

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: **The Oriental Insurance Company Limited**

Date: **08.11.2016**

(Rs in Lakhs)

Analytical Ratios for Non-Life companies (For the period ending 30.09.2016)

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 - %)	35.06	25.27	13.59	11.11
1a	Gross Direct Premium Growth Rate (Indian - %)	35.89	24.99	12.15	9.84
1b	Gross Direct Premium Growth Rate (Foreign - %)	10.88	34.02	81.36	76.55
2	Gross Direct Premium to Networth ratio (times)	-18.52	2.17	11.17	1.23
3	Growth rate of Networth (%)	-181.47	-29.29	143.4	11.04
4	Net Retention Ratio (Total - %)	82.68	84.23	85.05	83.98
4a	Net Retention Ratio (Indian - %)	82.81	84.27	84.7	83.8
4b	Net Retention Ratio (Foreign - %)	78.58	83.18	92.63	88.58
5	Net Commission Ratio (Total - %)	3.84	4.97	4.88	4.95
5a	Net Commission Ratio (Indian - %)	3.06	4.04	3.93	4.08
5b	Net Commission Ratio (Foreign - %)	28.56	29.27	24.26	26.49
6	Expense of Management to Gross Direct Premium Ratio (%)	27.63	28.3	34.13	29.66
7	Expense of Management to Net Written Premium Ratio (%)	32.3	32.65	38.99	34.25
8	Net Incurred Claims to Net Earned Prem. (%)	108.5	99.99	87.77	84.11
9	Combined Ratio %	138.67	131.34	124.81	116.7
10	Technical Reserves to net premium ratio (times)	0.41	2.77	0.07	3
11	Underwriting balance ratio (times)	-0.43	-0.35	-0.28	-0.19
12	Operating Profit Ratio (%)	-11.04	-9.2	4.12	8.19
13	Liquid Assets to liabilities ratio (times)	0.17	0.27	-1.33	0.3
14	Net earning ratio (%)	-9.56	-8.17	10.22	8.99
15	Return on net worth ratio (%)	-151.49	-15.38	99.97	9.54
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	-1.17	1.14	3.96	1.78
17	NPA Ratio (%)				
	Gross NPA Ratio	N.A.	0.35	N.A.	0.37
	Net NPA Ratio	N.A.	0	N.A.	0

Equity Holding Pattern for Non-Life Insurers (Amount in Rs.)

1	(a) No. of shares	N.A.	200000000	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.	100.00%	N.A.	100.00%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	-11.49	-19.12	9.3	16.77
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-11.49	-19.12	9.3	16.77
6	(iv) Book value per share (Rs)	N.A.	124.35	N.A.	175.86