

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 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 period	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 period	(16,220)	-	-	(60)	(60)	(24,108)	(53,624)	-	-	-	-	(77,792)	(94,012)
Gross Incurred Claims	17,847	-	14	349	363	19,830	63,217	-	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	33,012	-	63	-	-	42,342	59,197

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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 Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	
Claims paid													
Direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-
Add : Claims Outstanding at the end of the period	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Claims Outstanding at the beginning of the period	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims	-	-	-	-	-	-	-	-	-	-	-	-	-
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Re-insurance Ceded to claims paid	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Reinsurance ceded to closing Claims Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-
Add : Reinsurance ceded to opening Claims Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claims Incurred	-	-	-	-	-	-	-	-	-	-	-	-	-

Note :

- 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 comparative numbers pertaining to and upto the quarter ended Sep-17 are not available.

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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 period	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 period	(5,189)	-	-	-	-	(8,895.20)	(19,040)	-	-	-	-	(27,936)	(33,125)
Gross Incurred Claims	28,929	-	14	409	423	37,647	98,697	-	595	-	-	1,37,362	1,66,290
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

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Particulars	Fire	Marine Total	Miscellaneous										Total
			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous		
			Upto Q2 2017-18	Upto Q2 2017-18	Upto Q2 2017-18	Upto Q2 2017-18	Upto Q2 2017-18	Upto Q2 2017-18	Upto Q2 2017-18	Upto Q2 2017-18	Upto Q2 2017-18	Upto Q2 2017-18	
Claims paid													
Direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-
Add : Claims Outstanding at the end of the period	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Claims Outstanding at the beginning of the period	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims	-	-	-	-	-	-	-	-	-	-	-	-	-
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Re-insurance Ceded to claims paid	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Reinsurance ceded to closing Claims Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-
Add : Reinsurance ceded to opening Claims Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claims Incurred	-	-	-	-	-	-	-	-	-	-	-	-	-

Note :

- 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 comparative numbers pertaining to and upto the quarter ended Sep-17 are not available.