

## PERIODIC DISCLOSURES

### FORM NL-30 - Analytical Ratios



Royal Sundaram General Insurance Co. Ltd

30-Jun-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	6.0%	6.0%	-18.6%	-18.6%
2	Gross Premium to shareholders' fund ratio	0.44	0.44	0.46	0.46
3	Growth rate of shareholders' fund	5.0%	5.0%	10.0%	10.0%
4	Net Retention Ratio	64.9%	64.9%	64.8%	64.8%
5	Net Commission Ratio	3.6%	3.6%	9.6%	9.6%
6	Expense of Management to Gross Direct Premium Ratio	30.4%	30.4%	29.0%	29.0%
7	Expense of Management to Net Written Premium Ratio	43.7%	43.7%	42.9%	42.9%
8	Net Incurred Claims to Net Earned Premium	86.1%	86.1%	66.8%	66.8%
9	Combined Ratio	118.3%	118.3%	102.4%	102.4%
10	Technical Reserves to net premium ratio	12.45	12.45	11.86	11.86
11	Underwriting balance ratio	(0.13)	(0.13)	0.06	0.06
12	Operating Profit Ratio	10.7%	10.7%	24.2%	24.2%
13	Liquid Assets to liabilities ratio	0.26	0.26	0.23	0.23
14	Net earning ratio	14.1%	14.1%	25.7%	25.7%
15	Return on net worth ratio	4.3%	4.3%	8.0%	8.0%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.97	1.97	2.01	2.01
17	NPA Ratio				
	Gross NPA Ratio	1.5%	1.5%	1.8%	1.8%
	Net NPA Ratio	0.9%	0.9%	1.3%	1.3%
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)	1.35	1.35	2.26	2.26
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.35	1.35	2.26	2.26
6	(iv) Book value per share (Rs)	31.34	31.34	28.15	28.15