

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: The Oriental Insurance Company Limited

Date: 12.08.2014

(Rs in Lakhs)

Analytical Ratios for Non-Life companies (For the Year ending 30.06.2014)

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 - %)	2.84	2.84	10.65	10.65
1a	Gross Direct Premium Growth Rate (Indian - %)	2.72	2.72	11.87	11.87
1b	Gross Direct Premium Growth Rate (Foreign - %)	9.86	9.86	-33.12	-33.12
2	Gross Direct Premium to Networth ratio (times)	0.66	0.66	0.74	0.74
3	Growth rate of Networth (%)	32.03	15.38	135.82	24.42
4	Net Retention Ratio (Total - %)	82.05	82.05	79.66	79.66
4a	Net Retention Ratio (Indian - %)	82.09	82.09	79.95	79.95
4b	Net Retention Ratio (Foreign - %)	80.64	80.64	66.77	66.77
5	Net Commission Ratio (Total - %)	4.03	4.03	3.17	3.17
5a	Net Commission Ratio (Indian - %)	3.36	3.36	2.74	2.74
5b	Net Commission Ratio (Foreign - %)	30.24	30.24	25.86	25.86
6	Expense of Management to Gross Direct Premium Ratio (%)	31.79	31.79	28.46	28.46
7	Expense of Management to Net Written Premium Ratio (%)	37.54	37.54	33.25	33.25
8	Net Incurred Claims to Net Earned Prem. (%)	79.57	79.57	81.03	81.03
9	Combined Ratio %	114.52	114.52	111.16	111.16
10	Technical Reserves to net premium ratio (times)	6.19	6.19	5.74	5.74
11	Underwriting balance ratio (times)	-0.15	-0.15	-0.14	-0.14
12	Operating Profit Ratio (%)	15.85	15.85	12.47	12.47
13	Liquid Assets to liabilities ratio (times)	0.13	0.30	0.82	0.30
14	Net earning ratio (%)	11.05	11.05	8.41	8.41
15	Return on net worth ratio (%)	6.20	6.20	5.35	5.35
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	-1.79	1.64	7.17	1.60
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	0.50	N.A.	0.59
	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.	150000000	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)	12.78	12.78	9.56	9.56
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	12.78	12.78	9.56	9.56
6	(iv) Book value per share (Rs)	N.A.	206.08	N.A.	178.61