


| 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-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   | 32.4%           | 34.9%            | 11.8%   | 4.8%                                       |
| 2   | Gross Premium to shareholders' fund ratio   | 0.89            | 2.58             | 0.76  | 2.15                                       |
| 3   | Growth rate of shareholders' fund   | 10.0%           | 10.0%            | 1.6%  | 1.6%                                       |
| 4   | Net Retention Ratio   | 88.1%           | 85.9%            | 88.7%   | 86.2%                                      |
| 5   | Net Commission Ratio  | 3.0%            | 3.2%             | 4.5%  | 4.0%                                       |
| 6   | Expense of Management to Gross Direct Premium Ratio   | 31.5%           | 30.7%            | 32.9%   | 33.7%                                      |
| 7   | Expense of Management to Net Written Premium Ratio  | 35.5%           | 35.3%            | 36.6%   | 38.4%                                      |
| 8   | Net Incurred Claims to Net Earned Premium   | 77.6%           | 78.3%            | 81.2%   | 79.1%                                      |
| 9   | Combined Ratio  | 110.3%          | 110.8%           | 115.9%  | 114.9%                                     |
| 10  | Technical Reserves to net premium ratio   | 1.87            | 1.87             | 2.12  | 2.12                                       |
| 11  | Underwriting balance ratio  | (0.13)          | (0.15)           | (0.18)  | -0.15                                      |
| 12  | Operating Profit Ratio  | 0.5%            | -0.1%            | -4.1%   | -1.0%                                      |
| 13  | Liquid Assets to liabilities ratio  | 0.26            | 0.26             | 0.21  | 0.21                                       |
| 14  | Net earning ratio   | 2.0%            | 2.0%             | -0.3%   | 1.9%                                       |
| 15  | Return on net worth ratio   | 1.60%           | 4.49%            | -0.2%   | 3.7%                                       |
| 16  | Available Solvency argin Ratio to Required Solvency Margin Ratio  | 1.63            | 1.63             | 1.60  | 1.60                                       |
| 17  | NPA Ratio   |                 |                  |   |  |
|   | Gross NPA Ratio   | -               | -                | -   | -  |
|   | Net NPA Ratio   | -               | -                | -   | -  |
| 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  | 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) | 0.85            | 0.85             | 0.65  | 0.65                                       |
| 5   | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)  | 0.85            | 0.85             | 0.65  | 0.65                                       |
| 6   | (iv) Book value per share (Rs)  | 18.98           | 18.98            | 17.73   | 17.73                                      |