

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: The Oriental Insurance Company Limited

Date: 24.11.2020

Analytical Ratios for Non-Life companies (For the period ending 30.09.2020)

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 - %)	0.81	-8.44	6.90	6.18
1a	Gross Direct Premium Growth Rate (Indian - %)	0.98	-8.46	6.59	5.85
1b	Gross Direct Premium Growth Rate (Foreign - %)	-5.78	-7.55	20.73	22.44
2	Gross Direct Premium to Networth ratio (times)	3.29	5.93	1.40	2.77
3	Growth rate of Networth (%)	-57.18	-57.18	-16.34	-16.34
4	Net Retention Ratio (Total - %)	84.59	82.02	73.79	73.30
4a	Net Retention Ratio (Indian - %)	84.97	81.78	73.43	73.03
4b	Net Retention Ratio (Foreign - %)	73.01	88.46	83.75	81.19
5	Net Commission Ratio (Total - %)	6.86	6.73	6.30	6.11
5a	Net Commission Ratio (Indian - %)	6.30	6.19	5.68	5.44
5b	Net Commission Ratio (Foreign - %)	26.70	20.20	54.35	42.36
6	Expense of Management to Gross Direct Premium Ratio (%)	22.65	30.25	24.87	23.27
7	Expense of Management to Net Written Premium Ratio (%)	26.17	36.12	32.84	31.10
8	Net Incurred Claims to Net Earned Prem. (%)	98.45	83.15	110.16	107.44
9	Combined Ratio %	123.49	117.79	141.51	137.02
10	Technical Reserves to net premium ratio (times)	6.68	3.83	7.04	3.59
11	Underwriting balance ratio (times)	-0.26	-0.19	-0.42	-0.37
12	Operating Profit Ratio (%)	-2.05	-0.19	-11.54	-8.48
13	Liquid Assets to liabilities ratio (times)	0.23	0.23	0.25	0.24
14	Net earning ratio (%)	-1.03	0.29	-7.02	-6.29
15	Return on net worth ratio (%)	-2.94	1.42	-7.43	-13.05
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	3.82	1.24	-1.00	1.52
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	2.17	N.A.	2.22
	Net NPA Ratio	N.A.	0.00	N.A.	1.55

Equity Holding Pattern for Non-Life Insurers		(Amount in Rs.)	(Amount in		
1	(a) No. of shares	N.A.	970000000	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)	-0.33	0.23	-9.41	-16.53
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-0.33	0.23	-9.41	-16.53
6	(iv) Book value per share (Rs)	N.A.	11.18	N.A.	126.62