

Name of the Insurer: DHFL General Insurance Limited

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

CLAIMS INCURRED [NET]

(₹ '000)

Particulars	Fire	Marine	Miscellaneous										Total	
			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous			
			For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20		For Q2 2019-20
Claims paid														
Direct claims	1,227	-	30,140	3,147	33,287	7,256	71,310	-	(3)	-	143	1,11,993	1,13,220	
Add : Claims Outstanding at the end of the quarter	54,503	-	28,534	1,99,479	2,28,014	25,012	1,12,891	-	2,891	-	6,968	3,75,775	4,30,278	
Less : Claims Outstanding at the beginning of the quarter	(53,702)	-	(17,216)	(81,728)	(98,944)	(20,460)	(1,05,410)	-	(2,394)	-	(2,152)	(2,29,359)	(2,83,060)	
Gross Incurred Claims	2,028	-	41,458	1,20,899	1,62,357	11,808	78,791	-	494	-	4,960	2,58,410	2,60,438	
Add : Re-insurance accepted to direct claims	(1)	-	-	-	-	-	-	-	-	-	-	-	(1)	
Less : Re-insurance Ceded to claims paid	(497)	-	(9,676)	(157)	(9,833)	(3,986)	(5,922)	-	-	-	(7)	(19,748)	(20,245)	
Less : Reinsurance ceded to closing Claims Outstanding	(9,735)	-	(9,883)	(9,974)	(19,858)	(13,757)	(47,995)	-	(2,667)	-	(348)	(84,624)	(94,359)	
Add : Reinsurance ceded to opening Claims Outstanding	11,232	-	5,102	4,087	9,189	11,253	39,599	-	2,199	-	108	62,347	73,578	
Total Claims Incurred	3,027	-	27,001	1,14,854	1,41,855	5,318	64,473	-	26	-	4,712	2,16,384	2,19,411	

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Particulars	Fire	Marine	Miscellaneous										Total
			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous		
			For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	
Claims paid													
Direct claims	525	-	6	-	6	7,003	3,244	-	-	-	-	10,253	10,778
Add : Claims Outstanding at the end of the quarter	33,542	-	8	409	417	36,935	1,13,596	-	595	-	-	1,51,544	1,85,086
Less : Claims Outstanding at the beginning of the quarter	(16,220)	-	-	(60)	(60)	(24,108)	(53,624)	-	-	-	-	(77,792)	(94,012)
Gross Incurred Claims	17,847	-	14	349	363	19,830	63,216	-	595	-	-	84,005	1,01,852
Add : Re-insurance accepted to direct claims	(100)	-	-	-	-	-	-	-	3	-	-	3	(97)
Less : Re-insurance Ceded to claims paid	(26)	-	-	-	-	(3,852)	(242)	-	-	-	-	(4,094)	(4,120)
Less : Reinsurance ceded to closing Claims Outstanding	(1,677)	-	(1)	(20)	(21)	(20,314)	(60,098)	-	(535)	-	-	(80,969)	(82,646)
Add : Reinsurance ceded to opening Claims Outstanding	811	-	-	3	3	13,259	30,135	-	-	-	-	43,397	44,208
Total Claims Incurred	16,855	-	13	332	345	8,923	33,011	-	63	-	-	42,342	59,197

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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 Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	
Claims paid													
Direct claims	1,839	-	41,217	6,681	47,898	13,468	1,33,294	-	-	221	1,94,881	1,96,720	
Add : Claims Outstanding at the end of the half year	54,503	-	28,534	1,99,479	2,28,014	25,012	1,12,891	-	2,891	6,968	3,75,775	4,30,278	
Less : Claims Outstanding at the beginning of the half year	(71,269)	-	(4,463)	(21,300)	(25,763)	(28,171)	(2,50,484)	-	(1,841)	(633)	(3,06,892)	(3,78,161)	
Gross Incurred Claims	(14,927)	-	65,288	1,84,860	2,50,148	10,308	(4,299)	-	1,050	6,557	2,63,764	2,48,837	
Add : Re-insurance accepted to direct claims	6	-	-	-	-	-	-	-	3	-	3	9	
Less : Re-insurance Ceded to claims paid	(696)	-	(12,032)	(334)	(12,366)	(7,403)	(10,581)	-	-	(11)	(30,361)	(31,057)	
Less : Reinsurance ceded to closing Claims Outstanding	(9,735)	-	(9,883)	(9,974)	(19,858)	(13,757)	(47,995)	-	(2,667)	(348)	(84,624)	(94,359)	
Add : Reinsurance ceded to opening Claims Outstanding	3,609	-	223	1,065	1,288	15,494	1,25,142	-	1,687	32	1,43,643	1,47,252	
Total Claims Incurred	(21,743)	-	43,596	1,75,617	2,19,213	4,643	62,267	-	73	6,229	2,92,425	2,70,682	

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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 Q2 2018-19	Upto Q2 2018-19	Upto Q2 2018-19	Upto Q2 2018-19	Upto Q2 2018-19	Upto Q2 2018-19	Upto Q2 2018-19	Upto Q2 2018-19	Upto Q2 2018-19	Upto Q2 2018-19	
Claims paid													
Direct claims	576	-	6	-	6	9,607	4,141	-	-	-	13,754	14,330	
Add : Claims Outstanding at the end of the half year	33,542	-	8	409	417	36,935	1,13,596	-	595	-	1,51,544	1,85,086	
Less : Claims Outstanding at the beginning of the half year	(5,189)	-	-	-	-	(8,895)	(19,040)	-	-	-	(27,936)	(33,125)	
Gross Incurred Claims	28,929	-	14	409	423	37,647	98,696	-	595	-	1,37,362	1,66,291	
Add : Re-insurance accepted to direct claims	(100)	-	-	-	-	-	-	-	3	-	3	(97)	
Less : Re-insurance Ceded to claims paid	(29)	-	-	-	-	(5,284)	(287)	-	-	-	(5,571)	(5,600)	
Less : Reinsurance ceded to closing Claims Outstanding	(1,677)	-	(1)	(20)	(21)	(20,314)	(60,098)	-	(535)	-	(80,969)	(82,646)	
Add : Reinsurance ceded to opening Claims Outstanding	259	-	-	-	-	4,892	10,515	-	-	-	15,408	15,667	
Total Claims Incurred	27,382	-	13	389	402	16,941	48,827	-	63	-	66,233	93,615	