


**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 Dec,31 2022	Up to the quarter ended Dec,31 2022	For the quarter ended Dec,31 2021	Up to the quarter ended Dec,31 2021
1	Gross Direct Premium Growth Rate**	4.7%	24.3%	-4.5%	50.8%
2	Gross Direct Premium to Net worth Ratio	0.42	1.57	0.46	1.46
3	Growth rate of Net Worth	15.6%	15.6%	-2.7%	-2.7%
4	Net Retention Ratio**	82.4%	83.2%	84.4%	82.1%
5	Net Commission Ratio**	12.4%	14.1%	15.0%	13.8%
6	Expense of Management to Gross Direct Premium Ratio**	71.6%	55.8%	58.3%	54.5%
7	Expense of Management to Net Written Premium Ratio**	80.3%	63.5%	65.9%	61.5%
8	Net Incurred Claims to Net Earned Premium**	71.3%	77.1%	78.3%	84.9%
9	Claims paid to claims provisions**#	4.5%	9.0%	6.7%	8.1%
10	Combined Ratio**	151.6%	140.6%	144.2%	146.5%
11	Investment income ratio	1.7%	4.6%	1.7%	4.9%
12	Technical Reserves to net premium ratio **	8.35	2.24	7.41	2.36
13	Underwriting balance ratio**	-0.35	-0.45	-0.42	-0.52
14	Operating Profit Ratio	6.4%	-11.0%	-5.7%	-18.1%
15	Liquid Assets to liabilities ratio	0.14	0.14	0.21	0.21
16	Net earning ratio	-27.5%	-29.5%	-28.9%	-33.4%
17	Return on net worth ratio	-9.9%	-39.8%	-11.6%	-42.0%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.21		2.19	
19	NPA Ratio				
	Gross NPA Ratio	0.0%	0.0%	0.0%	1.3%
	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	-0.69	-2.75	-0.79	-2.88
24	Book value per share	6.91	6.91	6.85	6.85

# claims provision includes IBNR

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** Segmental Reporting up to the quarter										
Segments Upto the Quarter Ended Dec,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	58%	14%	16%	73%	326%	53%	18%	379%	1.56	-3.73
Previous Period	38%	4%	-24%	73%	1066%	188%	9%	1254%	7.83	-5.07
Marine Cargo										
Current Period	-57%	18%	-348%	59%	-105%	-234%	7%	-339%	24.15	3.72
Previous Period	-95%	75%	-16%	56%	36%	75%	0%	110%	7.80	-0.10
Marine Hull										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Marine										
Current Period	-57%	18%	-348%	59%	-105%	-234%	7%	-339%	24.15	3.72
Previous Period	-95%	75%	-16%	56%	36%	75%	0%	110%	7.80	-0.10
Motor OD										
Current Period	31%	94%	18%	58%	61%	80%	44%	141%	0.83	-0.47
Previous Period	85%	93%	18%	57%	60%	90%	63%	151%	0.91	-0.58
Motor TP										
Current Period	20%	94%	0%	41%	43%	92%	6%	136%	5.46	-0.39
Previous Period	105%	93%	1%	41%	43%	103%	3%	146%	5.64	-0.51
Total Motor										
Current Period	28%	94%	13%	54%	56%	84%	10%	140%	2.15	-0.44
Previous Period	90%	93%	13%	52%	55%	94%	8%	149%	2.34	-0.56
Health										
Current Period	191%	96%	7%	49%	50%	97%	21%	147%	0.90	-0.83
Previous Period	-81%	95%	10%	56%	58%	108%	25%	165%	1.17	-0.31
Personal Accident										
Current Period	137%	22%	-22%	47%	160%	24%	5%	184%	1.23	-1.65
Previous Period	-94%	19%	-31%	44%	177%	124%	5%	300%	2.18	-0.35
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	188%	93%	7%	49%	51%	97%	20%	148%	0.90	-0.84
Previous Period	-83%	92%	10%	55%	59%	109%	24%	167%	1.17	-0.31
Workmen's Compensation/ Employer's liability										
Current Period	6%	72%	16%	57%	77%	47%	14%	124%	2.53	-0.25
Previous Period	-23%	75%	17%	52%	69%	88%	4%	156%	2.81	-0.53
Public/ Product Liability										
Current Period	-5%	66%	22%	63%	87%	39%	5%	126%	3.25	-0.18
Previous Period	30%	75%	19%	59%	71%	39%	6%	110%	2.47	-0.14
Engineering										
Current Period	-32%	12%	20%	69%	398%	85%	20%	484%	4.63	-2.61
Previous Period	399%	20%	28%	76%	221%	92%	31%	313%	1.08	-3.51
Aviation										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Other Miscellaneous segment										
Current Period	10%	12%	-54%	59%	347%	510%	8%	856%	8.76	-6.79
Previous Period	-87%	18%	-39%	55%	176%	31%	1%	207%	4.24	0.06
Total Miscellaneous										
Current Period	23%	88%	14%	55%	60%	77%	6%	138%	2.24	-0.42
Previous Period	52%	87%	14%	54%	59%	84%	6%	143%	2.34	-0.48
Total-Current Period	24%	83%	14%	56%	63%	77%	9%	141%	2.24	-0.45
Total-Previous Period	51%	82%	14%	55%	62%	85%	8%	146%	2.36	-0.52

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