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 2026	Up to the quarter ended Sep,30 2026	For the quarter ended Sep,30 2025	Up to the quarter ended Sep,30 2025
1	Gross Direct Premium Growth Rate**	447.4%	249.1%	-62.6%	-62.2%
2	Gross Direct Premium to Net worth Ratio	0.70	0.85	0.13	0.25
3	Growth rate of Net Worth	3.5%	3.5%	71.7%	71.7%
4	Net Retention Ratio**	89.2%	82.9%	69.5%	68.7%
5	Net Commission Ratio**	8.9%	11.0%	14.6%	12.6%
6	Expense of Management to Gross Direct Premium Ratio**	17.2%	21.1%	72.7%	67.2%
7	Expense of Management to Net Written Premium Ratio**	17.8%	22.7%	33.5%	30.5%
8	Net Incurred Claims to Net Earned Premium**	93.7%	85.2%	84.6%	91.5%
9	Claims paid to claims provisions**#	6.5%	17.1%	14.3%	5.7%
10	Combined Ratio**	111.5%	107.8%	118.1%	122.0%
11	Investment income ratio	1.76%	3.52%	1.72%	3.47%
12	Technical Reserves to net premium ratio **	3.83	3.31	8.26	4.26
13	Underwriting balance ratio**	-0.27	-0.18	-0.17	-0.20
14	Operating Profit Ratio	-20.1%	-4.0%	-6.7%	-8.6%
15	Liquid Assets to liabilities ratio	0.28	0.28	0.16	0.16
16	Net earning ratio	-6.6%	1.3%	-0.9%	-4.0%
17	Return on net worth ratio	-4.2%	1.0%	-0.3%	-2.3%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.35		2.19	
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	-0.28	0.07	-0.02	-0.18
24	Book value per share	6.71	6.71	7.71	7.71

claims provision includes IBNR

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

Segments Upto the Quarter Ended Sep,30 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
FIRE										
Current Period	-60%	-2%	-311%	72%	-990%	-476%	16%	-1466%	-34.84	18.61
Previous Period	3%	-3%	-412%	51%	-894%	57%	30%	-837%	-14.24	7.62
Marine Cargo										
Current Period	-100%	0%	0%	0%	0%	0%	0%	0%	0.00	0.00
Previous Period	-227%	97%	20%	37%	38%	98%	3%	136%	-0.15	-0.36
Marine Hull										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Marine										
Current Period	-100%	0%	0%	0%	0%	0%	0%	0%	0.00	0.00
Previous Period	-227%	96%	20%	37%	38%	97%	3%	135%	-0.15	-0.35
Motor OD										
Current Period	42%	92%	45%	56%	60%	70%	20%	130%	1.63	-0.63
Previous Period	-73%	54%	69%	56%	103%	85%	41%	188%	3.46	-0.15
Motor TP										
Current Period	57%	92%	34%	31%	33%	72%	4%	105%	15.79	0.01
Previous Period	-80%	85%	39%	46%	53%	80%	3%	134%	26.03	-0.03
Total Motor										
Current Period	51%	92%	38%	40%	43%	72%	5%	114%	10.75	-0.13
Previous Period	-78%	73%	47%	50%	67%	82%	5%	149%	19.67	-0.07
Health										
Current Period	6940%	95%	3%	13%	13%	100%	88%	113%	0.94	-0.24
Previous Period	-87%	75%	2%	726%	16%	106%	4%	122%	1.12	-0.25
Personal Accident										
Current Period	-86%	-146%	-24%	55%	-30%	-21%	24%	-52%	-8.34	1.12
Previous Period	153%	37%	132%	60%	162%	150%	221%	312%	4.15	-1.48
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	5628%	95%	3%	13%	13%	100%	88%	113%	0.95	-0.23
Previous Period	-84%	75%	2%	602%	16%	106%	4%	122%	1.12	-0.26
Workmen's Compensation/ Employer's liability										
Current Period	-2%	91%	24%	36%	39%	71%	23%	110%	2.97	-0.25
Previous Period	66%	63%	33%	37%	59%	92%	21%	151%	4.74	-0.59
Public/ Product Liability										
Current Period	-2%	44%	24%	31%	56%	33%	8%	90%	7.45	0.21
Previous Period	20%	57%	30%	38%	57%	39%	8%	97%	5.54	-0.02
Engineering										
Current Period	99%	-18%	-84%	53%	-163%	-119%	11%	-282%	-2.60	3.75
Previous Period	-15%	15%	81%	41%	191%	-53%	9%	138%	5.95	0.02
Aviation										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Other Miscellaneous segment										
Current Period	3546%	4%	-1198%	15%	-855%	121%	36%	-734%	5.53	7.44
Previous Period	4%	-35%	-45%	46%	-92%	5%	34%	-87%	-1.40	1.74
Total Miscellaneous										
Current Period	283%	87%	11%	20%	22%	85%	9%	106%	3.27	-0.15
Previous Period	-65%	72%	12%	69%	28%	91%	11%	120%	4.22	-0.18
Total-Current Period	249%	83%	11%	21%	23%	85%	17%	108%	3.31	-0.18
Total-Previous Period	-62%	69%	13%	67%	30%	92%	6%	122%	4.26	-0.20

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