

PERIODIC DISCLOSURES
FORM NL-30 - Analytical Ratios

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

30-Sep-18

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	61.0%	36.5%	15.5%	19.3%
2	Gross Premium to shareholders' fund ratio	0.91	1.60	0.63	1.30
3	Growth rate of shareholders'fund	5.9%	5.9%	50.7%	50.7%
4	Net Retention Ratio	59.5%	65.9%	77.2%	75.7%
5	Net Commission Ratio	1.4%	2.8%	0.2%	0.3%
6	Expense of Management to Gross Direct Premium Ratio	18.0%	20.3%	28.4%	28.7%
7	Expense of Management to Net Written Premium Ratio	29.9%	30.5%	36.4%	37.4%
8	Net Incurred Claims to Net Earned Premium	83.5%	83.9%	80.9%	80.3%
9	Combined Ratio	103.2%	105.8%	109.6%	110.7%
10	Technical Reserves to net premium ratio	3.20	3.20	3.08	3.08
11	Underwriting balance ratio	(0.05)	(0.08)	(0.09)	(0.11)
12	Operating Profit Ratio	9.0%	6.2%	3.7%	2.3%
13	Liquid Assets to liabilities ratio	0.35	0.35	0.10	0.36
14	Net earning ratio	7.5%	5.8%	4.6%	3.5%
15	Return on net worth ratio	4.1%	6.2%	2.3%	3.50%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.96	1.96	2.25	2.25
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)	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)	1.50	1.50	1.01	1.01
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.50	1.50	1.01	1.01
6	(iv) Book value per share (Rs)	24.17	24.17	21.76	21.76