

PERIODIC DISCLOSURES
FORM NL-30 - Analytical Ratios


Royal Sundaram General Insurance Co. Ltd

31-Dec-19

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	39.5%	13.9%	6.6%	26.2%
2	Gross Premium to shareholders' fund ratio	0.84	2.38	0.63	2.19
3	Growth rate of shareholders' fund	2.0%	2.0%	8.7%	8.7%
4	Net Retention Ratio	55.4%	61.8%	69.2%	66.9%
5	Net Commission Ratio	7.1%	5.7%	12.2%	5.6%
6	Expense of Management to Gross Direct Premium Ratio	20.2%	20.5%	24.3%	21.4%
7	Expense of Management to Net Written Premium Ratio	36.0%	32.6%	34.7%	31.7%
8	Net Incurred Claims to Net Earned Premium	86.8%	88.7%	85.9%	84.6%
9	Combined Ratio	115.3%	113.6%	113.2%	108.1%
10	Technical Reserves to net premium ratio	2.57	2.57	2.34	2.34
11	Underwriting balance ratio	(0.13)	(0.14)	(0.09)	(0.08)
12	Operating Profit Ratio	1.4%	0.2%	4.0%	5.5%
13	Liquid Assets to liabilities ratio	0.01	0.29	0.41	0.41
14	Net earning ratio	1.5%	1.1%	5.2%	5.7%
15	Return on net worth ratio	0.7%	1.6%	2.3%	8.37%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.84	1.84	1.94	1.94
17	NPA Ratio				
	Gross NPA Ratio	3.13%	3.13%	-	-
	Net NPA Ratio	2.82%	2.82%	-	-

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)	0.43	0.43	2.07	2.07
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.43	0.43	2.07	2.07
6	(iv) Book value per share (Rs)	25.97	25.97	24.80	24.80