

FORM NL-30 Analytical Ratios

 Insurer: **The Oriental Insurance Company Limited**

 Date: **16.06.2021**
Analytical Ratios for Non-Life companies (For the Year ended 31.03.2021)

Sl.No.	Particular	For the quarter ended 31.03.2021	Up to the Quarter ended 31.03.2021	For the quarter of the preceeding year	Up to the Quarter of the preceeding year
1	Gross Direct Premium Growth Rate (Total - %)	-9.79	-8.92	-0.60	3.79
1a	Gross Direct Premium Growth Rate (Indian - %)	-9.85	-8.94	-0.49	3.59
1b	Gross Direct Premium Growth Rate (Foreign - %)	-7.38	-7.93	-5.39	13.29
2	Gross Direct Premium to Networth ratio (times)	6.13	23.52	18.38	69.85
3	Growth rate of Networth (%)	170.53	170.53	-93.00	-93.00
4	Net Retention Ratio (Total - %)	86.27	83.60	82.62	76.75
4a	Net Retention Ratio (Indian - %)	86.49	83.48	82.14	76.42
4b	Net Retention Ratio (Foreign - %)	80.16	86.63	97.54	86.26
5	Net Commission Ratio (Total - %)	9.78	8.19	8.49	7.44
5a	Net Commission Ratio (Indian - %)	9.36	7.35	7.85	6.77
5b	Net Commission Ratio (Foreign - %)	22.99	28.51	-43.93	24.23
6	Expense of Management to Gross Direct Premium Ratio (%)	31.81	31.79	47.89	31.44
7	Expense of Management to Net Written Premium Ratio (%)	35.14	36.82	57.08	40.04
8	Net Incurred Claims to Net Earned Prem. (%)	100.83	95.33	94.70	102.34
9	Combined Ratio %	135.38	131.16	150.75	141.1
10	Technical Reserves to net premium ratio (times)	7.08	1.93	6.27	1.76
11	Underwriting balance ratio (times)	-0.46	-0.34	-0.51	-0.41
12	Operating Profit Ratio (%)	-22.96	-13.51	-37.72	-15.24
13	Liquid Assets to liabilities ratio (times)	0.27	0.27	0.27	0.27
14	Net earning ratio (%)	-25.53	-13.86	-36.75	-13.87
15	Return on net worth ratio (%)	-141.64	-281.42	-566.85	-760.68
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	1.30	1.52	14.63	0.92
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	2.23	N.A.	2.29
	Net NPA Ratio	N.A.	0.00	N.A.	0.22
Equity Holding Pattern for Non-Life Insurers		<i>(Amount in Rs.)</i>		(Amount in	
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)	-8.07	-16.04	-56.79	-76.21
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-8.07	-16.04	-56.79	-76.21
6	(iv) Book value per share (Rs)	N.A.	2.98	N.A.	10.02