

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



Royal Sundaram General Insurance Co. Ltd

30-Jun-19

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	-4.2%	-4.2%	13.7%	13.7%
2	Gross Premium to shareholders' fund ratio	0.62	0.62	0.72	0.72
3	Growth rate of shareholders'fund	0.7%	0.7%	2.1%	2.1%
4	Net Retention Ratio	70.0%	70.0%	74.2%	74.2%
5	Net Commission Ratio	5.2%	5.2%	4.3%	4.3%
6	Expense of Management to Gross Direct Premium Ratio	25.2%	25.2%	23.4%	23.4%
7	Expense of Management to Net Written Premium Ratio	35.0%	35.0%	31.0%	31.0%
8	Net Incurred Claims to Net Earned Premium	89.7%	89.7%	84.3%	84.3%
9	Combined Ratio	114.9%	114.9%	108.5%	108.5%
10	Technical Reserves to net premium ratio	7.90	7.90	6.20	6.20
11	Underwriting balance ratio	(0.14)	(0.14)	(0.11)	(0.11)
12	Operating Profit Ratio	-0.6%	-0.6%	3.3%	3.3%
13	Liquid Assets to liabilities ratio	0.32	0.32	0.26	0.26
14	Net earning ratio	1.4%	1.4%	4.1%	4.1%
15	Return on net worth ratio	0.6%	0.6%	2.2%	2.23%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.91	1.91	2.11	2.11
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

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

1	(a) No. of shares	449000000	449000000	449000000	449000000
2	(b) Percentage of shareholding (Indian / Foreign)	60% / 40%	60% / 40%	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)	0.16	0.16	0.52	0.52
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.16	0.16	0.52	0.52
6	(iv) Book value per share (Rs)	25.65	25.65	23.28	23.28