

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 June 2016	Up to Period ended June 2016	For the quarter ended June 2015	Up to Period ended June 2015
1	Gross Direct Premium growth Rate (%)	-11.79%	-11.79%	1.23%	1.23%
2	Gross Direct Premium to Net Worth ratio (Times)	0.08	0.08	0.10	0.10
3	Growth rate of Net Worth (%)	12.20%	12.20%	8.86%	8.86%
4	Net Retention Ratio (%)	56.77%	56.77%	59.83%	59.83%
5	Net Commission Ratio (%)	-9.51%	-9.51%	-8.11%	-8.11%
6	Expenses of Management to Gross Direct Premium Ratio (%)	17.34%	17.34%	14.17%	14.17%
7	Expenses of Management to Net Written Premium Ratio (%)	30.54%	30.54%	23.68%	23.68%
8	Net Incurred Claims to Net Earned Premium (%)	9.08%	9.08%	83.45%	83.45%
9	Combined ratio (%)	29.97%	29.97%	98.78%	98.78%
10	Technical Reserves to Net Premium Ratio (Times)	31.25	31.25	23.80	23.80
11	Underwriting Balance Ratio (%)	72.15%	72.15%	3.48%	3.48%
12	Operating Profit Ratio (%)	124.23%	124.23%	44.12%	44.12%
13	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	0.22	0.22	0.37	0.37
14	Net earnings ratio (%)	118.18%	118.18%	51.44%	51.44%
15	Return on net worth (%)	5.31%	5.31%	3.10%	3.10%
16	Available Solvency to Required Solvency margin Ratio (Times)		9.38		6.53
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	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)	14.36	14.36	8.02	8.02
5	(b) Basic and diluted EPS after extra ordinary items (net of tax expenses) for the period (not to be annualized)	14.36	14.36	8.02	8.02
6	(iv) Book value per share (Rs)		270.39		262.77

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.