

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 31, 2019 | Upto the Quarter ended December 31, 2019 | For the Quarter ended December 31, 2018 | Upto the Quarter ended December 31, 2018 |
|---|--|---|--|---|--|
| 1 | Gross Direct Premium Growth Rate ¹ | 216% | -37% | -80% | 392% |
| 2 | Gross Direct Premium to Networth Ratio | 0.24 | 1.22 | 0.06 | 1.52 |
| 3 | Growth Rate of Networth | -21% | -21% | -19% | -19% |
| 4 | Net Retention Ratio | 68% | 75% | 80% | 67% |
| 5 | Net Commission Ratio | -9% | -2% | -2% | -8% |
| 6 | Expense of Management to Gross Direct Premium Ratio | 107% | 75% | 367% | 63% |
| 7 | Expense of Management to Net Written Premium Ratio | 157% | 100% | 451% | 93% |
| 8 | Net incurred claims to Net earned premium ² | 85% | 51% | 59% | 42% |
| 9 | Combined Ratio ² | 218% | 139% | 502% | 106% |
| 10 | Technical Reserves to Net Premium Ratio | 8.68 | 1.56 | 21.85 | 1.06 |
| 11 | Underwriting Balance Ratio ² | -1.86 | -0.35 | -1.40 | -0.51 |
| 12 | Operating Profit Ratio ² | -151% | -24% | -124% | -43% |
| 13 | Liquid Assets to Liabilities Ratio | 0.42 | 0.42 | 0.36 | 0.36 |
| 14 | Net Earning Ratio | -117% | -29% | -277% | -21% |
| 15 | Return on Net Worth Ratio | -19% | -26% | -14% | -21% |
| 16 | Available Solvency Margin Ratio to Required Solvency Margin Ratio | 1.84 | 1.84 | 2.59 | 2.59 |
| 17 | NPA Ratio | | | | |
| | Gross NPA Ratio | 10.1% | 10.1% | NA | NA |
| | Net NPA Ratio | 8.3% | 8.3% | 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 (₹) | -1.11 | -1.51 | -1.00 | -1.54 |
| | - Diluted EPS (₹) | -1.11 | -1.51 | -1.00 | -1.54 |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the quarter (not to be annualized) | | | | |
| | - Basic EPS (₹) | -1.11 | -1.51 | -1.00 | -1.54 |
| | - Diluted EPS (₹) | -1.11 | -1.51 | -1.00 | -1.54 |
| 6 | Book value per share (₹) | 5.76 | 5.76 | 7.24 | 7.24 |

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