

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: The Oriental Insurance Company Limited

Date: 23.08.2019

(Rs in Lakhs)

Analytical Ratios for Non-Life companies (For the period ending 30.06.2019)

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 - %)	5.46	5.46	17.79	17.79
1a	Gross Direct Premium Growth Rate (Indian - %)	5.10	5.10	18.44	18.44
1b	Gross Direct Premium Growth Rate (Foreign - %)	24.48	24.48	-8.55	-8.55
2	Gross Direct Premium to Networth ratio (times)	1.28	1.28	1.01	1.01
3	Growth rate of Networth (%)	-16.75	-16.75	70.38	70.38
4	Net Retention Ratio (Total - %)	72.78	72.78	77.36	77.36
4a	Net Retention Ratio (Indian - %)	72.61	72.61	77.27	77.27
4b	Net Retention Ratio (Foreign - %)	78.15	78.15	80.32	80.32
5	Net Commission Ratio (Total - %)	5.90	5.90	6.44	6.44
5a	Net Commission Ratio (Indian - %)	5.18	5.18	5.90	5.90
5b	Net Commission Ratio (Foreign - %)	27.12	27.12	25.00	25.00
6	Expense of Management to Gross Direct Premium Ratio (%)	21.65	21.65	21.35	21.35
7	Expense of Management to Net Written Premium Ratio (%)	29.30	29.30	27.15	27.15
8	Net Incurred Claims to Net Earned Prem. (%)	104.65	104.65	92.75	92.75
9	Combined Ratio %	132.39	132.39	119.03	119.03
10	Technical Reserves to net premium ratio (times)	7.14	7.14	6.19	6.19
11	Underwriting balance ratio (times)	-0.32	-0.32	-0.20	-0.20
12	Operating Profit Ratio (%)	-5.35	-5.35	4.16	4.16
13	Liquid Assets to liabilities ratio (times)	0.24	0.24	0.27	0.27
14	Net earning ratio (%)	-5.54	-5.54	4.28	4.28
15	Return on net worth ratio (%)	-5.23	-5.23	3.40	3.40
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	1.56	1.56	1.65	1.65
17	NPA Ratio (%)				
	Gross NPA Ratio	2.14	2.14	0.16	0.16
	Net NPA Ratio	1.41	1.41	0.02	0.02

Equity Holding Pattern for Non-Life Insurers

(Amount in Rs.)

(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)	-7.12	-7.12	5.56	5.56
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-7.12	-7.12	5.56	5.56
6	(iv) Book value per share (Rs)	136.03	136.03	163.39	163.39