

PERIODIC DISCLOSURES
FORM NL-30 - Analytical Ratios



Royal Sundaram General Insurance Co. Ltd

31-Mar-21

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	-11.1%	-23.0%	21.1%	15.6%
2	Gross Premium to shareholders' fund ratio	0.59	2.11	0.78	3.19
3	Growth rate of shareholders' fund	16.6%	16.6%	0.5%	0.5%
4	Net Retention Ratio	77.7%	74.2%	68.2%	63.4%
5	Net Commission Ratio	6.7%	6.6%	8.5%	6.4%
6	Expense of Management to Gross Direct Premium Ratio	28.1%	27.8%	23.4%	21.2%
7	Expense of Management to Net Written Premium Ratio	35.8%	36.7%	34.1%	33.0%
8	Net Incurred Claims to Net Earned Premium	89.3%	80.4%	74.5%	85.0%
9	Combined Ratio	119.3%	110.2%	104.1%	111.1%
10	Technical Reserves to net premium ratio	2.45	2.45	1.94	1.94
11	Underwriting balance ratio	(0.26)	(0.11)	(0.05)	(0.12)
12	Operating Profit Ratio	-5.3%	7.8%	10.3%	2.9%
13	Liquid Assets to liabilities ratio	0.24	0.25	0.25	0.25
14	Net earning ratio	-1.7%	7.4%	0.9%	1.0%
15	Return on net worth ratio	-0.8%	11.8%	0.5%	2.1%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.87	1.87	1.69	1.69
17	NPA Ratio				
	Gross NPA Ratio	1.5%	1.5%	1.9%	1.9%
	Net NPA Ratio	0.9%	0.9%	1.5%	1.5%

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)	-	-	-	-
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-	-	-	-
6	(iv) Book value per share (Rs)	29.85	29.85	25.60	25.60