

ECGC Ltd.

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

Sl. No	Particulars	For the Period ended September 2017	Up to Period ended September 2017	For the Period ended September 2016	Up to Period ended September 2016
1	Gross Direct Premium growth Rate (%)	-1.11%	1.50%	-0.41%	-6.46%
2	Gross Direct Premium to Net Worth ratio (Times)	0.15	0.15	0.15	0.15
3	Growth rate of Net Worth (%)	2.56%	2.56%	13.26%	13.26%
4	Net Retention Ratio (%)	61.83%	62.39%	62.59%	59.67%
5	Net Commission Ratio (%)	-6.90%	-7.34%	-8.47%	-8.97%
6	Expenses of Management to Gross Direct Premium Ratio (%)	23.78%	20.66%	16.05%	16.70%
7	Expenses of Management to Net Written Premium Ratio (%)	38.47%	33.12%	25.65%	27.98%
8	Net Incurred Claims to Net Earned Premium (%)	254.95%	157.45%	123.45%	68.21%
9	Combined ratio (%)	285.80%	182.81%	140.37%	87.02%
10	Technical Reserves to Net Premium Ratio (Times)	15.76	15.76	15.21	15.21
11	Underwriting Balance Ratio (%)	-205.22%	-91.99%	-7.00%	31.23%
12	Operating Profit Ratio (%)	-146.73%	-31.74%	46.03%	83.80%
13	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	0.06	0.20	1.37	0.24
14	Net earnings ratio (%)	-69.95%	4.87%	45.18%	79.98%
15	Return on net worth (%)	0.46%	0.46%	7.38%	7.38%
16	Available Solvency to Required Solvency margin Ratio (Times)		7.62		8.42
17	NPA ratio				
	Investment:	0.060%	0.060%	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)	1.15	1.15	20.10	20.10
5	(b) Basic and diluted EPS after extra ordinary items (net of tax expenses) for the period (not to be annualized)	1.15	1.15	20.10	20.10
6	(iv) Book value per share (Rs)		248.10		272.54

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.