



FORM NL-30 ANALYTICAL RATIOS

UNITED INDIA INSURANCE COMPANY LIMITED

ANALYTICAL RATIOS FOR NON-LIFE COMPANIES AS ON 31.03.2020

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	-1.16%	6.67%	-6.45%	-5.79%
2	Gross Premium to shareholders' fund ratio	-6545.09%	1159.54%	2349.80%	557.74%
3	Growth rate of shareholders' fund	-139.64%	-48.69%	-70.15%	-38.92%
4	Net Retention Ratio	77.60%	77.34%	84.28%	83.15%
5	Net Commission Ratio	7.59%	5.57%	5.55%	5.31%
6	Expense of Management to Gross Direct Premium Ratio	28.93%	25.25%	26.34%	23.90%
7	Combined Ratio	124.18%	132.01%	116.19%	136.89%
8	Technical Reserves to net premium ratio	4.08%	205.45%	8.63%	182.86%
9	Underwriting balance ratio	-22.56%	-32.00%	5.56%	-38.34%
10	Operating Profit Ratio	-3.96%	-11.67%	3.86%	-16.31%
11	Liquid Assets to liabilities ratio		17.46%		16.44%
12	Net Earning ratio	-3.26%	-10.81%	0.53%	-13.62%
13	Return on Net worth ratio		-102.97%		-64.77%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		0.30		1.52*
15	NPA Ratio				
	Gross NPA Ratio		2.06%		1.26%
	Net NPA Ratio		1.31%		0.84%
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares		200000000		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)		-99.47		-126.69
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		-99.47		-126.69
6	(iv) Book value per share (Rs)		72.15		193.28

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