

## ECGC Limited

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

Sl. No	Particulars	For the Period ended June 2019	Up to Period ended June 2019	For the Period ended June 2018	Up to Period ended June 2018
1	Gross Direct Premium growth Rate (%)	-2.76%	-2.76%	-8.09%	-8.09%
2	Gross Direct Premium to Net Worth ratio (Times)	0.06	0.06	0.07	0.07
3	Growth rate of Net Worth (%)	30.38%	30.38%	-6.17%	-6.17%
4	Net Retention Ratio (%)	67.40%	67.40%	61.46%	61.46%
5	Net Commission Ratio (%)	-5.55%	-5.55%	-7.01%	-7.01%
6	Expenses of Management to Gross Direct Premium Ratio (%)	20.94%	20.94%	16.31%	16.31%
7	Expenses of Management to Net Written Premium Ratio (%)	31.06%	31.06%	26.53%	26.53%
8	Net Incurred Claims to Net Earned Premium (%)	85.74%	85.74%	360.23%	360.23%
9	Combined ratio (%)	110.86%	110.86%	379.39%	379.39%
10	Technical Reserves to Net Premium Ratio (Times)	37.81	37.81	39.61	39.61
11	Underwriting Balance Ratio (%)	22.09%	22.09%	-247.49%	-247.49%
12	Operating Profit Ratio (%)	100.58%	100.58%	-184.84%	-184.84%
13	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	0.38	0.38	0.24	0.24
14	Net earnings ratio (%)	109.25%	109.25%	-102.36%	-102.36%
15	Return on net worth (%)	4.10%	4.10%	-4.69%	-4.69%
16	Available Solvency to Required Solvency margin Ratio (Times)		12.24		6.70
17	NPA ratio				
	Investment:	0.970%	0.970%	0.051%	0.051%
	Factoring	100%	100%	100%	100%

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

1	(a) No of shares	200000000	200000000	150000000	150000000
	(b) Percentage of shareholding (Indian/Foreign)	100%	100%	100%	100%
	(c) % Government holding (in case of public sector Insurance companies)	100%	100%	100%	100%
2	(a) Basic and diluted EPS before extra ordinary items (net of tax expenses) for the period (not to be annualized)	9.53	9.53	-11.17	-11.17
	(b) Basic and diluted EPS after extra ordinary items (net of tax expenses) for the period (not to be annualized)	9.53	9.53	-11.17	-11.17
3	Book value per share (Rs)		232.70		259.35

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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