

PERIODIC DISCLOSURES
FORM NL-30 - Analytical Ratios



Royal Sundaram General Insurance Co. Ltd
(Formerly known as Royal Sundaram Alliance Insurance Company Ltd)

30-Sep-17

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	15.5%	19.3%	43.6%	36.2%
2	Gross Premium to shareholders' fund ratio	0.63	1.30	0.84	1.70
3	Growth rate of shareholders'fund	50.7%	50.7%	9.7%	9.7%
4	Net Retention Ratio	77.2%	75.7%	86.6%	84.8%
5	Net Commission Ratio	0.2%	0.3%	3.4%	3.3%
6	Expense of Management to Gross Direct Premium Ratio	28.4%	28.7%	29.8%	30.3%
7	Expense of Management to Net Written Premium Ratio	36.4%	37.4%	34.0%	35.2%
8	Net Incurred Claims to Net Earned Premium	80.9%	80.3%	78.6%	78.8%
9	Combined Ratio	109.6%	110.7%	110.1%	111.1%
10	Technical Reserves to net premium ratio	3.08	3.08	2.75	2.75
11	Underwriting balance ratio	(0.09)	(0.11)	(0.13)	(0.16)
12	Operating Profit Ratio	3.7%	2.3%	2.8%	-0.5%
13	Liquid Assets to liabilities ratio	0.10	0.36	0.31	0.31
14	Net earning ratio	4.6%	3.5%	4.2%	2.0%
15	Return on net worth ratio	2.27%	3.50%	3.14%	2.90%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	2.25	2.25	1.66	1.66
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	449000000	449000000	331000000	331000000
2	(b) Percentage of shareholding (Indian / Foreign)	100% / 0%	100% / 0%	100%/0	100%/0
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)	1.01	1.01	0.55	0.55
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.01	1.01	0.55	0.55
6	(iv) Book value per share (Rs)	21.76	21.76	18.13	18.13