

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios



Royal Sundaram General Insurance Co. Ltd

31-Dec-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 | -17.4% | -26.9% | 39.5% | 13.9% |
| 2 | Gross Premium to shareholders' fund ratio | 0.60 | 1.50 | 0.84 | 2.38 |
| 3 | Growth rate of shareholders' fund | 17.1% | 17.6% | 2.0% | 2.0% |
| 4 | Net Retention Ratio | 77.8% | 72.8% | 55.4% | 61.8% |
| 5 | Net Commission Ratio | 6.1% | 6.5% | 7.1% | 5.7% |
| 6 | Expense of Management to Gross Direct Premium Ratio | 27.4% | 27.7% | 20.2% | 20.5% |
| 7 | Expense of Management to Net Written Premium Ratio | 34.7% | 37.1% | 36.0% | 32.6% |
| 8 | Net Incurred Claims to Net Earned Premium | 87.4% | 77.6% | 86.8% | 88.7% |
| 9 | Combined Ratio | 116.4% | 107.3% | 115.3% | 113.6% |
| 10 | Technical Reserves to net premium ratio | 3.32 | 3.31 | 2.57 | 2.57 |
| 11 | Underwriting balance ratio | (0.21) | (0.06) | (0.13) | (0.14) |
| 12 | Operating Profit Ratio | -4.5% | 12.1% | 1.4% | 0.2% |
| 13 | Liquid Assets to liabilities ratio | 0.22 | 0.23 | 0.01 | 0.29 |
| 14 | Net earning ratio | -1.4% | 11.2% | 1.5% | 1.1% |
| 15 | Return on net worth ratio | -0.6% | 12.5% | 0.7% | 1.6% |
| 16 | Available Solvency argin Ratio to Required Solvency Margin Ratio | 2.16 | 2.16 | 1.84 | 1.84 |
| 17 | NPA Ratio | | | | |
| | Gross NPA Ratio | 1.6% | 1.6% | 3.1% | 3.1% |
| | Net NPA Ratio | 1.0% | 1.0% | 2.8% | 2.8% |

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) | 3.65 | 3.65 | 0.43 | 0.43 |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | 3.65 | 3.65 | 0.43 | 0.43 |
| 6 | (iv) Book value per share (Rs) | 30.10 | 30.10 | 25.97 | 25.97 |