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



		For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	
SI.No.	Particular	Oct - Dec.21	Dec.21	Oct - Dec.20	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

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Segments Gross Direct Premium Gross Direct Premium Retention Ratio** Ratio** Retention Ratio** Ratio**	the quarter										
Current Period 11% 16% 13% 17% 15% 26% 34% 41% 2.78 0.28	DECEMBER 31, 2021	Premium	Retention	Commission	to Gross Direct Premium	to Net Written Premium	Claims to Net Earned	claims		Reserves to net premium	
Previous Period 26% 10% 13% 13% 13% 5% 52% 30% 77% 3.48 0.22	FIRE										
Manne Cargo	Current Period	11%	16%	-13%	17%	15%	26%	34%	41%	2.73	0.58
Current Period 27% 55% 9% 22% 33% 78% 43% 110% 1.40 -0.15 Periodus Period 1.0% 27% 1.0% 28% 36% 43% 36% 37% 37% 1.75 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22 0.22	Previous Period	26%	16%	-13%	17%	15%	62%	30%	77%	3.48	0.22
Previous Period	Marine Cargo										
Marine Hull	Current Period	27%	55%	9%	26%	33%	78%	43%	110%	1.49	-0.15
Current Period	Previous Period	-10%	52%	10%	28%	36%	43%	36%	79%	1.75	0.22
Previous Period ON6										-	
Previous Period ON6	Current Period	0%	0%	0%	0%	0%	0%	100%	0%	-	-
Total Marine Current Period 27% 55% 9% 9% 26% 33% 78% 43% 110% 1.40 4.0.15 Previous Period 1.10% 52% 15% 26% 33% 78% 43% 36% 79% 1.75 0.22 Current Period 1.10% 52% 16% 39% 44% 82% 80% 125% 4.0.66 Current Period 0.75% 16% 39% 44% 82% 80% 125% 4.0.66 Current Period 0.75% 16% 39% 44% 82% 80% 125% 4.0.66 Current Period 0.75% 15% 16% 39% 44% 82% 80% 125% 4.0.66 Current Period 0.75% 15% 25% 25% 25% 15% 15% 15% 1.0.06 Current Period 0.75% 15% 15% 25% 25% 15% 15% 15% 11% 1.0.06 Current Period 0.75% 15% 15% 25% 15% 25% 10% 15% 11% 1.0.06 Current Period 0.75% 15% 15% 15% 15% 15% 15% 15% 11% 1.0.06 Current Period 0.75% 15% 15% 15% 15% 15% 15% 15% 15% 15% 1	Previous Period	0%	0%	0%	0%	0%	0%	0%	0%		
Current Period 27% 55% 9% 26% 33% 78% 43% 110% 1.49 -0.15			•			***					
Previous Period		27%	55%	9%	26%	33%	78%	43%	110%	1.49	-0.15
Motor Potential 196											
Current Period 1% 5% 16% 39% 44% 82% 80% 125% -0.95 -0.24 Previous Period 0% 74% 16% 39% 44% 71% 79% 115% -1.00 -0.11		1070	52.70	1070	2070	3570	1570	5070	7570	1,75	- OILL
Previous Period		10%	750/	16%	300%	440%	820%	200%	1250/	-n ae	-N 24
Motor TP											
Current Period S9% 95% 13% 25% 26% 91% 16% 115% 7.06 -0.15		078	7470	1070	3970	4470	/170	7970	11370	-1.00	-0.11
Previous Period 9% 94% 1% 20% 21% 100% 9% 120% -6.41 -0.20		F0/	050/	10/	250/	200/	010/	160/	1100/	7.00	0.15
Total Profest Total Profes											
Current Period 3% 84% 8% 32% 34% 87% 20% 121% 4.27 -0.19		0%	94%	1%	20%	21%	100%	9%	120%	-6.41	-0.20
Previous Period 1-11% 84% 88% 30% 32% 86% 15% 117% 3.89 -0.16		201	0.40/	001	222/	2401	070/	200/	1010/	4.00	0.10
Health											
Current Period		-11%	84%	8%	30%	32%	86%	15%	117%	3.89	-0.16
Previous Period 0% 79% 79% 79% 30% 30% 68% 90% 99% -1.12 0.05											
Personal Accident											
Current Period		0%	79%	7%	30%	30%	68%	90%	98%	-1.12	0.05
Previous Period											
Travel Insurance	Current Period	-11%							68%	1.35	0.32
Current Period	Previous Period	-11%	87%	12%	41%	43%	42%	37%	84%	1.42	0.18
Previous Period	Travel Insurance										
Total Health Current Period 8% 82% 9% 29% 30% 91% 81% 121% -1.04 -0.22 Previous Period 0% 80% 80% 80% 31% 32% 64% 74% 97% -1.17 0.07 Workmen's Compensation/ Employer's Islability Current Period -15% 89% 11% 30% 30% 18% 35% 47% 1.63 0.54 Previous Period -15% 90% 13% 32% 33% 19% 7% 53% 1.72 0.46 Public/ Product Liability Current Period 30% 47% -79% 19% 9% 00% 100% 9% 0.94 0.90 Previous Period -20% 53% -16% 19% 2% 23% 1% 26% 1.93 1.02 Engineering Current Period -13% 18% -67% 18% 4.2% 44% 37% 2% 1.93 1.02 Previous Period -27% 14% -75% 16% 4.49% 50% 24% 11% 1.94 0.99 Aviation Current Period NA	Current Period	142%	95%	9%	57%	56%	23%	69%	79%	1.50	0.05
Current Period 8% 82% 9% 29% 30% 91% 81% 121% -1.04 -0.22	Previous Period	-81%	82%	9%	47%	51%	35%	82%	86%	4.06	0.34
Previous Period 0% 80% 80% 8% 31% 32% 64% 74% 97% -1.17 0.07	Total Health										
Workmen's Compensation Employer's liability Employer's liabili	Current Period	8%	82%	9%	29%	30%	91%	81%	121%	-1.04	-0.22
Employer's liability	Previous Period	0%	80%	8%	31%	32%	64%	74%	97%	-1.17	0.07
Employer's liability	Workmen's Compensation/										
Previous Period											
Previous Period	Current Period	-5%	89%	11%	30%	30%	18%	35%	47%	1.63	0.54
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% 2% 1.93 1.02 Previous Period -27% 14% -75% 16% -49% 50% 24% 11% 1.94 0.99 Aviation Current Period NA NA NA NA NA NA NA NA NA N											
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		1370	3070	1570	5270	3570	1570	7.0	5570	1,72	0.10
Previous Period -20% 53% -16% 19% 2% 23% 1% 26% 1.24 0.75		30%	47%	-70/4	19%	90%	Nº%	100%	Q0/ _A	n 94	0 90
Engineering Current Period											
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 NA NA <td></td> <td>2070</td> <td>55 /0</td> <td>1070</td> <td>1370</td> <td>270</td> <td>2570</td> <td>170</td> <td>2070</td> <td>1.27</td> <td>0.73</td>		2070	55 /0	1070	1370	270	2570	170	2070	1.27	0.73
Previous Period -27% 14% -75% 16% -49% 50% 24% 1% 1.94 0.99		-13%	18%	-67%	18%	-47%	44%	37%	20%	1 93	1 02
Aviation											
Current Period NA		-2/%	14%	-/3%	10%	-43%	30%	24%	190	1.94	0.33
Previous Period NA NA NA NA NA NA NA N		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Crop Insurance NA											
Current Period NA		IVA	IVA	INA	IVA	INA	IVA	IVA	IVA	IVA	INA
Previous Period -91% 102% 0% 2% 2% -11% 0% -10% 0.81 1.10 Others - - - - - -11% 0% -10% 0.81 1.10 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		N/A	NIA	NIA	NIA	N/A	N/A	N/A	NA	NA	N/A
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											
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		-91%	102%	0%	2%	2%	-11%	0%	-10%	0.81	1.10
Previous Period -35% 41% -7% 18% 13% 30% 22% 43% 1.93 0.57 Total Miscellaneous			4	,							
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		-35%	41%	-7%	18%	13%	30%	22%	43%	1.93	0.57
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-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											
	Total-Previous Period	-27%	72.8%	7%	28%	30%	78%	19%	107%	3.31	-0.06