

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: The Oriental Insurance Company Limited

Date: 14/06/2017

(Rs in Lakhs)

Analytical Ratios for Non-Life companies (For the period ending 31.03.2017)

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 - %)	39.97	29.09	15.53	13.88
1a	Gross Direct Premium Growth Rate (Indian - %)	42.41	29.93	13.41	12.24
1b	Gross Direct Premium Growth Rate (Foreign - %)	-20.78	5.67	116.83	92.80
2	Gross Direct Premium to Networth ratio (times)	-2.07	8.33	-2.80	3.17
3	Growth rate of Networth (%)	89.84	-50.82	1524.22	-14.73
4	Net Retention Ratio (Total - %)	81.96	80.24	86.07	84.65
4a	Net Retention Ratio (Indian - %)	82.02	80.10	86.01	84.47
4b	Net Retention Ratio (Foreign - %)	79.81	84.53	87.47	88.87
5	Net Commission Ratio (Total - %)	6.09	5.42	8.24	6.14
5a	Net Commission Ratio (Indian - %)	5.49	4.59	7.39	5.21
5b	Net Commission Ratio (Foreign - %)	29.17	28.86	26.76	27.40
6	Expense of Management to Gross Direct Premium Ratio (%)	36.69	30.75	56.43	36.16
7	Expense of Management to Net Written Premium Ratio (%)	42.71	37.07	62.28	41.28
8	Net Incurred Claims to Net Earned Prem. (%)	156.21	112.11	75.56	83.71
9	Combined Ratio %	165.14	148.13	138.29	124.05
10	Technical Reserves to net premium ratio (times)	0.65	1.59	-0.13	1.49
11	Underwriting balance ratio (times)	-1.04	-0.52	-0.44	-0.27
12	Operating Profit Ratio (%)	-71.26	-23.98	-20.59	-1.30
13	Liquid Assets to liabilities ratio (times)	0.09	0.24	2.46	0.28
14	Net earning ratio (%)	-59.22	-18.34	-1.20	3.98
15	Return on net worth ratio (%)	-105.18	-126.72	3.05	11.07
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	0.74	1.11	-1.03	1.59
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	0.29	N.A.	0.31
	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.	200000000
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)	0	-84.55	0.00	15.02
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0	-84.55	0.00	15.02
6	(iv) Book value per share (Rs)	N.A.	66.72	N.A.	135.66