

PERIODIC DISCLOSURES
FORM NL-30 - Analytical Ratios

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

31-Mar-17

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	15.3%	29.2%	16.5%	8.0%
2	Gross Premium to shareholders' fund ratio	0.87	3.38	0.86	2.97
3	Growth rate of shareholders'fund	13.2%	13.2%	3.9%	3.9%
4	Net Retention Ratio	87.0%	86.2%	86.7%	86.3%
5	Net Commission Ratio	2.9%	3.1%	3.3%	3.8%
6	Expense of Management to Gross Direct Premium Ratio	31.4%	30.9%	29.9%	32.6%
7	Expense of Management to Net Written Premium Ratio	36.0%	35.5%	35.0%	37.5%
8	Net Incurred Claims to Net Earned Premium	77.6%	78.1%	73.6%	77.7%
9	Combined Ratio	110.2%	110.6%	105.5%	112.4%
10	Technical Reserves to net premium ratio	1.42	1.42	1.55	1.55
11	Underwriting balance ratio	(0.12)	(0.14)	(0.12)	(0.14)
12	Operating Profit Ratio	2.2%	0.5%	0.2%	-0.7%
13	Liquid Assets to liabilities ratio	0.08	0.29	0.22	0.22
14	Net earning ratio	3.0%	2.3%	1.5%	1.8%
15	Return on net worth ratio	2.29%	6.64%	1.08%	4.67%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.69	1.69	1.55	1.55
17	NPA Ratio				
	<i>Gross NPA Ratio</i>	-	-	-	-
	<i>Net NPA Ratio</i>	-	-	-	-

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%	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)	1.32	1.32	0.85	0.85
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.32	1.32	0.85	0.85
6	(iv) Book value per share (Rs)	19.59	19.59	18.13	18.13