

**FORM NL-20-ANALYTICAL RATIOS SCHEDULE****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	2.1%	4.4%	-3.1%	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



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

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