

**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 Dec.22	Up to the quarter Dec.22	For the Quarter Dec.21	Up to the quarter Dec.21
1	Gross Direct Premium Growth Rate**	27.5%	19.1%	-12.1%	1.7%
2	Gross Direct Premium to Net worth Ratio	0.61	1.65	0.49	1.43
3	Growth rate of Net Worth	2.2%	2.2%	9.1%	9.1%
4	Net Retention Ratio**	80.1%	75.6%	77%	72.3%
5	Net Commission Ratio**	7.8%	5.3%	9%	7.0%
6	Expense of Management to Gross Direct Premium Ratio**	32.9%	32.7%	30.2%	29.3%
7	Expense of Management to Net Written Premium Ratio**	35.7%	34.4%	33.6%	32.1%
8	Net Incurred Claims to Net Earned Premium**	76.3%	80.9%	83.4%	85.4%
9	Claims paid to claims provisions**	16.1%	30.1%	13.0%	24.5%
10	Combined Ratio**	112.0%	115.3%	117%	117.5%
11	Investment income ratio	1.79%	5.70%	1.92%	6.01%
12	Technical Reserves to net premium ratio **	3.15	3.15	3.62	3.62
13	Underwriting balance ratio	-0.19	-0.19	-0.17	-0.16
14	Operating Profit Ratio	-0.9%	0.6%	2.1%	4.4%
15	Liquid Assets to liabilities ratio	0.27	0.27	0.29	0.47
16	Net earning ratio	1.6%	3.0%	4.5%	7.8%
17	Return on net worth ratio	0.8%	4.0%	1.7%	8.3%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.14	2.14	2.14	2.14
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	7.31	11.50	12.75	20.46
22	Interest Service Coverage Ratio	7.31	11.50	12.75	20.46
23	Earnings per share	0.26	1.31	0.56	2.68
24	Book value per share	33.22	33.22	32.27	32.27

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 December 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
<b>FIRE</b>										
<b>Current Period</b>	-3%	18%	-46%	25%	2%	28%	32%	30%	2.35	0.69
<b>Previous Period</b>	11%	16%	-13%	17%	15%	26%	34%	41%	2.73	0.58
<b>Marine Cargo</b>										
<b>Current Period</b>	17%	50%	13%	28%	40%	62%	58%	102%	1.46	(0.03)
<b>Previous Period</b>	27%	55%	9%	26%	33%	78%	43%	110%	1.49	(0.15)
<b>Marine Hull</b>										
<b>Current Period</b>	0%	0%	0%	0%	0%	0%	NA	0%	-	-
<b>Previous Period</b>	0%	0%	0%	0%	0%	0%	100%	0%	-	-
<b>Total Marine</b>										
<b>Current Period</b>	17%	50%	13%	28%	40%	62%	58%	102%	1.46	(0.03)
<b>Previous Period</b>	27%	55%	9%	26%	33%	78%	43%	110%	1.49	(0.15)
<b>Motor OD</b>										
<b>Current Period</b>	4%	76%	15%	39%	42%	88%	71%	130%	0.91	(0.30)
<b>Previous Period</b>	1%	75%	16%	39%	44%	82%	80%	125%	0.96	(0.24)
<b>Motor TP</b>										
<b>Current Period</b>	48%	96%	2%	30%	32%	80%	26%	112%	5.23	(0.17)
<b>Previous Period</b>	5%	95%	1%	25%	26%	91%	16%	118%	7.06	(0.15)
<b>Total Motor</b>										
<b>Current Period</b>	25%	87%	7%	34%	35%	83%	28%	119%	3.62	(0.22)
<b>Previous Period</b>	3%	84%	8%	32%	34%	87%	20%	121%	4.27	(0.19)
<b>Health</b>										
<b>Current Period</b>	11%	88%	10%	34%	39%	85%	95%	123%	0.91	(0.24)
<b>Previous Period</b>	11%	84%	10%	28%	31%	99%	93%	129%	0.99	(0.30)
<b>Personal Accident</b>										
<b>Current Period</b>	-2%	62%	5%	32%	29%	61%	50%	89%	1.50	0.07
<b>Previous Period</b>	-11%	69%	3%	32%	24%	44%	56%	68%	1.35	0.32
<b>Travel Insurance</b>										
<b>Current Period</b>	135%	92%	16%	47%	50%	11%	99%	61%	0.67	0.39
<b>Previous Period</b>	142%	95%	9%	57%	56%	23%	69%	79%	1.50	0.05
<b>Total Health</b>										
<b>Current Period</b>	10%	84%	10%	34%	38%	82%	82%	120%	0.96	(0.21)
<b>Previous Period</b>	8%	82%	9%	29%	30%	91%	81%	121%	1.04	(0.22)
<b>Workmen's Compensation/ Employer's liability</b>										
<b>Current Period</b>	13%	91%	14%	28%	31%	47%	53%	77%	1.61	0.21
<b>Previous Period</b>	-5%	89%	11%	30%	30%	18%	35%	47%	1.63	0.54
<b>Public/ Product Liability</b>										
<b>Current Period</b>	-9%	51%	-9%	17%	6%	65%	82%	71%	1.36	0.29
<b>Previous Period</b>	30%	47%	-7%	19%	9%	0%	100%	9%	0.94	0.90
<b>Engineering</b>										
<b>Current Period</b>	2%	16%	-78%	16%	-52%	76%	26%	24%	2.40	0.80
<b>Previous Period</b>	-13%	18%	-67%	18%	-42%	44%	37%	2%	1.93	1.02
<b>Crop Insurance</b>										
<b>Current Period</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Previous Period</b>	-100%	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Others</b>										
<b>Current Period</b>	30%	21%	-29%	14%	-9%	67%	24%	57%	2.92	0.41
<b>Previous Period</b>	-13%	42%	-12%	17%	6%	-5%	52%	2%	1.72	0.98
<b>Total Miscellaneous</b>										
<b>Current Period</b>	22%	85%	7%	34%	35%	83%	30%	118%	3.19	(0.21)
<b>Previous Period</b>	0%	82%	8%	31%	33%	87%	23%	120%	3.67	(0.18)
<b>Total-Current Period</b>	19%	76%	5%	33%	34%	81%	30%	115%	3.15	(0.19)
<b>Total-Previous Period</b>	2%	72%	7%	29%	32%	85%	24%	117%	3.62	(0.16)

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