

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: The Oriental Insurance Company Limited

Date: 08.05.2013

(Rs in Lakhs)

Analytical Ratios for Non-Life companies (For the year ending 31.03.2013)

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)	7.83	8.77	7.63	11.22
1a	Gross Premium Growth Rate (Indian)	N.A.	8.34	N.A.	10.82
1b	Gross Premium Growth Rate (Foreign)	N.A.	26.28	N.A.	30.37
2	Gross Premium to shareholders' fund ratio	-3.16	64.58	1.40	62.61
3	Growth rate of shareholders'fund (%)	-106.20	5.45	88.76	-4.05
4	Net Retention Ratio (Total) (%)	84.30	82.30	90.04	84.54
4a	Net Retention Ratio (Indian)	N.A.	80.68	N.A.	83.68
4b	Net Retention Ratio (Foreign)	N.A.	139.62	N.A.	119.85
5	Net Commission Ratio (Total)	4.36	5.49	5.79	6.20
5a	Net Commission Ratio (Indian)	N.A.	4.32	N.A.	5.39
5b	Net Commission Ratio (Foreign)	N.A.	29.07	N.A.	29.44
6	Expense of Management to Gross Direct Premium Ratio	35.17	32.39	22.03	28.47
7	Expense of Management to Net Written Premium Ratio	41.72	39.36	24.46	33.68
8	NET INCURRED CLAIMS RATIO (%)	65.14	81.54	99.25	91.25
9	Combined Ratio	61.50	98.52	60.98	97.85
10	Technical Reserves to net premium ratio	-0.14	166.86	0.20	158.75
11	Underwriting balance ratio	-3.34	-19.10	-22.09	-23.88
12	Operating Profit Ratio	23.29	14.27	6.19	7.04
13	Liquid Assets to liabilities ratio	27.93	26.69	74.46	29.02
14	Net earning ratio	13.23	9.63	-0.82	4.84
15	Return on net worth ratio	1.89	5.12	-0.13	2.56
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	-1.22	1.51	2.61	1.33
17	NPA Ratio				
	Gross NPA Ratio	N.A.	0.54	N.A.	0.70
	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	15000000	10000000
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)	0	35.59	0.00	25.34
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0	35.59	0.00	25.34
6	(iv) Book value per share (Rs)		168.56		217.85