

PERIODIC DISCLOSURES
FORM NL-30 - Analytical Ratios

Insurer: Royal Sundaram Alliance Insurance Co Ltd

Date: 31-Dec-13

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	For the quarter	Upto the Quarter	Corresponding quarter of the preceeding year	Upto to the Quarter of the preceeding year
1	Gross Premium Growth Rate	-6.2%	-4.1%	6.5%	5.8%
2	Gross Premium to shareholders' fund ratio	0.70	2.11	0.91	2.69
3	Growth rate of shareholders' fund	3.4%	12.7%	4.2%	16.7%
4	Net Retention Ratio	89.9%	88.3%	84.7%	84.7%
5	Net Commission Ratio	2.8%	3.1%	3.9%	2.5%
6	Expense of Management to Gross Direct Premium Ratio	30.0%	30.1%	30.1%	29.5%
7	Combined Ratio	104.4%	107.3%	80.1%	78.7%
8	Technical Reserves to net premium ratio	191.8%	191.8%	165.3%	165.3%
9	Underwriting balance ratio	-7.4%	-6.0%	-6.2%	-3.5%
10	Operating Profit Ratio	3.8%	5.0%	3.7%	6.4%
11	Liquid Assets to liabilities ratio	39.7%	39.7%	45.0%	45.0%
12	Net earning ratio	4.9%	5.9%	5.2%	6.2%
13	Return on net worth ratio	3.1%	11.1%	4.0%	14.2%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.46	1.46	1.48	1.48
15	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	290,000,000	290,000,000
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)	1.81	1.81	2.06	2.06
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.81	1.81	2.06	2.06
6	(iv) Book value per share (Rs)	16.31	16.31	14.54	14.54