

## PERIODIC DISCLOSURES

### FORM NL-30 Analytical Ratios

Insurer: The Oriental Insurance Company Limited

Date: 12.08.2015

(Rs in Lakhs)

#### Analytical Ratios for Non-Life companies (For the period ending 30.06.2015)

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 - %)	8.89	8.89	2.84	2.84
1a	Gross Direct Premium Growth Rate (Indian - %)	7.78	7.78	2.72	2.72
1b	Gross Direct Premium Growth Rate (Foreign - %)	71.45	71.45	9.86	9.86
2	Gross Direct Premium to Networth ratio (times)	14.94	0.67	10.28	0.66
3	Growth rate of Networth (%)	-25.05	7.76	32.04	15.38
4	Net Retention Ratio (Total - %)	82.98	82.98	82.05	82.05
4a	Net Retention Ratio (Indian - %)	82.97	82.97	82.09	82.09
4b	Net Retention Ratio (Foreign - %)	83.37	83.37	80.64	80.64
5	Net Commission Ratio (Total - %)	5.02	5.02	4.03	4.03
5a	Net Commission Ratio (Indian - %)	4.22	4.22	3.36	3.36
5b	Net Commission Ratio (Foreign - %)	29.68	29.68	30.24	30.24
6	Expense of Management to Gross Direct Premium Ratio (%)	25.50	25.50	31.79	31.79
7	Expense of Management to Net Written Premium Ratio (%)	29.75	29.75	37.54	37.54
8	Net Incurred Claims to Net Earned Prem. (%)	80.76	80.76	79.57	79.57
9	Combined Ratio %	129.27	109.10	126.35	114.52
10	Technical Reserves to net premium ratio (times)	5.78	5.78	6.19	6.19
11	Underwriting balance ratio (times)	-0.10	-0.10	-0.15	-0.15
12	Operating Profit Ratio (%)	11.92	11.92	15.85	15.85
13	Liquid Assets to liabilities ratio (times)	0.71	0.32	0.13	0.30
14	Net earning ratio (%)	7.81	7.81	11.05	11.05
15	Return on net worth ratio (%)	100.03	4.48	96.27	6.20
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	11.69	1.77	-1.79	1.64
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	0.37	N.A.	0.50
	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.	150000000
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)	7.47	7.47	12.78	12.78
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	7.47	7.47	12.78	12.78

6	(iv) Book value per share (Rs)	N.A.	166.55	N.A.	206.08
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