

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 Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	
Claims paid																				
Direct claims	5	-	-	-	332	265	597	418	49	-	-	467	-	-	-	-	-	85	1,149	1,154
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	0
Less : Re-insurance Ceded to claims paid	(2)	-	-	-	(17)	(13)	(30)	(32)	(24)	-	-	(56)	-	-	-	-	-	(4)	(90)	(92)
Net Claims Paid	3	-	-	-	316	251	567	386	25	-	-	411	-	-	0	-	-	81	1,059	1,062
Add : Claims Outstanding at the end of the quarter	227	-	-	-	252	11,547	11,799	441	196	-	-	637	-	-	1	-	-	142	12,578	12,805
Less : Claims Outstanding at the beginning of the quarter	(409)	-	-	-	(257)	(10,307)	(10,564)	(456)	(288)	-	-	(744)	-	-	-	-	-	(162)	(11,471)	(11,880)
Net Incurred Claims	(179)	-	-	-	310	1,491	1,801	370	(67)	-	-	304	-	-	1	-	-	60	2,167	1,988
Claims Paid (Direct)																				
-In India	5	-	-	-	332	265	597	418	49	-	-	467	-	-	-	-	-	85	1,149	1,154
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	215	-	-	-	51	6,281	6,331	283	186	-	-	469	-	-	1	-	-	142	6,942	7,158
Estimates of IBNR and IBNER at the beginning of the period (net)	399	-	-	-	34	6,946	6,980	305	267	-	-	572	-	-	-	-	-	162	7,715	8,114

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 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	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	9	-	-	-	408	40	448	115	55	-	-	170	-	-	-	-	-	126	744	753
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Re-insurance Ceded to claims paid	(3)	-	-	-	(20)	(2)	(22)	(15)	(27)	-	-	(41)	-	-	-	-	-	(6)	(70)	(73)
Net Claims Paid	6	-	-	-	387	38	425	101	28	-	-	129	-	-	-	-	-	120	674	680
Add : Claims Outstanding at the end of the quarter	321	-	-	-	308	8,809	9,117	379	261	-	-	640	-	-	3	-	-	147	9,907	10,227
Less : Claims Outstanding at the beginning of the quarter	(314)	-	-	-	(326)	(8,331)	(8,657)	(411)	(238)	-	-	(649)	-	-	(3)	-	-	(97)	(9,406)	(9,720)
Net Incurred Claims	13	-	-	-	369	516	885	69	50	-	-	119	-	-	-	-	-	170	1,175	1,187
Claims Paid (Direct)																				
-In India	9	-	-	-	408	40	448	115	55	-	-	170	-	-	-	-	-	126	744	753
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	293	-	-	-	17	6,790	6,807	261	215	-	-	476	-	-	3	-	-	147	7,433	7,726
Estimates of IBNR and IBNER at the beginning of the period (net)	299	-	-	-	18	6,893	6,911	305	214	-	-	519	-	-	3	-	-	97	7,529	7,828

Notes:

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					Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22		
Claims paid																					
Direct claims	22	-	-	-	1,362	487	1,849	1,031	244	-	-	1,275	-	-	-	-	-	-	481	3,605	3,627
Add : Re-insurance accepted to direct claims	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	0	(0)
Less : Re-insurance Ceded to claims paid	(7)	-	-	-	(68)	(24)	(92)	(94)	(122)	-	-	(216)	-	-	-	-	-	-	(24)	(332)	(339)
Net Claims Paid	15	-	-	-	1,294	463	1,757	937	122	-	-	1,059	-	-	0	-	-	-	457	3,273	3,288
Add : Claims Outstanding at the end of the quarter	227	-	-	-	252	11,547	11,799	441	196	-	-	637	-	-	1	-	-	-	142	12,578	12,805
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	(79)	-	-	-	1,237	3,201	4,438	999	57	-	-	1,056	-	-	(2)	-	-	-	452	5,944	5,865
Claims Paid (Direct)																					
-In India	22	-	-	-	1,362	487	1,849	1,031	244	-	-	1,275	-	-	-	-	-	-	481	3,605	3,627
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	215	-	-	-	51	6,281	6,331	283	186	-	-	469	-	-	1	-	-	-	142	6,942	7,158
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					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	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21		
Claims paid																					
Direct claims	22	-	-	-	1,277	125	1,401	765	188	-	-	953	-	-	-	-	-	-	583	2,937	2,959
Add : Re-insurance accepted to direct claims	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
Less : Re-insurance Ceded to claims paid	(7)	-	-	-	(64)	(6)	(70)	(89)	(84)	-	-	(173)	-	-	-	-	-	-	(29)	(272)	(279)
Net Claims Paid	15	-	-	-	1,213	119	1,331	676	104	-	-	780	-	-	-	-	-	-	554	2,665	2,681
Add : Claims Outstanding at the end of the quarter	321	-	-	-	308	8,809	9,117	379	261	-	-	640	-	-	3	-	-	-	147	9,907	10,227
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	96	-	-	-	1,152	2,995	4,147	549	213	-	-	762	-	-	1	-	-	-	628	5,537	5,633
Claims Paid (Direct)																					
-In India	22	-	-	-	1,277	125	1,401	765	188	-	-	953	-	-	-	-	-	-	583	2,937	2,959
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	293	-	-	-	17	6,790	6,807	261	215	-	-	476	-	-	3	-	-	-	147	7,433	7,726
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

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