

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: Royal Sundaram Alliance Insurance Co. Ltd. Date: 31-Mar-11
(Rs in Lakhs)

Analytical Ratios for Non-Life companies			
Sl.No.	Particular	2010-11	2009-10
1	Gross Premium Growth Rate	25.3%	13.8%
2	Gross Premium to shareholders' fund ratio	3.8	3.6
3	Growth rate of shareholders'fund	17.9%	15.1%
4	Net Retention Ratio	84.1%	82.6%
5	Net Commission Ratio	2.2%	4.0%
6	Expense of Management to Gross Direct Premium Ratio	31.6%	32.8%
7	Combined Ratio	80.6%	82.7%
8	Technical Reserves to net premium ratio	115.2%	111.0%
9	Underwriting balance ratio	-11.4%	-7.8%
10	Operationg Profit Ratio	-3.9%	1.4%
11	Liquid Assets to liabilities ratio	40.8%	29.3%
12	Net earning ratio	-2.1%	4.1%
13	return on net worth ratio	-6.8%	12.2%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.56	1.58
15	NPA Ratio	-	-
	Gross NPA Ratio	-	-
	Net NPA Ratio	-	-

Equity Holding Pattern for Non-Life Insurers			
<i>(Rs in Lakhs)</i>			
1	(a) No. of shares	2500	2100
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)	(0.96)	1.47
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.96)	1.47
6	(iv) Book value per share (Rs)	14.19	12.06