

ECGC Limited

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

Sl. No	Particulars	For the Period ended September 2018	Up to Period ended September 2018	For the Period ended September 2017	Up to Period ended September 2017
1	Gross Direct Premium growth Rate (%)	7.85%	-0.34%	-1.11%	1.50%
2	Gross Direct Premium to Net Worth ratio (Times)	0.13	0.13	0.15	0.15
3	Growth rate of Net Worth (%)	16.58%	16.58%	2.56%	2.56%
4	Net Retention Ratio (%)	69.80%	65.85%	61.83%	62.39%
5	Net Commission Ratio (%)	-5.57%	-6.21%	-6.90%	-7.34%
6	Expenses of Management to Gross Direct Premium Ratio (%)	19.57%	18.12%	23.67%	20.66%
7	Expenses of Management to Net Written Premium Ratio (%)	28.04%	27.51%	38.29%	33.12%
8	Net Incurred Claims to Net Earned Premium (%)	75.81%	212.17%	254.95%	157.45%
9	Combined ratio (%)	98.86%	233.64%	286.84%	183.40%
10	Technical Reserves to Net Premium Ratio (Times)	17.72	17.72	15.76	15.76
11	Underwriting Balance Ratio (%)	2.78%	-117.21%	-205.22%	-91.99%
12	Operating Profit Ratio (%)	84.79%	-44.49%	-146.73%	-31.74%
13	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	-0.56	0.23	0.06	0.20
14	Net earnings ratio (%)	118.21%	20.61%	-70.99%	4.28%
15	Return on net worth (%)	1.77%	1.77%	0.41%	0.41%
16	Available Solvency to Required Solvency margin Ratio (Times)		9.95		7.62
17	NPA ratio				
	Investment:	0.047%	0.047%	0.060%	0.060%
	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)	4.16	4.16	1.15	1.15
5	(b) Basic and diluted EPS after extra ordinary items (net of tax expenses) for the period (not to be annualized)	4.16	4.16	1.15	1.15
6	(iv) Book value per share (Rs)		228.04		248.10

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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