

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: The Oriental Insurance Company Limited

Date: 18.08.2021

Analytical Ratios for Non-Life companies (For the period ending 30.06.2021)

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 - %)	12.14	12.14	-17.83	-17.83
1a	Gross Direct Premium Growth Rate (Indian - %)	12.04	12.04	-18.02	-18.02
1b	Gross Direct Premium Growth Rate (Foreign - %)	16.03	16.03	-9.59	-9.59
2	Gross Direct Premium to Networth ratio (times)	1.98	1.98	7.22	7.22
3	Growth rate of Networth (%)	308.72	308.72	-85.43	-85.43
4	Net Retention Ratio (Total - %)	79.22	79.22	78.80	78.80
4a	Net Retention Ratio (Indian - %)	78.97	78.97	77.74	77.74
4b	Net Retention Ratio (Foreign - %)	85.33	85.33	103.42	103.42
5	Net Commission Ratio (Total - %)	6.52	6.52	6.57	6.57
5a	Net Commission Ratio (Indian - %)	5.80	5.80	6.05	6.05
5b	Net Commission Ratio (Foreign - %)	22.68	22.68	15.75	15.75
6	Expense of Management to Gross Direct Premium Ratio (%)	29.75	29.75	39.72	39.72
7	Expense of Management to Net Written Premium Ratio (%)	36.70	36.70	49.49	49.49
8	Net Incurred Claims to Net Earned Prem. (%)	116.75	116.75	65.62	65.62
9	Combined Ratio %	151.87	151.87	113.16	113.16
10	Technical Reserves to net premium ratio (times)	8.48	8.48	8.56	8.56
11	Underwriting balance ratio (times)	-0.41	-0.41	-0.10	-0.10
12	Operating Profit Ratio (%)	-23.93	-23.93	1.94	1.94
13	Liquid Assets to liabilities ratio (times)	0.23	0.23	0.25	0.25
14	Net earning ratio (%)	-22.93	-22.93	2.06	2.06
15	Return on net worth ratio (%)	-36.83	-36.83	11.95	11.95
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	1.54	1.54	1.28	1.28
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	2.05	N.A.	2.21
	Net NPA Ratio	N.A.	0.00	N.A.	0.00
Equity Holding Pattern for Non-Life Insurers			<i>(Amount in Rs.)</i>	(Amount in	
1	(a) No. of shares	N.A.	5000000000	N.A.	250000000
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)	-1.77	-1.77	1.89	1.89
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-1.77	-1.77	1.89	1.89
6	(iv) Book value per share (Rs)	N.A.	3.24	N.A.	15.85