

Name of the Insurer: DHFL General Insurance Limited

IRDAI Registration No. 155 dated May 22, 2017

CIN: U66000MH2016PLC283275



Sl.No.	Particular	For the Quarter ended September 30, 2019	Upto the Quarter ended September 30, 2019	For the Quarter ended September 30, 2018	Upto the Quarter ended September 30, 2018
1	Gross Direct Premium Growth Rate ¹	-37%	-47%	NA	NA
2	Gross Direct Premium to Networth Ratio	0.50	0.82	0.66	1.28
3	Growth Rate of Networth	-17%	-17%	-11%	-11%
4	Net Retention Ratio	79%	77%	69%	67%
5	Net Commission Ratio	0%	0%	-7%	-8%
6	Expense of Management to Gross Direct Premium Ratio	56%	67%	49%	50%
7	Expense of Management to Net Written Premium Ratio	71%	87%	71%	75%
8	Net incurred claims to Net earned premium ²	62%	46%	46%	38%
9	Combined Ratio ²	125%	125%	90%	83%
10	Technical Reserves to Net Premium Ratio	2.87	1.80	2.13	1.13
11	Underwriting Balance Ratio ²	-0.24	-0.15	-0.37	-0.29
12	Operating Profit Ratio ²	-16%	-7%	-29%	-22%
13	Liquid Assets to Liabilities Ratio	0.48	0.48	0.41	0.41
14	Net Earning Ratio	-18%	-9%	-11%	-8%
15	Return on Net Worth Ratio	-7%	-6%	-5%	-7%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.30	2.30	2.76	2.76
17	NPA Ratio				
	Gross NPA Ratio	5.6%	5.6%	NA	NA
	Net NPA Ratio	4.4%	4.4%	NA	NA
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	19,00,50,000	19,00,50,000	19,00,50,000	19,00,50,000
2	(b) Percentage of shareholding (Indian / Foreign)	100% / 0%	100% / 0%	100% / 0%	100% / 0%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the quarter (not to be annualized)				
	- Basic EPS (₹)	-0.48	-0.40	-0.42	-0.54
	- Diluted EPS (₹)	-0.48	-0.40	-0.42	-0.54
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the quarter (not to be annualized)				
	- Basic EPS (₹)	-0.48	-0.40	-0.42	-0.54
	- Diluted EPS (₹)	-0.48	-0.40	-0.42	-0.54
6	Book value per share (₹)	6.86	6.86	8.24	8.24

Note :

- GDP growth rate is not comparable for previous year since company started its insurance operations in Nov-17.
- Ratios are calculated after taking into consideration Premium Deficiency