

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: The Oriental Insurance Company Limited

Date: 19.03.2020

(Rs in Lakhs)

Analytical Ratios for Non-Life companies (For the period ending 30.09.2019)

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 - %)	6.90	6.18	11.63	14.63
1a	Gross Direct Premium Growth Rate (Indian - %)	6.59	5.85	12.01	15.13
1b	Gross Direct Premium Growth Rate (Foreign - %)	20.73	22.44	-2.91	-5.58
2	Gross Direct Premium to Networth ratio (times)	-18.80	2.77	-13.75	2.18
3	Growth rate of Networth (%)	-21.84	-16.34	-27.05	37.85
4	Net Retention Ratio (Total - %)	73.79	73.30	79.09	78.23
4a	Net Retention Ratio (Indian - %)	73.43	73.03	78.90	78.09
4b	Net Retention Ratio (Foreign - %)	83.74	81.18	84.78	82.75
5	Net Commission Ratio (Total - %)	6.30	6.11	4.95	5.68
5a	Net Commission Ratio (Indian - %)	5.68	5.44	4.30	5.08
5b	Net Commission Ratio (Foreign - %)	54.35	42.36	23.42	24.12
6	Expense of Management to Gross Direct Premium Ratio (%)	24.87	23.27	23.58	22.47
7	Expense of Management to Net Written Premium Ratio (%)	32.84	31.10	28.87	28.03
8	Net Incurred Claims to Net Earned Prem. (%)	110.16	107.44	123.43	108.14
9	Combined Ratio %	141.51	137.02	149.79	134.46
10	Technical Reserves to net premium ratio (times)	0.18	3.59	0.43	3.25
11	Underwriting balance ratio (times)	-0.42	-0.37	-0.52	-0.36
12	Operating Profit Ratio (%)	-11.54	-8.48	-9.89	-2.89
13	Liquid Assets to liabilities ratio (times)	0.25		-0.02	0.24
14	Net earning ratio (%)	-7.02	-6.29	-8.91	-2.44
15	Return on net worth ratio (%)	-100.00		100.00	-4.28
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	2.74	1.52	0.13	1.54
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	2.22	N.A.	0.17
	Net NPA Ratio	N.A.	1.55	N.A.	0.00

Equity Holding Pattern for Non-Life Insurers

(Amount in Rs.)

Sl.No.	Particular	(Amount in Rs.)	(Amount in Rs.)	(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)	-16.53	-16.53	0.00	-6.47

5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-16.53	-16.53	0.00	-6.47
6	(iv) Book value per share (Rs)	N.A.	126.62	N.A.	151.36