

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: **The Oriental Insurance Company Limited**

Date: **19.11.2018**

(Rs in Lakhs)

Analytical Ratios for Non-Life companies (For the period ending 30.09.2018)

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 - %)	11.63	14.63	5.55	6.84
1a	Gross Direct Premium Growth Rate (Indian - %)	12.01	15.13	5.79	7.72
1b	Gross Direct Premium Growth Rate (Foreign - %)	-2.91	-5.58	-2.88	-19.39
2	Gross Direct Premium to Networth ratio (times)	-13.75	2.18	10.66	2.63
3	Growth rate of Networth (%)	-27.05	37.85	-283.37	-11.69
4	Net Retention Ratio (Total - %)	79.09	78.23	77.76	81.47
4a	Net Retention Ratio (Indian - %)	78.90	78.09	78.05	81.54
4b	Net Retention Ratio (Foreign - %)	84.78	82.75	58.71	79.20
5	Net Commission Ratio (Total - %)	4.95	5.68	6.07	5.64
5a	Net Commission Ratio (Indian - %)	4.30	5.08	5.50	5.05
5b	Net Commission Ratio (Foreign - %)	23.42	24.12	30.64	27.23
6	Expense of Management to Gross Direct Premium Ratio (%)	23.58	22.47	26.72	27.62
7	Expense of Management to Net Written Premium Ratio (%)	28.87	28.03	33.34	33.03
8	Net Incurred Claims to Net Earned Prem. (%)	123.43	108.14	100.06	89.62
9	Combined Ratio %	149.79	134.46	133.03	121.62
10	Technical Reserves to net premium ratio (times)	0.43	3.25	0.26	3.25
11	Underwriting balance ratio (times)	-0.52	-0.36	-0.33	-0.22
12	Operating Profit Ratio (%)	-9.89	-2.89	3.59	12.45
13	Liquid Assets to liabilities ratio (times)	-0.02	0.24	-0.58	0.26
14	Net earning ratio (%)	-8.91	-2.44	8.42	14.63
15	Return on net worth ratio (%)	100.00	-4.28	71.92	32.12
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	0.13	1.54	59.08	1.52
17	NPA Ratio (%)				
	Gross NPA Ratio		0.17		0.21
	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)	0.00	-6.47	0.00	35.27
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.00	-6.47	0.00	35.27

6	(iv) Book value per share (Rs)	0.00	151.36	0.00	109.80
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