

PERIODIC DISCLOSURES
FORM NL-30 - Analytical Ratios



Royal Sundaram General Insurance Co. Ltd

30-Sep-19

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	9.4%	3.5%	61.0%	36.5%
2	Gross Premium to shareholders' fund ratio	0.93	1.55	0.91	1.60
3	Growth rate of shareholders'fund	0.9%	0.9%	5.9%	5.9%
4	Net Retention Ratio	62.1%	65.3%	59.5%	65.9%
5	Net Commission Ratio	4.9%	5.1%	1.4%	5.1%
6	Expense of Management to Gross Direct Premium Ratio	17.7%	20.7%	18.0%	20.3%
7	Expense of Management to Net Written Premium Ratio	28.1%	31.1%	29.9%	30.4%
8	Net Incurred Claims to Net Earned Premium	89.8%	89.7%	83.5%	83.9%
9	Combined Ratio	111.3%	112.9%	103.2%	105.8%
10	Technical Reserves to net premium ratio	3.63	3.63	3.20	3.20
11	Underwriting balance ratio	(0.15)	(0.15)	(0.05)	(0.08)
12	Operating Profit Ratio	-0.2%	-0.3%	9.0%	6.2%
13	Liquid Assets to liabilities ratio	0.02	0.30	0.35	0.35
14	Net earning ratio	0.5%	0.9%	7.5%	5.8%
15	Return on net worth ratio	0.3%	0.9%	4.1%	6.20%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.88	1.88	1.96	1.96
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)	60% / 40%	60% / 40%	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)	0.24	0.24	1.50	1.50
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.24	0.24	1.50	1.50
6	(iv) Book value per share (Rs)	25.70	25.70	24.17	24.17