

**PERIODIC DISCLOSURES**  
**FORM NL-30 - Analytical Ratios**


Royal Sundaram General Insurance Co. Limited

31-Mar-19

(Formerly known as Royal Sundaram Alliance Insurance Company Ltd)

**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	6.2%	20.9%	22.4%	19.9%
2	Gross Premium to shareholders' fund ratio	0.64	2.77	0.68	2.56
3	Growth rate of shareholders'fund	11.6%	11.6%	58.0%	58.0%
4	Net Retention Ratio	76.2%	69.0%	77.2%	76.7%
5	Net Commission Ratio	5.7%	3.8%	5.2%	2.6%
6	Expense of Management to Gross Direct Premium Ratio	21.8%	21.5%	25.0%	27.2%
7	Expense of Management to Net Written Premium Ratio	28.5%	30.9%	32.1%	35.1%
8	Net Incurred Claims to Net Earned Premium	85.6%	84.8%	82.9%	80.4%
9	Combined Ratio	108.3%	108.1%	108.8%	108.9%
10	Technical Reserves to net premium ratio	1.79	1.79	1.60	1.60
11	Underwriting balance ratio	(0.09)	(0.08)	(0.11)	(0.10)
12	Operating Profit Ratio	5.3%	5.4%	2.3%	3.5%
13	Liquid Assets to liabilities ratio	0.37	0.37	0.30	0.30
14	Net earning ratio	5.0%	5.5%	3.0%	4.1%
15	Return on net worth ratio	2.5%	10.6%	1.6%	8.13%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.93	1.93	2.21	2.21
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

**Equity Holding Pattern for Non-Life Insurers**

1	(a) No. of shares	449000000	449000000	449000000	449000000
2	(b) Percentage of shareholding (Indian / Foreign)	60% / 40%	60% / 40%	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)	2.70	2.70	2.10	2.10
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.70	2.70	2.10	2.10
6	(iv) Book value per share (Rs)	25.46	25.46	22.81	22.81