

ECGC Ltd.

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

Sl. No	Particulars	For the Period ended December 2017	Up to Period ended December 2017	For the Period ended December 2016	Up to Period ended December 2016
1	Gross Direct Premium growth Rate (%)	-0.11%	0.92%	-7.84%	-6.96%
2	Gross Direct Premium to Net Worth ratio (Times)	0.24	0.24	0.25	0.25
3	Growth rate of Net Worth (%)	6.27%	6.27%	4.17%	4.17%
4	Net Retention Ratio (%)	71.73%	65.74%	72.50%	64.32%
5	Net Commission Ratio (%)	-5.96%	-6.80%	-7.04%	-8.18%
6	Expenses of Management to Gross Direct Premium Ratio (%)	15.83%	18.93%	19.70%	17.79%
7	Expenses of Management to Net Written Premium Ratio (%)	22.07%	28.79%	27.18%	27.65%
8	Net Incurred Claims to Net Earned Premium (%)	144.15%	152.13%	237.65%	135.40%
9	Combined ratio (%)	159.75%	173.67%	257.29%	154.55%
10	Technical Reserves to Net Premium Ratio (Times)	10.16	10.16	9.91	9.91
11	Underwriting Balance Ratio (%)	-81.00%	-87.60%	-159.56%	-44.42%
12	Operating Profit Ratio (%)	-29.63%	-30.90%	-119.28%	3.27%
13	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	0.64	0.23	0.19	0.24
14	Net earnings ratio (%)	1.00%	3.35%	-53.95%	25.28%
15	Return on net worth (%)	0.53%	0.53%	4.08%	4.08%
16	Available Solvency to Required Solvency margin Ratio (Times)		10.33		7.62
17	NPA ratio				
	Investment:	0.044%	0.044%	0.05%	0.05%
	Factoring	100%	100%	100%	100%

Equity Holding Pattern for Non-life Insurers

1	(a) No of shares	150000000	150000000	135000000	135000000
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)	1.30	1.30	10.65	10.65
5	(b) Basic and diluted EPS after extra ordinary items (net of tax expenses) for the period (not to be annualized)	1.30	1.30	10.65	10.65
6	(iv) Book value per share (Rs)		247.36		261.02

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.