

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 Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	
<b>Claims paid</b>													
Direct claims	841	-	1,301	-	1,301	2,640	61,567	-	-	-	-	65,508	66,349
Add : Claims Outstanding at the end of the period	71,269	-	4,463	21,300	25,764	28,171	2,50,484	-	1,841	633	-	3,06,893	3,78,162
Less : Claims Outstanding at the beginning of the period	(53,559)	-	(485)	(4,426)	(4,911)	(27,398)	(1,88,775)	-	(1,276)	(28)	-	(2,22,389)	(2,75,948)
Gross Incurred Claims	18,551	-	5,279	16,875	22,154	3,413	1,23,276	-	565	604	-	1,50,012	1,68,563
Add : Re-insurance accepted to direct claims	50	-	-	-	-	-	-	-	2	-	-	2	52
Less : Re-insurance Ceded to claims paid	(42)	-	(65)	-	(65)	(1,452)	(5,081)	-	-	-	-	(6,598)	(6,640)
Less : Reinsurance ceded to closing Claims Outstanding	(3,609)	-	(223)	(1,065)	(1,289)	(15,494)	(1,25,142)	-	(1,687)	(32)	-	(1,43,644)	(1,47,253)
Add : Reinsurance ceded to opening Claims Outstanding	2,678	-	24	222	246	15,069	94,474	-	1,158	1	-	1,10,949	1,13,627
<b>Total Claims Incurred</b>	<b>17,628</b>	<b>-</b>	<b>5,015</b>	<b>16,031</b>	<b>21,046</b>	<b>1,536</b>	<b>87,527</b>	<b>-</b>	<b>38</b>	<b>574</b>	<b>-</b>	<b>1,10,721</b>	<b>1,28,349</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 Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	
<b>Claims paid</b>													
Direct claims	-	-	-	-	-	500	556	-	-	-	-	1,056	1,056
Add : Claims Outstanding at the end of the period	5,189	-	-	-	-	8,895	19,040	-	-	-	-	27,936	33,125
Less : Claims Outstanding at the beginning of the period	(422)	-	-	-	-	(360)	(2,025)	-	-	-	-	(2,385)	(2,807)
Gross Incurred Claims	4,768	-	-	-	-	9,036	17,571	-	-	-	-	26,607	31,375
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Re-insurance Ceded to claims paid	-	-	-	-	-	(275)	(30)	-	-	-	-	(305)	(305)
Less : Reinsurance ceded to closing Claims Outstanding	(259)	-	-	-	-	(4,892)	(10,515)	-	-	-	-	(15,408)	(15,667)
Add : Reinsurance ceded to opening Claims Outstanding	35	-	-	-	-	198	1,081	-	-	-	-	1,279	1,314
<b>Total Claims Incurred</b>	<b>4,543</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,066</b>	<b>8,107</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12,173</b>	<b>16,716</b>

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IRDAI Registration No. 155 dated May 22, 2017

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## 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 Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	
<b>Claims paid</b>													
Direct claims	2,001	-	1,476	-	1,476	12,747	91,779	-	-	-	-	1,06,002	1,08,003
Add : Claims Outstanding at the end of the period	71,269	-	4,463	21,300	25,764	28,171	2,50,484	-	1,841	633	-	3,06,893	3,78,162
Less : Claims Outstanding at the beginning of the period	(5,189)	-	-	-	-	(8,895)	(19,040)	-	-	-	-	(27,936)	(33,125)
Gross Incurred Claims	68,080	-	5,939	21,300	27,240	32,023	3,23,223	-	1,841	633	-	3,84,959	4,53,039
Add : Re-insurance accepted to direct claims	63	-	-	-	-	-	-	-	18	-	-	18	81
Less : Re-insurance Ceded to claims paid	(100)	-	(74)	-	(74)	(7,011)	(6,674)	-	-	-	-	(13,759)	(13,859)
Less : Reinsurance ceded to closing Claims Outstanding	(3,609)	-	(223)	(1,065)	(1,289)	(15,494)	(1,25,142)	-	(1,687)	(32)	-	(1,43,644)	(1,47,253)
Add : Reinsurance ceded to opening Claims Outstanding	259	-	-	-	-	4,892	10,515	-	-	-	-	15,408	15,667
<b>Total Claims Incurred</b>	<b>64,694</b>	<b>-</b>	<b>5,642</b>	<b>20,235</b>	<b>25,877</b>	<b>14,410</b>	<b>2,01,922</b>	<b>-</b>	<b>172</b>	<b>601</b>	<b>-</b>	<b>2,42,982</b>	<b>3,07,676</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 Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	
<b>Claims paid</b>													
Direct claims	-	-	-	-	-	500	590	-	-	-	-	1,090	1,090
Add : Claims Outstanding at the end of the period	5,189	-	-	-	-	8,895	19,040	-	-	-	-	27,936	33,125
Less : Claims Outstanding at the beginning of the period	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims	5,189	-	-	-	-	9,395	19,630	-	-	-	-	29,026	34,215
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Re-insurance Ceded to claims paid	-	-	-	-	-	(275)	(30)	-	-	-	-	(305)	(305)
Less : Reinsurance ceded to closing Claims Outstanding	(259)	-	-	-	-	(4,892)	(10,515)	-	-	-	-	(15,408)	(15,667)
Add : Reinsurance ceded to opening Claims Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Claims Incurred</b>	<b>4,930</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,228</b>	<b>9,085</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13,313</b>	<b>18,243</b>

## Note :

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