

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: The Oriental Insurance Company Limited

Date: 01.02.2013

Analytical Ratios for Non-Life companies (upto 31.12.2012) (Rs. In lacs)

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 (Total)	11.92	9.12	4.68	12.62
1a	Gross Premium Growth Rate (India)	N.A.	8.57	N.A.	12.18
1b	Gross Premium Growth Rate (Foreign)	N.A.	29.53	N.A.	31.89
2	Gross Premium to shareholders' fund ratio	33.49	201.40	-85.59	209.38
3	Growth rate of shareholders' fund (%)	186.06	13.44	-109.79	15.34
4	Net Retention Ratio (Total) (%)	85.46	77.61	87.70	71.40
4a	Net Retention Ratio (Indian)	N.A.	77.08	N.A.	70.80
4b	Net Retention Ratio (Foreign)	N.A.	88.15	N.A.	88.44
5	Net Commission Ratio (Total)	6.93	5.93	7.42	6.36
5a	Net Commission Ratio (Indian)	N.A.	4.67	N.A.	5.43
5b	Net Commission Ratio (Foreign)	N.A.	27.72	N.A.	27.58
6	Expense of Management to Gross Direct Premium Ratio	32.75	31.36	28.30	30.88
7	Expense of Management to Net Written Premium Ratio	38.32	38.45	32.27	37.44
8	NET INCURRED CLAIMS RATIO (%)	84.02	88.03	89.13	88.09
9	Combined Ratio	131.43	126.11	128.85	126.10
10	Technical Reserves to net premium ratio	0.10	2.36	0.20	2.15
11	Underwriting balance ratio	-31.43	-26.11	-28.85	-26.10
12	Operating Profit Ratio	7.64	11.25	-4.81	7.83
13	Liquid Assets to liabilities ratio	-121.38	26.73	-133.44	27.28
14	Net earning ratio	2.92	8.25	-1.96	7.15
15	Return on net worth ratio	83.61	13.55	146.81	12.35
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	-4.90	1.43	-0.72	1.31
17	NPA Ratio				
	Gross NPA Ratio	N.A.	0.56	N.A.	0.87
	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.	100000000
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)	2.53	22.07	-2.33	26.59

5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.53	22.07	-2.33	26.59
6	(iv) Book value per share (Rs)	N.A.	162.85	N.A.	215.33