

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

Registration No. 102



Date of Registration with the IRDA: 23.10.2000

Insurer:

ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

Date:

31-Mar-16

Analytical Ratios for Non-Life Companies

Sl.No.	Particular	For the quarter	Upto the Quarter	Corresponding quarter of the preceeding year	Upto to the Quarter of the preceeding year
1	Gross Premium Growth Rate	16.5%	8.0%	20.4%	9.2%
2	Gross Premium to shareholders' fund ratio	0.86	2.97	0.77	2.85
3	Growth rate of shareholders' fund	3.9%	3.9%	4.6%	4.6%
4	Net Retention Ratio	86.7%	86.3%	84.6%	87.2%
5	Net Commission Ratio	3.3%	3.8%	4.4%	4.1%
6	Expense of Management to Gross Direct Premium Ratio	29.9%	32.6%	33.0%	32.8%
7	Expense of Management to Net Written Premium Ratio	35.0%	37.5%	37.2%	37.1%
8	Net Incurred Claims to Net Earned Premium	73.6%	77.7%	79.3%	78.0%
9	Combined Ratio	105.5%	112.4%	114.4%	112.8%
10	Technical Reserves to net premium ratio	1.55	1.55	1.48	1.48
11	Underwriting balance ratio	(0.12)	(0.14)	(0.19)	-0.15
12	Operating Profit Ratio	0.2%	-0.7%	-5.2%	-1.5%
13	Liquid Assets to liabilities ratio	0.22	0.22	0.26	0.26
14	Net earning ratio	1.5%	1.8%	-0.9%	1.6%
15	Return on net worth ratio	1.1%	4.67%	-0.6%	4.0%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.55	1.55	1.64	1.64
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	315000000	315000000	315000000	315000000
2	(b) Percentage of shareholding (Indian / Foreign)	100% / 0%	100% / 0%	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)	0.85	0.85	0.70	0.70
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.85	0.85	0.70	0.70
6	(iv) Book value per share (Rs)	18.13	18.13	17.45	17.45