



**FORM NL-30 ANALYTICAL RATIOS**

**UNITED INDIA INSURANCE COMPANY LIMITED**

**ANALYTICAL RATIOS FOR NON-LIFE COMPANIES AS ON 31.03.2013**

(Rs in Lakhs)					
Sl.No.	Particular	For the quarter	up to the Quarter	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
1	Gross Premium Growth Rate	5.52%	13.29%	32.36%	28.27%
2	Gross Premium to shareholders' fund ratio	53.54%	203.76%	54.32%	192.55%
3	Growth rate of shareholders'fund	-0.50%	8.91%	-1.00%	7.05%
4	Net Retention Ratio	71.92%	80.82%	85.80%	82.89%
5	Net Commission Ratio	2.61%	4.11%	4.51%	5.26%
6	Expense of Management to Gross Direct Premium Ratio	32.40%	21.60%	18.51%	19.15%
7	Combined Ratio	96.26%	94.27%	103.32%	97.68%
8	Technical Reserves to net premium ratio		157.10%		147.43%
9	Underwriting balance ratio	-23.92%	-15.94%	-30.37%	-18.03%
10	Operationg Profit Ratio	-1.27%	1.00%	-14.75%	-3.16%
11	Liquid Assets to liabilities ratio		41.87%		46.54%
12	Net earning ratio	5.74%	7.04%	-1.40%	5.71%
13	return on net worth ratio		10.65%		8.52%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		2.52		2.71
15	NPA Ratio				
	Gross NPA Ratio		0.42%		0.48%
	Net NPA Ratio		0.17%		0.02%
<b>Equity Holding Pattern for Non-Life Insurers</b>					
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)		35.15		25.79
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		35.15		25.79
6	(iv) Book value per share (Rs)		330.18		302.77