

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 Sep'25	Up to the Quarter Sep'25	For the Quarter Sep'24	Up to the Quarter Sep'24
1	Gross Direct Premium Growth Rate**	12.6%	14.1%	4.6%	14.0%
2	Gross Direct Premium to Net worth Ratio	56.6%	120.1%	53.5%	112.1%
3	Growth rate of Net Worth	5.0%	5.0%	4.7%	4.7%
4	Net Retention Ratio**	70.1%	73.0%	87.6%	80.6%
5	Net Commission Ratio**	32.1%	24.6%	24.0%	22.8%
6	Expense of Management to Gross Direct Premium Ratio**	46.4%	31.3%	34.4%	32.6%
7	Expense of Management to Net Written Premium Ratio**	35.0%	36.9%	36.5%	35.2%
8	Net Incurred Claims to Net Earned Premium**	80.6%	80.6%	75.9%	78.1%
9	Claims paid to claims provisions**	13.8%	13.8%	11.8%	18.9%
10	Combined Ratio**	127.0%	117.5%	112.3%	113.3%
11	Investment income ratio	2.1%	4.7%	1.9%	4.3%
12	Technical Reserves to net premium ratio **	10.59	4.60	4.43	4.44
13	Underwriting balance ratio	(0.22)	(0.18)	(0.13)	(0.15)
14	Operating Profit Ratio	-2.3%	3.5%	5.8%	5.8%
15	Liquid Assets to liabilities ratio	18.7%	18.7%	21.2%	21.1%
16	Net earning ratio	1.4%	5.8%	5.9%	6.6%
17	Return on net worth ratio	0.6%	5.5%	2.8%	6.4%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.18	2.18	2.35	2.35
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	6.79	27.83	26.90	30.14
22	Interest Service Coverage Ratio	6.79	27.83	26.90	30.14
23	Earnings per share	0.24	2.23	1.08	2.43
24	Book value per share	40.66	40.66	38.18	38.18

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

Segments Upto the period ended on Sep 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	34.4%	14.3%	32.5%	28.1%	72.2%	82.7%	18.7%	154.9%	3.72	(0.82)
Previous Period	-0.6%	14.5%	3.9%	27.8%	51.9%	81.2%	22.7%	133.1%	4.91	(0.36)
Marine Cargo										
Current Period	21.8%	78.6%	27.7%	35.5%	41.4%	126.2%	23.5%	167.6%	1.89	(0.75)
Previous Period	13.2%	76.8%	28.6%	36.0%	44.0%	83.5%	59.8%	127.5%	1.91	(0.33)
Marine Hull										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total Marine										
Current Period	22.0%	78.5%	27.7%	35.4%	41.4%	126.2%	23.5%	167.6%	1.89	(0.75)
Previous Period	13.2%	76.8%	28.6%	36.0%	44.0%	83.5%	59.8%	127.5%	1.91	(0.33)
Motor OD										
Current Period	8.3%	95.7%	33.0%	43.3%	44.6%	82.1%	11.3%	126.7%	1.38	(0.27)
Previous Period	-21.5%	93.7%	27.2%	37.8%	39.7%	79.9%	32.0%	119.6%	1.33	(0.21)
Motor TP										
Current Period	0.3%	95.7%	29.1%	37.9%	39.4%	71.3%	4.1%	110.7%	8.07	(0.09)
Previous Period	29.3%	95.5%	29.0%	38.5%	40.1%	71.2%	13.5%	111.3%	7.56	(0.10)
Total Motor										
Current Period	2.9%	95.7%	30.4%	39.7%	41.1%	74.8%	11.0%	115.9%	5.82	(0.15)
Previous Period	7.2%	95.0%	28.4%	38.3%	40.0%	73.8%	15.2%	113.8%	5.60	(0.13)
Health										
Current Period	40.9%	67.6%	6.8%	13.3%	18.9%	97.8%	87.6%	116.7%	1.27	(0.18)
Previous Period	49.4%	94.8%	9.0%	18.4%	20.2%	95.7%	94.6%	115.9%	1.21	(0.20)
Personal Accident										
Current Period	-7.1%	47.5%	7.3%	35.4%	23.2%	81.4%	25.9%	104.6%	2.39	(0.08)
Previous Period	47.9%	49.7%	12.6%	39.8%	30.3%	82.0%	49.8%	112.3%	1.87	(0.25)
Travel Insurance										
Current Period	-51.6%	85.1%	18.8%	42.4%	45.2%	35.8%	0.2%	81.0%	3.46	0.21
Previous Period	13.0%	92.2%	15.9%	30.3%	31.8%	34.0%	40.6%	65.9%	1.54	0.32
Total Health										
Current Period	36.0%	65.2%	6.9%	14.7%	19.3%	96.3%	70.9%	115.6%	1.37	(0.17)
Previous Period	49.0%	87.1%	9.4%	20.4%	21.2%	94.2%	79.2%	115.4%	1.28	(0.20)
Workmen's Compensation/ Employer's liability										
Current Period	52.6%	89.2%	25.7%	25.8%	28.2%	89.5%	35.3%	117.8%	2.52	(0.26)
Previous Period	48.8%	89.5%	22.1%	31.5%	34.4%	43.9%	41.4%	78.3%	2.22	0.12
Public/ Product Liability										
Current Period	22%	49%	6%	39%	59%	19%	13%	78%	1.29	(0.13)
Previous Period	31%	45%	-10%	21%	15%	-1%	89%	14%	1.22	0.80
Engineering										
Current Period	16.1%	13.7%	-18.7%	28.6%	44.4%	90.5%	15.6%	134.9%	3.18	(0.39)
Previous Period	5.9%	14.0%	-47.4%	26.8%	10.3%	41.2%	32.7%	51.5%	3.28	0.49
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	51.7%	11.0%	8.8%	21.8%	101.0%	62.5%	60.0%	163.5%	3.51	(0.39)
Previous Period	83.4%	22.3%	15.5%	22.9%	74.9%	15.6%	11.5%	90.5%	2.42	(0.11)
Total Miscellaneous										
Current Period	11.9%	83.3%	24.3%	31.6%	35.7%	79.8%	17.0%	115.5%	4.68	(0.15)
Previous Period	15.7%	90.3%	23.2%	33.0%	34.6%	77.9%	17.5%	112.6%	4.46	(0.14)
Total-Current Period	14.1%	73.0%	24.6%	31.3%	36.9%	80.6%	13.8%	117.5%	4.60	(0.18)
Total-Previous Period	14.0%	80.6%	22.8%	32.6%	35.2%	78.1%	18.9%	113.2%	4.43	(0.15)