

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 Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	
Claims paid													
Direct claims	656	-	31,968	3,485	35,453	3,129	15,347	-	-	24,566	78,495	79,151	
Add : Claims Outstanding at the end of the quarter	46,858	-	34,332	8,75,761	9,10,093	52,962	92,795	-	5,239	10,162	10,71,251	11,18,109	
Less : Claims Outstanding at the beginning 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)	
Gross Incurred Claims	3,609	-	31,755	56,722	88,477	12,736	(12,301)	-	467	24,665	1,14,043	1,17,652	
Add : Re-insurance accepted to direct claims	38	-	-	-	-	-	-	-	-	-	-	38	
Less : Re-insurance Ceded to claims paid	(165)	-	(1,599)	(175)	(1,774)	(1,594)	(2,528)	-	-	(1,228)	(7,124)	(7,289)	
Less : Reinsurance ceded to closing Claims Outstanding	(15,487)	-	(1,716)	(43,789)	(45,505)	(29,129)	(51,689)	-	(4,925)	(508)	(1,31,756)	(1,47,243)	
Add : Reinsurance ceded to opening Claims Outstanding	14,200	-	1,727	41,127	42,854	23,845	74,394	-	4,477	503	1,46,073	1,60,273	
Total Claims Incurred	2,195	-	30,167	53,885	84,052	5,858	7,875	-	19	23,432	1,21,236	1,23,431	

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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 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	
			Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	
Claims paid												
Direct claims	1,367	-	86,877	8,494	95,371	13,324	64,937	-	-	45,677	2,19,309	2,20,676
Add : Claims Outstanding at the end of the year	46,858	-	34,332	8,75,761	9,10,093	52,962	92,795	-	5,239	10,162	10,71,251	11,18,109
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	13,534	-	82,388	2,60,710	3,43,098	32,519	45,974	-	1,394	48,224	4,71,210	4,84,744
Add : Re-insurance accepted to direct claims	38	-	-	-	-	-	-	-	3	-	3	41
Less : Re-insurance Ceded to claims paid	(428)	-	(4,344)	(425)	(4,769)	(5,739)	(7,415)	-	-	(2,284)	(20,207)	(20,635)
Less : Reinsurance ceded to closing Claims Outstanding	(15,487)	-	(1,716)	(43,789)	(45,505)	(29,129)	(51,689)	-	(4,925)	(508)	(1,31,756)	(1,47,243)
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	8,334	-	78,269	2,47,674	3,25,943	16,223	48,009	-	57	45,813	4,36,045	4,44,379

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			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 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 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