

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 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	For Q3 2018-19	
<b>Claims paid</b>													
Direct claims	584	-	169	-	169	500	26,071	-	-	-	-	26,740	27,324
Add : Claims Outstanding at the end of the period	53,559	-	485	4,426	4,911	27,398	1,88,775	-	1,276	28	-	2,22,389	2,75,948
Less : Claims Outstanding at the beginning of the period	(33,542)	-	(8)	(409)	(417)	(36,935)	(1,13,596)	-	(595)	-	-	(1,51,544)	(1,85,086)
Gross Incurred Claims	20,601	-	646	4,017	4,663	(9,037)	1,01,250	-	681	28	-	97,586	1,18,186
Add : Re-insurance accepted to direct claims	113	-	-	-	-	-	-	-	13	-	-	13	126
Less : Re-insurance Ceded to claims paid	(29)	-	(9)	-	(9)	(275)	(1,306)	-	-	-	-	(1,590)	(1,619)
Less : Reinsurance ceded to closing Claims Outstanding	(2,678)	-	(24)	(222)	(246)	(15,069)	(94,474)	-	(1,158)	(1)	-	(1,10,949)	(1,13,627)
Add : Reinsurance ceded to opening Claims Outstanding	1,677	-	1	20	21	20,314	60,098	-	535	-	-	80,969	82,646
<b>Total Claims Incurred</b>	<b>19,684</b>	<b>-</b>	<b>614</b>	<b>3,816</b>	<b>4,430</b>	<b>(4,067)</b>	<b>65,568</b>	<b>-</b>	<b>71</b>	<b>27</b>	<b>-</b>	<b>66,028</b>	<b>85,712</b>

## 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 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	
<b>Claims paid</b>													
Direct claims	-	-	-	-	-	-	34	-	-	-	-	34	34
Add : Claims Outstanding at the end of the period	422	-	-	-	-	360	2,025	-	-	-	-	2,385	2,807
Less : Claims Outstanding at the beginning of the period	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims	422	-	-	-	-	360	2,059	-	-	-	-	2,419	2,841
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Re-insurance Ceded to claims paid	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Reinsurance ceded to closing Claims Outstanding	(35)	-	-	-	-	(198)	(1,081)	-	-	-	-	(1,279)	(1,314)
Add : Reinsurance ceded to opening Claims Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Claims Incurred</b>	<b>387</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>162</b>	<b>978</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,140</b>	<b>1,527</b>

## Note :

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

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		
			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	Upto Q3 2018-19	
<b>Claims paid</b>													
Direct claims	1,160	-	175	-	175	10,107	30,212	-	-	-	-	40,494	41,654
Add : Claims Outstanding at the end of the period	53,559	-	485	4,426	4,911	27,398	1,88,775	-	1,276	28	-	2,22,389	2,75,948
Less : Claims Outstanding at the beginning of the period	(5,189)	-	-	-	-	(8,895.20)	(19,040)	-	-	-	-	(27,936)	(33,125)
Gross Incurred Claims	49,529	-	660	4,426	5,086	28,610	1,99,947	-	1,276	28	-	2,34,947	2,84,477
Add : Re-insurance accepted to direct claims	13	-	-	-	-	-	-	-	16	-	-	16	29
Less : Re-insurance Ceded to claims paid	(58)	-	(9)	-	(9)	(5,559)	(1,593)	-	-	-	-	(7,161)	(7,219)
Less : Reinsurance ceded to closing Claims Outstanding	(2,678)	-	(24)	(222)	(246)	(15,069)	(94,474)	-	(1,158)	(1)	-	(1,10,949)	(1,13,627)
Add : Reinsurance ceded to opening Claims Outstanding	259	-	-	-	-	4,892	10,515	-	-	-	-	15,408	15,667
<b>Total Claims Incurred</b>	<b>47,066</b>	<b>-</b>	<b>627</b>	<b>4,204</b>	<b>4,831</b>	<b>12,874</b>	<b>1,14,395</b>	<b>-</b>	<b>134</b>	<b>27</b>	<b>-</b>	<b>1,32,261</b>	<b>1,79,327</b>

## CLAIMS INCURRED [NET]

(₹ '000)

Particulars	Fire	Marine Total	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	
<b>Claims paid</b>													
Direct claims	-	-	-	-	-	-	34	-	-	-	-	34	34
Add : Claims Outstanding at the end of the period	422	-	-	-	-	360	2,025	-	-	-	-	2,385	2,807
Less : Claims Outstanding at the beginning of the period	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims	422	-	-	-	-	360	2,059	-	-	-	-	2,419	2,841
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Re-insurance Ceded to claims paid	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Reinsurance ceded to closing Claims Outstanding	(35)	-	-	-	-	(198)	(1,081)	-	-	-	-	(1,279)	(1,314)
Add : Reinsurance ceded to opening Claims Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Claims Incurred</b>	<b>387</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>162</b>	<b>978</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,140</b>	<b>1,527</b>

## Note :

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