

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

FIRST QUARTER 2011-12

Insurer: UNITED INDIA INSURANCE CO LTD

Date:

June 30, 2011

(Rs in Lakhs)

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter	up to the Quarter	Corresponding quarter of the preceding year	up to the Quarter of the preceding year
1	Gross Premium Growth Rate	23.00%	23.00%	24.80%	24.80%
2	Gross Premium to shareholders' fund ratio	47.57%	47.57%	39.57%	39.57%
3	Growth rate of shareholders' fund	3.75%	3.75%	2.71%	2.71%
4	Net Retention Ratio	80.03%	80.03%	76.97%	76.97%
5	Net Commission Ratio	5.82%	5.82%	5.36%	5.36%
6	Expense of Management to Gross Direct Premium Ratio	17.26%	17.26%	20.53%	20.53%
7	Combined Ratio	89.96%	89.96%	92.62%	92.62%
8	Technical Reserves to net premium ratio	487.49%	487.49%	514.00%	514.00%
9	Underwriting balance ratio	-12.04%	-12.04%	-20.21%	-20.21%
10	Operating Profit Ratio	3.17%	3.17%	-3.97%	-3.97%
11	Liquid Assets to liabilities ratio	46.84%	46.84%	56.61%	56.61%
12	Net earning ratio	9.85%	9.85%	7.62%	7.62%
13	return on net worth ratio	3.62%	3.62%	2.27%	2.27%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		3.63		3.46
15	NPA Ratio				
	Gross NPA Ratio	0.67%	0.67%	1.20%	1.20%
	Net NPA Ratio	0.09%	0.09%	0.12%	0.12%

Equity Holding Pattern for Non-Life Insurers

(Rs in Lakhs)

1	(a) No. of shares		150000000		150000000
2	(b) Percentage of shareholding (Indian / Foreign)		100%/0%		100%/0%
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)				
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
6	(iv) Book value per share (Rs)				