

ECGC Limited

FORM NL-20 ANALYTICAL RATIOS SCHEUDLE

S. No.	Particulars	Miscellaneous - Others Miscellaneous Segment			
		For the Period ended March 2022	Up to Period ended March 2022	For the Period ended March 2021	Up to Period ended March 2021
1	Gross Direct Premium growth Rate (%)	6.36%	4.17%	30.33%	-1.23%
2	Gross Direct Premium to Net Worth ratio (Times)	0.14	0.14	0.17	0.17
3	Growth rate of Net Worth (%)	23.18%	23.18%	22.06%	22.06%
4	Net Retention Ratio (%)	85.02%	81.51%	84.45%	81.18%
5	Net Commission Ratio (%)	-5.27%	-3.48%	-3.16%	-3.04%
6	Expenses of Management to Gross Direct Premium Ratio (%)	25.55%	27.74%	30.71%	27.60%
7	Expenses of Management to Net Written Premium Ratio (%)	30.05%	34.03%	36.37%	33.99%
8	Net Incurred Claims to Net Earned Premium (%)	-33.25%	61.92%	83.66%	106.92%
9	Claims paid to claims provisions	5.12%	9.98%	5.78%	15.68%
10	Combined ratio (%)	-10.74%	90.98%	114.45%	136.57%
11	Investment income ratio	7.11%	7.53%	8.40%	7.76%
12	Technical Reserves to Net Premium Ratio (Times)	8.59	8.59	8.85	8.85
13	Underwriting Balance Ratio (%)	42.87%	10.64%	-66.81%	-49.34%
14	Operating Profit Ratio (%)	91.06%	77.64%	-2.54%	19.23%
15	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	-1.41	0.37	0.22	0.38
16	Net earnings ratio (%)	63.62%	97.02%	28.75%	53.38%
17	Return on net worth (%)	11.16%	11.16%	7.23%	7.23%
18	Available Solvency to Required Solvency margin Ratio (Times)		30.05		19.25
19	NPA Ratio				
	<b>Gross NPA Ratio</b>				
	Investment:	0.681%	0.681%	0.787%	0.787%
	Factoring:	83.69%	83.69%	93.53%	93.53%
	<b>Net NPA Ratio</b>	-	-	-	-
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share		₹25.59		₹16.01
24	Book value per share		₹198.50		₹199.54

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