



**FORM NL-30 ANALYTICAL RATIOS**

**UNITED INDIA INSURANCE COMPANY LIMITED**

**ANALYTICAL RATIOS FOR NON-LIFE COMPANIES AS ON 31.03.2014**

**(Rs in Lakhs)**

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	10.00%	4.78%	5.52%	13.29%
2	Gross Premium to shareholders' fund ratio	51.10%	181.12%	49.79%	187.09%
3	Growth rate of shareholders'fund	-0.95%	8.24%	-0.50%	8.91%
4	Net Retention Ratio	82.94%	82.90%	69.96%	77.54%
5	Net Commission Ratio	6.24%	5.29%	2.61%	4.11%
6	Expense of Management to Gross Direct Premium Ratio	32.37%	27.94%	37.93%	27.27%
7	Combined Ratio	113.26%	113.32%	126.73%	115.45%
8	Technical Reserves to net premium ratio		152.26%		157.10%
9	Underwriting balance ratio	-23.47%	-16.10%	-21.08%	-16.46%
10	Operationg Profit Ratio	-4.24%	1.06%	-1.12%	1.04%
11	Liquid Assets to liabilities ratio		17.87%		18.34%
12	Net earning ratio	3.37%	6.36%	5.74%	7.04%
13	return on net worth ratio		9.84%		10.76%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		2.54		2.50
15	NPA Ratio				
	Gross NPA Ratio		0.49%		0.42%
	Net NPA Ratio		0.10%		0.17%
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares		150000000		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)		35.17		35.15
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		35.17		35.15
6	(iv) Book value per share (Rs)		357.37		326.61