PERIODIC DISCLOSURES

FORM NL-30

Analytical Ratios

UNITED INDIA INSURANCE CO LTD. Insurer:

Date: (Rs in Lakhs) 31.12.2010

Si.No. Particular For the quarter up to the Quarter Corresponding quarter of the preceding year			(Rs in Lakhs)				
Si.No. Particular For the quarter Up to the Quarter of the preceding year	Analytical Ratios for Non-Life companies						
Cross 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 107.15% 105.46% 104.80% 101.77% 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 Operationg Profit Ratio -6.08% -5.28% 7.93% 7.68% 11 Liquid Assets to Ilabilities 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 Net NPA Ratio 0.13% 0.15% 1.07% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000% / 0% 1.000	SI.No.	Particular			quarter of the	prceeding	
Part	1	Gross Premium Growth Rate	15.67%	19.99%	23.70%	22.45%	
Net Retention Ratio 77.53% 78.93% 79.75% 79.84%	2		33.16%	111.58%	31.10%	106.86%	
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 Operationg 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% 4 Available Solvency Margin Ratio to Required Solvency Margin Ratio 3.46 3.91 15 NPA Ratio 1.03% 1.07% Equity Holding Pattern for Non-Life Insurers (Rs in Lakhs) 1 (a) No. of shares 150000	3	Growth rate of shareholders'fund	2.61%	8.41%	5.14%	17.69%	
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 Operationg 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 1.03% 1.07% 1.07% Net NPA Ratio 1.03% 1.07% 0.15% Equity Holding Pattern for Non-Life Insurers (Rs in Lakhs) 1.07% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0% 1.00% / 0%	4	Net Retention Ratio	77.53%	78.93%	79.75%	79.84%	
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 Operationg 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	5	Net Commission Ratio	5.86%	5.58%	6.15%	5.76%	
State 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 Operationg 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		Premium Ratio					
154.11% 95.07% 155.10% 100.94% 10 Operationg Profit Ratio -28.45% -25.32% -22.59% -19.23% 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 1.03% 1.07% Net NPA Ratio 0.13% 0.15% Equity Holding Pattern for Non-Life Insurers (Rs in Lakhs) 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% 100.00% 4 extraordinary items (net of tax expense) for the period (not to be annualized) 8.09 14.52 20.59 28.92 5 items (net of tax expense) for the period (not to be annualized) 14.52 20.59 28.92	7	Combined Ratio	107.15%	105.46%	104.80%	101.77%	
10 Operationg Profit Ratio -6.08% -5.28% 7.93% 7.68% 11	8	· ·	154.11%		155.10%	100.94%	
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	9	Underwriting balance ratio	-28.45%	-25.32%	-22.59%	-19.23%	
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 1.03% 1.07% Net NPA Ratio 0.13% 0.15% Equity Holding Pattern for Non-Life Insurers (Rs in Lakhs) 1 (a) No. of shares 150000000 150000000 150000000 150000000 2 (b) Percentage of shareholding (Indian / Foreign) 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 extraordinary items (net of tax expense) for the period (not to be annualized) 8.09 14.52 20.59 28.92 5 items (net of tax expense) for the period (not to be annualized) 14.52 20.59 28.92 14.52 20.59 28.92 28.92 15 16 17 17 17 17 17 17 17		•	-6.08%		7.93%		
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 1.03% 1.07% Net NPA Ratio 0.13% 0.15% Equity Holding Pattern for Non-Life Insurers (Rs in Lakhs) 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% 100.00% 4 extraordinary items (net of tax expense) for the period (not to be annualized) 8.09 14.52 20.59 28.92 5 liems (net of tax expense) for the period (not to be annualized) 8.09 14.52 20.59 28.92		•		50.94%		55.56%	
14	12	Net earning ratio	10.24%	9.11%	20.81%	20.84%	
Required Solvency Margin Ratio 3.46 3.91	13	return on net worth ratio	2.58%	7.43%	4.91%	15.12%	
Cross NPA Ratio		Required Solvency Margin Ratio		3.46		3.91	
Net NPA Ratio 0.13% 0.15%	15						
Equity Holding Pattern for Non-Life Insurers (Rs in Lakhs) (a) No. of shares (b) Percentage of shareholding (Indian / Foreign) (c) %of Government holding (in case of public sector insurance companies) (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the be annualized) (c) %of Government holding (in case of public sector insurance companies) (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not be annualized) (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not be annualized)							
1 (a) No. of shares 15000000 150000000 150000000 150000000				0.13%		0.15%	
2 (b) Percentage of shareholding (Indian / Foreign) 100% / 0% 100% / 0% 100% / 0% 100% / 0% 100% / 0% 100% / 0% 100% / 0% 100% / 0% 100% / 0% 100% / 0% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 10	Equity Holding		, ,				
Foreign) (c) %of Government holding (in case of public sector insurance companies) (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not be annualized) (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not be annualized) (c) %of Government holding (in case of public sector insurance companies) 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00%	1	(a) No. of shares	150000000	150000000	150000000	150000000	
public sector insurance companies) (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not be annualized) (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not be annualized) (c) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not be annualized)	2		100% / 0%	100% / 0%	100% / 0%	100% / 0%	
4 extraordinary items (net of tax expense) for the period (not to be annualized) (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 20.59 28.92	3		100.00%	100.00%	100.00%	100.00%	
5 items (net of tax expense) for the period (not to be annualized) 8.09 14.52 20.59 28.92	4	extraordinary items (net of tax expense) for	8.09	14.52	20.59	28.92	
C (iv) Pools value manabara (Po) 004.47	5	items (net of tax expense) for the period (not		14.52	20.59	28.92	
6 (IV) Book value per snare (RS) 291.17 269.45	6	(iv) Book value per share (Rs)		291.17		269.45	