

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 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		For Q3 2020-21
<b>Commission paid</b>													
Direct	13,724	-	5,712	721	6,433	2,595	10,229	-	-	680	19,937	33,661	
Add : Re-insurance Accepted	125	-	-	-	-	-	-	-	25	-	25	150	
Less : Commission on Re-insurance Ceded	956	-	(387)	(205)	(592)	(5,116)	(13,647)	-	-	(220)	(19,575)	(18,619)	
<b>Net Commission</b>	<b>14,805</b>	<b>-</b>	<b>5,325</b>	<b>516</b>	<b>5,841</b>	<b>(2,521)</b>	<b>(3,418)</b>	<b>-</b>	<b>25</b>	<b>460</b>	<b>387</b>	<b>15,192</b>	
<b>Break-up of the expenses (Gross) incurred to procure business as per details below:</b>													
Agents	-	-	-	-	-	-	-	-	-	-	-	-	
Brokers	(0)	-	4,825	435	5,260	(0)	136	-	-	680	6,076	6,075	
Corporate Agency	13,724	-	-	-	-	2,596	10,093	-	-	-	12,688	26,412	
Referral	-	-	-	-	-	-	-	-	-	-	-	-	
Others (POS, Web Aggregator and MISP)	1	-	887	286	1,173	-	1	-	-	-	1,173	1,174	
<b>TOTAL</b>	<b>13,724</b>	<b>-</b>	<b>5,712</b>	<b>721</b>	<b>6,433</b>	<b>2,595</b>	<b>10,229</b>	<b>-</b>	<b>-</b>	<b>680</b>	<b>19,937</b>	<b>33,661</b>	

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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	
			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	
<b>Commission paid</b>												
Direct	10,681	-	1,120	2,304	3,424	2,255	9,326	-	-	-	15,005	25,686
Add : Re-insurance Accepted	126	-	-	-	-	-	-	-	29	-	29	155
Less : Commission on Re-insurance Ceded	(23,036)	-	(92)	(209)	(301)	(4,419)	(13,738)	-	-	(213)	(18,671)	(41,707)
<b>Net Commission</b>	<b>(12,229)</b>	<b>-</b>	<b>1,028</b>	<b>2,095</b>	<b>3,123</b>	<b>(2,164)</b>	<b>(4,412)</b>	<b>-</b>	<b>29</b>	<b>(213)</b>	<b>(3,637)</b>	<b>(15,866)</b>
<b>Break-up of the expenses (Gross) incurred to procure business as per details below:</b>												
Agents	-	-	-	-	-	-	-	-	-	-	-	-
Brokers	-	-	1,161	1,538	2,699	-	93	-	-	-	2,792	2,792
Corporate Agency	10,680	-	-	-	-	2,255	9,218	-	-	-	11,473	22,153
Referral	-	-	-	-	-	-	-	-	-	-	-	-
Others (POS, Web Aggregator and MISP)	1	-	(41)	766	725	-	15	-	-	-	740	741
<b>TOTAL</b>	<b>10,681</b>	<b>-</b>	<b>1,120</b>	<b>2,304</b>	<b>3,424</b>	<b>2,255</b>	<b>9,326</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>15,005</b>	<b>25,686</b>



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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	
<b>Commission paid</b>												
Direct	25,196	-	11,335	4,459	15,794	4,838	18,767	-	-	794	40,193	65,389
Add : Re-insurance Accepted	462	-	-	-	-	-	-	-	77	-	77	539
Less : Commission on Re-insurance Ceded	10,106	-	(1,012)	(536)	(1,548)	(9,569)	(28,910)	-	-	(363)	(40,390)	(30,284)
<b>Net Commission</b>	<b>35,764</b>	<b>-</b>	<b>10,323</b>	<b>3,923</b>	<b>14,246</b>	<b>(4,731)</b>	<b>(10,143)</b>	<b>-</b>	<b>77</b>	<b>431</b>	<b>(120)</b>	<b>35,644</b>
<b>Break-up of the expenses (Gross) incurred to procure business as per details below:</b>												
Agents	-	-	-	-	-	-	-	-	-	-	-	-
Brokers	2	-	8,961	2,936	11,897	1	680	-	-	794	13,372	13,373
Corporate Agency	25,194	-	-	-	-	4,838	18,059	-	-	-	22,896	48,090
Referral	-	-	-	-	-	-	-	-	-	-	-	-
Others (POS, Web Aggregator and MISP)	1	-	2,374	1,523	3,897	-	29	-	-	-	3,925	3,926
<b>TOTAL</b>	<b>25,196</b>	<b>-</b>	<b>11,335</b>	<b>4,459</b>	<b>15,794</b>	<b>4,838</b>	<b>18,767</b>	<b>-</b>	<b>-</b>	<b>794</b>	<b>40,193</b>	<b>65,389</b>

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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	
<b>Commission paid</b>												
Direct	28,486	-	19,986	16,370	36,356	5,627	25,099	-	-	138	67,220	95,706
Add : Re-insurance Accepted	523	-	-	-	-	-	-	-	92	-	92	615
Less : Commission on Re-insurance Ceded	(61,768)	-	(1,024)	(1,687)	(2,711)	(11,108)	(37,806)	-	-	(368)	(51,993)	(1,13,761)
<b>Net Commission</b>	<b>(32,759)</b>	<b>-</b>	<b>18,962</b>	<b>14,683</b>	<b>33,645</b>	<b>(5,481)</b>	<b>(12,707)</b>	<b>-</b>	<b>92</b>	<b>(230)</b>	<b>15,319</b>	<b>(17,440)</b>
<b>Break-up of the expenses (Gross) incurred to procure business as per details below:</b>												
Agents	-	-	-	-	-	-	-	-	-	-	-	-
Brokers	-	-	8,376	12,050	20,426	1	1,401	-	-	138	21,966	21,966
Corporate Agency	28,479	-	-	-	-	5,626	23,651	-	-	-	29,277	57,756
Referral	-	-	-	-	-	-	-	-	-	-	-	-
Others (POS, Web Aggregator and MISP)	7	-	11,610	4,320	15,930	-	47	-	-	-	15,977	15,984
<b>TOTAL</b>	<b>28,486</b>	<b>-</b>	<b>19,986</b>	<b>16,370</b>	<b>36,356</b>	<b>5,627</b>	<b>25,099</b>	<b>-</b>	<b>-</b>	<b>138</b>	<b>67,220</b>	<b>95,706</b>