

PERIODIC DISCLOSURES

FORM NL - 30 : ANALYTICAL RATIOS

Insurer: Universal Sampo General Insurance Company Limited

Date : As on Sep 30,2019

Analytical Ratios for Non-Life companies					
S. No.	Particulars	For The Quarter Ended Sep 30, 2019	Up to The Quarter Ended Sep 30, 2019	For The Quarter Ended Sep 30, 2018	Up to The Quarter Ended Sep 30, 2018
1	Gross Direct Premium Growth Rate *	71.20%	47.57%	15.78%	14.58%
2	Gross Direct Premium to Networth ratio	0.93	1.33	0.60	1.00
3	Growth rate of Networth	11.49%	11.49%	112.70%	112.70%
4	Net Retention Ratio *	36.80%	45.77%	49.85%	59.36%
5	Net Commission Ratio *	2.86%	4.90%	10.20%	8.57%
6	Expense of Management to Gross Direct Premium Ratio	11.13%	14.32%	17.67%	19.38%
7	Expense of Management to Net Written Premium Ratio	30.19%	31.20%	35.38%	32.58%
8	Net Incurred Claims to Net Earned Premium	79.25%	79.85%	71.26%	67.63%
9	Combined Ratios	103.05%	105.43%	106.34%	98.71%
10	Technical Reserves to net premium ratio	2.32	3.07	2.28	2.75
11	Underwriting balance ratio	-0.04	-0.06	-0.08	0.02
12	Operating Profit Ratio	8.86%	8.15%	4.88%	13.99%
13	Liquid Assets to liabilities ratio	0.39	0.39	0.45	0.45
14	Net earning ratio	8.72%	8.07%	3.65%	11.67%
15	Return on net worth ratio	2.98%	4.92%	1.10%	6.95%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.01	2.01	2.29	2.29
17	NPA Ratio (Net)	1.29%	1.29%	-	-

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares		36,81,81,820		36,81,81,820
2	(b) Percentage of shareholding (Indian / Foreign)		65.4% / 34.6%		71.6% / 28.4%
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)		1.20		1.52
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the year (not to be annualized)		1.20		1.52
6	(iv) Book value per share (Rs)		24.41		21.90

\*for segment wise ratios, please refer Annexure 2

Note :

1. Ratios are computed in accordance with the guidelines issued by the IRDA vide Master Circular No IRDA/F&I/CIR/F&A/231/10/2012 dated. 5th Oct 2012 and subsequent clarification thereon vide Circular No IRDA/F&A/Cir/FA/126/07/2013 dated 03rd July 2013.