

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 Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21		For Q1 2020-21
Claims paid														
Direct claims	115	-	17,993	-	17,993	3,823	27,486	-	-	-	3,919	53,221	53,336	
Add : Claims Outstanding at the end of the quarter	39,331	-	44,436	7,15,899	7,60,335	38,138	1,08,642	-	4,311	-	15,719	9,27,145	9,66,476	
Less : Claims Outstanding at the beginning of the quarter	(34,692)	-	(38,821)	(6,23,544)	(6,62,365)	(33,767)	(1,11,757)	-	(3,845)	-	(7,615)	(8,19,349)	(8,54,040)	
Gross Incurred Claims	4,754	-	23,608	92,355	1,15,963	8,195	24,370	-	466	-	12,023	1,61,018	1,65,772	
Add : Re-insurance accepted to direct claims	4	-	-	-	-	-	-	-	-	4	-	4	8	
Less : Re-insurance Ceded to claims paid	(44)	-	(900)	-	(900)	(1,242)	(2,421)	-	-	-	(196)	(4,759)	(4,803)	
Less : Reinsurance ceded to closing Claims Outstanding	(12,706)	-	(2,222)	(35,795)	(38,017)	(20,976)	(68,105)	-	(4,028)	-	(786)	(1,31,912)	(1,44,618)	
Add : Reinsurance ceded to opening Claims Outstanding	10,678	-	1,941	31,177	33,118	18,572	61,139	-	3,585	-	381	1,16,795	1,27,472	
Total Claims Incurred	2,686	-	22,427	87,737	1,10,164	4,548	14,984	-	27	-	11,422	1,41,145	1,43,831	

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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 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	
Claims paid													
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
Total Claims Incurred	(24,770)	-	16,595	60,763	77,358	(675)	(2,206)	-	47	-	1,517	76,041	51,271

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Direct claims	115	-	17,993	-	17,993	3,823	27,486	-	-	3,919	53,221	53,336	
Add : Claims Outstanding at the end of the year	39,331	-	44,436	7,15,899	7,60,335	38,138	1,08,642	-	4,311	15,719	9,27,145	9,66,476	
Less : Claims Outstanding at the beginning of the year	(34,692)	-	(38,821)	(6,23,544)	(6,62,365)	(33,767)	(1,11,757)	-	(3,845)	(7,615)	(8,19,349)	(8,54,040)	
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