

PERIODIC DISCLOSURES

FORMNL-30: ANALYTICAL RATIOS

Insurer: Universal Sampo General Insurance Company Limited

Date : As on 30th June 2010

(Rs in Lakhs)

Analytical Ratios for Non-Life companies					
S. No.	Particulars	FOR THE QUARTER Ended June 30, 2010	UP TO THE QUARTER Ended June 30, 2010	For the corresponding quarter of the preceeding Year Ended June 30, 2009	up to the Quarter of the preceeding Year Ended June 30, 2009
1	Gross Premium Growth Rate	222.98%	222.98%	23.69%	23.69%
2	Gross Premium to shareholders' fund ratio	51.71%	51.71%	16.17%	16.17%
3	Growth rate of shareholders'fund	-30.28%	-30.28%	91.57%	91.57%
4	Net Retention Ratio	78.08%	78.08%	87.33%	87.33%
5	Net Commission Ratio	5.87%	5.87%	11.26%	11.26%
6	Expense of Management to Gross Direct Premium Ratio	40.13%	40.13%	42.27%	42.27%
7	Combined Ratio	60.90%	60.90%	46.39%	46.39%
8	Technical Reserves to net premium ratio	280.16%	280.16%	150.18%	150.18%
9	Underwriting balance ratio	-37.94%	-37.94%	-27.60%	-27.60%
10	Operatong Profit Ratio	-29.09%	-29.09%	-14.87%	-14.87%
11	Liquid Assets to liabilities ratio	21.55%	21.55%	104.21%	104.21%
12	Net earning ratio	-29.22%	-29.22%	-17.03%	-17.03%
13	Return on net worth ratio	-11.80%	-11.80%	-2.41%	-2.41%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.72	2.72	4.09	4.09
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