

Name of the Insurer: DHFL General Insurance Limited

IRDAI Registration No. 155 dated May 22, 2017
CIN: U66000MH2016PLC283275



PREMIUM EARNED [NET]

(₹ '000)

Particulars	Fire	Marine	Miscellaneous									Total
			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
			For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	
Premium from direct business written - net of GST	43,777	-	38,214	1,29,288	1,67,502	9,285	1,12,447	-	-	3,244	2,92,478	3,36,255
Adjustment for change in reserve for unexpired risks	1,97,175	-	(19,166)	(64,584)	(83,750)	36,828	1,75,602	-	-	(1,622)	1,27,058	3,24,233
Gross Earned Premium	2,40,952	-	19,048	64,704	83,752	46,113	2,88,049	-	-	1,622	4,19,536	6,60,488
Add : Premium on reinsurance accepted	865	-	-	-	-	-	-	-	194	-	194	1,059
Less : Premium on reinsurance ceded	(3,88,267)	-	(3,969)	(13,146)	(17,115)	(6,862)	(46,569)	-	(23)	(328)	(70,897)	(4,59,164)
Net Premium	(3,43,625)	-	34,245	1,16,142	1,50,387	2,423	65,878	-	171	2,916	2,21,775	(1,21,850)
Adjustment for change in reserve for unexpired risks	3,79,337	-	(18,208)	(61,356)	(79,564)	16,571	62,998	-	(97)	(1,541)	(1,633)	3,77,704
Premium Earned (Net)	35,712	-	16,037	54,786	70,823	18,994	1,28,876	-	74	1,375	2,20,142	2,55,854

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(₹ '000)

Particulars	Fire	Marine	Miscellaneous									Total
			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
			For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	
Premium from direct business written - net of service tax	4,38,127	-	-	-	-	82,942	4,63,652	-	-	-	5,46,594	9,84,721
Adjustment for change in reserve for unexpired risks	(2,14,112)	-	-	-	-	(29,235)	(1,73,575)	-	-	-	(2,02,810)	(4,16,922)
Gross Earned Premium	2,24,015	-	-	-	-	53,707	2,90,077	-	-	-	3,43,784	5,67,799
Add : Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	(27,909)	-	-	-	-	(46,235)	(2,71,770)	-	-	-	(3,18,005)	(3,45,914)
Net Premium	4,10,218	-	-	-	-	36,707	1,91,882	-	-	-	2,28,589	6,38,807
Adjustment for change in reserve for unexpired risks	(2,08,855)	-	-	-	-	(18,663)	(95,941)	-	-	-	(1,14,604)	(3,23,459)
Premium Earned (Net)	2,01,363	-	-	-	-	18,044	95,941	-	-	-	1,13,985	3,15,348

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Particulars	Fire	Marine	Miscellaneous										Total
			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous		
			Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	
Premium from direct business written - net of GST	9,46,347	-	40,976	1,70,118	2,11,094	2,17,560	10,42,577	-	8,856	4,244	14,84,331	24,30,678	
Adjustment for change in reserve for unexpired risks	(1,68,949)	-	(20,488)	(85,059)	(1,05,547)	(44,506)	(1,84,415)	-	(4,428)	(2,122)	(3,41,018)	(5,09,967)	
Gross Earned Premium	7,77,398	-	20,488	85,059	1,05,547	1,73,054	8,58,162	-	4,428	2,122	11,43,313	19,20,711	
Add : Premium on reinsurance accepted	4,950	-	-	-	-	-	-	-	1,062	-	1,062	6,012	
Less : Premium on reinsurance ceded	(4,58,415)	-	(4,289)	(17,774)	(22,063)	(1,24,068)	(5,32,360)	-	(8,464)	(444)	(6,87,399)	(11,45,814)	
Net Premium	4,92,882	-	36,687	1,52,344	1,89,031	93,492	5,10,217	-	1,454	3,800	7,97,994	12,90,876	
Adjustment for change in reserve for unexpired risks	29,476	-	(19,464)	(80,806)	(1,00,270)	(20,028)	(1,14,129)	-	(784)	(2,016)	(2,37,227)	(2,07,751)	
Premium Earned (Net)	5,22,358	-	17,223	71,538	88,761	73,464	3,96,088	-	670	1,784	5,60,767	10,83,125	

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Particulars	Fire	Marine	Miscellaneous										Total
			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous		
			Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	
Premium from direct business written - net of service tax	6,08,456	-	-	-	-	1,28,543	6,73,745	-	-	-	8,02,288	14,10,744	
Adjustment for change in reserve for unexpired risks	(3,04,224)	-	-	-	-	(64,274)	(3,36,874)	-	-	-	(4,01,148)	(7,05,372)	
Gross Earned Premium	3,04,232	-	-	-	-	64,269	3,36,871	-	-	-	4,01,140	7,05,372	
Add : Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	
Less : Premium on reinsurance ceded	(42,365)	-	-	-	-	(71,874)	(3,91,788)	-	-	-	(4,63,662)	(5,06,027)	
Net Premium	5,66,091	-	-	-	-	56,669	2,81,957	-	-	-	3,38,626	9,04,717	
Adjustment for change in reserve for unexpired risks	(2,89,014)	-	-	-	-	(28,923)	(1,40,979)	-	-	-	(1,69,902)	(4,58,916)	
Premium Earned (Net)	2,77,077	-	-	-	-	27,746	1,40,978	-	-	-	1,68,724	4,45,801	

Note :

- The company has received licence to operate as a General Insurer on 22nd May 2017 and commenced its business in Nov-17.