	

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