PERIODIC DISCLOSURES

FORM NL-40-UNDERWRITING PERFORMANCE

Registration No. 141 and Date of Registration with the IRDA-11th December 2008

CIN No. U66030MH2007PLC173129

Insurer: RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED

Segmental performance upto the 30th September 2021

(₹ lakhs)

Particulars	FIRE	MARINE			Miscellaneous: Motor									
					Motor OD			Motor TP					Motor Other	Total
		Marine Cargo	Marine-Other than Marine Cargo	Total	Motor OD-Private car	Motor OD-Two Wheeler	Motor OD-Commercial Vehicle	Motor TP-Private car	Motor TP-Two Wheeler	Motor TP-Commercial Vehicle (Declined Pool)	Motor TP-commercial Vehicle (TP Pool)	Motor TP-commercial Vehicle (Other than Pool)		
Premium														
Gross Direct Premium	852	1	-	1	8,982	33	148	3,243	23	-	-	975	-	13,404
Gross Written Premium	1,308	1	-	1	8,982	33	148	3,243	23	-	-	975	-	13,404
Net Written Premium	(8)	1	-	1	8,344	31	137	3,013	21	-	-	906	-	12,451
Net Earned Premium (A)	**58**	**1**	**-**	**1**	**7,109**	**39**	**56**	**2,481**	**14**	**-**	**-**	**584**	**-**	**10,283**
				-										
Claims				-										
Claims (Gross)	1,165	1	-	1	6,734	36	39	2,794	29	-	-	423	-	10,054
Claims incurred (Net) (B)	**222**	**1**	**-**	**1**	**6,411**	**34**	**37**	**2,667**	**28**	**-**	**-**	**403**	**-**	**9,580**
				-										
Commission				-										
Commission-Gross	105	0	-	0	1,534	6	27	60	0	-	-	21	-	1,649
Commission-Net (C)	**(25)**	**(0)**	**-**	**(0)**	**1,467**	**6**	**26**	**52**	**0**	**-**	**-**	**(41)**	**-**	**1,510**
Total Operating expenses (D)	**495**	**1**		**1**	**3,376**	**12**	**55**	**1,222**	**9**			**368**	**-**	**5,042**
Premium deficiency (E)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**			**-**	**-**	**-**
				-										
Underwriting Result (F=A-B-C-D-E)	**(634)**	**(0)**	**-**	**(0)**	**(4,145)**	**(14)**	**(62)**	**(1,460)**	**(22)**	**-**	**-**	**(145)**	**-**	**(5,848)**
Underwriting Ratio =(f)*100/(A)	**(1,091)**	**(13)**	**-**	**(13)**	**(58)**	**(36)**	**(111)**	**(59)**	**(159)**	**-**	**-**	**(25)**	**-**	**(57)**

Particulars	HEALTH				PERSONAL ACCIDENT			TRAVEL		Health Total		
	Health Insurance Individual	Health Insurance - Group-Government Schemes	Health Insurance - Group-Employer/Employee Schemes	Health Insurance - Group-Other Schemes	Personal Accident - Individual	Personal Accident-Group(Government Schemes)	Personal Accident-Group(Others)	Overseas Travel	Domestic Travel	Retail	Group	Government Schemes
Premium												
Gross Direct Premium	85	-	157	-	0	-	13	-	-	85	170	-
Gross Written Premium	85	-	157	-	0	-	13	-	-	85	170	-
Net Written Premium	81	-	150	-	0	-	2	-	-	81	152	-
Net Earned Premium (A)	**607**	**-**	**134**	**-**	**49**	**-**	**1**	**-**	**-**	**655**	**136**	**-**
Claims												
Claims (Gross)	714	-	148	-	272	-	(8)	-	-	985	140	-
Claims incurred (Net) (B)	**676**	**-**	**140**	**-**	**64**	**-**	**(2)**	**-**	**-**	**740**	**138**	**-**
Commission												
Commission-Gross	13	-	12	-	0	-	1	-	-	13	13	-
Commission-Net (C)	**13**	**-**	**11**	**-**	**0**	**-**	**(1)**	**-**	**-**	**13**	**11**	**-**
Total Operating expenses (D)	**32**		**59**		**0**		**5**			**32**	**63**	**-**
Premium deficiency (E)												
Underwriting Result (F=A-B-C-D-E)	**(114)**	**-**	**(76)**	**-**	**(15)**	**-**	**(1)**	**-**	**-**	**(129)**	**(77)**	**-**
Underwriting Ratio =(f)*100/(A)	**(19)**	**-**	**(56)**	**-**	**(32)**	**-**	**(68)**	**-**	**-**	**(20)**	**(56)**	**-**

Particulars	OTHER MISCELLANEOUS								Miscellaneous Total			Grand Total
	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation / Employer's Liability	Crop Insurance	Credit Insurance	Others (a)Misc	Retail	Group	Government Schemes	
Premium												
Gross Direct Premium	204		303	3,464	89	-	-	21	12,538	5,203		18,595
Gross Written Premium	378		317	3,969	89	-	-	21	12,538	5,895		19,742
Net Written Premium	79		238	2,953	67	-	-	4	11,645	4,379		16,016
Net Earned Premium (A)	**32**		**216**	**2,432**	**107**	**-**	**-**	**12**	**9,245**	**4,627**		**13,932**
									-			
Claims									-			
Claims (Gross)	339		112	3,408	132	-	-	(15)	9,103	6,053		16,321
Claims incurred (Net) (B)	**91**		**97**	**1,356**	**126**	**-**	**-**	**(3)**	**8,340**	**3,785**		**12,348**
									-			
Commission									-			
Commission-Gross	34		46	525	12	-	-	4	1,562	733		2,400
Commission-Net (C)	**20**		**47**	**533**	**11**	**-**	**-**	**(2)**	**1,428**	**714**		**2,117**
									-			
Total Operating expenses (D)	**142**		**118**	**1,478**	**33**		**-**	**8**	**4,716**	**2,201**		**7,411**
	-		-	-	-	-	-	-	-			
Premium deficiency (E)									**-**	**-**		**-**
									-			
Underwriting Result (F=A-B-C-D-E)	**(221)**	**-**	**(46)**	**(935)**	**(63)**	**-**	**-**	**9**	**(5,238)**	**(2,072)**	**-**	**(7,944)**
Underwriting Ratio =(f)*100/(A)	**(696)**	**-**	**(21)**	**(38)**	**(59)**	**-**	**-**	**74**	**(57)**	**(45)**	**-**	**(57)**