

# PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: The Oriental Insurance Company Limited

Date: 16.02.2021

## Analytical Ratios for Non-Life companies (For the period ending 31.12.2020)

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 - %)	-8.98	-8.61	3.94	5.46
1a	Gross Direct Premium Growth Rate (Indian - %)	-8.97	-8.62	3.62	5.13
1b	Gross Direct Premium Growth Rate (Foreign - %)	-9.27	-8.12	18.78	21.22
2	Gross Direct Premium to Networth ratio (times)	2.43	7.63	-2.33	9.22
3	Growth rate of Networth (%)	10.43	10.43	180.28	-55.65
4	Net Retention Ratio (Total - %)	83.95	82.64	77.58	74.68
4a	Net Retention Ratio (Indian - %)	83.70	82.39	77.25	74.38
4b	Net Retention Ratio (Foreign - %)	88.76	88.58	85.43	82.72
5	Net Commission Ratio (Total - %)	9.35	7.59	8.85	7.02
5a	Net Commission Ratio (Indian - %)	7.40	6.58	8.16	6.34
5b	Net Commission Ratio (Foreign - %)	45.00	30.01	61.54	49.51
6	Expense of Management to Gross Direct Premium Ratio (%)	35.07	31.78	30.44	25.56
7	Expense of Management to Net Written Premium Ratio (%)	40.18	37.44	37.88	33.37
8	Net Incurred Claims to Net Earned Prem. (%)	112.08	93.32	101.05	105.27
9	Combined Ratio %	151.85	129.63	132.40	137.27
10	Technical Reserves to net premium ratio (times)	8.04	2.63	0.11	2.43
11	Underwriting balance ratio (times)	-0.49	-0.29	-0.37	-0.37
12	Operating Profit Ratio (%)	-28.25	-10.05	-2.98	-6.61
13	Liquid Assets to liabilities ratio (times)	0.21	0.21	1.07	0.30
14	Net earning ratio (%)	-29.54	-9.47	-2.19	-4.92
15	Return on net worth ratio (%)	-62.57	-61.32	-4.09	-34.71
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	6.30	1.53	-0.85	1.54
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	2.18	N.A.	2.07
	Net NPA Ratio	N.A.	0.00	N.A.	1.29

## Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	N.A.	1820000000	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)	-7.97	-7.97	-2.89	-19.42
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-7.97	-7.97	-2.89	-19.42
6	(iv) Book value per share (Rs)	N.A.	0.01	N.A.	0.06