

PERIODIC DISCLOSURES
FORM NL-30 Analytical Ratios

Insurer: **UNITED INDIA INSURA** Date: **3/31/2009**

Analytical Ratios for Non-Life companies			
Sl.No.	Particular	31.03.2009	31.03.2008
1	Gross Premium Growth Rate	14.39%	6.88%
2	Gross Premium to shareholders' fund ratio	131.89%	135.51%
3	Growth rate of shareholders'fund	11.41%	17.53%
4	Net Retention Ratio	82.06%	77.03%
5	Net Commission Ratio	5.68%	4.74%
6	Expense of Management to Gross Direct Premium Ratio	24.11%	24.40%
7	Combined Ratio	102.44%	115.08%
8	Technical Reserves to net premium ratio	163%	190%
9	Underwriting balance ratio	-15.58%	-29.62%
10	Operations Profit Ratio	3.21%	4.54%
11	Liquid Assets to liabilities ratio	55.56%	46.78%
12	Net earning ratio	13.56%	21.93%
13	return on net worth ratio	13.19%	19.46%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	3.32	3.24
15	NPA Ratio		
	Gross NPA Ratio	1.62%	
	Net NPA Ratio	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)	31.74%	42.11%
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	31.74%	42.11%
6	(iv) Book value per share (Rs)	241.89	216.04