

FORM NL-30 - ANALYTICAL RATIOS FOR NON-LIFE COMPANIES

Registration No. 102

Date of Registration with the IRDA: 23.10.2000



Insurer: **ROYAL SUNDARAM ALLIANCE INSURANCE COMPANY LIMITED**

Date: **30-Sep-13**

In percentage

Analytical Ratios for Non-Life Companies

Sl.No.	Particular	for the Quarter	up to the Quarter	for the Quarter of the preceding year	up to the Quarter of the preceding year
1	Gross Premium Growth Rate	-6.9%	-3.0%	0.6%	5.4%
2	Gross Premium to shareholders' fund ratio	0.67	1.47	0.88	1.86
3	Growth rate of shareholders'fund	7.0%	9.0%	4.7%	12.0%
4	Net Retention Ratio	88.6%	87.6%	86.1%	84.3%
5	Net Commission Ratio	4.2%	3.3%	3.6%	1.8%
6	Expense of Management to Gross Direct Premium Ratio	29.7%	30.1%	32.4%	29.1%
7	Expense of Management to Net Written Premium Ratio	33.5%	34.4%	37.7%	34.6%
8	Net Incurred Claims to Net Earned Premium	73.4%	75.3%	64.9%	69.9%
9	Combined Ratio	104.4%	106.8%	99.6%	100.5%
10	Technical Reserves to net premium ratio	278.6%	278.6%	211.9%	211.9%
11	Underwriting balance ratio	-0.3%	-5.3%	0.4%	-2.2%
12	Operating Profit Ratio	10.6%	5.6%	10.8%	8.3%
13	Liquid Assets to liabilities ratio	38.1%	38.1%	55.1%	55.1%
14	Net earning ratio	11.1%	6.5%	5.7%	6.8%
15	return on net worth ratio	6.6%	8.3%	8.0%	10.6%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.46	1.46	1.43	1.43
17	NPA Ratio				
	Gross NPA Ratio	0	0	0	0
	Net NPA Ratio	0	0	0	0

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Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	315000000	315000000	290000000	290000000
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)	1.31	1.31	1.48	1.48
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.31	1.31	1.48	1.48
6	(iv) Book value per share (Rs)	15.77	15.77	13.96	13.96