

ECGC Limited

FORM NL-20 ANALYTICAL RATIOS SCHEUDLE

S. No.	Particulars	Miscellaneous - Others Miscellaneous Segment			
		For the Period ended June 2022	Up to Period ended June 2022	For the Period ended June 2021	Up to Period ended June 2021
1	Gross Direct Premium growth Rate (%)	31.10%	31.10%	13.43%	13.43%
2	Gross Direct Premium to Net Worth ratio (Times)	0.03	0.03	0.03	0.03
3	Growth rate of Net Worth (%)	28.50%	28.50%	15.42%	15.42%
4	Net Retention Ratio (%)	81.63%	81.63%	74.02%	74.02%
5	Net Commission Ratio (%)	-1.77%	-1.77%	-3.19%	-3.19%
6	Expenses of Management to Gross Direct Premium Ratio (%)	27.64%	27.64%	29.15%	29.15%
7	Expenses of Management to Net Written Premium Ratio (%)	33.87%	33.87%	39.39%	39.39%
8	Net Incurred Claims to Net Earned Premium (%)	-27.15%	-27.15%	306.00%	306.00%
9	Claims paid to claims provisions	1.49%	1.49%	0.36%	0.36%
10	Combined ratio (%)	3.58%	3.58%	341.73%	341.73%
11	Investment income ratio	6.78%	6.78%	7.51%	7.51%
12	Technical Reserves to Net Premium Ratio (Times)	36.73	36.73	55.45	55.45
13	Underwriting Balance Ratio (%)	132.08%	132.08%	-163.41%	-163.41%
14	Operating Profit Ratio (%)	204.93%	204.93%	-56.34%	-56.34%
15	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	0.40	0.40	0.37	0.37
16	Net earnings ratio (%)	187.50%	187.50%	26.98%	26.98%
17	Return on net worth (%)	4.72%	4.72%	0.60%	0.60%
18	Available Solvency to Required Solvency margin Ratio (Times)		34.40		21.66
19	NPA Ratio				
	Gross NPA Ratio				
	Investment:	0.671%	0.671%	0.742%	0.742%
	Factoring:	83.67%	83.67%	94.65%	94.65%
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share		₹9.83		₹1.21
24	Book value per share		₹208.33		₹200.75

Date of upload : 05/08/2022

Version 1.1

<https://www.ecgc.in>