



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 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	
Commission paid												
Direct	25,337	-	148	986	1,134	2,822	9,573	-	-	169	13,698	39,035
Add : Re-insurance Accepted	110	-	-	-	-	-	-	-	23	-	23	133
Less : Commission on Re-insurance Ceded	320	-	(148)	(123)	(271)	(5,554)	(12,886)	-	-	(93)	(18,804)	(18,484)
Net Commission	25,767	-	-	863	863	(2,732)	(3,313)	-	23	76	(5,083)	20,684
Break-up of the expenses (Gross) incurred to procure business as per details below:												
Agents	1	-	1,334	1,081	2,415	-	29	-	-	-	2,444	2,445
Brokers	0	-	149	479	628	0	(33)	-	-	169	764	765
Corporate Agency Referral	25,336	-	9	-	9	2,821	9,605	-	-	-	12,436	37,772
Others (POS, Web Aggregator and MISP)	(1)	-	(1,344)	(574)	(1,918)	-	(29)	-	-	-	(1,946)	(1,947)
TOTAL	25,337	-	148	986	1,134	2,822	9,573	-	-	169	13,698	39,035

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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 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	
Commission paid												
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)
Net Commission	(13,193)	-	2,186	1,437	3,623	(2,376)	(4,915)	-	23	(202)	(3,847)	(17,040)
Break-up of the expenses (Gross) incurred to procure business as per details below:												
Agents	-	-	-	-	-	-	-	-	-	-	-	-
Brokers	-	-	2,265	966	3,231	-	(1,370)	-	-	(38)	1,823	1,823
Corporate Agency Referral	11,332	-	9	-	9	2,419	9,733	-	-	-	12,161	23,493
Others (POS, Web Aggregator and MISP)	1	-	62	594	656	-	11	-	-	-	667	668
TOTAL	11,333	-	2,336	1,560	3,896	2,419	8,374	-	-	(38)	14,651	25,984

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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 Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	
Commission paid												
Direct	50,533	-	11,483	5,445	16,928	7,660	28,340	-	-	963	53,891	1,04,424
Add : Re-insurance Accepted	572	-	-	-	-	-	-	-	100	-	100	672
Less : Commission on Re-insurance Ceded	10,426	-	(1,160)	(659)	(1,819)	(15,123)	(41,796)	-	-	(456)	(59,194)	(48,768)
Net Commission	61,531	-	10,323	4,786	15,109	(7,463)	(13,456)	-	100	507	(5,203)	56,328
Break-up of the expenses (Gross) incurred to procure business as per details below:												
Agents	1	-	1,334	1,081	2,415	-	29	-	-	-	2,444	2,445
Brokers	2	-	9,110	3,415	12,525	1	647	-	-	963	14,136	14,138
Corporate Agency	50,530	-	9	-	9	7,659	27,664	-	-	-	35,332	85,862
Referral	-	-	-	-	-	-	-	-	-	-	-	-
Others (POS, Web Aggregator and MISP)	-	-	1,030	949	1,979	-	-	-	-	-	1,979	1,979
TOTAL	50,533	-	11,483	5,445	16,928	7,660	28,340	-	-	963	53,891	1,04,424

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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 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	
Commission paid												
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)
Net Commission	(45,952)	-	21,148	16,120	37,268	(7,857)	(17,622)	-	115	(432)	11,472	(34,480)
Break-up of the expenses (Gross) incurred to procure business as per details below:												
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
TOTAL	39,819	-	22,322	17,930	40,252	8,046	33,473	-	-	100	81,871	1,21,690