

Name of the Insurer: Navi General Insurance Limited
(Formerly known as 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 Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20		For Q4 2019-20
Claims paid														
Direct claims	1,418	-	48,685	97	48,782	8,638	45,541	-	-	-	12,494	1,15,455	1,16,873	
Add : Claims Outstanding at the end of the quarter	34,692	-	38,821	6,23,545	6,62,366	33,767	1,11,758	-	3,845	-	7,615	8,19,350	8,54,042	
Less : Claims Outstanding at the beginning 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)	
Gross Incurred Claims	5,886	-	49,473	2,27,105	2,76,579	10,930	30,064	-	472	-	8,178	3,26,222	3,32,108	
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	1	-	1	1	
Less : Re-insurance Ceded to claims paid	(522)	-	(34,317)	(5)	(34,322)	(1,941)	(2,083)	-	-	-	(625)	(38,971)	(39,493)	
Less : Reinsurance ceded to closing Claims Outstanding	(10,678)	-	(1,941)	(31,178)	(33,119)	(18,572)	(61,139)	-	(3,585)	-	(381)	(1,16,795)	(1,27,473)	
Add : Reinsurance ceded to opening Claims Outstanding	4,501	-	14,030	19,827	33,857	17,311	58,846	-	3,134	-	597	1,13,745	1,18,246	
Total Claims Incurred	(813)	-	27,245	2,15,750	2,42,995	7,728	25,687	-	23	-	7,769	2,84,202	2,83,389	

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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 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	
Claims paid													
Direct claims	841	-	1,301	-	1,301	2,640	61,567	-	-	-	-	65,508	66,349
Add : Claims Outstanding at the end of the quarter	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 quarter	(52,558)	-	(462)	(4,224)	(4,686)	(32,643)	(1,54,399)	-	(653)	-	(27)	(1,92,409)	(2,44,967)
Gross Incurred Claims	19,552	-	5,302	17,076	22,378	(1,832)	1,57,653	-	1,188	-	606	1,79,992	1,99,544
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	1,677	-	1	20	21	20,314	60,098	-	535	-	-	80,969	82,646
Total Claims Incurred	17,628	-	5,015	16,031	21,046	1,536	87,527	-	38	-	574	1,10,721	1,28,349

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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 Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	
Claims paid													
Direct claims	3,978	-	1,38,130	953	1,39,083	29,154	2,26,459	-	-	17,651	4,12,347	4,16,325	
Add : Claims Outstanding at the end of the year	34,692	-	38,821	6,23,545	6,62,366	33,767	1,11,758	-	3,845	7,615	8,19,350	8,54,042	
Less : Claims Outstanding at the beginning of the 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	(32,599)	-	1,72,488	6,03,198	7,75,686	34,749	87,733	-	2,004	24,633	9,24,805	8,92,206	
Add : Re-insurance accepted to direct claims	7	-	-	-	-	-	-	-	6	-	6	13	
Less : Re-insurance Ceded to claims paid	(1,121)	-	(64,904)	(48)	(64,952)	(13,223)	(17,481)	-	-	(883)	(96,539)	(97,660)	
Less : Reinsurance ceded to closing Claims Outstanding	(10,678)	-	(1,941)	(31,178)	(33,119)	(18,572)	(61,139)	-	(3,585)	(381)	(1,16,795)	(1,27,473)	
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	(40,782)	-	1,05,866	5,73,037	6,78,903	18,449	1,34,255	-	112	23,401	8,55,120	8,14,338	

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			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	
Claims paid													
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 year	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 year	(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	
Total Claims Incurred	64,694	-	5,642	20,235	25,877	14,410	2,01,922	-	172	601	2,42,982	3,07,676	