

PERIODIC DISCLOSURES
FORM NL-30 - Analytical Ratios

Royal Sundaram Alliance Insurance Co Ltd

30-Jun-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	1.4%	1.4%	2.8%	2.8%
2	Gross Premium to shareholders' fund ratio	0.76	0.76	0.77	0.77
3	Growth rate of shareholders' fund	-0.55%	-0.55%	0.84%	0.84%
4	Net Retention Ratio	82.9%	82.9%	84.0%	84.0%
5	Net Commission Ratio	3.3%	3.3%	3.2%	3.2%
6	Expense of Management to Gross Direct Premium Ratio	34.0%	34.0%	26.2%	26.2%
7	Expense of Management to Net Written Premium Ratio	40.6%	40.6%	30.7%	30.7%
8	Net Incurred Claims to Net Earned Premium	80.4%	80.4%	78.1%	78.1%
9	Combined Ratio	117.3%	117.3%	111.9%	111.9%
10	Technical Reserves to net premium ratio	6.17	6.17	5.57	5.57
11	Underwriting balance ratio	(0.18)	(0.18)	(0.15)	(0.15)
12	Operating Profit Ratio	-4.5%	-4.5%	-2.7%	-2.7%
13	Liquid Assets to liabilities ratio	0.22	0.22	0.45	0.45
14	Net earning ratio	-0.2%	-0.2%	0.8%	0.8%
15	Return on net worth ratio	-0.1%	-0.1%	0.5%	0.5%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.60	1.60	1.59	1.59
	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)	(0.02)	(0.02)	0.09	0.09
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.02)	(0.02)	0.09	0.09
6	(iv) Book value per share (Rs)	17.36	17.36	16.82	16.82