

## PERIODIC DISCLOSURES

### FORM NL-30 Analytical Ratios

Insurer: **The Oriental Insurance Company Limited**

Date: **02.05.2016**

(Rs in Lakhs)

#### Analytical Ratios for Non-Life companies (For the period ending 31.03.2016)

Sl.No.	Particular	For the quarter	Up to the Quarter	Corresponding quarter of the preceeding year	Up to the Quarter of the preceeding year
1	Gross Direct Premium Growth Rate (Total - %)	15.53	13.88	3.59	3.84
1a	Gross Direct Premium Growth Rate (Indian - %)	13.41	12.24	3.19	3.93
1b	Gross Direct Premium Growth Rate (Foreign - %)	116.83	92.80	26.76	-0.47
2	Gross Direct Premium to Networth ratio (times)	-2.80	3.17	-39.42	2.38
3	Growth rate of Networth (%)	1524.22	-14.73	-140.02	10.02
4	Net Retention Ratio (Total - %)	86.07	84.65	82.27	82.19
4a	Net Retention Ratio (Indian - %)	86.01	84.47	82.46	82.26
4b	Net Retention Ratio (Foreign - %)	87.47	88.87	76.08	79.22
5	Net Commission Ratio (Total - %)	8.24	6.14	6.91	5.37
5a	Net Commission Ratio (Indian - %)	7.39	5.21	6.28	4.85
5b	Net Commission Ratio (Foreign - %)	26.76	27.40	28.58	26.01
6	Expense of Management to Gross Direct Premium Ratio (%)	73.38	36.16	66.81	37.24
7	Expense of Management to Net Written Premium Ratio (%)	80.99	41.28	77.86	43.50
8	Net Incurred Claims to Net Earned Prem. (%)	75.56	83.71	73.65	81.89
9	Combined Ratio %	138.29	124.05	130.11	123.54
10	Technical Reserves to net premium ratio (times)	-0.13	1.49	-0.24	1.63
11	Underwriting balance ratio (times)	-0.44	-0.27	-0.30	-0.24
12	Operating Profit Ratio (%)	-20.59	-1.30	3.60	8.56
13	Liquid Assets to liabilities ratio (times)	2.62	0.28	0.19	0.30
14	Net earning ratio (%)	-1.20	3.98	4.58	6.06
15	Return on net worth ratio (%)	3.05	11.07	-155.07	12.32
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	1.03	1.59	-0.38	1.68
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	0.38	N.A.	0.37
	Net NPA Ratio	N.A.	0.00	N.A.	0.00

#### Equity Holding Pattern for Non-Life Insurers (Amount in Rs.)

1	(a) No. of shares	N.A.	200000000	N.A.	200000000
2	(b) Percentage of shareholding (Indian / Foreign)	N.A.	100 % / 0%	N.A.	100 % / 0%
3	(c) % of Government holding (in case of public sector insurance companies)	N.A.	100%	N.A.	100%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0	15.02	0.00	19.60
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0	15.02	0.00	19.60
6	(iv) Book value per share (Rs)	N.A.	135.66	N.A.	159.09