

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 Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	
Premium from direct business written - net of GST	64,107	-	54,511	87,079	1,41,590	13,484	58,938	-	-	3,468	2,17,480	2,81,587
Adjustment for change in reserve for unexpired risks	(14,69,394)	-	(14,122)	1,43,081	1,28,959	(2,11,243)	(7,22,244)	-	(896)	1,454	(8,03,970)	(22,73,364)
Gross Earned Premium	(14,05,287)	-	40,389	2,30,160	2,70,549	(1,97,759)	(6,63,306)	-	(896)	4,922	(5,86,490)	(19,91,777)
Add : Premium on reinsurance accepted	1,571	-	-	-	-	-	-	-	203	-	203	1,774
Less : Premium on reinsurance ceded	(3,702)	-	(5,090)	(7,358)	(12,448)	(7,731)	(18,682)	-	(4)	668	(38,197)	(41,899)
Net Premium	61,976	-	49,421	79,721	1,29,142	5,753	40,256	-	199	4,136	1,79,486	2,41,462
Adjustment for change in reserve for unexpired risks	(44,982)	-	(20,291)	53,431	33,140	9,472	49,147	-	187	(4,296)	87,650	42,668
Premium Earned (Net)	16,994	-	29,130	1,33,152	1,62,282	15,225	89,403	-	386	(160)	2,67,136	2,84,130

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 Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	
Premium from direct business written - net of service tax	59,488	-	62,766	3,74,250	4,37,016	12,494	1,22,982	-	-	18,349	5,90,841	6,50,329
Adjustment for change in reserve for unexpired risks	1,85,599	-	(31,345)	(1,86,401)	(2,17,746)	47,796	1,79,054	-	-	(9,175)	(71)	1,85,529
Gross Earned Premium	2,45,087	-	31,421	1,87,849	2,19,270	60,290	3,02,036	-	-	9,175	5,90,771	8,35,858
Add : Premium on reinsurance accepted	1,703	-	-	-	-	-	-	-	209	-	209	1,912
Less : Premium on reinsurance ceded	(34,927)	-	(44,856)	(26,570)	(71,426)	(7,478)	(21,959)	-	(2)	(3,076)	(1,03,941)	(1,38,868)
Net Premium	26,264	-	17,910	3,47,680	3,65,590	5,016	1,01,023	-	207	15,273	4,87,109	5,13,373
Adjustment for change in reserve for unexpired risks	1,00,292	-	(9,782)	(1,77,079)	(1,86,861)	21,499	79,410	-	437	(8,716)	(94,231)	6,061
Premium Earned (Net)	1,26,556	-	8,128	1,70,601	1,78,729	26,515	1,80,433	-	644	6,557	3,92,878	5,19,434

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Particulars	Fire	Marine	Miscellaneous									Total
			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
			Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	Upto Q2 2020-21	
Premium from direct business written - net of GST	69,486	-	83,270	1,32,205	2,15,475	15,820	67,450	-	-	19,031	3,17,776	3,87,262
Adjustment for change in reserve for unexpired risks	(14,47,923)	-	(12,218)	2,29,474	2,17,256	(2,07,419)	(7,13,137)	-	(498)	(5,169)	(7,08,967)	(21,56,890)
Gross Earned Premium	(13,78,437)	-	71,052	3,61,679	4,32,731	(1,91,599)	(6,45,687)	-	(498)	13,862	(3,91,191)	(17,69,628)
Add : Premium on reinsurance accepted	2,538	-	-	-	-	-	-	-	421	-	421	2,959
Less : Premium on reinsurance ceded	1,882	-	(10,758)	(12,618)	(23,376)	(9,449)	(23,211)	-	(24)	(2,728)	(58,788)	(56,906)
Net Premium	73,906	-	72,512	1,19,587	1,92,099	6,371	44,239	-	397	16,303	2,59,409	3,33,315
Adjustment for change in reserve for unexpired risks	(39,696)	-	(18,484)	1,35,502	1,17,018	11,189	86,442	-	243	(10,587)	2,04,305	1,64,609
Premium Earned (Net)	34,210	-	54,028	2,55,089	3,09,117	17,560	1,30,681	-	640	5,716	4,63,714	4,97,924

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			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
			Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	
Premium from direct business written - net of service tax	1,07,809	-	1,24,301	5,90,564	7,14,865	22,478	1,99,244	-	-	20,665	9,57,252	10,65,061
Adjustment for change in reserve for unexpired risks	3,92,402	-	(62,113)	(2,94,126)	(3,56,239)	91,899	3,50,637	-	-	(10,333)	75,965	4,68,367
Gross Earned Premium	5,00,211	-	62,188	2,96,438	3,58,626	1,14,377	5,49,881	-	-	10,333	10,33,217	15,33,428
Add : Premium on reinsurance accepted	3,011	-	-	-	-	-	-	-	540	-	540	3,551
Less : Premium on reinsurance ceded	(64,260)	-	(85,583)	(41,928)	(1,27,511)	(13,653)	(39,211)	-	(27)	(3,524)	(1,83,926)	(2,48,186)
Net Premium	46,560	-	38,718	5,48,636	5,87,354	8,825	1,60,033	-	513	17,141	7,73,866	8,20,426
Adjustment for change in reserve for unexpired risks	2,20,620	-	(21,712)	(2,79,418)	(3,01,130)	41,358	1,30,638	-	272	(9,816)	(1,38,678)	81,942
Premium Earned (Net)	2,67,180	-	17,006	2,69,218	2,86,224	50,183	2,90,671	-	785	7,325	6,35,188	9,02,368