

## PERIODIC DISCLOSURES

### FORM NL-30 Analytical Ratios

Insurer: Royal Sundaram Alliance insurance co ltd 31st Mar 2012

*In percentage*

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	for the Quarter	up to the Quarter	for the Quarter of the preceding year	up to the Quarter of the preceding year
1	Gross Premium Growth Rate	29.1%	29.4%	24.5%	25.3%
2	Gross Premium to shareholders' fund ratio	1.13	4.10	1.25	3.83
3	Growth rate of shareholders'fund	-1.6%	21.1%	9.9%	17.9%
4	Net Retention Ratio	86.3%	84.4%	84.4%	84.1%
5	Net Commission Ratio	2.3%	1.8%	2.3%	2.2%
6	Expense of Management to Gross Direct Premium Ratio	26.2%	28.2%	28.8%	31.6%
7	Combined Ratio	83.2%	79.1%	86.4%	80.6%
8	Technical Reserves to net premium ratio	112.4%	112.4%	115.2%	115.2%
9	Underwriting balance ratio	-31.6%	-10.9%	-26.5%	-11.4%
10	Operationg Profit Ratio	-22.9%	-2.5%	-18.0%	-4.0%
11	Liquid Assets to liabilities ratio	62.6%	62.6%	41.0%	41.0%
12	Net earning ratio	-20.1%	0.0%	-14.0%	-2.1%
13	return on net worth ratio	-19.3%	0.1%	-13.8%	-6.8%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.36	1.36	1.55	1.55
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	250000000	250000000	210000000	210000000
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)		0.01		(0.96)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		0.01		(0.96)
6	(iv) Book value per share (Rs)		14.45		11.94