NL-20-Ana Rat
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



SI.No.	Particular	For the Quarter Jul - Sep.21	Up to the quarter Sep.21	For the Quarter Jul - Sep.20	Up to the quarter Sep.20
1	Gross Direct Premium Growth Rate**	15%	10.9%	-40.9%	-32.0%
2	Gross Direct Premium to Net worth Ratio	0.50	0.93	0.47	0.91
3	Growth rate of Net Worth	8.5%	8.5%	16.79%	16.8%
4	Net Retention Ratio**	74%	69.8%	74%	69.6%
5	Net Commission Ratio**	7.5%	5.8%	4%	6.7%
6	Expense of Management to Gross Direct Premium Ratio**	27.6%	28.9%	26.6%	27.7%
7	Expense of Management to Net Written Premium Ratio**	30.4%	31.3%	25.3%	30.0%
8	Net Incurred Claims to Net Earned Premium**	86.7%	86.4%	79.5%	73.1%
9	Claims paid to claims provisions**	15.4%	18%	12.0%	13.5%
10	Combined Ratio**	117.1%	117.7%	104.8%	103.1%
11	Investment income ratio	18%	21%	19%	18%
12	Technical Reserves to net premium ratio **	5.54	5.54	5.44	5.44
13	Underwriting balance ratio	-0.17	-0.15	-0.03	0.02
14	Operating Profit Ratio	0.01	5.6%	0.16	20.2%
15	Liquid Assets to liabilities ratio	0.27	0.27	0.26	0.26
16	Net earning ratio	6.2%	9.6%	14.8%	19.7%
17	Return on net worth ratio	2.4%	6.5%	5.3%	12.9%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.07	2.07	2.31	2.31
19	NPA Ratio				
	Gross NPA Ratio	0.0%	0.00%	1.6%	1.6%
	Net NPA Ratio	0.0%	0.00%	1.1%	1.1%
20	Debt Equity Ratio	0.09	0.09	0.07	0.07
21	Debt Service Coverage Ratio	17.94	24.46	36.21	43.78
22	Interest Service Coverage Ratio	17.94	24.46	36.21	43.78
23	Earnings per share	0.77	2.12	1.58	3.85
24	Book value per share	32.38	32.38	29.89	29.89

NL-20-Ana Rat (2) IRDA Periodic Disclosures

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: Royal Sundaram General Insurance Co. Ltd

** Segmental Reporting up to the quarter



Segments Upto the quarter ended on SEPTEMBER 30, 2021	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	12%	14%	-22%	16%	7%	37%	22%	44%	4.28	0.56
Previous Period	20%		-13%	17%	15%	76%	19%	91%	4.91	0.05
Marine Cargo	2070	1370	1370	1770	1370	7070	1370	3170	1.71	0.03
Current Period	39%	53%	11%	27%	34%	69%	35%	103%	2,22	(0.08)
Previous Period	-18%	51%	7%	26%	30%	46%	20%	77%	2.94	0.25
Marine Hull	-1070	3170	7 70	2070	3070	7070	2070	7770	2.37	0.23
Current Period	0%	0%	0%	0%	0%	0%	100%	0%	-	-
Previous Period	0%		0%	0%	0%	0%	0%	0%	-	-
Total Marine	0 70	070	0 70	070	070	070	0.70	0 70		
Current Period	39%	53%	11%	27%	34%	69%	35%	103%	2,22	(0.08)
Previous Period	-18%	51%	6%	26%	30%	46%	20%	76%	2.95	0.25
Motor OD	-1070	3170	070	2070	30%	40%	20%	70%	2.93	0.23
Current Period	3%	75%	14%	39%	42%	77%	75%	120%	(1.47)	(0.16)
Previous Period	-22%	74%	15%	38%	42%	67%	68%	109%	(1.47)	(0.16)
Motor TP	-2270	7 7 70	1370	3070	72.70	07.70	0070	10570	(1.01)	(0.01)
Current Period	21%	95%	1%	25%	26%	94%	10%	120%	(11.23)	(0.15)
Previous Period	-16%	94%	1%	18%	19%	96%	5%	115%	(11.30)	(0.13)
Total Motor	-1070	2770	1 70	1070	1370	3070	370	11370	(11.30)	(0.11)
Current Period	11%	84%	7%	32%	33%	87%	15%	120%	6.71	(0.16)
Previous Period	-20%	83%	8%	29%	30%	82%	11%	112%	6.43	(0.10)
Health	-2070	0370	0 70	2570	3070	0270	1170	11270	0.73	(0.00)
Current Period	14%	84%	10%	29%	32%	107%	91%	139%	(1.48)	(0.43)
Previous Period	-11%	77%	8%	31%	33%	61%	84%	94%	(1.75)	0.09
Current Period	-1170	7770	0 70	3170	3370	0170	0170	3 T 70	(1.73)	0.03
Current Period	-13%	65%	1%	33%	22%	39%	42%	61%	1.94	0.36
Previous Period	-6%	85%	10%	41%	43%	36%	26%	79%	1.97	0.20
Travel Insurance	-070	0370	1070	4170	4370	30%	2070	7970	1.97	0.20
Current Period	105%	101%	5%	71%	64%	17%	69%	81%	2.76	0.09
Previous Period	-86%	79%	4%	51%	53%	63%	30%	116%	9.08	0.14
Total Health	-0070	7 3 70	770	3170	3370	0370	3070	11070	5.00	0.17
Current Period	10%	81%	9%	29%	31%	98%	75%	128%	(1.54)	(0.32)
Previous Period	-11%		8%	32%	35%	58%	66%	92%	(1.79)	0.10
Workmen's Compensation/ Employ		7 3 70	0 70	3270	3370	3070	0070	3270	(1.75)	0.10
Current Period	-2%	89%	8%	31%	29%	17%	26%	46%	2.66	0.58
Previous Period	-26%	89%	11%	31%	32%	18%	3%	50%	2.74	0.52
Public/ Product Liability	-2070	0370	1170	3170	3270	1070	370	30 70	2./7	0.32
Current Period	35%	48%	-3%	19%	14%	-10%	100%	4%	1.31	0.90
Previous Period	-18%	55%	-9%	21%	9%	18%	1%	28%	1.65	0.72
Engineering	-1070	3370	-570	2170	370	1070	170	2070	1.05	0.72
Current Period	13%	17%	-68%	19%	-42%	73%	20%	31%	3.13	0.73
Previous Period	-30%	19%	-75%	19%	-50%	54%	20%	4%	2.85	0.98
Crop Insurance	3070	1370	7370	1370	3070	3170	2070	170	2.03	0.50
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	-100%		-1%	1%	NA 0%	-680%	1NA 0%	-680%	5.65	7.80
Others	-10070	302 70	-170	170	070	-000 70	070	-000 70	3.03	7.00
Current Period	-8%	45%	-14%	17%	6%	-12%	43%	-6%	2.40	1.06
Previous Period	-38%	42%	-14%	18%	15%	32%	12%	47%	2.71	0.52
Total Miscellaneous	-38%	42%	-6%	18%	15%	32%	12%	4/%	2./1	0.52
Current Period	10%	81%	7%	31%	32%	88%	17%	120%	5.63	(0.17)
Previous Period	-37%	81%	7%	31%	30%	73%	13%	120%	5.63	0.17)
Total-Current Period	-3/%	69.8%	6%	29%	31%	86%	18%	118%	5.49	(0.15)
Total-Previous Period	-32%		7%	28%	30%	73%	13%	118%	5.54	0.15)
I ULAI-PREVIOUS PERIOD	-32%	9.6%	/%	28%	30%	/3%	13%	103%	j 5.44	0.02