

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: The Oriental Insurance Company Limited

Date: 29.08.2020

Analytical Ratios for Non-Life companies (For the period ending 31.03.2020)

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 - %)	-0.60	3.79	18.07	14.89
1a	Gross Direct Premium Growth Rate (Indian - %)	-0.49	3.59	17.67	15.26
1b	Gross Direct Premium Growth Rate (Foreign - %)	-5.39	13.29	37.76	0.19
2	Gross Direct Premium to Networth ratio (times)	18.38	69.85	1.29	4.71
3	Growth rate of Networth (%)	-93.00	-93.00	-9.30	-9.30
4	Net Retention Ratio (Total - %)	82.62	76.75	80.86	78.52
4a	Net Retention Ratio (Indian - %)	82.14	76.42	80.60	78.33
4b	Net Retention Ratio (Foreign - %)	97.54	86.26	87.55	84.28
5	Net Commission Ratio (Total - %)	8.49	7.44	6.95	6.07
5a	Net Commission Ratio (Indian - %)	7.85	6.77	6.33	5.46
5b	Net Commission Ratio (Foreign - %)	-43.93	24.23	21.52	22.94
6	Expense of Management to Gross Direct Premium Ratio (%)	47.89	31.44	28.86	24.48
7	Expense of Management to Net Written Premium Ratio (%)	57.08	40.04	34.94	30.44
8	Net Incurred Claims to Net Earned Prem. (%)	94.70	102.34	90.39	106.10
9	Combined Ratio %	150.75	141.10	124.23	134.90
10	Technical Reserves to net premium ratio (times)	6.27	1.76	5.82	1.64
11	Underwriting balance ratio (times)	-0.51	-0.41	-0.24	-0.36
12	Operating Profit Ratio (%)	-37.72	-15.24	-14.45	-11.28
13	Liquid Assets to liabilities ratio (times)	0.27	0.27	0.27	0.27
14	Net earning ratio (%)	-36.75	-13.87	11.11	-2.71
15	Return on net worth ratio (%)	-566.85	-760.68	11.88	-10.26
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	14.63	0.92	3.86	1.57
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	2.29	N.A.	2.08
	Net NPA Ratio	N.A.	0.22	N.A.	1.45

Equity Holding Pattern for Non-Life Insurers (Amount in Rs.) (Amount in

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)	-56.79	-76.21	17.01	-14.68
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-56.79	-76.21	17.01	-14.68
6	(iv) Book value per share (Rs)	N.A.	10.02	N.A.	143.15