

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: The Oriental Insurance Company Limited

Date: 6/2/2015

(Rs in Lakhs)

Analytical Ratios for Non-Life companies (For the period ending 31.12.2014)

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 - %)	6.59	3.92	8.63	10.24
1a	Gross Direct Premium Growth Rate (Indian - %)	6.47	4.19	9.94	11.20
1b	Gross Direct Premium Growth Rate (Foreign - %)	11.80	-7.36	-28.98	-19.37
2	Gross Direct Premium to Networth ratio (times)	27.90	1.74	48.37	1.96
3	Growth rate of Networth (%)	84.81	16.63	-24.79	13.39
4	Net Retention Ratio (Total - %)	83.65	82.16	83.37	81.49
4a	Net Retention Ratio (Indian - %)	83.58	82.20	83.05	81.36
4b	Net Retention Ratio (Foreign - %)	86.34	80.57	92.12	85.27
5	Net Commission Ratio (Total - %)	3.90	4.85	4.62	5.28
5a	Net Commission Ratio (Indian - %)	3.25	4.35	3.93	4.63
5b	Net Commission Ratio (Foreign - %)	27.15	24.98	21.72	23.74
6	Expense of Management to Gross Direct Premium Ratio (%)	31.53	33.05	32.51	29.82
7	Expense of Management to Net Written Premium Ratio (%)	35.57	38.64	35.44	34.46
8	Net Incurred Claims to Net Earned Prem. (%)	80.69	84.78	90.87	88.78
9	Combined Ratio %	114.48	121.36	123.93	121.61
10	Technical Reserves to net premium ratio (times)	-0.05	2.27	0.23	2.23
11	Underwriting balance ratio (times)	-0.15	-0.22	-0.26	-0.24
12	Operating Profit Ratio (%)	10.85	10.30	3.21	7.11
13	Liquid Assets to liabilities ratio (times)	0.58	0.30	-1.51	0.24
14	Net earning ratio (%)	3.57	6.56	1.76	4.67
15	Return on net worth ratio (%)	88.22	9.79	78.24	7.92
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	-1.16	1.62	-0.77	1.59
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	0.45	N.A.	0.56
	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)	2.78	15.82	1.78	14.62

5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.78	15.82	1.78	14.62
6	(iv) Book value per share (Rs)	N.A.	161.53	N.A.	184.66