

## PERIODIC DISCLOSURES

### FORM NL-30 Analytical Ratios

Insurer: The Oriental Insurance Company Limited

Date: 12.09.2020

#### Analytical Ratios for Non-Life companies (For the period ending 30.06.2020)

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 - %)	-17.83	-17.83	5.46	5.46
1a	Gross Direct Premium Growth Rate (Indian - %)	-18.02	-18.02	5.10	5.10
1b	Gross Direct Premium Growth Rate (Foreign - %)	-9.59	-9.59	24.48	24.48
2	Gross Direct Premium to Networth ratio (times)	7.22	7.22	1.28	1.28
3	Growth rate of Networth (%)	-85.43	-85.43	-16.75	-16.75
4	Net Retention Ratio (Total - %)	78.80	78.80	72.78	72.78
4a	Net Retention Ratio (Indian - %)	77.75	77.75	72.61	72.61
4b	Net Retention Ratio (Foreign - %)	103.42	103.42	78.15	78.15
5	Net Commission Ratio (Total - %)	6.57	6.57	5.90	5.90
5a	Net Commission Ratio (Indian - %)	6.05	6.05	5.18	5.18
5b	Net Commission Ratio (Foreign - %)	15.75	15.75	27.12	27.12
6	Expense of Management to Gross Direct Premium Ratio (%)	39.72	39.72	21.65	21.65
7	Expense of Management to Net Written Premium Ratio (%)	49.49	49.49	29.30	29.30
8	Net Incurred Claims to Net Earned Prem. (%)	65.62	65.62	104.65	104.65
9	Combined Ratio %	113.16	113.16	132.39	132.39
10	Technical Reserves to net premium ratio (times)	8.56	8.56	7.14	7.14
11	Underwriting balance ratio (times)	-0.10	-0.10	-0.32	-0.32
12	Operating Profit Ratio (%)	1.94	1.94	-5.35	-5.35
13	Liquid Assets to liabilities ratio (times)	0.25	0.25	0.24	0.24
14	Net earning ratio (%)	2.06	2.06	-5.54	-5.54
15	Return on net worth ratio (%)	11.95	11.95	-5.23	-5.23
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	1.28	1.28	1.56	1.56
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	2.21	N.A.	2.14
	Net NPA Ratio	N.A.	0.00	N.A.	1.41

Equity Holding Pattern for Non-Life Insurers		(Amount in Rs.)	(Amount in		
1	(a) No. of shares	N.A.	250000000	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)	1.89	1.89	-7.12	-7.12
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.89	1.89	-7.12	-7.12
6	(iv) Book value per share (Rs)	N.A.	15.85	N.A.	136.03