

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: **UNITED INDIA INSURANCE COMPANY LIMITED** Date: **3/31/2007**

Analytical Ratios for Non-Life companies			
Sl.No.	Particular	31.03.2007	31.03.2006
1	Gross Premium Growth Rate	10.90%	7.14%
2	Gross Premium to shareholders' fund ratio	126.74%	133.94%
3	Growth rate of shareholders'fund	17.20%	16.13%
4	Net Retention Ratio	72.30%	70.55%
5	Net Commission Ratio	2.68%	2.87%
6	Expense of Management to Gross Direct Premium Ratio	25.56%	30.96%
7	Combined Ratio	115.81%	127.26%
8	Technical Reserves to net premium ratio	50.66%	50.55%
9	Underwriting balance ratio	6.46%	3.93%
10	Operating Profit Ratio	20.57%	20.34%
11	Liquid Assets to liabilities ratio	49.77%	54.48%
12	Net earning ratio	20.91%	19.10%
13	return on net worth ratio	19.16%	18.84%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	3.00	2.23
15	NPA Ratio		
	Gross NPA Ratio	1.20%	1.62%
	Net NPA Ratio	0.12%	0.10%

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% / 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)	35.26%	28.35%
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	35.26%	28.35%
6	(iv) Book value per share (Rs)	150000000	150000000