

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

Registration No. 102



Date of Registration with the IRDA: 23.10.2000

Insurer: ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

Date: 30-Sep-16

Analytical Ratios for Non-Life Companies

Sl.No.	Particular	For the quarter	Upto the Quarter	Corresponding quarter of the preceeding year	Upto to the Quarter of the preceeding year
1	Gross Premium Growth Rate	43.6%	36.2%	1.4%	1.4%
2	Gross Premium to shareholders' fund ratio	0.84	1.70	0.66	1.39
3	Growth rate of shareholders' fund	9.7%	9.7%	2.1%	2.1%
4	Net Retention Ratio	86.6%	84.8%	87.1%	84.9%
5	Net Commission Ratio	3.4%	3.3%	4.3%	3.8%
6	Expense of Management to Gross Direct Premium Ratio	29.8%	30.3%	34.1%	34.1%
7	Expense of Management to Net Written Premium Ratio	34.0%	35.2%	38.2%	39.5%
8	Net Incurred Claims to Net Earned Premium	78.6%	78.8%	75.7%	78.0%
9	Combined Ratio	110.1%	111.1%	111.6%	114.4%
10	Technical Reserves to net premium ratio	2.75	2.75	3.17	3.17
11	Underwriting balance ratio	(0.13)	(0.16)	(0.10)	-0.14
12	Operating Profit Ratio	2.8%	-0.5%	5.6%	0.6%
13	Liquid Assets to liabilities ratio	0.31	0.31	0.18	0.18
14	Net earning ratio	4.2%	2.0%	6.8%	3.2%
15	Return on net worth ratio	3.14%	2.90%	4.0%	3.9%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.66	1.66	1.66	1.66
17	NPA Ratio				
	<i>Gross NPA Ratio</i>	-	-	-	-
	<i>Net NPA Ratio</i>	-	-	-	-

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	331000000	331000000	315000000	315000000
2	(b) Percentage of shareholding (Indian / Foreign)	100% / 0%	100% / 0%	100%/0	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)	0.55	0.55	0.69	0.69
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.55	0.55	0.69	0.69
6	(iv) Book value per share (Rs)	18.92	18.92	17.82	17.82