

## PERIODIC DISCLOSURES

### FORM NL-30 Analytical Ratios

Insurer: **The Oriental Insurance Company Limited**

Date: **11.08.2016**

(Rs in Lakhs)

#### Analytical Ratios for Non-Life companies (For the period ending 30.06.2016)

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 - %)	16.14	16.14	8.89	8.89
1a	Gross Direct Premium Growth Rate (Indian - %)	14.89	14.89	7.78	7.78
1b	Gross Direct Premium Growth Rate (Foreign - %)	60.01	60.01	71.45	71.45
2	Gross Direct Premium to Networth ratio (times)	0.98	0.98	0.67	0.67
3	Growth rate of Networth (%)	-2.75	-20.79	4.69	7.76
4	Net Retention Ratio (Total - %)	85.93	85.93	82.98	82.98
4a	Net Retention Ratio (Indian - %)	85.88	85.88	82.97	82.97
4b	Net Retention Ratio (Foreign - %)	86.97	86.97	83.37	83.37
5	Net Commission Ratio (Total - %)	6.15	6.15	5.02	5.02
5a	Net Commission Ratio (Indian - %)	5.08	5.08	4.22	4.22
5b	Net Commission Ratio (Foreign - %)	29.79	29.79	29.68	29.68
6	Expense of Management to Gross Direct Premium Ratio (%)	29.02	29.02	25.50	25.50
7	Expense of Management to Net Written Premium Ratio (%)	33.01	33.01	29.75	29.75
8	Net Incurred Claims to Net Earned Prem. (%)	91.43	91.43	80.76	80.76
9	Combined Ratio %	124.03	124.03	109.10	109.10
10	Technical Reserves to net premium ratio (times)	5.25	5.25	5.78	5.78
11	Underwriting balance ratio (times)	-0.27	-0.27	-0.10	-0.10
12	Operating Profit Ratio (%)	-7.34	-7.34	11.92	11.92
13	Liquid Assets to liabilities ratio (times)	0.00	0.28	0.02	0.32
14	Net earning ratio (%)	-6.71	-6.71	7.81	7.81
15	Return on net worth ratio (%)	-5.79	-5.79	4.48	4.48
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	-0.08	1.51	0.02	1.70
17	NPA Ratio (%)				
	Gross NPA Ratio	-0.02	0.36	0.00	0.37
	Net NPA Ratio	0.00	0.00	0.00	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)	-7.64	-7.64	7.47	7.47
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-7.64	-7.64	7.47	7.47

6	(iv) Book value per share (Rs)	N.A.	131.93	N.A.	166.55
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