

## PERIODIC DISCLOSURES

### FORM NL-30 Analytical Ratios

Insurer: Royal Sundaram Alliance insurance co ltd 31st Dec 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	25.6%	11.4%
2	Gross Premium to shareholders' fund ratio	304.8%	270.2%
3	Growth rate of shareholders'fund	11.3%	44.1%
4	Net Retention Ratio	84.0%	83.3%
5	Net Commission Ratio	2.1%	3.8%
6	Expense of Management to Gross Direct Premium Ratio	27.6%	27.1%
7	Combined Ratio	78.5%	80.5%
8	Technical Reserves to net premium ratio	149.4%	149.1%
9	Underwriting balance ratio	-5.6%	-7.8%
10	Operationg Profit Ratio	1.6%	1.6%
11	Liquid Assets to liabilities ratio	35.8%	15.9%
12	Net earning ratio	2.5%	3.8%
13	return on net worth ratio	6.4%	8.6%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.51	2.1
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)	0.80	0.99
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.80	0.99
6	(iv) Book value per share (Rs)	12.93	11.61