



**FORM NL-30 ANALYTICAL RATIOS**

**UNITED INDIA INSURANCE COMPANY LIMITED**

**ANALYTICAL RATIOS FOR NON-LIFE COMPANIES AS ON 31.12.2020**

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	-8.79%	-5.11%	9.75%	10.13%
2	Gross Premium to shareholders' fund ratio	346.26%	300.16%	287.86%	789.97%
3	Growth rate of shareholders' fund	-550.23%	149.74%	-42.35%	-42.35%
4	Net Retention Ratio	87.00%	82.72%	76.25%	77.23%
5	Net Commission Ratio	6.27%	6.36%	4.03%	4.76%
6	Expense of Management to Gross Direct Premium Ratio	28.86%	28.45%	29.79%	23.80%
7	Combined Ratio	133.73%	122.73%	127.62%	135.45%
8	Technical Reserves to net premium ratio	23.52%	307.77%	796.88%	285.20%
9	Underwriting balance ratio	-34.43%	-22.85%	-28.37%	-35.99%
10	Operating Profit Ratio	-20.04%	-6.20%	-6.91%	-14.92%
11	Liquid Assets to liabilities ratio		19.43%		15.72%
12	Net Earning ratio	-16.93%	-4.55%	0.00%	-13.80%
13	Return on Net worth ratio		-11.4100%		-88.13%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		1.38		0.94
15	NPA Ratio				
	Gross NPA Ratio		1.84%		1.44%
	Net NPA Ratio		0.76%		0.91%
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares		3105000000		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)		-7.53		-90.58
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		-7.53		-90.58
6	(iv) Book value per share (Rs)		66.03		102.77