

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 Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	
Premium from direct business written - net of GST	83,724	-	51,700	82,063	1,33,763	17,476	72,482	-	-	29,150	2,52,871	3,36,595
Adjustment for change in reserve for unexpired risks	(52,713)	-	(16,526)	(16,281)	(32,807)	3,942	45,904	-	753	(11,339)	6,453	(46,260)
Gross Earned Premium	31,011	-	35,174	65,782	1,00,956	21,418	1,18,386	-	753	17,811	2,59,324	2,90,335
Add : Premium on reinsurance accepted	974	-	-	-	-	-	-	-	206	-	206	1,180
Less : Premium on reinsurance ceded	(6,629)	-	(4,579)	(7,108)	(11,687)	(10,056)	(21,277)	-	(26)	(2,928)	(45,974)	(52,603)
Net Premium	78,069	-	47,121	74,955	1,22,076	7,420	51,205	-	180	26,222	2,07,103	2,85,172
Adjustment for change in reserve for unexpired risks	(8,013)	-	826	814	1,640	(2,180)	(37,809)	-	(712)	567	(38,493)	(46,507)
Premium Earned (Net)	70,056	-	47,947	75,769	1,23,716	5,240	13,396	-	(532)	26,789	1,68,610	2,38,665

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 Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	
Premium from direct business written - net of service tax	64,660	-	12,233	84,329	96,562	15,034	59,751	-	-	28,415	1,99,762	2,64,422
Adjustment for change in reserve for unexpired risks	(27,404)	-	(4,773)	(22,905)	(27,678)	(6,519)	(15,069)	-	22	(13,707)	(62,951)	(90,355)
Gross Earned Premium	37,256	-	7,460	61,424	68,884	8,515	44,682	-	22	14,708	1,36,811	1,74,067
Add : Premium on reinsurance accepted	1,052	-	-	-	-	-	-	-	246	-	246	1,298
Less : Premium on reinsurance ceded	(37,796)	-	(8,265)	(5,986)	(14,251)	(9,015)	(20,289)	-	(42)	(4,533)	(48,130)	(85,926)
Net Premium	27,916	-	3,968	78,343	82,311	6,019	39,462	-	204	23,882	1,51,878	1,79,794
Adjustment for change in reserve for unexpired risks	13,966	-	3,922	1,146	5,068	3,586	6,843	-	-	685	16,183	30,148
Premium Earned (Net)	41,882	-	7,890	79,489	87,379	9,605	46,305	-	204	24,567	1,68,061	2,09,942

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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 Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	
Premium from direct business written - net of GST	1,53,210	-	1,34,970	2,14,268	3,49,238	33,296	1,39,932	-	-	48,181	5,70,647	7,23,857	
Adjustment for change in reserve for unexpired risks	(62,900)	-	(35,983)	1,26,353	90,370	28,715	1,72,060	-	2,412	(22,484)	2,71,073	2,08,173	
Gross Earned Premium	90,310	-	98,987	3,40,621	4,39,608	62,011	3,11,992	-	2,412	25,697	8,41,720	9,32,030	
Add : Premium on reinsurance accepted	3,512	-	-	-	-	-	-	-	627	-	627	4,139	
Less : Premium on reinsurance ceded	(4,747)	-	(15,337)	(19,726)	(35,063)	(19,505)	(44,488)	-	(50)	(5,656)	(1,04,762)	(1,09,509)	
Net Premium	1,51,975	-	1,19,633	1,94,542	3,14,175	13,791	95,444	-	577	42,525	4,66,512	6,18,487	
Adjustment for change in reserve for unexpired risks	(37,522)	-	1,799	(6,318)	(4,518)	(15,764)	(77,522)	-	(2,127)	1,124	(98,808)	(1,36,331)	
Premium Earned (Net)	51,553	-	85,449	3,14,577	4,00,027	26,742	1,89,982	-	862	21,165	6,38,777	6,90,329	

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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 Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	
Premium from direct business written - net of service tax	1,72,469	-	1,36,534	6,74,893	8,11,427	37,512	2,58,995	-	-	49,080	11,57,014	13,29,483	
Adjustment for change in reserve for unexpired risks	3,65,062	-	(66,886)	(3,17,031)	(3,83,917)	85,380	3,35,568	-	4,469	(24,040)	17,460	3,82,522	
Gross Earned Premium	5,37,531	-	69,648	3,57,862	4,27,510	1,22,892	5,94,563	-	4,469	25,040	11,74,474	17,12,005	
Add : Premium on reinsurance accepted	4,063	-	-	-	-	-	-	-	786	-	786	4,849	
Less : Premium on reinsurance ceded	(1,02,056)	-	(93,848)	(47,914)	(1,41,762)	(22,668)	(59,500)	-	(69)	(8,057)	(2,32,056)	(3,34,112)	
Net Premium	74,476	-	42,686	6,26,979	6,69,665	14,844	1,99,495	-	717	41,023	9,25,744	10,00,220	
Adjustment for change in reserve for unexpired risks	(1,57,880)	-	44,323	15,854	60,177	(46,956)	(2,13,155)	-	(4,175)	1,202	(2,02,907)	(3,60,786)	
Premium Earned (Net)	2,81,658	-	20,123	3,25,802	3,45,925	53,268	3,21,908	-	1,011	18,185	7,40,297	10,21,956	