

Name of the Insurer: Navi General Insurance Limited
(Formerly known as DHFL General Insurance Limited)
IRDAI Registration No. 155 dated May 22, 2017
CIN: U66000MH2016PLC283275



PREMIUM EARNED [NET]

(₹ '000)

Particulars	Fire	Marine	Miscellaneous									Total
			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
			For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	
Premium from direct business written - net of GST	68,803	-	19,941	48,916	68,857	16,337	74,530	-	-	21,907	1,81,631	2,50,434
Adjustment for change in reserve for unexpired risks	(12,569)	-	9,136	40,186	49,322	(3,524)	18,958	-	-	(9,331)	55,425	42,856
Gross Earned Premium	56,234	-	29,077	89,102	1,18,179	12,813	93,488	-	-	12,576	2,37,056	2,93,290
Add : Premium on reinsurance accepted	1,024	-	-	-	-	-	-	-	192	-	192	1,216
Less : Premium on reinsurance ceded	(40,525)	-	(13,627)	(3,473)	(17,100)	(9,813)	(20,185)	-	(17)	(3,447)	(50,562)	(91,087)
Net Premium	29,302	-	6,314	45,443	51,757	6,524	54,345	-	175	18,460	1,31,261	1,60,563
Adjustment for change in reserve for unexpired risks	(6,381)	-	14,663	38,175	52,838	(1,586)	5,766	-	2	(8,865)	48,155	41,774
Premium Earned (Net)	22,921	-	20,977	83,618	1,04,595	4,938	60,111	-	177	9,595	1,79,416	2,02,337

PREMIUM EARNED [NET]

(₹ '000)

Particulars	Fire	Marine	Miscellaneous									Total
			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
			For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	
Premium from direct business written - net of service tax	43,777	-	38,214	1,29,288	1,67,502	9,285	1,12,447	-	-	3,244	2,92,478	3,36,255
Adjustment for change in reserve for unexpired risks	1,97,175	-	(19,166)	(64,584)	(83,750)	36,828	1,75,602	-	-	(1,622)	1,27,058	3,24,233
Gross Earned Premium	2,40,952	-	19,048	64,704	83,752	46,113	2,88,049	-	-	1,622	4,19,536	6,60,488
Add : Premium on reinsurance accepted	865	-	-	-	-	-	-	-	194	-	194	1,059
Less : Premium on reinsurance ceded	(3,88,267)	-	(3,969)	(13,146)	(17,115)	(6,862)	(46,569)	-	(23)	(328)	(70,897)	(4,59,164)
Net Premium	(3,43,625)	-	34,245	1,16,142	1,50,387	2,423	65,878	-	171	2,916	2,21,775	(1,21,850)
Adjustment for change in reserve for unexpired risks	3,79,337	-	(18,208)	(61,356)	(79,564)	16,571	62,998	-	(97)	(1,541)	(1,633)	3,77,704
Premium Earned (Net)	35,712	-	16,037	54,786	70,823	18,994	1,28,876	-	74	1,375	2,20,142	2,55,854

PERIODIC DISCLOSURES

FORM NL-4-PREMIUM SCHEDULE

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PREMIUM EARNED [NET]

(₹ '000)

Particulars	Fire	Marine	Miscellaneous									Total
			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
			Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	
Premium from direct business written - net of GST	2,41,272	-	1,56,475	7,23,809	8,80,284	53,849	3,33,525	-	-	70,987	13,38,645	15,79,917
Adjustment for change in reserve for unexpired risks	3,52,482	-	(57,750)	(2,76,845)	(3,34,595)	81,856	3,54,526	-	4,428	(33,371)	72,844	4,25,326
Gross Earned Premium	5,93,754	-	98,725	4,46,964	5,45,689	1,35,705	6,88,051	-	4,428	37,616	14,11,489	20,05,243
Add : Premium on reinsurance accepted	5,087	-	-	-	-	-	-	-	978	-	978	6,065
Less : Premium on reinsurance ceded	(1,42,581)	-	(1,07,475)	(51,387)	(1,58,862)	(32,481)	(79,685)	-	(86)	(11,504)	(2,82,618)	(4,25,199)
Net Premium	1,03,778	-	49,000	6,72,422	7,21,422	21,368	2,53,840	-	892	59,483	10,57,005	11,60,783
Adjustment for change in reserve for unexpired risks	2,00,801	-	(7,900)	(2,63,001)	(2,70,901)	36,838	1,28,178	-	296	(31,702)	(1,37,291)	63,510
Premium Earned (Net)	3,04,579	-	41,100	4,09,421	4,50,521	58,206	3,82,018	-	1,188	27,781	9,19,714	12,24,293

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(₹ '000)

Particulars	Fire	Marine	Miscellaneous									Total
			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
			Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	
Premium from direct business written - net of service tax	9,46,347	-	40,976	1,70,118	2,11,094	2,17,560	10,42,577	-	8,856	4,244	14,84,331	24,30,678
Adjustment for change in reserve for unexpired risks	(1,68,949)	-	(20,488)	(85,059)	(1,05,547)	(44,506)	(1,84,415)	-	(4,428)	(2,122)	(3,41,018)	(5,09,967)
Gross Earned Premium	7,77,398	-	20,488	85,059	1,05,547	1,73,054	8,58,162	-	4,428	2,122	11,43,313	19,20,711
Add : Premium on reinsurance accepted	4,950	-	-	-	-	-	-	-	1,062	-	1,062	6,012
Less : Premium on reinsurance ceded	(4,58,415)	-	(4,289)	(17,774)	(22,063)	(1,24,068)	(5,32,360)	-	(8,464)	(444)	(6,87,399)	(11,45,814)
Net Premium	4,92,882	-	36,687	1,52,344	1,89,031	93,492	5,10,217	-	1,454	3,800	7,97,994	12,90,876
Adjustment for change in reserve for unexpired risks	29,476	-	(19,464)	(80,806)	(1,00,270)	(20,028)	(1,14,129)	-	(784)	(2,016)	(2,37,227)	(2,07,751)
Premium Earned (Net)	5,22,358	-	17,223	71,538	88,761	73,464	3,96,088	-	670	1,784	5,60,767	10,83,125