


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 31.12.21	Up to the quarter 31.12.21	For the Quarter 31.12.20	Up to the quarter 31.12.20
1	Gross Direct Premium Growth Rate**	-4.54%	50.80%	156.31%	89.03%
2	Gross Direct Premium to Net worth Ratio	0.46	1.46	0.47	0.94
3	Growth rate of Net Worth	-2.73%	-2.73%	9.33%	9.33%
4	Net Retention Ratio**	84.35%	82.13%	84.93%	80.83%
5	Net Commission Ratio**	15.00%	13.78%	13.98%	13.79%
6	Expense of Management to Gross Direct Premium Ratio**	58.35%	54.52%	50.18%	55.59%
7	Expense of Management to Net Written Premium Ratio**	65.95%	61.54%	55.39%	63.23%
8	Net Incurred Claims to Net Earned Premium**	78.28%	84.92%	80.48%	86.70%
9	Claims paid to claims provisions***#	6.66%	8.10%	2.36%	3.40%
10	Combined Ratio**	144.23%	146.47%	135.87%	149.93%
11	Investment income ratio	3.24%	9.36%	3.38%	9.82%
12	Technical Reserves to net premium ratio **	7.41	2.36	5.31	2.74
13	Underwriting balance ratio**	-0.42	-0.52	-0.63	-0.64
14	Operating Profit Ratio	-5.73%	-18.07%	-25.35%	-21.21%
15	Liquid Assets to liabilities ratio	0.20	0.20	0.35	0.35
16	Net earning ratio	-28.89%	-33.36%	-33.03%	-36.52%
17	Return on net worth ratio	-11.57%	-42.01%	-13.84%	-29.64%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.19		3.50	
19	NPA Ratio				
	Gross NPA Ratio	0.0%	1.29%	0.0%	3.28%
	Net NPA Ratio	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	-0.79	-2.88	-1.17	-2.51
24	Book value per share	6.85	6.85	8.45	8.45

claims provision includes IBNR

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** Segmental Reporting up to the quarter										
Segments Upto the quarter ended on 31st Dec-21	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 provision *** #	Combined Ratio**	Technical Reserves to net premium ratio **	Underwri ting balance ratio
FIRE										
Current Period	38.18%	3.63%	-23.71%	73.21%	1066.24%	188.05%	9.44%	1254.29%	7.83	-5.07
Previous Period	227.23%	26.82%	8.24%	31.27%	57.34%	72.63%	23.28%	129.97%	1.11	-0.71
Marine Cargo										
Current Period	-95.00%	74.80%	-16.40%	55.93%	35.64%	74.55%	0.06%	110.19%	7.80	-0.10
Previous Period	1851.50%	74.80%	20.32%	52.69%	69.43%	72.35%	0.00%	141.78%	0.88	-0.57
Marine Hull										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Marine										
Current Period	-95.00%	74.80%	-16.40%	55.93%	35.64%	74.55%	0.06%	110.19%	7.80	-0.10
Previous Period	1851.50%	74.80%	20.32%	52.69%	69.43%	72.35%	0.00%	141.78%	0.88	-0.57
Motor OD										
Current Period	84.80%	92.89%	17.98%	56.60%	60.12%	90.40%	63.14%	150.53%	0.91	-0.58
Previous Period	18941.52%	93.57%	16.13%	62.26%	65.73%	108.32%	49.38%	174.05%	0.91	-1.82
Motor TP										
Current Period	104.76%	92.89%	0.60%	41.05%	42.84%	102.73%	3.33%	145.58%	5.64	-0.51
Previous Period	-45.13%	92.89%	1.59%	47.91%	51.31%	98.05%	2.49%	149.36%	9.29	-0.22
Total Motor										
Current Period	90.41%	92.89%	12.73%	51.90%	54.90%	94.13%	8.21%	149.03%	2.34	-0.56
Previous Period	93.75%	93.38%	12.06%	58.23%	61.70%	101.26%	2.69%	162.96%	3.25	-0.72
Health										
Current Period	-81.44%	95.00%	10.36%	55.59%	57.90%	107.57%	24.89%	165.47%	1.17	-0.31
Previous Period	5208.44%	95.00%	12.06%	58.82%	61.17%	98.85%	5.93%	160.01%	1.02	-1.42
Personal Accident										
Current Period	-94.11%	18.70%	-31.33%	44.47%	176.56%	123.92%	4.53%	300.48%	2.18	-0.35
Previous Period	1036.72%	19.94%	9.50%	23.18%	58.61%	61.92%	55.91%	120.53%	1.03	-1.35
Travel Insurance										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
Total Health										
Current Period	-83.06%	91.60%	9.98%	55.10%	58.98%	108.51%	24.34%	167.49%	1.17	-0.31
Previous Period	3509.96%	85.38%	11.98%	54.25%	61.09%	97.97%	24.53%	159.05%	1.02	-1.41
Workmen's Compensation/ Employer's liability										
Current Period	-22.82%	74.80%	16.70%	52.12%	68.67%	87.59%	4.18%	156.26%	2.81	-0.53
Previous Period	75.82%	76.84%	15.74%	50.58%	64.85%	97.48%	1.08%	162.33%	2.23	-0.86
Public/ Product Liability										
Current Period	30.03%	74.61%	18.79%	59.10%	70.95%	38.58%	5.87%	109.52%	2.47	-0.14
Previous Period	16.54%	69.58%	20.41%	57.26%	69.52%	43.46%	6.22%	112.98%	2.40	-0.20
Engineering										
Current Period	399.12%	20.45%	27.72%	75.95%	220.84%	91.81%	30.60%	312.65%	1.08	-3.51
Previous Period	-3.61%	19.37%	-1.74%	22.96%	47.37%	56.74%	10.70%	104.11%	1.86	0.06
Aviation										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Other Miscellaneous segment										
Current Period	-86.95%	18.12%	-39.00%	55.34%	176.19%	31.30%	0.95%	207.48%	4.24	0.06
Previous Period	8.42%	10.27%	-4.53%	20.58%	44.57%	79.99%	0.00%	124.56%	2.97	-0.25
Total Miscellaneous										
Current Period	51.66%	87.39%	13.89%	53.68%	58.75%	84.13%	5.89%	142.88%	2.34	-0.48
Previous Period	84.91%	84.56%	13.90%	56.79%	63.35%	86.94%	6.16%	150.29%	2.78	-0.64
Total-Current Period	50.80%	82.13%	13.78%	54.52%	61.54%	84.92%	8.10%	146.47%	2.36	-0.52
Total-Previous Period	89.03%	80.83%	13.79%	55.59%	63.23%	86.70%	3.40%	149.93%	2.74	-0.64

claims provision includes IBNR