

## FORM NL-30 ANALYTICAL RATIOS

## UNITED INDIA INSURANCE COMPANY LIMITED

## ANALYTICAL RATIOS FOR NON-LIFE COMPANIES AS ON 31.03.2016

(Rs. In Lakhs)

| SI.No. Particular For the quarter Quarter                                                                         | Corresponding                  | up to the Quarter     |
|-------------------------------------------------------------------------------------------------------------------|--------------------------------|-----------------------|
| quarter Quarter                                                                                                   | quarter of the preceeding year | of the prceeding year |
| 1 Gross Premium Growth Rate 17.67% 14.58                                                                          | 9.14%                          | 10.12%                |
| 2 Gross Premium to shareholders' fund ratio 64.51% 213.79                                                         | 5% 56.58%                      | 191.30%               |
| 3 Growth rate of shareholders'fund 0.16% 2.54                                                                     | -3.31%                         | 4.26%                 |
| 4 Net Retention Ratio 88.26% 85.66                                                                                | 0% 84.37%                      | 85.12%                |
| 5 Net Commission Ratio 2.58% 4.79                                                                                 | 5.86%                          | 5.70%                 |
| 6 Expense of Management to Gross Direct Premium Ratio 31.08% 29.02                                                | 2% 36.19%                      | 30.88%                |
| 7 Combined Ratio 126.82% 119.89                                                                                   | 128.41%                        | 118.52%               |
| 8 Technical Reserves to net premium ratio 140.30                                                                  | )%                             | 147.08%               |
| 9 Underwriting balance ratio -30.24% -22.1                                                                        | -30.39%                        | -20.49%               |
| 10 Operationg Profit Ratio -11.95% -4.64                                                                          | -12.92%                        | -3.51%                |
| 11 Liquid Assets to liabilities ratio 14.9                                                                        | 7%                             | 21.56%                |
| 12 Net earning ratio -3.00% 2.00                                                                                  | -4.12%                         | 3.22%                 |
| 13 return on net worth ratio 3.89                                                                                 | 5%                             | 5.38%                 |
| 14 Available Solvency Margin Ratio to Required Solvency Margin Ratio                                              | 91                             | 2.36                  |
| 15 NPA Ratio                                                                                                      |                                |                       |
| Gross NPA Ratio 0.50                                                                                              | )%                             | 0.43%                 |
| Net NPA Ratio 0.07                                                                                                | 7%                             | 0.09%                 |
| Equity Holding Pattern for Non-Life Insurers                                                                      |                                |                       |
| 1 (a) No. of shares 1500000                                                                                       | 00                             | 150000000             |
| 2 (b) Percentage of shareholding (Indian / Foreign) 100% Indi                                                     | an                             | 100% Indian           |
| 3 ( c) %of Government holding (in case of public sector insurance companies)                                      | 0%                             | 100.00%               |
| 4 (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) | 71                             | 20.04                 |
| 5 (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)  | 71                             | 20.04                 |
| 6 (iv) Book value per share (Rs) 382.                                                                             | 08                             | 372.60                |