



**FORM NL-30 ANALYTICAL RATIOS**

**UNITED INDIA INSURANCE COMPANY LIMITED**

**ANALYTICAL RATIOS FOR NON-LIFE COMPANIES AS ON 31.03.2021**

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	-3.41%	-4.63%	1.16%	6.67%
2	Gross Premium to shareholders' fund ratio	28.70	4.04	-65.45	11.60
3	Growth rate of shareholders'fund	-320.27%	173.42%	-139.64%	-48.69%
4	Net Retention Ratio	85.45%	83.50%	77.60%	77.34%
5	Net Commission Ratio	6.92%	6.52%	7.59%	5.57%
6	Expense of Management to Gross Direct Premium Ratio	33.20%	29.82%	28.93%	25.25%
7	Combined Ratio	122.57%	122.71%	124.18%	132.01%
8	Technical Reserves to net premium ratio	0.62	2.18	0.04	2.05
9	Underwriting balance ratio	-0.24	-0.23	-0.23	-0.32
10	Operating Profit Ratio	-10.97%	-7.57%	-3.96%	-11.67%
11	Liquid Assets to liabilities ratio		0.24		0.17
12	Net Earning ratio	-12.86%	-6.99%	-3.26%	-10.81%
13	Return on Net worth ratio		-23.84%		-102.97%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		1.00		0.30
15	NPA Ratio				
	Gross NPA Ratio		1.85%		2.06%
	Net NPA Ratio		0.62%		1.31%
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares		3805000000		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)		-6.62		-99.47
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		-6.62		-99.47
6	(iv) Book value per share (Rs)		10.62		96.20