

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 Dec.31 2024	Up to the quarter ended Dec.31 2024	For the quarter ended Dec.31 2023	Up to the quarter ended Dec.31 2023
1	Gross Direct Premium Growth Rate**	-8.6%	92.6%	-18.4%	-52.1%
2	Gross Direct Premium to Net worth Ratio	0.26	1.19	0.31	0.68
3	Growth rate of Net Worth	10.2%	10.2%	10.2%	10.2%
4	Net Retention Ratio**	90.8%	86.7%	77.7%	73.0%
5	Net Commission Ratio**	9.0%	19.7%	36.8%	32.0%
6	Expense of Management to Gross Direct Premium Ratio**	53.8%	42.5%	58.0%	54.2%
7	Expense of Management to Net Written Premium Ratio**	18.7%	32.6%	71.3%	70.8%
8	Net Incurred Claims to Net Earned Premium**	84.0%	84.2%	69.0%	79.7%
9	Claims paid to claims provisions**	4.9%	9.4%	4.1%	9.6%
10	Combined Ratio**	102.7%	116.8%	140.3%	150.5%
11	Investment income ratio	1.94%	5.38%	1.55%	4.80%
12	Technical Reserves to net premium ratio **	4.78	2.29	10.27	4.96
13	Underwriting balance ratio**	-0.08	-0.27	-0.85	-0.33
14	Operating Profit Ratio	-15.2%	-14.2%	0.3%	9.5%
15	Liquid Assets to liabilities ratio	0.02	0.09	0.28	0.28
16	Net earning ratio	2.2%	-8.2%	-29.4%	-11.0%
17	Return on net worth ratio	1.6%	-12.6%	-7.3%	-5.6%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.02		2.22	
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	0.10	-0.78	-0.45	-0.35
24	Book value per share	6.17	6.17	6.15	6.15

\* claims provision includes IBNR

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** Segmental Reporting up to the quarter											
Segments Up to 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	59%	-6%	-171%	54%	-443%	-194%	42%	-637%	-7.57	7.24	
Previous Period	-65%	-40%	-33%	75%	-107%	-240%	11%	-348%	-2.47	5.14	
Marine Cargo											
Current Period	-20023%	96%	24%	41%	42%	42%	0%	84%	0.71	-0.01	
Previous Period	-106%	19%	134%	55%	293%	-2710%	1%	-2417%	-165.76	28.91	
Marine Hull											
Current Period	-	-	-	-	-	-	-	-	-	-	
Previous Period	-	-	-	-	-	-	-	-	-	-	
Total Marine											
Current Period	-20023%	96%	24%	41%	42%	42%	0%	84%	0.71	-0.01	
Previous Period	-106%	19%	134%	55%	293%	-2710%	1%	-2417%	-165.76	28.91	
Motor OD											
Current Period	174%	93%	29%	40%	43%	103%	22%	146%	1.20	-0.54	
Previous Period	-85%	92%	37%	67%	73%	72%	42%	145%	1.82	0.02	
Motor TP											
Current Period	109%	93%	33%	41%	44%	69%	7%	113%	3.80	-0.14	
Previous Period	0%	92%	25%	49%	53%	83%	6%	137%	6.21	-0.56	
Total Motor											
Current Period	126%	93%	31%	40%	43%	79%	8%	123%	2.94	-0.26	
Previous Period	-61%	92%	28%	54%	59%	76%	9%	135%	5.01	-0.22	
Health											
Current Period	183%	99%	2%	64%	11%	106%	44%	116%	1.02	-0.27	
Previous Period	-10%	96%	15%	42%	43%	127%	27%	169%	1.49	-0.64	
Personal Accident											
Current Period	407%	63%	48%	40%	63%	138%	10%	201%	0.93	-2.35	
Previous Period	-19%	-12%	-70%	45%	-281%	156%	60%	-125%	-1.28	-6.52	
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	190%	99%	2%	63%	11%	106%	44%	117%	1.02	-0.28	
Previous Period	-11%	92%	15%	42%	44%	127%	27%	171%	1.51	-0.65	
Workmen's Compensation/ Employer's liability											
Current Period	58%	63%	33%	38%	59%	200%	25%	259%	3.07	-1.70	
Previous Period	10%	55%	41%	52%	93%	90%	14%	183%	3.41	-0.80	
Public/ Product Liability											
Current Period	2%	56%	28%	38%	57%	32%	7%	89%	4.50	0.14	
Previous Period	-13%	56%	40%	53%	91%	54%	10%	146%	4.80	-0.21	
Engineering											
Current Period	-14%	-18%	-64%	47%	-159%	-254%	5%	-413%	-4.27	5.65	
Previous Period	-45%	7%	174%	59%	577%	-56%	13%	521%	7.80	-0.50	
Aviation											
Current Period	-	-	-	-	-	-	-	-	-	-	
Previous Period	-	-	-	-	-	-	-	-	-	-	
Crop Insurance											
Current Period	-	-	-	-	-	-	-	-	-	-	
Previous Period	-	-	-	-	-	-	-	-	-	-	
Other Miscellaneous segment											
Current Period	-12%	-973%	7%	43%	5%	20%	2%	26%	0.15	0.73	
Previous Period	-50%	-22%	-113%	54%	-240%	134%	2%	-106%	-8.84	-44.73	
Total Miscellaneous											
Current Period	94%	80%	19%	42%	31%	83%	11%	115%	2.27	-0.24	
Previous Period	-51%	80%	30%	53%	65%	75%	10%	140%	4.72	-0.25	
Total-Current Period	93%	87%	20%	43%	33%	84%	9%	117%	2.29	-0.27	
Total-Previous Period	-52%	73%	32%	54%	71%	80%	10%	150%	4.96	-0.33	

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