

**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.	Particulars	For the Quarter Jun'25	Up to the Quarter Jun'25	For the Quarter Jun'24	Up to the Quarter Jun'24
1	Gross Direct Premium Growth Rate**	15.5%	15.5%	24.1%	24.1%
2	Gross Direct Premium to Net worth Ratio	0.63	0.63	0.59	0.59
3	Growth rate of Net Worth	5.2%	5.2%	3.7%	3.7%
4	Net Retention Ratio**	75.4%	75.4%	74.7%	74.7%
5	Net Commission Ratio**	18.8%	18.8%	21.6%	21.6%
6	Expense of Management to Gross Direct Premium Ratio**	28.0%	28.0%	30.9%	30.9%
7	Expense of Management to Net Written Premium Ratio**	29.6%	29.6%	33.8%	33.8%
8	Net Incurred Claims to Net Earned Premium**	80.6%	80.6%	80.5%	80.5%
9	Claims paid to claims provisions**	10.3%	10.3%	10.3%	10.3%
10	Combined Ratio**	110.2%	110.2%	114.3%	114.3%
11	Investment income ratio	2.6%	2.6%	2.4%	2.4%
12	Technical Reserves to net premium ratio **	8.05	8.05	8.62	8.62
13	Underwriting balance ratio	-0.13	-0.13	-0.17	-0.17
14	Operating Profit Ratio	9.0%	9.0%	5.8%	5.8%
15	Liquid Assets to liabilities ratio	0.19	0.19	0.18	0.18
16	Net earning ratio	9.2%	9.2%	7.3%	7.3%
17	Return on net worth ratio	4.9%	4.9%	3.6%	3.6%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.21	2.21	2.38	2.38
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.07	0.07	0.07	0.07
21	Debt Service Coverage Ratio	49.13	49.13	33.43	33.43
22	Interest Service Coverage Ratio	49.13	49.13	33.43	33.43
23	Earnings per share	1.99	1.99	1.35	1.35
24	Book value per share	40.72	40.72	37.80	37.80

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

Segments Up to the period ended on June 30, 2025	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 **	Underwritin g balance ratio
Fire										
Current Period	25%	17%	12%	25%	39%	76%	7%	115%	4.20	(0.66)
Previous Period	15%	11%	-5%	24%	43%	128%	13%	171%	8.78	(0.95)
Marine Cargo										
Current Period	20%	80%	29%	33%	39%	109%	21%	147%	2.95	(0.56)
Previous Period	5%	79%	28%	35%	40%	66%	22%	107%	3.02	(0.15)
Marine Hull										
Current Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Previous Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Total Marine										
Current Period	20%	80%	29%	33%	39%	109%	21%	147%	2.95	(0.56)
Previous Period	5%	79%	28%	35%	40%	66%	22%	107%	3.02	(0.15)
Motor OD										
Current Period	14%	96%	29%	41%	42%	85%	44%	127%	2.82	(0.26)
Previous Period	-24%	94%	26%	37%	39%	82%	25%	121%	2.82	(0.19)
Motor TP										
Current Period	-10%	96%	28%	37%	39%	71%	6%	110%	18.15	(0.03)
Previous Period	44%	96%	29%	38%	40%	72%	6%	112%	15.39	(0.11)
Total Motor										
Current Period	-2%	96%	28%	38%	40%	76%	8%	115%	12.61	(0.11)
Previous Period	13%	95%	28%	38%	40%	76%	8%	115%	11.56	(0.14)
Health										
Current Period	56%	96%	5%	11%	11%	96%	85%	107%	1.76	(0.15)
Previous Period	80%	95%	9%	16%	19%	99%	84%	117%	2.05	(0.26)
Personal Accident										
Current Period	-1%	38%	-1%	44%	20%	72%	35%	92%	3.86	0.01
Previous Period	51%	37%	4%	41%	21%	86%	36%	107%	3.07	(0.21)
Travel Insurance										
Current Period	-51%	85%	19%	44%	45%	20%	33%	65%	5.57	0.33
Previous Period	23%	92%	15%	28%	30%	2%	39%	32%	2.50	0.61
Total Health										
Current Period	51%	88%	4%	13%	12%	94%	66%	106%	1.89	(0.14)
Previous Period	77%	83%	9%	18%	19%	97%	68%	116%	2.15	(0.25)
Workmen's Compensation/ Employer's liability										
Current Period	66%	91%	26%	37%	40%	93%	23%	133%	4.66	(0.45)
Previous Period	27%	90%	21%	32%	34%	99%	6%	133%	4.74	(0.41)
Public/ Product Liability										
Current Period	31%	64%	8%	26%	29%	27%	19%	56%	2.15	0.30
Previous Period	10%	56%	1%	19%	23%	-45%	86%	-23%	2.10	1.15
Engineering										
Current Period	10%	13%	-14%	28%	41%	79%	47%	120%	5.27	(0.23)
Previous Period	17%	12%	-41%	26%	16%	6%	17%	22%	6.32	0.77
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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Others										
Current Period	44%	10%	73%	23%	151%	52%	55%	203%	7.16	(0.80)
Previous Period	48%	15%	79%	23%	158%	63%	6%	221%	6.21	(1.40)
Total Miscellaneous										
Current Period	14%	90%	19%	28%	29%	80%	11%	109%	8.34	(0.12)
Previous Period	26%	88%	22%	32%	33%	80%	10%	113%	8.72	(0.16)
Total-Current Period	15%	75%	19%	28%	30%	81%	10%	110%	8.05	(0.13)
Total-Previous Period	24%	75%	22%	31%	34%	80%	10%	114%	8.62	(0.17)