



FORM NL-30 ANALYTICAL RATIOS

UNITED INDIA INSURANCE COMPANY LIMITED

ANALYTICAL RATIOS FOR NON-LIFE COMPANIES AS ON 30.06.2020

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	7.41%	7.41%	2.47%	2.47%
2	Gross Premium to shareholders' fund ratio	192.61%	192.61%	139.79%	139.79%
3	Growth rate of shareholders' fund	-22.04%	-22.04%	-37.92%	-37.92%
4	Net Retention Ratio	78.29%	78.29%	83.62%	83.62%
5	Net Commission Ratio	6.13%	6.13%	5.03%	5.03%
6	Expense of Management to Gross Direct Premium Ratio	26.97%	26.97%	20.01%	20.01%
7	Combined Ratio	97.78%	97.78%	131.38%	131.38%
8	Technical Reserves to net premium ratio	923.31%	923.31%	830.34%	830.34%
9	Underwriting balance ratio	2.44%	2.44%	-31.56%	-31.56%
10	Operating Profit Ratio	17.19%	17.19%	-11.32%	-11.32%
11	Liquid Assets to liabilities ratio		21.57%		16.18%
12	Net Earning ratio	17.53%	17.53%	-9.44%	-9.44%
13	Return on Net worth ratio		27.61%		-11.56%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		0.70		1.40
15	NPA Ratio				
	Gross NPA Ratio		1.99%		1.26%
	Net NPA Ratio		0.84%		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)		27.52		-20.02
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		27.52		-20.02
6	(iv) Book value per share (Rs)		103.05		176.25

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