

**PERIODIC DISCLOSURES**

**FORMNL-30: ANALYTICAL RATIOS**

Insurer: Universal Sampo General Insurance Company Limited

Date : As on 31st March 2009

(Rs in Lakhs)

Analytical Ratios for Non-Life companies					
S. No.	Particulars	For the Quarter	Up to the Quarter	For the corresponding quarter of the preceding year	Up to the quarter of the preceding year
1	Gross Premium Growth Rate		6319.06%		NA
2	Gross Premium to shareholders' fund ratio		13.63%		0.20%
3	Growth rate of shareholders' fund		-6.11%		4990.79%
4	Net Retention Ratio		53.40%		-89.25%
5	Net Commission Ratio		4.44%		6.51%
6	Expense of Management to Gross Direct Premium Ratio		102.15%		1532.56%
7	Combined Ratio		102.95%		1532.56%
8	Technical Reserves to net premium ratio		117.08%		-2.00%
9	Underwriting balance ratio		-175.49%		1807.14%
10	Operationing Profit Ratio		-77.92%		-249.73%
11	Liquid Assets to liabilities ratio		160.24%		1310392.94%
12	Net earning ratio		-80.16%		69.32%
13	Return on net worth ratio		-6.51%		-0.13%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		4.23		4.66
15	NPA Ratio				
	Gross NPA Ratio				
	Net NPA Ratio				

**Equity Holding Pattern for Non-Life Insurers**

(Rs 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)		(0.96)		(0.05)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		(0.96)		(0.05)
6	(iv) Book value per share (Rs)		8.99		9.95