

ECGC Limited

FORM NL-20 ANALYTICAL RATIOS SCHEUDLE

S. No.	Particulars	Miscellaneous - Others Miscellaneous Segment			
		For the Period ended June 2023	Up to Period ended June 2023	For the Period ended June 2022	Up to Period ended June 2022
1	Gross Direct Premium growth Rate (%)	2.24%	2.24%	31.10%	31.10%
2	Gross Direct Premium to Net Worth ratio (Times)	0.02	0.02	0.03	0.03
3	Growth rate of Net Worth (%)	27.59%	27.59%	28.50%	28.50%
4	Net Retention Ratio (%)	87.37%	87.37%	81.63%	81.63%
5	Net Commission Ratio (%)	-0.08%	-0.08%	-1.77%	-1.77%
6	Expenses of Management to Gross Direct Premium Ratio (%)	28.16%	28.16%	27.64%	27.64%
7	Expenses of Management to Net Written Premium Ratio (%)	32.23%	32.23%	33.87%	33.87%
8	Net Incurred Claims to Net Earned Premium (%)	-25.35%	-25.35%	-27.15%	-27.15%
9	Claims paid to claims provisions	0.47%	0.47%	1.49%	1.49%
10	Combined ratio (%)	4.85%	4.85%	3.58%	3.58%
11	Investment income ratio	7.78%	7.78%	6.78%	6.78%
12	Technical Reserves to Net Premium Ratio (Times)	28.15	28.15	36.73	36.73
13	Underwriting Balance Ratio (%)	94.69%	94.69%	132.08%	132.08%
14	Operating Profit Ratio (%)	149.82%	149.82%	204.93%	204.93%
15	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	0.45	0.45	0.40	0.40
16	Net earnings ratio (%)	168.95%	168.95%	187.50%	187.50%
17	Return on net worth (%)	3.65%	3.65%	4.72%	4.72%
18	Available Solvency to Required Solvency margin Ratio (Times)		48.88		34.40
19	NPA Ratio				
	Gross NPA Ratio				
	Investment:	0.622%	0.622%	0.671%	0.671%
	Factoring:	73.52%	73.52%	83.67%	83.67%
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share		₹9.69		₹9.83
24	Book value per share		₹242.03		₹208.33

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