

ECGC Limited

FORM NL-20 ANALYTICAL RATIOS SCHEUDLE

S. No.	Particulars	Miscellaneous - Others Miscellaneous Segment			
		For the Period ended March 2023	Up to Period ended March 2023	For the Period ended March 2022	Up to Period ended March 2022
1	Gross Direct Premium growth Rate (%)	-0.77%	8.22%	6.36%	4.17%
2	Gross Direct Premium to Net Worth ratio (Times)	0.12	0.12	0.14	0.14
3	Growth rate of Net Worth (%)	29.02%	29.02%	23.18%	23.18%
4	Net Retention Ratio (%)	82.93%	81.83%	85.02%	81.51%
5	Net Commission Ratio (%)	0.75%	-0.45%	-5.27%	-3.48%
6	Expenses of Management to Gross Direct Premium Ratio (%)	29.49%	28.75%	27.57%	27.74%
7	Expenses of Management to Net Written Premium Ratio (%)	35.56%	35.14%	32.43%	34.03%
8	Net Incurred Claims to Net Earned Premium (%)	55.65%	-74.70%	-33.25%	61.92%
9	Claims paid to claims provisions	10.70%	10.91%	9.89%	9.98%
10	Combined ratio (%)	88.36%	-42.66%	-8.36%	90.98%
11	Investment income ratio	7.05%	7.35%	7.75%	7.53%
12	Technical Reserves to Net Premium Ratio (Times)	6.55	6.55	8.59	8.59
13	Underwriting Balance Ratio (%)	54.14%	175.23%	42.87%	10.64%
14	Operating Profit Ratio (%)	97.68%	234.59%	99.00%	77.64%
15	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	0.52	0.38	-1.41	0.37
16	Net earnings ratio (%)	116.34%	220.86%	63.62%	97.02%
17	Return on net worth (%)	21.39%	21.39%	11.16%	11.16%
18	Available Solvency to Required Solvency margin Ratio (Times)		47.93		30.05
19	NPA Ratio				
	Gross NPA Ratio				
	Investment:	0.649%	0.649%	0.681%	0.681%
	Factoring:	82.18%	82.18%	83.69%	83.69%
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share		₹54.06		₹25.59
24	Book value per share		₹233.21		₹198.50

Date of upload : 10/05/2023

Version 1.1

<https://www.ecgc.in>