

| PERIODIC DISCLOSURES | | | | | |
|--|---|------------------------------------|--------------------------------------|------------------------------------|--------------------------------------|
| FORM NL-20-ANALYTICAL RATIOS SCHEDULE | | | | | |
| 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 June,30 2024 | Up to the quarter ended June,30 2024 | For the quarter ended June,30 2023 | Up to the quarter ended June,30 2023 |
| 1 | Gross Direct Premium Growth Rate** | 220.8% | 220.8% | -67.9% | -67.9% |
| 2 | Gross Direct Premium to Net worth Ratio | 0.56 | 0.56 | 0.17 | 0.17 |
| 3 | Growth rate of Net Worth | -4.0% | -4.0% | 27.7% | 27.7% |
| 4 | Net Retention Ratio** | 82.1% | 82.1% | 66.4% | 66.4% |
| 5 | Net Commission Ratio** | 30.2% | 30.2% | 26.3% | 26.3% |
| 6 | Expense of Management to Gross Direct Premium Ratio** | 42.2% | 42.2% | 66.3% | 66.3% |
| 7 | Expense of Management to Net Written Premium Ratio** | 49.3% | 49.3% | 94.5% | 94.5% |
| 8 | Net Incurred Claims to Net Earned Premium** | 89.0% | 89.0% | 81.7% | 81.7% |
| 9 | Claims paid to claims provisions** # | 2.4% | 2.4% | 3.9% | 3.9% |
| 10 | Combined Ratio** | 138.3% | 138.3% | 176.2% | 176.2% |
| 11 | Investment income ratio | 1.73% | 1.73% | 1.66% | 1.66% |
| 12 | Technical Reserves to net premium ratio ** | 7.74 | 7.74 | 23.69 | 23.69 |
| 13 | Underwriting balance ratio** | -0.57 | -0.57 | -0.14 | -0.14 |
| 14 | Operating Profit Ratio | -18.8% | -18.8% | 18.3% | 18.3% |
| 15 | Liquid Assets to liabilities ratio | 0.22 | 0.22 | 0.13 | 0.13 |
| 16 | Net earning ratio | -25.0% | -25.0% | 14.2% | 14.2% |
| 17 | Return on net worth ratio | -11.7% | -11.7% | 1.6% | 1.6% |
| 18 | Available Solvency margin Ratio to Required Solvency Margin Ratio | 1.96 | | 2.01 | |
| 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 | -0.61 | -0.61 | 0.10 | 0.10 |
| 24 | Book value per share | 5.17 | 5.17 | 5.78 | 5.78 |
| # claims provision includes IBNR | | | | | |

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|--|------------------------------------|-----------------------|------------------------|---|--|---|--------------------------------------|------------------|---|----------------------------|--|
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| Registration No. 141 and Date of Registration with the IRDA-11th December 2008 | | | | | | | | | | | |
| CIN No. U66030MH2007PLC173129 | | | | | | | | | | | |
| Insurer: RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED | | | | | | | | | | | |
| ** Segmental Reporting up to the quarter | | | | | | | | | | | |
| Segments Upto the Quarter Ended June,30 2024 | 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 | |
| FIRE | | | | | | | | | | | |
| Current Period | 282% | 9% | 144% | 53% | 360% | 478% | 5% | 838% | 15.00 | -10.80 | |
| Previous Period | -79% | -11% | -105% | 86% | -518% | -10% | 6% | -528% | -27.74 | -0.50 | |
| Marine Cargo | | | | | | | | | | | |
| Current Period | 0% | 96% | 20% | 40% | 41% | 51% | 0% | 92% | 1.12 | -1.14 | |
| Previous Period | -100% | 0% | 0% | 0% | 0% | -841% | 0% | -841% | 0.00 | 9.41 | |
| Marine Hull | | | | | | | | | | | |
| Current Period | - | - | - | - | - | - | - | - | - | - | |
| Previous Period | - | - | - | - | - | - | - | - | - | - | |
| Total Marine | | | | | | | | | | | |
| Current Period | 0% | 96% | 20% | 40% | 41% | 51% | 0% | 92% | 1.12 | -1.14 | |
| Previous Period | -100% | 0% | 0% | 0% | 0% | -841% | 0% | -841% | 0.00 | 9.41 | |
| Motor OD | | | | | | | | | | | |
| Current Period | 207% | 93% | 28% | 44% | 46% | 96% | 15% | 142% | 2.86 | -0.73 | |
| Previous Period | -95% | 103% | 41% | 107% | 104% | 79% | 33% | 179% | 19.41 | 0.16 | |
| Motor TP | | | | | | | | | | | |
| Current Period | 442% | 93% | 34% | 45% | 49% | 86% | 1% | 135% | 9.89 | -0.54 | |
| Previous Period | -56% | 83% | 6% | 47% | 57% | 97% | 1% | 154% | 45.30 | -0.23 | |
| Total Motor | | | | | | | | | | | |
| Current Period | 507% | 93% | 32% | 45% | 48% | 89% | 2% | 137% | 7.60 | -0.59 | |
| Previous Period | -84% | 88% | 16% | 62% | 70% | 82% | 4% | 153% | 37.86 | 0.03 | |
| Health | | | | | | | | | | | |
| Current Period | 192% | 96% | 7% | 21% | 21% | 104% | 11% | 125% | 3.68 | -0.27 | |
| Previous Period | -1% | 96% | 13% | 52% | 54% | 167% | 23% | 221% | 4.32 | -1.20 | |
| Personal Accident | | | | | | | | | | | |
| Current Period | 71% | -31% | -11% | 17% | -54% | 328% | 0% | 275% | -1.44 | -2.47 | |
| Previous Period | -45% | -20% | 4% | 50% | -192% | 18% | 39% | -175% | -4.16 | -0.89 | |
| 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 | 189% | 94% | 7% | 21% | 22% | 107% | 11% | 128% | 3.70 | -0.30 | |
| Previous Period | -3% | 93% | 13% | 52% | 55% | 166% | 23% | 221% | 4.36 | -1.20 | |
| Workmen's Compensation/ Employer's liability | | | | | | | | | | | |
| Current Period | 85% | 63% | 31% | 39% | 61% | 234% | 14% | 296% | 7.30 | -2.17 | |
| Previous Period | 11% | 52% | 45% | 67% | 128% | 7% | 2% | 135% | 10.47 | 0.00 | |
| Public/ Product Liability | | | | | | | | | | | |
| Current Period | 0% | 63% | 39% | 39% | 61% | 46% | 2% | 106% | 11.98 | -0.15 | |
| Previous Period | -1% | 57% | 39% | 71% | 117% | 64% | 1% | 182% | 12.46 | -0.62 | |
| Engineering | | | | | | | | | | | |
| Current Period | -30% | 26% | 51% | 46% | 127% | 295% | 4% | 422% | 10.36 | -3.30 | |
| Previous Period | -42% | 5% | 219% | 74% | 1183% | 39% | 2% | 1222% | 54.30 | -1.89 | |
| Aviation | | | | | | | | | | | |
| Current Period | - | - | - | - | - | - | - | - | - | - | |
| Previous Period | - | - | - | - | - | - | - | - | - | - | |
| Crop Insurance | | | | | | | | | | | |
| Current Period | - | - | - | - | - | - | - | - | - | - | |
| Previous Period | - | - | - | - | - | - | - | - | - | - | |
| Other Miscellaneous segment | | | | | | | | | | | |
| Current Period | -37% | 15% | 129% | 51% | 296% | -2448% | 2% | -2152% | 23.96 | 22.58 | |
| Previous Period | -52% | -21% | -81% | 65% | -263% | 389% | 1% | 127% | -26.17 | -8.48 | |
| Total Miscellaneous | | | | | | | | | | | |
| Current Period | 218% | 88% | 29% | 42% | 47% | 87% | 3% | 134% | 7.69 | -0.51 | |
| Previous Period | -67% | 71% | 25% | 65% | 89% | 83% | 1% | 171% | 23.20 | -0.14 | |
| Total-Current Period | 221% | 82% | 30% | 42% | 49% | 89% | 2% | 138% | 7.74 | -0.57 | |
| Total-Previous Period | -68% | 66% | 26% | 66% | 94% | 82% | 4% | 176% | 23.69 | -0.14 | |
| # claims provision includes IBNR | | | | | | | | | | | |