

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer:

The Oriental Insurance Company Limited

Date: 21.08.2018 (Rs in Lakhs)

Analytical Ratios for Non-Life companies (For the period ending 30.06.2018)

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 - %)	17.79	17.79	8.23	8.23
1a	Gross Direct Premium Growth Rate (Indian - %)	18.44	18.44	9.83	9.83
1b	Gross Direct Premium Growth Rate (Foreign - %)	-8.55	-8.55	-32.23	-32.23
2	Gross Direct Premium to Networth ratio (times)	1.01	1.01	1.46	1.46
3	Growth rate of Networth (%)	70.38	70.38	-29.31	-29.31
4	Net Retention Ratio (Total - %)	77.36	77.36	85.43	85.43
4a	Net Retention Ratio (Indian - %)	77.27	77.27	85.27	85.27
4b	Net Retention Ratio (Foreign - %)	80.32	80.32	105.14	105.14
5	Net Commission Ratio (Total - %)	6.44	6.44	5.23	5.23
5a	Net Commission Ratio (Indian - %)	5.90	5.90	4.61	4.61
5b	Net Commission Ratio (Foreign - %)	25.00	25.00	24.81	24.81
6	Expense of Management to Gross Direct Premium Ratio (%)	21.35	21.35	28.57	28.57
7	Expense of Management to Net Written Premium Ratio (%)	27.15	27.15	32.73	32.73
8	Net Incurred Claims to Net Earned Prem. (%)	92.75	92.75	79.07	79.07
9	Combined Ratio %	119.03	119.03	110.11	110.11
10	Technical Reserves to net premium ratio (times)	6.19	6.19	6.16	6.16
11	Underwriting balance ratio (times)	-0.20	-0.20	-0.11	-0.11
12	Operating Profit Ratio (%)	4.16	4.16	21.41	21.41
13	Liquid Assets to liabilities ratio (times)	0.27	0.27	0.30	0.30
14	Net earning ratio (%)	4.28	4.28	20.66	20.66
15	Return on net worth ratio (%)	3.40	3.40	26.35	26.35
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	1.65	1.65	1.18	1.18
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	0.16	N.A.	0.27
	Net NPA Ratio	N.A.	0.02	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)	0.00	5.56	0.00	25.27
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.00	5.56	0.00	25.27
6	(iv) Book value per share (Rs)	N.A.	163.39	N.A.	95.9