



**FORM NL-30 ANALYTICAL RATIOS**

**UNITED INDIA INSURANCE COMPANY LIMITED**

**ANALYTICAL RATIOS FOR NON-LIFE COMPANIES AS AT 30TH SEPTEMBER 2019**

Sl.No.	Particular	For the quarter	up to the Quarter	Corresponding quarter of the preceding year	Up to the Quarter of the preceding year
1	Gross Premium Growth Rate	18.23%	10.35%	5.80%	-6.00%
2	Gross Premium to shareholders' fund ratio	230.38%	429.74%	129.53%	212.80%
3	Growth rate of shareholders' fund	-45.35%	-45.35%	-22.55%	-12.52%
4	Net Retention Ratio	72.66%	77.79%	80.67%	83.82%
5	Net Commission Ratio	5.32%	5.17%	4.21%	5.38%
6	Expense of Management to Gross Direct Premium Ratio	20.66%	20.36%	21.32%	21.92%
7	Combined Ratio	148.46%	139.79%	156.70%	147.35%
8	Technical Reserves to net premium ratio	885.11%	439.56%	9.75%	386.49%
9	Underwriting balance ratio	-49.20%	-40.23%	-26.21%	-47.33%
10	Operationg Profit Ratio	-27.70%	-19.37%	-32.78%	-25.93%
11	Liquid Assets to liabilities ratio		16.21%		12.71%
12	Net Earning ratio	-25.19%	-17.26%	-29.06%	-23.33%
13	Return on Net worth ratio		-60.31%		-42.15%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		1.05		1.53
15	NPA Ratio				
	Gross NPA Ratio		1.27%		0.36%
	Net NPA Ratio		0.75%		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)		-72.73		-95.32
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		-72.73		-95.32
6	(iv) Book value per share (Rs)		120.59		224.66