

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 Jun.23	Up to the quarter Jun.23	For the Quarter Jun.22	Up to the quarter Jun.22
1	Gross Direct Premium Growth Rate**	11.0%	11.0%	17.8%	17.8%
2	Gross Direct Premium to Net worth Ratio	0.50	0.50	0.49	0.49
3	Growth rate of Net Worth	3.5%	3.5%	3.0%	3.0%
4	Net Retention Ratio**	68.7%	68.7%	68.8%	68.8%
5	Net Commission Ratio**	18.8%	18.8%	2.5%	2.5%
6	Expense of Management to Gross Direct Premium Ratio**	31.8%	31.8%	31.9%	31.9%
7	Expense of Management to Net Written Premium Ratio**	35.7%	35.7%	31.7%	31.7%
8	Net Incurred Claims to Net Earned Premium**	79.7%	79.7%	84.8%	84.8%
9	Claims paid to claims provisions**	6.4%	6.4%	10.8%	10.8%
10	Combined Ratio**	115.4%	115.4%	116.5%	116.5%
11	Investment income ratio	2.0%	2.0%	2.1%	2.1%
12	Technical Reserves to net premium ratio **	10.20	10.20	10.59	10.59
13	Underwriting balance ratio	-0.13	-0.13	-0.16	-0.16
14	Operating Profit Ratio	6.8%	6.8%	6.0%	6.0%
15	Liquid Assets to liabilities ratio	0.29	0.29	0.26	0.26
16	Net earning ratio	8.7%	8.7%	8.0%	8.0%
17	Return on net worth ratio	3.4%	3.4%	2.9%	2.9%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.62	2.62	2.16	2.16
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.08	0.08	0.08	0.08
21	Debt Service Coverage Ratio	30.15	30.15	24.77	24.77
22	Interest Service Coverage Ratio	30.15	30.15	24.77	24.77
23	Earnings per share	1.20	1.20	0.98	0.98
24	Book value per share	35.81	35.81	33.49	33.49

Notes: -

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

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

Segments Up to the period ended on JUNE 30, 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
FIRE										
Current Period	7%	13%	-6%	23%	41%	100%	6%	141%	7.04	(0.65)
Previous Period	-1%	16%	-106%	20%	-72%	17%	14%	-55%	5.34	2.15
Marine Cargo										
Current Period	5%	73%	26%	33%	42%	48%	24%	90%	2.43	(0.05)
Previous Period	13%	47%	14%	27%	40%	53%	18%	93%	3.61	0.01
Marine Hull										
Current Period	0%	0%	0%	0%	0%	0%	NA	0%	-	25.33
Previous Period	0%	0%	0%	0%	0%	0%	100%	0%	-	-
Total Marine										
Current Period	5%	73%	26%	33%	41%	48%	24%	90%	2.43	(0.05)
Previous Period	13%	47%	14%	27%	40%	53%	18%	93%	3.61	0.01
Motor OD										
Current Period	12%	75%	33%	42%	50%	84%	51%	134%	2.93	(0.30)
Previous Period	10%	76%	19%	43%	53%	89%	50%	142%	3.05	(0.32)
Motor TP										
Current Period	20%	96%	17%	28%	30%	73%	2%	103%	19.69	0.04
Previous Period	37%	96%	1%	29%	30%	89%	7%	119%	21.41	(0.17)
Total Motor										
Current Period	16%	86%	23%	35%	38%	77%	4%	115%	13.00	(0.08)
Previous Period	22%	87%	9%	36%	39%	89%	10%	129%	13.74	(0.24)
Health										
Current Period	0%	92%	8%	27%	27%	95%	76%	122%	2.42	(0.28)
Previous Period	29%	89%	7%	31%	32%	77%	84%	108%	2.31	(0.18)
Personal Accident										
Current Period	-1%	47%	11%	46%	28%	78%	21%	107%	2.91	(0.39)
Previous Period	-3%	48%	1%	33%	23%	59%	21%	83%	3.63	0.08
Travel Insurance										
Current Period	-24%	91%	26%	59%	64%	-36%	74%	28%	2.14	0.66
Previous Period	527%	92%	15%	43%	46%	8%	99%	54%	1.69	0.32
Total Health										
Current Period	-1%	81%	8%	29%	28%	92%	61%	120%	2.49	(0.28)
Previous Period	26%	82%	6%	31%	31%	74%	66%	105%	2.44	(0.15)
Workmen's Compensation/ Employer's liability										
Current Period	13%	80%	14%	27%	31%	37%	22%	68%	4.68	0.27
Previous Period	33%	89%	15%	31%	34%	36%	27%	69%	4.21	0.25
Public/ Product Liability										
Current Period	12%	46%	-11%	21%	17%	15%	5%	32%	3.05	0.66
Previous Period	-8%	50%	11%	16%	28%	131%	17%	160%	3.80	(0.58)
Engineering										
Current Period	1%	13%	-33%	25%	38%	120%	13%	158%	7.20	(0.67)
Previous Period	-8%	16%	-78%	16%	-46%	221%	6%	175%	6.50	(0.58)
Crop Insurance										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Others										
Current Period	-3%	24%	-62%	16%	10%	17%	10%	27%	5.64	0.70
Previous Period	5%	22%	-31%	12%	-13%	60%	9%	47%	6.44	0.52
Total Miscellaneous										
Current Period	12%	83%	20%	33%	35%	80%	6%	115%	10.50	(0.11)
Previous Period	22%	83%	8%	34%	37%	87%	11%	124%	10.97	(0.22)
Total-Current Period	11%	69%	19%	32%	36%	80%	6%	115%	10.20	(0.13)
Total-Previous Period	18%	69%	2%	32%	32%	85%	11%	116%	10.59	(0.16)