


PERIODIC DISCLOSURES					
FORM NL-20-ANALYTICAL RATIOS SCHEUDLE					
Registration No. 141 and Date of Registration with the IRDA-11th December 2008					
CIN No. U66030MH2007PLC1713129					
Insurer: RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED					
					
Sl.No.	Particular	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2022	For the quarter ended Dec,31 2022	Up to the quarter ended Dec,31 2022
1	Gross Direct Premium Growth Rate**	-18.4%	-52.1%	4.7%	24.3%
2	Gross Direct Premium to Net worth Ratio	0.31	0.68	0.42	1.57
3	Growth rate of Net Worth	10.2%	10.2%	15.6%	15.6%
4	Net Retention Ratio**	77.7%	73.0%	82.4%	83.2%
5	Net Commissions Ratio**	36.8%	32.0%	12.4%	14.1%
6	Expense of Management to Gross Direct Premium Ratio**	58.0%	54.2%	71.6%	55.8%
7	Expense of Management to Net Written Premium Ratio**	71.3%	70.8%	80.3%	63.5%
8	Net Incurred Claims to Net Earned Premium**	69.0%	79.7%	71.3%	77.1%
9	Claims paid to claims provisions**	4.1%	9.6%	4.5%	9.0%
10	Combined Ratio**	140.3%	150.5%	151.6%	140.6%
11	Investment income ratio	1.55%	4.80%	1.68%	4.60%
12	Technical Reserves to net premium ratio. **	10.27	4.96	8.35	2.24
13	Underwriting balance ratio**	-0.85	-0.33	-0.35	-0.45
14	Operating Profit Ratio	0.3%	9.5%	6.4%	-11.0%
15	Liquid Assets to liabilities ratio	0.28	0.28	0.14	0.14
16	Net earnings ratio	-29.4%	-11.0%	-27.5%	-29.5%
17	Return on net worth ratio	-7.3%	-5.6%	-9.9%	-39.8%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.22		2.21	
19	NPA Ratio				
	Gross NPA Ratio	0.0%	0.0%	0.0%	0.0%
	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	-0.45	-0.35	-0.69	-2.75
24	Book value per share	6.15	6.15	6.91	6.91
#	claims provision includes IBNR				

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** Segmental Reporting up to the quarter										
Segments Upto the Quarter Ended Dec,31 2023	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* #	Underwriting balance ratio
<b>FIRE</b>										
Current Period	-65%	-40%	-33%	76%	-108%	-240%	11%	-349%	-2.47	5.15
Previous Period	58%	14%	16%	72%	324%	53%	18%	377%	1.56	-3.70
<b>Marine Cargo</b>										
Current Period	-106%	19%	-186.2%	42%	-1773%	-2710%	1%	-4483%	-165.76	23.26
Previous Period	-57%	18%	84%	58%	322%	-234%	7%	89%	24.15	2.16
<b>Marine Hull</b>										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
<b>Total Marine</b>										
Current Period	-106%	19%	-186.2%	42%	-1773%	-2710%	1%	-4483%	-165.76	23.26
Previous Period	-57%	18%	84%	58%	322%	-234%	7%	89%	24.15	2.16
<b>Motor OD</b>										
Current Period	85%	92%	37%	66%	72%	72%	42%	144%	1.82	0.03
Previous Period	31%	94%	18%	58%	61%	80%	44%	142%	0.83	-0.47
<b>Motor TP</b>										
Current Period	0%	92%	25%	50%	53%	83%	6%	137%	6.21	-0.56
Previous Period	20%	94%	0%	41%	43%	92%	6%	136%	5.46	-0.39
<b>Total Motor</b>										
Current Period	-61%	92%	28%	54%	59%	76%	9%	135%	5.01	-0.21
Previous Period	28%	94%	13%	54%	56%	84%	10%	140%	2.15	-0.45
<b>Health</b>										
Current Period	-10%	96%	15%	42%	43%	127%	27%	170%	1.49	-0.64
Previous Period	191%	96%	7%	50%	51%	97%	21%	149%	0.90	-0.85
<b>Personal Accident</b>										
Current Period	-19%	-12%	-70%	45%	-285%	156%	60%	-129%	-1.28	-6.61
Previous Period	137%	22%	-22%	47%	157%	24%	5%	182%	1.23	-1.61
<b>Travel Insurance</b>										
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
<b>Total Health</b>										
Current Period	-11%	92%	15%	42%	45%	127%	27%	171%	1.51	-0.66
Previous Period	188%	93%	7%	50%	52%	97%	20%	149%	0.90	-0.86
<b>Workmen's Compensation/ Employer's liability</b>										
Current Period	10%	55%	41%	53%	95%	90%	14%	185%	3.41	-0.81
Previous Period	6%	72%	16%	56%	76%	47%	14%	123%	2.53	-0.24
<b>Public/ Product Liability</b>										
Current Period	-13%	56%	40%	54%	92%	54%	10%	146%	4.80	-0.21
Previous Period	-5%	66%	23%	62%	87%	39%	5%	126%	3.25	-0.17
<b>Engineering</b>										
Current Period	-45%	7%	174%	60%	584%	-56%	13%	578%	7.80	-0.52
Previous Period	-32%	12%	20%	69%	395%	85%	20%	481%	4.63	-2.59
<b>Aviation</b>										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
<b>Crop Insurance</b>										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
<b>Other Miscellaneous segment</b>										
Current Period	-50%	-22%	-113%	62%	-277%	134%	2%	-143%	-8.84	-51.58
Previous Period	10%	12%	-54%	55%	316%	510%	8%	826%	8.76	-6.55
<b>Total Miscellaneous</b>										
Current Period	-51%	80%	30%	53%	65%	75%	10%	140%	4.72	-0.25
Previous Period	23%	88%	14%	55%	60%	77%	6%	138%	2.24	-0.42
<b>Total-Current Period</b>	-52%	73%	32%	54%	71%	89%	10%	150%	4.96	-0.33
<b>Total-Previous Period</b>	24%	83%	14%	56%	63%	77%	9%	141%	2.24	-0.45
# claims provision includes IBNR										