

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 ended September 2013	Up to Period ended September 2013	For the quartered ended September 2012	Up to Period ended September 2012
1	Gross Direct Premium growth Rate (%)	7.10%	10.97%	29.81%	19.07%
2	Gross Direct Premium to Net Worth ratio (Times)	0.24	0.24	0.23	0.23
3	Growth rate of Net Worth (%)	9.07%	9.07%	-1.87%	-1.87%
4	Net Retention Ratio (%)	77.94%	70.86%	74.04%	68.25%
5	Net Commission Ratio (%)	-5.31%	-6.06%	-6.31%	-6.90%
6	Expenses of Management to Gross Direct Premium Ratio (%)	13.76%	12.73%	13.06%	12.82%
7	Expenses of Management to Net Written Premium Ratio (%)	17.66%	17.96%	17.64%	18.78%
8	Net Incurred Claims to Net Earned Premium (%)	117.39%	110.20%	87.66%	78.42%
9	Combined ratio (%)	129.54%	121.92%	87.70%	90.14%
10	Technical Reserves to Net Premium Ratio (Times)	7.80	7.80	7.21	7.21
11	Underwriting Balance Ratio (%)	-28.84%	-21.88%	1.11%	9.80%
12	Operating Profit Ratio (%)	-0.33%	10.72%	28.15%	39.34%
13	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	-0.37	0.48	1.69	0.53
14	Net earnings ratio (%)	14.57%	23.13%	41.63%	43.81%
15	Return on net worth (%)	3.91%	3.91%	7.01%	7.01%
16	Available Solvency to Required Solvency margin Ratio (Times)		12.09		10.64
17	NPA ratio				
	Investment:	0%	0%	0%	0%
	Factoring	100%	100%	100%	100%

Equity Holding Pattern for Non-life Insurers

1	(a) No of shares	100000000	100000000	90000000	90000000
2	(b) Percentage of shareholding (Indian/Foreign)	100%	100%	100%	100%
3	© % Government holding (in case of public sector Insurance companies)	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)	9.84	9.84	17.98	17.98
5	(b) Basic and diluted EPS after extra ordinary items (net of tax expenses) for the period (not to be annualized)	9.84	9.84	17.98	17.98
6	(iv) Book value per share (Rs)		251.62		256.33

Ratios for the current year & previous year calculated as per IRDA's Master circular IRDA/F&I/CIR/F&A/231/10/2012 dated 5th October 2012 and corrigendum IRDA/F&A/CIR/FA/126/07/2013 issued dated 3rd July 2013 effective from FY 2013-14.