

## ECGC Ltd.

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

Sl. No	Particulars	For the Period ended March 2018	Up to Period ended March 2018	For the Period ended March 2017	Up to Period ended March 2017
1	Gross Direct Premium growth Rate (%)	-8.87%	-2.15%	3.14%	-4.02%
2	Gross Direct Premium to Net Worth ratio (Times)	0.33	0.33	0.35	0.35
3	Growth rate of Net Worth (%)	3.26%	3.26%	10.36%	10.36%
4	Net Retention Ratio (%)	72.21%	67.62%	70.44%	66.24%
5	Net Commission Ratio (%)	-7.21%	-6.93%	-8.67%	-8.34%
6	Expenses of Management to Gross Direct Premium Ratio (%)	11.85%	16.87%	12.67%	16.19%
7	Expenses of Management to Net Written Premium Ratio (%)	16.41%	24.94%	17.99%	24.43%
8	Net Incurred Claims to Net Earned Premium (%)	101.03%	135.67%	90.80%	121.23%
9	Combined ratio (%)	109.33%	153.09%	99.54%	136.92%
10	Technical Reserves to Net Premium Ratio (Times)	7.07	7.07	6.36	6.36
11	Underwriting Balance Ratio (%)	-23.26%	-66.87%	6.59%	-28.22%
12	Operating Profit Ratio (%)	16.91%	-15.50%	42.85%	15.84%
13	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	-3.10	0.19	2.54	0.15
14	Net earnings ratio (%)	21.03%	8.86%	50.28%	33.60%
15	Return on net worth (%)	1.99%	1.99%	7.80%	7.80%
16	Available Solvency to Required Solvency margin Ratio (Times)		9.86		8.69
17	NPA ratio				
	Investment:	0.057%	0.057%	0.048%	0.048%
	Factoring	100%	100%	100%	100%

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

1	(a) No of shares	150000000	150000000	145000000	145000000
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)	4.98	4.98	20.90	20.90
5	(b) Basic and diluted EPS after extra ordinary items (net of tax expenses) for the period (not to be annualized)	4.98	4.98	20.90	20.90
6	(iv) Book value per share (Rs)		270.50		270.45

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.

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