

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: THE ORIENTAL INSURANCE COMPANY LIMITED

Sl.No	Particular	For the quarter	Up to the Quarter 31.12.2021	For the Corresponding quarter of the Previous year	up to the Corresponding Quarter of the Previous year 31.12.2020
1	Gross Direct Premium Growth Rate**	10.51	12.52	-8.98	-8.61
2	Gross Direct Premium to Net worth Ratio	8.69	27.83	2.43	7.63
3	Growth rate of Net Worth	-69.16	-69.16	10.43	10.43
4	Net Retention Ratio**	83.65	83.45	83.95	82.64
5	Net Commission Ratio**	8.69	7.24	9.35	7.59
6	Expense of Management to Gross Direct Premium Ratio**	30.26	26.81	35.07	31.78
7	Expense of Management to Net Written Premium Ratio**	34.95	30.96	40.18	37.44
8	Net Incurred Claims to Net Earned Premium**	107.33	111.18	112.08	93.32
9	Claims paid to claims provisions**	50.43	50.43	36.83	36.83
10	Combined Ratio**	141.55	141.38	151.85	129.79
11	Investment income ratio	1.79	6.09	2.52	6.65
12	Technical Reserves to net premium ratio **	7.96	2.49	8.04	2.63
13	Underwriting balance ratio	-0.42	-0.42	-0.49	-0.29
14	Operating Profit Ratio	-0.24	-23.45	-28.25	-10.05
15	Liquid Assets to liabilities ratio	0.20	0.20	0.21	0.21
16	Net earning ratio	-24.76	-21.6	-29.54	-9.47
17	Return on net worth ratio	-186.40	-520.68	-62.57	-61.32
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	-2.19	0.15	6.30	1.53
19	NPA Ratio				
	Gross NPA Ratio	2.06	2.17	2.17	2.22
	Net NPA Ratio				0
20	Debt Equity Ratio		1.97		0.61
21	Debt Service Coverage Ratio		-2.40		-0.83
22	Interest Service Coverage Ratio		-39.53		-14.24
23	Earnings per share		-5.89		-7.97
24	Book value per share		1.11		6.79

**** Segmental Reporting up to the quarter ended 31.12.2021**

Segments Upto the quarter ended on	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions*	Combined Ratio**	Technical Reserves to net premium ratio **	Under writing balance ratio
FIRE										
Current Period	-3.02	38.48	12.91	21.04	50.00	66.05	26.15	128.96		-0.27
Previous Period	27.70	41.26	13.26	25.29	58.04	64.34	28.44	135.64		-0.39
Marine Cargo										
Current Period	27.69	65.49	15.96	14.65	22.05	70.11	86.44	108.12		-0.11
Previous Period	-12.21	70.84	13.62	18.14	25.29	96.81	49.39	135.72		-0.34
Marine Hull										
Current Period	8.10	32.53	-5.27	14.58	44.38	109.29	11.17	148.39		-0.53
Previous Period	-1.73	31.41	-2.31	18.29	57.04	102.74	29.64	157.46		-0.57
Total Marine										
Current Period	19.23	52.61	10.83	14.62	27.44	79.42	37.92	117.69	0.00	-0.21
Previous Period	-7.97	53.72	9.57	18.25	33.35	98.26	39.58	141.18	0.00	-0.39
Motor OD										
Current Period	-12.21	95.03	24.04	19.32	20.32	106.58	112.72	155.68		-0.48
Previous Period	-19.65	94.93	20.72	23.91	25.18	74.83	109.47	127.52		-0.16
Motor TP										
Current Period	-8.46	94.49	1.70	19.33	20.44	93.49	6.60	115.66		-0.15
Previous Period	-14.67	94.59	1.57	23.91	25.27	83.45	5.82	112.29		-0.09
Total Motor										
Current Period	40.47	94.64	8.00	19.33	20.41	97.27	11.86	125.68		-0.24
Previous Period	10.92	94.69	7.20	23.91	25.24	80.83	11.28	113.40		-0.11
Health										
Current Period	40.47	95.83	5.38	19.65	20.15	139.54	369.28	165.07		-0.67
Previous Period	10.92	95.26	7.16	23.90	25.09	109.32	237.90	142.34		-0.44

Personal Accident										
Current Period	32.95	79.62	5.46	22.15	24.26	93.01	59.31	122.72		-0.28
Previous Period	-3.58	85.30	3.16	23.90	28.02	80.03	80.16	111.22		-0.08
Travel Insurance										
Current Period	0.00	0	0.00	0	0	0.00	0.00	0.00		0
Previous Period	0.00	0	0	0	0	0.00	0.00	0.00		0
Total Health										
Current Period	40.11	95.02	5.38	19.76	20.32	137.59	365.72	163.29		-0.65
Previous Period	10.14	94.79	7.16	23.90	25.21	107.90	217.20	140.27		-0.42
Workmen's Compensation/ Employer's liability										
Current Period	1.12	95.14	15.14	19.31	20.30	28.70	28.46	64.14		0.36
Previous Period	-8.31	95.13	15.34	23.90	25.13	17.96	27.68	58.42		0.43
Public/ Product Liability										
Current Period	10.84	59.62	10.50	21.00	32.39	3.45	6.51	46.35		0.55
Previous Period	9.42	67.57	3.95	26.58	35.37	30.30	6.42	44.80		0.27
Engineering										
Current Period	56.27	53.07	1.36	21.12	36.39	32.86	16.29	83.09		0.12
Previous Period	-4.80	66.62	24.06	27.19	35.88	106.88	18.78	153.80		-0.48
Aviation										
Current Period	24.39	47.86	8.99	39.87	40.35	105.11	49.39	146.83		0.33
Previous Period	23.36	60.10	-4.71	62.24	39.77	117.62	50.68	255.80		-1.01
Crop Insurance										
Current Period	-40.53	94.37	16.07	19.33	20.47	105.11	0.03	134.57		-0.27
Previous Period	-64.50	78.54	14.83	23.90	30.43	117.62	96.45	143.34		-0.39
Other segments **										
Current Period	2.89	85.69	16.07	19.46	22.54	50.86	45.70	89.47		0.11
Previous Period	3.08	88.01	14.83	24.31	27.16	60.35	47.28	102.34		-0.04
Total Miscellaneous										
Current Period	15.10	91.84	6.78	19.90	21.03	115	52.65	143.02		-0.43
Previous Period	-13.11	91.39	7.07	24.44	26.15	95.51	37.48	128.74		-0.28
Total-Current Period	12.52	83.45	7.24	26.81	30.96	111.18	50.53	141.38	2.49	-0.42
Total-Previous Period	-8.61	82.64	7.59	31.78	37.44	93.32	36.83	129.79	2.63	-0.29