

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer:

The Oriental Insurance Company Limited

(Rs in Lakhs)

Date:

08/11/2014

Analytical Ratios for Non-Life companies (For the Year ending 30.09.2014)

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 - %)	2.67	2.76	-0.93	10.96
1a	Gross Direct Premium Growth Rate (Indian - %)	3.59	3.19	9.52	11.76
1b	Gross Direct Premium Growth Rate (Foreign - %)	-30.31	-15.29	2.37	-14.59
2	Gross Direct Premium to Networth ratio (times)	23.93	1.22	31.46	1.38
3	Growth rate of Networth (%)	34.96	15.78	-88.73	3.00
4	Net Retention Ratio (Total - %)	80.81	81.46	81.76	80.62
4a	Net Retention Ratio (Indian - %)	80.97	81.56	81.36	80.59
4b	Net Retention Ratio (Foreign - %)	73.38	77.56	90.82	81.75
5	Net Commission Ratio (Total - %)	6.74	5.30	8.40	5.59
5a	Net Commission Ratio (Indian - %)	6.59	4.88	7.59	4.96
5b	Net Commission Ratio (Foreign - %)	14.01	23.72	47.54	24.92
6	Expense of Management to Gross Direct Premium Ratio (%)	35.91	33.73	43.25	28.64
7	Expense of Management to Net Written Premium Ratio (%)	43.03	40.11	34.84	33.99
8	Net Incurred Claims to Net Earned Prem. (%)	86.74	86.74	87.78	87.78
9	Combined Ratio %	136.14	124.65	130.97	120.50
10	Technical Reserves to net premium ratio (times)	0.19	3.38	0.22	3.18
11	Underwriting balance ratio (times)	-0.37	-0.25	-0.33	-0.23
12	Operating Profit Ratio (%)	3.42	10.03	5.10	8.97
13	Liquid Assets to liabilities ratio (times)	0.44	0.30	0.52	0.30
14	Net earning ratio (%)	4.52	7.99	3.34	6.06
15	Return on net worth ratio (%)	90.28	8.23	86.89	7.04
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	-1.99	1.65	-1.49	1.60
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	0.37	N.A.	0.45
	Net NPA Ratio	N.A.	0.11	N.A.	0.12

Equity Holding Pattern for Non-Life Insurers

(Amount in Rs.)

1	(a) No. of shares	N.A.	200000000	N.A.	150000000
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)	3.45	13.04	3.28	12.84
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	3.45	13.04	3.28	12.84
6	(iv) Book value per share (Rs)	N.A.	158.38	N.A.	182.39