

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 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20		For Q3 2019-20
Claims paid														
Direct claims	721	-	48,228	(5,825)	42,403	7,048	47,624	-	-	-	4,936	1,02,011	1,02,732	
Add : Claims Outstanding at the end of the quarter	30,224	-	38,033	3,96,536	4,34,569	31,475	1,27,236	-	3,372	-	11,931	6,08,583	6,38,807	
Less : Claims Outstanding at the beginning 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)	
Gross Incurred Claims	(23,558)	-	57,727	1,91,232	2,48,959	13,512	61,968	-	482	-	9,898	3,34,818	3,11,261	
Add : Re-insurance accepted to direct claims	1	-	-	-	-	-	-	-	-	2	-	2	3	
Less : Re-insurance Ceded to claims paid	97	-	(18,555)	291	(18,264)	(3,879)	(4,817)	-	-	-	(247)	(27,207)	(27,110)	
Less : Reinsurance ceded to closing Claims Outstanding	(4,501)	-	(14,030)	(19,827)	(33,857)	(17,311)	(58,846)	-	(3,134)	-	(597)	(1,13,745)	(1,18,246)	
Add : Reinsurance ceded to opening Claims Outstanding	9,735	-	9,883	9,974	19,858	13,757	47,995	-	2,667	-	348	84,624	94,359	
Total Claims Incurred	(18,226)	-	35,025	1,81,670	2,16,695	6,078	46,301	-	16	-	9,403	2,78,493	2,60,267	

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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 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	
Claims paid													
Direct claims	584	-	169	-	169	500	26,071	-	-	-	-	26,740	27,324
Add : Claims Outstanding at the end of the quarter	53,559	-	485	4,425	4,911	27,398	1,88,775	-	1,276	-	28	2,22,389	2,75,948
Less : Claims Outstanding at the beginning of the quarter	(33,542)	-	(8)	(409)	(417)	(36,935)	(1,13,596)	-	(595)	-	-	(1,51,544)	(1,85,086)
Gross Incurred Claims	20,601	-	646	4,016	4,662	(9,037)	1,01,251	-	681	-	28	97,585	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)	(221)	(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
Total Claims Incurred	19,684	-	614	3,815	4,429	(4,067)	65,568	-	71	-	27	66,028	85,712

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			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous		
			Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	
Claims paid													
Direct claims	2,560	-	89,445	856	90,301	20,516	1,80,918	-	-	5,157	2,96,892	2,99,452	
Add : Claims Outstanding at the end of the half year	30,224	-	38,033	3,96,536	4,34,569	31,475	1,27,236	-	3,372	11,931	6,08,583	6,38,807	
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	(38,485)	-	1,23,015	3,76,092	4,99,107	23,820	57,669	-	1,531	16,455	5,98,582	5,60,098	
Add : Re-insurance accepted to direct claims	7	-	-	-	-	-	-	-	5	-	5	12	
Less : Re-insurance Ceded to claims paid	(599)	-	(30,587)	(43)	(30,630)	(11,282)	(15,398)	-	-	(258)	(57,568)	(58,167)	
Less : Reinsurance ceded to closing Claims Outstanding	(4,501)	-	(14,030)	(19,827)	(33,857)	(17,311)	(58,846)	-	(3,134)	(597)	(1,13,745)	(1,18,246)	
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	(39,969)	-	78,621	3,57,287	4,35,908	10,721	1,08,568	-	89	15,632	5,70,918	5,30,949	

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			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	
Claims paid													
Direct claims	1,160	-	175	-	175	10,107	30,212	-	-	-	40,494	41,654	
Add : Claims Outstanding at the end of the half year	53,559	-	485	4,425	4,911	27,398	1,88,775	-	1,276	28	2,22,389	2,75,948	
Less : Claims Outstanding at the beginning of the half year	(5,189)	-	-	-	-	(8,895)	(19,040)	-	-	-	(27,936)	(33,125)	
Gross Incurred Claims	49,529	-	660	4,425	5,086	28,610	1,99,947	-	1,276	28	2,34,947	2,84,476	
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)	(221)	(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	
Total Claims Incurred	47,066	-	627	4,204	4,831	12,874	1,14,395	-	134	27	1,32,261	1,79,327	