

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.	Particulars	For the Quarter Mar'26	Up to the Quarter Mar'26	For the Quarter Mar'25	Up to the Quarter Mar'25
1	Gross Direct Premium Growth Rate	29.0%	16.8%	3.5%	3.5%
2	Gross Direct Premium to Net worth Ratio	0.66	2.39	2.16	2.16
3	Growth rate of Net Worth	5.7%	5.7%	6.2%	6.2%
4	Net Retention Ratio	84.1%	78.4%	78.4%	83.0%
5	Net Commission Ratio	22.5%	24.5%	22.7%	22.7%
6	Expense of Management to Gross Direct Premium Ratio	30.5%	32.1%	32.1%	32.5%
7	Expense of Management to Net Written Premium Ratio	33.2%	36.5%	34.1%	34.1%
8	Net Incurred Claims to Net Earned Premium	75.9%	79.0%	83.6%	79.3%
9	Claims paid to claims provisions	13.4%	29.1%	20.7%	41.5%
10	Combined Ratio	109.1%	115.5%	115.5%	113.3%
11	Investment income ratio	1.8%	8.4%	8.4%	7.6%
12	Technical Reserves to net premium ratio	7.70	2.23	2.20	2.22
13	Underwriting balance ratio	(0.16)	(0.18)	(0.13)	(0.14)
14	Operating Profit Ratio	0.0%	1.7%	-6.9%	3.1%
15	Liquid Assets to liabilities ratio	0.25	0.25	0.22	0.23
16	Net earning ratio	2.5%	3.8%	1.2%	4.7%
17	Return on net worth ratio	1.4%	7.5%	0.6%	9.2%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.21	2.21	2.21	2.20
19	NPA Ratio				
	Gross NPA Ratio	0.06%	0.06%	0.03%	0.03%
	Net NPA Ratio	0.01%	0.01%	0.01%	0.01%
20	Debt Equity Ratio	0.07	0.07	0.07	0.07
21	Debt Service Coverage Ratio	15.59	19.43	22.55	22.55
22	Interest Service Coverage Ratio	15.59	19.43	22.55	22.55
23	Earnings per share	0.59	3.05	0.25	3.57
24	Book value per share	40.92	40.92	38.72	38.72

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

Segments Upto the period ended on March 31, 2026	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	19.2%	13.0%	30.0%	25.7%	81.8%	43.2%	52.6%	125.0%	2.03	(0.19)
Previous Period	4.9%	13.8%	14.4%	30.6%	88.9%	44.2%	52.5%	133.1%	2.48	(0.18)
Marine Cargo										
Current Period	26.2%	79.4%	29.3%	36.8%	43.5%	145.2%	64.6%	188.7%	1.23	(0.96)
Previous Period	14.9%	72.8%	30.9%	40.2%	51.5%	90.4%	72.7%	142.0%	1.02	(0.46)
Marine Hull										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	8%	NA	NA	NA	NA	NA	NA
Total Marine										
Current Period	26.3%	79.2%	29.3%	36.7%	43.5%	145.2%	64.6%	188.7%	1.23	(0.96)
Previous Period	15.1%	72.7%	30.9%	40.2%	51.5%	90.4%	72.7%	142.0%	1.02	(0.46)
Motor OD										
Current Period	12.4%	95.3%	33.1%	43.1%	43.9%	81.3%	74.2%	125.2%	0.71	(0.28)
Previous Period	-15.4%	93.9%	33.0%	41.2%	43.2%	80.9%	46.7%	124.1%	0.68	(0.27)
Motor TP										
Current Period	8.4%	95.3%	28.0%	36.6%	38.2%	69.9%	16.5%	108.1%	3.85	(0.10)
Previous Period	4.7%	95.9%	24.2%	34.4%	33.1%	73.8%	35.3%	106.9%	3.59	(0.07)
Total Motor										
Current Period	9.7%	95.3%	29.7%	38.8%	40.1%	73.6%	19.6%	113.8%	2.79	(0.16)
Previous Period	-2.9%	95.2%	26.9%	36.7%	36.2%	75.9%	36.4%	112.1%	2.69	(0.13)
Health										
Current Period	39.2%	79.5%	7.4%	14.8%	17.7%	97.1%	96.9%	114.8%	0.62	(0.16)
Previous Period	27.3%	94.8%	9.2%	17.9%	19.9%	97.2%	97.5%	117.1%	0.59	(0.18)
Personal Accident										
Current Period	7.3%	57.9%	16.1%	49.0%	47.0%	72.2%	67.0%	119.2%	1.29	(0.20)
Previous Period	26.1%	56.8%	17.1%	43.1%	39.6%	79.9%	77.7%	119.4%	1.13	(0.22)
Travel Insurance										
Current Period	-51.4%	81.4%	17.7%	44.3%	48.3%	-66.0%	37.8%	-17.7%	1.24	1.23
Previous Period	-0.3%	90.9%	15.7%	36.8%	37.8%	57.5%	40.6%	95.3%	1.02	0.06
Total Health										
Current Period	36.0%	77.3%	8.1%	17.2%	19.9%	94.8%	86.4%	114.7%	0.67	(0.17)
Previous Period	27.0%	89.7%	9.9%	20.2%	21.6%	95.6%	89.8%	117.2%	0.64	(0.18)
Workmen's Compensation/ Employer's liability										
Current Period	44.3%	75.0%	30.6%	36.7%	47.8%	120.6%	75.7%	168.4%	1.78	(0.79)
Previous Period	44.8%	90.3%	24.8%	41.9%	45.5%	78.8%	74.3%	124.3%	1.43	(0.35)
Public/ Product Liability										
Current Period	42.2%	36.4%	1.3%	25.4%	36.9%	20.7%	0.0%	57.6%	0.80	0.34
Previous Period	14.9%	40.0%	-22.6%	29.4%	23.8%	15.1%	100.0%	38.9%	0.75	0.60
Engineering										
Current Period	26.9%	15.0%	-12.2%	29.0%	45.7%	52.6%	78.2%	98.3%	1.40	(0.13)
Previous Period	6.3%	15.4%	-35.8%	32.1%	43.7%	25.7%	52.1%	69.4%	1.30	0.31
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	34.2%	11.3%	58.3%	23.4%	142.5%	67.8%	91.2%	210.3%	1.65	(0.90)
Previous Period	21.7%	19.1%	1.8%	26.5%	72.4%	62.3%	93.8%	134.7%	1.25	(0.43)
Total Miscellaneous										
Current Period	16.4%	87.4%	24.3%	32.6%	35.5%	78.7%	23.8%	114.2%	2.26	(0.16)
Previous Period	3.1%	91.5%	22.7%	32.6%	32.8%	79.9%	38.6%	112.7%	2.22	(0.14)
Total-Current Period	16.8%	78.4%	24.5%	32.1%	36.5%	79.0%	29.1%	115.5%	2.23	(0.18)
Total-Previous Period	3.5%	83.0%	22.7%	32.5%	34.1%	79.3%	41.5%	113.3%	2.22	(0.14)