FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: Universal Sompo General Insurance Company Limited

Sl. No.	Particular	Calculation	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
1	Gross Direct Premium Growth Rate**	[GDPI(CY)-GDPI(PY)] / GDPI(PY)	-6.11%	12.20%	-3.03%	5.18%
2	Gross Direct Premium to Net worth Ratio	GDPI / Shareholder's funds Shareholder's funds/Net Worth =Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account) 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	0.79	1.76	0.87	1.63
3	Growth rate of Net Worth	(Shareholder's funds(CY)-Shareholder's funds(PY)) / Shareholder's funds(PY)	3.52%	3.52%	11.91%	11.91%
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	53.21%	52.61%	48.57%	46.79%
5	Net Commission Ratio**	Net Commission / Net written premium	6.07%	8.41%	9.00%	9.90%
6	Expense of Management to Gross Direct Premium Ratio**	(Direct Commission+Operating Expenses) / Gross direct premium	25.09%	27.08%	21.51%	23.08%
7	Expense of Management to Net Written Premium Ratio**	(Net Commission+Operating Expenses) / Net Written Premium	20.19%	22.25%	23.06%	26.52%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	104.47%	92.92%	70.18%	68.82%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously	28.58%	36.04%	15.80%	14.77%
10	Combined Ratio**	(7) +(8)	124.66%	115.17%	93.24%	95.34%
11	Investment income ratio	Investment income / Average Assets under management Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent – Gross (net of investment expenses) including investment income from pool	1.74%	3.55%	2.10%	4.06%
12	Technical Reserves to net premium ratio **	[(Reserve for unexpired risks+premium deficiency+reserve for outstanding claims(including IBNR and IBNER)] / Net premium written	5.09	2.32	4.25	2.38
13	Underwriting balance ratio	Underwriting results / Net earned premium 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	(0.23)	(0.16)	(0.01)	(0.03)
14	Operating Profit Ratio	Operating profit / Net Earned premium	-10.11%	-3.06%	13.74%	12.68%
15	Liquid Assets to liabilities ratio	Liquid Assets / Policyholders liabilities Liquid Assets = Short term investments+Short term loans+Cash & Bank balances 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 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). 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	0.41	0.41
16	Net earning ratio	Profit after tax / Net Premium written	-9.09%	-1.69%	9.07%	9.29%
17	Return on net worth ratio	Profit after tax / Net Worth	-3.84%	-1.57%	3.86%	7.08%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.65	1.65	2.01	2.01
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		-	-	-	-
	Net NPA Ratio		-	-	-	-
20	Debt Equity Ratio	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	0.15	0.15	0.15	0.15
21	Debt Service Coverage Ratio	(Earnings before Interest and Tax/ Interest and Principal Instalments Due)	-13.58	-1.98	16.81	18.61
22	Interest Service Coverage Ratio	(Earnings before Interest and Tax/ Interest due)	-13.58	-1.98	16.81	18.61
23	Earnings per share	Profit /(loss) after tax / No. of shares	-1.89	-0.77	1.83	3.35
24	Book value per share	Net worth / No. of shares	49.07	49.07	47.40	47.40

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 September 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	-30.03%	12.09%	-25.72%	18.89%	-7.55%	93.90%	15.89%	86.35%	4.00	0.19
Previous Period	15.84%	9.56%	-49.19%	13.94%	-29.03%	91.85%	12.55%	62.83%	3.87	0.34
Marine Cargo										
Current Period	70.43%	47.11%	20.58%	22.48%	32.69%	98.30%	38.78%	130.99%	1.55	-0.48
Previous Period	-40%	36.97%	15.70%	20.30%	34.19%	108.15%	8.71%	142.33%	1.93	-0.46
Marine Hull										
Current Period	449.12%	0.83%	-584.29%	0.36%	-541.43%	15.79%	2.47%	-525.64%	1.54	20.79
Previous Period	-6%	2.41%	-418.92%	0.98%	-397.30%	133.33%	0.00%	-263.96%	2.11	9.47
Total Marine										
Current Period	221.10%	15.64%	-1.29%	7.43%	11.93%	97.04%	38.38%	108.98%	1.55	-0.15
Previous Period	-29.91%	23.24%	-2.23%	12.61%	16.39%	108.61%	8.68%	124.99%	1.94	-0.28
Motor OD										
Current Period	26.95%	52.12%	31.37%	37.79%	44.27%	101.04%	242.98%	145.31%	1.30	-0.42
Previous Period	38.32%	54.44%	36.64%	34.88%	50.76%	67.48%	71.91%	118.25%	1.18	-0.29
Motor TP										
Current Period	40.89%	43.38%	-6.78%	29.50%	5.52%	74.20%	12.56%	79.72%	4.91	0.21
Previous Period	24.33%	46.86%	-0.29%	26.27%	13.67%	30.08%	5.09%	43.75%	5.18	0.52
Total Motor										
Current Period	34.60%	47.10%	11.18%	33.03%	23.76%	86.49%	22.88%	110.26%	3.21	-0.08
Previous Period	30.28%	50.28%	17.75%	30.15%	31.79%	48.48%	8.18%	80.27%	3.22	0.12
Health										
Current Period	-22.67%	82.39%	5.45%	17.19%	18.29%	104.63%	242.46%	122.92%	0.98	-0.25
Previous Period	136.23%	44.37%	6.68%	14.93%	26.82%	104.37%	67.23%	131.19%	1.05	-0.34
Personal Accident										
Current Period	5.45%	88.96%	8.49%	29.08%	21.18%	72.27%	71.28%	93.45%	1.53	0.01
Previous Period	17.55%	46.86%	-14.27%	24.93%	1.23%	14.23%	14.04%	15.46%	1.76	0.82
Travel Insurance										
Current Period	1.64%	92.28%	101.02%	132.95%	142.26%	5.42%	8.08%	147.68%	0.00	-0.23
Previous Period	3.11%	93.64%	50.14%	59.99%	63.84%	13.28%	0.00%	77.12%	0.00	0.25
Total Health										
Current Period	-19.58%	83.39%	7.33%	20.34%	20.58%	98.58%	176.26%	119.16%	1.05	-0.22
Previous Period	111.79%	45.16%	5.48%	16.42%	24.99%	94.03%	41.51%	119.02%	1.12	-0.22
Workmen's Compensation/ Employer's liability										
Current Period	38.66%	90.30%	22.15%	32.73%	33.56%	111.71%	12.41%	145.27%	2.83	-0.57
Previous Period	17.82%	94.12%	22.32%	34.45%	36.61%	105.62%	5.65%	142.23%	3.71	-0.53
Public/ Product Liability										
Current Period	3.52%	41.97%	16.67%	26.05%	29.84%	22.38%	-5.39%	52.22%	1.92	0.40
Previous Period	25.43%	47.29%	11.46%	23.79%	25.79%	-22.84%	172.53%	2.95%	1.42	0.88
Engineering										
Current Period	51.67%	21.23%	34.40%	24.10%	46.81%	548.44%	6.36%	595.25%	3.02	-6.55
Previous Period	-9.70%	4.67%	89.41%	20.52%	120.00%	42.38%	4.37%	162.38%	13.95	0.31
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	-19.55%	47.25%	-6.55%	14.62%	24.38%	129.25%	78.63%	153.63%	1.96	-0.62
Previous Period	-74.38%	70.52%	-6.08%	14.61%	14.64%	114.59%	34.96%	129.23%	1.54	-0.46
Other Miscellaneous										
Current Period	71.97%	63.41%	9.40%	17.31%	21.89%	137.78%	107.02%	159.67%	1.27	-0.85
Previous Period	29.33%	38.94%	3.69%	19.15%	19.38%	78.26%	13.19%	97.64%	2.46	0.00
Total Miscellaneous										
Current Period	12.30%	56.12%	8.87%	28.30%	22.68%	92.89%	36.29%	115.57%	2.31	-0.16
Previous Period	5.23%	50.01%	10.85%	23.92%	27.41%	75.51%	14.83%	102.92%	2.36	-0.02
Total-Current Period	12.20%	52.61%	8.41%	27.08%	22.25%	92.92%	36.04%	115.17%	2.32	-0.16
Total-Previous Period	5.18%	46.79%	9.90%	23.08%	26.52%	68.82%	14.77%	95.34%	2.38	-0.03