



FORM NL-30 ANALYTICAL RATIOS

UNITED INDIA INSURANCE COMPANY LIMITED

ANALYTICAL RATIOS FOR NON-LIFE COMPANIES AS ON 31.12.2012

(Rs in Lakhs)

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	12.82%	16.34%	26.38%	26.73%
2	Gross Premium to shareholders' fund ratio	45.62%	150.22%	43.29%	138.23%
3	Growth rate of shareholders' fund	1.67%	9.41%	0.00%	8.05%
4	Net Retention Ratio	84.17%	84.00%	83.34%	81.74%
5	Net Commission Ratio	5.15%	4.57%	5.84%	5.58%
6	Expense of Management to Gross Direct Premium Ratio	21.69%	17.75%	22.60%	19.40%
7	Combined Ratio	114.42%	93.56%	92.57%	95.47%
8	Technical Reserves to net premium ratio		212.07%		252.26%
9	Underwriting balance ratio	-18.16%	-13.50%	-14.05%	-12.95%
10	Operating Profit Ratio	-1.88%	1.70%	-1.56%	1.62%
11	Liquid Assets to liabilities ratio		43.04%		46.80%
12	Net earning ratio	4.36%	7.44%	4.79%	8.63%
13	return on net worth ratio		8.58%		9.04%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		2.50		2.82
15	NPA Ratio				
	Gross NPA Ratio		55.00%		0.65%
	Net NPA Ratio		19.00%		2.00%

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares		150000000		150000000
2	(b) Percentage of shareholding (Indian / Foreign)		100% Indian		100% Indian
3	(c) %of Government holding (in case of public sector insurance companies)		100.00%		100.00%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		23.37		22.74
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		23.37		22.74
6	(iv) Book value per share (Rs)		331.69		305.77