

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 Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21		For Q2 2020-21
Claims paid														
Direct claims	596	-	36,916	5,009	41,925	6,372	22,104	-	-	-	17,192	87,593	88,189	
Add : Claims Outstanding at the end of the quarter	43,905	-	34,545	8,22,524	8,57,069	43,355	1,20,444	-	4,772	10,063	10,35,703	10,79,608		
Less : Claims Outstanding at the beginning 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)		
Gross Incurred Claims	5,171	-	27,025	1,11,633	1,38,659	11,589	33,906	-	460	11,536	1,96,150	2,01,321		
Add : Re-insurance accepted to direct claims	(4)	-	-	-	-	-	-	-	(1)	-	(1)	(5)		
Less : Re-insurance Ceded to claims paid	(219)	-	(1,845)	(250)	(2,095)	(2,903)	(2,466)	-	-	(860)	(8,324)	(8,543)		
Less : Reinsurance ceded to closing Claims Outstanding	(14,200)	-	(1,727)	(41,127)	(42,854)	(23,845)	(74,394)	-	(4,477)	(503)	(1,46,073)	(1,60,273)		
Add : Reinsurance ceded to opening Claims Outstanding	12,706	-	2,222	35,795	38,017	20,976	68,105	-	4,028	786	1,31,912	1,44,618		
<b>Total Claims Incurred</b>	<b>3,453</b>	<b>-</b>	<b>25,675</b>	<b>1,06,052</b>	<b>1,31,727</b>	<b>5,817</b>	<b>25,151</b>	<b>-</b>	<b>11</b>	<b>10,959</b>	<b>1,73,665</b>	<b>1,77,118</b>		

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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 Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	
Claims paid													
Direct claims	1,227	-	30,140	3,147	33,287	7,256	71,310	-	(3)	143	1,11,993	1,13,220	
Add : Claims Outstanding at the end 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	
Less : Claims Outstanding at the beginning 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)	
Gross Incurred Claims	2,028	-	41,458	1,20,899	1,62,357	11,808	78,791	-	494	4,960	2,58,410	2,60,438	
Add : Re-insurance accepted to direct claims	(1)	-	-	-	-	-	-	-	-	-	-	(1)	
Less : Re-insurance Ceded to claims paid	(497)	-	(9,676)	(157)	(9,833)	(3,986)	(5,922)	-	-	(7)	(19,748)	(20,245)	
Less : Reinsurance ceded to closing Claims Outstanding	(9,735)	-	(9,883)	(9,974)	(19,858)	(13,757)	(47,995)	-	(2,667)	(348)	(84,624)	(94,359)	
Add : Reinsurance ceded to opening Claims Outstanding	11,232	-	5,102	4,087	9,189	11,253	39,599	-	2,199	108	62,347	73,578	
<b>Total Claims Incurred</b>	<b>3,027</b>	<b>-</b>	<b>27,001</b>	<b>1,14,854</b>	<b>1,41,855</b>	<b>5,318</b>	<b>64,473</b>	<b>-</b>	<b>26</b>	<b>4,712</b>	<b>2,16,384</b>	<b>2,19,411</b>	

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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 Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	
<b>Claims paid</b>													
Direct claims	711	-	54,909	5,009	59,918	10,195	49,590	-	-	21,111	1,40,814	1,41,525	
Add : Claims Outstanding at the end of the year	43,905	-	34,545	8,22,524	8,57,069	43,355	1,20,444	-	4,772	10,063	10,35,703	10,79,608	
Less : Claims Outstanding at the beginning of the year	(34,692)	-	(38,821)	(6,23,544)	(6,62,365)	(33,767)	(1,11,758)	-	(3,845)	(7,615)	(8,19,350)	(8,54,041)	
Gross Incurred Claims	9,925	-	50,633	2,03,988	2,54,622	19,783	58,276	-	927	23,559	3,57,167	3,67,092	
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	3	-	3	3	
Less : Re-insurance Ceded to claims paid	(263)	-	(2,745)	(250)	(2,995)	(4,145)	(4,887)	-	-	(1,056)	(13,083)	(13,346)	
Less : Reinsurance ceded to closing Claims Outstanding	(14,200)	-	(1,727)	(41,127)	(42,854)	(23,845)	(74,394)	-	(4,477)	(503)	(1,46,073)	(1,60,273)	
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	
<b>Total Claims Incurred</b>	<b>6,139</b>	<b>-</b>	<b>48,102</b>	<b>1,93,789</b>	<b>2,41,891</b>	<b>10,365</b>	<b>40,134</b>	<b>-</b>	<b>38</b>	<b>22,381</b>	<b>3,14,809</b>	<b>3,20,948</b>	

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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 Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	
<b>Claims paid</b>													
Direct claims	1,839	-	41,217	6,681	47,898	13,468	1,33,294	-	-	221	1,94,881	1,96,720	
Add : Claims Outstanding at the end of the year	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	
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	(14,927)	-	65,288	1,84,860	2,50,148	10,308	(4,299)	-	1,050	6,557	2,63,764	2,48,837	
Add : Re-insurance accepted to direct claims	6	-	-	-	-	-	-	-	3	-	3	9	
Less : Re-insurance Ceded to claims paid	(696)	-	(12,032)	(334)	(12,366)	(7,403)	(10,581)	-	-	(11)	(30,361)	(31,057)	
Less : Reinsurance ceded to closing Claims Outstanding	(9,735)	-	(9,883)	(9,974)	(19,858)	(13,757)	(47,995)	-	(2,667)	(348)	(84,624)	(94,359)	
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>(21,743)</b>	<b>-</b>	<b>43,596</b>	<b>1,75,617</b>	<b>2,19,213</b>	<b>4,643</b>	<b>62,267</b>	<b>-</b>	<b>73</b>	<b>6,229</b>	<b>2,92,425</b>	<b>2,70,682</b>	