



PERIODIC DISCLOSURES					
FORM NI-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 ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2025	Up to the quarter ended Mar,31 2025
1	Gross Direct Premium Growth Rate**	349.9%	6.0%	-68.8%	19.4%
2	Gross Direct Premium to Net worth Ratio	0.63	1.25	0.17	1.42
3	Growth rate of Net Worth	20.4%	20.4%	18.5%	18.5%
4	Net Retention Ratio**	62.4%	65.5%	65.4%	84.7%
5	Net Commission Ratio**	22.5%	20.5%	26.3%	20.2%
6	Expense of Management to Gross Direct Premium Ratio**	24.6%	43.1%	77.0%	46.6%
7	Expense of Management to Net Written Premium Ratio**	42.9%	42.3%	99.5%	37.4%
8	Net Incurred Claims to Net Earned Premium**	99.5%	93.3%	102.7%	89.5%
9	Claims paid to claims provisions**	22.8%	11.0%	4.9%	11.7%
10	Combined Ratio**	142.4%	135.7%	202.2%	126.9%
11	Investment income ratio	1.84%	7.00%	1.86%	7.27%
12	Technical Reserves to net premium ratio **	6.72	2.13	28.70	2.09
13	Underwriting balance ratio**	-0.35	-0.31	-0.28	-0.27
14	Operating Profit Ratio	-25.1%	-19.1%	-3.2%	-11.1%
15	Liquid Assets to liabilities ratio	0.23	0.23	0.08	0.08
16	Net earning ratio	-33.4%	-18.5%	-42.7%	-10.7%
17	Return on net worth ratio	-14.2%	-24.9%	-5.4%	-18.7%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.71		1.72	
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	-0.84	-1.48	-0.31	-1.07
24	Book value per share	5.93	5.93	5.75	5.75

# claims provision includes IBNR

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** Segmental Reporting up to the quarter											
Segments Up to the Quarter Ended Mar,31 2026	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	
<b>FIRE</b>											
Current Period	-9%	7%	181%	60%	429%	338%	35%	767%	5.41	-7.03	
Previous Period	45%	7%	175%	60%	431%	199%	46%	630%	4.21	-6.38	
<b>Marine Cargo</b>											
Current Period	-141%	97%	12%	30%	31%	112%	3%	143%	0.00	-0.43	
Previous Period	-61681%	96%	15%	34%	35%	44%	0%	79%	0.48	0.21	
<b>Marine Hull</b>											
Current Period	-	-	-	-	-	-	-	-	-	-	
Previous Period	-	-	-	-	-	-	-	-	-	-	
<b>Total Marine</b>											
Current Period	-141%	96%	13%	30%	31%	112%	3%	143%	0.00	-0.43	
Previous Period	-61681%	96%	15%	34%	35%	44%	0%	79%	0.48	0.21	
<b>Motor OD</b>											
Current Period	-55%	53%	75%	59%	110%	82%	45%	192%	1.21	-0.38	
Previous Period	51%	93%	29%	45%	47%	87%	23%	133%	0.71	-0.32	
<b>Motor TP</b>											
Current Period	-44%	91%	41%	52%	58%	75%	9%	133%	7.00	-0.32	
Previous Period	14%	92%	32%	43%	47%	87%	10%	134%	3.76	-0.24	
<b>Total Motor</b>											
Current Period	-48%	79%	48%	54%	68%	77%	11%	145%	5.85	-0.34	
Previous Period	25%	92%	31%	44%	47%	87%	10%	134%	2.70	-0.26	
<b>Health</b>											
Current Period	388%	73%	7%	35%	24%	108%	4%	132%	0.52	-0.29	
Previous Period	15%	99%	2%	78%	14%	105%	47%	119%	0.98	-0.24	
<b>Personal Accident</b>											
Current Period	26%	45%	53%	55%	81%	171%	327%	252%	2.01	-1.66	
Previous Period	-35%	57%	68%	43%	91%	101%	10%	191%	0.80	-1.93	
<b>Travel Insurance</b>											
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	
<b>Total Health</b>											
Current Period	365%	73%	7%	35%	24%	108%	4%	132%	0.53	-0.30	
Previous Period	10%	99%	2%	76%	15%	105%	47%	120%	0.98	-0.25	
<b>Workmen's Compensation/ Employer's liability</b>											
Current Period	28%	63%	32%	37%	59%	59%	35%	118%	2.04	-0.19	
Previous Period	41%	63%	32%	39%	61%	287%	30%	348%	3.23	-2.61	
<b>Public/ Product Liability</b>											
Current Period	15%	51%	29%	40%	62%	33%	14%	95%	2.93	0.03	
Previous Period	1%	58%	28%	40%	60%	39%	7%	99%	3.29	0.03	
<b>Engineering</b>											
Current Period	-10%	6%	66%	78%	346%	-4%	17%	342%	2.13	-2.46	
Previous Period	-4%	21%	56%	44%	151%	44%	8%	195%	1.94	-1.11	
<b>Aviation</b>											
Current Period	-	-	-	-	-	-	-	-	-	-	
Previous Period	-	-	-	-	-	-	-	-	-	-	
<b>Crop Insurance</b>											
Current Period	-	-	-	-	-	-	-	-	-	-	
Previous Period	-	-	-	-	-	-	-	-	-	-	
<b>Other Miscellaneous segment</b>											
Current Period	8137%	4%	-14%	25%	442%	192%	42%	633%	1.13	-53.81	
Previous Period	-14%	14%	137%	41%	274%	-787%	2%	-513%	2.59	6.24	
<b>Total Miscellaneous</b>											
Current Period	7%	68%	20%	42%	40%	92%	17%	133%	2.12	-0.28	
Previous Period	18%	89%	19%	46%	35%	89%	11%	125%	2.08	-0.25	
Total-Current Period	6%	66%	21%	43%	42%	93%	11%	136%	2.13	-0.31	
Total-Previous Period	19%	85%	20%	47%	37%	89%	12%	127%	2.09	-0.27	

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