

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: Royal Sundaram Alliance insurance co ltd Date: 6/30/2010

In percentage

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter	up to the Quarter	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
1	Gross Premium Growth Rate	25.20	25.2	9.8	9.8
2	Gross Premium to shareholders' fund ratio	103.1	103.1	92.7	92.7
3	Growth rate of shareholders'fund	12.5	12.5	27	27
4	Net Retention Ratio	76.4	76.4	72.8	72.8
5	Net Commission Ratio	2.8	2.8	1.4	1.4
6	Expense of Management to Gross Direct Premium Ratio	33	33	34.9	34.9
7	Combined Ratio	102	102	113.2	113.2
8	Technical Reserves to net premium ratio	426	426	468.8	468.8
9	Underwriting balance ratio	-9.43	-9.43	-13.29	-13.29
10	Operating Profit Ratio	-2.2	-2.2	-2.3	-2.3
11	Liquid Assets to liabilities ratio	123.5	123.5	122.4	122.4
12	Net earning ratio	0.001	0.001	0.024	0.024
13	return on net worth ratio	0.08	0.08	1.59	1.59
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.51	1.51	1.68	1.68
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	210000000	210000000	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	0.01	0.17	0.17
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.01	0.01	0.17	0.17
6	(iv) Book value per share (Rs)	12.08	12.08	10.74	10.74