

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



Sl.No.	Particular	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.21	Up to the quarter Sep.21
1	Gross Direct Premium Growth Rate**	11.9%	14.6%	15.4%	10.9%
2	Gross Direct Premium to Net worth Ratio	0.55	1.05	0.50	0.93
3	Growth rate of Net Worth	1.4%	1.4%	8.5%	8.5%
4	Net Retention Ratio**	77.1%	73.1%	74%	69.8%
5	Net Commission Ratio**	4.7%	3.7%	8%	5.8%
6	Expense of Management to Gross Direct Premium Ratio**	33.2%	32.6%	27.6%	28.9%
7	Expense of Management to Net Written Premium Ratio**	35.2%	33.6%	30.5%	31.3%
8	Net Incurred Claims to Net Earned Premium**	82.2%	83.5%	86.6%	86.4%
9	Claims paid to claims provisions**	14.7%	20.5%	15.4%	17.5%
10	Combined Ratio**	117.4%	117.1%	117.1%	117.7%
11	Investment income ratio	1.79%	3.91%	1.82%	4.09%
12	Technical Reserves to net premium ratio **	4.97	4.97	5.54	5.54
13	Underwriting balance ratio	-0.21	-0.18	-0.17	-0.15
14	Operating Profit Ratio	-2.9%	1.4%	0.7%	5.6%
15	Liquid Assets to liabilities ratio	0.28	0.28	0.27	0.27
16	Net earning ratio	0.5%	3.9%	6.2%	9.6%
17	Return on net worth ratio	0.2%	3.2%	2.4%	6.5%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.09	2.09	2.07	2.07
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.09	0.09	0.09	0.09
21	Debt Service Coverage Ratio	2.58	13.61	17.94	24.46
22	Interest Service Coverage Ratio	2.58	13.61	17.94	24.46
23	Earnings per share	0.07	1.05	0.77	2.12
24	Book value per share	32.96	32.96	31.71	31.71

Notes: -

1. Net worth definition to include Head office capital for Reinsurance branch

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**** Segmental Reporting up to the quarter**

Segments Upto the quarter ended on SEPTEMBER 30, 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 **	Underwriting balance ratio
FIRE										
Current Period	-3%	17%	-67%	17%	-41%	38%	18%	-3%	3.37	1.16
Previous Period	12%	14%	-22%	16%	7%	37%	22%	44%	4.28	0.56
Marine Cargo										
Current Period	16%	52%	12%	27%	36%	70%	44%	106%	2.19	(0.09)
Previous Period	39%	53%	11%	27%	34%	69%	35%	103%	2.22	(0.08)
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	16%	52%	12%	27%	36%	70%	44%	106%	2.19	(0.09)
Previous Period	39%	53%	11%	27%	34%	69%	35%	103%	2.22	(0.08)
Motor OD										
Current Period	-1%	75%	12%	41%	43%	91%	66%	133%	1.43	(0.30)
Previous Period	3%	75%	14%	39%	42%	77%	75%	120%	1.47	(0.16)
Motor TP										
Current Period	41%	96%	2%	34%	35%	83%	16%	117%	8.72	(0.20)
Previous Period	21%	95%	1%	25%	26%	94%	10%	120%	11.23	(0.15)
Total Motor										
Current Period	19%	87%	6%	37%	38%	86%	19%	124%	5.97	(0.24)
Previous Period	11%	84%	7%	32%	33%	87%	15%	120%	6.71	(0.16)
Health										
Current Period	16%	88%	11%	28%	34%	83%	92%	116%	1.36	(0.21)
Previous Period	14%	84%	10%	29%	32%	107%	91%	139%	1.48	(0.43)
Personal Accident										
Current Period	1%	57%	4%	31%	27%	59%	46%	85%	2.12	0.08
Previous Period	-13%	65%	1%	33%	22%	39%	42%	61%	1.94	0.36
Travel Insurance										
Current Period	291%	92%	15%	45%	48%	15%	99%	63%	0.98	0.32
Previous Period	105%	101%	5%	71%	64%	17%	69%	81%	2.76	0.09
Total Health										
Current Period	15%	83%	11%	29%	33%	80%	78%	113%	1.43	(0.18)
Previous Period	10%	81%	9%	29%	31%	98%	75%	128%	1.54	(0.32)
Workmen's Compensation/ Employer's liability										
Current Period	23%	90%	13%	29%	31%	54%	41%	84%	2.43	0.13
Previous Period	-2%	89%	8%	31%	29%	17%	26%	46%	2.66	0.58
Public/ Product Liability										
Current Period	-19%	58%	1%	19%	17%	82%	80%	99%	1.82	(0.02)
Previous Period	35%	48%	-3%	19%	14%	-10%	100%	4%	1.31	0.90
Engineering										
Current Period	2%	16%	-71%	17%	-42%	124%	14%	82%	3.73	0.24
Previous Period	13%	17%	-68%	19%	-42%	73%	20%	31%	3.13	0.73
Aviation										
Current Period	NA	NA	NA	NA	NA	NA		NA	NA	NA
Previous Period	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	-100%	NA	NA	NA	NA	NA	NA	NA	NA	NA
Others										
Current Period	4%	23%	-32%	12%	-15%	36%	19%	21%	3.61	0.76
Previous Period	-8%	45%	-14%	17%	6%	-12%	43%	-6%	2.40	1.06
Total Miscellaneous										
Current Period	18%	84%	6%	35%	36%	85%	20%	121%	5.07	(0.22)
Previous Period	10%	81%	7%	31%	32%	88%	17%	120%	5.63	(0.17)
Total-Current Period	15%	73%	4%	33%	34%	83%	20%	117%	4.97	(0.18)
Total-Previous Period	11%	70%	6%	29%	31%	86%	18%	118%	5.54	(0.15)