



FORM NL-20-ANALYTICAL RATIOS SCHEDULE
Name of the Insurer: UNITED INDIA INSURANCE COMPANY LIMITED

| Sl.No. | Particular | Calculation | For the quarter 30.06.2025 | up to the Quarter 30.06.2025 | For the quarter 30.06.2024 | up to the Quarter 30.06.2024 |
|--------|---|---|-------------------------------|---------------------------------|-------------------------------|---------------------------------|
| 1 | Gross Direct Premium Growth Rate** | $\frac{[GDP(CY)-GDP(PY)]}{GDP(PY)} \times 100$ | 11.61% | 11.61% | 14.12% | 14.12% |
| 2 | Gross Direct Premium to Net worth Ratio | $\frac{\text{Shareholder's funds/Net Worth}}{\text{Gross Direct Premium}} \times 100$ | -2.56 | -2.56 | -2.41 | -2.41 |
| 3 | Growth rate of Net Worth | $\frac{[Shareholder's funds(CY)-Shareholder's funds(PY)]}{Shareholder's funds(PY)} \times 100$ | 0.00% | 0.00% | 0.00% | 0.00% |
| 4 | Net Retention Ratio** | $\frac{\text{Net written premium} / (\text{Gross Direct Premium} + \text{Reinsurance Accepted})}{\text{Net written premium}} \times 100$ | 83.77% | 83.77% | 87.04% | 87.04% |
| 5 | Net Commission Ratio** | $\frac{\text{Net Commission} / \text{Net written premium}}{\text{Net Commission} / \text{Net written premium}} \times 100$ | 16.23% | 16.23% | 9.15% | 9.15% |
| 6 | Expense of Management to Gross Direct Premium Ratio** | $\frac{\text{Direct Commission} + \text{Operating Expenses}}{\text{Gross Direct Premium}} \times 100$ | 25.78% | 25.78% | 25.27% | 25.27% |
| 7 | Expense of Management to Net Written Premium Ratio** | $\frac{\text{Net Commission} + \text{Operating Expenses}}{\text{Net Written Premium}} \times 100$ | 29.47% | 29.47% | 27.96% | 27.96% |
| 8 | Net Incurred Claims to Net Earned Premium** | $\frac{\text{Net Incurred Claims}}{\text{Net Earned Premium}} \times 100$ | 105.66% | 105.66% | 101.27% | 101.27% |
| 9 | Claims paid to claims provisions** | $\frac{\text{Claim Paid (pertaining to provisions made previously)}}{\text{claims provision made previously}} \times 100$ | | | 0.00% | 0.00% |
| 10 | Combined Ratio** | (7) + (8) | 135.13% | 135.13% | 129.23% | 129.23% |
| 11 | Investment income ratio | $\frac{\text{Investment income} / \text{Average Assets under management}}{\text{Investment income} / \text{Average Assets under management}} \times 100$ | 8.71% | 8.71% | 8.53% | 8.53% |
| 12 | Technical Reserves to net premium ratio ** | $\frac{[(\text{Reserve for unexpired risks} + \text{premium deficiency} + \text{reserve for outstanding claims (including IBNR and IBNER)})]}{\text{Net premium written}} \times 100$ | 7.70 | 7.70 | 7.81 | 7.81 |
| 13 | Underwriting balance ratio | $\frac{\text{Underwriting results} - \text{Net earned premium} - \text{Net incurred claims} - \text{Net commission} - \text{Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)}}{\text{Premium Deficiency}} \times 100$ | -39.57% | -39.57% | -30.74% | -30.74% |
| 14 | Operating Profit Ratio | $\frac{\text{Operating profit}}{\text{Net Earned premium}} \times 100$ | -21.64% | -21.64% | -2.74% | -2.74% |
| 15 | Liquid Assets to liabilities ratio | $\frac{\text{Liquid Assets} / \text{Policyholders liabilities}}{\text{Liquid Assets} / \text{Policyholders liabilities}} \times 100$ | 0.20 | 0.20 | 0.15 | 0.15 |
| 16 | Net earning ratio | $\frac{\text{Profit after tax}}{\text{Net Premium written}} \times 100$ | -17.06% | -17.06% | -12.43% | -12.43% |
| 17 | Return on net worth ratio | $\frac{\text{Profit after tax}}{\text{Net Worth}} \times 100$ | 0.00% | 0.00% | 0.00% | 0.00% |
| 18 | Available Solvency margin Ratio to Required Solvency Margin Ratio | $\frac{\text{to be taken from solvency margin reporting}}{\text{to be taken from solvency margin reporting}} \times 100$ | -0.79 | -0.79 | -0.75 | -0.75 |
| 19 | NPA Ratio | $\frac{\text{to be taken from NPA reporting}}{\text{to be taken from NPA reporting}} \times 100$ | 0.97% | 0.97% | 1.28% | 1.28% |
| | Gross NPA Ratio | | 0.97% | 0.97% | 1.28% | 1.28% |
| | Net NPA Ratio | | 0.00% | 0.00% | 0.00% | 0.00% |
| 20 | Debt Equity Ratio | $\frac{\text{Debt} / \text{Equity}}{\text{Debt} / \text{Equity}} \times 100$ | - | - | - | - |
| 21 | Debt Service Coverage Ratio | $\frac{\text{Earnings before Interest and Tax} / \text{Interest and Principal Instalments Due}}{\text{Earnings before Interest and Tax} / \text{Interest and Principal Instalments Due}} \times 100$ | - | - | - | - |
| 22 | Interest Service Coverage Ratio | $\frac{\text{Earnings before Interest and Tax} / \text{Interest due}}{\text{Earnings before Interest and Tax} / \text{Interest due}} \times 100$ | - | - | - | - |
| 23 | Earnings per share | $\frac{\text{Profit} / \text{Loss}}{\text{No. of shares}}$ | -2.09 | -2.09 | -1.42 | -1.42 |
| 24 | Book value per share | $\frac{\text{Net worth}}{\text{No. of shares}}$ | -5.68 | -5.68 | -5.41 | -5.41 |

Notes:-

1. Net worth definition to include Head office capital for Reinsurance branch



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Name of the Insurer: UNITED INDIA INSURANCE COMPANY LIMITED
** Segmental Reporting up to the quarter

| Segments Upto the quarter ended on 30.06.2024 | Gross Direct Premium Growth Rate** | Net Retention Ratio** | Net Commission Ratio** | Expense of Management to Gross Direct Premium Ratio** | Expense of Management to Net Written Premium Ratio** | Net Incurred Claims to Net Earned Premium** | Claims paid to claims provisions** | Combined Ratio* * | Technical Reserves to net premium ratio * ** | Underwriting balance ratio |
|--|------------------------------------|-----------------------------|------------------------------|--|---|--|--|----------------------|--|-------------------------------|
| FIRE | | | | | | | | | | |
| Current Period | 28.21% | 47.50% | 16.99% | 23.89% | 39.93% | 191.17% | | 231.10% | 6.71 | -154.76% |
| Previous Period | -6.57% | 49.46% | 19.33% | 29.73% | 51.67% | 134.57% | | 186.24% | 7.44 | -108.83% |
| Marine Cargo | | | | | | | | | | |
| Current Period | 0.39% | 83.98% | 17.07% | 23.54% | 27.11% | 81.10% | | 108.21% | 4.91 | -15.91% |
| Previous Period | 2.26% | 83.99% | 19.73% | 29.58% | 34.49% | 76.77% | | 111.27% | 5.01 | -20.30% |
| Marine Hull | | | | | | | | | | |
| Current Period | 2.28% | 51.27% | 2.57% | 11.53% | 18.97% | 50.92% | | 69.88% | 13.94 | 29.10% |
| Previous Period | 21.33% | 49.83% | 3.18% | 15.90% | 27.95% | 56.90% | | 84.86% | 15.20 | 10.15% |
| Total Marine | | | | | | | | | | |
| Current Period | 1.15% | 70.78% | 12.83% | 18.67% | 24.73% | 70.99% | | 95.72% | 7.55 | -0.84% |
| Previous Period | 9.14% | 56.62% | 15.03% | 24.09% | 32.63% | 70.85% | | 103.48% | 7.91 | -11.22% |
| Motor OD | | | | | | | | | | |
| Current Period | 4.40% | 94.37% | 10.94% | 22.10% | 22.78% | 97.89% | | 120.67% | 4.02 | -19.58% |
| Previous Period | 22.41% | 96.00% | 15.50% | 31.98% | 32.68% | 111.13% | | 143.81% | 4.01 | -41.58% |
| Motor TP | | | | | | | | | | |
| Current Period | 50.70% | 95.87% | 30.27% | 40.40% | 41.93% | 104.84% | | 146.76% | 14.34 | -53.04% |
| Previous Period | 21.62% | 96.00% | 13.64% | 29.79% | 30.83% | 94.77% | | 125.59% | 19.71 | -23.73% |
| Total Motor | | | | | | | | | | |
| Current Period | 37.22% | 95.54% | 26.04% | 36.34% | 37.74% | 103.08% | | 140.82% | 12.08 | -44.59% |
| Previous Period | 21.85% | 96.00% | 14.18% | 30.43% | 31.37% | 99.56% | | 130.92% | 15.14 | -28.96% |
| Health | | | | | | | | | | |
| Current Period | -9.41% | 88.62% | 3.89% | 15.07% | 16.50% | 107.47% | | 123.97% | 2.39 | -27.37% |
| Previous Period | 16.33% | 96.00% | 2.41% | 19.26% | 19.61% | 110.58% | | 130.19% | 2.25 | -32.65% |
| Personal Accident | | | | | | | | | | |
| Current Period | 27.13% | 85.90% | 11.46% | 22.32% | 24.44% | 97.96% | | 122.40% | 5.56 | -17.68% |
| Previous Period | -6.54% | 69.80% | 7.00% | 23.24% | 30.60% | 16.03% | | 46.63% | 7.26 | 58.34% |
| Travel Insurance | | | | | | | | | | |
| Current Period | -16.17% | | 18.38% | 31.30% | 31.98% | | | | 4.16 | |
| Previous Period | | | 18.71% | 17.96% | 18.71% | | | | 3.18 | |
| Total Health | | | | | | | | | | |
| Current Period | -8.16% | 88.49% | 4.24% | 15.42% | 16.87% | 106.83% | | 123.70% | 2.54 | -26.72% |
| Previous Period | 15.36% | 95.10% | 2.53% | 19.40% | 19.89% | 107.39% | | 127.27% | 2.37 | -29.57% |
| Workmen's Compensation/ Employer's liability | | | | | | | | | | |
| Current Period | 5.67% | 96.00% | 15.63% | 26.75% | 27.24% | 24.90% | | 52.14% | 5.12 | 45.46% |
| Previous Period | 2.65% | 96.00% | 15.21% | 31.78% | 32.48% | 28.38% | | 60.86% | 5.23 | 35.91% |
| Public/ Product Liability | | | | | | | | | | |
| Current Period | 0.65% | 53.16% | 11.40% | 17.86% | 32.51% | -23.76% | | 8.74% | 7.50 | 89.22% |
| Previous Period | 9.25% | 51.80% | 14.84% | 24.72% | 46.76% | 16.40% | | 63.16% | 8.15 | 32.68% |
| Engineering | | | | | | | | | | |
| Current Period | -4.35% | 61.70% | 24.46% | 26.26% | 42.35% | 94.18% | | 136.53% | 9.68 | -40.38% |
| Previous Period | 8.56% | 68.47% | 21.98% | 33.47% | 45.91% | 61.59% | | 107.50% | 8.57 | -11.88% |
| Aviation | | | | | | | | | | |
| Current Period | -30.28% | -49.55% | -15.00% | 19.93% | -37.05% | -273.52% | | -310.57% | -20.76 | 405.25% |
| Previous Period | 7.07% | 35.72% | 20.42% | 26.03% | 66.04% | 536.05% | | 602.09% | 17.64 | -520.99% |
| Crop Insurance | | | | | | | | | | |
| Current Period | -105.88% | 95.00% | -0.39% | 0.00% | -0.39% | 45.70% | | 45.30% | -19113.71 | 54.30% |
| Previous Period | 7.29% | 72.02% | 1.38% | 17.80% | 26.10% | -33.37% | | -7.27% | 1210.59 | 133.20% |
| Other segments - | | | | | | | | | | |
| Current Period | -3.75% | 75.02% | 17.60% | 26.57% | 32.80% | 29.67% | | 62.46% | 5.14 | 29.69% |
| Previous Period | 23.20% | 70.44% | 19.79% | 32.37% | 43.50% | 76.87% | | 120.36% | 5.64 | -33.68% |
| Total Miscellaneous | | | | | | | | | | |
| Current Period | 9.63% | 89.91% | 16.21% | 26.20% | 28.64% | 100.95% | | 129.60% | 7.79 | -33.15% |
| Previous Period | 17.67% | 92.78% | 8.28% | 24.70% | 26.07% | 99.82% | | 125.89% | 7.84 | -26.65% |
| Total-Current Period | 11.61% | 83.77% | 16.23% | 25.78% | 29.47% | 105.66% | | 135.13% | 7.70 | -39.57% |
| Total-Previous Period | 14.12% | 87.04% | 9.15% | 25.27% | 27.96% | 101.27% | | 129.23% | 7.81 | -30.74% |