

PERIODIC DISCLOSURES

FORM NL - 30 : ANALYTICAL RATIOS

Insurer: Universal Sampo General Insurance Company Limited

Date : As on 31st December 2014

Analytical Ratios for Non-Life companies					
S. No.	Particulars	For The Quarter Ended December 31, 2014	Up to the Quarter Ended December 31, 2014	For the corresponding quarter of the preceding period ended December 31, 2013	Up to the Quarter of the preceding period ended December 31, 2013
1	Gross Direct Premium Growth Rate *	39.08%	21.11%	-8.63%	4.96%
2	Gross Direct Premium to Networth ratio	0.59	1.79	0.46	1.63
3	Growth rate of Networth	9.94%	9.94%	2.03%	2.03%
4	Net Retention Ratio *	70.60%	73.10%	77.04%	75.49%
5	Net Commission Ratio *	3.06%	4.21%	5.35%	4.91%
6	Expense of Management to Gross Direct Premium Ratio	34.20%	32.94%	42.02%	35.29%
7	Expense of Management to Net Written Premium Ratio	47.50%	44.40%	54.38%	46.06%
8	Net Incured Claims to Net Earned Premium	79.25%	76.29%	75.03%	76.36%
9	Combined Ratios	120.96%	115.80%	125.00%	117.94%
10	Technical Reserves to net premium ratio	2.79	2.26	3.12	2.30
11	Underwriting balance ratio	-0.17	-0.18	-0.17	-0.16
12	Operating Profit Ratio	3.39%	0.50%	-3.22%	-2.71%
13	Liquid Assets to liabilities ratio	0.27	0.27	0.26	0.26
14	Net earning ratio	8.58%	5.29%	1.57%	1.50%
15	Return on net worth ratio	3.63%	7.04%	0.56%	1.88%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.93	1.93	1.93	1.93
17	NPA Ratio	-	-	-	-

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares		35,00,00,000		35,00,00,000
2	(b) Percentage of shareholding (Indian / Foreign)		74% / 26%		74% / 26%
3	(c) %of Government holding (in case of public sector insurance companies)		Nil		Nil
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the year (not to be annualized)		0.52		0.13
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the year (not to be annualized)		0.52		0.13
6	(iv) Book value per share (Rs)		7.44		6.77

\*for segment wise ratios, please refer Annexure 2

Note :

Ratios are computed in accordance with the guidelines issued by the IRDA vide Master Circular No IRDA/F&I/CIR/F&A/231/10/2012 dated. 5th Oct 2012 and subsequent clarification thereon vide Circular No IRDA/F&A/Cir/FA/126/07/2013 dated 03rd July 2013.

Insurer: Universal Sompo General Insurance Company Limited

Date : As on 31st December 2014

## Analytical Ratios for Non-Life companies

	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Grand Total
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	
<b>Gross Direct Premium Growth Rate (segment wise)</b> Gross direct premium for the current year divided by the gross direct premium for the previous year															
For The Quarter Ended December 31, 2014	9.03%	4.71%	0.00%	27.23%	1.84%	88.35%	-30.79%	50.19%	82.58%	50.30%	-100.00%	255.58%	171.04%	47.87%	39.08%
Up to the Quarter Ended December 31, 2014	12.74%	-11.47%	0.00%	16.00%	-10.59%	9.82%	5.38%	54.42%	112.06%	-16.78%	-100.00%	119.18%	78.44%	25.07%	21.11%
For the corresponding quarter of the preceding period ended December 31, 2013	34.23%	4.23%	0.00%	-19.61%	-31.59%	-27.50%	7.98%	14.52%	-71.56%	18.65%	0.00%	-48.43%	7.12%	-15.71%	-8.63%
Up to the Quarter of the preceding period ended December 31, 2013	21.90%	36.64%	0.00%	-13.66%	-18.51%	-8.56%	19.22%	57.74%	-64.75%	74.39%	0.00%	-49.09%	9.12%	-0.03%	4.96%

<b>Net Retention Ratio (segment wise)</b> (Net premium divided by gross direct premium)															
For The Quarter Ended December 31, 2014	69.38%	21.55%	0.00%	93.88%	94.36%	95.01%	33.79%	85.97%	21.15%	16.62%	0.00%	5.00%	35.47%	72.14%	70.60%
Up to the Quarter Ended December 31, 2014	53.79%	37.75%	0.00%	93.69%	93.98%	95.00%	60.42%	89.13%	62.57%	32.26%	0.00%	4.58%	47.47%	79.21%	73.10%
For the corresponding quarter of the preceding period ended December 31, 2013	55.02%	26.72%	0.00%	93.46%	94.15%	95.04%	49.72%	81.40%	199.40%	35.75%	1.62%	4.96%	66.32%	84.79%	77.04%
Up to the Quarter of the preceding period ended December 31, 2013	50.60%	25.96%	0.00%	93.79%	94.04%	94.99%	63.97%	91.23%	62.23%	34.36%	12.95%	15.41%	68.42%	85.20%	75.49%

<b>Net Commission Ratio (segment wise)</b> (Gross Commission Paid net of reinsurance commission divided by net premium for that segment)															
For The Quarter Ended December 31, 2014	8.96%	-22.29%	0.00%	5.74%	0.00%	8.86%	39.44%	12.63%	-41.60%	-43.66%	0.00%	298.84%	-13.39%	2.23%	3.06%
Up to the Quarter Ended December 31, 2014	5.11%	-10.00%	0.00%	5.76%	0.00%	9.14%	9.83%	9.37%	-2.38%	-13.04%	0.00%	279.62%	-0.93%	4.30%	4.21%
For the corresponding quarter of the preceding period ended December 31, 2013	8.11%	-16.12%	0.00%	4.32%	0.00%	7.50%	14.35%	12.71%	1.59%	-15.65%	4084.62%	258.33%	13.19%	5.15%	5.35%
Up to the Quarter of the preceding period ended December 31, 2013	5.73%	-28.39%	0.00%	6.33%	0.00%	8.45%	9.42%	8.73%	7.23%	-19.16%	95.29%	397.93%	11.57%	5.29%	4.91%