

**PERIODIC DISCLOSURES**

FORM NL-30 Analytical Ratios

Insurer:	UNITED INDIA INSURANCE COMPANY LIMITED	Date:	31.03.2018
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Analytical Ratios for Non-Life companies					
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	2.81%	8.51%	35.75%	31.12%
2	Gross Premium to shareholders' fund ratio	69.60%	361.63%	206.44%	420.84%
3	Growth rate of shareholders'fund	48.68%	26.28%	-23.42%	-33.40%
4	Net Retention Ratio	0.76%	70.02%	82.72%	81.27%
5	Net Commission Ratio	1.16%	5.39%	3.76%	4.69%
6	Expense of Management to Gross Direct Premium Ratio	-2.78%	20.66%	23.09%	23.46%
7	Combined Ratio	-5.85%	120.73%	165.66%	134.00%
8	Technical Reserves to net premium ratio	-66.08%	164.23%		140.71%
9	Underwriting balance ratio	5.93%	-19.77%	-68.75%	-36.94%
10	Operation Profit Ratio	5.05%	4.22%	-41.75%	-19.41%
11	Liquid Assets to liabilities ratio	-15.76%	16.42%		18.44%
12	Net earning ratio	4.48%	8.09%	-37.73%	-14.34%
13	Return on net worth ratio	13.47%	20.90%		-50.13%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		1.54		1.15
15	NPA Ratio				
	Gross NPA Ratio		0.36%		0.44%
	Net NPA Ratio		0.00%		0.00%
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares		150000000.00		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)		66.84		-127.57
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		66.84		-127.57
6	(iv) Book value per share (Rs)		321.32		254.46