

EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD
INFORMATION IN RESPECT OF RATIOS FOR NON LIFE COMPANIES
FORM NL-30 ANALYTICAL RATIOS

Sl. No	Particulars	For the quartered edned December 2011	Up to Period ended December 2011	For the quartered edned December 2010	Up to Period ended December 2010
1	Gross premium growth Rate	13.23%	10.80%	6.67%	6.33%
2	Gross Premium to shareholders' fund ratio:	41.26%	41.26%	30.28%	30.28%
3	Growth rate of shareholders' funds:	41.78%	41.78%	-2.48%	-2.48%
4	Net retention ratio (Net premium divided by gross premium)	74.62%	73.73%	95.45%	88.33%
5	Net commission ratio	-10.62%	-5.69%	-2.31%	-2.03%
6	Expenses of Management to gross direct premium ratio	11.13%	12.29%	14.67%	18.34%
7	Combined ratio:	106.88%	69.12%	77.01%	78.80%
8	Technical reserves to net premium ratio	395.03%	395.03%	462.50%	462.52%
9	Underwriting balance ratio	33.78%	83.24%	-131.23%	-81.65%
10	Operating profit ratio	83.29%	134.51%	-93.93%	-13.85%
11	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities)	56.43%	56.43%	36.96%	37.01%
12	Net Earnings Ratio:	54.35%	88.67%	-141.77%	-59.93%
13	Return on net worth	19.03%	19.03%	-19.89%	-19.68%
14	Available Solvency to Required Solvency margin Ratio	12.42	12.42	6.63	6.64
15	NPA ratio				
	Investment:	0%	0%	0%	0%
	Factoring	100%	100%	100%	100.00%

Equity Holding Pattern for Non-life Insurers

1	(a) No of shares	90000000	90000000	90000000	90000000
2	(b) Percentage of shareholding (Indian/Foreign)	100%	100%	100%	100%
3	© % Government holding (in case of public sector Insurance compa	100%	100%	100%	100%
4	(a) Basic and diluted EPS before extra ordinary items (net of tax expenses) for the period (not to be annualized)	0.00	0.00	0.00	0.00
5	(b) Basic and diluted EPS after extra ordinary items (net of tax expenses) for the period (not to be annualized)	50.88	50.88	-37.19	-37.19
6	(iv) Book value per share (Rs)	0.00	0.00	0.00	0.00