

## FORM NL-30 - ANALYTICAL RATIOS FOR NON-LIFE COMPANIES

Registration No. 102



Royal Sundaram

Date of Registration with the IRDA: 23.10.2000

Insurer:

ROYAL SUNDARAM ALLIANCE INSURANCE COMPANY LIMITED

Date:

31-Dec-12

*In percentage*

### Analytical Ratios for Non-Life Companies

Sl.No.	Particular	for the Quarter	up to the Quarter	for the Quarter of the preceding year	up to the Quarter of the preceeding year
1	Gross Premium Growth Rate	6.5%	5.8%	23.0%	29.5%
2	Gross Premium to shareholders' fund ratio	0.91	2.69	0.05	2.92
3	Growth rate of shareholders'fund	4.2%	16.7%	5.1%	35.3%
4	Net Retention Ratio	84.7%	84.7%	83.4%	83.7%
5	Net Commission Ratio	3.9%	2.5%	2.5%	1.6%
6	Expense of Management to Gross Direct Premium Ratio	30.1%	29.5%	31.6%	29.0%
7	Combined Ratio	80.1%	78.7%	86.4%	77.6%
8	Technical Reserves to net premium ratio	165.3%	165.3%	148.3%	148.3%
9	Underwriting balance ratio	-6.2%	-3.5%	-5.4%	-2.8%
10	Operationg Profit Ratio	3.7%	6.4%	3.5%	5.5%
11	Liquid Assets to liabilities ratio	45.0%	45.0%	57.0%	57.0%
12	Net earning ratio	5.2%	6.2%	6.2%	7.9%
13	return on net worth ratio	4.0%	14.2%	5.1%	19.3%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.48	1.48	1.37	1.37
15	NPA Ratio				
	Gross NPA Ratio	0	0	0	0
	Net NPA Ratio	0	0	0	0

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Sl.No.	Particular	for the Quarter	up to the Quarter	for the Quarter of the preceding year	up to the Quarter of the preceding year
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	290000000	290000000	250000000	250000000
2	(b) Percentage of shareholding (Indian / Foreign)	74%/26%	74%/26%	74%/26%	74%/26%
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	2.07	2.07	2.84	2.84
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.07	2.07	2.84	2.84
6	(iv) Book value per share (Rs)	14.54	14.54	14.69	14.69