

Name of the Insurer: Navi General Insurance Limited  
(Formerly known as DHFL General Insurance Limited)  
IRDAI Registration No. 155 dated May 22, 2017  
CIN: U66000KA2016PLC148551

## 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 2021-22 | For Q1 2021-22 | For Q1 2021-22 | For Q1 2021-22    | For Q1 2021-22   | For Q1 2021-22 | For Q1 2021-22 | For Q1 2021-22 | For Q1 2021-22      | For Q1 2021-22 |       |
| <b>Claims paid</b>  |              |          |                |                |                |                   |                  |                |                |                |                     |                |       |
| Direct claims   | 98           | -        | 26,446         | 1,629          | 28,075         | 1,391             | 10,291           | -              | -              | 11,566         | 51,323              | 51,421         |       |
| Add : Claims Outstanding at the end of the quarter        | 53,303       | -        | 32,987         | 975,088        | 1,008,075      | 69,669            | 93,296           | -              | 6              | 20,509         | 1,191,556           | 1,244,859      |       |
| Less : Claims Outstanding at the beginning of the quarter | (46,038)     | -        | (32,428)       | (926,041)      | (958,469)      | (57,906)          | (91,613)         | -              | (5,584)        | (15,424)       | (1,128,997)         | (1,175,035)    |       |
| Gross Incurred Claims                                     | 7,363        | -        | 27,005         | 50,676         | 77,681         | 13,153            | 11,974           | -              | (5,578)        | 16,651         | 113,881             | 121,245        |       |
| Add : Re-insurance accepted to direct claims              | 3            | -        | -              | -              | -              | -                 | -                | -              | -              | -              | -                   | 3              |       |
| Less : Re-insurance Ceded to claims paid                  | (16)         | -        | (1,322)        | (81)           | (1,403)        | (562)             | (755)            | -              | -              | (578)          | (3,298)             | (3,314)        |       |
| Less : Reinsurance ceded to closing Claims Outstanding    | (15,944)     | -        | (1,646)        | (48,758)       | (50,404)       | (38,330)          | (51,123)         | -              | -              | (1,025)        | (140,883)           | (156,827)      |       |
| Add : Reinsurance ceded to opening Claims Outstanding     | 13,955       | -        | 1,621          | 46,302         | 47,923         | 31,848            | 53,694           | -              | 5,260          | 771            | 139,497             | 153,452        |       |
| <b>Total Claims Incurred</b>                              | <b>5,361</b> | <b>-</b> | <b>25,658</b>  | <b>48,139</b>  | <b>73,797</b>  | <b>6,110</b>      | <b>13,790</b>    | <b>-</b>       | <b>(318)</b>   | <b>15,819</b>  | <b>109,198</b>      | <b>114,559</b> |       |

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(₹ '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 |       |
| <b>Claims paid</b>  |              |          |                |                |                |                   |                  |                |                |                |                     |                |       |
| 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         | 715,899        | 760,335        | 38,138            | 108,642          | -              | 4,311          | 15,719         | 927,145             | 966,476        |       |
| Less : Claims Outstanding at the beginning of the quarter | (34,692)     | -        | (38,821)       | (623,544)      | (662,365)      | (33,767)          | (111,757)        | -              | (3,845)        | (7,615)        | (819,349)           | (854,040)      |       |
| Gross Incurred Claims                                     | 4,754        | -        | 23,608         | 92,355         | 115,963        | 8,195             | 24,370           | -              | 466            | 12,023         | 161,018             | 165,772        |       |
| 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)          | (131,912)           | (144,618)      |       |
| Add : Reinsurance ceded to opening Claims Outstanding     | 10,678       | -        | 1,941          | 31,177         | 33,118         | 18,572            | 61,139           | -              | 3,585          | 381            | 116,795             | 127,472        |       |
| <b>Total Claims Incurred</b>                              | <b>2,686</b> | <b>-</b> | <b>22,427</b>  | <b>87,737</b>  | <b>110,164</b> | <b>4,548</b>      | <b>14,984</b>    | <b>-</b>       | <b>27</b>      | <b>11,422</b>  | <b>141,145</b>      | <b>143,831</b> |       |

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|   |              |          | Motor OD        | Motor TP        | Motor Total     | Personal Accident | Health Insurance | Liability       | Engineering     | Others          | Total Miscellaneous |                |
|   |              |          | Upto Q1 2021-22 | Upto Q1 2021-22 | Upto Q1 2021-22 | Upto Q1 2021-22   | Upto Q1 2021-22  | Upto Q1 2021-22 | Upto Q1 2021-22 | Upto Q1 2021-22 | Upto Q1 2021-22     |                |
| <b>Claims paid</b>  |              |          |                 |                 |                 |                   |                  |                 |                 |                 |                     |                |
| Direct claims   | 98           | -        | 26,446          | 1,629           | 28,075          | 1,391             | 10,291           | -               | -               | 11,566          | 51,323              | 51,421         |
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| Gross Incurred Claims                                     | 7,363        | -        | 27,005          | 50,676          | 77,681          | 13,153            | 11,974           | -               | (5,578)         | 16,651          | 113,881             | 121,245        |
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| Less : Re-insurance Ceded to claims paid                  | (16)         | -        | (1,322)         | (81)            | (1,403)         | (562)             | (755)            | -               | -               | (578)           | (3,298)             | (3,314)        |
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| <b>Total Claims Incurred</b>                              | <b>5,361</b> | <b>-</b> | <b>25,658</b>   | <b>48,139</b>   | <b>73,797</b>   | <b>6,110</b>      | <b>13,790</b>    | <b>-</b>        | <b>(318)</b>    | <b>15,819</b>   | <b>109,198</b>      | <b>114,559</b> |

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|   |              |          | Upto Q1 2020-21 | Upto Q1 2020-21 | Upto Q1 2020-21 | Upto Q1 2020-21   | Upto Q1 2020-21  | Upto Q1 2020-21 | Upto Q1 2020-21 | Upto Q1 2020-21 | Upto Q1 2020-21     |                |
| <b>Claims paid</b>  |              |          |                 |                 |                 |                   |                  |                 |                 |                 |                     |                |
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| Less : Claims Outstanding at the beginning of the quarter | (34,692)     | -        | (38,821)        | (623,544)       | (662,365)       | (33,767)          | (111,757)        | -               | (3,845)         | (7,615)         | (819,349)           | (854,040)      |
| Gross Incurred Claims                                     | 4,754        | -        | 23,608          | 92,355          | 115,963         | 8,195             | 24,370           | -               | 466             | 12,023          | 161,018             | 165,772        |
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| <b>Total Claims Incurred</b>                              | <b>2,686</b> | <b>-</b> | <b>22,427</b>   | <b>87,737</b>   | <b>110,164</b>  | <b>4,548</b>      | <b>14,984</b>    | <b>-</b>        | <b>27</b>       | <b>11,422</b>   | <b>141,145</b>      | <b>143,831</b> |