

ECGC Limited

FORM NL-20 ANALYTICAL RATIOS SCHEUDLE

S. No.	Particulars	Miscellaneous - Others Miscellaneous Segment			
		For the Period ended December 2021	Up to Period ended December 2021	For the Period ended December 2020	Up to Period ended December 2020
1	Gross Direct Premium growth Rate (%)	5.04%	3.12%	-7.22%	-11.56%
2	Gross Direct Premium to Net Worth ratio (Times)	0.10	0.10	0.12	0.12
3	Growth rate of Net Worth (%)	18.22%	18.22%	13.73%	13.73%
4	Net Retention Ratio (%)	81.43%	79.76%	83.07%	79.60%
5	Net Commission Ratio (%)	-2.24%	-2.53%	-2.46%	-2.98%
6	Expenses of Management to Gross Direct Premium Ratio (%)	30.86%	28.83%	26.45%	26.09%
7	Expenses of Management to Net Written Premium Ratio (%)	37.90%	36.14%	31.84%	32.78%
8	Net Incurred Claims to Net Earned Premium (%)	-45.57%	111.55%	-11.35%	116.92%
9	Claims paid to claims provisions	2.66%	4.86%	3.76%	9.90%
10	Combined ratio (%)	-11.29%	144.09%	17.15%	145.98%
11	Investment income ratio	7.38%	7.68%	8.10%	7.53%
12	Technical Reserves to Net Premium Ratio (Times)	13.38	13.38	13.16	13.16
13	Underwriting Balance Ratio (%)	143.54%	-6.17%	71.51%	-41.82%
14	Operating Profit Ratio (%)	208.85%	70.64%	139.53%	28.60%
15	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	0.37	0.34	-1.57	0.38
16	Net earnings ratio (%)	220.24%	114.75%	152.87%	65.99%
17	Return on net worth (%)	9.47%	9.47%	6.23%	6.23%
18	Available Solvency to Required Solvency margin Ratio (Times)		23.92		15.97
19	NPA Ratio				
	Gross NPA Ratio				
	Investment:	0.730%	0.730%	0.803%	0.803%
	Factoring:	87.69%	87.69%	76.47%	76.47%
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share		₹20.04		₹13.26
24	Book value per share		₹207.01		₹204.79

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