

**FORM NL-30 - ANALYTICAL RATIOS FOR NON-LIFE COMPANIES**

Registration No. 102



Date of Registration with the IRDA: 23.10.2000

Insurer: ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

Date: 30-Jun-16

**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	29.7%	29.7%	1.4%	1.4%
2	Gross Premium to shareholders' fund ratio	0.89	0.89	0.76	0.76
3	Growth rate of shareholders'fund	10.5%	10.5%	-0.6%	-0.6%
4	Net Retention Ratio	83.0%	83.0%	82.9%	82.9%
5	Net Commission Ratio	3.3%	3.3%	3.3%	3.3%
6	Expense of Management to Gross Direct Premium Ratio	30.8%	30.8%	34.0%	34.0%
7	Expense of Management to Net Written Premium Ratio	36.5%	36.5%	40.6%	40.6%
8	Net Incurred Claims to Net Earned Premium	79.0%	79.0%	80.4%	80.4%
9	Combined Ratio	112.1%	112.1%	117.3%	117.3%
10	Technical Reserves to net premium ratio	5.34	5.34	6.17	6.17
11	Underwriting balance ratio	(0.18)	(0.18)	(0.18)	-0.18
12	Operating Profit Ratio	-4.2%	-4.2%	-4.5%	-4.5%
13	Liquid Assets to liabilities ratio	0.30	0.30	0.22	0.22
14	Net earning ratio	-0.3%	-0.3%	-0.2%	-0.2%
15	Return on net worth ratio	-0.25%	-0.25%	-0.1%	-0.1%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.56	1.56	1.60	1.60
17	NPA Ratio				
	<b>Gross NPA Ratio</b>	-	-	-	-
	<b>Net NPA Ratio</b>	-	-	-	-

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

1	(a) No. of shares	331000000	331000000	315000000	315000000
2	(b) Percentage of shareholding (Indian / Foreign)	100% / 0%	100% / 0%	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)	(0.05)	(0.05)	(0.02)	(0.02)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.05)	(0.05)	(0.02)	(0.02)
6	(iv) Book value per share (Rs)	18.25	18.25	17.36	17.36

\* As approved by Audit Committee on 1st August 2016