



FORM NL-30 ANALYTICAL RATIOS

UNITED INDIA INSURANCE COMPANY LIMITED

ANALYTICAL RATIOS FOR NON-LIFE COMPANIES AS ON 30.09.2020

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	-12.02%	-3.00%	18.23%	10.35%
2	Gross Premium to shareholders' fund ratio	538.14%	280.05%	230.38%	429.74%
3	Growth rate of shareholders'fund	-188.39%	48.84%	-45.35%	-45.35%
4	Net Retention Ratio	82.64%	80.40%	72.66%	77.79%
5	Net Commission Ratio	6.69%	6.41%	5.32%	5.17%
6	Expense of Management to Gross Direct Premium Ratio	29.57%	28.23%	20.66%	20.36%
7	Combined Ratio	135.25%	116.48%	148.46%	139.79%
8	Technical Reserves to net premium ratio	23.66%	474.19%	885.11%	439.56%
9	Underwriting balance ratio	-35.05%	-16.26%	-49.20%	-40.23%
10	Operating Profit Ratio	-13.90%	1.68%	-27.70%	-19.37%
11	Liquid Assets to liabilities ratio		18.13%		16.21%
12	Net Earning ratio	-12.17%	2.70%	-25.19%	-17.26%
13	Return on Net worth ratio		6.14%		-60.31%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		0.86		1.05
15	NPA Ratio				
	Gross NPA Ratio		1.89%		1.27%
	Net NPA Ratio		0.83%		0.75%
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares		1280000000		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)		2.54		-72.73
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		2.54		-72.73
6	(iv) Book value per share (Rs)		41.42		120.59