

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: Royal Sundaram Alliance Insurance Co Ltd Date: 30-Sep-11
(Rs in Lakhs)

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter	up to the Quarter	Corresponding quarter of the preceding year	up to the Quarter of the preceding year
1	Gross Premium Growth Rate	29.48%	33.0%	20.0%	22.4%
2	Gross Premium to shareholders' fund ratio	1.02	2.04	1.04	2.03
3	Growth rate of shareholders'fund	12.1%	32.1%	4.2%	15.0%
4	Net Retention Ratio	82.1%	83.9%	84.4%	83.4%
5	Net Commission Ratio	1.0%	1.1%	3.0%	2.9%
6	Expense of Management to Gross Direct Premium Ratio	28.01%	27.7%	31.0%	26.1%
7	Combined Ratio	81.3%	73.1%	84.6%	78.3%
8	Technical Reserves to net premium ratio	211.9%	211.9%	217.1%	217.1%
9	Underwriting balance ratio	2.3%	-1.4%	-2.7%	-6.0%
10	Operating Profit Ratio	11.4%	6.5%	4.8%	1.4%
11	Liquid Assets to liabilities ratio	26.7%	52.5%	16.7%	28.7%
12	Net earning ratio	13.4%	8.7%	4.5%	2.4%
13	return on net worth ratio	12.5%	15.0%	3.9%	4.0%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.40	1.40	1.53	1.53
15	NPA Ratio				
	Gross NPA Ratio	0	0	0	0
	Net NPA Ratio	0	0	0	0

Equity Holding Pattern for Non-Life Insurers *(Rs in Lakhs)*

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)	2.09	2.09	0.51	0.51
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.09	2.09	0.51	0.51
6	(iv) Book value per share (Rs)	13.97	13.97	12.59	12.59