

## PERIODIC DISCLOSURES

### FORM NL-30 Analytical Ratios

 Insurer: The Oriental Insurance Company Limited

 Date: 3/3/2017
*(Rs in Lakhs)*

#### Analytical Ratios for Non-Life companies (For the period ending 31.12.2016)

Sl.No.	Particular	For the quarter	Up to the Quarter	Corresponding quarter of the preceeding year	Up to the Quarter of the preceeding year
1	Gross Direct Premium Growth Rate (Total - %)	25.38	25.30	18.19	13.32
1a	Gross Direct Premium Growth Rate (Indian - %)	26.89	25.61	16.29	11.84
1b	Gross Direct Premium Growth Rate (Foreign - %)	-12.15	16.43	99.02	84.49
2	Gross Direct Premium to Networth ratio (times)	7.37	2.82	-194.01	1.82
3	Growth rate of Networth (%)	-3400.37	-19.00	-116.99	8.54
4	Net Retention Ratio (Total - %)	69.87	79.56	84.49	84.14
4a	Net Retention Ratio (Indian - %)	69.13	79.33	84.21	83.93
4b	Net Retention Ratio (Foreign - %)	92.62	85.90	90.98	89.43
5	Net Commission Ratio (Total - %)	5.62	5.15	6.24	5.37
5a	Net Commission Ratio (Indian - %)	4.66	4.21	5.12	4.42
5b	Net Commission Ratio (Foreign - %)	27.68	28.78	29.68	27.64
6	Expense of Management to Gross Direct Premium Ratio (%)	28.74	28.44	27.96	29.11
7	Expense of Management to Net Written Premium Ratio (%)	40.07	34.77	32.33	33.63
8	Net Incurred Claims to Net Earned Prem. (%)	83.48	94.99	91.78	86.60
9	Combined Ratio %	122.20	128.45	123.11	118.78
10	Technical Reserves to net premium ratio (times)	-0.02	1.97	0.18	2.08
11	Underwriting balance ratio (times)	-0.23	-0.31	-0.25	-0.21
12	Operating Profit Ratio (%)	2.58	-5.63	0.05	5.55
13	Liquid Assets to liabilities ratio (times)	2.07	0.26	1.49	0.33
14	Net earning ratio (%)	14.74	-1.64	-0.60	5.87
15	Return on net worth ratio (%)	-77.91	-3.77	99.91	9.26
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	14.16	1.22	-30.91	1.74
17	NPA Ratio (%)				
	Gross NPA Ratio		0.33		0.31
	Net NPA Ratio		0.00		0.00

#### Equity Holding Pattern for Non-Life Insurers

*(Amount in Rs.)*

1	(a) No. of shares	N.A.	200000000	N.A.	200000000
2	(b) Percentage of shareholding (Indian / Foreign)	N.A.		N.A.	
3	(c) %of Government holding (in case of public sector insurance companies)	N.A.	100%	N.A.	100%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	13.77	-5.36	-0.54	16.23
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	13.77	-5.36	-0.54	16.23

6	(iv) Book value per share (Rs)	N.A.	142.02	N.A.	175.33
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