

ECGC Limited

FORM NL-20 ANALYTICAL RATIOS SCHEUDLE

S. No.	Particulars	Miscellaneous - Others Miscellaneous Segment			
		For the Period ended September 2021	Up to Period ended September 2021	For the Period ended September 2020	Up to Period ended September 2020
1	Gross Direct Premium growth Rate (%)	-4.94%	2.00%	5.72%	-13.92%
2	Gross Direct Premium to Net Worth ratio (Times)	0.07	0.07	0.08	0.08
3	Growth rate of Net Worth (%)	20.40%	20.40%	10.49%	10.49%
4	Net Retention Ratio (%)	82.19%	78.76%	82.05%	77.57%
5	Net Commission Ratio (%)	-2.39%	-2.70%	-2.83%	-3.30%
6	Expenses of Management to Gross Direct Premium Ratio (%)	25.58%	27.60%	25.35%	25.88%
7	Expenses of Management to Net Written Premium Ratio (%)	31.12%	35.05%	30.89%	33.37%
8	Net Incurred Claims to Net Earned Premium (%)	153.52%	209.68%	162.02%	195.19%
9	Claims paid to claims provisions	1.83%	2.20%	3.11%	6.14%
10	Combined ratio (%)	181.08%	241.13%	189.36%	224.60%
11	Investment income ratio	8.15%	7.84%	7.30%	7.24%
12	Technical Reserves to Net Premium Ratio (Times)	22.49	22.49	21.85	21.85
13	Underwriting Balance Ratio (%)	-62.52%	-99.68%	-103.61%	-110.97%
14	Operating Profit Ratio (%)	8.01%	-15.69%	-41.68%	-39.09%
15	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	-0.69	0.34	0.31	0.34
16	Net earnings ratio (%)	63.44%	49.06%	3.12%	11.57%
17	Return on net worth (%)	2.62%	2.62%	0.72%	0.72%
18	Available Solvency to Required Solvency margin Ratio (Times)		20.79		11.54
19	NPA Ratio				
	<b>Gross NPA Ratio</b>				
	Investment:	0.73%	0.73%	0.85%	0.85%
	Factoring:	84.24%	84.24%	85.28%	85.28%
	<b>Net NPA Ratio</b>	-	-	-	-
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share		₹5.28		₹1.44
24	Book value per share		₹197.20		₹195.18

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