

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

(Rs in Lakhs)

Insurer:

The Oriental Insurance Company Limited

Date:

15.05.2014

Analytical Ratios for Non-Life companies (For the Year ending 31.03.2014)

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 - %)	2.25	8.09	7.83	8.77
1a	Gross Direct Premium Growth Rate (Indian - %)	2.34	8.78	N.A.	8.34
1b	Gross Direct Premium Growth Rate (Foreign - %)	-2.77	-16.50	N.A.	26.28
2	Gross Direct Premium to Networth ratio (times)	14.97	2.52	21.24	2.66
3	Growth rate of Networth (%)	42.58	14.38	233.83	17.42
4	Net Retention Ratio (Total - %)	85.36	82.48	78.13	77.76
4a	Net Retention Ratio (Indian - %)	85.99	82.54	N.A.	77.49
4b	Net Retention Ratio (Foreign - %)	66.76	80.52	N.A.	83.73
5	Net Commission Ratio (Total - %)	6.50	5.60	4.36	5.49
5a	Net Commission Ratio (Indian - %)	5.52	4.87	N.A.	4.34
5b	Net Commission Ratio (Foreign - %)	43.54	27.96	N.A.	29.07
6	Expense of Management to Gross Direct Premium Ratio (%)	32.94	30.62	35.17	32.39
7	Expense of Management to Net Written Premium Ratio (%)	35.07	34.94	41.72	39.36
8	Net Incurred Claims to Net Earned Prem. (%)	77.91	85.84	65.14	81.54
9	Combined Ratio %	112.98	119.26	119.77	118.57
10	Technical Reserves to net premium ratio (times)	-0.09	1.62	-0.14	1.67
11	Underwriting balance ratio (times)	-0.15	-0.22	-0.03	-0.20
12	Operating Profit Ratio (%)	19.80	10.54	23.38	14.69
13	Liquid Assets to liabilities ratio (times)	-4.08	0.30	0.28	0.27
14	Net earning ratio (%)	14.27	7.21	13.23	9.63
15	Return on net worth ratio (%)	197.44	15.92	236.88	21.12
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	0.39	1.51	-1.22	1.51
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	0.54	N.A.	0.54
	Net NPA Ratio	N.A.	0.00	N.A.	0.00

Equity Holding Pattern for Non-Life Insurers					
<i>(Amount in Rs.)</i>					
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)	0	30.69	0.00	35.59
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0	30.69	0.00	35.59
6	(iv) Book value per share (Rs)	N.A.	192.80	N.A.	168.56