

PERIODIC DISCLOSURES

FORM NL - 30 : ANALYTICAL RATIOS

Insurer: Universal Sampo General Insurance Company Limited

Date : As on December 31, 2018

Analytical Ratios for Non-Life companies					
S. No.	Particulars	For The Quarter Ended December 31, 2018	Upto The Quarter Ended December 31, 2018	For The Quarter Ended December 31, 2017	Upto The Quarter Ended December 31, 2017
1	Gross Direct Premium Growth Rate *	104.60%	55.60%	123.45%	60.25%
2	Gross Direct Premium to Networth ratio	1.55	2.59	1.46	3.20
3	Growth rate of Networth	92.44%	92.44%	20.92%	20.92%
4	Net Retention Ratio *	38.79%	47.05%	44.33%	55.34%
5	Net Commission Ratio *	0.58%	4.63%	11.68%	2.35%
6	Expense of Management to Gross Direct Premium Ratio	8.27%	12.72%	13.43%	19.09%
7	Expense of Management to Net Written Premium Ratio	21.31%	27.02%	30.27%	34.44%
8	Net Incurred Claims to Net Earned Premium	101.27%	83.69%	65.10%	72.02%
9	Combined Ratios	116.91%	107.15%	97.53%	100.94%
10	Technical Reserves to net premium ratio	1.87	1.77	2.20	1.61
11	Underwriting balance ratio	-0.18	-0.07	-0.03	-0.09
12	Operating Profit Ratio	-8.83%	3.10%	14.53%	7.25%
13	Liquid Assets to liabilities ratio	0.82	0.82	0.38	0.38
14	Net earning ratio	-6.04%	2.93%	9.63%	7.06%
15	Return on net worth ratio	-3.64%	3.57%	6.24%	12.53%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.76	1.76	1.55	1.55
17	NPA Ratio	1.13%	1.13%	-	-

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares		36,81,81,820		35,00,00,000
2	(b) Percentage of shareholding (Indian / Foreign)		65.4% / 34.6%		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 period (not to be annualized)		0.75		1.45
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		0.75		1.45
6	(iv) Book value per share (Rs)		21.13		11.55

*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.

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Analytical Ratios for Non-Life companies

	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Grand Total	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others		Total
Gross Direct Premium Growth Rate (segment wise)																
Gross direct premium for the current period divided by the gross direct premium for the previous period																
For The Quarter Ended December 31, 2018	-2.20%	-43.96%	-9.82%	-9.44%	31.77%	35.89%	-34.40%	60.63%	171.00%	105.03%	0.00%	0.00%	185.74%	-6.53%	110.54%	104.60%
Upto The Quarter Ended December 31, 2018	1.33%	-31.77%	-15.98%	-13.39%	8.90%	-60.59%	-37.44%	33.61%	95.59%	-21.67%	0.00%	0.00%	158.22%	-26.09%	62.17%	55.60%
For The Quarter Ended December 31, 2017	-2.98%	24.51%	-34.02%	108.77%	170.61%	-25.74%	276.71%	9.50%	-22.99%	-11.60%	0.00%	-100.00%	177.23%	4.58%	139.34%	123.45%
Upto The Quarter Ended December 31, 2017	6.21%	15.82%	-26.97%	40.32%	94.73%	61.69%	239.40%	7.66%	-0.95%	15.02%	0.00%	-100.00%	96.26%	31.38%	69.91%	60.25%

Net Retention Ratio (segment wise)																
(Net premium divided by gross direct premium)																
For The Quarter Ended December 31, 2018	53.00%	44.51%	1.63%	93.54%	92.78%	94.97%	70.63%	93.12%	44.83%	23.14%	0.00%	0.00%	23.35%	84.37%	38.53%	38.79%
Upto The Quarter Ended December 31, 2018	37.85%	41.02%	-24.14%	92.39%	92.40%	93.25%	73.29%	93.08%	62.03%	26.53%	0.00%	0.00%	25.41%	75.14%	47.73%	47.05%
For The Quarter Ended December 31, 2017	48.30%	19.44%	14.83%	93.82%	93.51%	41.65%	78.21%	90.20%	-2.58%	32.77%	0.00%	0.00%	9.64%	76.54%	44.41%	44.33%
Upto The Quarter Ended December 31, 2017	38.80%	31.39%	6.56%	94.44%	94.59%	85.73%	82.77%	91.37%	53.60%	32.77%	0.00%	0.00%	9.21%	77.77%	57.40%	55.34%

Net Commission Ratio (segment wise)																
(Gross Commission Paid net of reinsurance commission divided by net premium for that segment)																
For The Quarter Ended December 31, 2018	15.35%	-9.19%	-685.37%	21.19%	-0.06%	11.35%	-0.75%	14.57%	-3.01%	-17.94%	0.00%	0.00%	-10.53%	14.55%	0.22%	0.58%
Upto The Quarter Ended December 31, 2018	15.02%	-5.72%	52.13%	21.06%	-0.11%	11.36%	4.38%	11.14%	6.53%	-15.38%	0.00%	0.00%	-6.80%	14.71%	4.21%	4.63%
For The Quarter Ended December 31, 2017	18.65%	-39.31%	-59.19%	16.89%	-0.15%	20.22%	-1.26%	12.63%	-145.83%	-6.20%	0.00%	0.00%	30.75%	15.22%	11.58%	11.68%
Upto The Quarter Ended December 31, 2017	12.21%	-11.88%	-146.70%	10.99%	-0.02%	4.56%	1.50%	9.87%	8.69%	-26.35%	0.00%	0.00%	-56.68%	8.37%	1.86%	2.35%