

Name of the Insurer: DHFL General Insurance Limited

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



CLAIMS INCURRED [NET]

Particulars	Fire	Marine	Miscellaneous										Total
			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous		
			For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	
<b>Claims paid</b>													
Direct claims	612	-	11,077	3,534	14,611	6,212	61,984	-	3	78	82,888	83,500	
Add : Claims Outstanding at the end 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	
Less : Claims Outstanding at the beginning of the quarter	(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	(16,955)	-	23,830	63,962	87,791	(1,500)	(83,090)	-	556	1,597	5,354	(11,601)	
Add : Re-insurance accepted to direct claims	7	-	-	-	-	-	-	-	3	-	3	10	
Less : Re-insurance Ceded to claims paid	(199)	-	(2,356)	(177)	(2,533)	(3,417)	(4,659)	-	-	(4)	(10,613)	(10,812)	
Less : Reinsurance ceded to closing Claims Outstanding	(11,232)	-	(5,102)	(4,087)	(9,189)	(11,253)	(39,599)	-	(2,199)	(108)	(62,347)	(73,578)	
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	
<b>Total Claims Incurred</b>	<b>(24,770)</b>	<b>-</b>	<b>16,595</b>	<b>60,763</b>	<b>77,358</b>	<b>(675)</b>	<b>(2,206)</b>	<b>-</b>	<b>47</b>	<b>1,517</b>	<b>76,041</b>	<b>51,271</b>	

CLAIMS INCURRED [NET]

Particulars	Fire	Marine	Miscellaneous										Total
			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous		
			For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	
<b>Claims paid</b>													
Direct claims	51	-	-	-	-	2,604	897	-	-	-	3,501	3,552	
Add : Claims Outstanding at the end of the quarter	16,220	-	-	60	60	24,108	53,624	-	-	-	77,792	94,012	
Less : Claims Outstanding at the beginning of the quarter	(5,189)	-	-	-	-	(8,895)	(19,041)	-	-	-	(27,937)	(33,126)	
Gross Incurred Claims	11,082	-	-	60	60	17,817	35,479	-	-	-	53,356	64,438	
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	
Less : Re-insurance Ceded to claims paid	(3)	-	-	-	-	(1,432)	(45)	-	-	-	(1,477)	(1,480)	
Less : Reinsurance ceded to closing Claims Outstanding	(811)	-	-	(3)	(3)	(13,259)	(30,135)	-	-	-	(43,397)	(44,208)	
Add : Reinsurance ceded to opening Claims Outstanding	259	-	-	-	-	4,892	10,515	-	-	-	15,408	15,667	
<b>Total Claims Incurred</b>	<b>10,527</b>	<b>-</b>	<b>-</b>	<b>57</b>	<b>57</b>	<b>8,018</b>	<b>15,815</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>23,890</b>	<b>34,417</b>	

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 Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	
<b>Claims paid</b>													
Direct claims	612	-	11,077	3,534	14,611	6,212	61,984	-	3	78	82,888	83,500	
Add : Claims Outstanding at the end 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	
Less : Claims Outstanding at the beginning of the quarter	(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	(16,955)	-	23,830	63,962	87,791	(1,500)	(83,090)	-	556	1,597	5,354	(11,601)	
Add : Re-insurance accepted to direct claims	7	-	-	-	-	-	-	-	3	-	3	10	
Less : Re-insurance Ceded to claims paid	(199)	-	(2,356)	(177)	(2,533)	(3,417)	(4,659)	-	-	(4)	(10,613)	(10,812)	
Less : Reinsurance ceded to closing Claims Outstanding	(11,232)	-	(5,102)	(4,087)	(9,189)	(11,253)	(39,599)	-	(2,199)	(108)	(62,347)	(73,578)	
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	
<b>Total Claims Incurred</b>	<b>(24,770)</b>	<b>-</b>	<b>16,595</b>	<b>60,763</b>	<b>77,358</b>	<b>(675)</b>	<b>(2,206)</b>	<b>-</b>	<b>47</b>	<b>1,517</b>	<b>76,041</b>	<b>51,271</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		
			Upto Q1 2018-19	Upto Q1 2018-19	Upto Q1 2018-19	Upto Q1 2018-19	Upto Q1 2018-19	Upto Q1 2018-19	Upto Q1 2018-19	Upto Q1 2018-19	Upto Q1 2018-19	Upto Q1 2018-19	
<b>Claims paid</b>													
Direct claims	51	-	-	-	-	2,604	897	-	-	-	3,501	3,552	
Add : Claims Outstanding at the end of the quarter	16,220	-	-	60	60	24,108	53,624	-	-	-	77,792	94,012	
Less : Claims Outstanding at the beginning of the quarter	(5,189)	-	-	-	-	(8,895)	(19,041)	-	-	-	(27,937)	(33,126)	
Gross Incurred Claims	11,082	-	-	60	60	17,817	35,479	-	-	-	53,356	64,438	
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	
Less : Re-insurance Ceded to claims paid	(3)	-	-	-	-	(1,432)	(45)	-	-	-	(1,477)	(1,480)	
Less : Reinsurance ceded to closing Claims Outstanding	(811)	-	-	(3)	(3)	(13,259)	(30,135)	-	-	-	(43,397)	(44,208)	
Add : Reinsurance ceded to opening Claims Outstanding	259	-	-	-	-	4,892	10,515	-	-	-	15,408	15,667	
<b>Total Claims Incurred</b>	<b>10,527</b>	<b>-</b>	<b>-</b>	<b>57</b>	<b>57</b>	<b>8,018</b>	<b>15,815</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>23,890</b>	<b>34,417</b>	