

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-14

Analytical Ratios for Non-Life Companies

Sl.No.	Particular	For the Quarter	Upto the Quarter	For the Quarter of the preceding year	Upto the Quarter of the preceding year
1	Gross Premium Growth Rate	9.2%	5.7%	-6.9%	-3.0%
2	Gross Premium to shareholders' fund ratio	0.67	1.42	0.67	1.47
3	Growth rate of shareholders'fund	2.9%	2.9%	9.0%	9.0%
4	Net Retention Ratio	88.5%	86.8%	88.6%	87.6%
5	Net Commission Ratio	4.3%	3.7%	4.2%	3.3%
6	Expense of Management to Gross Direct Premium Ratio	31.8%	31.7%	29.7%	30.1%
7	Expense of Management to Net Written Premium Ratio	35.8%	36.5%	33.5%	34.4%
8	Net Incurred Claims to Net Earned Premium	77.6%	77.8%	73.4%	75.3%
9	Combined Ratio	111.3%	111.6%	104.4%	106.8%
10	Technical Reserves to net premium ratio	2.93	2.93	2.79	2.79
11	Underwriting balance ratio	-0.11	-0.13	0.00	-0.05
12	Operating Profit Ratio	1.9%	-0.3%	10.6%	5.6%
13	Liquid Assets to liabilities ratio	0.39	0.39	0.38	0.38
14	Net earning ratio	4.1%	2.4%	11.1%	6.5%
15	Return on net worth ratio	2.4%	3.0%	6.6%	8.3%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.63	1.63	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)	0.51	0.51	1.48	1.48
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.51	0.51	1.48	1.48
6	(iv) Book value per share (Rs)	17.17	17.17	15.77	15.77