

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: **UNITED INDIA INSURANCE COMPANY LIMITED**

Date: **30.09.2012**

(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	15.72%	17.94%	31.06%	26.89%
2	Gross Premium to shareholders' fund ratio	51.21%	104.60%	47.38%	94.95%
3	Growth rate of shareholders'fund	3.46%	7.73%	4.29%	8.05%
4	Net Retention Ratio	83.48%	83.92%	82.00%	81.01%
5	Net Commission Ratio	4.59%	4.32%	5.09%	5.45%
6	Expense of Management to Gross Direct Premium Ratio	16.81%	16.04%	18.61%	17.93%
7	Combined Ratio	84.94%	84.47%	103.66%	96.79%
8	Technical Reserves to net premium ratio		292.96%		252.26%
9	Underwriting balance ratio	-15.83%	-11.47%	-12.81%	-12.43%
10	Operationg Profit Ratio	1.02%	3.26%	3.06%	3.11%
11	Liquid Assets to liabilities ratio		45.63%		45.31%
12	Net earning ratio	8.13%	8.78%	11.01%	10.44%
13	return on net worth ratio		7.16%		7.44%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		2.78		2.87
15	NPA Ratio				
	Gross NPA Ratio		0.59%		0.65%
	Net NPA Ratio		0.19%		0.09%

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% 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)				
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
6	(iv) Book value per share (Rs)		326.61		305.98