

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 31.12.2019)

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 - %)	3.94	5.46	11.91	13.73
1a	Gross Direct Premium Growth Rate (Indian - %)	3.62	5.13	12.81	14.37
1b	Gross Direct Premium Growth Rate (Foreign - %)	18.78	21.22	-18.15	-10.20
2	Gross Direct Premium to Networth ratio (times)	-2.33	9.22	-6.28	3.88
3	Growth rate of Networth (%)	180.28	-55.65	-393.78	6.55
4	Net Retention Ratio (Total - %)	77.58	74.68	76.42	77.64
4a	Net Retention Ratio (Indian - %)	77.25	74.38	76.20	77.48
4b	Net Retention Ratio (Foreign - %)	85.43	82.72	82.84	82.78
5	Net Commission Ratio (Total - %)	8.85	7.02	5.83	5.73
5a	Net Commission Ratio (Indian - %)	8.16	6.34	5.19	5.12
5b	Net Commission Ratio (Foreign - %)	61.54	49.51	22.72	23.63
6	Expense of Management to Gross Direct Premium Ratio (%)	30.44	25.56	23.55	22.82
7	Expense of Management to Net Written Premium Ratio (%)	37.88	33.37	30.03	28.67
8	Net Incurred Claims to Net Earned Prem. (%)	101.05	105.27	122.09	112.66
9	Combined Ratio %	132.40	137.27	149.99	139.48
10	Technical Reserves to net premium ratio (times)	0.11	2.43	0.33	2.32
11	Underwriting balance ratio (times)	-0.37	-0.37	-0.51	-0.41
12	Operating Profit Ratio (%)	-2.98	-6.61	-24.71	-9.95
13	Liquid Assets to liabilities ratio (times)	1.07	0.30	0.48	0.25
14	Net earning ratio (%)	-2.19	-4.92	-20.30	-8.14
15	Return on net worth ratio (%)	-4.09	-34.71	-100.00	-25.13
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	-0.85	1.54	-3.32	1.21
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	2.07	N.A.	2.23
	Net NPA Ratio	N.A.	1.29	N.A.	1.87

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)	-0.03	-19.42	-25.22	-31.69

5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-0.03	-19.42	-25.22	-31.69
6	(iv) Book value per share (Rs)	N.A.	123.73	N.A.	126.14