

FORM NL-30 - ANALYTICAL RATIOS FOR NON-LIFE COMPANIES

Registration No. 102

Date of Registration with the IRDA: 23.10.2000



Royal Sundaram

Insurer:

ROYAL SUNDARAM ALLIANCE INSURANCE COMPANY LIMITED

Date:

30-Sep-12

In percentage

Analytical Ratios for Non-Life Companies

Sl.No.	Particular	for the Quarter	up to the Quarter	for the Quarter of the preceding year	up to the Quarter of the preceeding year
1	Gross Premium Growth Rate	0.6%	5.4%	29.5%	33.0%
2	Gross Premium to shareholders' fund ratio	0.88	1.86	1.02	2.04
3	Growth rate of shareholders'fund	4.7%	12.0%	12.1%	32.1%
4	Net Retention Ratio	86.1%	84.3%	82.1%	83.9%
5	Net Commission Ratio	3.6%	1.8%	1.0%	1.1%
6	Expense of Management to Gross Direct Premium Ratio	32.5%	29.2%	28.0%	27.7%
7	Combined Ratio	91.6%	78.0%	81.3%	73.1%
8	Technical Reserves to net premium ratio	239.6%	239.6%	211.9%	211.9%
9	Underwriting balance ratio	0.4%	-2.1%	2.3%	-1.4%
10	Operationg Profit Ratio	10.8%	7.8%	11.4%	6.5%
11	Liquid Assets to liabilities ratio	54.2%	54.2%	52.5%	52.5%
12	Net earning ratio	10.5%	6.8%	13.4%	8.7%
13	return on net worth ratio	8.0%	10.6%	12.5%	15.0%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.43	1.43	1.40	1.40
15	NPA Ratio				
	Gross NPA Ratio	0	0	0	0
	Net NPA Ratio	0	0	0	0

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Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	290000000	290000000	250000000	250000000
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)	1.48	1.48	2.09	2.09
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.48	1.48	2.09	2.09
6	(iv) Book value per share (Rs)	13.96	13.96	13.97	13.97