

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: The Oriental Insurance Company Limited

Date: 29.01.2016

(Rs in Lakhs)

Analytical Ratios for Non-Life companies (For the period ending 31.12.2015)

| 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 - %) | 18.19 | 13.32 | 6.59 | 3.92 |
| 1a | Gross Direct Premium Growth Rate (Indian - %) | 16.29 | 11.84 | 6.47 | 4.19 |
| 1b | Gross Direct Premium Growth Rate (Foreign - %) | 99.00 | 84.49 | 11.80 | -7.36 |
| 2 | Gross Direct Premium to Networth ratio (times) | -194.01 | 1.82 | 27.90 | 1.74 |
| 3 | Growth rate of Networth (%) | -116.99 | 8.54 | 84.81 | 16.63 |
| 4 | Net Retention Ratio (Total - %) | 84.49 | 84.14 | 83.65 | 82.16 |
| 4a | Net Retention Ratio (Indian - %) | 84.21 | 83.93 | 83.58 | 82.20 |
| 4b | Net Retention Ratio (Foreign - %) | 90.98 | 89.43 | 86.36 | 80.57 |
| 5 | Net Commission Ratio (Total - %) | 6.24 | 5.37 | 3.90 | 4.85 |
| 5a | Net Commission Ratio (Indian - %) | 5.12 | 4.42 | 3.25 | 4.35 |
| 5b | Net Commission Ratio (Foreign - %) | 29.68 | 27.64 | 27.15 | 24.98 |
| 6 | Expense of Management to Gross Direct Premium Ratio (%) | 27.96 | 29.11 | 31.53 | 33.05 |
| 7 | Expense of Management to Net Written Premium Ratio (%) | 32.33 | 33.63 | 35.57 | 38.64 |
| 8 | Net Incurred Claims to Net Earned Prem. (%) | 91.78 | 86.60 | 80.69 | 84.78 |
| 9 | Combined Ratio % | 123.11 | 118.78 | 114.48 | 121.36 |
| 10 | Technical Reserves to net premium ratio (times) | 0.18 | 2.08 | -0.05 | 2.27 |
| 11 | Underwriting balance ratio (times) | -0.25 | -0.21 | -0.15 | -0.22 |
| 12 | Operating Profit Ratio (%) | 0.05 | 5.55 | 10.85 | 10.30 |
| 13 | Liquid Assets to liabilities ratio (times) | 1.49 | 0.33 | 0.58 | 0.30 |
| 14 | Net earning ratio (%) | -0.60 | 5.87 | 3.57 | 6.56 |
| 15 | Return on net worth ratio (%) | 99.91 | 9.26 | 88.22 | 9.79 |
| 16 | Available Solvency Margin Ratio to Required Solvency Margin Ratio (times) | 42.70 | 1.74 | -1.16 | 1.62 |
| 17 | NPA Ratio (%) | | | | |
| | Gross NPA Ratio | N.A. | 0.00 | N.A. | 0.45 |
| | Net NPA Ratio | N.A. | 0.00 | N.A. | 0.00 |

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% | N.A. | 100% |
| 4 | (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) | -0.54 | 16.23 | 2.78 | 15.82 |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | -0.54 | 16.23 | 2.78 | 15.82 |
| 6 | (iv) Book value per share (Rs) | N.A. | 175.33 | N.A. | 161.53 |