

ECGC Limited

FORM NL-20 ANALYTICAL RATIOS SCHEUDLE

| S. No. | Particulars | Miscellaneous - Others Miscellaneous Segment | | | |
|--------|--|--|-----------------------------------|-------------------------------------|-----------------------------------|
| | | For the Period ended September 2022 | Up to Period ended September 2022 | For the Period ended September 2021 | Up to Period ended September 2021 |
| 1 | Gross Direct Premium growth Rate (%) | 4.34% | 15.57% | -4.94% | 2.00% |
| 2 | Gross Direct Premium to Net Worth ratio (Times) | 0.06 | 0.06 | 0.07 | 0.07 |
| 3 | Growth rate of Net Worth (%) | 24.83% | 24.83% | 20.40% | 20.40% |
| 4 | Net Retention Ratio (%) | 80.89% | 81.24% | 82.19% | 78.76% |
| 5 | Net Commission Ratio (%) | -0.80% | -1.26% | -2.39% | -2.70% |
| 6 | Expenses of Management to Gross Direct Premium Ratio (%) | 33.62% | 30.77% | 24.59% | 26.50% |
| 7 | Expenses of Management to Net Written Premium Ratio (%) | 41.56% | 37.88% | 29.91% | 33.65% |
| 8 | Net Incurred Claims to Net Earned Premium (%) | -116.56% | -77.22% | 153.52% | 209.68% |
| 9 | Claims paid to claims provisions | 3.02% | 4.51% | 1.83% | 2.20% |
| 10 | Combined ratio (%) | -78.32% | -42.57% | 179.88% | 239.73% |
| 11 | Investment income ratio | 7.45% | 7.12% | 8.15% | 7.84% |
| 12 | Technical Reserves to Net Premium Ratio (Times) | 16.73 | 16.73 | 22.49 | 22.49 |
| 13 | Underwriting Balance Ratio (%) | 189.49% | 164.23% | -62.52% | -99.68% |
| 14 | Operating Profit Ratio (%) | 253.23% | 231.98% | 8.01% | -15.69% |
| 15 | Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times) | 1.67 | 0.34 | -0.69 | 0.34 |
| 16 | Net earnings ratio (%) | 239.27% | 214.51% | 63.44% | 49.06% |
| 17 | Return on net worth (%) | 10.93% | 10.93% | 2.62% | 2.62% |
| 18 | Available Solvency to Required Solvency margin Ratio (Times) | | 40.20 | | 20.79 |
| 19 | NPA Ratio | | | | |
| | Gross NPA Ratio | | | | |
| | Investment: | 0.672% | 0.672% | 0.730% | 0.730% |
| | Factoring: | 100.00% | 100.00% | 84.24% | 84.24% |
| | Net NPA Ratio | - | - | - | - |
| 20 | Debt Equity Ratio | - | - | - | - |
| 21 | Debt Service Coverage Ratio | - | - | - | - |
| 22 | Interest Service Coverage Ratio | - | - | - | - |
| 23 | Earnings per share | | ₹23.51 | | ₹5.28 |
| 24 | Book value per share | | ₹215.01 | | ₹197.20 |

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