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 2025	Up to the quarter ended Mar,31 2025	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024
1	Gross Direct Premium Growth Rate**	-68.8%	19.4%	216.0%	-22.1%
2	Gross Direct Premium to Net worth Ratio	0.17	1.42	0.64	1.41
3	Growth rate of Net Worth	18.5%	18.5%	-0.6%	-0.6%
4	Net Retention Ratio**	65.4%	84.7%	83.4%	77.9%
5	Net Commission Ratio**	26.3%	20.2%	29.3%	30.6%
6	Expense of Management to Gross Direct Premium Ratio**	77.0%	46.6%	44.4%	49.8%
7	Expense of Management to Net Written Premium Ratio**	99.6%	37.4%	47.7%	59.2%
8	Net Incurred Claims to Net Earned Premium**	102.7%	89.5%	73.2%	77.9%
9	Claims paid to claims provisions**#	4.9%	11.7%	4.8%	12.2%
10	Combined Ratio**	202.2%	126.9%	120.9%	137.1%
11	Investment income ratio	1.86%	7.27%	1.59%	6.17%
12	Technical Reserves to net premium ratio **	28.70	2.09	5.52	2.78
13	Underwriting balance ratio**	-0.28	-0.27	-0.68	-0.43
14	Operating Profit Ratio	-3.2%	-11.1%	-22.4%	0.7%
15	Liquid Assets to liabilities ratio	0.08	0.08	0.26	0.26
16	Net earning ratio	-42.7%	-10.7%	-22.6%	-16.8%
17	Return on net worth ratio	-5.4%	-18.7%	-13.4%	-19.7%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.72		2.01	
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	-0.31	-1.07	-0.72	-1.06
24	Book value per share	5.75	5.75	5.38	5.38

claims provision includes IBNR

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

Segments Upto the Quarter Ended Mar,31 2025	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	45%	7%	175%	59%	430%	199%	46%	629%	4.21	-6.37
Previous Period	-49%	-17%	-74%	63%	-213%	-291%	24%	-504%	-3.21	7.08
Marine Cargo										
Current Period	-61681%	96%	15%	34%	35%	44%	0%	79%	0.48	0.21
Previous Period	-106%	19%	112%	44%	235%	-3577%	1%	-3342%	-134.05	37.41
Marine Hull										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Marine										
Current Period	-61681%	96%	15%	30%	31%	44%	0%	75%	0.48	0.25
Previous Period	-106%	19%	112%	44%	235%	-3577%	1%	-3342%	-134.05	37.41
Motor OD										
Current Period	51%	93%	29%	45%	47%	87%	23%	133%	0.71	-0.32
Previous Period	-72%	92%	35%	56%	61%	74%	44%	134%	1.14	-0.11
Motor TP										
Current Period	14%	92%	32%	43%	47%	87%	10%	134%	3.76	-0.24
Previous Period	63%	92%	32%	52%	56%	83%	8%	139%	3.67	-0.79
Total Motor										
Current Period	25%	92%	31%	44%	47%	87%	10%	134%	2.70	-0.26
Previous Period	-31%	92%	33%	53%	57%	78%	12%	136%	2.95	-0.43
Health										
Current Period	15%	99%	2%	78%	14%	105%	47%	119%	0.98	-0.24
Previous Period	77%	97%	10%	38%	29%	106%	27%	136%	0.94	-0.48
Personal Accident										
Current Period	-35%	57%	68%	43%	91%	101%	10%	191%	0.80	-1.93
Previous Period	525%	14%	55%	39%	198%	90%	60%	288%	0.99	-2.71
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	10%	99%	2%	76%	15%	105%	47%	120%	0.98	-0.25
Previous Period	92%	90%	11%	38%	31%	106%	28%	137%	0.94	-0.51
Workmen's Compensation/ Employer's liability										
Current Period	41%	63%	32%	39%	61%	287%	30%	348%	3.23	-2.61
Previous Period	46%	55%	35%	42%	76%	67%	13%	143%	2.20	-0.55
Public/ Product Liability										
Current Period	1%	58%	28%	40%	60%	39%	7%	99%	3.29	0.03
Previous Period	-4%	59%	31%	43%	69%	47%	14%	116%	3.22	-0.05
Engineering										
Current Period	-4%	21%	56%	44%	150%	44%	8%	194%	1.94	-1.10
Previous Period	-38%	9%	92%	46%	353%	-55%	13%	297%	4.03	-0.01
Aviation										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Other Miscellaneous segment										
Current Period	-14%	14%	137%	41%	274%	-787%	2%	-513%	2.59	6.24
Previous Period	-46%	14%	130%	44%	284%	-77%	2%	208%	10.03	-0.70
Total Miscellaneous										
Current Period	18%	89%	19%	46%	35%	89%	11%	125%	2.08	-0.25
Previous Period	-20%	84%	29%	49%	56%	75%	14%	131%	2.71	-0.36
Total-Current Period	19%	85%	20%	47%	37%	89%	12%	127%	2.09	-0.27
Total-Previous Period	-22%	78%	31%	50%	59%	78%	12%	137%	2.78	-0.43

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