

ECGC Limited

FORM NL-20 ANALYTICAL RATIOS SCHEUDLE

| S. No. | Particulars | Miscellaneous - Others Miscellaneous Segment | | | |
|--------|--|--|----------------------------------|------------------------------------|----------------------------------|
| | | For the Period ended December 2022 | Up to Period ended December 2022 | For the Period ended December 2021 | Up to Period ended December 2021 |
| 1 | Gross Direct Premium growth Rate (%) | 7.90% | 12.69% | 5.04% | 3.12% |
| 2 | Gross Direct Premium to Net Worth ratio (Times) | 0.09 | 0.09 | 0.10 | 0.10 |
| 3 | Growth rate of Net Worth (%) | 31.29% | 31.29% | 18.22% | 18.22% |
| 4 | Net Retention Ratio (%) | 81.54% | 81.35% | 81.43% | 79.76% |
| 5 | Net Commission Ratio (%) | -0.50% | -0.99% | -2.24% | -2.53% |
| 6 | Expenses of Management to Gross Direct Premium Ratio (%) | 24.26% | 28.43% | 30.01% | 27.82% |
| 7 | Expenses of Management to Net Written Premium Ratio (%) | 29.75% | 34.95% | 36.86% | 34.88% |
| 8 | Net Incurred Claims to Net Earned Premium (%) | -240.97% | -138.05% | -45.57% | 111.55% |
| 9 | Claims paid to claims provisions | 2.37% | 6.88% | 2.66% | 4.86% |
| 10 | Combined ratio (%) | -214.38% | -106.31% | -12.34% | 142.82% |
| 11 | Investment income ratio | 7.76% | 7.33% | 7.38% | 7.68% |
| 12 | Technical Reserves to Net Premium Ratio (Times) | 9.59 | 9.59 | 13.38 | 13.38 |
| 13 | Underwriting Balance Ratio (%) | 352.24% | 234.07% | 143.54% | -6.17% |
| 14 | Operating Profit Ratio (%) | 414.74% | 299.87% | 208.85% | 70.64% |
| 15 | Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times) | -0.06 | 0.38 | 0.37 | 0.34 |
| 16 | Net earnings ratio (%) | 361.62% | 267.58% | 220.24% | 114.75% |
| 17 | Return on net worth (%) | 19.33% | 19.33% | 9.47% | 9.47% |
| 18 | Available Solvency to Required Solvency margin Ratio (Times) | | 43.89 | | 23.92 |
| 19 | NPA Ratio | | | | |
| | Gross NPA Ratio | | | | |
| | Investment: | 0.662% | 0.662% | 0.730% | 0.730% |
| | Factoring: | 84.60% | 84.60% | 87.69% | 87.69% |
| | Net NPA Ratio | - | - | - | - |
| 20 | Debt Equity Ratio | - | - | - | - |
| 21 | Debt Service Coverage Ratio | - | - | - | - |
| 22 | Interest Service Coverage Ratio | - | - | - | - |
| 23 | Earnings per share | | ₹45.88 | | ₹20.04 |
| 24 | Book value per share | | ₹237.38 | | ₹207.01 |

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