**FORM NL-20-ANALYTICAL RATIOS SCHEUDLE**
**Name of the Insurer: Universal Sompo General Insurance Company Limited**

| Sl. No. | Particular | Calculation | For the Quarter Ended June 30, 2026 | Up to the Quarter Ended June 30, 2026 | For the Quarter Ended June 30, 2025 | Up to the Quarter Ended June 30, 2025 |
|---|---|---|---|---|---|---|
| 1 | Gross Direct Premium Growth Rate** | [GDPI(CY)-GDPI(PY)] / GDPI(PY) | 33.49% | 33.49% | 16.68% | 16.68% |
| 2 | Gross Direct Premium to Net worth Ratio | GDPI / Shareholder's funds<br>Shareholder's funds/Net Worth =Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account )<br>Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date | 0.93 | 0.93 | 0.78 | 0.78 |
| 3 | Growth rate of Net Worth | (Shareholder's funds(CY)-Shareholder's funds(PY)) / Shareholder's funds(PY) | 11.97% | 11.97% | 14.25% | 14.25% |
| 4 | Net Retention Ratio** | Net written premium / (Gross Direct Premium Income + Reinsurance Accepted) | 52.11% | 52.11% | 44.71% | 44.71% |
| 5 | Net Commission Ratio** | Net Commission / Net written premium | 10.36% | 10.36% | 11.02% | 11.02% |
| 6 | Expense of Management to Gross Direct Premium Ratio** | (Direct Commission+Operating Expenses) / Gross direct premium | 28.71% | 28.71% | 24.90% | 24.90% |
| 7 | Expense of Management to Net Written Premium Ratio** | (Net Commission+Operating Expenses) / Net Written Premium | 23.97% | 23.97% | 30.89% | 30.89% |
| 8 | Net Incurred Claims to Net Earned Premium** | Net Incurred Claims / Net Earned Premium | 80.35% | 80.35% | 67.33% | 67.33% |
| 9 | Claims paid to claims provisions** | Claim Paid (pertaining to provisions made previously) / claims provision made previously | 20.14% | 20.14% | 17.43% | 17.40% |
| 10 | Combined Ratio** | (7) +(8) | 104.32% | 104.32% | 98.22% | 98.22% |
| 11 | Investment income ratio | Investment income / Average Assets under management<br><br>Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent – Gross (net of investment expenses) including investment income from pool | 1.81% | 1.81% | 1.97% | 1.97% |
| 12 | Technical Reserves to net premium ratio ** | [(Reserve for unexpired risks+premium deficiency+reserve for outstanding claims(including IBNR and IBNER) ] / Net premium written | 4.22 | 4.22 | 5.12 | 5.12 |
| 13 | Underwriting balance ratio | Underwriting results / Net earned premium<br><br>Underwriting results= Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium Deficiency | (0.08) | (0.08) | (0.04) | (0.04) |
| 14 | Operating Profit Ratio | Operating profit / Net Earned premium | 4.63% | 4.63% | 11.55% | 11.55% |
| 15 | Liquid Assets to liabilities ratio | Liquid Assets / Policyholders liabilities<br>Liquid Assets = Short term investments+Short term loans+Cash & Bank balances<br><br>Policyholders liabilities=Outstanding Claims including Incurred But Not Reported (IBNR) & Incurred But Not Enough Reported (IBNER)+ Unearned Premium Reserve+ Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any; and+ Other Liabilities net off Other Assets<br>Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (vi) Sundry creditors (due to Policyholders).<br>Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc. | 0.22 | 0.22 | 0.42 | 0.42 |
| 16 | Net earning ratio | Profit after tax / Net Premium written | 4.50% | 4.50% | 9.56% | 9.56% |
| 17 | Return on net worth ratio | Profit after tax / Net Worth | 2.17% | 2.17% | 3.33% | 3.33% |
| 18 | Available Solvency margin Ratio to Required Solvency Margin Ratio | to be taken from solvency margin reporting | 1.71 | 1.71 | 2.04 | 2.04 |
| 19 | NPA Ratio | to be taken from NPA reporting | | | | |
| | Gross NPA Ratio | | - | - | - | - |
| | Net NPA Ratio | | - | - | - | - |
| 20 | Debt Equity Ratio | (Debt/Equity)<br>Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any | NA | NA | NA | NA |
| 21 | Debt Service Coverage Ratio | (Earnings before Interest and Tax/ Interest and Principal Instalments Due) | NA | NA | NA | NA |
| 22 | Interest Service Coverage Ratio | (Earnings before Interest and Tax/ Interest due) | NA | NA | NA | NA |
| 23 | Earnings per share | Profit /(loss) after tax / No. of shares | 1.11 | 1.11 | 1.52 | 1.52 |
| 24 | Book value per share | Net worth / No. of shares | 51.31 | 51.31 | 45.82 | 45.82 |

Notes: -

1. Net worth definition to include Head office capital for Reinsurance branch

**FORM NL-20-ANALYTICAL RATIOS SCHEUDLE**
**Name of the Insurer: Universal Sompo General Insurance Company Limited**

**** Segmental Reporting up to the quarter**

| **Segments Upto the quarter ended June 30, 2026** | **Gross Direct Premium Growth Rate**** | **Net Retention Ratio**** | **Net Commission Ratio**** | **Expense of Management to Gross Direct Premium Ratio**** | **Expense of Management to Net Written Premium Ratio**** | **Net Incurred Claims to Net Earned Premium**** | **Claims paid to claims provisions**** | **Combined Ratio**** | **Technical Reserves to net premium ratio **** | **Underwriting balance ratio** |
|---|---|---|---|---|---|---|---|---|---|---|
| FIRE | | | | | | | | | | |
| **Current Period** | -40.64% | 11.46% | -59.57% | 15.80% | -44.68% | -241.76% | 3.47% | -286.43% | 5.47 | 6.05 |
| **Previous Period** | 34.02% | 8.02% | -75.50% | 11.50% | -53.23% | 75.00% | 19.33% | 21.77% | 6.19 | 0.90 |
| Marine Cargo | | | | | | | | | | |
| **Current Period** | 51.49% | 58.28% | 17.72% | 24.58% | 29.56% | 113.62% | 20.05% | 143.19% | 2.34 | -0.80 |
| **Previous Period** | -32% | 34.12% | 27.33% | 24.32% | 51.88% | 139.59% | 34.47% | 191.47% | 3.62 | -1.21 |
| Marine Hull | | | | | | | | | | |
| **Current Period** | 775.83% | 0.71% | -929.41% | 0.18% | -903.92% | 22.22% | 0.00% | -881.70% | 1.92 | 52.00 |
| **Previous Period** | 4% | 0.98% | -1262.50% | 0.74% | -1237.50% | 133.33% | 0.00% | -1104.17% | 5.75 | 16.00 |
| Total Marine | | | | | | | | | | |
| **Current Period** | 308.71% | 14.49% | -17.79% | 6.01% | -5.44% | 112.22% | 19.82% | 106.78% | 2.32 | 0.00 |
| **Previous Period** | -22.81% | 22.35% | 7.21% | 15.97% | 31.77% | 139.48% | 34.35% | 171.26% | 3.65 | -0.91 |
| Motor OD | | | | | | | | | | |
| **Current Period** | 61.14% | 51.69% | 34.45% | 39.47% | 47.16% | 102.01% | 177.80% | 149.17% | 2.66 | -0.52 |
| **Previous Period** | 16.46% | 53.71% | 47.63% | 38.99% | 63.63% | 70.73% | 72.80% | 134.36% | 2.53 | -0.41 |
| Motor TP | | | | | | | | | | |
| **Current Period** | 95.29% | 43.41% | 0.09% | 33.10% | 11.67% | 65.83% | 6.13% | 77.50% | 8.57 | 0.22 |
| **Previous Period** | -3.64% | 45.65% | -0.03% | 27.08% | 16.33% | 20.66% | 2.83% | 36.99% | 12.50 | 0.62 |
| Total Motor | | | | | | | | | | |
| **Current Period** | 79.44% | 46.86% | 15.88% | 35.75% | 27.99% | 82.23% | 13.82% | 110.22% | 5.85 | -0.11 |
| **Previous Period** | 4.75% | 49.39% | 24.02% | 32.61% | 40.20% | 44.66% | 6.05% | 84.86% | 7.47 | 0.13 |
| Health | | | | | | | | | | |
| **Current Period** | -19.21% | 76.89% | 4.85% | 14.19% | 16.11% | 70.98% | 161.46% | 87.09% | 1.72 | 0.10 |
| **Previous Period** | 191.35% | 53.16% | 3.96% | 17.46% | 26.18% | 95.21% | 178.26% | 121.39% | 1.54 | -0.27 |
| Personal Accident | | | | | | | | | | |
| **Current Period** | 3.64% | 88.53% | 3.39% | 26.90% | 14.99% | 74.35% | 31.43% | 89.34% | 2.20 | -0.03 |
| **Previous Period** | 9.53% | 49.23% | -12.44% | 26.49% | 5.01% | 63.51% | 13.50% | 68.52% | 2.98 | 0.16 |
| Travel Insurance | | | | | | | | | | |
| **Current Period** | 2.03% | 94.56% | 99.12% | 155.65% | 163.50% | 5.50% | 0.00% | 169.00% | 0.00 | -0.22 |
| **Previous Period** | 15.11% | 93.60% | 101.03% | 147.28% | 156.90% | 8.88% | 0.00% | 165.78% | 0.00 | -0.10 |
| Total Health | | | | | | | | | | |
| **Current Period** | -16.05% | 78.95% | 5.89% | 17.85% | 17.94% | 69.78% | 111.35% | 87.72% | 1.80 | 0.08 |
| **Previous Period** | 137.02% | 53.04% | 3.61% | 19.86% | 25.83% | 90.13% | 98.69% | 115.96% | 1.70 | -0.24 |
| Workmen’s Compensation/ Employer’s liability | | | | | | | | | | |
| **Current Period** | 31.82% | 90.80% | 17.72% | 27.59% | 27.85% | 68.52% | 5.31% | 96.37% | 4.41 | -0.09 |
| **Previous Period** | 11.86% | 93.94% | 24.19% | 36.36% | 38.71% | 197.67% | 14.24% | 236.38% | 6.55 | -1.56 |
| Public/ Product Liability | | | | | | | | | | |
| **Current Period** | -12.34% | 41.75% | 18.23% | 24.57% | 29.28% | -2.88% | -3.42% | 26.40% | 2.75 | 0.69 |
| **Previous Period** | 37.55% | 48.84% | 9.32% | 24.37% | 25.26% | 6.92% | 0.00% | 32.18% | 1.82 | 0.48 |
| Engineering | | | | | | | | | | |
| **Current Period** | 67.04% | 16.81% | 38.60% | 23.49% | 47.37% | 25.97% | 0.59% | 73.34% | 3.54 | 0.04 |
| **Previous Period** | 32.06% | 15.25% | 35.56% | 22.14% | 56.30% | 53.33% | 0.30% | 109.63% | 10.04 | 0.22 |
| Aviation | | | | | | | | | | |
| **Current Period** | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00 | 0.00 |
| **Previous Period** | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00 | 0.00 |
| Crop Insurance | | | | | | | | | | |
| **Current Period** | 0.00% | 129.80% | 0.34% | 83.20% | 64.43% | 83.52% | 22.05% | 147.96% | 6.50 | -0.48 |
| **Previous Period** | -100.00% | 0.00% | -3856.25% | 0.00% | -1062.50% | 2565.75% | 40.05% | 1503.25% | 1385.31 | -22.33 |
| Other Miscellaneous | | | | | | | | | | |
| **Current Period** | 80.28% | 63.77% | 12.95% | 15.48% | 24.48% | 633.33% | 141.32% | 657.81% | 2.12 | -7.00 |
| **Previous Period** | 13.47% | 30.48% | -1.22% | 19.61% | 16.73% | 78.18% | 25.68% | 94.90% | 6.04 | 0.00 |
| Total Miscellaneous | | | | | | | | | | |
| **Current Period** | 38.48% | 56.89% | 11.66% | 30.87% | 25.28% | 80.89% | 20.36% | 106.17% | 4.23 | -0.10 |
| **Previous Period** | 15.76% | 50.44% | 13.04% | 26.99% | 32.81% | 78.49% | 17.30% | 111.30% | 5.22 | -0.08 |
| **Total-Current Period** | 33.48% | 52.11% | 10.36% | 28.71% | 23.97% | 80.35% | 20.14% | 104.33% | 4.22 | -0.08 |
| **Total-Previous Period** | 16.68% | 44.71% | 11.02% | 24.90% | 30.89% | 67.33% | 17.40% | 98.22% | 5.12 | -0.04 |