

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.22	Up to the quarter Jun.22	For the Quarter Jun.21	Up to the quarter Jun.21
1	Gross Direct Premium Growth Rate**	17.8%	17.8%	6.0%	6.0%
2	Gross Direct Premium to Net worth Ratio	0.49	0.49	0.45	0.45
3	Growth rate of Net Worth	3.0%	3.0%	4.6%	4.6%
4	Net Retention Ratio**	68.8%	68.8%	64.9%	64.9%
5	Net Commission Ratio**	2.5%	2.5%	3.6%	3.6%
6	Expense of Management to Gross Direct Premium Ratio**	31.9%	31.9%	30.4%	30.4%
7	Expense of Management to Net Written Premium Ratio**	31.7%	31.7%	32.2%	32.2%
8	Net Incurred Claims to Net Earned Premium**	84.8%	84.8%	86.1%	86.1%
9	Claims paid to claims provisions**	10.8%	10.8%	8.5%	8.5%
10	Combined Ratio**	116.5%	116.5%	118.3%	118.3%
11	Investment income ratio	2.13%	2.13%	2.28%	2.28%
12	Technical Reserves to net premium ratio **	10.59	10.59	12.45	12.45
13	Underwriting balance ratio	-0.16	-0.16	-0.13	-0.13
14	Operating Profit Ratio	6.0%	6.0%	10.7%	10.7%
15	Liquid Assets to liabilities ratio	0.26	0.26	0.26	0.26
16	Net earning ratio	8.0%	8.0%	14.1%	14.1%
17	Return on net worth ratio	2.9%	2.9%	4.4%	4.4%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.16	2.16	1.97	1.97
19	NPA Ratio				
	Gross NPA Ratio	0.0%	0.00%	1.5%	1.5%
	Net NPA Ratio	0.0%	0.00%	0.9%	0.9%
20	Debt Equity Ratio	0.08	0.08	0.07	0.07
21	Debt Service Coverage Ratio	24.77	24.77	31.17	31.17
22	Interest Service Coverage Ratio	24.77	24.77	31.17	31.17
23	Earnings per share	0.98	0.98	1.35	1.35
24	Book value per share	33.49	33.49	30.94	30.94

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** Segmental Reporting up to the quarter



Segments Upto the quarter ended on MARCH 31, 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	-1%	16%	-106%	20%	-72%	17%	10%	-55%	5.34	2.15
Previous Period	-1%	12%	-36%	17%	0%	47%	14%	46%	8.38	0.54
Marine Cargo										
Current Period	13%	47%	14%	27%	40%	53%	26%	93%	3.61	0.01
Previous Period	50%	48%	6%	27%	35%	49%	18%	84%	3.63	0.08
Marine Hull										
Current Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Previous Period	0%	0%	0%	0%	0%	0%	100%	0%	-	-
Total Marine										
Current Period	13%	47%	14%	27%	40%	53%	26%	93%	3.61	0.01
Previous Period	50%	48%	6%	27%	35%	49%	18%	84%	3.63	0.08
Motor OD										
Current Period	10%	76%	19%	43%	53%	89%	50%	142%	3.05	(0.32)
Previous Period	-4%	74%	11%	44%	46%	73%	51%	118%	3.56	(0.08)
Motor TP										
Current Period	37%	96%	1%	29%	30%	89%	7%	119%	21.41	(0.17)
Previous Period	17%	95%	1%	24%	26%	97%	2%	122%	26.88	(0.14)
Total Motor										
Current Period	22%	87%	9%	36%	39%	89%	10%	129%	13.74	(0.24)
Previous Period	5%	84%	6%	35%	35%	86%	6%	121%	15.93	(0.12)
Health										
Current Period	29%	89%	7%	31%	32%	77%	84%	108%	2.31	(0.18)
Previous Period	11%	85%	12%	32%	37%	108%	85%	146%	2.97	(0.52)
Personal Accident										
Current Period	-3%	48%	1%	33%	23%	59%	21%	83%	3.63	0.08
Previous Period	-12%	62%	-3%	36%	20%	28%	17%	48%	3.34	0.45
Travel Insurance										
Current Period	527%	92%	15%	43%	46%	8%	99%	54%	1.69	0.32
Previous Period	58%	90%	-7%	83%	74%	41%	69%	115%	8.63	(0.06)
Total Health										
Current Period	26%	82%	6%	31%	31%	74%	66%	105%	2.44	(0.15)
Previous Period	8%	80%	10%	32%	35%	97%	62%	132%	3.04	(0.39)
Workmen's Compensation/ Employer's liability										
Current Period	33%	89%	15%	31%	34%	36%	27%	69%	4.21	0.25
Previous Period	-8%	89%	2%	34%	25%	30%	6%	55%	5.68	0.49
Public/ Product Liability										
Current Period	-8%	50%	11%	16%	28%	131%	17%	160%	3.80	(0.58)
Previous Period	22%	43%	-34%	19%	-13%	-27%	90%	-41%	2.78	1.42
Engineering										
Current Period	-8%	16%	-78%	16%	-46%	221%	6%	175%	6.50	(0.58)
Previous Period	39%	16%	-87%	17%	-56%	84%	85%	27%	5.44	0.93
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	5%	22%	-31%	12%	-13%	60%	9%	47%	6.44	0.52
Previous Period	-5%	47%	-17%	19%	4%	14%	19%	19%	4.22	0.79
Total Miscellaneous										
Current Period	22%	83%	8%	34%	37%	87%	11%	124%	10.97	(0.22)
Previous Period	7%	80%	5%	33%	34%	88%	8%	121%	12.77	(0.15)
Total-Current Period	18%	68.8%	2%	32%	32%	85%	12%	116%	10.59	(0.16)
Total-Previous Period	6%	64.9%	4%	30%	32%	86%	8%	118%	12.45	(0.13)