

FORM NL-20-ANALYTICAL RATIOS SCHEDULE

Name of the Insurer: THE ORIENTAL INSURANCE COMPANY LIMITED

Sl.No.	Particular	For the quarter 31.03.2022	Up to the Quarter 31.03.2022	For the Corresponding quarter of the Previous year 31.03.2021	up to the Corresponding Quarter of the Previous year 31.03.2021
1	Gross Direct Premium Growth Rate**	2.79	9.99	-9.79	-8.92
2	Gross Direct Premium to Net worth Ratio	8.96	26.75	2.69	23.52
3	Growth rate of Net Worth	-3.32	-3.32	170.53	170.53
4	Net Retention Ratio**	86.54	84.21	86.27	83.60
5	Net Commission Ratio**	8.38	7.53	9.78	8.19
6	Expense of Management to Gross Direct Premium Ratio**	40.17	30.07	31.81	31.79
7	Expense of Management to Net Written Premium Ratio**	44.05	34.27	35.14	36.82
8	Net Incurred Claims to Net Earned Premium**	109.68	110.80	100.83	95.33
9	Claims paid to claims provisions**	72.31	72.31	56.84	56.84
10	Combined Ratio**	152.77	144.26	151.85	131.16
11	Investment income ratio		7.63		8.87
12	Technical Reserves to net premium ratio **	7.33	1.85	7.00	1.93
13	Underwriting balance ratio	-0.56	-0.45	-0.46	-0.34
14	Operating Profit Ratio	-36.40	-26.78	-28.25	-13.51
15	Liquid Assets to liabilities ratio	0.21	0.21	0.27	0.27
16	Net earning ratio	-36.32	-25.33	-25.53	-13.86
17	Return on net worth ratio	-296.91	-594.45	-62.14	-281.42
18	Available Solvency margin Ratio to Required Solvency Margin Ratio (without forberance)		0.15		0.49
18A	Available Solvency margin Ratio to Required Solvency Margin Ratio (with forberance)		1.51		1.32
19	NPA Ratio				
	Gross NPA Ratio		1.94		2.23
	Net NPA Ratio				0
20	Debt Equity Ratio		1.43		1.38
21	Debt Service Coverage Ratio		-3.72		-1.70
22	Interest Service Coverage Ratio		45.96		21.03
23	Earnings per share		-9.24		-16.04
24	Book value per share		1.55		5.70

Notes: -

# The Company vide its letter dt. 26/05/2022 has applied for forbearance of 100% Fair value change Account of Rs 566526 lakhs for the calculation of Available Solvency Margin.

**\*\* Segmental Reporting up to the quarter**

Segments Upto the quarter ended on	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions*	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio (Times )
FIRE										
Current Period	-1.90	39.82	13.99	33.99	76.94	63.84	50.77	133.02	2.20	-0.33
Previous Period	22.56	41.00	15.27	33.70	77.80	53.64	125.52	125.52	1.99	-0.27
Marine Cargo										
Current Period	24.18	65.25	16.03	29.83	44.77	75.86	131.79	117.15	1.03	-0.20
Previous Period	-8.73	71.56	13.81	30.53	42.26	67.18	114.59	105.31	1.10	-0.05
Marine Hull										
Current Period	4.48	33.67	-3.09	18.95	55.65	112.02	17.53	157.88	4.18	-0.65
Previous Period	-2.42	30.42	-1.22	20.62	66.44	108.99	26.24	164.99	4.17	-0.64
Total Marine										
Current Period	15.93	53.41	11.51	25.73	47.34	83.95	57.58	126.33	1.78	-0.30
Previous Period	-6.19	54.23	10.26	26.38	47.97	77.00	59.71	119.35	1.82	-0.19
Motor OD										
Current Period	-14.04	95.14	25.46	47.03	49.42	99.47	218.83	148.07	1.03	-0.45
Previous Period	-14.23	94.95	23.04	45.97	48.40	80.73	178.13	128.29	1.02	-0.25
Motor TP										
Current Period	-6.58	94.63	1.83	24.00	25.34	94.81	10.17	119.90	5.25	-0.19
Previous Period	-9.55	94.66	1.68	25.13	26.54	82.30	8.63	108.59	4.47	-0.07
Total Motor										
Current Period	-8.76	94.77	8.36	12.94	13.65	96.14	18.15	127.72	4.08	-0.26
Previous Period	-10.97	94.74	7.94	13.43	14.17	81.83	16.76	114.35	3.46	-0.12
Health										
Current Period	33.00	95.79	5.80	28.65	29.12	140.79	635.27	169.56	0.69	-0.72
Previous Period	2.26	95.41	7.66	31.73	32.67	113.96	501.02	146.03	0.78	-0.53
Personal Accident										
Current Period	20.37	81.44	6.11	30.65	33.59	105.77	91.85	138.90	1.35	-0.42
Previous Period	1.15	87.35	4.13	30.23	33.12	82.88	128.77	113.66	1.30	-0.13
Travel Insurance										
Current Period	0.00	0	0.00	0	0	0.00	0.00	0.00	0	0.00
Previous Period	0.00	0	0	0	0	0.00	0.00	0.00	0	0.00
Total Health										
Current Period	32.39	95.12	5.82	28.74	29.30	139.31	619.75	168.26	0.72	-0.71
Previous Period	2.21	95.02	7.50	31.66	32.69	118.03	445.31	150.04	0.8	-0.51
Workmen's Compensation/ Employer's liability										
Current Period	0.62	95.15	15.09	37.28	39.18	81.43	40.79	119.65	1.44	-0.20
Previous Period	-7.10	95.09	15.71	38.73	40.73	23.33	45.04	63.52	1.01	0.38
Public/ Product Liability										
Current Period	3.66	66.32	11.49	32.43	45.82	34.02	17.81	78.68	1.47	0.24
Previous Period	14.68	73.76	4.57	34.59	42.23	30.94	11.54	67.08	1.20	0.29
Engineering										
Current Period	39.04	52.30	14.32	30.59	53.62	22.89	24.50	79.29	2.40	0.18
Previous Period	11.47	61.33	8.97	34.92	49.20	142.46	22.90	189.40	2.90	-0.90
Aviation										
Current Period	2.27	46.71	7.04	46.65	48.23	47.45	53.53	101.60	1.47	0.05
Previous Period	21.62	54.15	22.20	54.02	43.49	114.47	65.69	179.67	1.27	-0.97
Crop Insurance										
Current Period	-23.65	96.21	3.30	25.55	26.54	90.58	0.03	116.76	0.69	-0.15
Previous Period	-61.10	84.55	-1.48	24.40	28.86	119.33	112.40	145.39	1.10	-0.48
Other segments **										
Current Period	5.63	86.02	15.81	36.57	42.12	42.24	70.28	83.63	1.18	0.15
Previous Period	2.68	87.52	15.15	39.22	44.30	57.38	71.03	99.13	1.26	-0.01
Total Miscellaneous										
Current Period	11.72	92.08	7.02	29.66	31.19	115	74.06	145.54	1.83	-0.47
Previous Period	-12.65	91.68	7.62	31.66	33.54	98.74	58.01	131.76	1.93	-0.35
Total-Current Period	9.99	84.21	7.53	30.07	34.27	110.80	72.31	144.26	1.85	-0.45
Total-Previous Period	-8.92	83.60	8.19	31.79	36.82	95.33	56.84	131.16	1.93	-0.34