

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios



Royal Sundaram General Insurance Co. Ltd

30-Sep-20

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	-40.9%	-32.0%	9.4%	3.5%
2	Gross Premium to shareholders' fund ratio	0.47	0.91	0.93	1.55
3	Growth rate of shareholders' fund	16.8%	16.8%	0.9%	0.9%
4	Net Retention Ratio	74.0%	69.6%	62.1%	65.3%
5	Net Commission Ratio	4.4%	6.7%	4.9%	5.1%
6	Expense of Management to Gross Direct Premium Ratio	26.6%	27.7%	17.7%	20.7%
7	Expense of Management to Net Written Premium Ratio	35.3%	38.7%	28.1%	31.1%
8	Net Incurred Claims to Net Earned Premium	79.5%	73.1%	89.8%	89.7%
9	Combined Ratio	104.8%	103.1%	111.3%	112.9%
10	Technical Reserves to net premium ratio	5.44	5.44	3.63	3.63
11	Underwriting balance ratio	(0.03)	0.02	(0.15)	(0.15)
12	Operating Profit Ratio	16.0%	20.2%	-0.2%	-0.3%
13	Liquid Assets to liabilities ratio	0.25	0.26	0.28	0.30
14	Net earning ratio	14.8%	19.7%	0.5%	0.9%
15	Return on net worth ratio	5.3%	12.9%	0.3%	0.9%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	2.31	2.31	1.88	1.88
17	NPA Ratio				
	Gross NPA Ratio	1.6%	1.6%	-	-
	Net NPA Ratio	1.1%	1.1%	-	-

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	449000000	449000000	449000000	449000000
2	(b) Percentage of shareholding (Indian / Foreign)	60% / 40%	60% / 40%	100%/0	100%/0
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)	3.85	3.85	0.24	0.24
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	3.85	3.85	0.24	0.24
6	(iv) Book value per share (Rs)	29.89	29.89	25.70	25.70