

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, 2018	Upto the Quarter ended September 30, 2018	For the Quarter ended September 30, 2017	Upto the Quarter ended September 30, 2017
1	Gross Direct Premium Growth Rate	NA	NA	NA	NA
2	Gross Direct Premium to Netwoth Ratio	0.66	1.28	NA	NA
3	Growth Rate of Netwoth	-11%	-11%	NA	NA
4	Net Retention Ratio	69%	67%	NA	NA
5	Net Commission Ratio	-7%	-8%	NA	NA
6	Expense of Management to Gross Direct Premium Ratio	49%	50%	NA	NA
7	Expense of Management to Net Written Premium Ratio	71%	75%	NA	NA
8	Net incurred claims to Net earned premium ¹	46%	38%	NA	NA
9	Combined Ratio ¹	90%	83%	NA	NA
10	Technical Reserves to Net Premium Ratio	2.13	1.13	NA	NA
11	Underwriting Balance Ratio ¹	-0.37	-0.29	NA	NA
12	Operating Profit Ratio ¹	-29%	-22%	NA	NA
13	Liquid Assets to Liabilities Ratio	0.41	0.41	NA	NA
14	Net Earning Ratio	-11%	-8%	NA	NA
15	Return on Net Worth Ratio	-5%	-7%	-2%	-3%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.76	2.76	3.51	3.51
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	190,050,000	190,050,000
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 period (not to be annualized)				
	- Basic EPS (₹)	-0.42	-0.54	-0.17	-0.32
	- Diluted EPS (₹)	-0.42	-0.54	-0.17	-0.32
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic EPS (₹)	-0.42	-0.54	-0.17	-0.32
	- Diluted EPS (₹)	-0.42	-0.54	-0.17	-0.32
6	Book value per share (₹)	8.24	8.24	9.24	9.24

Note :

- Ratios are calculated after taking into consideration Premium Deficiency
- The company has received licence to operate as a General Insurer on 22nd May 2017. The company has started selling the insurance policies from Nov-17 onwards hence Operations related numbers pertaining to and upto the quarter ended Sep-17 are not available.