

## ECGC Ltd.

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

Sl. No	Particulars	For the quarter ended March 2017	Up to Period ended March 2017	For the quarter ended March 2016	Up to Period ended March 2016
1	Gross Direct Premium growth Rate (%)	3.14%	-4.02%	-3.29%	-3.06%
2	Gross Direct Premium to Net Worth ratio (Times)	0.35	0.35	0.40	0.40
3	Growth rate of Net Worth (%)	10.36%	10.36%	9.72%	9.72%
4	Net Retention Ratio (%)	70.44%	66.24%	71.24%	68.41%
5	Net Commission Ratio (%)	-8.67%	-8.34%	-7.24%	-7.49%
6	Expenses of Management to Gross Direct Premium Ratio (%)	12.67%	16.19%	11.23%	14.46%
7	Expenses of Management to Net Written Premium Ratio (%)	17.99%	24.43%	15.77%	21.14%
8	Net Incurred Claims to Net Earned Premium (%)	90.80%	121.23%	129.78%	102.22%
9	Combined ratio (%)	99.54%	136.92%	137.87%	115.55%
10	Technical Reserves to Net Premium Ratio (Times)	6.36	6.36	5.47	5.47
11	Underwriting Balance Ratio (%)	6.59%	-28.22%	-73.75%	-25.51%
12	Operating Profit Ratio (%)	42.85%	15.84%	-41.98%	10.90%
13	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	2.54	0.15	-6.70	0.18
14	Net earnings ratio (%)	50.28%	33.60%	-5.45%	30.57%
15	Return on net worth (%)	7.80%	7.80%	8.42%	8.42%
16	Available Solvency to Required Solvency margin Ratio (Times)		8.69		9.79
17	NPA ratio				
	Investment:	0.048%	0.048%	0.06%	0.06%
	Factoring	100%	100%	100%	100%

#### Equity Holding Pattern for Non-life Insurers

1	(a) No of shares	145000000	145000000	130000000	130000000
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)	20.90	20.90	22.15	22.15
5	(b) Basic and diluted EPS after extra ordinary items (net of tax expenses) for the period (not to be annualized)	20.90	20.90	22.15	22.15
6	(iv) Book value per share (Rs)		270.45		259.51

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.