


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 Jun,30 2022	Up to the Quarter Ended Jun,30 2022	For the Quarter Ended Jun,30 2021	Up to the Quarter Ended Jun,30 2021
1	Gross Direct Premium Growth Rate**	28.01%	28.01%	141.47%	141.47%
2	Gross Direct Premium to Net worth Ratio	0.67	0.67	0.48	0.48
3	Growth rate of Net Worth	-7.35%	-7.35%	34.45%	34.45%
4	Net Retention Ratio**	82.62%	82.62%	79.35%	79.35%
5	Net Commission Ratio**	14.28%	14.28%	13.97%	13.97%
6	Expense of Management to Gross Direct Premium Ratio**	55.16%	55.16%	58.50%	58.50%
7	Expense of Management to Net Written Premium Ratio**	63.02%	63.02%	66.52%	66.52%
8	Net Incurred Claims to Net Earned Premium**	85.10%	85.10%	91.56%	91.56%
9	Claims paid to claims provisions**#	4.70%	4.70%	5.78%	5.78%
10	Combined Ratio**	148.12%	148.12%	158.08%	158.08%
11	Investment income ratio	1.52%	1.52%	1.63%	1.63%
12	Technical Reserves to net premium ratio **	6.32	6.32	6.61	6.61
13	Underwriting balance ratio**	-0.58	-0.58	-0.66	-0.66
14	Operating Profit Ratio	-22.23%	-22.23%	-28.44%	-28.44%
15	Liquid Assets to liabilities ratio	0.13	0.13	0.35	0.35
16	Net earning ratio	-36.98%	-36.98%	-43.99%	-43.99%
17	Return on net worth ratio	-21.12%	-21.12%	-18.49%	-18.49%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.79		2.59	
19	NPA Ratio				
	Gross NPA Ratio	1.24%	1.24%	2.8%	2.77%
	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	-1.20	-1.20	-1.27	-1.27
24	Book value per share	5.67	5.67	6.85	6.85

claims provision includes IBNR

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** Segmental Reporting up to the quarter										
Segments Upto the Quarter Ended Jun,30 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	132.01%	14.07%	13.07%	70.58%	314.06%	38.71%	0.00%	352.77%	3.03	-3.87
Previous Period	25.96%	-19.46%	19.21%	89.66%	-195.03%	-97.14%	2.27%	-292.17%	-2.63	6.50
Marine Cargo										
Current Period	0.00%	18.11%	28.16%	61.31%	275.55%	-193.95%	5.67%	81.59%	316.92	2.84
Previous Period	-99.36%	74.80%	15.71%	53.81%	70.93%	65.94%	0.00%	136.87%	191.66	0.29
Marine Hull										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Marine										
Current Period	0.00%	18.11%	28.16%	61.31%	275.55%	-193.95%	5.67%	81.59%	316.92	2.84
Previous Period	-99.36%	74.80%	15.71%	53.81%	70.93%	65.94%	0.00%	136.87%	191.66	0.29
Motor OD										
Current Period	38.26%	94.07%	18.63%	57.85%	60.86%	94.67%	36.30%	155.53%	2.48	-0.67
Previous Period	257.43%	92.89%	17.45%	58.74%	62.43%	91.81%	47.28%	154.24%	2.67	-0.65
Motor TP										
Current Period	10.39%	94.08%	1.12%	40.62%	42.96%	95.76%	1.92%	138.73%	15.77	-0.43
Previous Period	263.54%	92.89%	1.91%	43.91%	47.00%	108.49%	0.42%	155.49%	14.72	-0.76
Total Motor										
Current Period	29.15%	94.07%	13.74%	53.04%	55.86%	94.99%	5.05%	150.86%	6.19	-0.60
Previous Period	259.40%	92.89%	12.37%	53.90%	57.39%	96.56%	4.24%	153.95%	6.61	-0.68
Health										
Current Period	120.23%	95.97%	6.69%	47.75%	49.30%	114.20%	27.01%	163.50%	1.93	-1.31
Previous Period	465.08%	95.00%	9.52%	50.93%	53.00%	106.27%	91.71%	159.27%	2.27	-0.18
Personal Accident										
Current Period	86.46%	18.17%	-31.80%	46.02%	190.47%	-31.12%	2.87%	159.35%	2.47	-1.08
Previous Period	88.42%	18.70%	-28.12%	47.49%	192.78%	125.36%	141.85%	318.14%	4.29	-0.31
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	118.67%	92.91%	6.39%	47.68%	50.38%	112.10%	26.54%	162.49%	1.94	-1.31
Previous Period	417.44%	91.49%	9.16%	50.77%	54.32%	107.58%	93.07%	161.89%	2.29	-0.19
Workmen's Compensation/ Employer's liability										
Current Period	45.28%	72.51%	14.52%	53.41%	72.82%	72.93%	1.12%	145.75%	9.30	-0.34
Previous Period	28.54%	74.80%	16.35%	54.29%	71.58%	128.34%	18.19%	199.92%	12.10	-0.61
Public/ Product Liability										
Current Period	-1.90%	73.64%	19.82%	59.06%	76.45%	37.62%	2.65%	114.07%	8.51	-0.09
Previous Period	21.52%	75.28%	20.35%	66.47%	75.27%	54.56%	2.44%	129.83%	6.41	-0.47
Engineering										
Current Period	-34.74%	16.65%	12.90%	80.78%	265.75%	93.00%	4.17%	358.75%	7.74	-2.32
Previous Period	630.48%	21.67%	26.28%	120.75%	218.58%	221.87%	0.91%	440.46%	1.52	-22.80
Aviation										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Other Miscellaneous segment										
Current Period	-25.56%	18.13%	-17.44%	55.24%	228.42%	601.07%	6.75%	829.49%	8.59	-8.17
Previous Period	-84.33%	18.01%	36.38%	59.91%	268.60%	4.39%	0.23%	272.99%	5.99	0.18
Total Miscellaneous										
Current Period	23.85%	89.55%	14.30%	54.00%	59.03%	85.70%	2.50%	144.74%	6.37	-0.53
Previous Period	151.25%	86.33%	14.06%	57.25%	62.35%	90.09%	3.22%	152.44%	6.46	-0.61
Total-Current Period	28.01%	82.62%	14.28%	55.16%	63.02%	85.10%	4.70%	148.12%	6.32	-0.58
Total-Previous Period	141.47%	79.35%	13.97%	58.50%	66.52%	91.56%	5.78%	158.08%	6.61	-0.66
# claims provision includes IBNR										