

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE
Name of the Insurer: THE ORIENTAL INSURANCE COMPANY LIMITED

Sl.No.	Particular		For the quarter ended 30.06.2022	Up to the Quarter 30.06.2022	For the Corresponding quarter of the Previous year 30.06.2021	Up to the Corresponding Quarter of the Previous year 30.06.2021
1	Gross Direct Premium Growth Rate**		16.16	16.16	12.14	12.14
2	Gross Direct Premium to Net worth Ratio		7.36	7.36	1.98	1.98
3	Growth rate of Net Worth		-68.72	-68.72	308.72	308.72
4	Net Retention Ratio**		82.24	82.24	79.22	79.22
5	Net Commission Ratio**		6.00	6.00	6.52	6.52
6	Expense of Management to Gross Direct Premium Ratio**		5.87	5.87	29.75	29.75
7	Expense of Management to Net Written Premium Ratio**		5.80	5.80	35.12	35.12
8	Net Incurred Claims to Net Earned Premium**		110.19	110.19	116.75	116.75
9	Claims paid to claims provisions**		12.37	12.37	10.15	10.15
10	Combined Ratio**		115.99	115.99	151.87	151.87
11	Investment income ratio		1.5	1.5	1.75	1.75
12	Technical Reserves to net premium ratio **		7.52	7.52	8.48	8.48
13	Underwriting balance ratio		-0.17	-0.17	-0.41	-0.41
14	Operating Profit Ratio		-2.84	-2.84	-23.93	-23.93
15	Liquid Assets to liabilities ratio		0.18	0.18	0.23	0.23
16	Net earning ratio		-2.91	-2.91	-22.93	-22.93
17	Return on net worth ratio		-18.10	-18.10	-36.83	-36.83
18	Available Solvency margin Ratio to Required Solvency Margin Ratio (without forberance)		0.10	0.10	0.50	0.5
18A	Available Solvency margin Ratio to Required Solvency Margin Ratio (with forberance)		1.41	1.41	1.54	1.54
19	NPA Ratio					
	Gross NPA Ratio		1.93	1.93	2.05	2.05
	Net NPA Ratio		0	0	0	0
20	Debt Equity Ratio		1.48	1.48	0.46	0.46
21	Debt Service Coverage Ratio		-0.08	-0.08	-0.74	-0.74
22	Interest Service Coverage Ratio		-3.84	-3.84	-34.38	-34.38
23	Earnings per share		-0.2	-0.2	-1.77	-1.77
24	Book value per share		1.10	1.10	4.74	4.74

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

Segments Up to 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 **	Underwritin g balance ratio
FIRE										
Current Period	-0.36	43.04	9.88	7.38	9.46	62.89	5.39	72.35	5.77	0.27
Previous Period	-5.05	37.00	7.46	30.71	69.49	15.71	4.37	85.20	5.67	0.19
Marine Cargo										
Current Period	22.73	67.86	15.22	12.27	15.02	64.58	31.03	79.60	3.05	0.19
Previous Period	29.27	64.66	14.30	29.01	40.92	54.88	8.86	95.80	3.93	-0.01
Marine Hull										
Current Period	37.26	27.29	-14.54	1.51	-15.04	168.71	1.91	153.67	14.76	-0.49
Previous Period	19.71	28.06	-14.28	18.80	47.06	177.51	0.51	224.57	17.84	-1.24
Total Marine										
Current Period	28.12	51.89	9.06	8.00	8.79	83.38	8.43	92.17	5.47	0.06
Previous Period	25.56	51.20	8.54	25.23	42.15	81.98	2.92	124.13	6.59	-0.28
Motor OD										
Current Period	5.49	96.11	22.21	21.81	22.09	181.41	37.57	203.50	5.33	-1.04
Previous Period	-7.52	95.05	20.43	43.36	44.72	109.65	23.82	154.37	6.06	-0.53
Motor TP										
Current Period	9.12	95.01	1.89	1.85	1.72	126.78	2.54	131.93	28.11	-0.32
Previous Period	-8.32	94.11	1.74	24.88	26.15	118.37	1.14	145.68	28.99	-0.44
Total Motor										
Current Period	8.03	95.33	7.87	7.71	7.72	145.48	4.10	153.20	21.40	-0.54
Previous Period	-8.08	94.39	7.39	30.43	31.77	116.58	2.25	148.35	22.06	-0.47
Health										
Current Period	27.10	96.26	4.03	4.08	3.86	116.62	131.42	120.48	2.61	-0.22
Previous Period	35.33	95.05	5.27	28.48	29.44	157.04	97.63	186.48	2.88	-0.66
Personal Accident										
Current Period	-13.22	87.20	4.99	5.72	4.80	82.88	15.12	87.68	6.72	0.13
Previous Period	36.52	87.61	3.11	27.20	29.34	75.93	17.01	105.27	4.83	-0.10
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	25.21	95.97	4.06	4.13	3.89	115.42	110.36	119.31	2.73	-0.21
Previous Period	35.38	94.70	5.17	28.42	29.43	153.52	87.70	182.95	2.97	-0.64
Workmen's Compensation/ Employer's liability										
Current Period	6.90	95.81	14.28	14.20	14.11	55.77	11.17	69.88	5.54	0.30
Previous Period	2.11	95.20	13.14	36.19	37.28	22.34	5.51	59.62	4.16	0.40
Public/ Product Liability										
Current Period	26.30	77.02	7.22	6.90	7.01	50.70	1.02	57.71	4.65	0.41
Previous Period	12.72	64.25	6.88	30.09	42.63	-0.78	2.30	41.85	5.54	0.60
Engineering										
Current Period	2.81	56.41	9.53	7.20	9.24	-2.95	7.03	6.29	8.84	0.93
Previous Period	39.64	53.80	5.65	30.23	48.35	-35.26	1.67	13.09	11.45	0.82
Aviation										
Current Period	-0.11	36.06	8.68	1.33	8.23	88.87	7.96	97.10	6.72	0.08
Previous Period	5.91	64.22	13.12	61.51	48.89	42.80	2.21	91.69	4.83	0.08
Crop Insurance										
Current Period	-101.04	-22.89	8729.76	-2145.45	9388.25	70.06	0.09	9458.31	-14832.69	0.33
Previous Period	-4902.18	24.84	88.27	83.98	322.24	-46.78	7.17	275.46	-209.51	1.54
Other segments **										
Current Period	28.49	88.44	12.43	12.35	12.24	59.69	13.64	71.93	4.2	0.27
Previous Period	-0.58	87.89	16.09	38.80	42.21	288.75	7.40	330.96	7.73	-2.31
Total Miscellaneous										
Current Period	20.02	93.23	5.49	5.43	5.31	115.90	13.61	121.21	7.77	-0.22
Previous Period	17.23	91.94	6.37	29.71	31.20	129.58	11.38	160.78	8.84	-0.37
Total-Current Period	16.16	82.24	6.00	5.87	5.80	110.19	12.37	115.99	7.52	-0.17
Total-Previous Period	12.14	79.22	6.52	29.75	35.12	116.75	10.15	151.87	8.48	-0.41