

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: The Oriental Insurance Company Limited

Date: 17.02.2014

(Rs in Lakhs)

Analytical Ratios for Non-Life companies (For the nine months ending 31.12.2013)

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)	8.63	10.24	11.92	9.12
1a	Gross Premium Growth Rate (Indian)	9.94	11.20	N.A.	8.57
1b	Gross Premium Growth Rate (Foreign)	-28.99	-19.37	N.A.	29.53
2	Gross Premium to shareholders' fund ratio	4837.13	195.81	3348.81	201.40
3	Growth rate of shareholders' fund (%)	-24.79	13.39	386.06	13.44
4	Net Retention Ratio (Total) (%)	83.37	81.49	85.46	77.61
4a	Net Retention Ratio (Indian)	83.05	81.36	77.93	77.08
4b	Net Retention Ratio (Foreign)	92.12	85.27	90.62	88.15
5	Net Commission Ratio (Total)	4.62	5.28	6.93	5.93
5a	Net Commission Ratio (Indian)	3.93	4.63	5.30	4.67
5b	Net Commission Ratio (Foreign)	21.73	23.74	27.79	27.72
6	Expense of Management to Gross Direct Premium Ratio	32.51	29.82	39.15	31.36
7	Expense of Management to Net Written Premium Ratio	35.44	34.46	45.81	38.45
8	NET INCURRED CLAIMS RATIO (%)	90.87	88.78	84.02	88.03
9	Combined Ratio	126.50	124.23	131.43	126.11
10	Technical Reserves to net premium ratio (times)	0.23	2.23	0.10	2.36
11	Underwriting balance ratio	-26.50	-24.23	-31.43	-26.11
12	Operating Profit Ratio	3.21	7.11	7.64	11.25
13	Liquid Assets to liabilities ratio	-133.61	24.37	-141.45	26.81
14	Net earning ratio	1.76	4.67	2.92	8.25
15	Return on net worth ratio	78.24	7.92	83.61	13.55
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	-13.84	1.59	-4.90	1.43
17	NPA Ratio				
	Gross NPA Ratio	N.A.	0.56	N.A.	0.56
	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.	150000000	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)	1.78	14.62	2.53	22.07

5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.78	14.62	2.53	22.07
6	(iv) Book value per share (Rs)	N.A.	184.66	N.A.	162.85