

## PERIODIC DISCLOSURES

### FORM NL-30 - Analytical Ratios

Royal Sundaram General Insurance Co. Ltd

30-Sep-21

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	15.4%	10.9%	-40.9%	-32.0%
2	Gross Premium to shareholders' fund ratio	0.50	0.93	0.47	0.91
3	Growth rate of shareholders'fund	8.5%	8.5%	16.8%	16.8%
4	Net Retention Ratio	74.0%	69.8%	74.0%	69.6%
5	Net Commission Ratio	7.5%	5.8%	4.4%	6.7%
6	Expense of Management to Gross Direct Premium Ratio	27.6%	28.9%	26.6%	27.7%
7	Expense of Management to Net Written Premium Ratio	36.2%	39.5%	35.3%	38.7%
8	Net Incurred Claims to Net Earned Premium	86.7%	86.4%	79.5%	73.1%
9	Combined Ratio	117.1%	117.7%	104.8%	103.1%
10	Technical Reserves to net premium ratio	5.54	5.54	5.44	5.44
11	Underwriting balance ratio	(0.17)	(0.15)	(0.03)	0.02
12	Operating Profit Ratio	0.7%	5.6%	16.0%	20.2%
13	Liquid Assets to liabilities ratio	0.27	0.27	0.26	0.26
14	Net earning ratio	6.2%	9.6%	14.8%	19.7%
15	Return on net worth ratio	2.4%	6.5%	5.3%	12.9%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	2.07	2.07	2.31	2.31
17	NPA Ratio				
	Gross NPA Ratio	0.0%	0.0%	1.6%	1.6%
	Net NPA Ratio	0.0%	0.0%	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)	2.12	2.12	3.85	3.85
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.12	2.12	3.85	3.85
6	(iv) Book value per share (Rs)	32.38	32.38	29.89	29.89