

ECGC Limited

FORM NL-20 ANALYTICAL RATIOS SCHEUDLE

S. No.	Particulars	Miscellaneous - Others Miscellaneous Segment			
		For the Period ended December 2023	Up to Period ended December 2023	For the Period ended December 2022	Up to Period ended December 2022
1	Gross Direct Premium growth Rate (%)	4.94%	5.89%	7.90%	12.69%
2	Gross Direct Premium to Net Worth ratio (Times)	0.08	0.08	0.09	0.09
3	Growth rate of Net Worth (%)	20.64%	20.64%	31.29%	31.29%
4	Net Retention Ratio (%)	94.00%	91.57%	81.54%	81.35%
5	Net Commission Ratio (%)	1.27%	0.68%	-0.50%	-0.99%
6	Expenses of Management to Gross Direct Premium Ratio (%)	24.49%	27.63%	24.26%	28.43%
7	Expenses of Management to Net Written Premium Ratio (%)	26.05%	30.18%	29.75%	34.95%
8	Net Incurred Claims to Net Earned Premium (%)	-55.23%	-93.15%	-240.97%	-138.05%
9	Claims paid to claims provisions	1.42%	4.51%	2.37%	6.88%
10	Combined ratio (%)	-29.93%	-64.21%	-214.38%	-106.31%
11	Investment income ratio	7.15%	7.40%	7.76%	7.33%
12	Technical Reserves to Net Premium Ratio (Times)	7.00	7.00	9.59	9.59
13	Underwriting Balance Ratio (%)	128.24%	162.47%	352.24%	234.07%
14	Operating Profit Ratio (%)	170.03%	209.10%	414.74%	299.87%
15	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	-0.52	0.47	-0.06	0.38
16	Net earnings ratio (%)	178.51%	201.80%	361.62%	267.58%
17	Return on net worth (%)	14.40%	14.40%	19.33%	19.33%
18	Available Solvency to Required Solvency margin Ratio (Times)		47.64		43.89
19	NPA Ratio				
	Gross NPA Ratio				
	Investment:	0.567%	0.567%	0.662%	0.662%
	Factoring:	77.86%	77.86%	84.60%	84.60%
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share		₹37.55		₹45.88
24	Book value per share		₹260.76		₹237.38

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