

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 Miscellaneous	Total
			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others			
			For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21		
Claims paid													
Direct claims	865	-	40,782	3,996	44,778	5,456	11,547	-	-	12,617	74,398	75,263	
Add : Claims Outstanding at the end of the quarter	46,038	-	32,428	9,26,042	9,58,470	57,906	91,612	-	5,584	15,424	11,28,997	11,75,035	
Less : Claims Outstanding at the beginning 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)	
Gross Incurred Claims	45	-	38,878	54,277	93,155	10,400	10,364	-	345	17,879	1,32,144	1,32,189	
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	4	-	4	4	
Less : Re-insurance Ceded to claims paid	(305)	-	(2,039)	(200)	(2,239)	(2,654)	(1,455)	-	-	(631)	(6,979)	(7,284)	
Less : Reinsurance ceded to closing Claims Outstanding	(13,955)	-	(1,621)	(46,303)	(47,924)	(31,848)	(53,694)	-	(5,260)	(771)	(1,39,498)	(1,53,453)	
Add : Reinsurance ceded to opening Claims Outstanding	15,487	-	1,716	43,789	45,505	29,129	51,689	-	4,925	508	1,31,756	1,47,243	
Total Claims Incurred	1,272	-	36,934	51,563	88,497	5,027	6,904	-	14	16,985	1,17,427	1,18,699	

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Particulars	Fire	Marine	Miscellaneous									Total Miscellaneous	Total
			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others			
			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		
			Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	
Claims paid													
Direct claims	2,232	-	1,27,659	12,490	1,40,149	18,780	76,484	-	-	58,294	2,93,707	2,95,939	
Add : Claims Outstanding at the end of the year	46,038	-	32,428	9,26,042	9,58,470	57,906	91,612	-	5,584	15,424	11,28,997	11,75,035	
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	13,578	-	1,21,266	3,14,987	4,36,254	42,920	56,338	-	1,739	66,103	6,03,354	6,16,932	
Add : Re-insurance accepted to direct claims	38	-	-	-	-	-	-	-	7	-	7	45	
Less : Re-insurance Ceded to claims paid	(733)	-	(6,383)	(625)	(7,008)	(8,393)	(8,870)	-	-	(2,915)	(27,186)	(27,919)	
Less : Reinsurance ceded to closing Claims Outstanding	(13,955)	-	(1,621)	(46,303)	(47,924)	(31,848)	(53,694)	-	(5,260)	(771)	(1,39,498)	(1,53,453)	
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	9,606	-	1,15,203	2,99,237	4,14,440	21,250	54,913	-	71	62,798	5,53,472	5,63,078	

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			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	