

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: The Oriental Insurance Company Limited

Date: 06.11.2015

(Rs in Lakhs)

Analytical Ratios for Non-Life companies (For the period ending 30.09.2015)

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 - %)	13.59	11.11	2.67	2.76
1a	Gross Direct Premium Growth Rate (Indian - %)	12.15	9.84	3.71	3.19
1b	Gross Direct Premium Growth Rate (Foreign - %)	81.36	76.55	-30.31	-15.29
2	Gross Direct Premium to Networth ratio (times)	11.17	1.23	23.93	1.22
3	Growth rate of Networth (%)	143.40	11.04	34.96	15.78
4	Net Retention Ratio (Total - %)	85.05	83.98	80.81	81.46
4a	Net Retention Ratio (Indian - %)	84.70	83.80	80.97	81.56
4b	Net Retention Ratio (Foreign - %)	92.64	88.58	73.38	77.56
5	Net Commission Ratio (Total - %)	4.88	4.95	6.74	5.30
5a	Net Commission Ratio (Indian - %)	3.93	4.08	6.59	4.88
5b	Net Commission Ratio (Foreign - %)	24.26	26.49	14.01	23.72
6	Expense of Management to Gross Direct Premium Ratio (%)	34.13	29.66	35.91	33.73
7	Expense of Management to Net Written Premium Ratio (%)	38.99	34.25	43.03	40.11
8	Net Incurred Claims to Net Earned Prem. (%)	87.77	84.11	94.88	86.74
9	Combined Ratio %	124.81	116.70	136.14	124.65
10	Technical Reserves to net premium ratio (times)	0.07	3.00	0.19	3.38
11	Underwriting balance ratio (times)	-0.28	-0.19	-0.37	-0.25
12	Operating Profit Ratio (%)	4.12	8.19	3.42	10.03
13	Liquid Assets to liabilities ratio (times)	-1.33	0.30	0.44	0.30
14	Net earning ratio (%)	10.22	8.99	4.52	7.99
15	Return on net worth ratio (%)	99.97	9.54	90.28	8.23
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	-3.96	1.78	-1.99	1.65
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	0.37	N.A.	0.48
	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)	9.3	16.77	3.45	13.04
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	9.3	16.77	3.45	13.04

6	(iv) Book value per share (Rs)	N.A.	175.86	N.A.	158.38
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