

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: **UNITED INDIA INSURANCE COMPANY LIMITED** Date: **31/03/2008**

Analytical Ratios for Non-Life companies			
Sl.No.	Particular	31.03.2008	31.03.2007
1	Gross Premium Growth Rate	6.88%	10.90%
2	Gross Premium to shareholders' fund ratio	135.47%	148.54%
3	Growth rate of shareholders'fund	17.53%	17.20%
4	Net Retention Ratio	77.03%	72.30%
5	Net Commission Ratio	4.74%	2.68%
6	Expense of Management to Gross Direct Premium Ratio	24.40%	25.56%
7	Combined Ratio	115.08%	123.43%
8	Technical Reserves to net premium ratio	190.00%	199.00%
9	Underwriting balance ratio	-29.62%	-28.91%
10	Operationg Profit Ratio	4.54%	4.54%
11	Liquid Assets to liabilities ratio	46.78%	45.23%
12	Net earning ratio	21.93%	20.91%
13	return on net worth ratio	19.46%	19.15%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	3.24	3.01
15	NPA Ratio		
	Gross NPA Ratio		
	Net NPA Ratio		

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)	42.11%	35.26%
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	42.11%	35.26%
6	(iv) Book value per share (Rs)	150000000	150000000