

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: The Oriental Insurance Company Limited

Date: 18.10.2012

(Rs in Lakhs)

Analytical Ratios for Non-Life companies (upto 30.09.2012)

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 Premium Growth Rate	-0.09	7.91	25.61	16.42
2	Gross Premium to shareholders' fund ratio	264.52	31.62	11.08	33.54
3	Growth rate of shareholders'fund	163.48	13.21	-110.12	-18.41
4	Net Retention Ratio	82.34	79.83	82.43	80.23
5	Net Commission Ratio	5.83	5.45	5.11	5.86
6	Expense of Management to Gross Direct Premium Ratio	30.94	27.89	30.43	28.95
7	Combined Ratio	96.90	84.16	93.88	88.04
8	Technical Reserves to net premium ratio	23.29	172.17	18.75	156.25
9	Underwriting balance ratio	-28.32	-22.78	-23.19	-22.64
10	Operating Profit Ratio	13.33	12.51	17.04	13.12
11	Liquid Assets to liabilities ratio	126.09	30.01	32.22	32.22
12	Net earning ratio	12.88	10.8	16.73	11.44
13	Return on net worth ratio	28.06	2.73	20.48	3.08
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.99	1.41	1.49	1.49
15	NPA Ratio				
	Gross NPA Ratio	0.64	0.64	0.87	0.87
	Net NPA Ratio	0.00	0.00	0.00	0.00

Equity Holding Pattern for Non-Life Insurers (Amount in Rs.)

1	(a) No. of shares		100000000		100000000
2	(b) Percentage of shareholding (Indian / Foreign)		100 % / 0%		100 % / 0%
3	(c) %of Government holding (in case of public sector insurance companies)		100%		100%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.7	29.32	2.17	28.92
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.7	29.32	2.17	28.92
6	(iv) Book value per share (Rs)		247.17		227.32