

ECGC Limited

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

Sl. No	Particulars	For the Period ended December 2018	Up to Period ended December 2018	For the Period ended December 2017	Up to Period ended December 2017
1	Gross Direct Premium growth Rate (%)	2.92%	0.83%	-0.11%	0.92%
2	Gross Direct Premium to Net Worth ratio (Times)	0.20	0.20	0.24	0.24
3	Growth rate of Net Worth (%)	19.69%	19.69%	6.27%	6.27%
4	Net Retention Ratio (%)	72.49%	68.28%	71.73%	65.74%
5	Net Commission Ratio (%)	-5.48%	-5.93%	-5.96%	-6.80%
6	Expenses of Management to Gross Direct Premium Ratio (%)	19.92%	18.78%	15.83%	18.93%
7	Expenses of Management to Net Written Premium Ratio (%)	27.48%	27.50%	22.07%	28.79%
8	Net Incurred Claims to Net Earned Premium (%)	65.83%	155.09%	144.15%	152.13%
9	Combined ratio (%)	87.26%	176.09%	159.75%	173.67%
10	Technical Reserves to Net Premium Ratio (Times)	10.76	10.76	10.16	10.16
11	Underwriting Balance Ratio (%)	3.35%	-70.19%	-81.00%	-87.60%
12	Operating Profit Ratio (%)	54.48%	-5.88%	-29.63%	-30.90%
13	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	-3.72	0.26	0.64	0.23
14	Net earnings ratio (%)	49.39%	31.80%	0.65%	2.86%
15	Return on net worth (%)	4.36%	4.36%	0.45%	0.45%
16	Available Solvency to Required Solvency margin Ratio (Times)		11.52		10.33
17	NPA ratio				
	Investment:	1.033%	1.033%	0.044%	0.044%
	Factoring	100%	100%	100%	100%

Equity Holding Pattern for Non-life Insurers

1	(a) No of shares	200000000	200000000	150000000	150000000
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)	10.49	10.49	1.11	1.11
5	(b) Basic and diluted EPS after extra ordinary items (net of tax expenses) for the period (not to be annualized)	10.49	10.49	1.11	1.11
6	(iv) Book value per share (Rs)		233.40		247.36

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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