

PERIODIC DISCLOSURES

FORM NL-30-Analytical Ratios

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 December 2017 | Upto the Quarter ended December 2017 | For the Quarter ended December 2016 | Upto the Quarter ended December 2016 |
|---|---|-------------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|
| 1 | Gross Direct Premium Growth Rate | NA | NA | NA | NA |
| 2 | Gross Direct Premium To Shareholders' Fund Ratio | 0.25 | 0.25 | NA | NA |
| 3 | Growth Rate of Shareholders' Fund | NA | NA | NA | NA |
| 4 | Net Retention Ratio | 62% | 62% | NA | NA |
| 5 | Net Commission Ratio | -14% | -14% | NA | NA |
| 6 | Expense of Management to Gross Direct Premium Ratio | 82% | 82% | NA | NA |
| 7 | Expense of Management to Net Written Premium Ratio | 131% | 131% | NA | NA |
| 8 | Net incurred claims to Net earned premium ¹ | 33% | 33% | NA | NA |
| 9 | Combined Ratio ¹ | 126% | 126% | NA | NA |
| 10 | Technical Reserves to Net Premium Ratio | 0.67 | 0.67 | NA | NA |
| 11 | Underwriting Balance Ratio ¹ | -1.22 | -1.22 | NA | NA |
| 12 | Operating Profit Ratio ¹ | -120% | -120% | NA | NA |
| 13 | Liquid Assets to Liabilities Ratio | 6.88 | 6.88 | NA | NA |
| 14 | Net Earning Ratio | -42% | -42% | NA | NA |
| 15 | Return on Net Worth Ratio | -6% | -6% | NA | NA |
| 16 | Available Solvency Margin Ratio to Required Solvency Margin Ratio | 3.40 | 3.40 | NA | NA |
| 17 | NPA Ratio | | | | |
| | Gross NPA Ratio | NA | NA | NA | NA |
| | Net NPA Ratio | NA | NA | NA | NA |
| Equity Holding Pattern for Non-Life Insurers | | | | | |
| 1 | (a) No. of shares | 190,050,000 | 190,050,000 | NA | NA |
| 2 | (b) Percentage of shareholding (Indian / Foreign) | 100% / 0% | 100% / 0% | NA | NA |
| 3 | (c) %of Government holding (in case of public sector insurance companies) | - | - | NA | NA |
| 4 | (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) | | | | |
| | - Basic EPS (₹) | -0.62 | -0.62 | NA | NA |
| | - Diluted EPS (₹) | -0.62 | -0.62 | NA | NA |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | | | | |
| | - Basic EPS (₹) | -0.62 | -0.62 | NA | NA |
| | - Diluted EPS (₹) | -0.62 | -0.62 | NA | NA |
| 6 | (iv) Book value per share (Rs) | 8.94 | 8.94 | NA | NA |

Note :

- Ratios are calculated after taking into consideration Premium Deficiency Reserve
- The company has received licence to operate as a General Insurer on 22nd May 2017. The numbers pertaining to and upto the quarter ended Dec-16 are not comparable, hence not given.
- As the company have started operations in Nov-17, current quarter numbers are upto Q3 2017-18