

**FORM NL-20-ANALYTICAL RATIOS SCHEDULE**

**Name of the Insurer: THE ORIENTAL INSURANCE COMPANY LIMITED**

Sl.No.	Particular	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022
1	Gross Direct Premium Growth Rate**	14.21	14.21	16.16	16.16
2	Gross Direct Premium to Net worth Ratio	-0.99	-0.99	7.36	7.36
3	Growth rate of Net Worth	-947.68	-947.68	-68.72	-68.72
4	Net Retention Ratio**	81.83	81.83	82.24	82.24
5	Net Commission Ratio**	6.45	6.45	6.00	6.00
6	Expense of Management to Gross Direct Premium Ratio**	18.90	18.90	5.87	5.87
7	Expense of Management to Net Written Premium Ratio**	21.23	21.23	5.80	5.80
8	Net Incurred Claims to Net Earned Premium**	103.46	103.46	110.19	110.19
9	Claims paid to claims provisions**	16.73	16.73	12.37	12.37
10	Combined Ratio**	124.69	124.69	115.99	115.99
11	<b>Investment income ratio</b>	2.17	2.17	1.50	1.5
12	Technical Reserves to net premium ratio **	7.24	7.24	7.52	7.52
13	Underwriting balance ratio	-0.26	-0.26	-0.17	-0.17
14	Operating Profit Ratio	-1.70	-1.7	-2.84	-2.84
15	Liquid Assets to liabilities ratio	0.13	0.13	0.18	0.18
16	Net earning ratio	-6.24	-6.24	-2.91	-2.91
17	Return on net worth ratio	5.16	5.16	-18.10	-18.1
18	Available Solvency margin Ratio to Required Solvency Margin Ratio (without forbearance)		-1.03		0.10
19	Available Solvency margin Ratio to Required Solvency Margin Ratio (with 100% forbearance)		0.74		1.41
20	NPA Ratio				
	Gross NPA Ratio		2.07		1.93
	Net NPA Ratio		0.00		0.00
21	Debt Equity Ratio		-0.17		1.48
22	Debt Service Coverage Ratio		-0.25		-0.08
23	Interest Service Coverage Ratio		-11.66		-3.84
24	Earnings per share		-0.48		-0.2
25	Book value per share		-9.30		1.10

Notes: -

# The Company vide its letter dt. 21/08/2023 has applied for forbearance of 100% Fair value change Account of Rs 847306 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
FIRE										
<b>Current Period</b>	-8.31	38.36	13.93	22.61	45.66	71.98	16.04	117.64	6.04	-0.13
<b>Previous Period</b>	-0.36	43.04	9.88	7.38	9.46	62.89	5.39	72.35	5.77	0.27
Marine Cargo										
<b>Current Period</b>	-12.72	72.10	15.55	22.48	28.21	52.78	13.82	80.99	3.54	0.20
<b>Previous Period</b>	22.73	67.86	15.22	12.27	15.02	64.58	31.03	79.60	3.05	0.19
Marine Hull										
<b>Current Period</b>	-10.05	37.21	-5.23	11.88	19.31	259.41	1.64	278.72	13.79	-1.83
<b>Previous Period</b>	37.26	27.29	-14.54	1.50	57.78	168.71	1.91	226.49	14.76	-0.49
Total Marine										
<b>Current Period</b>	-11.66	58.01	10.17	18.19	25.91	97.10	4.29	123.01	6.19	-0.23
<b>Previous Period</b>	28.12	51.89	9.06	7.99	38.76	83.38	8.43	122.14	5.47	0.06
Motor OD										
<b>Current Period</b>	44.40	96.47	24.04	36.19	36.73	144.95	37.04	181.68	4.48	-0.89
<b>Previous Period</b>	5.49	96.11	22.21	21.81	22.09	181.41	37.57	203.50	5.33	-1.04
Motor TP										
<b>Current Period</b>	14.41	95.66	3.10	15.36	15.85	112.00	3.16	127.85	25.61	-0.29
<b>Previous Period</b>	9.12	95.01	1.89	1.85	1.72	126.78	2.49	128.50	28.11	-0.29
Total Motor										
<b>Current Period</b>	23.21	95.94	10.37	22.52	23.10	124.60	4.93	147.70	18.27	-0.50
<b>Previous Period</b>	8.03	95.33	7.87	7.70	7.72	145.48	4.10	153.20	21.40	-0.54
Health										
<b>Current Period</b>	8.47	96.21	3.81	16.15	16.48	108.04	119.32	124.52	3.05	-0.25
<b>Previous Period</b>	27.10	96.26	4.03	4.08	3.75	116.62	131.42	120.37	2.61	-0.22
Personal Accident										
<b>Current Period</b>	373.44	69.47	-2.00	14.53	15.55	117.61	15.73	133.16	3.68	-0.42
<b>Previous Period</b>	-13.22	87.20	4.99	5.72	4.80	82.88	15.12	87.68	6.72	0.13
Travel Insurance										
<b>Current Period</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Previous Period</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Health										
<b>Current Period</b>	20.32	92.79	3.25	15.21	19.83	108.66	90.38	128.49	3.11	-0.26
<b>Previous Period</b>	25.21	95.97	4.06	3.76	4.00	115.42	110.36	119.42	2.73	-0.21
Workmen's Compensation/ Employer's liability										
<b>Current Period</b>	5.93	95.92	14.48	26.73	27.19	30.44	6.36	57.63	5.49	0.42
<b>Previous Period</b>	6.90	95.81	14.28	14.19	14.11	55.78	11.17	69.89	5.54	0.30
Public/ Product Liability										
<b>Current Period</b>	-21.95	80.27	11.04	21.52	26.23	19.91	0.74	46.14	6.16	0.57
<b>Previous Period</b>	26.30	77.02	7.22	6.90	7.01	50.70	1.02	57.71	4.65	0.41
Engineering										
<b>Current Period</b>	42.64	43.30	1.76	18.70	29.92	42.69	2.62	72.61	9.66	0.27
<b>Previous Period</b>	2.81	56.41	9.53	7.19	9.24	-2.95	7.03	6.29	8.84	0.93
Aviation										
<b>Current Period</b>	-8.51	27.31	12.94	18.07	57.58	122.85	0.07	180.43	15.32	-0.72
<b>Previous Period</b>	-0.11	36.06	8.68	1.33	13.91	88.87	7.96	102.78	11.97	0.08
Crop Insurance										
<b>Current Period</b>	-100.00	0.00	0.00	0.00	0.00	-28953.17	66.12	-28953.17	0.00	285.89
<b>Previous Period</b>	-101.04	-22.89	8729.76	-2142.28	9388.29	71.53	0.09	9459.82	-14832.69	0.31
Other segments **										
<b>Current Period</b>	12.91	90.04	16.10	28.11	29.64	8.73	16.16	38.37	3.82	0.60
<b>Previous Period</b>	28.49	88.44	12.43	12.35	12.24	59.69	13.64	71.93	4.20	0.27
Total Miscellaneous										
<b>Current Period</b>	20.53	90.90	5.77	18.30	19.18	106.58	17.43	125.76	7.40	-0.27
<b>Previous Period</b>	20.02	93.23	5.49	5.43	5.31	115.95	13.61	121.26	7.77	-0.22
<b>Total-Current Period</b>	14.21	81.83	6.45	18.90	21.23	103.46	16.73	124.69	7.28	-0.26
<b>Total-Previous Period</b>	16.16	82.24	6.00	5.87	5.80	110.23	12.37	116.03	7.52	-0.17