

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

Name of the Insurer: DHFL General Insurance Limited

IRDAI Registration No. 155 dated May 22, 2017

CIN: U66000MH2016PLC283275



COMMISSION [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		For Q4 2018-19
Commission paid													
Direct	7,229	-	5,270	2,448	7,718	1,377	11,727	-	-	247	21,069	28,298	
Add : Re-insurance Accepted	101	-	-	-	-	-	-	-	22	-	22	123	
Less : Commission on Re-insurance Ceded	(2,79,386)	-	(286)	(323)	(609)	(2,618)	(32,789)	-	-	(24)	(36,040)	(3,15,426)	
Net Commission	(2,72,056)	-	4,984	2,125	7,109	(1,241)	(21,062)	-	22	223	(14,949)	(2,87,005)	
Break-up of the expenses (Gross) incurred to procure business as per details below:													
Agents	-	-	-	(1)	(1)	-	-	-	-	-	(1)	(1)	
Brokers	-	-	209	2,057	2,266	4	3,292	-	-	247	5,809	5,809	
Corporate Agency	7,229	-	11	-	11	1,373	8,435	-	-	-	9,819	17,048	
Referral	-	-	-	-	-	-	-	-	-	-	-	-	
Others (POS, Web Aggregator and MISP)	-	-	5,050	392	5,442	-	-	-	-	-	5,442	5,442	
TOTAL	7,229	-	5,270	2,448	7,718	1,377	11,727	-	-	247	21,069	28,298	

COMMISSION [NET]

(₹ '000)

Particulars	Fire	Marine Total	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	
Commission paid												
Direct	72,389	-	-	-	-	12,442	69,547	-	-	-	81,989	1,54,378
Add : Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less : Commission on Re-insurance Ceded	(3,286)	-	-	-	-	(23,057)	(1,95,050)	-	-	-	(2,18,107)	(2,21,393)
Net Commission	69,103	-	-	-	-	(10,615)	(1,25,503)	-	-	-	(1,36,118)	(67,015)
Break-up of the expenses (Gross) incurred to procure business as per details below:												
Agents	-	-	-	-	-	-	-	-	-	-	-	-
Brokers	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agency	72,389	-	-	-	-	12,442	69,547	-	-	-	81,989	1,54,378
Referral	-	-	-	-	-	-	-	-	-	-	-	-
Others (POS, Web Aggregator and MISP)	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	72,389	-	-	-	-	12,442	69,547	-	-	-	81,989	1,54,378

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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	
Commission paid												
Direct	1,56,187	-	5,270	2,449	7,719	32,618	1,31,552	-	-	247	1,72,136	3,28,323
Add : Re-insurance Accepted	399	-	-	-	-	-	-	-	83	-	83	482
Less : Commission on Re-insurance Ceded	(2,86,154)	-	(307)	(425)	(732)	(60,539)	(3,80,353)	-	(1,529)	(32)	(4,43,185)	(7,29,339)
Net Commission	(1,29,568)	-	4,963	2,024	6,987	(27,921)	(2,48,801)	-	(1,446)	215	(2,70,966)	(4,00,534)

Break-up of the expenses (Gross) incurred to procure business as per details below:

Agents	-	-	-	-	-	-	-	-	-	-	-	-
Brokers	-	-	209	2,057	2,266	4	6,437	-	-	247	8,954	8,954
Corporate Agency	1,56,187	-	11	-	11	32,614	1,25,115	-	-	-	1,57,740	3,13,927
Referral	-	-	-	-	-	-	-	-	-	-	-	-
Others (POS, Web Aggregator and MISP)	-	-	5,050	392	5,442	-	-	-	-	-	5,442	5,442
TOTAL	1,56,187	-	5,270	2,449	7,719	32,618	1,31,552	-	-	247	1,72,136	3,28,323

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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	
Commission paid												
Direct	98,983	-	-	-	-	19,282	1,01,061	-	-	-	1,20,343	2,19,326
Add : Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less : Commission on Re-insurance Ceded	(4,563)	-	-	-	-	(35,740)	(2,81,998)	-	-	-	(3,17,738)	(3,22,301)
Net Commission	94,420	-	-	-	-	(16,458)	(1,80,937)	-	-	-	(1,97,395)	(1,02,975)

Break-up of the expenses (Gross) incurred to procure business as per details below:

Agents	-	-	-	-	-	-	-	-	-	-	-	-
Brokers	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agency	98,983	-	-	-	-	19,282	1,01,061	-	-	-	1,20,343	2,19,326
Referral	-	-	-	-	-	-	-	-	-	-	-	-
Others (POS, Web Aggregator and MISP)	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	98,983	-	-	-	-	19,282	1,01,061	-	-	-	1,20,343	2,19,326

Note :

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