

## PERIODIC DISCLOSURES

### FORM NL-30 Analytical Ratios

Insurer: **The Oriental Insurance Company Limited**

Date: **15.05.2015**

(Rs in Lakhs)

#### Analytical Ratios for Non-Life companies (For the period ending 31.03.2015)

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 - %)	3.59	3.84	22.42	8.09
1a	Gross Direct Premium Growth Rate (Indian - %)	3.19	3.93	2.34	8.78
1b	Gross Direct Premium Growth Rate (Foreign - %)	26.76	-0.47	-2.79	-16.50
2	Gross Direct Premium to Networth ratio (times)	-39.42	2.38	15.23	2.52
3	Growth rate of Networth (%)	-140.02	10.02	42.58	14.38
4	Net Retention Ratio (Total - %)	82.27	82.19	85.36	82.48
4a	Net Retention Ratio (Indian - %)	82.46	82.26	85.99	82.54
4b	Net Retention Ratio (Foreign - %)	76.08	79.22	66.76	80.52
5	Net Commission Ratio (Total - %)	6.91	5.37	6.50	5.60
5a	Net Commission Ratio (Indian - %)	6.28	4.85	5.52	4.87
5b	Net Commission Ratio (Foreign - %)	28.58	26.01	43.56	27.96
6	Expense of Management to Gross Direct Premium Ratio (%)	49.50	37.24	32.94	30.62
7	Expense of Management to Net Written Premium Ratio (%)	57.69	43.50	36.27	34.94
8	Net Incurred Claims to Net Earned Prem. (%)	73.64	81.89	77.91	85.84
9	Combined Ratio %	130.10	123.54	112.98	119.26
10	Technical Reserves to net premium ratio (times)	-0.24	1.63	-0.09	1.62
11	Underwriting balance ratio (times)	-0.30	-0.24	-0.15	-0.22
12	Operating Profit Ratio (%)	13.62	8.56	22.61	10.54
13	Liquid Assets to liabilities ratio (times)	0.19	0.30	-4.08	0.30
14	Net earning ratio (%)	4.58	6.06	14.27	7.21
15	Return on net worth ratio (%)	-155.07	12.32	197.44	15.92
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	-0.38	1.68	-2.30	1.64
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	0.45	N.A.	0.54
	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.	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)	0	19.60	0.00	30.69
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0	19.60	0.00	30.69
6	(iv) Book value per share (Rs)	N.A.	159.09	N.A.	192.8