

**FORM NL-20-ANALYTICAL RATIOS SCHEUDLE**

**Name of the Insurer: Royal Sundaram General Insurance Co. Ltd**  
**Registration No.102 and Date of Registration with the IRDAI:23.10.2000**



Particular	For the Quarter Mar.22	Up to the quarter Mar.22	For the Quarter Mar.21	Up to the quarter Mar.21
Gross Direct Premium Growth Rate**	1.2%	1.6%	-11.1%	-23.0%
Gross Direct Premium to Net worth Ratio	0.55	1.96	0.60	2.12
Growth rate of Net Worth	9.9%	9.9%	13.5%	13.5%
Net Retention Ratio**	78%	73.9%	78%	74.2%
Net Commission Ratio**	7.4%	7.1%	7%	6.6%
Expense of Management to Gross Direct Premium Ratio**	30.9%	29.8%	28.1%	27.8%
Expense of Management to Net Written Premium Ratio**	33.6%	32.5%	30.0%	29.8%
Net Incurred Claims to Net Earned Premium**	80.5%	84.2%	89.3%	80.4%
Claims paid to claims provisions**	19.0%	34.4%	16.4%	25.6%
Combined Ratio**	114.1%	116.7%	119.3%	110.2%
Investment income ratio	1.8%	7.8%	2.0%	7.6%
Technical Reserves to net premium ratio **	2.60	2.60	2.45	2.45
Underwriting balance ratio	-0.21	-0.17	-0.26	-0.11
Operating Profit Ratio	-1.2%	3.0%	-5.3%	7.8%
Liquid Assets to liabilities ratio	0.31	0.31	0.25	0.25
Net earning ratio	1.7%	6.0%	-1.7%	7.4%
Return on net worth ratio	0.7%	9.0%	-0.8%	11.9%
Available Solvency margin Ratio to Required Solvency Margin Ratio	2.10	2.10	1.87	1.87
NPA Ratio				
Gross NPA Ratio	0.0%	0.00%	1.5%	1.5%
Net NPA Ratio	0.0%	0.00%	0.9%	0.9%
Debt Equity Ratio	0.09	0.09	0.08	0.08
Debt Service Coverage Ratio	6.12	16.78	(4.39)	20.67
Interest Service Coverage Ratio	6.12	16.78	(4.39)	20.67
Earnings per share	0.24	2.92	(0.24)	3.53
Book value per share	32.96	32.96	29.85	29.85

## FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

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\*\* Segmental Reporting up to the quarter

Segments Upto the quarter ended on MARCH 31, 2022	Gross Direct Premium Growth	Net Retention Ratio**	Net Commissio n Ratio**	Expense of Managemen t to Gross Direct	Expense of Managemen t to Net Written	Net Incurred Claims to Net Earned	Claims paid to claims provisions*	Combined Ratio**	Technical Reserves to net premium	Underwriting balance ratio
FIRE										
Current Period	7%	17%	-19%	19%	13%	30%	46%	44%	2.05	0.56
Previous Period	0%	16%	-10%	17%	17%	60%	38%	78%	2.72	0.23
Marine Cargo										
Current Period	30%	55%	13%	27%	35%	81%	55%	116%	1.15	(0.21)
Previous Period	0%	53%	13%	27%	36%	48%	47%	83%	1.28	0.18
Marine Hull										
Current Period	0%	0%	0%	0%	0%	0%	100%	0%	-	-
Previous Period	0%	0%	0%	0%	0%	0%	100%	0%	-	-
Total Marine										
Current Period	30%	55%	13%	27%	35%	81%	55%	116%	1.15	(0.21)
Previous Period	0%	53%	13%	27%	36%	48%	47%	83%	1.29	0.18
Motor OD										
Current Period	0%	75%	17%	38%	43%	82%	87%	126%	0.68	(0.25)
Previous Period	0%	74%	16%	37%	41%	74%	90%	115%	0.70	(0.13)
Motor TP										
Current Period	5%	95%	1%	26%	27%	88%	26%	116%	4.81	(0.16)
Previous Period	0%	94%	1%	23%	24%	101%	13%	125%	4.54	(0.27)
Total Motor										
Current Period	2%	85%	8%	32%	34%	86%	30%	120%	3.03	(0.20)
Previous Period	0%	84%	8%	30%	31%	88%	20%	119%	2.83	(0.20)
Health										
Current Period	10%	85%	10%	29%	31%	97%	94%	127%	0.72	(0.28)
Previous Period	0%	80%	7%	30%	29%	72%	94%	101%	0.81	0.00
Personal Accident										
Current Period	-11%	68%	4%	32%	26%	46%	62%	72%	1.02	0.29
Previous Period	0%	82%	11%	38%	40%	43%	59%	82%	1.03	0.20
Travel Insurance										
Current Period	142%	94%	11%	52%	53%	13%	69%	66%	1.02	0.24
Previous Period	0%	83%	11%	54%	61%	28%	100%	89%	2.45	0.30
Total Health										
Current Period	8%	82%	9%	29%	30%	90%	83%	120%	0.75	(0.21)
Previous Period	0%	80%	8%	31%	31%	68%	83%	99%	0.84	0.03
Workmen's Compensation/ Employer's liability										
Current Period	-4%	89%	12%	30%	31%	16%	45%	46%	1.15	0.55
Previous Period	0%	90%	13%	30%	31%	8%	35%	39%	1.20	0.60
Public/ Product Liability										
Current Period	51%	33%	-1%	14%	16%	-1%	100%	14%	0.65	0.85
Previous Period	0%	43%	-11%	15%	6%	16%	67%	22%	0.87	0.79
Engineering										
Current Period	-11%	17%	-66%	19%	-38%	36%	52%	-2%	1.39	1.03
Previous Period	0%	15%	-79%	16%	-56%	49%	39%	-7%	1.51	1.06
Aviation										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Crop Insurance										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	0%	101%	0%	2%	2%	-7%	0%	-6%	0.78	1.06
Others										
Current Period	-7%	44%	3%	21%	19%	-4%	55%	15%	1.16	0.84
Previous Period	0%	43%	6%	22%	23%	37%	28%	60%	1.52	0.42
Total Miscellaneous										
Current Period	1%	82%	8%	31%	33%	86%	32%	119%	2.63	(0.19)
Previous Period	0%	82%	7%	29%	30%	81%	23%	111%	2.45	(0.12)
Total-Current Period	2%	73.9%	7%	30%	33%	84%	34%	117%	2.60	(0.17)
Total-Previous Period	-130%	74.2%	7%	28%	30%	80%	26%	110%	2.45	(0.11)