

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: THE ORIENTAL INSURANCE COMPANY LIMITED

Sl.No.	Particular	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022
1	Gross Direct Premium Growth Rate**	17.60	16.06	9.38	12.36
2	Gross Direct Premium to Net worth Ratio	20.69	-2.35	-1.31	-2.81
3	Growth rate of Net Worth	38.64	38.64	-637.65	-637.65
4	Net Retention Ratio**	85.88	84.08	88.67	85.78
5	Net Commission Ratio**	4.64	5.42	6.35	6.20
6	Expense of Management to Gross Direct Premium Ratio**	16.89	17.79	79.22	45.86
7	Expense of Management to Net Written Premium Ratio**	19.16	19.10	85.02	50.57
8	Net Incurred Claims to Net Earned Premium**	96.97	99.78	114.38	112.56
9	Claims paid to claims provisions**	32.87	32.87	26.79	26.79
10	Combined Ratio**	104.65	118.88	26.79	163.13
11	Investment income ratio	0	4.83	0	3.95
12	Technical Reserves to net premium ratio **	0.24	3.28	0.39	3.46
13	Underwriting balance ratio	-0.15	-0.20	-1.12	-0.71
14	Operating Profit Ratio	7.68	3.62	-87.59	-50.37
15	Liquid Assets to liabilities ratio	0.15	0.15	0.19	0.19
16	Net earning ratio	3.88	-0.52	-83.98	-49.06
17	Return on net worth ratio	-70.74	1.04	102.17	123.08
18	Available Solvency margin Ratio to Required Solvency Margin Ratio (without forberance)		-0.92		-0.76
19	Available Solvency margin Ratio to Required Solvency Margin Ratio (with 100% forberance)		0.99		0.77
20	NPA Ratio				
	Gross NPA Ratio		2.01		1.94
	Net NPA Ratio		0.00		0.00
21	Debt Equity Ratio		-0.19		-0.26
22	Debt Service Coverage Ratio		0.02		-4.51
23	Interest Service Coverage Ratio		-0.28		-106.66
24	Earnings per share		-0.09		-7.76
25	Book value per share		-8.75		-6.31

Notes: -

The Company vide its letter dt. 20/11/2023 has applied for forbearance of 100% Fair value change Account of Rs 883100 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 Commissio n 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* *	Combine d Ratio**	Technical Reserves to net premium ratio **	Underwritin g balance ratio
FIRE										
Current Period	-3.90	37.67	16.46	23.11	47.12	99.99	22.47	147.11	3.91	-0.42
Previous Period	1.49	44.69	13.47	52.80	99.38	67.04	12.43	166.42	3.02	-0.76
Marine Cargo										
Current Period	-15.08	71.04	18.15	23.39	30.34	60.25	32.41	90.59	1.96	0.11
Previous Period	13.44	66.85	15.99	41.84	59.06	101.71	51.75	160.77	2.01	-0.64
Marine Hull										
Current Period	6.70	37.49	-2.49	11.03	20.62	132.97	3.22	153.59	6.19	-0.59
Previous Period	49.62	31.07	-14.33	30.68	141.15	59.13	3.96	200.28	6.64	-0.61
Total Marine										
Current Period	-5.97	55.47	11.68	17.52	27.29	78.79	10.17	106.08	3.29	-0.07
Previous Period	26.20	51.99	8.47	37.17	105.21	92.69	15.58	197.90	3.16	-0.64
Motor OD										
Current Period	42.46	96.08	20.82	32.60	32.92	140.72	78.33	173.64	2.26	-0.79
Previous Period	6.36	96.04	24.31	62.45	64.39	154.40	79.34	218.79	2.52	-1.21
Motor TP										
Current Period	11.29	96.01	4.61	16.26	16.65	112.15	7.01	128.80	11.98	-0.30
Previous Period	4.70	95.56	1.82	40.53	42.02	111.02	5.64	153.04	12.77	-0.54
Total Motor										
Current Period	20.31	96.04	10.18	21.86	22.24	123.48	10.93	145.72	8.64	-0.48
Previous Period	5.17	95.70	8.34	46.87	48.50	125.35	9.15	173.85	9.80	-0.75
Health										
Current Period	-1.52	96.23	3.19	15.16	15.21	98.20	259.20	113.41	1.35	-0.13
Previous Period	26.45	96.75	3.75	43.31	43.04	120.98	201.39	164.02	1.37	-0.75
Personal Accident										
Current Period	167.84	68.59	-1.30	16.38	15.56	89.70	41.08	105.26	1.72	-0.10
Previous Period	62.07	95.71	8.01	46.59	48.14	146.70	38.84	194.84	2.35	-1.08
Travel Insurance										
Current Period	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Previous Period	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Health										
Current Period	7.96	92.39	2.72	14.08	18.10	97.53	190.27	115.63	1.39	-0.13
Previous Period	28.03	96.69	3.98	43.21	46.21	122.22	179.39	168.43	1.43	-0.77
Workmen's Compensation/ Employer's liability										
Current Period	3.92	96.01	15.36	27.22	27.41	45.15	15.55	72.56	2.94	0.27
Previous Period	5.48	95.93	15.31	53.65	55.35	51.53	21.60	106.88	2.84	-0.09
Public/ Product Liability										
Current Period	-18.66	80.36	11.93	21.85	26.32	12.26	3.07	38.58	3.11	0.64
Previous Period	3.50	68.63	10.63	52.18	66.59	34.42	1.89	101.01	2.62	-0.11
Engineering										
Current Period	21.43	47.83	0.69	18.95	24.87	40.18	6.48	65.05	4.55	0.34
Previous Period	9.63	53.06	10.22	49.37	82.62	66.13	10.47	148.75	4.48	-0.58
Aviation										
Current Period	16.66	53.30	6.76	27.15	28.45	63.89	12.80	92.34	2.11	0.05
Previous Period	-7.86	58.37	4.91	76.47	72.22	52.85	5.36	125.07	2.79	-0.14
Crop Insurance										
Current Period	10511.96	96.00	0.00	11.55	12.03	97.24	40.18	109.27	1.47	-0.21
Previous Period	-98.29	92.86	-20.20	-40.81	-44.03	50.21	0.21	6.18	68.00	0.52
Other segments **										
Current Period	15.75	85.68	11.31	24.39	25.14	49.64	35.89	74.78	2.24	0.23
Previous Period	14.52	84.70	17.01	54.28	62.37	36.31	29.77	98.68	2.16	-0.03
Total Miscellaneous										
Current Period	19.93	91.18	4.69	17.16	17.39	100.17	35.44	117.56	3.24	-0.19
Previous Period	13.71	93.88	5.58	45.15	46.45	116.49	29.41	162.94	3.50	-0.70
Total-Current Period	16.06	84.08	5.42	17.79	19.10	99.78	32.87	118.88	3.28	-0.20
Total-Previous Period	12.36	85.78	6.20	45.86	50.57	112.56	26.79	163.13	3.46	-0.71