

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 Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.20	Up to the quarter Dec.20
1	Gross Direct Premium Growth Rate**	-12%	1.7%	-17.5%	-26.9%
2	Gross Direct Premium to Net worth Ratio	0.48	1.40	0.60	1.50
3	Growth rate of Net Worth	10.2%	10.2%	17.57%	17.6%
4	Net Retention Ratio**	77%	72.3%	78%	72.8%
5	Net Commission Ratio**	9.1%	7.0%	6%	6.5%
6	Expense of Management to Gross Direct Premium Ratio**	30.2%	29.3%	27.6%	27.7%
7	Expense of Management to Net Written Premium Ratio**	33.6%	32.1%	29.4%	29.7%
8	Net Incurred Claims to Net Earned Premium**	83.5%	85.4%	85.9%	77.6%
9	Claims paid to claims provisions**	13.0%	24.5%	13.4%	19.2%
10	Combined Ratio**	117.0%	117.5%	115.3%	107.3%
11	Investment income ratio	2%	6%	2%	6%
12	Technical Reserves to net premium ratio **	3.62	3.62	3.31	3.31
13	Underwriting balance ratio	-0.17	-0.16	-0.20	-0.06
14	Operating Profit Ratio	0.02	4.4%	-0.03	12.1%
15	Liquid Assets to liabilities ratio	0.29	0.29	0.23	0.23
16	Net earning ratio	4.5%	7.8%	-0.6%	11.2%
17	Return on net worth ratio	1.7%	8.1%	-0.3%	12.5%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.14	2.14	2.16	2.16
19	NPA Ratio				
	Gross NPA Ratio	0.0%	0.00%	1.6%	1.6%
	Net NPA Ratio	0.0%	0.00%	1.0%	1.0%
20	Debt Equity Ratio	0.09	0.09	0.07	0.07
21	Debt Service Coverage Ratio	12.75	20.46	-0.77	28.88
22	Interest Service Coverage Ratio	12.75	20.46	-0.77	28.88
23	Earnings per share	0.56	2.68	-0.08	3.76
24	Book value per share	32.89	32.89	30.10	30.10

Notes: -

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

** Segmental Reporting up to the quarter

Segments Upto the quarter ended on DECEMBER 31, 2021	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	11%	16%	-13%	17%	15%	26%	34%	41%	2.73	0.58
Previous Period	26%	16%	-13%	17%	15%	62%	30%	77%	3.48	0.22
Marine Cargo										
Current Period	27%	55%	9%	26%	33%	78%	43%	110%	1.49	-0.15
Previous Period	-10%	52%	10%	28%	36%	43%	36%	79%	1.75	0.22
Marine Hull										
Current Period	0%	0%	0%	0%	0%	0%	100%	0%	-	-
Previous Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Total Marine										
Current Period	27%	55%	9%	26%	33%	78%	43%	110%	1.49	-0.15
Previous Period	-10%	52%	10%	28%	35%	43%	36%	79%	1.75	0.22
Motor OD										
Current Period	1%	75%	16%	39%	44%	82%	80%	125%	-0.96	-0.24
Previous Period	0%	74%	16%	39%	44%	71%	79%	115%	-1.00	-0.11
Motor TP										
Current Period	5%	95%	1%	25%	26%	91%	16%	118%	-7.06	-0.15
Previous Period	0%	94%	1%	20%	21%	100%	9%	120%	-6.41	-0.20
Total Motor										
Current Period	3%	84%	8%	32%	34%	87%	20%	121%	4.27	-0.19
Previous Period	-11%	84%	8%	30%	32%	86%	15%	117%	3.89	-0.16
Health										
Current Period	11%	84%	10%	28%	31%	99%	93%	129%	-0.99	-0.30
Previous Period	0%	79%	7%	30%	30%	68%	90%	98%	-1.12	0.05
Personal Accident										
Current Period	-11%	69%	3%	32%	24%	44%	56%	68%	1.35	0.32
Previous Period	-11%	87%	12%	41%	43%	42%	37%	84%	1.42	0.18
Travel Insurance										
Current Period	142%	95%	9%	57%	56%	23%	69%	79%	1.50	0.05
Previous Period	-81%	82%	9%	47%	51%	35%	82%	86%	4.06	0.34
Total Health										
Current Period	8%	82%	9%	29%	30%	91%	81%	121%	-1.04	-0.22
Previous Period	0%	80%	8%	31%	32%	64%	74%	97%	-1.17	0.07
Workmen's Compensation/ Employer's liability										
Current Period	-5%	89%	11%	30%	30%	18%	35%	47%	1.63	0.54
Previous Period	-19%	90%	13%	32%	33%	19%	7%	53%	1.72	0.46
Public/ Product Liability										
Current Period	30%	47%	-7%	19%	9%	0%	100%	9%	0.94	0.90
Previous Period	-20%	53%	-16%	19%	2%	23%	1%	26%	1.24	0.75
Engineering										
Current Period	-13%	18%	-67%	18%	-42%	44%	37%	2%	1.93	1.02
Previous Period	-27%	14%	-75%	16%	-49%	50%	24%	1%	1.94	0.99
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	-91%	102%	0%	2%	2%	-11%	0%	-10%	0.81	1.10
Others										
Current Period	-13%	42%	-12%	17%	6%	-5%	52%	2%	1.72	0.98
Previous Period	-35%	41%	-7%	18%	13%	30%	22%	43%	1.93	0.57
Total Miscellaneous										
Current Period	0%	82%	8%	31%	33%	87%	23%	120%	3.67	-0.18
Previous Period	-31%	81%	7%	29%	30%	78%	17%	108%	3.32	-0.07
Total-Current Period	2%	72.3%	7%	29%	32%	85%	24%	117%	3.62	-0.16
Total-Previous Period	-27%	72.8%	7%	28%	30%	78%	19%	107%	3.31	-0.06