

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: The Oriental Insurance Company Limited

Date: 12/2/2018

(Rs in Lakhs)

Analytical Ratios for Non-Life companies (For the period ending 31.12.2017)

Sl.No.	Particular	For the quarter	Up to the 9 months ending 31.12.17	Corresponding quarter of the preceeding year	Up to the 9 months ending 31.12.16
1	Gross Direct Premium Growth Rate (Total - %)	8.67	7.43	25.38	25.30
1a	Gross Direct Premium Growth Rate (Indian - %)	8.46	7.96	26.89	25.61
1b	Gross Direct Premium Growth Rate (Foreign - %)	16.12	-9.18	-12.15	16.43
2	Gross Direct Premium to Networth ratio (times)	16.49	3.63	7.37	2.82
3	Growth rate of Networth (%)	-51.43	-16.64	-3400.37	-19.00
4	Net Retention Ratio (Total - %)	80.61	81.19	69.87	79.56
4a	Net Retention Ratio (Indian - %)	80.82	81.30	69.13	79.33
4b	Net Retention Ratio (Foreign - %)	75.10	77.56	92.62	85.90
5	Net Commission Ratio (Total - %)	7.44	6.23	5.62	5.15
5a	Net Commission Ratio (Indian - %)	6.67	5.58	4.66	4.21
5b	Net Commission Ratio (Foreign - %)	28.86	27.86	27.68	28.78
6	Expense of Management to Gross Direct Premium Ratio (%)	32.21	29.13	28.74	28.44
7	Expense of Management to Net Written Premium Ratio (%)	38.71	34.89	40.07	34.77
8	Net Incurred Claims to Net Earned Prem. (%)	98.15	92.29	83.48	94.99
9	Combined Ratio %	134.92	126.45	122.20	128.45
10	Technical Reserves to net premium ratio (times)	0.11	2.22	-0.02	1.97
11	Underwriting balance ratio (times)	-0.40	-0.28	-0.23	-0.31
12	Operating Profit Ratio (%)	-8.35	5.95	2.58	-5.63
13	Liquid Assets to liabilities ratio (times)	-1.19	0.21	2.07	0.26
14	Net earning ratio (%)	3.97	11.13	14.74	-1.64
15	Return on net worth ratio (%)	54.52	33.75	-77.91	-3.77
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	0.34	1.43	14.16	1.14
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	0.20	N.A.	0.33
	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)	4.68	39.95	13.77	-5.36
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	4.68	39.95	13.77	-5.36
6	(iv) Book value per share (Rs)	N.A.	118.39	N.A.	142.02