

PERIODIC DISCLOSURES

FORMNL-30: ANALYTICAL RATIOS

Insurer: Universal Sampo General Insurance Company Limited

Date : As on 31st March 2010

(Rs in Lakhs)

Analytical Ratios for Non-Life companies					
S. No.	Particulars	For the Quarter	Up to the Quarter March 31, 2010	For the corresponding quarter of the preceeding year	Up to the quarter of the preceeding year March 31, 2009
1	Gross Premium Growth Rate		627.95%		NA
2	Gross Premium to shareholders' fund ratio		112.01%		13.63%
3	Growth rate of shareholders'fund		-23.57%		-6.11%
4	Net Retention Ratio		78.28%		59.56%
5	Net Commission Ratio		7.76%		11.15%
6	Expense of Management to Gross Direct Premium Ratio		51.85%		102.15%
7	Combined Ratio		65.77%		102.95%
8	Technical Reserves to net premium ratio		86.76%		117.08%
9	Underwriting balance ratio		-48.96%		-176.64%
10	Operationg Profit Ratio		-35.98%		-79.07%
11	Liquid Assets to liabilities ratio		30.62%		160.24%
12	Net earning ratio		-35.14%		-80.16%
13	Return on net worth ratio		-30.81%		-6.51%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		3.15		4.23
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)		(3.47)		(0.96)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		(3.47)		(0.96)
6	(iv) Book value per share (Rs)		11.27		14.74