



**FORM NL-30 ANALYTICAL RATIOS**

**UNITED INDIA INSURANCE COMPANY LIMITED**

**ANALYTICAL RATIOS FOR NON-LIFE COMPANIES AS ON 31.03.2019**

Sl.No.	Particular	For the quarter	Up to the Quarter	Corresponding quarter of the preceeding year	Up to the Quarter of the preceeding year
1	Gross Premium Growth Rate	-6.45%	-5.79%	2.81%	8.51%
2	Gross Premium to shareholders' fund ratio	2349.80%	557.74%	69.60%	361.63%
3	Growth rate of shareholders' fund	-70.15%	-38.92%	48.68%	26.28%
4	Net Retention Ratio	84.28%	83.15%	0.76%	70.02%
5	Net Commission Ratio	5.55%	5.31%	1.16%	5.39%
6	Expense of Management to Gross Direct Premium Ratio	26.34%	23.90%	-2.78%	20.66%
7	Combined Ratio	116.19%	136.89%	-5.85%	120.73%
8	Technical Reserves to net premium ratio	8.63%	182.86%	-66.08%	164.23%
9	Underwriting balance ratio	5.56%	-38.34%	5.93%	-19.77%
10	Operating Profit Ratio	3.86%	-16.31%	5.05%	4.22%
11	Liquid Assets to liabilities ratio		16.44%		16.42%
12	Net Earning ratio	0.53%	-13.62%	4.48%	8.09%
13	Return on Net worth ratio		-64.77%		20.90%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		1.52*		1.54
15	NPA Ratio				
	Gross NPA Ratio		1.26%		0.36%
	Net NPA Ratio		0.84%		0.00%
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares		150000000		150000000
2	(b) Percentage of shareholding (Indian / Foreign)		100% Indian		100% Indian
3	(c) % of Government holding (in case of public sector insurance companies)		100.00%		100.00%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		-126.69		65.34
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		-126.69		65.34
6	(iv) Book value per share (Rs)		194.78		319.82

\* After considering forbearance of 100% balance in Fair Value Change account as approved by IRDAI.