

ECGC Limited

FORM NL-20 ANALYTICAL RATIOS SCHEUDLE

S. No.	Particulars	Miscellaneous - Others Miscellaneous Segment			
		For the Period ended March 2024	Up to Period ended March 2024	For the Period ended March 2023	Up to Period ended March 2023
1	Gross Direct Premium growth Rate (%)	6.64%	6.12%	-0.77%	8.22%
2	Gross Direct Premium to Net Worth ratio (Times)	0.11	0.11	0.12	0.12
3	Growth rate of Net Worth (%)	17.05%	17.05%	29.02%	29.02%
4	Net Retention Ratio (%)	95.68%	92.83%	82.32%	81.64%
5	Net Commission Ratio (%)	3.64%	1.62%	0.76%	-0.45%
6	Expenses of Management to Gross Direct Premium Ratio (%)	34.32%	29.68%	26.71%	27.90%
7	Expenses of Management to Net Written Premium Ratio (%)	35.87%	31.98%	32.44%	34.18%
8	Net Incurred Claims to Net Earned Premium (%)	-83.87%	-90.25%	56.06%	-74.88%
9	Claims paid to claims provisions	3.09%	7.59%	4.03%	10.91%
10	Combined ratio (%)	-48.61%	-59.31%	85.63%	-43.80%
11	Investment income ratio	7.50%	7.42%	7.25%	7.35%
12	Technical Reserves to Net Premium Ratio (Times)	4.48	4.48	6.57	6.57
13	Underwriting Balance Ratio (%)	145.52%	157.17%	57.12%	176.49%
14	Operating Profit Ratio (%)	180.73%	200.23%	103.58%	235.99%
15	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	0.45	0.47	0.52	0.38
16	Net earnings ratio (%)	142.35%	183.03%	117.20%	221.37%
17	Return on net worth (%)	18.23%	18.23%	21.39%	21.39%
18	Available Solvency to Required Solvency margin Ratio (Times)		47.87		47.93
19	NPA Ratio				
	Gross NPA Ratio				
	Investment:	0.557%	0.557%	0.649%	0.649%
	Factoring:	76.78%	76.78%	82.18%	82.18%
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share		₹49.77		₹54.06
24	Book value per share		₹272.98		₹233.21

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