

**PERIODIC DISCLOSURES**

**FORM NL-30 Analytical Ratios**

Insurer: **UNITED INDIA INSURANCE COMPANY LIMITED** Date: **3/31/2010**

<b>Analytical Ratios for Non-Life companies</b>			
<b>Sl.No.</b>	<b>Particular</b>	<b>31.03.2010</b>	<b>31.03.2009</b>
1	Gross Premium Growth Rate	22.47%	14.39%
2	Gross Premium to shareholders' fund ratio	144.98%	131.89%
3	Growth rate of shareholders'fund	14.91%	11.41%
4	Net Retention Ratio	79.98%	82.06%
5	Net Commission Ratio	5.56%	5.68%
6	Expense of Management to Gross Direct Premium Ratio	22.08%	24.11%
7	Combined Ratio	100.95%	102.44%
8	Technical Reserves to net premium ratio	145%	163%
9	Underwriting balance ratio	-21.03%	-15.58%
10	Operationg Profit Ratio	4.31%	3.21%
11	Liquid Assets to liabilities ratio	60.39%	55.56%
12	Net earning ratio	16.89%	13.56%
13	return on net worth ratio	17.06%	13.19%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	3.41	3.32
15	NPA Ratio		
	Gross NPA Ratio	1.20%	1.62%
	Net NPA Ratio	0.12%	0.10%

<b>Equity Holding Pattern for Non-Life Insurers</b>		<i>(Rs in Lakhs)</i>	
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%	100%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	47.19%	31.74%
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	47.19%	31.74%
6	(iv) Book value per share (Rs)	150000000	150000000