

**FORM NL-20-ANALYTICAL RATIOS SCHEUDLE**

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

Sl.No.	Particular	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022
1	Gross Direct Premium Growth Rate**	22.74	18.09	7.84	10.95
2	Gross Direct Premium to Net worth Ratio	49.98	-3.52	-5.58	-3.31
3	Growth rate of Net Worth	11.20	11.20	-755.77	-755.77
4	Net Retention Ratio**	84.58	84.24	85.75	85.77
5	Net Commission Ratio**	8.38	6.36	7.29	6.53
6	Expense of Management to Gross Direct Premium Ratio**	14.33	18.68	21.96	40.85
7	Expense of Management to Net Written Premium Ratio**	16.54	20.94	25.04	45.10
8	Net Incurred Claims to Net Earned Premium**	94.54	97.99	108.32	111.26
9	Claims paid to claims provisions**	48.70	48.70	43.15	43.15
10	Combined Ratio**	119.46	118.93	140.66	156.36
11	<b>Investment income ratio</b>	0	7.22	0	6.28
12	Technical Reserves to net premium ratio **	-0.01	2.23	0.02	2.43
13	Underwriting balance ratio	-0.18	-0.19	-0.43	-0.62
14	Operating Profit Ratio	4.58	3.95	-14.49	-39.34
15	Liquid Assets to liabilities ratio	0.16	0.16	0.14	0.14
16	Net earning ratio	0.35	-0.24	-22.80	-41.18
17	Return on net worth ratio	-15.33	0.73	111.60	121.01
18	Available Solvency margin Ratio to Required Solvency Margin Ratio (without forberance)		-0.88		-0.90
19	Available Solvency margin Ratio to Required Solvency Margin Ratio (with 100% forberance)		1.17		0.65
20	NPA Ratio				
	Gross NPA Ratio		1.96		2.00
	Net NPA Ratio		0.00		0.00
21	Debt Equity Ratio		-0.19		-0.21
22	Debt Service Coverage Ratio		0.08		-5.27
23	Interest Service Coverage Ratio		0.42		-84.75
24	Earnings per share		-0.06		-9.31
25	Book value per share		-8.56		-7.69

Notes: -

# The Company vide its letter dt. 22/02/2024 has applied for forbearance of 100% Fair value change Account of Rs 971869 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										
<b>Current Period</b>	-2.75	36.90	19.18	25.03	52.60	102.53	28.43	155.13	2.94	-0.53
<b>Previous Period</b>	0.81	40.35	14.65	47.06	97.30	72.50	16.69	169.80	2.60	-0.73
Marine Cargo										
<b>Current Period</b>	-12.58	69.09	19.82	24.97	33.21	81.49	57.16	114.70	1.54	-0.14
<b>Previous Period</b>	10.25	64.72	17.42	38.69	56.07	101.19	70.41	157.26	1.52	-0.60
Marine Hull										
<b>Current Period</b>	12.00	39.17	-1.83	11.77	21.78	70.54	4.32	92.32	3.89	0.03
<b>Previous Period</b>	23.25	35.60	-3.58	27.11	114.79	26.16	5.02	140.95	4.14	-0.15
Total Marine										
<b>Current Period</b>	-2.29	55.01	12.57	18.64	29.38	78.36	16.49	107.74	2.33	-0.09
<b>Previous Period</b>	15.34	52.62	11.51	33.84	92.53	83.66	21.45	176.19	2.26	-0.49
Motor OD										
<b>Current Period</b>	38.65	96.36	19.08	31.48	31.94	126.38	118.26	158.32	1.44	-0.64
<b>Previous Period</b>	10.56	96.31	24.45	57.62	59.21	137.24	115.08	196.45	1.57	-1.00
Motor TP										
<b>Current Period</b>	11.23	95.77	5.75	17.95	18.64	94.50	10.89	113.14	7.28	-0.14
<b>Previous Period</b>	3.88	95.34	1.84	35.44	36.84	91.55	9.11	128.39	7.79	-0.29
Total Motor										
<b>Current Period</b>	19.29	95.98	10.33	22.57	23.21	106.50	16.97	129.71	5.28	-0.32
<b>Previous Period</b>	5.76	95.63	8.53	41.96	43.45	109.12	14.45	152.57	5.95	-0.54
Health										
<b>Current Period</b>	-0.34	96.09	3.75	16.01	16.60	98.81	450.21	115.41	0.91	-0.15
<b>Previous Period</b>	23.41	96.63	4.12	38.24	37.99	124.12	381.33	162.11	0.97	-0.72
Personal Accident										
<b>Current Period</b>	147.41	60.17	5.15	16.09	25.67	128.30	58.19	153.97	1.78	-0.60
<b>Previous Period</b>	34.48	91.78	7.63	41.47	43.98	103.32	52.10	147.30	1.70	-0.54
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>	6.79	92.08	3.85	15.90	20.74	100.56	299.64	121.30	0.98	-0.18
<b>Previous Period</b>	23.91	96.40	4.28	38.11	40.75	123.21	323.17	163.96	1.00	-0.71
Workmen's Compensation/ Employer's liability										
<b>Current Period</b>	-1.16	95.92	2.37	28.46	15.25	44.80	27.14	60.05	2.01	0.40
<b>Previous Period</b>	3.05	96.02	15.46	48.83	50.21	58.36	30.99	108.57	1.97	-0.10
Public/ Product Liability										
<b>Current Period</b>	-10.36	61.71	4.18	22.92	24.19	18.14	4.38	42.33	2.74	0.61
<b>Previous Period</b>	2.08	64.60	6.98	46.41	58.64	53.87	4.35	112.51	2.30	-0.16
Engineering										
<b>Current Period</b>	31.13	47.70	11.62	19.34	37.50	41.96	9.77	79.46	3.02	0.23
<b>Previous Period</b>	1.69	58.74	9.88	50.56	66.69	41.79	18.06	108.48	2.46	-0.18
Aviation										
<b>Current Period</b>	15.07	46.88	7.86	27.38	34.20	72.74	12.74	106.94	1.73	-0.12
<b>Previous Period</b>	-11.75	48.22	5.98	59.94	77.56	127.52	7.74	205.08	3.19	-0.92
Crop Insurance										
<b>Current Period</b>	19675.11	95.98	0.31	12.88	13.22	93.18	57.49	106.40	0.90	-0.06
<b>Previous Period</b>	-98.38	92.86	-20.53	-47.70	-51.77	45.39	2.41	-6.38	66.34	0.57
Other segments **										
<b>Current Period</b>	5.28	86.24	10.16	24.87	25.01	52.21	58.03	77.22	1.51	0.23
<b>Previous Period</b>	14.07	89.21	14.00	47.71	51.40	65.35	48.66	116.75	1.60	-0.21
Total Miscellaneous										
<b>Current Period</b>	21.70	90.96	5.61	17.98	19.21	98.10	53.12	117.31	2.20	-0.18
<b>Previous Period</b>	12.34	93.69	5.91	40.26	41.50	114.37	48.06	155.87	2.42	-0.62
<b>Total-Current Period</b>	18.09	84.24	6.36	18.68	20.94	97.99	48.70	118.93	2.23	-0.19
<b>Total-Previous Period</b>	10.95	85.77	6.53	40.85	45.10	111.26	43.15	156.36	2.43	-0.62