

## PERIODIC DISCLOSURES

### FORM NL-30 Analytical Ratios

Insurer:

The Oriental Insurance Company Limited

Date:

15.11.2011

(Rs in Lakhs)

#### Analytical Ratios for Non-Life companies (upto 30.09.2011)

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	25.61	16.42	8.49	12.69
2	Gross Premium to shareholders' fund ratio	11.08	33.54	12.12	23.5
3	Growth rate of shareholders'fund	-110.12	-18.41	-91.72	18.72
4	Net Retention Ratio	82.43	80.23	81.48	80.11
5	Net Commission Ratio	5.11	5.86	8.02	6.36
6	Expense of Management to Gross Direct Premium Ratio	30.43	28.95	41.75	34.57
7	Combined Ratio	93.88	88.04	116.09	98.04
8	Technical Reserves to net premium ratio	18.75	156.25	50.09	171.66
9	Underwriting balance ratio	-23.19	-22.64	-71.75	-44.20
10	Operating Profit Ratio	17.04	13.12	-22.39	-9.75
11	Liquid Assets to liabilities ratio	32.22	32.22	30.89	30.89
12	Net earning ratio	16.73	11.44	-23.46	-10.34
13	Return on net worth ratio	20.48	3.08	-28.04	-1.95
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.49	1.49	1.26	1.26
15	NPA Ratio				
	Gross NPA Ratio	0.87	0.87	7.47	7.47
	Net NPA Ratio	0.00	0.00	0.46	0.46

#### Equity Holding Pattern for Non-Life Insurers

(Amount in Rs.)

1	(a) No. of shares		100000000		100000000
2	(b) Percentage of shareholding (Indian / Foreign)		100 % / 0%		100 % / 0%
3	( c ) %of Government holding (in case of public sector insurance companies)		100%		100%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	21.66	28.92	-24.70	-22.43
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	21.66	28.92	-24.70	-22.43
6	(iv) Book value per share (Rs)		227.32		170.51