

PERIODIC DISCLOSURES

FORMNL-30: ANALYTICAL RATIOS

Insurer: Universal Sampo General Insurance Company Limited

Date : As on 31st Dec 2011

(₹ in Lakhs)

Analytical Ratios for Non-Life companies					
S. No.	Particulars	For The Quarter Ended Dec 31, 2011	Up to the Quarter Ended Dec 31, 2011	For the corresponding quarter of the preceding period ended Dec 31, 2010	Up to the Quarter of the preceding period ended Dec 31, 2010
1	Gross Premium Growth Rate	66.11%	36.83%	35.66%	84.43%
2	Gross Premium to shareholders' fund ratio	151.75%	407.05%	47.68%	155.25%
3	Growth rate of shareholders' fund	-47.81%	-47.81%	-27.44%	-27.44%
4	Net Retention Ratio	54.06%	51.62%	82.86%	63.23%
5	Net Commission Ratio	5.10%	5.83%	6.98%	6.11%
6	Expense of Management to Gross Direct Premium Ratio	40.31%	41.50%	50.17%	44.64%
7	Combined Ratio	68.84%	74.49%	84.44%	80.16%
8	Technical Reserves to net premium ratio	294.42%	201.90%	23.68%	151.73%
9	Underwriting balance ratio	-31.17%	-40.68%	-22.34%	-37.23%
10	Operating Profit Ratio	-21.70%	-31.59%	-15.75%	-29.93%
11	Liquid Assets to liabilities ratio	39.50%	39.50%	22.77%	22.77%
12	Net earning ratio	-21.75%	-28.29%	-7.42%	-23.21%
13	Return on net worth ratio	-17.84%	-59.44%	-2.93%	-22.79%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.05	1.05	2.49	2.49
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)	(2.83)	(2.08)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(2.83)	(2.08)
6	(iv) Book value per share (Rs)	4.76	9.12

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.