

PERIODIC DISCLOSURES

Form NL-38-Development of Losses (Annual Submission)

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



Name of the Insurer: Navi General Insurance Limited
Line of Business: Total

Date: 31st March 2022

WITHIN INDIA

(₹ in Lakhs)

Particulars	Accident Year Cohort										
	YE 31-Mar-2012 ¹	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
A] Ultimate Net loss Cost - Original Estimate	-	-	-	-	-	-	182	3,083	9,590	6,213	5,818
B] Net Claims Provisions²	-	-	-	-	-	-	7	289	5,310	3,662	3,537
C] Cumulative Payment as of											
one year later - 1st Diagonal	-	-	-	-	-	-	24	1,395	3,426	2,504	-
two year later - 2nd Diagonal	-	-	-	-	-	-	24	1,427	3,826	-	-
three year later - 3rd Diagonal	-	-	-	-	-	-	24	1,470	-	-	-
four year later - 4th Diagonal	-	-	-	-	-	-	24	-	-	-	-
five year later - 5th Diagonal	-	-	-	-	-	-	-	-	-	-	-
six year later - 6th Diagonal	-	-	-	-	-	-	-	-	-	-	-
seven year later - 7th Diagonal	-	-	-	-	-	-	-	-	-	-	-
eight year later - 8th Diagonal	-	-	-	-	-	-	-	-	-	-	-
nine year later - 9th Diagonal	-	-	-	-	-	-	-	-	-	-	-
ten year later - 10th Diagonal	-	-	-	-	-	-	-	-	-	-	-
eleven year later - 11th Diagonal	-	-	-	-	-	-	-	-	-	-	-
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	-	-	-	-	-	-	182	1,783	9,082	6,166	-
two year later - 2nd Diagonal	-	-	-	-	-	-	30	1,719	9,136	-	-
three year later - 3rd Diagonal	-	-	-	-	-	-	31	1,759	-	-	-
four year later - 4th Diagonal	-	-	-	-	-	-	31	-	-	-	-
five year later - 5th Diagonal	-	-	-	-	-	-	-	-	-	-	-
six year later - 6th Diagonal	-	-	-	-	-	-	-	-	-	-	-
seven year later - 7th Diagonal	-	-	-	-	-	-	-	-	-	-	-
eight year later - 8th Diagonal	-	-	-	-	-	-	-	-	-	-	-
nine year later - 9th Diagonal	-	-	-	-	-	-	-	-	-	-	-
ten year later - 10th Diagonal	-	-	-	-	-	-	-	-	-	-	-
eleven year later - 11th Diagonal	-	-	-	-	-	-	-	-	-	-	-
Favourable / (unfavourable) development³ Amount (A-D)	-	-	-	-	-	-	151	1,324	454	47	
In % [(A-D)/A]	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	82.82%	42.94%	4.74%	0.75%	

Note:-

(a) Should Include all other prior years

(b) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

(c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal

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



Name of the Insurer: Navi General Insurance Limited
Line of Business: Moto TP

Date: 31st March 2022

WITHIN INDIA
(₹ in Lakhs)

Particulars	Accident Year Cohort										
	YE 31-Mar-2012 ¹	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
A] Ultimate Net loss Cost - Original Estimate	-	-	-	-	-	-	-	202	5,581	3,065	2,364
B] Net Claims Provisions²	-	-	-	-	-	-	-	282	5,308	3,593	2,364
C] Cumulative Payment as of											
one year later - 1st Diagonal	-	-	-	-	-	-	-	1	87	113	-
two year later - 2nd Diagonal	-	-	-	-	-	-	-	17	417	-	-
three year later - 3rd Diagonal	-	-	-	-	-	-	-	60	-	-	-
four year later - 4th Diagonal	-	-	-	-	-	-	-	-	-	-	-
five year later - 5th Diagonal	-	-	-	-	-	-	-	-	-	-	-
six year later - 6th Diagonal	-	-	-	-	-	-	-	-	-	-	-
seven year later - 7th Diagonal	-	-	-	-	-	-	-	-	-	-	-
eight year later - 8th Diagonal	-	-	-	-	-	-	-	-	-	-	-
nine year later - 9th Diagonal	-	-	-	-	-	-	-	-	-	-	-
ten year later - 10th Diagonal	-	-	-	-	-	-	-	-	-	-	-
eleven year later - 11th Diagonal	-	-	-	-	-	-	-	-	-	-	-
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	-	-	-	-	-	-	-	352	5,572	3,706	-
two year later - 2nd Diagonal	-	-	-	-	-	-	-	300	5,725	-	-
three year later - 3rd Diagonal	-	-	-	-	-	-	-	342	-	-	-
four year later - 4th Diagonal	-	-	-	-	-	-	-	-	-	-	-
five year later - 5th Diagonal	-	-	-	-	-	-	-	-	-	-	-
six year later - 6th Diagonal	-	-	-	-	-	-	-	-	-	-	-
seven year later - 7th Diagonal	-	-	-	-	-	-	-	-	-	-	-
eight year later - 8th Diagonal	-	-	-	-	-	-	-	-	-	-	-
nine year later - 9th Diagonal	-	-	-	-	-	-	-	-	-	-	-
ten year later - 10th Diagonal	-	-	-	-	-	-	-	-	-	-	-
eleven year later - 11th Diagonal	-	-	-	-	-	-	-	-	-	-	-
Favourable / (unfavorable) development³											
Amount (A-D)	-	-	-	-	-	-	-	(139.31)	(143.71)	(641.28)	
In % [(A-D)/A]	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-68.85%	-2.57%	-20.92%	

Note:-

(a) Should Include all other prior years

(b) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

(c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with **the latest diagonal**

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



Name of the Insurer: Navi General Insurance Limited
 Line of Business: Short Tail Business

Date: 31st March 2022

WITHIN INDIA
 (₹ in Lakhs)

Particulars	Accident Year Cohort										
	YE 31-Mar-2012 ¹	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
A] Ultimate Net loss Cost - Original Estimate	-	-	-	-	-	-	182	2,880	4,009	3,148	3,453
B] Net Claims Provisions²	-	-	-	-	-	-	7	7	2	69	1,173
C] Cumulative Payment as of											
one year later - 1st Diagonal	-	-	-	-	-	-	24	1,395	3,339	2,391	-
two year later - 2nd Diagonal	-	-	-	-	-	-	24	1,411	3,409	-	-
three year later - 3rd Diagonal	-	-	-	-	-	-	24	1,411	-	-	-
four year later - 4th Diagonal	-	-	-	-	-	-	24	-	-	-	-
five year later - 5th Diagonal	-	-	-	-	-	-	-	-	-	-	-
six year later - 6th Diagonal	-	-	-	-	-	-	-	-	-	-	-
seven year later - 7th Diagonal	-	-	-	-	-	-	-	-	-	-	-
eight year later - 8th Diagonal	-	-	-	-	-	-	-	-	-	-	-
nine year later - 9th Diagonal	-	-	-	-	-	-	-	-	-	-	-
ten year later - 10th Diagonal	-	-	-	-	-	-	-	-	-	-	-
eleven year later - 11th Diagonal	-	-	-	-	-	-	-	-	-	-	-
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	-	-	-	-	-	-	182	1,432	3,510	2,460	-
two year later - 2nd Diagonal	-	-	-	-	-	-	30	1,420	3,411	-	-
three year later - 3rd Diagonal	-	-	-	-	-	-	31	1,417	-	-	-
four year later - 4th Diagonal	-	-	-	-	-	-	31	-	-	-	-
five year later - 5th Diagonal	-	-	-	-	-	-	-	-	-	-	-
six year later - 6th Diagonal	-	-	-	-	-	-	-	-	-	-	-
seven year later - 7th Diagonal	-	-	-	-	-	-	-	-	-	-	-
eight year later - 8th Diagonal	-	-	-	-	-	-	-	-	-	-	-
nine year later - 9th Diagonal	-	-	-	-	-	-	-	-	-	-	-
ten year later - 10th Diagonal	-	-	-	-	-	-	-	-	-	-	-
eleven year later - 11th Diagonal	-	-	-	-	-	-	-	-	-	-	-
Favourable / (unfavorable) development³											
Amount (A-D)	-	-	-	-	-	-	151	1,463	598	688	
In % [(A-D)/A]	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	82.82%	50.80%	14.92%	21.85%	

Note:-

- (a) Should Include all other prior years
- (b) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE
- (c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with **the latest diagonal**