

ECGC Ltd.
(formerly Export Credit Guarantee Corporation of India Limited)

INFORMATION IN RESPECT OF RATIOS FOR NON LIFE COMPANIES
FORM NL-30 ANALYTICAL RATIOS

Sl. No	Particulars	For the quarter ended March 2016	Up to Period ended March 2016	For the quarter ended March 2015	Up to Period ended March 2015
1	Gross Direct Premium growth Rate (%)	-3.29%	-3.06%	2.72%	4.50%
2	Gross Direct Premium to Net Worth ratio (Times)	0.40	0.40	0.46	0.46
3	Growth rate of Net Worth (%)	9.72%	9.72%	7.73%	7.73%
4	Net Retention Ratio (%)	71.24%	68.41%	81.54%	77.39%
5	Net Commission Ratio (%)	-7.24%	-7.49%	-5.12%	-5.45%
6	Expenses of Management to Gross Direct Premium Ratio (%)	11.23%	14.46%	16.40%	15.32%
7	Expenses of Management to Net Written Premium Ratio (%)	15.77%	21.14%	20.11%	19.80%
8	Net Incurred Claims to Net Earned Premium (%)	129.78%	102.22%	83.25%	114.15%
9	Combined ratio (%)	137.87%	115.55%	97.92%	128.28%
10	Technical Reserves to Net Premium Ratio (Times)	5.47	5.47	4.10	4.10
11	Underwriting Balance Ratio (%)	-73.75%	-25.51%	1.95%	-28.64%
12	Operating Profit Ratio (%)	-41.98%	10.90%	26.50%	0.55%
13	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	-6.70	0.18	-13.30	0.35
14	Net earnings ratio (%)	-5.45%	30.57%	36.12%	17.08%
15	Return on net worth (%)	8.42%	8.42%	6.03%	6.03%
16	Available Solvency to Required Solvency margin Ratio (Times)		9.79		6.61
17	NPA ratio				
	Investment:	0.06%	0.06%	0%	0%
	Factoring	100%	100%	100%	100%

Equity Holding Pattern for Non-life Insurers

1	(a) No of shares	125000000	125000000	114675798.3	114675798.3
2	(b) Percentage of shareholding (Indian/Foreign)	100%	100%	100%	100%
3	© % Government holding (in case of public sector Insurance companies)	100%	100%	100%	100%
4	(a) Basic and diluted EPS before extra ordinary items (net of tax expenses) for the period (not to be annualized)	22.15	22.15	15.70	15.70
5	(b) Basic and diluted EPS after extra ordinary items (net of tax expenses) for the period (not to be annualized)	22.15	22.15	15.70	15.70
6	(iv) Book value per share (Rs)		262.92		263.40

Ratios for the current year & previous year calculated as per IRDA's Master circular IRDA/F&I/CIR/F&A/231/10/2012 dated 5th October 2012 and corrigendum IRDA/F&A/CIR/FA/126/07/2013 issued dated 3rd July 2013 effective from FY 2013-14.