

# PERIODIC DISCLOSURES

## FORM NL-30 Analytical Ratios

Insurer: Royal Sundaram Alliance Insurance Co Ltd Date: 31.3.2009

(Rs in Lakhs)

Analytical Ratios for Non-Life companies			
Sl.No.	Particular	31.3.2009	31.3.2008
1	Gross Premium Growth Rate	17%	16%
2	Gross Premium to shareholders' fund ratio	3.66	3.92
3	Growth rate of shareholders'fund	24.00%	24.00%
4	Net Retention Ratio	77%	71%
5	Net Commission Ratio	5%	3%
6	Expense of Management to Gross Direct Premium Ratio	27.00%	25.00%
7	Combined Ratio	76.00%	72.00%
8	Technical Reserves to net premium ratio	101.00%	94.00%
9	Underwriting balance ratio	-10%	-8%
10	Operating Profit Ratio	-1.00%	-1.00%
11	Liquid Assets to liabilities ratio	1.21%	1.29%
12	Net earning ratio	1.00%	1.00%
13	return on net worth ratio	3.00%	3.00%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.64	1.59
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	210000000	170000000
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)	0.33	0.34
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.33	0.34
6	(iv) Book value per share (Rs)	10.47	10.36