

ओरिएण्टल
इंश्योरेंस



Oriental
insurance

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FINANCIAL SNAPSHOTS FOR THE YEAR 2071-72, 2072-73 & 2073-74 (NEPAL OPERATION ONLY)

Figures in brackets are percentage to net premium.

(Rs. in lakhs)

	Fire			Marine			Miscellaneous			Total		
	2071-72	2072-73	2073-74	2071-72	2072-73	2073-74	2071-72	2072-73	2073-74	2071-72	2072-73	2073-74
Gross Direct premium	2293.55	2801.22	3105.5	1316.31	1534.72	1714.25	2387.46	2542.08	2920.67	5997.32	6878.02	7740.42
Net premium	1750.04	2103.99	2368.56	1316.31	1510.57	1619.37	2050.97	2134.64	2384.84	5117.32	5749.2	6372.77
Ratio of Net to Gross	0.76	0.75	0.76	1	0.98	0.94	0.86	0.84	0.82	0.853268	0.84	0.82
Interest on investments(Policy Holders')	375.44	337.87	412.62	407.39	192.57	233.45	602.06	219.84	239.79	1384.89	750.28	885.86
	0.21	0.16	0.17	0.31	0.13	0.14	0.29	0.1	0.1	0.270628	0.13	0.14
Commission and other income (Net Income(+)/ Net Outgo (-))	-33.28	-52.93	-109.37	-26.05	-11.76	-9.23	-51.41	34.01	21.98	-110.74	-30.68	-96.62
	-0.02	-0.03	-0.05	-0.02	-0.01	-0.01	-0.03	0.02	0.01	-0.02164	-0.01	-0.02
Increase (+)/ Decrease (-) in unexpired risks reserve	60.15	176.98	132.29	313.41	296.12	226.36	45.31	41.83	125.09	418.87	514.93	483.74
	0.03	0.08	0.06	0.24	0.2	0.14	0.02	0.02	0.05	0.081853	0.09	0.08
Net Incurred claims	7536.95	1233.36	820.1	667.52	425.83	763.13	1546.78	990.43	1954.8	9751.25	2649.62	3538.03
	4.31	0.59	0.35	0.51	0.28	0.47	0.75	0.46	0.82	1.905538	0.46	0.56
Expenses of Management	263.32	365.01	378.19	172.68	250.31	276.51	292.04	398.8	445.89	728.04	1014.12	1100.59
	0.15	0.17	0.16	0.13	0.17	0.17	0.14	0.19	0.19	0.14227	0.18	0.17
Net Operating Profit	-5768.22	613.58	1341.23	544.04	719.12	577.59	717.49	957.43	120.83	-4506.69	2290.13	2039.65
	-3.3	0.29	0.57	0.41	0.48	0.36	0.35	0.45	0.05	-0.88067	0.4	0.32
										Interest, (Other than policyholders')	489.94	94.13
										Provision for bonus to employees/others	201.83	182.61
										M.E. allotted to P/L A/C	74.2	104.88
										Other income/expenses	-44.15	34.92
										Profit (+) before Tax	-4135.1	2018.34
										Provision for Tax	-37.01	-25.94
										Net Profit after Tax	-4098.1	2044.28
											1866.1	