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

this coulmn is updated