

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: The Oriental Insurance Company Limited

Solvency for the Year ended on 31.12.2018

Available Solvency Margin and Solvency Ratio (Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		2252151
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		1805729
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet):		106197
4	Excess in Policyholders' Funds (1-2-3)		340225
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		338017
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet):		285416
7	Excess in Shareholders' Funds (5-6)		52601
8	Total Available Solvency Margin [ASM] (4+7)		392826
9	Total Required Solvency Margin [RSM]		323605
10	Solvency Ratio (Total ASM/Total RSM)		1.21

Note : The Company was granted permission by IRDAI vide their letter reference FNA/GUI/COM/001/2018-19/157 dt. 04/12/2018 to take 25% of the lowest of the Fair Value Change A/c balance during the Financial Years 2012-13 to 31/12/2018 for the calculation of Solvency Margin as on 31/12/2018. Accordingly, an amount of Rs. 1961.36 crores has been factored in, for calculating the ASM and Solvency Margin as on 31/12/2018