NL\_30\_Ana Rat



## FORM NL-30 ANALYTICAL RATIOS

## UNITED INDIA INSURANCE COMPANY LIMITED

## ANALYTICAL RATIOS FOR NON-LIFE COMPANIES AS ON 31.12.2016

|                          |   |                 |                      |  | (Rs in Lakhs)                                 |
|--------------------------|---|-----------------|----------------------|--|---|
| SI.No.                   | Particular  | For the quarter | up to the<br>Quarter | Corresponding<br>quarter of the<br>preceeding year | Up to the<br>Quarter of the<br>prceeding year |
| 1                        | Gross Premium Growth Rate   | 30.54%          | 29.31%               | -58.79%  | 13.42%  |
| 2                        | Gross Premium to shareholders' fund ratio   | 70.85%          | 214.40%              | 49.79%   | 149.24%                                       |
| 3                        | Growth rate of shareholders'fund  | 0.85%           | -9.99%               | -0.74%   | 2.90%   |
| 4                        | Net Retention Ratio   | 82.53%          | 80.67%               | 81.33%   | 84.57%  |
| 5                        | Net Commission Ratio  | 5.43%           | 5.08%                | 6.69%  | 5.69%   |
| 6                        | Expense of Management to Gross Direct Premium Ratio   | 23.34%          | 23.60%               | 33.27%   | 28.21%  |
| 7                        | Combined Ratio  | 113.04%         | 120.80%              | 129.56%  | 117.16%                                       |
| 8                        | Technical Reserves to net premium ratio   |                 | 183.70%              |  | 195.25%                                       |
| 9                        | Underwriting balance ratio  | -16.94%         | -23.67%              | -32.77%  | -18.93%                                       |
| 10                       | Operationg Profit Ratio   | -4.38%          | -10.09%              | -11.38%  | -1.79%  |
| 11                       | Liquid Assets to liabilities ratio  |                 | 17.23%               |  | 14.60%  |
| 12                       | Net earning ratio   | 0.37%           | -4.44%               | -1.78%   | 4.12%   |
| 13                       | return on net worth ratio   |                 | -7.84%               |  | 5.31%   |
| 14                       | Available Solvency Margin Ratio to Required Solvency<br>Margin Ratio  |                 |                      |  | 2.02  |
| 15                       | NPA Ratio   |                 |                      |  |   |
|                          | Gross NPA Ratio   |                 | 0.45%                |  | 0.50%   |
|                          | Net NPA Ratio   |                 | 0.00%                |  | 0.07%   |
| <b>Equity Holding Pa</b> | attern for Non-Life Insurers  |                 |                      |  |   |
| 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) |                 | -                    |  | 20.91   |
| 5                        | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)  |                 | -                    |  | 20.91   |
| 6                        | (iv) Book value per share (Rs)  |                 | 354.29               |  | 393.60  |