

PERIODIC DISCLOSURES
FORM NL-30 - Analytical Ratios



Royal Sundaram General Insurance Co. Ltd
(Formerly known as Royal Sundaram Alliance Insurance Company Ltd)

30-Jun-17

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	23.1%	23.1%	29.7%	29.7%
2	Gross Premium to shareholders' fund ratio	93.5%	0.93	88.6%	0.89
3	Growth rate of shareholders'fund	8.7%	8.7%	10.5%	10.5%
4	Net Retention Ratio	74.3%	74.3%	83.0%	83.0%
5	Net Commission Ratio	0.3%	0.3%	3.3%	3.3%
6	Expense of Management to Gross Direct Premium Ratio	28.9%	28.9%	30.8%	30.8%
7	Expense of Management to Net Written Premium Ratio	38.4%	38.4%	36.5%	36.5%
8	Net Incurred Claims to Net Earned Premium	80.2%	80.2%	79.0%	79.0%
9	Combined Ratio	111.7%	111.7%	112.1%	112.1%
10	Technical Reserves to net premium ratio	5.79	5.79	5.34	5.34
11	Underwriting balance ratio	-12.8%	(0.13)	-18.3%	(0.18)
12	Operating Profit Ratio	1.15%	1.15%	-4.16%	-4.16%
13	Liquid Assets to liabilities ratio	0.29	0.29	0.30	0.30
14	Net earning ratio	2.4%	2.4%	-0.3%	-0.3%
15	Return on net worth ratio	1.71%	1.71%	-0.25%	-0.25%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.69	1.69	1.56	1.56
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	349000000	349000000	315000000	315000000
2	(b) Percentage of shareholding (Indian / Foreign)	100% / 0%	100% / 0%	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)	0.36	0.36	(0.05)	(0.05)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.36	0.36	(0.05)	(0.05)
6	(iv) Book value per share (Rs)	20.19	20.19	19.12	19.12