

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

Particular	For the quarter	up to the Quarter 30.09.2021	For the Corresponding quarter of the Previous year	up to the Corresponding Quarter of the Previous year 30.09.2020
Gross Direct Premium Growth Rate**	14.52	13.46	0.81	-8.44
Gross Direct Premium to Net worth Ratio	4.02	7.17	3.29	5.93
Growth rate of Net Worth	-6.22	-6.22	-57.18	-57.18
Net Retention Ratio**	86.53	83.36	84.59	82.02
Net Commission Ratio**	6.63	6.59	6.86	6.73
Expense of Management to Gross Direct Premium Ratio**	21.71	25.25	22.65	30.25
Expense of Management to Net Written Premium Ratio**	23.86	29.15	26.17	36.12
Net Incurred Claims to Net Earned Premium**	110.18	113.1	98.45	83.15
Claims paid to claims provisions**		38		28
Combined Ratio**	123.89	141.47	123.49	117.79
Investment income ratio		7.69		8.38
Technical Reserves to net premium ratio	6.25	3.68	6.68	3.83
Underwriting balance ratio	-0.43	-0.42	-0.26	-0.19
Operating Profit Ratio	-0.22	-22.96	-2.05	-0.19
Liquid Assets to liabilities ratio	0.20	0.2	0.23	0.23
Net earning ratio	-18.22	-20.16	-1.03	0.29
Return on net worth ratio	-66.58	-125.89	-2.94	1.42
Available Solvency margin Ratio to Required Solvency Margin Ratio		0.12		1.24
NPA Ratio				
Gross NPA Ratio		2.06	2.06	2.17
Net NPA Ratio				0
Debt Equity Ratio		0.74		0.69
Debt Service Coverage Ratio		-1.59		0.06
Interest Service Coverage Ratio		-38.54		1.47
Earnings per share		-3.78		0.23
Book value per share		2.97		11.18

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE
Name of the Insurer: THE ORIENTAL INSURANCE COMPANY LIMITED
**** Segmental Reporting up to the quarter**

Segments Upto the quarter ended on 30.09.2021	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										
Current Period	-2.27	39.05	10.41	27.75	66.45	54.02	9.13	111.3		-0.09
Previous Period	33.56	41.58	12.03	31.93	73.27	73.46	7.68	141.03		-0.45
Marine Cargo										
Current Period	35.28	66.88	14.21	26.03	38.28	63.78	26.88	98.53		-0.03
Previous Period	-10.36	69.39	13.15	29.78	42.52	63.20	26.81	101.31		0.02
Marine Hull										
Current Period	-10.23	35.35	-4.66	15.64	43.74	201.60	1.54	235.73		-1.38
Previous Period	23.85	29.98	-3.48	19.84	65.13	67.01	5.95	121.31		-0.18
Total Marine										
Current Period	14.76	55.79	10.01	22.36	39.50	96.29	6.93	130.91		-0.35
Previous Period	2.39	51.56	8.77	25.30	48.47	64.19	11.21	106.51		-0.03
Motor OD										
Current Period	-10.14	94.90	23.57	41.71	43.95	114.10	90.63	157.18		-0.55
Previous Period	-25.82	94.99	18.94	41.94	44.15	70.92	91.09	114.26		-0.08
Motor TP										
Current Period	-6.91	94.65	1.77	20.28	21.40	102.73	8.47	124.17		-0.23
Previous Period	-18.64	94.65	1.49	24.77	26.16	85.92	8.18	113.44		-0.09
Total Motor										
Current Period	-7.85	94.72	8.02	26.41	27.85	106.25	15.01	133.67		-0.78
Previous Period	-20.89	94.75	6.62	29.81	31.46	82.47	15.08	113.49		-0.17
Health										
Current Period	40.18	95.85	5.09	24.05	24.48	138.37	310.32	162.58		-0.63
Previous Period	19.47	95.23	6.83	30.31	31.84	85.74	215.11	116.82		-0.20
Personal Accident										
Current Period	37.23	79.06	5.48	26.01	29.04	88.27	60.40	116.94		-0.22
Previous Period	-7.84	83.76	2.85	27.69	33.06	80.02	80.11	110.44		-0.06
Travel Insurance										
Current Period	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Previous Period	0.00	0	0	0	0	0	0	0		0
Total Health										
Current Period	40.05	95.03	5.11	24.13	24.67	136.35	285.03	160.74		-0.61
Previous Period	17.90	94.71	6.67	30.20	22.32	85.46	194.18	116.51		-0.19
Workmen's Compensation/ Employer's liability										
Current Period	-0.77	95.09	14.64	33.00	34.71	25.03	25.21	58.95		0.41
Previous Period	-12.31	95.04	15.04	38.21	40.20	17.49	21.03	56.83		0.46
Public/ Product Liability										
Current Period	3.05	53.64	9.97	27.98	46.66	1.64	1.47	45.76		0.54
Previous Period	45.13	60.15	7.00	29.89	49.35	33.65	1.55	79.03		0.11
Engineering										
Current Period	53.89	50.29	12.32	25.13	49.20	1.03	6.11	49.8		0.48
Previous Period	-10.29	66.27	4.48	34.72	47.50	133.80	11.74	173.12		-0.70
Aviation										
Current Period	2.67	57.66	3.84	44.89	32.72	16.31	52.71	51.93		0.44
Previous Period	72.53	53.10	0.47	49.06	43.99	144.54	15.14	188.53		-1.10
Crop Insurance										
Current Period	-27.88	95.95	3.36	16.49	17.16	117.83	4.12	139.23		-0.42
Previous Period	-65.06	84.40	-1.89	22.21	26.31	98.42	22.79	122.91		-0.35
Other segments **										
Current Period	1.01	84.12	15.65	33.05	39.00	54.97	26.84	92.61		0.08
Previous Period	1.68	88.33	14.39	38.82	43.44	48.69	5.79	89.53		0.09
Total Miscellaneous										
Current Period	16.59	92.06	6.23	24.93	26.17	118.45	51.87	144.55		-0.45
Previous Period	-14.20	91.52	6.19	30.09	32.36	132	35.16	115.83		-0.17
Total-Current Period	13.46	83.36	6.59	25.25	29.15	113.1	38.00	141.47	3.68	-0.42
Total-Previous Period	-8.44	82.02	6.73	30.25	36.12	83.15	28.00	117.79	3.83	-0.19