

# PERIODIC DISCLOSURES

## FORM NL-30 Analytical Ratios

Insurer: Royal Sundaram Alliance Insurance Co Ltd Date: 31.3.2008  
*(Rs in Lakhs)*

### Analytical Ratios for Non-Life companies

Sl.No.	Particular	31.3.2008	31.3.2007
1	Gross Premium Growth Rate	16%	30%
2	Gross Premium to shareholders' fund ratio	3.92	4.2
3	Growth rate of shareholders'fund	24.00%	17.00%
4	Net Retention Ratio	77%	65%
5	Net Commission Ratio	3%	0%
6	Expense of Management to Gross Direct Premium Ratio	25.00%	23.00%
7	Combined Ratio	72.00%	67.00%
8	Technical Reserves to net premium ratio	94.00%	89.00%
9	Underwriting balance ratio	-8%	-1%
10	Operationg Profit Ratio	-1.00%	4.00%
11	Liquid Assets to liabilities ratio	1.29%	15.00%
12	Net earning ratio	1.00%	5.00%
13	return on net worth ratio	3.00%	15.00%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.59	1.64
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	170000000	140000000
2	(b) Percentage of shareholding (Indian / Foreign)	74%/26%	74%/26%
3	( c ) %of Government holding (in case of public sector insurance companies)	0	0
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.34	1.5
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.34	1.5
6	(iv) Book value per share (Rs)	10.36	10.2