

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: The Oriental Insurance Company Limited

Date: 28.05.2019

(Rs in Lakhs)

Analytical Ratios for Non-Life companies (For the period ending 31.03.2019)

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 - %)	18.07	14.89	0.80	5.58
1a	Gross Direct Premium Growth Rate (Indian - %)	17.67	15.26	1.03	6.00
1b	Gross Direct Premium Growth Rate (Foreign - %)	37.76	0.19	-9.20	-9.19
2	Gross Direct Premium to Networth ratio (times)	10.89	4.71	3.98	3.72
3	Growth rate of Networth (%)	-56.88	-9.30	152.39	136.55
4	Net Retention Ratio (Total - %)	80.86	78.52	87.61	82.91
4a	Net Retention Ratio (Indian - %)	80.60	78.33	87.73	83.03
4b	Net Retention Ratio (Foreign - %)	87.55	84.28	83.44	79.05
5	Net Commission Ratio (Total - %)	6.95	6.07	6.66	6.35
5a	Net Commission Ratio (Indian - %)	6.33	5.46	6.24	5.77
5b	Net Commission Ratio (Foreign - %)	21.52	22.94	21.95	26.28
6	Expense of Management to Gross Direct Premium Ratio (%)	28.86	24.48	29.86	29.32
7	Expense of Management to Net Written Premium Ratio (%)	34.94	30.44	32.87	34.32
8	Net Incurred Claims to Net Earned Prem. (%)	90.39	106.10	67.82	85.39
9	Combined Ratio %	124.23	134.91	98.63	118.60
10	Technical Reserves to net premium ratio (times)	-0.08	1.64	-0.20	1.53
11	Underwriting balance ratio (times)	-0.24	-0.36	0.00	-0.20
12	Operating Profit Ratio (%)	5.07	-5.53	35.27	14.22
13	Liquid Assets to liabilities ratio (times)	-4.27	0.3	-0.81	0.27
14	Net earning ratio (%)	11.11	-2.71	24.94	15.06
15	Return on net worth ratio (%)	-100.00	-10.26	90.10	47.83
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	3.86	1.57	0.15	1.67
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	2.08	N.A.	0.19
	Net NPA Ratio	N.A.	1.37	N.A.	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.	100 % / 0%	N.A.	100 % / 0%
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)	17.01	-14.68	35.54	75.49
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	17.01	-14.68	35.54	75.49
6	(iv) Book value per share (Rs)	N.A.	143.15	N.A.	157.83