

PERIODIC DISCLOSURES
FORM NL-30 - Analytical Ratios

Royal Sundaram General Insurance Co. Ltd

30-Jun-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	-18.6%	-18.6%	-4.2%	-4.2%
2	Gross Premium to shareholders' fund ratio	0.46	0.46	0.62	0.62
3	Growth rate of shareholders' fund	10.0%	10.0%	0.7%	0.7%
4	Net Retention Ratio	64.8%	64.8%	70.0%	70.0%
5	Net Commission Ratio	9.6%	9.6%	5.2%	5.2%
6	Expense of Management to Gross Direct Premium Ratio	29.0%	29.0%	25.2%	25.2%
7	Expense of Management to Net Written Premium Ratio	42.9%	42.9%	35.0%	35.0%
8	Net Incurred Claims to Net Earned Premium	66.8%	66.8%	89.7%	89.7%
9	Combined Ratio	102.4%	102.4%	114.9%	114.9%
10	Technical Reserves to net premium ratio	11.86	11.86	7.90	7.90
11	Underwriting balance ratio	0.06	0.06	(0.14)	(0.14)
12	Operating Profit Ratio	24.2%	24.2%	-0.6%	-0.6%
13	Liquid Assets to liabilities ratio	0.23	0.23	0.32	0.32
14	Net earning ratio	25.7%	25.7%	1.4%	1.4%
15	Return on net worth ratio	8.0%	8.0%	0.6%	0.6%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	2.01	2.01	1.91	1.91
17	NPA Ratio				
	Gross NPA Ratio	1.8%	1.8%	-	-
	Net NPA Ratio	1.3%	1.3%	-	-

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)	2.26	2.26	0.16	0.16
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.26	2.26	0.16	0.16
6	(iv) Book value per share (Rs)	28.15	28.15	25.65	25.65