

**PERIODIC DISCLOSURES**

**FORM NL-30 Analytical Ratios**

Insurer: **UNITED INDIA INSURANCE COMPANY LIMITED** Date: **3/31/2006**

<b>Analytical Ratios for Non-Life companies</b>			
<b>Sl.No.</b>	<b>Particular</b>	<b>31.03.2006</b>	<b>31.03.2005</b>
1	Gross Premium Growth Rate	7.14%	-4.03%
2	Gross Premium to shareholders' fund ratio	155.44%	164.25%
3	Growth rate of shareholders'fund	13.22%	23.97%
4	Net Retention Ratio	70.55%	73.79%
5	Net Commission Ratio	2.87%	0.92%
6	Expense of Management to Gross Direct Premium Ratio	30.96%	29.30%
7	Combined Ratio	127.26%	106.34%
8	Technical Reserves to net premium ratio	50.55%	51.19%
9	Underwriting balance ratio	3.93%	6.63%
10	Operating Profit Ratio	20.34%	13.79%
11	Liquid Assets to liabilities ratio	54.48%	54.65%
12	Net earning ratio	19.10%	14.16%
13	return on net worth ratio	18.84%	16.29%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	2.23	2.04
15	<b>NPA Ratio</b>		
	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)		
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)	150000000	150000000