

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: **UNITED INDIA INSURANCE CO LTD.** Date: **31.12.2010**
(Rs in Lakhs)

Analytical Ratios for Non-Life companies

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	15.67%	19.99%	23.70%	22.45%
2	Gross Premium to shareholders' fund ratio	33.16%	111.58%	31.10%	106.86%
3	Growth rate of shareholders'fund	2.61%	8.41%	5.14%	17.69%
4	Net Retention Ratio	77.53%	78.93%	79.75%	79.84%
5	Net Commission Ratio	5.86%	5.58%	6.15%	5.76%
6	Expense of Management to Gross Direct Premium Ratio	31.08%	26.75%	23.89%	23.11%
7	Combined Ratio	107.15%	105.46%	104.80%	101.77%
8	Technical Reserves to net premium ratio	154.11%	95.07%	155.10%	100.94%
9	Underwriting balance ratio	-28.45%	-25.32%	-22.59%	-19.23%
10	Operating Profit Ratio	-6.08%	-5.28%	7.93%	7.68%
11	Liquid Assets to liabilities ratio		50.94%		55.56%
12	Net earning ratio	10.24%	9.11%	20.81%	20.84%
13	return on net worth ratio	2.58%	7.43%	4.91%	15.12%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		3.46		3.91
15	NPA Ratio				
	Gross NPA Ratio		1.03%		1.07%
	Net NPA Ratio		0.13%		0.15%
Equity Holding Pattern for Non-Life Insurers		<i>(Rs in Lakhs)</i>			
1	(a) No. of shares	150000000	150000000	150000000	150000000
2	(b) Percentage of shareholding (Indian / Foreign)	100% / 0%	100% / 0%	100% / 0%	100% / 0%
3	(c) %of Government holding (in case of public sector insurance companies)	100.00%	100.00%	100.00%	100.00%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	8.09	14.52	20.59	28.92
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	8.09	14.52	20.59	28.92
6	(iv) Book value per share (Rs)		291.17		269.45