

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

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



COMMISSION [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      |                 |
| <b>Commission paid</b>   |                 |          |                |                |                |                   |                  |                |                |                |                     |                 |
| Direct   | 11,333          | -        | 2,336          | 1,560          | 3,896          | 2,419             | 8,374            | -              | -              | (38)           | 14,651              | 25,984          |
| Add : Re-insurance Accepted  | 136             | -        | -              | -              | -              | -                 | -                | -              | 23             | -              | 23                  | 159             |
| Less : Commission on Re-insurance Ceded  | (24,662)        | -        | (150)          | (123)          | (273)          | (4,795)           | (13,289)         | -              | -              | (164)          | (18,521)            | (43,183)        |
| <b>Net Commission</b>  | <b>(13,193)</b> | <b>-</b> | <b>2,186</b>   | <b>1,437</b>   | <b>3,623</b>   | <b>(2,376)</b>    | <b>(4,915)</b>   | <b>-</b>       | <b>23</b>      | <b>(202)</b>   | <b>(3,847)</b>      | <b>(17,040)</b> |
| <b>Break-up of the expenses (Gross) incurred to procure business as per details below:</b> |                 |          |                |                |                |                   |                  |                |                |                |                     |                 |
| Agents   | -               | -        | -              | -              | -              | -                 | -                | -              | -              | -              | -                   | -               |
| Brokers  | -               | -        | 2,265          | 966            | 3,231          | -                 | (1,370)          | -              | -              | (38)           | 1,823               | 1,823           |
| Corporate Agency   | 11,332          | -        | 9              | -              | 9              | 2,419             | 9,733            | -              | -              | -              | 12,161              | 23,493          |
| Referral   | -               | -        | -              | -              | -              | -                 | -                | -              | -              | -              | -                   | -               |
| Others (POS, Web Aggregator and MISP)  | 1               | -        | 62             | 594            | 656            | -                 | 11               | -              | -              | -              | 667                 | 668             |
| <b>TOTAL</b>   | <b>11,333</b>   | <b>-</b> | <b>2,336</b>   | <b>1,560</b>   | <b>3,896</b>   | <b>2,419</b>      | <b>8,374</b>     | <b>-</b>       | <b>-</b>       | <b>(38)</b>    | <b>14,651</b>       | <b>25,984</b>   |

COMMISSION [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      |                   |
| <b>Commission paid</b>   |                   |          |                |                |                |                   |                  |                |                |                |                     |                   |
| Direct   | 7,229             | -        | 5,270          | 2,448          | 7,718          | 1,377             | 11,727           | -              | -              | 247            | 21,069              | 28,298            |
| Add : Re-insurance Accepted  | 101               | -        | -              | -              | -              | -                 | -                | -              | 22             | -              | 22                  | 123               |
| Less : Commission on Re-insurance Ceded  | (2,79,386)        | -        | (286)          | (323)          | (609)          | (2,618)           | (32,789)         | -              | -              | (24)           | (36,040)            | (3,15,426)        |
| <b>Net Commission</b>  | <b>(2,72,056)</b> | <b>-</b> | <b>4,984</b>   | <b>2,125</b>   | <b>7,109</b>   | <b>(1,241)</b>    | <b>(21,062)</b>  | <b>-</b>       | <b>22</b>      | <b>223</b>     | <b>(14,949)</b>     | <b>(2,87,005)</b> |
| <b>Break-up of the expenses (Gross) incurred to procure business as per details below:</b> |                   |          |                |                |                |                   |                  |                |                |                |                     |                   |
| Agents   | -                 | -        | -              | (1)            | (1)            | -                 | -                | -              | -              | -              | (1)                 | (1)               |
| Brokers  | -                 | -        | 209            | 2,057          | 2,266          | 4                 | 3,292            | -              | -              | 247            | 5,809               | 5,809             |
| Corporate Agency   | 7,229             | -        | 11             | -              | 11             | 1,373             | 8,435            | -              | -              | -              | 9,819               | 17,048            |
| Referral   | -                 | -        | -              | -              | -              | -                 | -                | -              | -              | -              | -                   | -                 |
| Others (POS, Web Aggregator and MISP)  | -                 | -        | 5,050          | 392            | 5,442          | -                 | -                | -              | -              | -              | 5,442               | 5,442             |
| <b>TOTAL</b>   | <b>7,229</b>      | <b>-</b> | <b>5,270</b>   | <b>2,448</b>   | <b>7,718</b>   | <b>1,377</b>      | <b>11,727</b>    | <b>-</b>       | <b>-</b>       | <b>247</b>     | <b>21,069</b>       | <b>28,298</b>     |

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## COMMISSION [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     |                 |
| <b>Commission paid</b>   |                 |          |                 |                 |                 |                   |                  |                 |                 |                 |                     |                 |
| Direct   | 39,819          | -        | 22,322          | 17,930          | 40,252          | 8,046             | 33,473           | -               | -               | 100             | 81,871              | 1,21,690        |
| Add : Re-insurance Accepted  | 659             | -        | -               | -               | -               | -                 | -                | -               | 115             | -               | 115                 | 774             |
| Less : Commission on Re-insurance Ceded  | (86,430)        | -        | (1,174)         | (1,810)         | (2,984)         | (15,903)          | (51,095)         | -               | -               | (532)           | (70,514)            | (1,56,944)      |
| <b>Net Commission</b>  | <b>(45,952)</b> | <b>-</b> | <b>21,148</b>   | <b>16,120</b>   | <b>37,268</b>   | <b>(7,857)</b>    | <b>(17,622)</b>  | <b>-</b>        | <b>115</b>      | <b>(432)</b>    | <b>11,472</b>       | <b>(34,480)</b> |
| <b>Break-up of the expenses (Gross) incurred to procure business as per details below:</b> |                 |          |                 |                 |                 |                   |                  |                 |                 |                 |                     |                 |
| Agents   | -               | -        | -               | -               | -               | -                 | -                | -               | -               | -               | -                   | -               |
| Brokers  | -               | -        | 10,641          | 13,016          | 23,657          | 1                 | 31               | -               | -               | 100             | 23,789              | 23,789          |
| Corporate Agency   | 39,811          | -        | 9               | -               | 9               | 8,045             | 33,384           | -               | -               | -               | 41,438              | 81,249          |
| Referral   | -               | -        | -               | -               | -               | -                 | -                | -               | -               | -               | -                   | -               |
| Others (POS, Web Aggregator and MISP)  | 8               | -        | 11,672          | 4,914           | 16,586          | -                 | 58               | -               | -               | -               | 16,644              | 16,652          |
| <b>TOTAL</b>   | <b>39,819</b>   | <b>-</b> | <b>22,322</b>   | <b>17,930</b>   | <b>40,252</b>   | <b>8,046</b>      | <b>33,473</b>    | <b>-</b>        | <b>-</b>        | <b>100</b>      | <b>81,871</b>       | <b>1,21,690</b> |

## COMMISSION [NET]

(₹ '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     |                   |
| <b>Commission paid</b>   |                   |          |                 |                 |                 |                   |                   |                 |                 |                 |                     |                   |
| Direct   | 1,56,187          | -        | 5,270           | 2,449           | 7,719           | 32,618            | 1,31,552          | -               | -               | 247             | 1,72,136            | 3,28,323          |
| Add : Re-insurance Accepted  | 399               | -        | -               | -               | -               | -                 | -                 | -               | 83              | -               | 83                  | 482               |
| Less : Commission on Re-insurance Ceded  | (2,86,154)        | -        | (307)           | (425)           | (732)           | (60,539)          | (3,80,353)        | -               | (1,529)         | (32)            | (4,43,185)          | (7,29,339)        |
| <b>Net Commission</b>  | <b>(1,29,568)</b> | <b>-</b> | <b>4,963</b>    | <b>2,024</b>    | <b>6,987</b>    | <b>(27,921)</b>   | <b>(2,48,801)</b> | <b>-</b>        | <b>(1,446)</b>  | <b>215</b>      | <b>(2,70,966)</b>   | <b>(4,00,534)</b> |
| <b>Break-up of the expenses (Gross) incurred to procure business as per details below:</b> |                   |          |                 |                 |                 |                   |                   |                 |                 |                 |                     |                   |
| Agents   | -                 | -        | -               | -               | -               | -                 | -                 | -               | -               | -               | -                   | -                 |
| Brokers  | -                 | -        | 209             | 2,057           | 2,266           | 4                 | 6,437             | -               | -               | 247             | 8,954               | 8,954             |
| Corporate Agency   | 1,56,187          | -        | 11              | -               | 11              | 32,614            | 1,25,115          | -               | -               | -               | 1,57,740            | 3,13,927          |
| Referral   | -                 | -        | -               | -               | -               | -                 | -                 | -               | -               | -               | -                   | -                 |
| Others (POS, Web Aggregator and MISP)  | -                 | -        | 5,050           | 392             | 5,442           | -                 | -                 | -               | -               | -               | 5,442               | 5,442             |
| <b>TOTAL</b>   | <b>1,56,187</b>   | <b>-</b> | <b>5,270</b>    | <b>2,449</b>    | <b>7,719</b>    | <b>32,618</b>     | <b>1,31,552</b>   | <b>-</b>        | <b>-</b>        | <b>247</b>      | <b>1,72,136</b>     | <b>3,28,323</b>   |