

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

SI.No.	Name of the Insurer: UNITED INDIA IN Particular	Calculation	For the quarter	up to the Quarter	For the quarter 30.06.2022	up to the Quarter 30.06.2022
1	Gross Direct Premium Growth Rate**	 rgdpi(cy)-gdpi(py)1 / gdpi(py)	30.06.2023 3.24%	30.06.2023 3.24%	17.17%	17.17
2	Gross Direct Premium to Net worth Ratio	ICDPI(CV)-GDPI(PV) CDPI(PV)	2.47	2.47	2.47	2.4
		revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Ralance Sheet date				
3	Growth rate of Net Worth	(Shareholder's funds(CY)-Shareholder's funds(PY)) / Shareholder's funds(PY)	-3.40	-3.40	-50.34%	-50.349
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	84.73%	84.73%	82.97%	82.97
5	Net Commission Ratio** Expense of Management to Gross Direct	Net Commission / Net written premium (Direct Commission+Operating Expenses) / Gross	7.82%	7.82%	6.49%	6.49
6	Premium Ratio**	direct premium	25.78%	25.78%	25.46%	25.46
7	Expense of Management to Net Written Premium Ratio**	(Net Commission+Operating Expenses) / Net Written Premium	28.71%	28.71%	29.14%	29.14
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	107.20%	107.20%	98.57%	98.57
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously			0.00%	0.00
10	Combined Ratio**	(7) +(8)	135.90%	135.90%	127.71%	127.719
11	Investment income ratio	Investment income / Average Assets under management. Investment income = Profit/ Loss on sale/redemption of Investments-Interest, Dividend & Rent - Gross (net of investment expenses) including investment income from pool	8.91%	8.91%	7.85%	7.859
12	Technical Reserves to net premium ratio **	[(Reserve for unexpired risks+premium deficiency+reserve for outstanding claims(including IBNR and IBNER)] / Net premium written	8.61	8.61	8.85	8.8
13	Underwriting balance ratio	Underwriting results / Net earned premium <u>Underwriting results</u> = Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium	-37.23%	-37.23%	-30.00%	-30.00
14	Operating Profit Ratio	Deficiency Operating profit / Net Earned premium	-15.84%	-15.84%	-11.49%	-11.49
15	Liquid Assets to liabilities ratio	Liquid Assets / Policyholders liabilities Liquid Assets = Short term investments+Short term loans+Cash & Bank balances Policyholders liabilities=Outstanding Claims including Incurred But Not Reported (IBNR) & Incurred But Not Reported (IBNR) & Incurred But Not Reported (IBNR) & Unearned Premium Deficiency Reserve, if any; and+ Other Liabilities net off Other Assets Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHR Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (vi) Sundry creditors (due to Policyholders). Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.	0.10	0.10	0.13	0.1
16 17	Net earning ratio Return on net worth ratio	Profit after tax / Net Premium written Profit after tax / Net Worth	-15.11% 44.14%	-15.11% 44.14%	-9.69% -20.05%	-9.699 -20.059
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	-0.42	-0.42	0.43	0.4
19	NPA Ratio	to be taken from NPA reporting	4 3707	1 370/	1 600/	
	Gross NPA Ratio Net NPA Ratio		1.37% 0.00%	1.37% 0.00%	1.69% 0.04%	1.699 0.049
20	Debt Equity Ratio	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares. if any	-	-	0.52	0.52
21	Debt Service Coverage Ratio	(Earnings before Interest and Tax/ Interest and Principal Instalments Due)	0.00	0.00	-16.76	-16.7
22	Interest Service Coverage Ratio	(Earnings before Interest and Tax/ Interest due)	0.00	0.00	-17.91	-17.9
23	Earnings per share	Profit /(loss) after tax / No. of shares	-1.48	-1.48	-0.90	-0.90

Notes:

1. Net worth definition to include Head office capital for Reinsurance branch

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FORM NL-20-ANALYTICAL RATIOS SCHEUDLE
Name of the Insurer: UNITED INDIA INSURANCE COMPANY LIMITED
** Segmental Reporting up to the quarter

Current Period	Segments Upto the quarter ended on 30.06.2023	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
Provious Period 4.49% 4.47% 10.27% 22.28% 5.22% 70.27% 112.28% 6.75 1.28.28% 10.02% 1		7 200/	40.240/	10.030/	30.640/	40.000/	110 140/		100 010/	7.00	72.000
Name Carpo											
Current Period		4.43%	44.76%	10.27%	28.34%	52.22%	/0.3/%		122.58%	6./5	-17.83%
Previous Parled 13.99% 18.99% 16.99% 28.99% 33.95% 46.07% 26.25% 5.24 13.75%											
Name Hull Greene Period	Current Period	-14.84%	82.16%	17.96%	28.83%	34.61%	84.05%		118.66%	5.48	-30.26%
Current Period	Previous Period	13.90%	81.99%	16.68%	28.59%	33.95%	48.67%		82.63%	5.42	13.75%
Previous Period 1-10-38% 34.27% 1.94% 15.97% 4.12% 107.81% 150.93% 17.19 66.93% 17.10 17.01% 1	Marine Hull										
Previous Period 1-10-38% 34.27% 1.94% 15.97% 4.12% 107.81% 150.93% 17.19 66.93% 17.10 17.01% 1	Current Period	-29 15%	52 40%	3 40%	16 33%	29.04%	64 82%		93.86%	18 25	0.65%
Total National Current Period 2-0.6.5% 70.40% 14.11% 2-4.22% 33.13% 78.5.5% 111.65% 6.86 2-13.0% 70.40% 14.11% 2-4.22% 33.13% 78.5.5% 15.5.5% 7.99 1.11% 7.00%											
Current Period 2-0.65% 2-0.0% 14.11% 2-4.32% 33.13% 78.51% 111.65% 8.86 2-1.35% 1.05% 2-0.05% 2.05%		10,5070	3112770	2.0170	15.57 70	13:12:70	107.0170		150.5570	17.125	00.5570
Previous Period 2,66% 23,49% 13,43% 23,49% 55,59% 55,59% 55,59% 7,99 -1,12%		20 620/	70.409/.	14 1104	24 220/	22 120/	70 510/		111 650/	0.06	21 260/
Netor OD Current Period 27.88% 96.00% 15.20% 33.04% 33.79% 93.97% 127.77% 39.1 22.55% Provious Period 17.19% 95.99% 18.80% 27.99% 38.53% 165.66% 204.19% 456 1.107.47% Provious Period 16.22% 98.80% 48.40% 27.00% 18.80% 19.20% 18.80% 27.00% 18.53% 165.66% 204.19% 456 1.107.47% Provious Period 16.22% 98.80% 19.20%											
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Previous Period 17.19% 59.99% 18.89% 32.59% 15.56% 20.119% 4.56 107.47% Current Feriod 16.23% 59.99% 8.49% 26.99% 27.07% 85.27% 111.45% 22.55 3.75% Current Feriod 19.38% 95.99% 10.42% 22.17% 22.05% 87.89% 116.62% 17.86 14.20% Ferevious Period 19.38% 95.99% 10.42% 22.17% 22.05% 87.89% 116.62% 17.86 14.20% Ferevious Period 19.38% 95.99% 10.42% 22.17% 22.05% 87.89% 116.62% 17.86 14.20% Ferevious Period 19.38% 95.99% 10.42% 22.17% 22.05% 23.99% 13.69% 116.62% 17.86 14.20% Ferevious Period 0.39% 96.09% 3.19% 21.41% 21.79% 126.10% 147.89% 22.5 25.55% Ferevious Period 0.39% 96.09% 3.49% 22.65% 23.26% 10.10% 125.27% 22.57% Current Feriod 24.17% 25.89% 3.42% 22.69% 23.26% 64.89% 97.24% 7.35 7.37% Current Feriod 20.65% 68.11% 61.11% 22.99% 23.22% 39.33% 135.59% 174.83% 8.00 485.04% Free Feriod 27.00% 51.43% 2.49% 23.22% 39.33% 135.59% 174.83% 8.00 485.04% Free Feriod 0.02% 94.81% 3.28% 21.51% 22.10% 123.68% 14.67.79% 24.4 446.29% Ferevious Period 0.02% 94.81% 3.28% 21.51% 22.10% 123.68% 14.67.79% 24.4 446.29% Ferevious Period 0.02% 94.81% 3.28% 21.51% 22.10% 123.68% 14.67.79% 24.4 446.29% Ferevious Period 0.02% 94.81% 3.28% 21.51% 36.69% 22.69% 23.69% 2											
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Previous Period 10.14% 59.57% 4.91% 22.84% 24.63% 119.34% 113.94% 26.83 45.25% Current Period 19.38% 59.58% 10.42% 28.17% 29.02% 87.80% 116.82% 17.86 14.20% Previous Period 11.95% 59.58% 6.07% 27.55% 28.39% 13.61% 15.95% 20.81 61.75% Previous Period 0.39% 96.00% 3.19% 21.41% 21.72% 126.10% 125.27% 25.55% Previous Period 0.39% 96.00% 3.19% 21.41% 21.72% 126.10% 125.27% 2.55% 22.65% Previous Period 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% Previous Period 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% Previous Period 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% Previous Period 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% Previous Period 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% 0.20% Previous Period 0.20%											
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Previous Period	Total Motor										
Health	Current Period	19.38%	95.98%	10.42%	28.17%	29.02%	87.80%		116.82%	17.86	-14.20%
Health	Previous Period	11.96%	95.98%	8.67%	27.56%	28.39%	131.60%		159.99%	20.81	-61.75%
Current Period 0.39% 96.00% 3.19% 21.41% 21.78% 126.10% 147.88% 2.29 5.95.88% 22.65% 23.16% 102.10% 125.27% 2.55 2.287% Personal Accident	Health										
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Personal Accident											
Current Period -20.669% 68.11% 6.11% 23.95% 32.26% 64.88% 97.24% 7.35 7.37%		24.1770	93.0470	3.9270	22.0370	23.10%	102.10%		123.2770	2.33	-27.0770
Previous Period 27,00% 51,43% 2,49% 23,22% 39,33% 135,50% 174,83% 8,00 -85,04% Travel Insurance		20.000	50.440/	6 440/	22.050/	22.250	54.000/		07.240/	7.05	7.770/
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Previous Period 6.27% 95.99% 11.51% 30.64% 31.29% 66.72% 98.01% 5.94 0.88%	Workmen's Compensation/ Employer's liabilit										
Public P	Current Period	0.63%	96.00%	17.26%	35.21%	36.05%	-12.75%		23.30%	5.88	73.98%
Public Product Liability	Previous Period	6.27%	95.99%	11.51%	30,64%	31.29%	66,72%		98.01%	5.94	0.88%
Current Period 13.75% 53.81% 13.70% 25.59% 66.80% 53.20% 100.00% 7.26 -10.19% Previous Period 27.22% 57.17% 8.03% 24.09% 41.18% -10.30% 30.88% 52.27 25.53% Enimerina 18.89% 55.77% 13.64% 29.80% 45.33% 186.33% 231.68% 8.74 -139.94% 7.18 7.1	Public/ Product Liability										
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Engineering											
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Crop Insurance											
Current Period 4-7.33% 163.84% 2.22% 18.17% 13.32% 19.02% 22.34% 4-3.30 80.20%		-16.24%	19.4/%	39.77%	23.84%	137.66%	37.15%		174.80%	11.97	-48./9%
Previous Period 30.52% 73.55% 1.68% 18.83% 23.92% 4292.33% 4.268.41% -30.93 4338.68% Cheer seaments - Current Period 15.79% 75.71% 35.22% 46.05% 59.03% 100.72% 159.75% 7.13 -71.71% Previous Period 34.33% 71.82% 16.88% 34.13% 45.51% 53.96% 59.03% 107.72% 159.75% 7.13 -71.71% Total Recellaneous 15.44% 92.31% 7.43% 25.34% 26.77% 107.37% 134.14% 8.70 -34.87% Previous Period 5.94% 92.31% 7.43% 25.34% 26.77% 107.37% 134.14% 8.70 -34.87% Previous Period 20.46% 91.20% 5.98% 24.57% 25.78% 102.65% 1129.39% 9.08 131.93% 9.08 131.								l			
Other segments - Current Period 15.79% 75.71% 35.22% 46.05% 59.03% 100.72% 159.75% 7.13 -71.71% Previous Period 34.53% 71.82% 16.89% 34.13% 45.51% 33.99% 97.47% 5.65 -5.38% Total Miscellaneous Current Period 5.94% 92.31% 7.43% 25.34% 26.77% 107.37% 134.14% 8.70 -34.87% Previous Period 9.0.46% 91.20% 5.98% 24.97% 26.74% 102.55% 129.39% 9.08 -31.99% Orable-Current Period 3.24% 84.73% 7.82% 25.78% 28.71% 107.20% 159.59% 8.61 -37.23%											
Current Period 15,79% 75,71% 35,22% 46,05% 59,03% 100,72% 159,75% 7,13 -71,71% Previous Period 34,53% 71,82% 16,89% 34,13% 43,51% 53,96% 97,47% 55,55 5,38% Otal Miscellaneous 20,21% 7,43% 25,34% 26,77% 107,37% 134,14% 8,70 -34,87% Previous Period 20,46% 91,20% 5,98% 24,57% 26,74% 102,55% 129,39% 9,08 1,19,73% Protabl-Current Period 3,24% 8,73% 7,82% 25,78% 28,71% 107,25% 159,99% 9,08 1,19,73%		-300.52%	73.55%	-1.68%	18.83%	23.92%	-4292.33%		-4268.41%	-30.93	4338.68%
Previous Period 34.53% 71.82% 16.89% 34.13% 43.51% 53.96% 97.47% 5.65 -5.38% total Miscellaneous											
Total Miscellaneous Current Period 5.94% 92.31% 7.43% 25.34% 26.77% 107.37% 134.14% 8.70 -34.87% Previous Period 20.46% 91.20% 5.98% 24.97% 26.78% 102.65% 129.39% 9.08 -31.99% 107.32% 129.39% 9.08 -31.99% 107.32%											
Current Period 5.94% 92.31% 7.43% 25.34% 26.77% 107.37% 134.14% 8.70 -34.87% Previous Period 20.46% 91.20% 5.98% 24.97% 26.74% 102.65% 129.39% 9.08 -31.19% Total-Current Period 3.24% 84.73% 7.82% 25.78% 28.71% 107.20% 135.90% 8.61 -37.23%		34.53%	71.82%	16.89%	34.13%	43.51%	53.96%		97.47%	5.65	-5.38%
Previous Period 20.46% 91.20% 5.98% 24.97% 26.74% 102.65% 129.39% 9.08 -31.99% Total-Current Period 3.24% 84.73% 7.82% 25.78% 28.71% 107.20% 135.90% 8.61 -37.23%	Total Miscellaneous										
Total-Current Period 3.24% 84.73% 7.82% 25.78% 28.71% 107.20% 135.90% 8.61 -37.23%	Current Period	5.94%	92.31%	7.43%			107.37%			8.70	
	Previous Period	20.46%	91.20%	5.98%	24.97%				129.39%	9.08	
	Total-Current Period	3.24%	84.73%	7.82%	25.78%	28.71%	107.20%		135.90%	8.61	-37.23%
	Total-Previous Period	17.17%	82.97%	6.49%					127.71%	8.85	