

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

Name of the Insurer: DHFL General Insurance Limited

IRDAI Registration No. 155 dated May 22, 2017

CIN: U66000MH2016PLC283275



OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

	Particulars	Fire	Marine	Miscellaneous									Total
				Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
				For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	
1	Employees' remuneration & welfare benefits	41,606	-	585	6,910	7,495	9,807	38,924	-	322	105	56,653	98,259
2	Travel, conveyance and vehicle running expenses	1,121	-	10	124	134	262	1,029	-	5	2	1,432	2,553
3	Training, Seminar and Conference Expenses	(4,887)	-	38	566	604	(1,139)	(4,267)	-	2	-	(4,800)	(9,687)
4	Rents, rates & taxes	17,117	-	210	2,268	2,478	4,393	16,615	-	145	33	23,664	40,781
5	Repairs & maintenance	835	-	30	376	406	228	805	-	7	2	1,448	2,283
6	Printing & stationery	100	-	1	17	18	24	101	-	2	-	145	245
7	Communication	1,022	-	24	293	317	279	989	-	8	2	1,595	2,617
8	Legal & professional charges	13,643	-	61	719	780	3,192	12,153	-	42	13	16,180	29,823
9	Auditors' fees, expenses etc												
	(a) as auditor	208	-	2	28	30	48	212	-	1	1	292	500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	21	-	-	3	3	5	20	-	1	-	29	50
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	8	-	-	1	1	2	8	-	-	-	11	19
10	Advertisement and publicity	36,375	-	284	4,168	4,452	8,384	36,435	-	334	65	49,670	86,045
11	Interest & Bank Charges	139	-	1	7	8	32	140	-	2	-	182	321
12	Others												
	Information Technology Expenses	4,243	-	44	632	676	975	4,294	-	41	16	6,002	10,245
	Membership & Subscription	179	-	1	18	19	42	169	-	1	-	231	410
	Others	458	-	2	24	26	103	422	-	4	1	556	1,014
13	Depreciation/Amortisation	14,893	-	353	4,415	4,768	3,781	14,740	-	128	42	23,459	38,352
14	GST/Service Tax Expenditure	71	-	2	26	28	14	58	-	1	1	102	173
	TOTAL	1,27,152	-	1,648	20,595	22,243	30,432	1,22,847	-	1,046	283	1,76,851	3,04,003

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OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Miscellaneous											(₹ '000)	
		Fire	Marine	Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	Total	
		For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	
1	Employees' remuneration & welfare benefits	17,075	-	-	-	-	7,671	24,984	-	-	-	32,655	49,730	
2	Travel, conveyance and vehicle running expenses	609	-	-	-	-	192	808	-	-	-	1,000	1,609	
3	Training, Seminar and Conference Expenses	6,379	-	-	-	-	1,711	7,874	-	-	-	9,585	15,964	
4	Rents, rates & taxes	6,485	-	-	-	-	1,604	8,866	-	-	-	10,470	16,955	
5	Repairs & maintenance	29	-	-	-	-	8	36	-	-	-	44	73	
6	Printing & stationery	261	-	-	-	-	76	328	-	-	-	404	665	
7	Communication	602	-	-	-	-	197	774	-	-	-	971	1,573	
8	Legal & professional charges	23,014	-	-	-	-	6,350	28,753	-	-	-	35,103	58,117	
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) as auditor	124	-	-	-	-	39	165	-	-	-	204	328	
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	
	(d) out of pocket expenses	9	-	-	-	-	2	11	-	-	-	13	22	
10	Advertisement and publicity	17,203	-	-	-	-	4,659	21,336	-	-	-	25,995	43,198	
11	Interest & Bank Charges	31	-	-	-	-	8	39	-	-	-	47	78	
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	
	Information Technology Expenses	697	-	-	-	-	206	889	-	-	-	1,095	1,792	
	Membership & Subscription	-	-	-	-	-	-	-	-	-	-	-	-	
	Others	257	-	-	-	-	150	503	-	-	-	653	910	
13	Depreciation/Amortisation	3,363	-	-	-	-	1,079	4,244	-	-	-	5,323	8,686	
14	GST/Service Tax Expenditure	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	76,138	-	-	-	-	23,952	99,610	-	-	-	1,23,562	1,99,700	

Note :

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

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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 Q3 2018-19	Upto Q3 2018-19	Upto Q3 2018-19	Upto Q3 2018-19	Upto Q3 2018-19	Upto Q3 2018-19	Upto Q3 2018-19	Upto Q3 2018-19	Upto Q3 2018-19	
1	Employees' remuneration & welfare benefits	1,16,138	-	605	7,457	8,062	27,164	1,08,165	-	934	105	1,44,430	2,60,568
2	Travel, conveyance and vehicle running expenses	3,089	-	10	134	144	714	2,893	-	18	2	3,771	6,860
3	Training, Seminar and Conference Expenses	29,250	-	38	567	605	6,750	25,265	-	4	-	32,624	61,874
4	Rents, rates & taxes	36,072	-	218	2,482	2,700	13,391	34,856	-	291	33	51,271	87,343
5	Repairs & maintenance	2,312	-	31	400	431	602	2,210	-	17	2	3,262	5,574
6	Printing & stationery	1,511	-	1	18	19	349	1,328	-	3	-	1,699	3,210
7	Communication	3,521	-	25	310	335	862	3,225	-	19	2	4,443	7,964
8	Legal & professional charges	1,34,453	-	63	764	827	31,304	1,17,974	-	116	13	1,50,234	2,84,687
9	Auditors' fees, expenses etc												
	(a) as auditor	652	-	2	29	31	151	659	-	6	1	848	1,500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	65	-	-	3	3	15	66	-	1	-	85	150
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	19	-	-	1	1	4	19	-	-	-	24	43
10	Advertisement and publicity	66,931	-	286	4,231	4,517	15,445	66,346	-	574	65	86,947	1,53,878
11	Interest & Bank Charges	165	-	1	7	8	38	166	-	2	-	214	379
12	Others												
	Information Technology Expenses	14,558	-	45	659	704	3,359	14,700	-	143	16	18,922	33,480
	Membership & Subscription	549	-	1	19	20	119	498	-	4	-	641	1,190
	Others	755	-	2	25	27	164	686	-	6	1	884	1,639
13	Depreciation/Amortisation	43,828	-	363	4,703	5,066	10,821	43,013	-	368	42	59,310	1,03,138
14	GST/Service Tax Expenditure	785	-	2	27	29	180	749	-	6	1	965	1,750
	TOTAL	4,54,653	-	1,693	21,836	23,529	1,11,432	4,22,818	-	2,512	283	5,60,574	10,15,227

(₹'000)

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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		
				Upto Q3 2017-18	Upto Q3 2017-18	Upto Q3 2017-18	Upto Q3 2017-18	Upto Q3 2017-18	Upto Q3 2017-18	Upto Q3 2017-18	Upto Q3 2017-18	Upto Q3 2017-18		Upto Q3 2017-18
1	Employees' remuneration & welfare benefits	40,970	-	-	-	-	13,249	51,153	-	-	-	64,402	1,05,372	
2	Travel, conveyance and vehicle running expenses	1,039	-	-	-	-	285	1,283	-	-	-	1,568	2,607	
3	Training, Seminar and Conference Expenses	6,427	-	-	-	-	1,721	7,928	-	-	-	9,649	16,076	
4	Rents, rates & taxes	11,529	-	-	-	-	3,643	14,371	-	-	-	18,014	29,543	
5	Repairs & maintenance	29	-	-	-	-	8	36	-	-	-	44	73	
6	Printing & stationery	305	-	-	-	-	86	377	-	-	-	463	768	
7	Communication	782	-	-	-	-	238	972	-	-	-	1,210	1,992	
8	Legal & professional charges	25,837	-	-	-	-	6,949	31,878	-	-	-	38,827	64,664	
9	Auditors' fees, expenses etc													
	(a) as auditor	211	-	-	-	-	57	261	-	-	-	318	529	
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	
	(d) out of pocket expenses	9	-	-	-	-	2	11	-	-	-	13	22	
10	Advertisement and publicity	18,137	-	-	-	-	4,856	22,371	-	-	-	27,227	45,364	
11	Interest & Bank Charges	31	-	-	-	-	8	39	-	-	-	47	78	
12	Others													
	Information Technology Expenses	920	-	-	-	-	253	1,136	-	-	-	1,389	2,309	
	Membership & Subscription	-	-	-	-	-	-	-	-	-	-	-	-	
	Others	1,516	-	-	-	-	409	1,871	-	-	-	2,280	3,796	
13	Depreciation/Amortisation	3,760	-	-	-	-	1,166	4,682	-	-	-	5,848	9,608	
14	GST/Service Tax Expenditure	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	1,11,502	-	-	-	-	32,930	1,38,369	-	-	-	1,71,299	2,82,801	

Note :

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