

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

Registration No. 102



Royal Sundaram

Date of Registration with the IRDA: 23.10.2000

Insurer:

ROYAL SUNDARAM ALLIANCE INSURANCE COMPANY LIMITED

Date:

30-Sep-15

Analytical Ratios for Non-Life Companies

Sl.No.	Particular	For the Quarter	Upto the Quarter	For the Quarter of the preceding year	Upto the Quarter of the preceding year
1	Gross Premium Growth Rate	1.4%	1.4%	9.15%	5.7%
2	Gross Premium to shareholders' fund ratio	0.66	1.39	0.67	1.42
3	Growth rate of shareholders'fund	2.1%	2.1%	2.9%	2.9%
4	Net Retention Ratio	87.1%	84.9%	88.5%	86.8%
5	Net Commission Ratio	4.3%	3.8%	4.26%	3.7%
6	Expense of Management to Gross Direct Premium Ratio	34.1%	34.1%	31.83%	31.7%
7	Expense of Management to Net Written Premium Ratio	38.2%	39.5%	35.82%	36.5%
8	Net Incurred Claims to Net Earned Premium	75.7%	78.0%	77.63%	77.8%
9	Combined Ratio	111.6%	114.4%	111.33%	111.63%
10	Technical Reserves to net premium ratio	3.17	3.17	2.93	2.93
11	Underwriting balance ratio	-0.10	-0.14	-0.11	-0.13
12	Operationg Profit Ratio	5.6%	0.6%	1.9%	-0.3%
13	Liquid Assets to liabilities ratio	0.18	0.18	0.39	0.39
14	Net earning ratio	6.8%	3.2%	4.1%	2.4%
15	Return on net worth ratio	4.0%	3.9%	2.4%	3.0%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.66	1.66	1.63	1.63
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	31,50,00,000	31,50,00,000	31,50,00,000	31,50,00,000
2	(b) Percentage of shareholding (Indian / Foreign)	100%/0	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)	0.69	0.69	0.51	0.51
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.69	0.69	0.51	0.51
6	(iv) Book value per share (Rs)	17.82	17.82	17.17	17.17