

PERIODIC DISCLOSURES
FORM NL-30 - Analytical Ratios

Royal Sundaram General Insurance Co. Ltd

31-Mar-18

(Formerly known as Royal Sundaram Alliance Insurance Company Ltd)

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	22.4%	19.9%	15.3%	29.2%
2	Gross Premium to shareholders' fund ratio	0.68	2.56	0.87	3.38
3	Growth rate of shareholders' fund	58.0%	58.0%	13.2%	13.2%
4	Net Retention Ratio	77.2%	76.7%	87.0%	86.2%
5	Net Commission Ratio	5.2%	2.6%	2.9%	3.1%
6	Expense of Management to Gross Direct Premium Ratio	25.0%	27.2%	31.4%	30.9%
7	Expense of Management to Net Written Premium Ratio	32.1%	35.1%	36.0%	35.5%
8	Net Incurred Claims to Net Earned Premium	82.9%	80.4%	77.6%	78.1%
9	Combined Ratio	108.8%	108.9%	110.2%	110.6%
10	Technical Reserves to net premium ratio	1.60	1.60	1.42	1.42
11	Underwriting balance ratio	(0.11)	(0.10)	(0.12)	(0.14)
12	Operating Profit Ratio	2.3%	3.5%	2.2%	0.5%
13	Liquid Assets to liabilities ratio	0.30	0.30	0.08	0.29
14	Net earning ratio	3.0%	4.1%	3.0%	2.3%
15	Return on net worth ratio	1.57%	8.13%	2.29%	6.64%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	2.21	2.21	1.69	1.69
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)	2.10	2.10	1.32	1.32
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.10	2.10	1.32	1.32
6	(iv) Book value per share (Rs)	22.81	22.81	19.59	19.59