

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]

(Amount in Rs Lakhs)

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous														Grand Total	
					Motor OD	Motor TP	Motor Total	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous		
					For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22		For Q2 2021-22
Claims paid																				
Direct claims	10	-	-	-	419	145	564	183	70	-	254	-	-	-	-	-	-	141	959	969
Add : Re-insurance accepted to direct claims	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)
Less : Re-insurance Ceded to claims paid	(4)	-	-	-	(21)	(7)	(28)	(30)	(35)	-	(65)	-	-	-	-	-	-	(7)	(100)	(104)
Net Claims Paid	6	-	-	-	398	138	536	153	35	-	189	-	-	-	-	-	-	134	859	865
Add : Claims Outstanding at the end of the quarter	357	-	-	-	257	9,821	10,077	387	275	-	662	-	-	-	-	-	-	196	10,935	11,292
Less : Claims Outstanding at the beginning of the quarter	(374)	-	-	-	(313)	(9,263)	(9,577)	(422)	(313)	-	(735)	-	-	-	-	-	-	(195)	(10,507)	(10,880)
Net Incurred Claims	(11)	-	-	-	341	696	1,036	118	(3)	-	116	-	-	-	-	-	-	135	1,287	1,276
Claims Paid (Direct)																				
-In India	10	-	-	-	419	145	564	183	70	-	254	-	-	-	-	-	-	141	959	969
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	344	-	-	-	34	6,994	7,029	293	225	-	518	-	-	-	-	-	-	196	7,743	8,087
Estimates of IBNR and IBNER at the beginning of the period (net)	349	-	-	-	17	6,818	6,835	304	277	-	581	-	-	-	-	-	-	195	7,611	7,960

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

CLAIMS INCURRED [NET]

(Amount in Rs Lakhs)

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous														Grand Total	
					Motor OD	Motor TP	Motor Total	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	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	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21		For Q2 2020-21
Claims paid																				
Direct claims	6	-	-	-	369	50	419	221	64	-	285	-	-	-	-	-	-	172	876	882
Add : Re-insurance accepted to direct claims	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.04)
Less : Re-insurance Ceded to claims paid	(2)	-	-	-	(18)	(3)	(21)	(25)	(29)	-	(54)	-	-	-	-	-	-	(9)	(83)	(85)
Net Claims Paid	4	-	-	-	351	48	398	196	35	-	231	-	-	-	-	-	-	163	793	796
Add : Claims Outstanding at the end of the quarter	297	-	-	-	328	7,814	8,142	461	195	-	656	-	-	3	-	-	-	96	8,896	9,193
Less : Claims Outstanding at the beginning of the quarter	(266)	-	-	-	(422)	(6,801)	(7,223)	(405)	(172)	-	(577)	-	-	(3)	-	-	-	(149)	(7,952)	(8,219)
Net Incurred Claims	35	-	-	-	257	1,061	1,317	252	58	-	310	-	-	-	-	-	-	110	1,737	1,771
Claims Paid (Direct)																				
-In India	6	-	-	-	369	50	419	221	64	-	285	-	-	-	-	-	-	172	876	882
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	285	-	-	-	45	6,471	6,516	341	171	-	511	-	-	3	-	-	-	95	7,125	7,410
Estimates of IBNR and IBNER at the beginning of the period (net)	257	-	-	-	60	5,651	5,711	322	148	-	470	-	-	3	-	-	-	149	6,333	6,591

Notes:

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- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
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					Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22		Upto Q2 2021-22
Claims paid																				
Direct claims	11	-	-	-	683	162	845	286	84	-	-	371	-	-	-	-	-	257	1,472	1,483
Add : Re-insurance accepted to direct claims	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)
Less : Re-insurance Ceded to claims paid	(4)	-	-	-	(34)	(8)	(42)	(38)	(40)	-	-	(78)	-	-	-	-	-	(13)	(133)	(137)
Net Claims Paid	7	-	-	-	649	153	802	249	44	-	-	292	-	-	-	-	-	244	1,339	1,346
Add : Claims Outstanding at the end of the quarter	357	-	-	-	257	9,821	10,077	387	275	-	-	662	-	-	-	-	-	196	10,935	11,292
Less : Claims Outstanding at the beginning of the quarter	(321)	-	-	-	(308)	(8,809)	(9,117)	(379)	(261)	-	-	(640)	-	-	(3)	-	-	(147)	(9,907)	(10,227)
Net Incurred Claims	43	-	-	-	597	1,165	1,763	256	58	-	-	315	-	-	(3)	-	-	293	2,368	2,410

Claims Paid (Direct)																				
-In India	11	-	-	-	683	162	845	286	84	-	-	371	-	-	-	-	-	257	1,472	1,483
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	344	-	-	-	34	6,994	7,029	293	225	-	-	518	-	-	-	-	-	196	7,743	8,087
Estimates of IBNR and IBNER at the beginning of the period (net)	293	-	-	-	17	6,790	6,807	261	215	-	-	476	-	-	3	-	-	147	7,433	7,726

Notes:

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					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	Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21		Upto Q2 2020-21
Claims paid																				
Direct claims	7	-	-	-	549	50	599	496	102	-	-	598	-	-	-	-	-	211	1,408	1,415
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Re-insurance Ceded to claims paid	(3)	-	-	-	(27)	(3)	(30)	(49)	(41)	-	-	(90)	-	-	-	-	-	(11)	(131)	(133)
Net Claims Paid	4	-	-	-	522	48	569	447	61	-	-	508	-	-	-	-	-	201	1,277	1,282
Add : Claims Outstanding at the end of the quarter	297	-	-	-	328	7,824	8,152	461	195	-	-	656	-	-	3	-	-	96	8,907	9,204
Less : Claims Outstanding at the beginning of the quarter	(240)	-	-	-	(369)	(5,933)	(6,301)	(506)	(152)	-	-	(658)	-	-	(3)	-	-	(72)	(7,034)	(7,275)
Net Incurred Claims	61	-	-	-	481	1,939	2,420	401	104	-	-	505	-	-	-	-	-	224	3,149	3,211

Claims Paid (Direct)																				
-In India	7	-	-	-	549	50	599	496	102	-	-	598	-	-	-	-	-	211	1,408	1,415
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	285	-	-	-	45	6,471	6,516	341	171	-	-	511	-	-	3	-	-	95	7,125	7,410
Estimates of IBNR and IBNER at the beginning of the period (net)	233	-	-	-	35	4,931	4,967	345	136	-	-	482	-	-	3	-	-	72	5,523	5,757

Notes:

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