


**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 2022	Up to the Quarter Ended Mar,31 2022	For the Quarter Ended Mar,31 2021	Up to the Quarter Ended Mar,31 2021
1	Gross Direct Premium Growth Rate**	13.16%	38.06%	46.58%	72.16%
2	Gross Direct Premium to Net worth Ratio	0.51	1.85	0.43	1.27
3	Growth rate of Net Worth	-5.29%	-5.29%	44.64%	44.64%
4	Net Retention Ratio**	85.11%	82.94%	82.82%	81.52%
5	Net Commission Ratio**	13.58%	13.73%	13.98%	13.86%
6	Expense of Management to Gross Direct Premium Ratio**	51.11%	53.58%	50.24%	53.78%
7	Expense of Management to Net Written Premium Ratio**	56.73%	60.20%	54.54%	60.14%
8	Net Incurred Claims to Net Earned Premium**	71.12%	81.21%	87.64%	86.98%
9	Claims paid to claims provisions**#	6.70%	10.74%	4.24%	6.11%
10	Combined Ratio**	127.85%	141.41%	142.18%	147.13%
11	Investment income ratio	1.57%	6.32%	1.79%	6.89%
12	Technical Reserves to net premium ratio **	6.25	1.74	5.51	1.96
13	Underwriting balance ratio**	-0.36	-0.47	-0.72	-0.66
14	Operating Profit Ratio	-6.83%	-15.04%	-43.86%	-28.08%
15	Liquid Assets to liabilities ratio	0.17	0.17	0.44	0.44
16	Net earning ratio	-19.88%	-29.60%	-31.43%	-34.71%
17	Return on net worth ratio	-8.88%	-47.38%	-12.56%	-39.02%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.22		3.66	
19	NPA Ratio				
	Gross NPA Ratio	0.0%	1.21%	0.0%	2.80%
	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	-0.66	-3.50	-1.15	-3.57
24	Book value per share	7.39	7.39	9.15	9.15

# claims provision includes IBNR

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** Segmental Reporting up to the quarter										
Segments Upto the Quarter Ended Mar,31 2022	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 **	Underwri ting balance ratio
FIRE										
Current Period	27.93%	5.89%	-8.67%	70.39%	650.97%	92.82%	0.99%	743.79%	2.87	-3.07
Previous Period	222.85%	24.13%	9.75%	73.59%	166.02%	31.93%	37.82%	197.95%	0.74	-1.88
Marine Cargo										
Current Period	-94.43%	74.80%	-19.10%	55.11%	31.85%	-245.96%	0.06%	-214.11%	3.68	3.21
Previous Period	1628.25%	85.47%	13.09%	49.31%	56.81%	24.28%	0.00%	81.10%	0.35	0.19
Marine Hull										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Marine										
Current Period	-94.43%	74.80%	-19.10%	55.11%	31.85%	-245.96%	0.06%	-214.11%	3.68	3.21
Previous Period	1628.25%	85.47%	13.09%	49.31%	56.81%	24.28%	0.00%	81.10%	0.35	0.19
Motor OD										
Current Period	57.56%	92.89%	18.28%	56.22%	59.75%	91.04%	64.77%	150.79%	0.68	-0.59
Previous Period	1415.14%	93.42%	16.49%	53.94%	56.94%	112.58%	49.57%	169.52%	0.80	-1.42
Motor TP										
Current Period	64.22%	92.96%	0.06%	40.10%	41.33%	96.01%	6.17%	137.34%	4.19	-0.43
Previous Period	-46.67%	92.77%	1.65%	39.60%	42.42%	92.15%	4.24%	134.57%	5.62	-0.20
Total Motor										
Current Period	59.51%	92.91%	12.77%	51.35%	54.19%	92.55%	10.95%	146.73%	1.74	-0.54
Previous Period	67.59%	93.23%	12.16%	49.73%	52.70%	100.51%	4.44%	153.21%	2.21	-0.70
Health										
Current Period	-75.22%	95.00%	10.29%	58.30%	60.74%	109.05%	24.98%	169.79%	0.89	-0.38
Previous Period	3015.36%	95.00%	11.29%	49.76%	51.59%	98.00%	9.19%	149.59%	0.72	-0.79
Personal Accident										
Current Period	-91.60%	18.70%	-39.22%	43.13%	164.31%	118.47%	5.10%	282.78%	1.19	-0.36
Previous Period	1165.36%	21.18%	7.98%	51.49%	189.07%	65.11%	57.05%	254.18%	0.88	-4.56
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	-77.78%	90.49%	9.68%	57.40%	62.01%	109.54%	24.44%	171.54%	0.89	-0.38
Previous Period	2435.72%	83.46%	11.16%	50.03%	57.04%	97.20%	26.99%	154.24%	0.73	-0.89
Workmen's Compensation/ Employer's liability										
Current Period	-18.37%	74.80%	16.11%	51.22%	66.99%	54.07%	6.99%	121.06%	1.86	-0.18
Previous Period	67.04%	74.79%	16.24%	50.59%	66.65%	71.49%	9.32%	138.13%	1.65	-0.51
Public/ Product Liability										
Current Period	26.00%	74.71%	18.51%	57.34%	69.55%	29.15%	8.53%	98.70%	1.81	-0.04
Previous Period	27.59%	72.09%	20.46%	63.89%	72.42%	50.69%	12.92%	123.11%	1.78	-0.41
Engineering										
Current Period	237.52%	20.21%	24.18%	73.29%	215.59%	119.75%	40.20%	335.34%	1.21	-3.11
Previous Period	34.93%	22.05%	0.72%	53.55%	181.99%	25.52%	10.98%	207.51%	0.87	-1.44
Aviation										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Other Miscellaneous segment										
Current Period	-85.86%	18.27%	-52.23%	54.28%	157.11%	-40.40%	1.02%	116.72%	1.45	0.73
Previous Period	-2.91%	12.42%	4.89%	51.34%	293.90%	-39.40%	0.00%	254.50%	0.80	-1.67
Total Miscellaneous										
Current Period	38.65%	87.62%	13.82%	52.87%	57.79%	81.11%	8.31%	138.90%	1.74	-0.45
Previous Period	68.45%	85.56%	13.94%	52.88%	58.04%	87.99%	12.95%	146.03%	1.98	-0.64
Total-Current Period	38.06%	82.94%	13.73%	53.58%	60.20%	81.21%	10.74%	141.41%	1.74	-0.47
Total-Previous Period	72.16%	81.52%	13.86%	53.78%	60.14%	86.98%	6.11%	147.13%	1.96	-0.66
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