

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: **Royal Sundaram Alliance Insurance Co Ltd**

Date: **31.3.2006**

(Rs in Lakhs)

Analytical Ratios for Non-Life companies

Sl.No.	Particular	31.3.2006	31.3.2005
1	Gross Premium Growth Rate	39%	28%
2	Gross Premium to shareholders' fund ratio	3.78	3.22
3	Growth rate of shareholders'fund	18.20%	5.20%
4	Net Retention Ratio	65%	60%
5	Net Commission Ratio	-2%	-3%
6	Expense of Management to Gross Direct Premium Ratio	22.90%	22%
7	Combined Ratio	77.50%	64.60%
8	Technical Reserves to net premium ratio	89.20%	91.90%
9	Underwriting balance ratio	-4%	-4%
10	Operating Profit Ratio	1.10%	0.10%
11	Liquid Assets to liabilities ratio	10.20%	13.10%
12	Net earning ratio	2.90%	2.50%
13	return on net worth ratio	7.10%	4.90%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.66	
15	NPA Ratio	0	0
	Gross NPA Ratio	0	0
	Net NPA Ratio	0	0

Equity Holding Pattern for Non-Life Insurers

(Rs in Lakhs)

1	(a) No. of shares	140000000	130000000
2	(b) Percentage of shareholding (Indian / Foreign)	74%/26%	74%/26%
3	(c) %of Government holding (in case of public sector insurance companies)	0	0
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.8	0.4
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.8	0.4
6	(iv) Book value per share (Rs)	8.7	7.9