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FORM NL-30 ANALYTICAL RATIOS

UNITED INDIA INSURANCE COMPANY LIMITED

ANALYTICAL RATIOS FOR NON-LIFE COMPANIES AS ON 30.09.2016

(Rs in Lakhs					
SI.No.	Particular	For the quarter	up to the Quarter	Corresponding	Up to the
				quarter of the	Quarter of the
		•	,	preceeding year	prceeding vear
1	Gross Premium Growth Rate	48.57%	28.72%	6.49%	11.77%
2	Gross Premium to shareholders' fund ratio	80.58%	143.55%	44.19%	99.38%
3	Growth rate of shareholders'fund	-8.75%	-10.83%	-0.14%	3.11%
4	Net Retention Ratio	73.70%	79.72%	88.27%	86.14%
5	Net Commission Ratio	4.32%	4.90%	5.61%	5.23%
6	Expense of Management to Gross Direct Premium Ratio	22.89%	23.74%	29.37%	25.73%
7	Combined Ratio	132.80%	124.68%	118.79%	111.55%
8	Technical Reserves to net premium ratio		266.56%		277.33%
9	Underwriting balance ratio	-35.71%	-27.01%	-18.94%	-12.80%
10	Operationg Profit Ratio	-18.96%	-12.92%	-0.01%	2.46%
11	Liquid Assets to liabilities ratio		15.78%		7.34%
12	Net earning ratio	-11.50%	-6.97%	7.05%	6.83%
13	return on net worth ratio		-8.08%		5.99%
14	Available Solvency Margin Ratio to Required Solvency				
	Margin Ratio		1.56		2.43
15	NPA Ratio				
	Gross NPA Ratio		0.48%		0.50%
	Net NPA Ratio		0.00%		0.08%
Equity Holding Pattern 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)		-		23.75
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		-		23.75
6	(iv) Book value per share (Rs)		353.49		396.69