

## PERIODIC DISCLOSURES

### FORM NL-30 Analytical Ratios

Insurer: The Oriental Insurance Company Limited

Date: 13/11/2017

(Rs in Lakhs)

#### Analytical Ratios for Non-Life companies (For the period ending 30.09.2017)

Sl.No.	Particular	For the quarter	Up to the Half Year	Corresponding quarter of the preceeding year	Up to the Half Year of the preceeding year
1	Gross Direct Premium Growth Rate (Total - %)	5.55	6.84	35.06	25.27
1a	Gross Direct Premium Growth Rate (Indian - %)	5.79	7.72	35.89	24.99
1b	Gross Direct Premium Growth Rate (Foreign - %)	-2.89	-19.39	10.88	34.02
2	Gross Direct Premium to Networth ratio (times)	10.66	2.63	-18.52	2.17
3	Growth rate of Networth (%)	-283.37	-11.69	-181.47	-29.29
4	Net Retention Ratio (Total - %)	77.76	81.47	82.68	84.23
4a	Net Retention Ratio (Indian - %)	78.05	81.54	82.81	84.27
4b	Net Retention Ratio (Foreign - %)	58.72	79.20	78.58	83.18
5	Net Commission Ratio (Total - %)	6.07	5.64	3.84	4.97
5a	Net Commission Ratio (Indian - %)	5.50	5.05	3.06	4.04
5b	Net Commission Ratio (Foreign - %)	30.64	27.23	28.56	29.27
6	Expense of Management to Gross Direct Premium Ratio (%)	26.72	27.62	27.63	28.30
7	Expense of Management to Net Written Premium Ratio (%)	33.34	33.03	32.30	32.65
8	Net Incurred Claims to Net Earned Prem. (%)	100.06	89.62	108.50	99.99
9	Combined Ratio %	133.04	121.62	138.67	131.34
10	Technical Reserves to net premium ratio (times)	0.26	3.25	0.41	2.77
11	Underwriting balance ratio (times)	-0.33	-0.22	-0.43	-0.35
12	Operating Profit Ratio (%)	3.59	12.45	-11.04	-9.20
13	Liquid Assets to liabilities ratio (times)	-0.58	0.22	0.17	0.27
14	Net earning ratio (%)	8.42	14.63	-9.56	-8.17
15	Return on net worth ratio (%)	71.92	32.12	-151.49	-15.38
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	59.08	1.52	-1.17	1.14
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	0.21	N.A.	0.35
	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)	10	35.27	-11.49	-19.12
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	10	35.27	-11.49	-19.12
6	(iv) Book value per share (Rs)	N.A.	109.80	N.A.	124.35