

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: Royal Sundaram Alliance Insurance Company Ltd Date: 31-03-2010

(Rs in Lakhs)

Analytical Ratios for Non-Life companies			
Sl.No.	Particular	31-03-2010	31-03-2009
1	Gross Premium Growth Rate	13.84%	16.51%
2	Gross Premium to shareholders' fund ratio	3.92	3.66
3	Growth rate of shareholders'fund	15.09%	24.84%
4	Net Retention Ratio	76.08%	76.71%
5	Net Commission Ratio	4.08%	4.80%
6	Expense of Management to Gross Direct Premium Ratio	32.75%	34.97%
7	Combined Ratio	102.55%	99.35%
8	Technical Reserves to net premium ratio	111.24%	100.95%
9	Underwriting balance ratio	-7.81%	-9.87%
10	Operating Profit Ratio	4.51%	-1.42%
11	Liquid Assets to liabilities ratio	150.81%	120.91%
12	Net earning ratio	4.10%	0.85%
13	return on net worth ratio	12.23%	2.57%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.64	1.58
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	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)		
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.47	0.33
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.47	0.33
6	(iv) Book value per share (Rs)	12.06	10.47