

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: Royal Sundaram Alliance Insurance Co Ltd Date: 31.3.2007
(Rs in Lakhs)

Analytical Ratios for Non-Life companies

Sl.No.	Particular	31.3.2007	31.3.2006
1	Gross Premium Growth Rate	30%	39%
2	Gross Premium to shareholders' fund ratio	4.2	3.78
3	Growth rate of shareholders'fund	17.00%	18.20%
4	Net Retention Ratio	65%	65%
5	Net Commission Ratio	-1%	-2%
6	Expense of Management to Gross Direct Premium Ratio	23.00%	22.90%
7	Combined Ratio	67.00%	77.50%
8	Technical Reserves to net premium ratio	89.00%	89.20%
9	Underwriting balance ratio	-1%	-4%
10	Operationg Profit Ratio	4.00%	1.10%
11	Liquid Assets to liabilities ratio	15.00%	10.20%
12	Net earning ratio	5.00%	2.90%
13	return on net worth ratio	15.00%	7.10%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.64	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	140000000
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)	1.5	0.8
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.5	0.8
6	(iv) Book value per share (Rs)	10.2	8.7