

Insurer: The Oriental Insurance Company Limited

Solvency for the Year ended on 30.06.2018

TABLE II

Available Solvency Margin and Solvency Ratio

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		1821031
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		1606630
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet):		-40328
4	Excess in Policyholders' Funds (1-2-3)		254729
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		427847
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet):		219235
7	Excess in Shareholders' Funds (5-6)		208612
8	Total Available Solvency Margin [ASM] (4+7)		463341
9	Total Required Solvency Margin [RSM]		280264
10	Solvency Ratio (Total ASM/Total RSM)		1.65

Note :

The Company was granted permission by IRDAI vide their Letter dt. 06/09/2018 to take 25% of the lowest of the Fair Value Change Accounts during the Financial Years 2012-13 to 2016-17 for calculation of Solvency Ratio for the First Quarter of FY 2018-19. Accordingly, an amount of Rs. 1961.36 crores, being 25% of the FVC as on 31/03/2013, has been factored in calculating the Available Solvency Margin (ASM) and Solvency Ratio as on 30/06/2018.