

SI.No.	Name of the Insurer: UNITED INDIA IN 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**	[GDPI(CY)-GDPI(PY)] / GDPI(PY) GDPI / Shareholder's funds	11.61%	11.61%	14.12%	14.129
2	Gross Direct Premium to Net worth Ratio	Shareholder's funds/Net Worth =Share capital researe and surplus-Miccellaneous expenditure-debit balance in profit and loss account.) Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and file value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the	-2.56	-2.56	-2.41	-2.4!
		Balance Sheet date (Shareholder's funds(CY)-Shareholder's funds(PY))				
3	Growth rate of Net Worth	/ Shareholder's funds(PY) Net written premium / (Gross Direct Premium	0.00%	0.00%	0.00%	0.00%
4	Net Retention Ratio**	Income + Reinsurance Accepted)	83.77%	83.77%	87.04%	87.04%
5	Net Commission Ratio**	Net Commission / Net written premium	16.23%	16.23%	9.15%	9.15%
6	Expense of Management to Gross Direct Premium Ratio**	(Direct Commission+Operating Expenses) / Gross direct premium	25.78%	25.78%	25.27%	25.27%
7	Expense of Management to Net Written	(Net Commission+Operating Expenses) / Net	29.47%	29.47%	27.96%	27.96%
	Premium Ratio** Net Incurred Claims to Net Earned	Written Premium	105.000	105.660/	101 270/	101 270/
8	Premium**	Net Incurred Claims / Net Earned Premium	105.66%	105.66%	101.27%	101.27%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously			0.00%	0.00%
10	Combined Ratio**	(7) +(8)	135.13%	135.13%	129.23%	129.23%
11	Investment income ratio	Investment income / Average Assets under management : Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent - Gross (net of Investment expenses) including investment income from pool	8.71%	8.71%	8.53%	8.53%
12	Technical Reserves to net premium ratio **	[(Reserve for unexpired risks+premium deficiency+reserve for outstanding claims(including IBNR and IBNER)] / Net premium written	7.70	7.70	7.81	7.81
13	Underwriting balance ratio	Underwriting results / Net earned premium <u>Underwriting results</u> = Net earned premium-Net incurred claims-Net commission-Operating Expenses ( <u>Before adjusting transfer to Profit and</u> <u>loss account as per Section 40C)</u> - Premium <u>Deficiency</u>	-39.57%	-39.57%	-30.74%	-30.74%
14	Operating Profit Ratio	Operating profit / Net Earned premium	-21.64%	-21.64%	-2.74%	-2.74%
15	Liquid Assets to liabilities ratio	Liquid Assets / Policyholders liabilities Liquid Assets = Short term investments+Short term loans+Cash & Bank balances Policyholders liabilities=Outstanding Claims including Incurred But Not Reported (IBNR) & Incurred But Not Enough (	0.20	0.20	0.15	0.15
		Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.				
16	Net earning ratio	Party Pool; Terrorism pool; etc.  Profit after tax / Net Premium written	-17.06%	-17.06%	-12.43%	-12.43%
17	Return on net worth ratio	Party Pool; Terrorism pool; etc.  Profit after tax / Net Premium written Profit after tax / Net Worth	0.00%	0.00%	0.00%	0.00%
17 18	Return on net worth ratio Available Solvency margin Ratio to Required Solvency Margin Ratio	Party Pool; Terrorism pool; etc.  Profit after tax / Net Premium written Profit after tax / Net Worth to be taken from solvency margin reporting		-17.06% 0.00% -0.79		-12.43% 0.00% -0.75
17	Return on net worth ratio Available Solvency margin Ratio to Required Solvency Marqin Ratio NPA Ratio	Party Pool; Terrorism pool; etc.  Profit after tax / Net Premium written Profit after tax / Net Worth	-0.79	0.00% -0.79	0.00% -0.75	-0.75
17 18	Return on net worth ratio Available Solvency margin Ratio to Required Solvency Margin Ratio NPA Ratio Gross NPA Ratio	Party Pool; Terrorism pool; etc.  Profit after tax / Net Premium written Profit after tax / Net Worth to be taken from solvency margin reporting	0.00% -0.79 0.97%	0.00% -0.79 0.97%	0.00%	0.00% -0.75 1.28%
17 18	Return on net worth ratio Available Solvency margin Ratio to Required Solvency Marqin Ratio NPA Ratio	Party Pool; Terrorism pool; etc.  Profit after tax / Net Premium written Profit after tax / Net Worth to be taken from solvency margin reporting	-0.79	0.00% -0.79	0.00% -0.75 1.28%	0.00%
17 18 19	Return on net worth natio Available Solvery margin Ratio to Required Solvency Margin Ratio NPA Ratio Gross NPA Ratio Net NPA Ratio Debt Equity Ratio	Party Pool; Terrorism pool; etc.  Profit after tax / Net Premium written Profit after tax / Net Worth to be taken from solvency margin reporting to be taken from NPA recording  (Debt/Equity) Debte (Borrowings-Redeemable Preference shares, if any) Equity-Shareholders' Funds excluding Redeemable Preference shares, if any (Earnings before Interest and Tax) Interest and	0.00% -0.79 0.97% 0.00%	0.00% -0.79 0.97%	0.00% -0.75 1.28% 0.00%	0.00% -0.75 1.28%
17 18 19 20 21	Return on net worth natio Available Solveroy margin Ratio to Required Solvency Marqin Ratio NPA Ratio Gross NPA Ratio Net NPA Ratio Debt Equity Ratio Debt Service Coverage Ratio	Party Pool; Terrorism pool; etc.  Profit after tax / Net Premium written Profit after tax / Net Worth to be taken from solvency margin reporting to be taken from NPA reporting  (Debt/Equity) Debt-(Borrowings-Redeemable Preference shares, if any Equity-Shareholders' Funds excluding Redeemable Preference shares, if any (Earnings before Interest and Tax/ Interest and Principal Instalments Due)	0.00% -0.79 0.97% 0.00%	0.00% -0.79 0.97% 0.00%	0.00% -0.75 1.28% 0.00%	0.00% -0.75 1.28% 0.00%
17 18 19	Return on net worth natio Available Solvery margin Ratio to Required Solvency Margin Ratio NPA Ratio Gross NPA Ratio Net NPA Ratio Debt Equity Ratio	Party Pool; Terrorism pool; etc.  Profit after tax / Net Premium written Profit after tax / Net Worth to be taken from solvency margin reporting to be taken from NPA recording  (Debt/Equity) Debte (Borrowings-Redeemable Preference shares, if any) Equity-Shareholders' Funds excluding Redeemable Preference shares, if any (Earnings before Interest and Tax) Interest and	0.00% -0.79 0.97% 0.00%	0.00% -0.79 0.97% 0.00%	0.00% -0.75 1.28% 0.00%	0.00% -0.7: 1.28% 0.00%

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<sup>| 23 |</sup> Earninos per share | Profit /floss) after tax / No. of s | 24 | Book value per share | Net worth / No. of shares | Notes: -| 1. Net worth definition to include Head office capital for Reinsurance branch





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

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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 Total Marine	21.33%	49.83%	3.18%	15.90%	27.95%	56.90%		84.86%	15.20	10.15%
Current Period	1.15%	70,78%	12.83%	18.67%	24,73%	70.99%		95.72%	7.55	-0.84%
Previous Period	9.14%	56.82%	15.03%	24.09%	32.63%	70.99%		103.48%	7.55	-0.84%
Motor OD	9.14%	30.62%	13.03%	24.09%	32.03%	70.85%	-	103.48%	7.91	-11.22%
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%	4.02	-41.58%
Motor TP	22.41%	90.00%	13.30%	31.98%	32.08%	111.13%	-	143.81%	4.01	**1.38%
Current Period	50.70%	95,87%	30,27%	40.40%	41.93%	104.84%	<del> </del>	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	21.02.0	30.30 70	15.5470	25.7570	55.0570	54.77.00	1	123.3370	15.71	25.7570
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	
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 liabilit	y I 5.67%	96.00%	45.400	26,75%	27.24%			E0 1101		45,46%
Current Period Previous Period	2.65%	96.00%	15.63% 15.21%	26.75%	27.24%	24.90% 28.38%	-	52.14% 60.86%	5.12 5.23	45.46% 35.91%
Public/ Product Liability	2.65%	90.00%	15.21%	31./8%	52.48%	28.38%		60.86%	5.23	35.91%
Current Period	0.65%	53.16%	11.40%	17.86%	32.51%	-23.76%	<b>-</b>	8.74%	7.50	89.22%
Previous Period	9,25%	53.16%	11.40%	24.72%	32.51% 46.76%	-23.76% 16.40%	1	63.16%	8.15	32.68%
Engineering	5.2370	31.0070	17.0770	24.72.70	40.7070	10.4070		05.1070	0.13	32.0070
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	0.50%	00.1770	21.50%	33.17.00	15.5170	01.55%		107.5070	0.57	11.0070
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%	1	129.23%	7.81	-30.74%

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