

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


Royal Sundaram General Insurance Co. Ltd

31-Mar-20

**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	21.1%	15.6%	6.2%	20.9%
2	Gross Premium to shareholders' fund ratio	0.78	3.19	0.64	2.77
3	Growth rate of shareholders'fund	0.5%	0.5%	11.6%	11.6%
4	Net Retention Ratio	68.2%	63.4%	76.2%	69.0%
5	Net Commission Ratio	8.5%	6.4%	-1.4%	6.2%
6	Expense of Management to Gross Direct Premium Ratio	23.4%	21.2%	21.8%	21.5%
7	Expense of Management to Net Written Premium Ratio	34.1%	33.0%	28.5%	30.9%
8	Net Incurred Claims to Net Earned Premium	74.5%	85.0%	85.6%	84.8%
9	Combined Ratio	104.1%	111.1%	108.3%	108.1%
10	Technical Reserves to net premium ratio	1.94	1.94	1.79	1.79
11	Underwriting balance ratio	(0.05)	(0.12)	(0.09)	(0.08)
12	Operating Profit Ratio	10.3%	2.86%	5.3%	5.4%
13	Liquid Assets to liabilities ratio	0.01	0.25	0.37	0.37
14	Net earning ratio	0.9%	1.0%	5.0%	5.5%
15	Return on net worth ratio	0.5%	2.1%	2.5%	10.60%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.69	1.69	1.93	1.93
17	NPA Ratio				
	Gross NPA Ratio	0.02	1.91%	-	-
	Net NPA Ratio	0.02	1.53%	-	-

**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)	0.55	0.55	2.70	2.70
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.55	0.55	2.70	2.70
6	(iv) Book value per share (Rs)	25.60	25.60	25.46	25.46