


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 2022	Up to the quarter ended Sep,30 2022	For the quarter ended Sep,30 2021	Up to the quarter ended Sep,30 2021
1	Gross Direct Premium Growth Rate**	37.9%	33.3%	81.9%	105.7%
2	Gross Direct Premium to Net worth Ratio	0.78	1.42	0.47	0.89
3	Growth rate of Net Worth	-16.3%	-16.3%	-4.7%	-4.7%
4	Net Retention Ratio**	84.2%	83.5%	82.8%	81.1%
5	Net Commission Ratio**	15.1%	14.7%	12.5%	13.2%
6	Expense of Management to Gross Direct Premium Ratio**	46.0%	50.2%	47.7%	52.8%
7	Expense of Management to Net Written Premium Ratio**	52.6%	57.3%	53.1%	59.5%
8	Net Incurred Claims to Net Earned Premium**	75.9%	80.3%	85.9%	88.6%
9	Claims paid to claims provisions**#	5.8%	7.5%	4.4%	5.8%
10	Combined Ratio**	128.6%	137.7%	139.0%	148.1%
11	Investment income ratio	1.5%	3.0%	1.6%	3.2%
12	Technical Reserves to net premium ratio **	5.56	3.05	6.48	3.40
13	Underwriting balance ratio**	-0.44	-0.51	-0.48	-0.57
14	Operating Profit Ratio	-19.4%	-20.8%	-21.7%	-25.0%
15	Liquid Assets to liabilities ratio	0.12	0.12	0.21	0.21
16	Net earning ratio	-24.8%	-30.3%	-27.7%	-35.4%
17	Return on net worth ratio	-16.6%	-37.0%	-11.2%	-27.3%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.82		2.76	
19	NPA Ratio				
	Gross NPA Ratio	0.0%	0.0%	0.0%	2.5%
	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	-0.97	-2.16	-0.87	-2.13
24	Book value per share	5.83	5.83	7.81	7.81

claims provision includes IBNR

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** Segmental Reporting up to the quarter										
Segments Upto the Quarter Ended Sep,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	62%	15%	18%	64%	284%	19%	16%	303%	1.57	-2.55
Previous Period	31%	-1%	290%	70%	-5533%	382%	3%	-5151%	-58.64	-10.91
Marine Cargo										
Current Period	-65%	18%	8%	51%	220%	-346%	7%	-127%	28.13	3.72
Previous Period	-95%	75%	-16%	54%	33%	69%	0%	102%	7.88	-0.13
Marine Hull										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Marine										
Current Period	-65%	18%	8%	51%	220%	-346%	7%	-127%	28.13	3.72
Previous Period	-95%	75%	-16%	54%	33%	69%	0%	102%	7.88	-0.13
Motor OD										
Current Period	52%	94%	19%	53%	56%	85%	44%	141%	1.22	-0.58
Previous Period	159%	93%	18%	55%	58%	90%	56%	148%	1.39	-0.59
Motor TP										
Current Period	23%	94%	1%	36%	38%	101%	5%	139%	7.40	-0.47
Previous Period	155%	93%	0%	40%	41%	101%	2%	141%	7.65	-0.53
Total Motor										
Current Period	43%	94%	14%	48%	51%	90%	8%	141%	2.90	-0.55
Previous Period	158%	93%	12%	50%	53%	93%	6%	146%	3.37	-0.57
Health										
Current Period	144%	96%	7%	44%	45%	89%	20%	134%	1.19	-0.69
Previous Period	457%	95%	10%	48%	50%	110%	25%	160%	1.66	-0.26
Personal Accident										
Current Period	100%	28%	-18%	42%	110%	-12%	5%	98%	1.37	-1.33
Previous Period	205%	19%	-28%	43%	171%	124%	4%	295%	2.54	-0.33
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	142%	93%	7%	44%	46%	88%	20%	134%	1.19	-0.70
Previous Period	434%	91%	10%	48%	51%	111%	24%	162%	1.67	-0.26
Workmen's Compensation/ Employer's liability										
Current Period	27%	72%	17%	51%	70%	1%	5%	71%	3.99	0.41
Previous Period	27%	75%	17%	50%	66%	118%	1%	184%	5.86	-0.59
Public/ Product Liability										
Current Period	-11%	65%	23%	55%	81%	37%	4%	118%	4.81	-0.08
Previous Period	34%	74%	18%	58%	68%	55%	3%	123%	3.46	-0.37
Engineering										
Current Period	-29%	13%	23%	67%	330%	99%	15%	429%	6.15	-2.03
Previous Period	580%	21%	25%	86%	205%	285%	19%	490%	1.97	-6.96
Aviation										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Other Miscellaneous segment										
Current Period	8%	12%	-3%	53%	332%	605%	8%	937%	9.91	-8.00
Previous Period	-89%	18%	-52%	55%	153%	-23%	1%	131%	3.83	0.74
Total Miscellaneous										
Current Period	32%	89%	15%	49%	54%	81%	5%	136%	3.07	-0.48
Previous Period	112%	87%	13%	52%	57%	87%	6%	144%	3.37	-0.53
Total-Current Period	33%	83%	15%	50%	57%	80%	8%	138%	3.05	-0.51
Total-Previous Period	106%	81%	13%	53%	59%	89%	6%	148%	3.40	-0.57

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