

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 September 2016	Up to Period ended September 2016	For the quarter ended September 2015	Up to Period ended September 2015
1	Gross Direct Premium growth Rate (%)	-0.41%	-6.46%	-6.90%	-2.75%
2	Gross Direct Premium to Net Worth ratio (Times)	0.15	0.15	0.19	0.19
3	Growth rate of Net Worth (%)	13.26%	13.26%	6.23%	6.23%
4	Net Retention Ratio (%)	62.59%	59.67%	71.11%	65.12%
5	Net Commission Ratio (%)	-8.47%	-8.97%	-7.29%	-7.69%
6	Expenses of Management to Gross Direct Premium Ratio (%)	16.05%	16.70%	19.26%	16.55%
7	Expenses of Management to Net Written Premium Ratio (%)	25.65%	27.98%	27.09%	25.42%
8	Net Incurred Claims to Net Earned Premium (%)	123.45%	68.21%	140.42%	112.00%
9	Combined ratio (%)	140.37%	87.02%	159.93%	129.47%
10	Technical Reserves to Net Premium Ratio (Times)	15.21	15.21	12.27	12.27
11	Underwriting Balance Ratio (%)	-7.00%	31.23%	-59.45%	-28.06%
12	Operating Profit Ratio (%)	46.03%	83.80%	-16.40%	13.79%
13	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	1.37	0.24	-0.25	0.33
14	Net earnings ratio (%)	45.18%	79.98%	18.32%	34.50%
15	Return on net worth (%)	7.38%	7.38%	4.20%	4.20%
16	Available Solvency to Required Solvency margin Ratio (Times)		8.42		6.23
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)	20.10	20.10	10.83	10.83
5	(b) Basic and diluted EPS after extra ordinary items (net of tax expenses) for the period (not to be annualized)	20.10	20.10	10.83	10.83
6	(iv) Book value per share (Rs)		272.54		257.74

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.