

## FORM NL-30 - ANALYTICAL RATIOS FOR NON-LIFE COMPANIES

Registration No. 102

Date of Registration with the IRDA: 23.10.2000



Royal Sundaram

Insurer:

ROYAL SUNDARAM ALLIANCE INSURANCE COMPANY LIMITED

Date:

31-Mar-13

*In percentage*

### Analytical Ratios for Non-Life Companies

Sl.No.	Particular	for the Quarter	up to the Quarter	for the Quarter of the preceding year	up to the Quarter of the preceeding year
1	Gross Premium Growth Rate	4.5%	5.4%	29.1%	29.4%
2	Gross Premium to shareholders' fund ratio	0.94	3.42	1.13	4.10
3	Growth rate of shareholders'fund	8.1%	26.2%	-1.6%	21.1%
4	Net Retention Ratio	84.4%	84.6%	86.3%	84.4%
5	Net Commission Ratio	3.4%	2.7%	2.3%	1.8%
6	Expense of Management to Gross Direct Premium Ratio	29.9%	29.6%	26.2%	28.2%
7	Combined Ratio	88.7%	81.5%	83.2%	79.1%
8	Technical Reserves to net premium ratio	126.1%	126.1%	112.4%	112.4%
9	Underwriting balance ratio	-17.5%	-7.3%	-31.6%	-10.9%
10	Operationg Profit Ratio	-4.5%	5.7%	-20.7%	0.0%
11	Liquid Assets to liabilities ratio	46.3%	46.3%	62.6%	62.6%
12	Net earning ratio	-1.5%	4.1%	-20.1%	0.0%
13	return on net worth ratio	-1.2%	12.0%	-19.6%	0.1%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.44	1.44	1.36	1.36
15	NPA Ratio				
	Gross NPA Ratio	0	0	0	0
	Net NPA Ratio	0	0	0	0

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Sl.No.	Particular	for the Quarter	up to the Quarter	for the Quarter of the preceding year	up to the Quarter of the preceding year
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	250000000	250000000	210000000	210000000
2	(b) Percentage of shareholding (Indian / Foreign)	74%/26%	74%/26%	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)	1.88	1.88	0.01	0.01
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.88	1.88	0.01	0.01
6	(iv) Book value per share (Rs)	14.47	14.47	12.46	12.46