

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

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

30-Jun-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	13.7%	13.7%	23.1%	23.1%
2	Gross Premium to shareholders' fund ratio	0.72	0.72	0.93	0.93
3	Growth rate of shareholders'fund	2.1%	2.1%	8.7%	8.7%
4	Net Retention Ratio	74.2%	74.2%	74.3%	74.3%
5	Net Commission Ratio	4.3%	4.3%	0.3%	0.3%
6	Expense of Management to Gross Direct Premium Ratio	23.4%	23.4%	28.9%	28.9%
7	Expense of Management to Net Written Premium Ratio	31.0%	31.0%	38.4%	38.4%
8	Net Incurred Claims to Net Earned Premium	84.3%	84.3%	80.2%	80.2%
9	Combined Ratio	108.5%	108.5%	111.7%	111.7%
10	Technical Reserves to net premium ratio	6.20	6.20	5.79	5.79
11	Underwriting balance ratio	(0.11)	(0.11)	(0.13)	(0.13)
12	Operating Profit Ratio	3.3%	3.3%	1.2%	1.2%
13	Liquid Assets to liabilities ratio	0.26	0.26	0.29	0.29
14	Net earning ratio	4.1%	4.1%	2.4%	2.4%
15	Return on net worth ratio	2.23%	2.23%	1.71%	1.71%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	2.11	2.11	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	349000000	349000000
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)	0.52	0.52	0.36	0.36
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.52	0.52	0.36	0.36
6	(iv) Book value per share (Rs)	23.28	23.28	19.59	19.59