

## ECGC Limited

### INFORMATION IN RESPECT OF RATIOS FOR NON LIFE COMPANIES FORM NL-30 ANALYTICAL RATIOS

Sl. No	Particulars	For the Period ended June 2018	Up to Period ended June 2018	For the Period ended June 2017	Up to Period ended June 2017
1	Gross Direct Premium growth Rate (%)	-8.09%	-8.09%	4.10%	4.10%
2	Gross Direct Premium to Net Worth ratio (Times)	0.07	0.07	0.08	0.08
3	Growth rate of Net Worth (%)	-6.17%	-6.17%	9.50%	9.50%
4	Net Retention Ratio (%)	61.46%	61.46%	62.91%	62.91%
5	Net Commission Ratio (%)	-7.01%	-7.01%	-7.75%	-7.75%
6	Expenses of Management to Gross Direct Premium Ratio (%)	16.50%	16.50%	17.82%	17.82%
7	Expenses of Management to Net Written Premium Ratio (%)	26.85%	26.85%	28.32%	28.32%
8	Net Incurred Claims to Net Earned Premium (%)	360.23%	360.23%	59.22%	59.22%
9	Combined ratio (%)	379.70%	379.70%	79.64%	79.64%
10	Technical Reserves to Net Premium Ratio (Times)	39.61	39.61	29.01	29.01
11	Underwriting Balance Ratio (%)	-247.49%	-247.49%	22.07%	22.07%
12	Operating Profit Ratio (%)	-184.84%	-184.84%	84.10%	84.10%
13	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	0.24	0.24	0.21	0.21
14	Net earnings ratio (%)	-102.36%	-102.36%	74.23%	74.23%
15	Return on net worth (%)	-4.69%	-4.69%	3.56%	3.56%
16	Available Solvency to Required Solvency margin Ratio (Times)		6.70		8.60
17	NPA ratio				
	Investment:	0.051%	0.051%	0.048%	0.048%
	Factoring	100%	100%	100%	100%

#### Equity Holding Pattern for Non-life Insurers

1	(a) No of shares	150000000	150000000	150000000	150000000
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)	-11.17	-11.17	9.22	9.22
5	(b) Basic and diluted EPS after extra ordinary items (net of tax expenses) for the period (not to be annualized)	-11.17	-11.17	9.22	9.22
6	(iv) Book value per share (Rs)		259.35		258.85

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.

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