NL_30_Ana Rat IRDA Periodic Disclosures



FORM NL-30 ANALYTICAL RATIOS

UNITED INDIA INSURANCE COMPANY LIMITED

ANALYTICAL RATIOS FOR NON-LIFE COMPANIES AS ON 30.09.2018

SI.No.	Particular	For the quarter	up to the Quarter	Corresponding quarter of the preceeding year	up to the Quarter of the prceeding year
1	Gross Premium Growth Rate	5.80%	-6.00%		0.89%
2	Gross Premium to shareholders' fund ratio	129.53%	214.22%	88.40%	198.03%
3	Growth rate of shareholders'fund	-22.55%	-13.10%	-26.86%	4.28%
4	Net Retention Ratio	80.67%	83.82%	69.97%	78.88%
5	Net Commission Ratio	4.21%	5.38%	6.82%	6.28%
6	Expense of Management to Gross Direct Premium Ratio	21.32%	21.92%	26.69%	24.50%
7	Combined Ratio	156.70%	147.35%	133.92%	121.31%
8	Technical Reserves to net premium ratio	9.75%	386.49%	9.75%	318.51%
9	Underwriting balance ratio	-26.21%	-47.33%	-13.57%	-21.28%
10	Operationg Profit Ratio	-32.78%	-25.93%	-6.01%	-2.62%
11	Liquid Assets to liabilities ratio		15.73%		17.88%
12	Net earning ratio	-29.06%	-23.33%	-0.52%	0.98%
13	Return on net worth ratio		-42.43%		1.56%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio*		1.53		1.08
15	NPA Ratio				
	Gross NPA Ratio		0.36%		0.42%
	Net NPA Ratio		0.00%		0.0%
quity 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%		100.00%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		-95.32		4.03
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		-95.32		4.03
6	(iv) Book value per share (Rs)		224.66		258.54