

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: **UNITED INDIA INSURANCE CO LTD**

Date: **as at 31-03-2011**

(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	26.55%	21.71%	35.47%	22.47%
2	Gross Premium to shareholders' fund ratio	38.72%	153.56%	32.39%	144.98%
3	Growth rate of shareholders'fund	-5.64%	2.30%	-2.36%	14.91%
4	Net Retention Ratio	83.73%	80.24%	80.36%	79.98%
5	Net Commission Ratio	4.63%	5.31%	5.00%	5.56%
6	Expense of Management to Gross Direct Premium Ratio	27.87%	27.06%	19.22%	22.08%
7	Combined Ratio	114.07%	107.82%	98.65%	100.95%
8	Technical Reserves to net premium ratio	119.09%	142.69%	140.56%	145.43%
9	Underwriting balance ratio	-55.42%	-33.91%	-26.04%	-21.03%
10	Operating Profit Ratio	-29.05%	-12.06%	-5.07%	4.31%
11	Liquid Assets to liabilities ratio		48.26%		60.39%
12	Net earning ratio	-13.89%	2.55%	5.90%	16.89%
13	return on net worth ratio	-4.79%	3.07%	1.57%	17.06%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		2.75		3.41
15	NPA Ratio				
	Gross NPA Ratio		0.70%		1.20%
	Net NPA Ratio		0.10%		0.02%
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)		8.70		47.19
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		8.70		47.19
6	(iv) Book value per share (Rs)		283.03		276.65