



**FORM NL-30 ANALYTICAL RATIOS**

**UNITED INDIA INSURANCE COMPANY LIMITED**

**ANALYTICAL RATIOS FOR NON-LIFE COMPANIES AS ON 31.12.2018**

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	-4.62%	-5.50%	15.36%	5.70%
2	Gross Premium to shareholders' fund ratio	202.70%	416.92%	94.00%	292.03%
3	Growth rate of shareholders' fund	-20.34%	-33.44%	4.46%	-22.40%
4	Net Retention Ratio	80.65%	82.66%	52.35%	69.26%
5	Net Commission Ratio	4.90%	5.21%	-1.22%	4.23%
6	Expense of Management to Gross Direct Premium Ratio	24.38%	22.82%	21.56%	23.44%
7	Combined Ratio	143.70%	146.33%	138.44%	126.58%
8	Technical Reserves to net premium ratio	34.42%	261.04%	-15.89%	230.31%
9	Underwriting balance ratio	-48.93%	-47.84%	-33.53%	-25.70%
10	Operationg Profit Ratio	-24.54%	-25.49%	43.03%	-0.83%
11	Liquid Assets to liabilities ratio		13.36%		16.68%
12	Net Earning ratio	-18.87%	-21.74%	10.56%	3.61%
13	Return on Net worth ratio		-75.84%		7.43%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		1.51		1.08
15	NPA Ratio				
	Gross NPA Ratio		0.35%		0.40%
	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)		100.00%		100.00%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		-138.00		20.42
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		-138.00		20.42
6	(iv) Book value per share (Rs)		181.98		273.42