

PERIODIC DISCLOSURES
FORM NL-30 - Analytical Ratios

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

31-Dec-18

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	6.6%	26.2%	18.3%	19.0%
2	Gross Premium to shareholders' fund ratio	0.63	2.19	0.65	1.90
3	Growth rate of shareholders'fund	8.7%	8.7%	56.4%	56.4%
4	Net Retention Ratio	69.2%	66.9%	77.9%	76.5%
5	Net Commission Ratio	4.0%	3.2%	4.1%	1.6%
6	Expense of Management to Gross Direct Premium Ratio	24.3%	21.4%	26.7%	28.0%
7	Expense of Management to Net Written Premium Ratio	34.7%	31.7%	34.0%	36.2%
8	Net Incurred Claims to Net Earned Premium	85.9%	84.6%	77.8%	79.6%
9	Combined Ratio	113.2%	108.1%	106.0%	109.1%
10	Technical Reserves to net premium ratio	2.34	2.34	2.10	2.10
11	Underwriting balance ratio	(0.09)	(0.08)	(0.09)	(0.10)
12	Operating Profit Ratio	4.0%	5.5%	6.7%	3.9%
13	Liquid Assets to liabilities ratio	0.41	0.41	0.28	0.28
14	Net earning ratio	5.2%	5.7%	6.4%	4.5%
15	Return on net worth ratio	2.3%	8.4%	3.3%	6.63%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.94	1.94	2.25	2.25
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)	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)	2.07	2.07	1.77	1.77
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.07	2.07	1.77	1.77
6	(iv) Book value per share (Rs)	24.80	24.80	22.59	22.59