

PERIODIC DISCLOSURES

FORMNL-30: ANALYTICAL RATIOS

Insurer: Universal Sampo General Insurance Company Limited

Date : As on 30th Sept 2011

(₹ in Lakhs)

Analytical Ratios for Non-Life companies					
S. No.	Particulars	For The Quarter Ended Sept 30, 2011	Up to the Quarter Ended Sept 30, 2011	For the corresponding quarter of the preceding Period ended Sept 30, 2010	Up to the Quarter of the preceding Period ended Sept 30, 2010
1	Gross Premium Growth Rate	39.94%	23.86%	115.48%	119.38%
2	Gross Premium to shareholders' fund ratio	113.77%	213.83%	48.97%	103.99%
3	Growth rate of shareholders' fund	-39.77%	-39.77%	-30.73%	-30.73%
4	Net Retention Ratio	45.32%	50.16%	67.82%	54.53%
5	Net Commission Ratio	5.67%	6.26%	5.57%	5.73%
6	Expense of Management to Gross Direct Premium Ratio	38.39%	42.21%	44.49%	42.19%
7	Combined Ratio	77.93%	77.86%	97.78%	78.27%
8	Technical Reserves to net premium ratio	45.70%	296.64%	43.89%	237.96%
9	Underwriting balance ratio	-33.97%	-46.78%	-31.46%	-47.25%
10	Operating Profit Ratio	-25.17%	-37.92%	-23.74%	-39.49%
11	Liquid Assets to liabilities ratio	29.78%	29.78%	16.23%	16.23%
12	Net earning ratio	-18.56%	-32.48%	-20.00%	-33.84%
13	Return on net worth ratio	-9.57%	-34.84%	-6.64%	-19.19%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.32	1.32	2.58	2.58
15	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Non-Life Insurers

(₹ in Lakhs)

1	(a) No. of shares		150,000,000		150,000,000
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 period (not to be annualized)		(1.98)		(1.81)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		(1.98)		(1.81)
6	(iv) Book value per share (Rs)		5.68		9.43

Note :

Ratios are computed in accordance with the guidelines issued by the IRDA vide Circular no :- IRDA/F&I/CIR/ F&A/ 012/ 01/ 2010 dated January 28, 2010 and subsequent clarification thereon dated April 9, 2010.