

PERIODIC DISCLOSURES

FORMNL-30: ANALYTICAL RATIOS

Insurer: Universal Sampo General Insurance Company Limited

Date : As on 31st DEC 2012

Analytical Ratios for Non-Life companies					
S. No.	Particulars	For The Quarter Ended DEC 31, 2012	Up to the Quarter Ended DEC 31, 2012	For the corresponding quarter of the preceeding Period Ended DEC 31, 2011	Up to the Quarter of the preceeding Period Ended DEC 31, 2011
1	Gross Premium Growth Rate	11.16%	26.48%	66.11%	36.83%
2	Gross Premium to shareholders' fund ratio	52.16%	159.20%	151.75%	407.05%
3	Growth rate of shareholders'fund	223.39%	223.39%	-47.81%	-47.81%
4	Net Retention Ratio	78.49%	69.52%	54.06%	51.62%
5	Net Commission Ratio	7.43%	7.04%	5.10%	5.83%
6	Expense of Management to Gross Direct Premium Ratio	36.40%	35.17%	40.55%	41.64%
7	Combined Ratio	70.99%	66.45%	69.08%	74.64%
8	Technical Reserves to net premium ratio	49.36%	200.58%	54.02%	201.90%
9	Underwriting balance ratio	-21.49%	-20.00%	-31.17%	-40.68%
10	Operating Profit Ratio	-10.19%	-8.58%	-21.70%	-31.59%
11	Liquid Assets to liabilities ratio	32.84%	32.84%	39.50%	39.50%
12	Net earning ratio	-0.08%	-2.72%	-21.75%	-28.29%
13	Return on net worth ratio	-0.03%	-3.01%	-17.84%	-59.44%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.43	2.43	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)		(0.198)		(2.829)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the year (not to be annualized)		(0.198)		(2.829)
6	(iv) Book value per share (Rs)		6.596		4.759

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.