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|--|---|-----------------|-------------------|--|--|
| FORM NL-30 ANALYTICAL RATIOS   |   |                 |                   |  |  |
| UNITED INDIA INSURANCE COMPANY LIMITED   |   |                 |                   |  |  |
| ANALYTICAL RATIOS FOR NON-LIFE COMPANIES AS ON 30.09.2017                          |   |                 |                   |  |  |
| Sl.No.   | Particular  | For the quarter | up to the Quarter | For the quarter of the preceeding year | up to the Quarter of the preceeding year |
| 1  | Gross Premium Growth Rate   | -15.78%         | 0.89%             | 48.57%                                 | 28.72%                                   |
| 2  | Gross Premium to shareholders' fund ratio   | 88.40%          | 198.03%           | 80.58%                                 | 143.55%                                  |
| 3  | Growth rate of shareholders' fund   | -26.86%         | 4.28%             | -10.83%                                | -8.75%                                   |
| 4  | Net Retention Ratio   | 69.97%          | 78.88%            | 73.70%                                 | 79.72%                                   |
| 5  | Net Commission Ratio  | 6.82%           | 6.28%             | 4.32%                                  | 4.90%                                    |
| 6  | Expense of Management to Gross Direct Premium Ratio   | 26.69%          | 24.50%            | 22.89%                                 | 23.74%                                   |
| 7  | Combined Ratio  | 133.92%         | 121.31%           | 132.80%                                | 124.68%                                  |
| 8  | Technical Reserves to net premium ratio   |                 | 318.51%           |  | 266.56%                                  |
| 9  | Underwriting balance ratio  | -13.57%         | -21.28%           | -35.71%                                | -27.01%                                  |
| 10   | Operating Profit Ratio  | -6.01%          | -2.62%            | -18.96%                                | -12.92%                                  |
| 11   | Liquid Assets to liabilities ratio  |                 | 17.88%            |  | 15.78%                                   |
| 12   | Net earning ratio   | -0.52%          | 0.98%             | -11.50%                                | -6.97%                                   |
| 13   | return on net worth ratio   |                 | 1.56%             |  | -8.08%                                   |
| 14   | Available Solvency Margin Ratio to Required Solvency Margin Ratio   |                 | 1.08              |  | 1.56                                     |
| 15   | NPA Ratio   |                 |                   |  |  |
|  | Gross NPA Ratio   |                 | 0.42%             |  | 0.48%                                    |
|  | Net NPA Ratio   |                 | 0.00%             |  | 0.00%                                    |
| <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%              |  | 100.00%                                  |
| 4  | (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) |                 | 4.03              |  | -28.58                                   |
| 5  | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)  |                 | 4.03              |  | -28.58                                   |
| 6  | (iv) Book value per share (Rs)  |                 | 258.54            |  | 353.49                                   |