

PERIODIC DISCLOSURES
FORM NL-30 - Analytical Ratios



Insurer: Royal Sundaram Alliance Insurance Co Ltd

Date: 31-Dec-14

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	For the quarter	Upto the Quarter	Corresponding quarter of the preceeding year	Upto to the Quarter of the preceeding year
1	Gross Premium Growth Rate	5.4%	5.6%	-6.2%	-4.1%
2	Gross Premium to shareholders' fund ratio	0.68	2.08	0.70	2.11
3	Growth rate of shareholders'fund	4.9%	4.9%	12.7%	12.7%
4	Net Retention Ratio	91.0%	88.2%	89.9%	88.3%
5	Net Commission Ratio	4.5%	4.0%	2.8%	3.1%
6	Expense of Management to Gross Direct Premium Ratio	35.0%	32.8%	30.0%	30.1%
7	Expenses of Management to Net Written Premium ratio	38.3%	37.1%	33.3%	34.1%
8	Net Incurred Claims to Net Earned Premium	77.0%	77.5%	78.3%	76.3%
9	Combined Ratio	113.4%	112.2%	108.5%	107.3%
10	Technical Reserves to net premium ratio	1.99	1.99	1.92	1.92
11	Underwriting balance ratio	(0.14)	(0.14)	(0.07)	(0.06)
12	Operating Profit Ratio	-0.3%	-0.3%	3.8%	5.0%
13	Liquid Assets to liabilities ratio	0.31	0.31	0.40	0.40
14	Net earning ratio	2.7%	2.5%	4.9%	5.9%
15	Return on net worth ratio	1.7%	4.6%	3.1%	11.1%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.71	1.71	1.46	1.46
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	315,000,000	315,000,000	315,000,000	315,000,000
2	(b) Percentage of shareholding (Indian / Foreign)	74%/26%	74%/26%	74%/26%	74%/26%
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)	0.80	0.80	1.81	1.81
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.80	0.80	1.81	1.81
6	(iv) Book value per share (Rs)	17.50	17.50	16.31	16.31