

## PERIODIC DISCLOSURES

### FORM NL-30 - Analytical Ratios

Royal Sundaram Alliance Insurance Co Ltd

31-Mar-15

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	20.4%	9.2%	-17.9%	-7.9%
2	Gross Premium to shareholders' fund ratio	0.77	2.85	0.67	2.74
3	Growth rate of shareholders' fund	4.6%	4.6%	15.2%	15.2%
4	Net Retention Ratio	84.6%	87%	88.1%	88.3%
5	Net Commission Ratio	4.4%	4.1%	5.8%	3.8%
6	Expense of Management to Gross Direct Premium Ratio	33.0%	32.8%	33.1%	30.8%
7	Expense of Management to Net Written Premium Ratio	37.2%	37.1%	37.6%	34.9%
8	Net Incurred Claims to Net Earned Premium	79.3%	78.0%	76.4%	76.3%
9	Combined Ratio	114.4%	112.8%	111.2%	108.3%
10	Technical Reserves to net premium ratio	1.48	1.48	1.44	1.44
11	Underwriting balance ratio	(0.19)	(0.15)	(0.11)	-0.07
12	Operating Profit Ratio	-5.2%	-1.54%	1.8%	4.3%
13	Liquid Assets to liabilities ratio	0.26	0.26	0.44	0.44
14	Net earning ratio	-0.9%	1.6%	3.6%	5.4%
15	Return on net worth ratio	-0.6%	4.00%	2.1%	13.0%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.64	1.64	1.61	1.61
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

#### Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	315000000	315000000	315000000	315000000
2	(b) Percentage of shareholding (Indian / Foreign)	74% / 26%	74% / 26%	74% / 26%	74% / 26%
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)	0.70	0.70	2.17	2.17
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.70	0.70	2.17	2.17
6	(iv) Book value per share (Rs)	17.45	17.45	16.68	16.68