

**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: 31-Dec-15

**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	11.8%	4.8%	5.4%	5.6%
2	Gross Premium to shareholders' fund ratio	0.76	2.15	0.68	2.08
3	Growth rate of shareholders'fund	1.6%	1.6%	4.9%	4.9%
4	Net Retention Ratio	88.7%	86.2%	91.0%	88.2%
5	Net Commission Ratio	4.5%	4.0%	4.5%	4.0%
6	Expense of Management to Gross Direct Premium Ratio	32.9%	33.7%	35.0%	32.8%
7	Expenses of Management to Net Written Premium ratio	36.6%	38.4%	38.3%	37.1%
8	Net Incurred Claims to Net Earned Premium	81.2%	79.1%	77.0%	77.5%
9	Combined Ratio	115.9%	114.9%	113.4%	112.2%
10	Technical Reserves to net premium ratio	2.12	2.12	1.99	1.99
11	Underwriting balance ratio	(0.18)	(0.15)	(0.14)	(0.14)
12	Operating Profit Ratio	-4.1%	-1.0%	-0.3%	-0.3%
13	Liquid Assets to liabilities ratio	0.21	0.21	0.31	0.31
14	Net earning ratio	-0.3%	1.9%	2.7%	2.5%
15	Return on net worth ratio	-0.2%	3.7%	1.7%	4.6%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.60	1.60	1.71	1.71
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	31,50,00,000	31,50,00,000	31,50,00,000	31,50,00,000
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)	0.65	0.65	0.80	0.80
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.65	0.65	0.80	0.80
6	(iv) Book value per share (Rs)	17.73	17.73	17.50	17.50