

## PERIODIC DISCLOSURES

### FORM NL-30 Analytical Ratios

Insurer: Royal Sundaram Alliance insurance co ltd 30th June 2011

*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	36.7%	25.2%
2	Gross Premium to shareholders' fund ratio	1.15	1.03
3	Growth rate of shareholders'fund	22.7%	12.5%
4	Net Retention Ratio	85.6%	76.4%
5	Net Commission Ratio	1.2%	2.8%
6	Expense of Management to Gross Direct Premium Ratio	27.4%	33.0%
7	Combined Ratio	65.0%	102.0%
8	Technical Reserves to net premium ratio	399.5%	426.0%
9	Underwriting balance ratio	-5.1%	-9.4%
10	Operationg Profit Ratio	1.7%	-2.2%
11	Liquid Assets to liabilities ratio	65.1%	123.5%
12	Net earning ratio	4.3%	0.0%
13	return on net worth ratio	4.3%	0.1%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio		1.51
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	250000000	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)	0.53	0.01
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.53	0.01
6	(iv) Book value per share (Rs)	12.46	12.08