

ECGC Limited

FORM NL-20 ANALYTICAL RATIOS SCHEUDLE

S. No.	Particulars	Miscellaneous - Others Miscellaneous Segment			
		For the Period ended September 2023	Up to Period ended September 2023	For the Period ended September 2022	Up to Period ended September 2022
1	Gross Direct Premium growth Rate (%)	10.22%	6.42%	4.34%	15.57%
2	Gross Direct Premium to Net Worth ratio (Times)	0.05	0.05	0.06	0.06
3	Growth rate of Net Worth (%)	26.98%	26.98%	24.83%	24.83%
4	Net Retention Ratio (%)	92.62%	90.22%	80.89%	81.24%
5	Net Commission Ratio (%)	0.66%	0.34%	-0.80%	-1.26%
6	Expenses of Management to Gross Direct Premium Ratio (%)	30.40%	29.38%	33.62%	30.77%
7	Expenses of Management to Net Written Premium Ratio (%)	32.83%	32.56%	41.56%	37.88%
8	Net Incurred Claims to Net Earned Premium (%)	-190.79%	-114.83%	-116.56%	-77.22%
9	Claims paid to claims provisions	2.62%	3.09%	3.02%	4.51%
10	Combined ratio (%)	-159.07%	-83.78%	-78.32%	-42.57%
11	Investment income ratio	7.35%	7.57%	7.45%	7.12%
12	Technical Reserves to Net Premium Ratio (Times)	11.38	11.38	16.73	16.73
13	Underwriting Balance Ratio (%)	256.18%	182.03%	189.49%	164.23%
14	Operating Profit Ratio (%)	300.71%	231.43%	253.23%	231.98%
15	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	0.59	0.44	1.67	0.34
16	Net earnings ratio (%)	252.06%	215.25%	239.27%	214.51%
17	Return on net worth (%)	10.21%	10.21%	10.93%	10.93%
18	Available Solvency to Required Solvency margin Ratio (Times)		47.50		40.20
19	NPA Ratio				
	Gross NPA Ratio				
	Investment:	0.627%	0.627%	0.672%	0.672%
	Factoring:	71.39%	71.39%	100.00%	100.00%
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share		₹25.39		₹23.51
24	Book value per share		₹248.60		₹215.01

Date of upload : 09/11/2023

Version 1.1

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