

# RSA Insurance Group Plc (RSA:LN)



**London**  
Stock Exchange

Financials/Property and Casualty Insurance

Price: 463.30 GBX

Report Date: September 23, 2020

## Business Description and Key Statistics

RSA Insurance Group is an international general insurer focused on selected regional markets. Through its subsidiaries and associates, Co. provides personal and commercial insurance products to its global customer base, principally in the U.K., Ireland, Middle East, Scandinavia and Canada. The principal activity of Co. is to hold investments in its subsidiaries and the receipt and payment of dividends.

**Website:** www.rsagroup.com

**ICB Industry:** Financials

**ICB Subsector:** Property and Casualty Insurance

**Address:** 20 Fenchurch Street  
London  
GBR

**Employees:** 12,378

|                                       | Current         | YTY % Chg |
|---------------------------------------|-----------------|-----------|
| <b>Revenue LFY (M)</b>                | 6,899           | -1.7      |
| <b>Operating EPS LFY</b>              | 0.32            | 2.8       |
| <b>Market Value (M)</b>               | 4,779           |           |
| <b>Shares Outstanding (000)</b>       | 1,031,524       |           |
| <b>Book Value Per Share</b>           | 3.92            |           |
| <b>EBITDA Margin %</b>                |                 |           |
| <b>Net Margin %</b>                   | 4.9             |           |
| <b>Long-Term Debt / Capital %</b>     |                 |           |
| <b>Dividends and Yield TTM</b>        | 0.23 - 4.99%    |           |
| <b>Payout Ratio TTM %</b>             | 65.2            |           |
| <b>60-Day Average Volume (000)</b>    | 3,243           |           |
| <b>52-Week High &amp; Low</b>         | 582.80 - 326.90 |           |
| <b>Price / 52-Week High &amp; Low</b> | 0.79 - 1.42     |           |

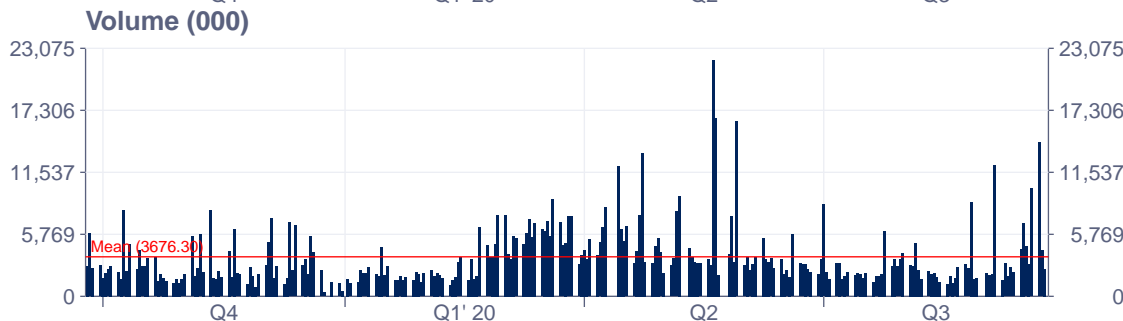
## Price, Moving Averages & Volume



RSA Insurance Group Plc is currently trading at 463.30 which is 2.9% above its 50 day moving average price of 450.14 and 1.0% above its 200 day moving average price of 458.78.

RSA:LN is currently 20.5% below its 52-week high price of 582.80 and is 41.7% above its 52-week low price of 326.90. Over the past 52-weeks, RSA:LN is down 10.5% while on a calendar year-to-date basis it is down 18.1%.

The Relative Strength Index (RSI) indicator for RSA:LN is currently 50.95. An RSI value of 70 and above is considered overbought and 30 and below oversold.



■ Price ■ Price (50-Day Simple Moving Average) ■ Price (200-Day Simple Moving Average)

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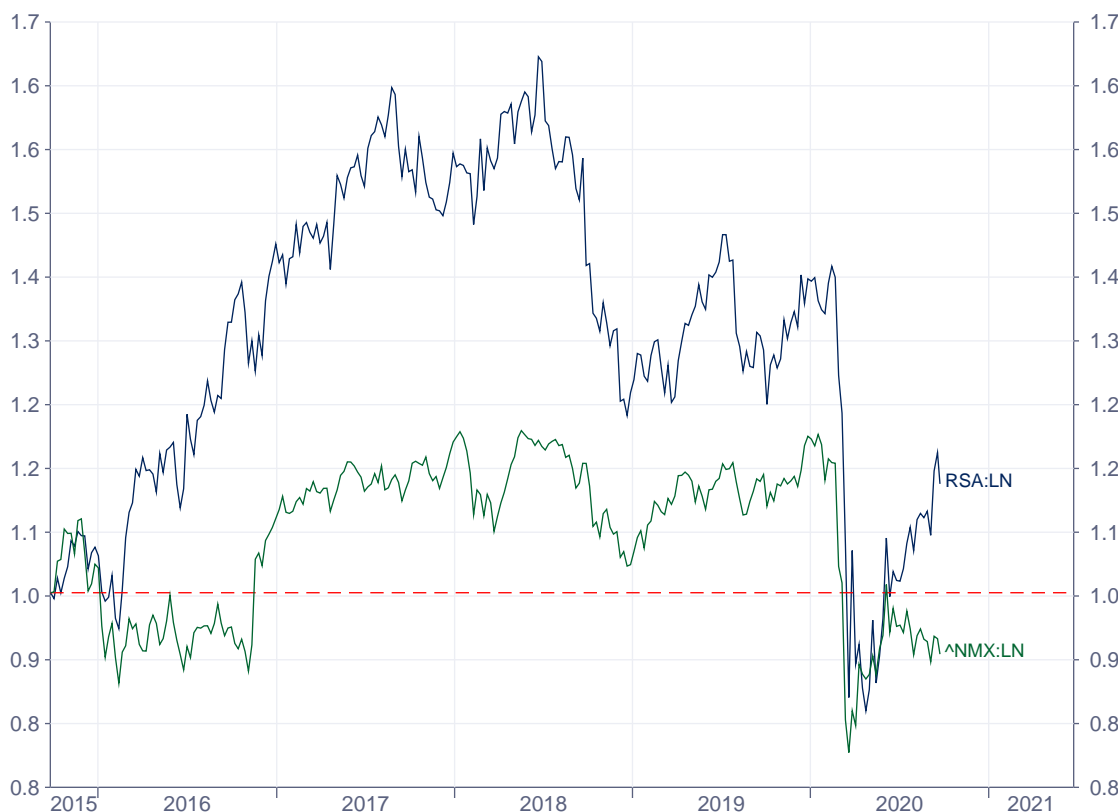
## Price Performance, Technical Indicators & Risk Metrics

| Price Performance    | % Change | Difference vs FTSE 350 | Technical Indicators          |        |
|----------------------|----------|------------------------|-------------------------------|--------|
| 1-Day %              | 2.30     | 1.13                   | 50-Day Average Price          | 450.14 |
| 1-Week %             | -6.97    | -3.75                  | Price / 50-Day Average        | 1.03   |
| 4-Week %             | 4.39     | 7.85                   | 200-Day Average Price         | 458.78 |
| 52-Week %            | -10.53   | 8.23                   | Price / 200-Day Average       | 1.01   |
| Quarter-to-Date %    | 13.06    | 16.84                  | RSI - Relative Strength Index | 50.95  |
| Year-to-Date %       | -18.09   | 3.80                   | <b>Risk Metrics</b>           |        |
| Last Month %         | 4.71     | 2.92                   | Price Volatility              | 19.20  |
| Last Quarter %       | -2.52    | -12.04                 | Sharpe Ratio                  | 0.05   |
| Last Calendar Year % | 10.12    | -4.05                  | Sortino Ratio                 | 0.08   |

## 5-Year Price Performance vs. FTSE 350

RSA Insurance Group Plc  
FTSE 350 Index

Current: 1.14 CAGR: 2.6%  
Current: 0.92 CAGR: -1.6%



Over the past five years, RSA Insurance Group Plc's stock price is up 13.7% which is 21.4% above the FTSE 350 Index performance of -7.7% over the same period. RSA Insurance Group Plc's cumulative annualized growth rate (CAGR) over the five year period has been 2.6% while that of the FTSE 350 Index has been -1.6%.

Over the past year, RSA Insurance Group Plc's stock price performance of -10.5% has outperformed that of the FTSE 350 Index by 8.2%. On a year-to-date basis, RSA Insurance Group Plc's stock price performance of -18.1% has outperformed the FTSE 350 Index by 3.8%.

Over the past week, RSA Insurance Group Plc's stock price performance of -7.0% has underperformed that of the FTSE 350 Index by 3.7%.

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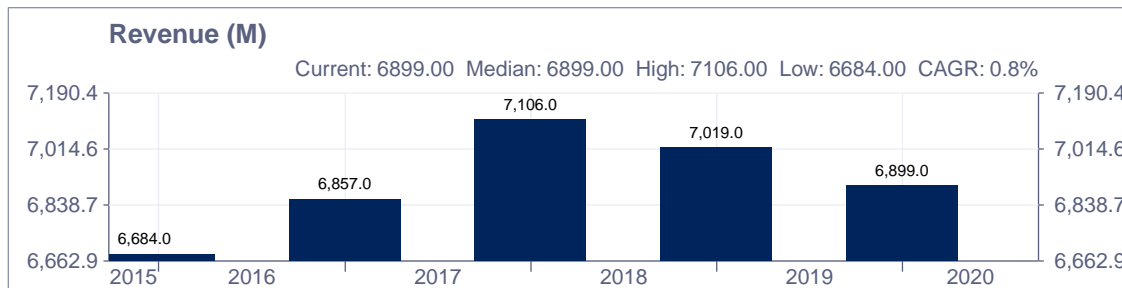
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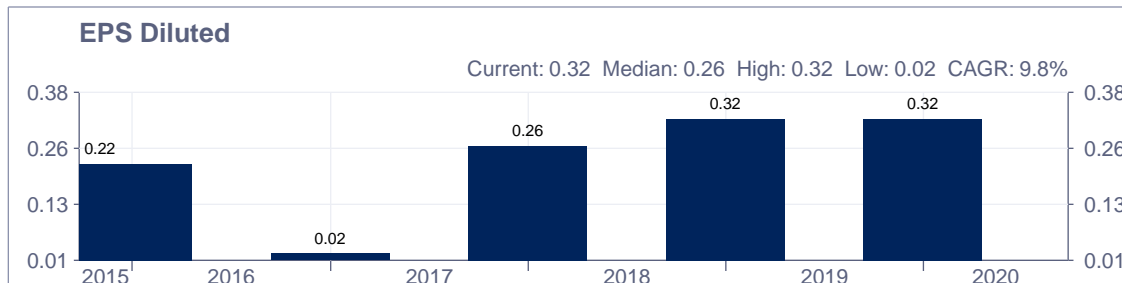
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## Growth and Profitability Metrics

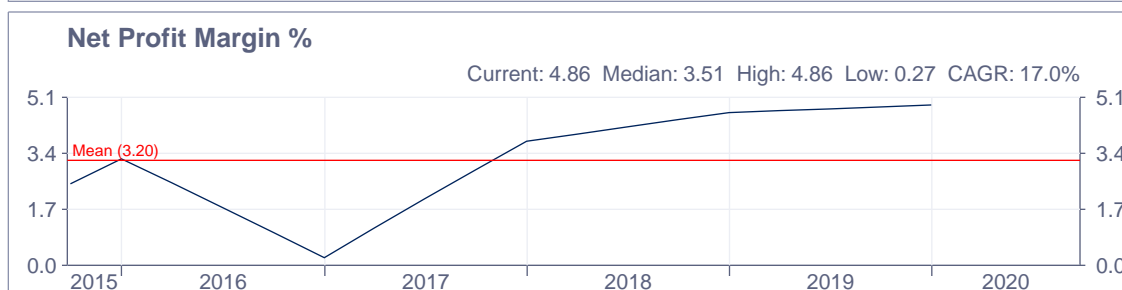
| Historical Growth      | 3-Year | 5-Year | 10-Year | Profitability       | Current | 5-Year Average | 10-Year Average |
|------------------------|--------|--------|---------|---------------------|---------|----------------|-----------------|
| Revenues %             | 0.2    | -3.1   | -0.8    | Gross Margin %      |         |                |                 |
| Revenues Per Share %   | -0.1   | -8.5   | -5.0    | EBITDA Margin %     |         |                |                 |
| EBITDA %               |        |        |         | Pre-Tax Margin %    | 7.8     | 6.3            | 5.2             |
| Operating EPS %        | 162.3  | 39.3   | -6.0    | Net Margin %        | 4.9     | 3.2            | 2.5             |
| Free Cash Flow %       | 999.9  | 13.1   | 1.4     | Return on Equity %  | 8.4     | 5.9            | 5.0             |
| Cash from Operations % | 999.9  | 15.5   | 4.7     | Return on Capital % | 6.6     | 4.6            | 3.6             |
| Book Value %           | 3.7    | 1.5    | -2.2    | Return on Assets %  | 1.7     | 1.1            | 0.9             |



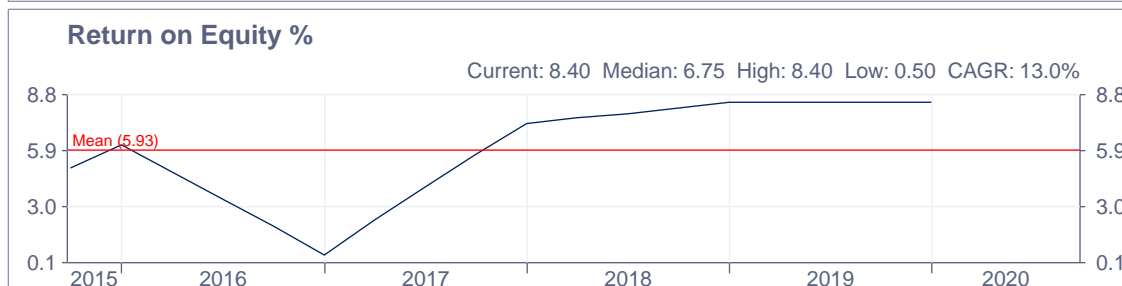
RSA Insurance Group Plc's cumulative annualized revenue growth rate over the charted period is 0.8%. This compares to revenue growth of -1.7% last fiscal year and cumulative annualized growth of 0.2% over the past 3 years.



RSA Insurance Group Plc's cumulative annualized EPS growth rate over the charted period is 9.8%. This compares to EPS growth of 2.8% last fiscal year and cumulative annualized growth of 162.3% over the past 3 years.



RSA Insurance Group Plc's net profit margin last fiscal year of 4.9% is 1.7% above the period's mean net margin of 3.2%. During the charted period, the observed net profit margin high and low were 4.9% and 0.3% respectively.



RSA Insurance Group Plc's return on equity of 8.4% is 2.5% above the period's mean return on equity of 5.9%. During the charted period, the observed ROE high and low were 8.4% and 0.5% respectively.

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## Valuation Metrics

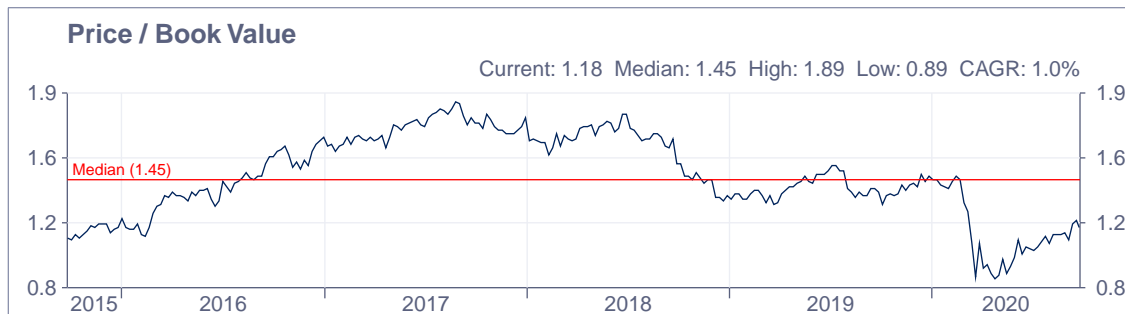
|                             | Current | 5-Year Median | 10-Year Median |                           | Current | 5-Year Median | 10-Year Median |
|-----------------------------|---------|---------------|----------------|---------------------------|---------|---------------|----------------|
| Price / EPS TTM             | 14.3    | 22.5          |                | Earnings Yield %          | 8.24    | 4.27          |                |
| Price / Sales               | 0.7     | 0.8           |                | Free Cash Flow Yield %    | 9.84    | 4.37          |                |
| Price / Operating Cash Flow | 9.2     | 12.6          |                | Dividend Yield %          | 4.99    | 2.99          |                |
| Price / Book Value          | 1.2     | 1.5           |                | Enterprise Value / EBITDA |         |               |                |



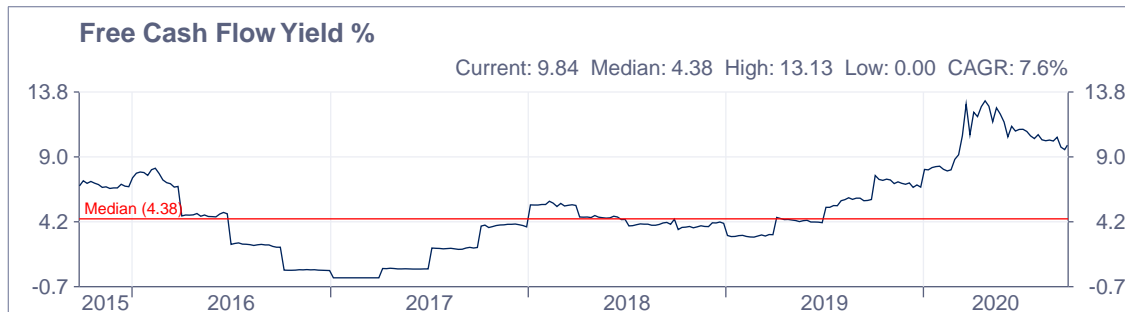
RSA Insurance Group Plc is trading at 14.26 times its EPS generated during the latest fiscal year. This multiple is below the historically observed median of 22.46, while high and low observations have been 99.90 and 10.68.



RSA Insurance Group Plc is trading at a Price to Sales ratio of 0.69 based on sales generated during the latest fiscal year. This ratio is below the historically observed median ratio of 0.81, while high and low observations have been 0.99 and 0.49.



RSA Insurance Group Plc is trading at a Price to Book ratio of 1.18 based on book value at the latest fiscal year end. This ratio is below the historically observed median of 1.45, while high and low observations have been 1.89 and 0.89.



RSA Insurance Group Plc has a Free Cash Flow Yield of 9.84% based on free cash flow generated during the latest fiscal year. This value is above the historically observed median yield of 4.38%, while high and low observations have been 13.13 and 0.00.

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## Dividends Data

| Dividends Per Share TTM |            | 0.23        | Payout Ratio TTM % |          | 65.23%  | Dividend Yield TTM % |  | 4.99% |
|-------------------------|------------|-------------|--------------------|----------|---|----------------------|--|-------|
| Rate                    | Ex Date    | Record Date | Payment Date       | Currency | Note  |                      |  |       |
| 0.156                   | 05-03-2020 | 06-03-2020  | 14-05-2020         | GBP      | BOARD HAS AGREED TO SUSPEND ITS 2019 FINAL DIVIDEND |                      |  |       |
| 0.075                   | 05-09-2019 | 06-09-2019  | 11-10-2019         | GBP      | INTERIM GROSS                                       |                      |  |       |
| 0.137                   | 07-03-2019 | 08-03-2019  | 17-05-2019         | GBP      | FINAL GROSS   |                      |  |       |
| 0.073                   | 06-09-2018 | 07-09-2018  | 12-10-2018         | GBP      | INTERIM GROSS                                       |                      |  |       |
| 0.130                   | 01-03-2018 | 02-03-2018  | 18-05-2018         | GBP      | FINAL GROSS   |                      |  |       |
| 0.066                   | 07-09-2017 | 08-09-2017  | 13-10-2017         | GBP      | INTERIM GROSS                                       |                      |  |       |
| 0.110                   | 02-03-2017 | 03-03-2017  | 12-05-2017         | GBP      | FINAL GROSS   |                      |  |       |
| 0.050                   | 08-09-2016 | 09-09-2016  | 14-10-2016         | GBP      | INTERIM GROSS                                       |                      |  |       |
| 0.070                   | 03-03-2016 | 04-03-2016  | 13-05-2016         | GBP      | FINAL GROSS   |                      |  |       |
| 0.035                   | 10-09-2015 | 11-09-2015  | 15-10-2015         | GBP      | INTERIM NET   |                      |  |       |
| 0.020                   | 05-03-2015 | 06-03-2015  | 15-05-2015         | GBP      | FINAL NET   |                      |  |       |

## Dividend Growth and Yield

### Dividends Per Share TTM



RSA Insurance Group Plc's trailing 12-month dividend per share is 0.23 and its dividend has grown at a cumulative annualized rate of 34.8% over the charted period. This compares to dividend growth of 10.00% over the past year and cumulative annualized growth of 13.00% over the past 3 years.

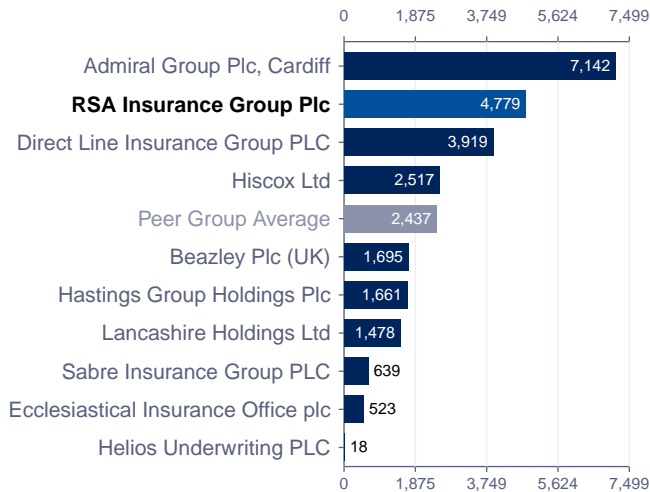
### Dividend Yield TTM %



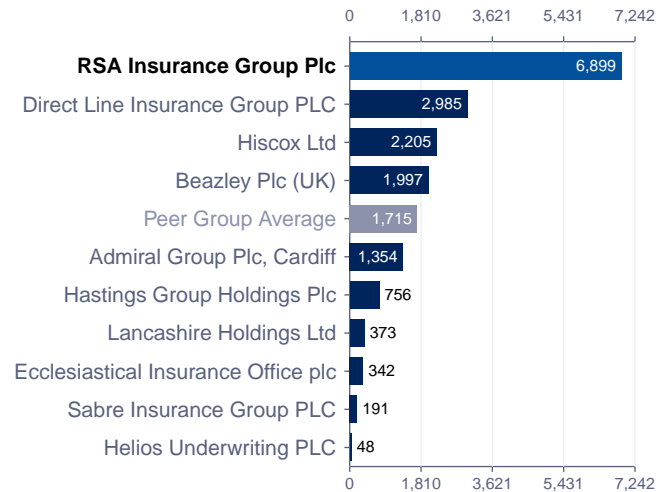
RSA Insurance Group Plc's current dividend yield is 4.99% based on trailing 12 month dividends. The current yield is above the historically observed median of 2.99% and, over the charted time period, the observed high yield has been 6.65% and the observed low yield has been 1.17%.

## Subsector Peer Comparisons

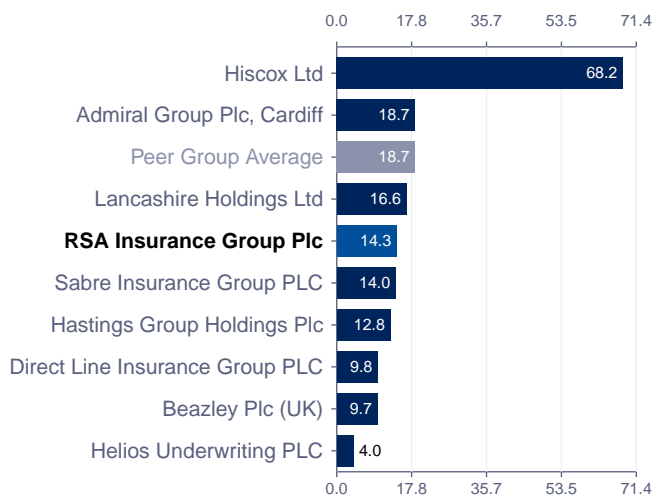
### Market Value (M)



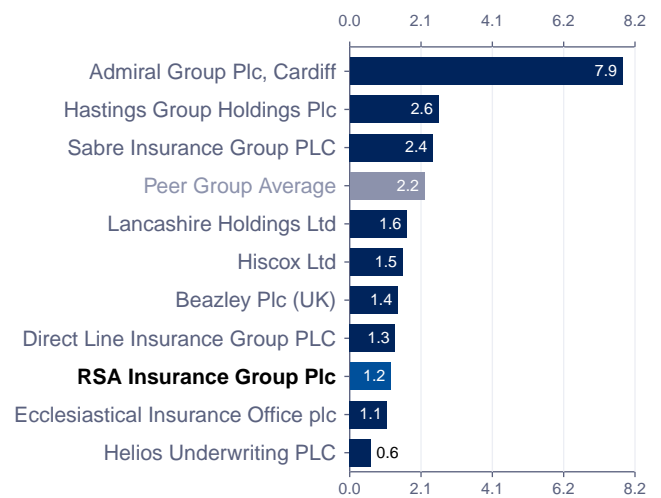
### Revenue LFY (M)



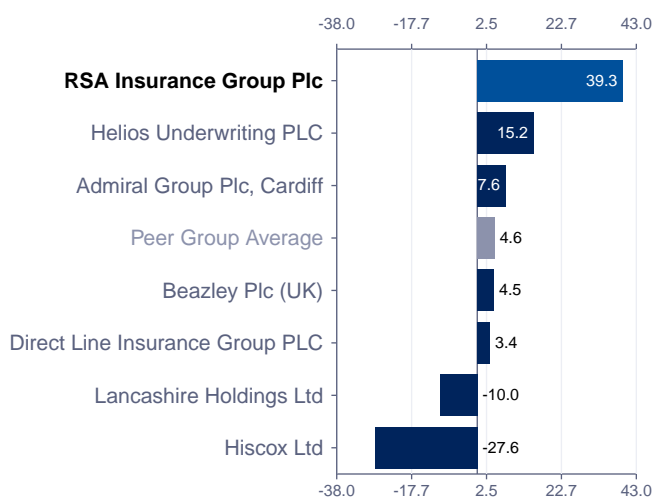
### Price / EPS TTM



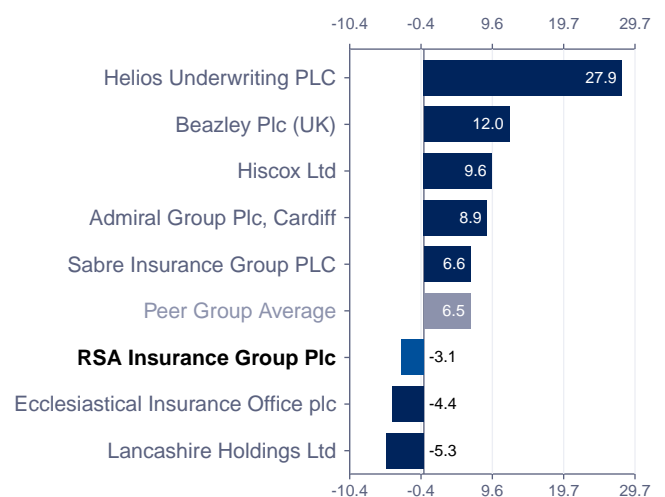
### Price / Book Value



### EPS 5-Year Growth Rate %



### Revenue 5-Year Growth Rate %



**Abbreviations:**

|               |   |
|---------------|---|
| <b>CAGR</b>   | - Cumulative annual growth rate.                                |
| <b>EBIT</b>   | - Earnings before interest and taxes.                           |
| <b>EBITDA</b> | - Earnings before interest, taxes, depreciation & amortization. |
| <b>LFY</b>    | - Last fiscal year  |
| <b>M</b>      | - Million   |
| <b>LON</b>    | - London Stock Exchange   |

**Definitions:**

|  |  |
|--|--|
| <b>Market Value</b>                      | - Weekly Price times latest Shares Outstanding times any applicable ADR factor.  |
| <b>Revenue</b>                           | - Sum of the last four quarters of Revenues.   |
| <b>Revenue Per Share</b>                 | - Sum of the last four quarters of Total Revenue divided by Weighted Average Shares Outstanding.   |
| <b>Operating EPS LFY</b>                 | - EPS excluding non-recurring, non-operating items, fiscal year aligned TTM value.   |
| <b>60-Day Average Volume (000)</b>       | - The average of the last 60 daily volume values in thousands of shares.   |
| <b>Price 52-Week High</b>                | - The high closing price from the last 52 weeks of daily closing prices.   |
| <b>Price 52-Week Low</b>                 | - The low closing price from the last 52 weeks of daily closing prices.  |
| <b>Price / 52-Week High</b>              | - Latest price divided by the high price from the past 52 weeks of daily closing prices.   |
| <b>Price / 52-Week Low</b>               | - Latest price divided by the low price from the past 52 weeks of daily closing prices.  |
| <b>50-Day Average Price</b>              | - Mean of last 50 daily closing prices.  |
| <b>200-Day Average Price</b>             | - Mean of last 200 daily closing prices.   |
| <b>Price / 50-Day Average Price</b>      | - Latest closing price divided by mean of last 50 daily closing prices, as a percentage.   |
| <b>Price / 200-Day Average Price</b>     | - Latest closing price divided by mean of last 200 daily closing prices, as a percentage.  |
| <b>Relative Strength Index</b>           | - Relative Strength Index or RSI measures the magnitude of gains over a given time period against the magnitude of losses over that period. The equation is $RSI = 100 - 100 / (1 + RS)$ where $RS = (\text{total gains} / n) / (\text{total losses} / n)$ and $n = \text{number of RSI periods}$ . In this item, 14 days is used and one year of daily prices are considered. A value of 30 or below may imply oversold and 70 or above may imply overbought. |
| <b>Price Volatility</b>                  | - The standard deviation of the last 20 days of daily closing prices.  |
| <b>Sharpe Ratio</b>                      | - The 5 year average of the excess monthly return over the risk - free rate(1 - month T - bill) over the 5 year standard deviation of the same series.   |
| <b>Sortino Ratio</b>                     | - The same calculation as the Sharpe Ratio but with positive excess returns set to zero for the standard deviation denominator, so only negative volatility weighs in.   |
| <b>Dividends Per Share TTM</b>           | - Sum of the last four quarters of Dividends Per Share.  |
| <b>Payout Ratio</b>                      | - Dividends Per Share TTM divided by Operating EPS TTM.  |
| <b>Dividend Yield TTM %</b>              | - Sum of the last four quarter of Dividends Per Share divided by Weekly Price.   |
| <b>EBITDA</b>                            | - Sum of the last four quarters of EBITDA (Operating Income + Depreciation & Amortization).  |
| <b>Free Cash Flow</b>                    | - Sum of the last four quarters Net Cash from Operations minus Capital Expenditures (Purchase of Property, Plant & Equipment), from the Cash Flow Statement.   |
| <b>Book Value</b>                        | - Total Common Equity last quarter divided by Shares Outstanding last quarter.   |
| <b>Book Value Per Share</b>              | - Total Common Equity last quarter divided by Shares Outstanding last quarter.   |
| <b>Gross Margin %</b>                    | - Sum of the last four quarters Gross Profit divided by the sum of the last four quarters Revenues.  |
| <b>EBITDA Margin %</b>                   | - Sum of the last four quarters EBITDA divided by the sum of the last four quarters Revenues.  |
| <b>Pre-Tax Margin %</b>                  | - Sum of the last four quarters of Earnings Before Taxes divided by sum of the last four quarters Revenues.  |
| <b>Net Profit Margin %</b>               | - Sum of the last four quarters of Operating EPS divided by sum of the last four quarters Revenues Per Share.  |
| <b>Return on Equity %</b>                | - Sum of the last four quarters of Operating EPS divided by the average of the last four quarters Book Value.  |
| <b>Return on Capital %</b>               | - Sum of the last four quarters of Operating EPS divided by the average of the last four quarters Total Capital Per Share.   |
| <b>Return on Assets %</b>                | - Sum of the last four quarters of Operating EPS divided by the average of the last four quarters Total Assets Per Share.  |
| <b>Price / EPS TTM</b>                   | - Weekly Price divided by the sum of the last four quarters of Operating EPS (capped at 99.9).   |
| <b>Price / Sales</b>                     | - Weekly Price divided by Revenues Per Share TTM.  |
| <b>Price / Book Value</b>                | - Weekly Price divided by Book Value Per Share last quarter. Book Value Per Share is Total Common Equity last quarter divided by Shares Outstanding last quarter (capped at 49.9).   |
| <b>Free Cash Flow Yield %</b>            | - Free Cash Flow Per Share TTM divided by Weekly Price.  |
| <b>Enterprise Value</b>                  | - Market Value plus Total Debt last year plus Preferred Equity last year minus Cash & Cash Equivalents last year.  |
| <b>Enterprise Value / Sales</b>          | - Enterprise Value divided by the sum of the last four quarters of Revenue.  |
| <b>Enterprise Value / EBITDA</b>         | - Enterprise Value divided by EBITDA TTM.  |
| <b>Enterprise Value / EBIT</b>           | - Enterprise Value divided by trailing four quarters of Operating Income.  |
| <b>Enterprise Value / Free Cash Flow</b> | - Enterprise Value divided by the sum of the last four quarters of Free Cash Flow.   |
| <b>Russell 1000 Index</b>                | - The largest 1,000 stocks by market cap, the index comprehensively covers the US large cap universe.  |
| <b>EPS 5-Year Growth Rate %</b>          | is capped at 999.9%.   |
| <b>Revenue 5-Year Growth Rate %</b>      | is capped at 999.9%.   |

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