

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: **The Oriental Insurance Company Limited**

Date: **19.03.2019**

(Rs in Lakhs)

Analytical Ratios for Non-Life companies (For the period ending 31.12.2018)

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 - %)	11.91	13.73	8.67	7.43
1a	Gross Direct Premium Growth Rate (Indian - %)	12.81	14.37	8.46	7.96
1b	Gross Direct Premium Growth Rate (Foreign - %)	-18.15	-10.20	16.12	-9.18
2	Gross Direct Premium to Networth ratio (times)	-6.28	3.88	16.49	3.63
3	Growth rate of Networth (%)	-393.78	6.55	-51.43	-16.64
4	Net Retention Ratio (Total - %)	76.42	77.64	80.61	81.19
4a	Net Retention Ratio (Indian - %)	76.20	77.48	80.82	81.30
4b	Net Retention Ratio (Foreign - %)	82.84	82.78	75.10	77.56
5	Net Commission Ratio (Total - %)	5.83	5.73	7.44	6.23
5a	Net Commission Ratio (Indian - %)	5.19	5.12	6.67	5.58
5b	Net Commission Ratio (Foreign - %)	22.72	23.63	28.86	27.86
6	Expense of Management to Gross Direct Premium Ratio (%)	23.55	22.82	32.21	29.13
7	Expense of Management to Net Written Premium Ratio (%)	30.03	28.67	38.71	34.89
8	Net Incurred Claims to Net Earned Prem. (%)	122.09	112.66	98.15	92.29
9	Combined Ratio %	149.99	139.48	134.92	126.45
10	Technical Reserves to net premium ratio (times)	0.33	2.32	0.11	2.22
11	Underwriting balance ratio (times)	-0.51	-0.41	-0.40	-0.28
12	Operating Profit Ratio (%)	-24.71	-9.95	-8.35	2.95
13	Liquid Assets to liabilities ratio (times)	0.48	0.25	-1.19	0.21
14	Net earning ratio (%)	-20.30	-8.14	3.97	11.13
15	Return on net worth ratio (%)	-100.00	-25.13	54.52	33.75
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	-3.32	1.21	0.34	1.43
17	NPA Ratio (%)				
	Gross NPA Ratio	2.06	2.23	N.A.	0.20
	Net NPA Ratio	1.87	1.87	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)	-25.22	-31.69	4.68	39.95
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-25.22	-31.69	4.68	39.95
6	(iv) Book value per share (Rs)	N.A.	126.14	N.A.	118.39