

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 Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	
Claims paid																				
Direct claims	9	-	-	-	326	240	566	557	39	-	-	596	-	-	-	-	-	68	1,230	1,240
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Re-insurance Ceded to claims paid	(1)	-	-	-	(16)	(12)	(28)	(39)	(20)	-	-	(58)	-	-	-	-	-	(3)	(90)	(90)
Net Claims Paid	8	-	-	-	310	228	538	518	20	-	-	538	-	-	-	-	-	65	1,141	1,149
Add : Claims Outstanding at the end of the quarter	252	-	-	-	242	12,372	12,614	387	218	-	-	606	-	-	1	-	-	138	13,358	13,610
Less : Claims Outstanding at the beginning of the quarter	(227)	-	-	-	(252)	(11,547)	(11,799)	(441)	(196)	-	-	(637)	-	-	(1)	-	-	(142)	(12,578)	(12,805)
Net Incurred Claims	33	-	-	-	300	1,053	1,354	465	42	-	-	507	-	-	-	-	-	61	1,921	1,954
Claims Paid (Direct)																				
-In India	9	-	-	-	326	240	566	557	39	-	-	596	-	-	-	-	-	68	1,230	1,240
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	232	-	-	-	46	6,147	6,193	282	194	-	-	476	-	-	1	-	-	131	6,801	7,034
Estimates of IBNR and IBNER at the beginning of the period (net)	215	-	-	-	51	6,281	6,331	283	186	-	-	469	-	-	1	-	-	142	6,942	7,158

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 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	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	
Claims paid																				
Direct claims	1	-	-	-	264	17	281	103	14	-	-	117	-	-	-	-	-	116	513	514
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Re-insurance Ceded to claims paid	-	-	-	-	(13)	(1)	(14)	(8)	(6)	-	-	(13)	-	-	-	-	-	(6)	(33)	(33)
Net Claims Paid	1	-	-	-	251	16	267	95	8	-	-	104	-	-	-	-	-	110	480	481
Add : Claims Outstanding at the end of the quarter	374	-	-	-	313	9,275	9,589	422	313	-	-	735	-	-	-	-	-	195	10,519	10,892
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	54	-	-	-	256	482	739	138	60	-	-	199	-	-	(3)	-	-	158	1,092	1,146
Claims Paid (Direct)																				
-In India	1	-	-	-	264	17	281	103	14	-	-	117	-	-	-	-	-	116	513	514
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	349	-	-	-	17	6,818	6,835	304	277	-	-	581	-	-	-	-	-	195	7,611	7,960
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

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Less : Re-insurance Ceded to claims paid	(1)	-	-	-	(16)	(12)	(28)	(39)	(20)	-	(58)	-	-	-	-	-	(3)	(90)	(90)	
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