

PERIODIC DISCLOSURES

FORMNL-30: ANALYTICAL RATIOS

Insurer: Universal Sampo General Insurance Company Limited

Date : As on 31st March 2008

(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		NA		NA
2	Gross Premium to shareholders' fund ratio		0.20%		NA
3	Growth rate of shareholders' fund		4990.79%		NA
4	Net Retention Ratio		-89.25%		NA
5	Net Commission Ratio		6.51%		NA
6	Expense of Management to Gross Direct Premium Ratio		1532.56%		NA
7	Combined Ratio		1532.56%		NA
8	Technical Reserves to net premium ratio		-2.00%		NA
9	Underwriting balance ratio		1807.14%		NA
10	Operationing Profit Ratio		-249.73%		NA
11	Liquid Assets to liabilities ratio		1310392.94%		NA
12	Net earning ratio		69.32%		NA
13	Return on net worth ratio		-0.13%		NA
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		4.68		NA
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		50,000
2	(b) Percentage of shareholding (Indian / Foreign)		74% / 26%		100% / 0%
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)		(0.05)		NA
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		(0.05)		NA
6	(iv) Book value per share (Rs)		9.95		NA