

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 Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	
Claims paid																				
Direct claims	6	-	-	-	346	61	408	327	111	-	-	438	-	-	-	-	-	139	984	990
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	0
Less : Re-insurance Ceded to claims paid	(1)	-	-	-	(17)	(3)	(20)	(24)	(58)	-	-	(82)	-	-	-	-	-	(7)	(109)	(110)
Net Claims Paid	5	-	-	-	329	58	387	303	53	-	-	356	-	-	0	-	-	132	875	880
Add : Claims Outstanding at the end of the quarter	409	-	-	-	257	10,307	10,564	456	288	-	-	744	-	-	-	-	-	162	11,471	11,880
Less : Claims Outstanding at the beginning of the quarter	(357)	-	-	-	(257)	(9,821)	(10,077)	(387)	(275)	-	-	(662)	-	-	-	-	-	(196)	(10,935)	(11,292)
Net Incurred Claims	58	-	-	-	330	544	874	372	66	-	-	438	-	-	0	-	-	98	1,410	1,468
Claims Paid (Direct)																				
-In India	6	-	-	-	346	61	408	327	111	-	-	438	-	-	-	-	-	139	984	990
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	399	-	-	-	34	6,946	6,980	305	267	-	-	572	-	-	-	-	-	162	7,715	8,114
Estimates of IBNR and IBNER at the beginning of the period (net)	344	-	-	-	34	6,994	7,029	293	225	-	-	518	-	-	-	-	-	196	7,743	8,087

- 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

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(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 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	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	
Claims paid																				
Direct claims	7	-	-	-	320	35	355	153	31	-	-	185	-	-	-	-	-	246	785	792
Add : Re-insurance accepted to direct claims	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.38
Less : Re-insurance Ceded to claims paid	(2)	-	-	-	(16)	(2)	(18)	(25)	(16)	-	-	(41)	-	-	-	-	-	(12)	(71)	(73)
Net Claims Paid	5	-	-	-	304	33	337	128	15	-	-	144	-	-	-	-	-	233	714	719
Add : Claims Outstanding at the end of the quarter	314	-	-	-	326	8,331	8,657	411	238	-	-	649	-	-	3	-	-	97	9,406	9,720
Less : Claims Outstanding at the beginning of the quarter	(297)	-	-	-	(328)	(7,824)	(8,152)	(461)	(195)	-	-	(656)	-	-	(3)	-	-	(96)	(8,907)	(9,204)
Net Incurred Claims	22	-	-	-	302	540	841	79	59	-	-	137	-	-	-	-	-	234	1,213	1,235
Claims Paid (Direct)																				
-In India	7	-	-	-	320	35	355	153	31	-	-	185	-	-	-	-	-	246	785	792
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	299	-	-	-	18	6,893	6,911	305	214	-	-	519	-	-	3	-	-	97	7,529	7,828
Estimates of IBNR and IBNER at the beginning of the period (net)	285	-	-	-	45	6,471	6,516	341	171	-	-	511	-	-	3	-	-	95	7,125	7,410

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					Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	
Claims paid																				
Direct claims	18	-	-	-	1,030	223	1,252	613	195	-	-	808	-	-	-	-	-	396	2,456	2,474
Add : Re-insurance accepted to direct claims	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	(1)
Less : Re-insurance Ceded to claims paid	(5)	-	-	-	(51)	(11)	(63)	(62)	(98)	-	-	(160)	-	-	-	-	-	(20)	(242)	(247)
Net Claims Paid	12	-	-	-	978	211	1,190	551	97	-	-	648	-	-	0	-	-	376	2,214	2,226
Add : Claims Outstanding at the end of the quarter	409	-	-	-	257	10,307	10,564	456	288	-	-	744	-	-	-	-	-	162	11,471	11,880
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	100	-	-	-	927	1,710	2,637	628	124	-	-	752	-	-	(3)	-	-	392	3,778	3,878
Claims Paid (Direct)																				
-In India	18	-	-	-	1,030	223	1,252	613	195	-	-	808	-	-	-	-	-	396	2,456	2,474
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	399	-	-	-	34	6,946	6,980	305	267	-	-	572	-	-	-	-	-	162	7,715	8,114
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 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	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	14	-	-	-	869	85	954	649	133	-	-	783	-	-	-	-	-	457	2,193	2,207
Add : Re-insurance accepted to direct claims	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
Less : Re-insurance Ceded to claims paid	(4)	-	-	-	(43)	(4)	(48)	(74)	(57)	-	-	(132)	-	-	-	-	-	(23)	(202)	(206)
Net Claims Paid	10	-	-	-	825	81	906	575	76	-	-	651	-	-	-	-	-	434	1,991	2,001
Add : Claims Outstanding at the end of the quarter	314	-	-	-	326	8,331	8,657	411	238	-	-	649	-	-	3	-	-	97	9,406	9,720
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	83	-	-	-	783	2,479	3,262	480	162	-	-	642	-	-	1	-	-	458	4,363	4,446
Claims Paid (Direct)																				
-In India	14	-	-	-	869	85	954	649	133	-	-	783	-	-	-	-	-	457	2,193	2,207
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	299	-	-	-	18	6,893	6,911	305	214	-	-	519	-	-	3	-	-	97	7,529	7,828
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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