

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: Royal Sundaram Alliance insurance co ltd 30th Sept 2010

In percentage

Analytical Ratios for Non-Life companies			
Sl.No.	Particular	up to the Quarter	up to the Quarter of the preceding year
1	Gross Premium Growth Rate	22.4%	12.7%
2	Gross Premium to shareholders' fund ratio	2.03	1.90
3	Growth rate of shareholders'fund	15.0%	35.1%
4	Net Retention Ratio	77.5%	75.8%
5	Net Commission Ratio	2.9%	3.5%
6	Expense of Management to Gross Direct Premium Ratio	26.1%	26.6%
7	Combined Ratio	97.6%	106.3%
8	Technical Reserves to net premium ratio	217.1%	214.2%
9	Underwriting balance ratio	-6.0%	-9.7%
10	Operationg Profit Ratio	1.4%	-0.2%
11	Liquid Assets to liabilities ratio	123.7%	114.6%
12	Net earning ratio	2.4%	1.9%
13	return on net worth ratio	4.0%	3.1%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.53	1.60
15	NPA Ratio		
	Gross NPA Ratio	0	0
	Net NPA Ratio	0	0

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	210000000	210000000
2	(b) Percentage of shareholding (Indian / Foreign)	74%/26%	74%/26%
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.51	0.34
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.51	0.34
6	(iv) Book value per share (Rs)	12.59	10.94