

**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.23	Up to the quarter Sep.23	For the Quarter Sep.22	Up to the quarter Sep.22
1	Gross Direct Premium Growth Rate**	6.8%	8.8%	11.9%	14.6%
2	Gross Direct Premium to Net worth Ratio	0.54	1.03	0.55	1.05
3	Growth rate of Net Worth	5.5%	5.5%	1.4%	1.4%
4	Net Retention Ratio**	78.3%	73.5%	77.1%	73.1%
5	Net Commission Ratio**	17.9%	18.3%	4.7%	3.7%
6	Expense of Management to Gross Direct Premium Ratio**	31.7%	31.8%	33.2%	32.6%
7	Expense of Management to Net Written Premium Ratio**	32.1%	33.8%	35.2%	33.6%
8	Net Incurred Claims to Net Earned Premium**	77.1%	78.4%	82.2%	83.5%
9	Claims paid to claims provisions**	9.9%	12.0%	14.7%	20.5%
10	Combined Ratio**	109.2%	112.1%	117.4%	117.1%
11	Investment income ratio	1.8%	3.8%	1.8%	3.9%
12	Technical Reserves to net premium ratio **	4.86	4.86	4.97	4.97
13	Underwriting balance ratio	-0.09	-0.11	-0.21	-0.18
14	Operating Profit Ratio	8.1%	7.5%	-2.9%	1.4%
15	Liquid Assets to liabilities ratio	0.26	0.26	0.28	0.28
16	Net earning ratio	8.7%	8.7%	0.5%	3.9%
17	Return on net worth ratio	3.8%	7.1%	0.2%	3.2%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.62	2.62	2.09	2.09
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.08	0.08	0.09	0.09
21	Debt Service Coverage Ratio	34.05	32.11	2.58	13.61
22	Interest Service Coverage Ratio	34.05	32.11	2.58	13.61
23	Earnings per share	1.39	2.59	0.07	1.05
24	Book value per share	36.50	36.50	32.96	32.96

Notes: -

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

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

Segments Upto the period ended on SEPTEMBER 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
<b>FIRE</b>										
<b>Current Period</b>	-2%	14%	-76%	26%	-28%	75%	12%	47%	4.29	0.56
<b>Previous Period</b>	-3%	17%	-67%	17%	-41%	38%	18%	-3%	3.37	1.16
Marine Cargo										
<b>Current Period</b>	4%	73%	32%	38%	50%	67%	34%	117%	1.70	(0.29)
<b>Previous Period</b>	16%	52%	12%	27%	36%	70%	44%	106%	2.19	(0.09)
Marine Hull										
<b>Current Period</b>	0%	0%	0%	0%	0%	0%	0%	0%	-	13.17
<b>Previous Period</b>	0%	0%	0%	0%	0%	0%	100%	0%	-	-
Total Marine										
<b>Current Period</b>	4%	73%	32%	38%	50%	67%	34%	116%	1.70	(0.29)
<b>Previous Period</b>	16%	52%	12%	27%	36%	70%	44%	106%	2.19	(0.09)
Motor OD										
<b>Current Period</b>	10%	76%	27%	37%	41%	81%	64%	122%	1.34	(0.19)
<b>Previous Period</b>	-1%	75%	12%	41%	43%	91%	66%	133%	1.43	(0.30)
Motor TP										
<b>Current Period</b>	10%	95%	20%	31%	32%	74%	4%	106%	8.75	(0.02)
<b>Previous Period</b>	41%	96%	2%	34%	35%	83%	16%	117%	8.72	(0.20)
Total Motor										
<b>Current Period</b>	10%	87%	23%	33%	35%	76%	7%	112%	5.94	(0.08)
<b>Previous Period</b>	19%	87%	6%	37%	38%	86%	19%	124%	5.97	(0.24)
Health										
<b>Current Period</b>	12%	92%	16%	28%	36%	94%	96%	130%	1.24	(0.38)
<b>Previous Period</b>	16%	88%	11%	28%	34%	83%	92%	116%	1.36	(0.21)
Personal Accident										
<b>Current Period</b>	7%	48%	16%	42%	39%	72%	46%	111%	2.05	(0.26)
<b>Previous Period</b>	1%	57%	4%	31%	27%	59%	46%	85%	2.12	0.08
Travel Insurance										
<b>Current Period</b>	-21%	92%	22%	52%	55%	-17%	95%	38%	1.09	0.61
<b>Previous Period</b>	291%	92%	15%	45%	48%	15%	99%	63%	0.98	0.32
Total Health										
<b>Current Period</b>	11%	84%	16%	30%	36%	91%	83%	127%	1.32	(0.36)
<b>Previous Period</b>	15%	83%	11%	29%	33%	80%	78%	113%	1.43	(0.18)
Workmen's Compensation/ Employer's liability										
<b>Current Period</b>	13%	90%	14%	30%	30%	12%	56%	42%	2.08	0.53
<b>Previous Period</b>	23%	90%	13%	29%	31%	54%	41%	84%	2.43	0.13
Public/ Product Liability										
<b>Current Period</b>	22%	58%	4%	26%	28%	14%	13%	42%	1.35	0.45
<b>Previous Period</b>	-19%	58%	1%	19%	17%	82%	80%	99%	1.82	(0.02)
Engineering										
<b>Current Period</b>	17%	13%	-46%	26%	24%	96%	29%	120%	3.59	(0.23)
<b>Previous Period</b>	2%	16%	-71%	17%	-42%	124%	14%	82%	3.73	0.24
Aviation										
<b>Current Period</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Previous Period</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Crop Insurance										
<b>Current Period</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Previous Period</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Others										
<b>Current Period</b>	-15%	29%	-42%	27%	37%	16%	17%	53%	3.20	0.43
<b>Previous Period</b>	4%	23%	-32%	12%	-15%	36%	19%	21%	3.61	0.76
Total Miscellaneous										
<b>Current Period</b>	10%	84%	21%	32%	35%	79%	10%	114%	4.93	(0.12)
<b>Previous Period</b>	18%	84%	6%	35%	36%	85%	20%	121%	5.07	(0.22)
<b>Total-Current Period</b>	9%	73%	18%	32%	34%	78%	12%	112%	4.86	(0.11)
<b>Total-Previous Period</b>	15%	73%	4%	33%	34%	83%	20%	117%	4.97	(0.18)