

## PERIODIC DISCLOSURES

### FORM NL-30 Analytical Ratios

Insurer: The Oriental Insurance Company Limited

Date: 10/8/2017

*(Rs in Lakhs)*

#### Analytical Ratios for Non-Life companies (For the period ending 30.06.2017)

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 - %)	8.23	8.23	16.14	16.14
1a	Gross Direct Premium Growth Rate (Indian - %)	9.83	9.83	14.89	14.89
1b	Gross Direct Premium Growth Rate (Foreign - %)	-32.23	-32.23	60.01	60.01
2	Gross Direct Premium to Networth ratio (times)	1.46	1.46	0.98	0.98
3	Growth rate of Networth (%)	-27.31	-27.31	-20.79	-20.79
4	Net Retention Ratio (Total - %)	85.43	85.43	85.93	85.93
4a	Net Retention Ratio (Indian - %)	85.27	85.27	85.88	85.88
4b	Net Retention Ratio (Foreign - %)	105.14	105.14	86.97	86.97
5	Net Commission Ratio (Total - %)	5.23	5.23	6.15	6.15
5a	Net Commission Ratio (Indian - %)	4.61	4.61	5.08	5.08
5b	Net Commission Ratio (Foreign - %)	24.81	24.81	29.79	29.79
6	Expense of Management to Gross Direct Premium Ratio (%)	28.57	28.57	29.02	29.02
7	Expense of Management to Net Written Premium Ratio (%)	32.73	32.73	33.01	33.01
8	Net Incurred Claims to Net Earned Prem. (%)	79.07	79.07	91.43	91.43
9	Combined Ratio %	110.11	110.11	124.03	124.03
10	Technical Reserves to net premium ratio (times)	6.16	6.16	5.25	5.25
11	Underwriting balance ratio (times)	-0.11	-0.11	-0.27	-0.27
12	Operating Profit Ratio (%)	21.41	21.41	-7.34	-7.34
13	Liquid Assets to liabilities ratio (times)	0.26	0.26	0.28	0.28
14	Net earning ratio (%)	20.66	20.66	-6.71	-6.71
15	Return on net worth ratio (%)	26.35	26.35	-5.79	-5.79
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	1.18	1.18	1.51	1.51
17	NPA Ratio (%)				
	Gross NPA Ratio		0.27		0.36
	Net NPA Ratio		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)	25.27	25.27	-7.64	-7.64
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	25.27	25.27	-7.64	-7.64

6	(iv) Book value per share (Rs)	NA	95.90	NA	131.93
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