

**PERIODIC DISCLOSURES**  
**FORM NL-30 - Analytical Ratios**

 Royal Sundaram General Insurance Co. Ltd  
 (Formerly known as Royal Sundaram Alliance Insurance Company Ltd)

31-Dec-17

**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	18.3%	19.0%	32.4%	34.9%
2	Gross Premium to shareholders' fund ratio	0.65	1.90	0.89	2.58
3	Growth rate of shareholders' fund	56.4%	56.4%	10.0%	10.0%
4	Net Retention Ratio	77.9%	76.5%	88.1%	85.9%
5	Net Commission Ratio	4.1%	1.6%	3.0%	3.2%
6	Expense of Management to Gross Direct Premium Ratio	26.7%	28.0%	31.5%	30.7%
7	Expense of Management to Net Written Premium Ratio	34.0%	36.2%	35.5%	35.3%
8	Net Incurred Claims to Net Earned Premium	77.8%	79.6%	77.6%	78.3%
9	Combined Ratio	106.0%	109.1%	110.3%	110.8%
10	Technical Reserves to net premium ratio	2.10	2.10	1.87	1.87
11	Underwriting balance ratio	(0.09)	(0.10)	(0.13)	(0.15)
12	Operating Profit Ratio	6.7%	3.9%	0.5%	-0.1%
13	Liquid Assets to liabilities ratio	0.28	0.28	0.26	0.26
14	Net earning ratio	6.4%	4.5%	2.0%	2.0%
15	Return on net worth ratio	3.25%	6.63%	1.60%	4.49%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	2.25	2.25	1.63	1.63
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

**Equity Holding Pattern for Non-Life Insurers**

1	(a) No. of shares	449000000	449000000	331000000	331000000
2	(b) Percentage of shareholding (Indian / Foreign)	100% / 0%	100% / 0%	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)	1.77	1.77	0.85	0.85
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.77	1.77	0.85	0.85
6	(iv) Book value per share (Rs)	22.59	22.59	18.13	18.13