Product Performance Report

Sr. No	Product Name	Line of business	UIN	Launch Date	Contribution (%)				Opening balance of no.of policies					New Policies issued during the Year				Business Premium Total (INR Cr)				Renewal Business Premium (INR Cr)				Renewal Proportion (as % of Total BP)				Average Premium				Product Benefit / Features
					FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27 (YTD)	FY 2023-24	FY 2024-25	FY - 2025-26	FY 2026-27 (Upto Sept 2026)	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27 (Upto Sept 2026)	FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27 (Upto Sept 2026)	FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27 (Upto Sept 2026)	FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27 (Upto Sept 2026)	FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27 (Upto Sept 2026)	
1	Goods Carrying Vehicle Package Policy	Commercial Vehicle	IRDAN141RP0008V03200910	03-07-26	22%	27%	20%	13.0%	8699	33839	50076	28590	8699	33839	50076	28590	6911	67.24	99.90	57.54	16.58	0.45	0.43	0.00	0.00	1%	0%	0%	0%	248,049	344,563	423,124	494,302	https://www.rahejaqbe.com/motor-insurance/commercial-vehicles-insurance/package-policy-goods-carrying-vehicles
2	Liability Only Policy- Goods Carrying Vehicle	Commercial Vehicle	IRDAN141RP0003V02201920	03-07-26	9%	6%	6%	8.2%	548	16575	12341	16575	548	16575	12341	6851	2836	28.30	21.26	16.47	10.47	0.00	0.01	0.00	0.00	0%	0%	0%	0%	1,336,146	1,092,296	1,294,152	819,833	https://www.rahejaqbe.com/motor-insurance/commercial-vehicles-insurance/liability-only-goods-carrying-vehicles
3	Passenger Carrying Vehicle Package Policy	Commercial Vehicle	IRDAN141RP0010V02200910	03-07-26	0%	1%	2%	1.8%	326	66	2981	7092	326	66	2981	7092	3476	0.16	1.98	4.60	2.26	0.00	0.01	0.00	0.00	0%	0%	0%	0%	120,048	80,550	41,644	39,383	https://www.rahejaqbe.com/motor-insurance/commercial-vehicles-insurance/package-policy-passenger-carrying-vehicles
4	Liability Only Policy- Passenger Carrying Vehicle	Commercial Vehicle	IRDAN141RP0005V02201920	03-07-26	0%	0%	1%	1.3%	0	0	2188	3914	0	0	2188	3914	2796	-	1.29	2.31	1.65	0.00	0.00	0.00	0.00	0%	0%	0%	0%	19,872	19,949	20,127	23,987	https://www.rahejaqbe.com/motor-insurance/commercial-vehicles-insurance/liability-only-passenger-carrying-vehicles
5	Erection All Risk Insurance	Engineering	IRDAN141RP0002V01200910	03-07-26	0%	0%	0%	0.8%	57	19	60	35	57	19	60	35	38	0.14	0.16	1.37	1.06	0.00	0.00	0.00	0.00	0%	0%	0%	0%	17,073	17,225	24,040	36,917	https://rahejaqbe.com/construction-and-engineering-insurance/erection-all-risks-insurance
6	Industrial All Risks	FIRE	IRDAN141CP0069V03202021	03-07-26	3%	4%	7%	8.1%	168	79	129	145	168	79	129	145	126	10.56	14.09	18.77	10.33	3.19	4.79	5.30	1.09	30%	34%	28%	11%	9,749	9,334	13,724	12,776	https://rahejaqbe.com/commercial-property-insurance/industrial-all-risks-insurance
7	STANDARD FIRE AND SPECIAL PERILS POLI	FIRE	IRDAN141CP0002V03202021	03-07-26	1%	3%	0%	1.8%	0	71	125	69	0	71	125	69	56	4.39	10.40	-	2.26	0.20	0.79	4.03	0.57	5%	8%	0%	25%	-	-	10,462,043	6,628,091	https://rahejaqbe.com/commercial-property-insurance/fire-insurance
8	The Raheja QBE General Insurance Co Ltd Bharat Laghu Udyam Suraksha	Fire	IRDAN141RP0042V02202021	01-04-21	1%	1%	0%	0.0%	226	120	101	52	226	120	101	52	18	2.08	2.15	1.18	0.06	0.67	1.31	0.70	0.02	32%	61%	59%	29%	2,203,887	1,406,047	397,670	148,719	This Policy protects your financial investment in your assets including Buildings, Plant & Machinery, Stocks and other contents if they are damaged due to any of the following perils: Fire including lightning, explosion/implosion, aircraft damage or spontaneous combustion, Earthquake, volcanic eruption, or other convulsions of nature, Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation Subsidence of the land on which Your Premises stand, Landslide, Rockslide Bush fire, Forest Fire, Jungle fire, Impact damage of any kind, i.e., damage caused by impact of, or collision caused by, any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.) Missile testing operations Riot, Strikes, Malicious Damages Acts of terrorism Bursting or overflowing of water tanks, apparatus and pipes, Leakage from automatic sprinkler installations Theft within 7 days from the occurrence of, and proximately caused by, any of the above insured events What the Policy does not cover? Your policy does not provide coverage for Excess/ deductible as specified in the policy schedule. Deliberate, wilful or intentional act or omission by the insured, or if anyone on insured's behalf, or with insured's connivance Loss, damage or destruction to any electricalelectronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included) Loss, damage or destruction to any property in the course of the operation of any of the Insured Events Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power Etc. Please read the policy for complete details on exclusions.
9	The Raheja QBE General Insurance Co Ltd Bharat Sookshma Udyam Suraksha	Fire	IRDAN141RP0040V02202021	01-04-21	0%	0%	0%	0.0%	403	276	254	1115	403	276	254	1115	1706	0.42	0.31	0.15	0.05	0.15	0.09	0.05	0.01	34%	28%	30%	18%	1,013,977	837,878	885,028	912,149	This Policy protects your financial investment in your assets including Buildings, Plant & Machinery, Stocks and other contents if they are damaged due to any of the following perils: Fire including lightning, explosion/implosion, aircraft damage or spontaneous combustion, Earthquake, volcanic eruption, or other convulsions of nature, Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation Subsidence of the land on which Your Premises stand, Landslide, Rockslide Bush fire, Forest fire, Jungle fire, Impact damage of any kind, i.e., damage caused by impact of, or collision caused by, any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.) Missile testing operations Riot, Strikes, Malicious Damages Acts of terrorism Bursting or overflowing of water tanks, apparatus and pipes, Leakage from automatic sprinkler installations Theft within 7 days from the occurrence of, and proximately caused by, any of the above insured events What the Policy does not cover? Your policy does not provide coverage for Excess/ deductible as specified in the policy schedule. Deliberate, wilful or intentional act or omission by the insured, or if anyone on insured's behalf, or with insured's connivance Loss, damage or destruction to any electricalelectronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included) Loss, damage or destruction to any property in the course of the operation of any of the Insured Events Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power Etc. Please read the policy for complete details on exclusions.
10	Raheja QBE Bharat Griha Raksha	Fire	IRDAN141RP0041V02202021	01-04-21	0%	0%	0%	0.1%	148	98	221	475	148	98	221	475	141	0.23	0.23	0.25	0.10	0.09	0.09	0.10	0.07	39%	38%	42%	67%	-	912,466	884,682	951,382	Coverages : We cover physical loss or damage, or destruction caused to the Insured Property by Fire, Explosion or Implosion, Lightning, Earthquake, volcanic eruption, or other convulsions of nature, Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation, Subsidence of the land on which Your Home Building stands, Landslide, Rockslide, Bush fire, Forest Fire, Jungle Fire, Impact damage of any kind, i.e., damage caused by impact of, or collision caused by, any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.), Missile testing operations, Riot, Strikes, Malicious Damages, Acts of terrorism (Coverage as per Terrorism Clause), Bursting or overflowing of water tanks, apparatus and pipes, Leakage from automatic sprinkler installations. Exclusions, that is, what We do not pay We do not cover losses and expenses for any loss or damage or destruction of the insured Property that is directly or indirectly a result of or is caused by or arising from events, stated below: 1. Your deliberate, wilful or intentional act or ommission, or of anyone on Your behalf, or with Your connivance. 2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. 3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it. 4. Pollution or contamination, unless 5. Loss, damage or destruction to any electricalelectronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self- heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the electrical machine, apparatus, fixture, or fitting which is directly affected by the electricity and not to any other property which is damaged as a result of fire or explosion. 6. Explosion, except explosion of boilers, explosive substances, unless otherwise expressly stated in the policy. 7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event. 8. Loss or damage to any Insured Property removed from Your Home to any other place. 9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever. 10. Any reduction in market value of any Insured Property after its repair or reinstatement. 11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or later renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement. 12. Costs, fees or expenses for preparing any claim.
11	Group Medical Insurance	Health Insurance - Grou	RQBHLGP26042V022526	05-03-26	9%	6%	4%	2.6%	291	123	164	256	291	123	164	256	224	27.11	23.06	10.18	3.33	0.76	1.14	1.06	0.22	3%	5%	10%	6%	15,061	11,323	14,446	14,340	https://www.rahejaqbe.com/health-insurance/group-health-insurance
12	Professional Indemnity Insurance Policy	Liability Insurance	IRDAN141CP0008V02202122	03-07-26	4%	4%	7%	8.5%	436	502	467	488	436	502	467	488	219	12.45	16.09	20.65	10.83				7.45	47%	39%	58%	69%	210,965	230,125	240,613	207,840	Professional Indemnity Insurance | Raheja QBE
13	Multimedia Professional Indemnity Insurance Po	Liability Insurance	IRDAN141RP0004V04201011	03-07-26	3%	2%	3%	3.0%	83	91	75	96	83	91	75	96	42	9.23	6.28	8.50	3.83	5.56	4.26	5.78	2.33	60%	68%	68%	61%	4,254	4,194	5,299	4,274	https://www.rahejaqbe.com/professional-liability-insurance/media-liability-insurance
14	Cyber Data Security Insurance	Liability Insurance	IRDAN141P0034V02201718	03-07-26	0%	1%	3%	3.2%	0	0	26	100	0	0	26	100	43	-	2.37	8.85	4.09	0.00	0.00	0.64	0.66	0%	0%	7%	16%	35,609	37,014	39,359	35,852	https://www.rahejaqbe.com/professional-liability-insurance/cyber-data-security-insurance
15	Combined General Liability	Liability Insurance	IRDAN141RP0014V02200910	03-07-26	4%	3%	5%	4.0%	546	517	474	558	546	517	474	558	247	10.91	10.91	13.43	5.13	4.12	5.43	7.31	2.21	38%	50%	54%	43%	469,460	509,202	529,370	567,225	https://www.rahejaqbe.com/general-liability-insurance/combined-general-liability-insurance
16	Commercial Crime	Liability Insurance	IRDAN141RP0002V02201011	03-07-26	2%	2%	3%	2.2%	119	154	154	166	119	154	154	166	49	7.23	7.84	8.79	2.78	4.82	4.31	4.51	2.07	67%	55%	51%	74%	156,246	135,524	150,468	138,994	https://www.rahejaqbe.com/professional-liability-insurance/commercial-crime-insurance
17	Directors and Officers Management Liability and Company Reimbursement	Liability Insurance	IRDAN141RP0006V02201011	03-07-26	2%	1%	2%	2.0%	326	299	301	362	326	299	301	362	181	4.67	4.08	5.45	2.52	2.60	2.13	2.99	1.14	56%	52%	55%	45%	617,904	832,333	-	403,747	https://www.rahejaqbe.com/professional-liability-insurance/directors-officers-liability-insurance
18	Clinical Trials and / or Human Volunteers Studies	Liability Insurance	IRDAN141RP0001V02201112	03-07-26	1%	1%	1%	1.1%	157	139	112	128	157	139	112	128	82	3.50	2.63	2.42	1.45	1.64	1.62	1.24	0.79	47%	62%	51%	54%	24,248	6,644	6,484	6,500	https://www.rahejaqbe.com/professional-liability-insurance/clinical-trials-insurance
19	Information and Communication Technology Liat	Liability Insurance	IRDAN141RP0018V02200910	03-07-26	1%	1%	1%	1.3%	146	122	109	112	146	122	109	112	48	4.16	3.50	3.22	1.64	2.35	2.05	2.01	0.98	57%	59%	63%	60%	251,754	234,405	188,979	177,354	https://www.rahejaqbe.com/professional-liability-insurance/information-and-communication-technology-liability-insurance
20	Transport Operators' Liability	Marine Liability	IRDAN141RP0001V02201112	03-07-26	1%	1%	1%	1.4%	82	82	79	84	82	82	79	84	34	2.15	2.30	2.82	1.76	1.40	1.71	1.76	1.18	65%	74%	63%	67%	261,684	291,641	335,339	517,371	https://www.rahejaqbe.com/marine-insurance/marine-specialty-insurance/transport-operators-liability
21	Surety Bond Insurance	Others	IRDAN141CPSU0002V01202526	18-11-25	0%	0%	6%	3.1%	0	0	0	17	0	0	0	17	6	-	-	17.79	3.98	0.00	0.00	0.00	0.00	0%	0%	0%	0%	-	5,901	5,906	5,902	https://www.rahejaqbe.com/surety-bond
22	RQBE SME Business Package	Others	IRDAN141RP0002V01202425	03-07-26	0%	0%	1%	0.9%	0	0	199	517	0	0	199	517	323	-	1.16	2.73	1.16	0.00	0.00	0.29	0.39	0%	0%	11%	34%	-	58,133	52,743	36,013	https://www.rahejaqbe.com/sme-business-package-policy
23	Private Car Policy- Bundled	Private Car	IRDAN141RP0016V02201920	03-07-26	14%	9%	6%	11.0%	63195	34789	54783	4023	38747	3614	4103	4023	3566	43.39	33.05	16.75	14.02	32.93	21.04	4.31	2.03	76%	64%	26%	14%	73,389	26,356	390,549	279,095	https://www.rahejaqbe.com/motor-insurance/car-insurance/private-car-policy-bundled
24	Private Car Package Policy	Private Car	IRDAN141RP0001V02200809	03-07-26	11%	14%	5%	5.1%	63195	34789	54783	9409	63195	34789	54783	9409	5044	33.92	51.14	12.91	6.44	2.79	3.64	0.09	0.97	8%	7%	1%	15%	341,191	320,707	287,438	342,441	https://www.rahejaqbe.com/motor-insurance/car-insurance/private-car-package-policy
25	Standalone Own Damage Policy- Private Car	Private Car	IRDAN141RP0001V02201920	03-07-26	4%	7%	3%	3.1%	25390	8095	22532	6362	25390	8095	22532	6362	2711	12.19	25.51	9.19	3.89	1.66	1.41	0.02	0.04	14%	6%	0%	1%	173,660	213,104	227,624	30,686	Stand Alone Own Damage Private Car Policy | Raheja QBE

26	Liability Only Policy- Private Car	Private Car	IRDAN141RP0004V02201920	03-07-26	0%	0%	0%	2.4%	167	1685	3235	2589	167	1685	3235	2589	7179	0.72	1.36	1.37	3.07	0.01	0.00	0.00	0.00	1%	0%	0%	0%	15,376	12,220	1,384	315	https://www.rahejaqbe.com/motor-insurance/car-insurance/liability-only-private-car-policy
27	EMPLOYEE'S COMPENSATION INSURANCE P	WC	IRDAN141RP0007V03200910	03-07-26	1%	1%	2%	2.8%	1203	1047	1421	1709	1203	1047	1421	1709	988	3.73	5.26	6.73	3.54	0.92	1.67	3.52	1.41	25%	32%	52%	40%	23,347	10,237	5,222	7,249	https://www.rahejaqbe.com/workers-compensation-insurance
	TOTAL							93%										288.86	348.30	254.40	118.28				25.62									