

PERIODIC DISCLOSURES

FORMNL-30: ANALYTICAL RATIOS

Insurer: Universal Sampo General Insurance Company Limited

Date : As on 30th SEPT 2012

(₹ in Lakhs)

Analytical Ratios for Non-Life companies					
S. No.	Particulars	For The Quarter Ended SEPT 30, 2012	Up to the Quarter Ended SEPT 30, 2012	For the corresponding quarter of the preceeding Period Ended SEPT 30, 2011	Up to the Quarter of the preceeding Period Ended SEPT 30, 2011
1	Gross Premium Growth Rate	20.42%	35.58%	39.94%	23.86%
2	Gross Premium to shareholders' fund ratio	50.51%	106.90%	113.77%	213.83%
3	Growth rate of shareholders' fund	171.20%	171.20%	-39.77%	-39.77%
4	Net Retention Ratio	79.73%	65.15%	45.32%	50.16%
5	Net Commission Ratio	6.87%	6.84%	5.67%	6.26%
6	Expense of Management to Gross Direct Premium Ratio	36.51%	34.58%	38.54%	42.29%
7	Combined Ratio	69.75%	64.24%	78.08%	77.94%
8	Technical Reserves to net premium ratio	40.08%	289.36%	41.83%	296.64%
9	Underwriting balance ratio	-14.93%	-19.13%	-33.97%	-46.78%
10	Operating Profit Ratio	-4.28%	-7.63%	-25.18%	-37.92%
11	Liquid Assets to liabilities ratio	50.44%	50.44%	29.78%	29.78%
12	Net earning ratio	-3.79%	-4.26%	-18.56%	-32.48%
13	Return on net worth ratio	-1.53%	-2.97%	-9.57%	-34.84%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.69	2.69	1.32	1.32
15	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Non-Life Insurers

(₹ in Lakhs)

1	(a) No. of shares		350,000,000		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 year (not to be annualized)		(0.20)		(1.98)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the year (not to be annualized)		(0.20)		(1.98)
6	(iv) Book value per share (Rs)		6.60		5.68

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.