



**FORM NL-30 ANALYTICAL RATIOS**

**UNITED INDIA INSURANCE COMPANY LIMITED**

**ANALYTICAL RATIOS FOR NON-LIFE COMPANIES AS AT 30TH JUNE 2019**

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	2.47%	2.47%	-15.44%	-15.44%
2	Gross Premium to shareholders' fund ratio	139.79%	139.79%	84.69%	84.69%
3	Growth rate of shareholders'fund	-37.92%	-37.92%	9.45%	9.45%
4	Net Retention Ratio	83.62%	83.62%	85.48%	85.48%
5	Net Commission Ratio	5.03%	5.03%	6.49%	6.49%
6	Expense of Management to Gross Direct Premium Ratio	20.01%	20.01%	22.51%	22.51%
7	Combined Ratio	131.38%	131.38%	139.95%	139.95%
8	Technical Reserves to net premium ratio	830.34%	830.34%	711.92%	711.92%
9	Underwriting balance ratio	-31.56%	-31.56%	-37.89%	-37.89%
10	Operationg Profit Ratio	-11.32%	-11.32%	-20.49%	-20.49%
11	Liquid Assets to liabilities ratio		16.18%		11.77%
12	Net Earning ratio	-9.44%	-9.44%	-17.88%	-17.88%
13	Return on Net worth ratio		-11.56%		-13.18%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		1.40		1.21
15	NPA Ratio				
	Gross NPA Ratio		1.26%		0.36%
	Net NPA Ratio		0.84%		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)		100.00%		100.00%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		-20.02		-37.42
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		-20.02		-37.42
6	(iv) Book value per share (Rs)		173.25		282.41