

**FORM NL-30 Analytical Ratios**

Insurer: Royal Sundaram Alliance Insurance Co Ltd 31st Mar 2014

Registration No.102 and Date of Registration with the IRDA:23.10.2000

**Analytical Ratios for Non-Life companies**

Sl.No.	Particular	For the Quarter	Up to the Quarter	For the Quarter of the preceding year	Upto the Quarter of the preceding year
1	Gross Premium Growth Rate	-17.9%	-7.9%	4.5%	5.4%
2	Gross Premium to shareholders' fund ratio	0.67	2.74	0.94	3.42
3	Growth rate of shareholders'fund	2.2%	15.2%	8.1%	26.2%
4	Net Retention Ratio	88.1%	88.3%	84.4%	84.6%
5	Net Commission Ratio	5.8%	3.8%	3.4%	2.7%
6	Expense of Management to Gross Direct Premium Ratio	33.1%	30.8%	29.9%	29.6%
7	Expense of Management to Net Written Premium Ratio	37.6%	34.9%	35.5%	35.0%
8	Net Incurred Claims to Net Earned Premium	76.4%	76.3%	84.9%	74.5%
9	Combined Ratio	111.2%	108.3%	116.3%	105.8%
10	Technical Reserves to net premium ratio	1.44	1.44	1.26	1.26
11	Underwriting balance ratio	-0.11	-0.07	-0.19	-0.08
12	Operating Profit Ratio	1.8%	4.3%	-8.6%	2.7%
13	Liquid Assets to liabilities ratio	0.44	0.44	0.47	0.47
14	Net earning ratio	3.6%	5.4%	-1.5%	4.1%
15	Return on net worth ratio	2.1%	13.0%	-1.2%	12.0%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.61	1.61	1.44	1.44
17	NPA Ratio				
	Gross NPA Ratio	0	0	0	0
	Net NPA Ratio	0	0	0	0

**Equity Holding Pattern for Non-Life Insurers**

1	(a) No. of shares	315000000	315000000	315000000	315000000
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)	2.17	2.17	1.88	1.88
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.17	2.17	1.88	1.88
6	(iv) Book value per share (Rs)	16.68	16.68	14.47	14.47