

PERIODIC DISCLOSURES

FORM NL-30

Insurer: Royal Sundaram Alliance insurance co ltd 30th June 2012

In percentage

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	for the Quarter	up to the Quarter	for the Quarter of the prceeding year	up to the Quarter of the prceeding year
1	Gross Premium Growth Rate	10.2%	10.2%	36.7%	36.7%
2	Gross Premium to shareholders' fund ratio	1.15	1.03	1.15	1.15
3	Growth rate of shareholders'fund	7.0%	7.0%	22.7%	22.7%
4	Net Retention Ratio	82.6%	82.6%	85.6%	85.6%
5	Net Commission Ratio	0.1%	0.1%	1.2%	1.2%
6	Expense of Management to Gross Direct Premium Ratio	26.1%	26.1%	27.4%	27.4%
7	Combined Ratio	65.7%	65.7%	65.0%	65.0%
8	Technical Reserves to net premium ratio	464.6%	464.6%	399.5%	399.5%
9	Underwriting balance ratio	-4.5%	-4.5%	-5.1%	-5.1%
10	Operationg Profit Ratio	5.0%	5.0%	1.7%	1.7%
11	Liquid Assets to liabilities ratio	55.7%	55.7%	65.1%	65.1%
12	Net earning ratio	7.8%	7.8%	4.3%	4.3%
13	return on net worth ratio	6.6%	6.6%	4.3%	4.3%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.40	1.40	1.51	1.51
15	NPA Ratio				
	Gross NPA Ratio	0	0	0	0
	Net NPA Ratio	0	0	0	0

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	290000000	290000000	250000000	250000000
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)	0.88	0.88	0.53	0.53
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.88	0.88	0.53	0.53
6	(iv) Book value per share (Rs)	13.33	13.33	12.46	12.46