

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 December 2016	Up to Period ended December 2016	For the quarter ended December 2015	Up to Period ended December 2015
1	Gross Direct Premium growth Rate (%)	-7.84%	-6.96%	-3.33%	-2.96%
2	Gross Direct Premium to Net Worth ratio (Times)	0.25	0.25	0.28	0.28
3	Growth rate of Net Worth (%)	4.17%	4.17%	13.57%	13.57%
4	Net Retention Ratio (%)	72.50%	64.32%	70.94%	67.25%
5	Net Commission Ratio (%)	-7.04%	-8.18%	-7.46%	-7.60%
6	Expenses of Management to Gross Direct Premium Ratio (%)	19.70%	17.79%	14.46%	15.79%
7	Expenses of Management to Net Written Premium Ratio (%)	27.18%	27.65%	20.38%	23.48%
8	Net Incurred Claims to Net Earned Premium (%)	237.65%	135.40%	55.85%	90.08%
9	Combined ratio (%)	257.29%	154.55%	68.51%	105.69%
10	Technical Reserves to Net Premium Ratio (Times)	9.91	9.91	7.69	7.69
11	Underwriting Balance Ratio (%)	-159.56%	-44.42%	32.86%	-4.27%
12	Operating Profit Ratio (%)	-119.28%	3.27%	66.03%	34.19%
13	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	0.19	0.24	0.20	0.33
14	Net earnings ratio (%)	-53.95%	25.28%	64.99%	46.26%
15	Return on net worth (%)	4.08%	4.08%	8.75%	8.75%
16	Available Solvency to Required Solvency margin Ratio (Times)		7.62		8.93
17	NPA ratio				
	Investment:	0.05%	0.05%	0%	0%
	Factoring	100%	100%	100%	100%

Equity Holding Pattern for Non-life Insurers

1	(a) No of shares	135000000	135000000	125000000	125000000
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)	10.65	10.65	23.54	23.54
5	(b) Basic and diluted EPS after extra ordinary items (net of tax expenses) for the period (not to be annualized)	10.65	10.65	23.54	23.54
6	(iv) Book value per share (Rs)		261.02		269.15

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.