

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer:

The Oriental Insurance Company Limited

Date:

15.05.2012

Analytical Ratios for Non-Life companies (upto 31.03.2012)

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	37.39	11.22	39.12	14.73
2	Gross Premium to shareholders' fund ratio	81.31	62.19	-55.42	54.01
3	Growth rate of shareholders'fund	15.96	-3.41	-7.77	2.64
4	Net Retention Ratio	90.04	84.54	80.72	82.80
5	Net Commission Ratio	5.79	6.20	4.34	6.20
6	Expense of Management to Gross Direct Premium Ratio	22.03	28.47	26.82	35.00
7	Combined Ratio	113.97	97.85	126.63	111.94
8	Technical Reserves to net premium ratio	19.46	158.53	13.92	155.47
9	Underwriting balance ratio	-21.34	-23.67	-37.72	-34.89
10	Operating Profit Ratio	17.04	7.25	-22.39	3.88
11	Liquid Assets to liabilities ratio	77.31	29.06	-175.11	29.32
12	Net earning ratio	-0.31	4.99	9.26	1.18
13	Return on net worth ratio	-0.35	2.62	-13.48	0.53
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	5.93	1.38	0.77	1.34
15	NPA Ratio				
	Gross NPA Ratio	-0.17	0.70	-3.02	4.45
	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)	-0.473	26.12	11.71	5.46
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-0.473	26.12	11.71	5.46
6	(iv) Book value per share (Rs)		224.52		198.4