

Name of the Insurer: Navi General Insurance Limited
(Formerly known as DHFL General Insurance Limited)
IRDAI Registration No. 155 dated May 22, 2017
CIN: U66000KA2016PLC148551



OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous																Grand Total
					Motor OD	Motor TP	Total Motor	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous			
					For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	For Q2 2021-22	
1 Employees' remuneration & welfare benefits	435	-	-	-	118	96	214	225	82	-	-	307	-	-	-	-	-	(60)	462	896	
2 Travel, conveyance and vehicle running expenses	1	-	-	-	1	1	2	1	1	-	-	1	-	-	-	-	-	-	3	4	
3 Training, Seminar and Conference Expenses	86	-	-	-	12	16	27	82	26	-	-	109	-	-	-	-	-	14	150	236	
4 Rents, rates & taxes	20	-	-	-	(20)	4	(16)	15	12	-	-	27	-	-	-	-	-	(1)	10	30	
5 Repairs & maintenance	-	-	-	-	1	-	1	-	1	-	-	-	-	-	-	-	-	-	1	1	
6 Printing & stationery	2	-	-	-	-	1	1	1	1	-	-	1	-	-	-	-	-	(1)	-	2	
7 Communication	3	-	-	-	1	1	2	1	1	-	-	3	-	-	-	-	-	(1)	3	6	
8 Legal & professional charges	36	-	-	-	28	19	47	38	10	-	-	48	-	-	-	-	-	1	95	131	
9 Auditors' fees, expenses etc	2	-	-	-	1	-	1	2	1	-	-	3	-	-	-	-	-	-	3	5	
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	(8)	-	-	-	1,897	375	2,272	491	17	-	-	508	-	-	-	-	-	53	2,834	2,826	
11 Interest & Bank Charges	-	-	-	-	2	1	3	1	-	-	-	1	-	-	-	-	-	-	4	4	
12 Depreciation/Amortisation	2	-	-	-	1	1	2	1	1	-	-	2	-	-	-	-	-	-	4	6	
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 Information Technology Expenses	49	-	-	-	97	38	134	60	15	-	-	74	-	-	-	-	-	4	212	261	
16 GST Expenditure	5	-	-	-	(4)	1	(3)	1	1	-	-	2	-	-	-	-	-	(1)	(2)	2	
17 Others	1	-	-	-	(1)	1	(0)	1	-	-	-	1	-	-	-	-	-	-	1	1	
Membership & Subscription	1	-	-	-	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-	1	
Others	1	-	-	-	-	1	1	1	-	-	-	1	-	-	-	-	-	-	1	2	
TOTAL	634	-	-	-	2,133	555	2,688	919	167	-	-	1,086	-	-	-	-	-	7	3,780	4,414	

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous																Grand Total
					Motor OD	Motor TP	Total Motor	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	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	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	
1 Employees' remuneration & welfare benefits	133	-	-	-	148	200	347	152	22	-	-	175	-	-	-	-	-	(283)	239	372	
2 Travel, conveyance and vehicle running expenses	1	-	-	-	1	2	3	1	1	-	-	2	-	-	-	-	-	-	5	7	
3 Training, Seminar and Conference Expenses	(11)	-	-	-	3	3	6	(26)	(2)	-	-	(28)	-	-	-	-	-	33	11	1	
4 Rents, rates & taxes	41	-	-	-	43	62	105	38	16	-	-	54	-	-	-	-	-	(6)	153	193	
5 Repairs & maintenance	6	-	-	-	5	7	12	5	1	-	-	6	-	-	-	-	-	(1)	17	23	
6 Printing & stationery	2	-	-	-	-	-	-	1	1	-	-	2	-	-	-	-	-	-	2	4	
7 Communication	6	-	-	-	4	5	9	5	1	-	-	6	-	-	-	-	-	(1)	14	20	
8 Legal & professional charges	309	-	-	-	28	63	91	252	66	-	-	319	-	-	-	-	-	62	472	781	
9 Auditors' fees, expenses etc	2	-	-	-	2	3	5	2	1	-	-	3	-	-	-	-	-	-	8	10	
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	17	-	-	-	88	140	228	18	3	-	-	22	-	-	-	-	-	(4)	246	263	
11 Interest & Bank Charges	-	-	-	-	8	13	22	1	-	-	-	1	-	-	-	-	-	-	23	23	
12 Depreciation/Amortisation	77	-	-	-	80	112	191	64	16	-	-	80	-	-	-	-	-	(13)	258	335	
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 Information Technology Expenses	46	-	-	-	23	38	61	40	9	-	-	49	-	-	-	-	-	(9)	101	147	
16 GST Expenditure	1	-	-	-	2	2	4	1	-	-	-	1	-	-	-	-	-	-	5	7	
17 Others	1	-	-	-	1	1	2	2	-	-	-	2	-	-	-	-	-	-	3	5	
Membership & Subscription	-	-	-	-	(1)	-	(1)	-	-	-	-	-	-	-	-	-	-	-	(1)	(1)	
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	633	-	-	-	435	651	1,086	557	135	-	-	693	-	-	-	-	-	(222)	1,556	2,189	

Name of the Insurer: Navi General Insurance Limited
(Formerly known as DHFL General Insurance Limited)
IRDAI Registration No. 155 dated May 22, 2017
CIN: U66000KA2016PLC148551

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs Lakhs)

Particulars	Miscellaneous																			Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Others	Total Miscellaneous		
	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	Upto Q2 2021-22	
1 Employees' remuneration & welfare benefits	325	-	-	-	464	202	666	444	120	-	565	-	-	-	-	-	75	1,306	1,631	
2 Travel, conveyance and vehicle running expenses	1	-	-	-	1	1	2	1	1	-	2	-	-	-	-	-	-	4	5	
3 Training, Seminar and Conference Expenses	81	-	-	-	16	19	35	91	28	-	119	-	-	-	-	-	20	173	254	
4 Rents, rates & taxes	17	-	-	-	50	18	68	26	17	-	43	-	-	-	-	-	4	114	131	
5 Repairs & maintenance	-	-	-	-	1	-	1	-	1	-	-	-	-	-	-	-	-	1	1	
6 Printing & stationery	2	-	-	-	1	1	1	2	1	-	2	-	-	-	-	-	-	3	5	
7 Communication	2	-	-	-	4	2	6	3	1	-	4	-	-	-	-	-	-	10	12	
8 Legal & professional charges	31	-	-	-	81	30	111	51	12	-	63	-	-	-	-	-	7	181	212	
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	2	-	-	-	4	1	5	2	1	-	3	-	-	-	-	-	-	8	10	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) In any other capacity	-	-	-	-	-	-	-	(1)	-	-	(1)	-	-	-	-	-	-	(1)	(1)	
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	43	-	-	-	2,175	382	2,557	428	3	-	431	-	-	-	-	-	(2)	2,986	3,029	
11 Interest & Bank Charges	-	-	-	-	3	1	4	1	-	-	1	-	-	-	-	-	-	5	5	
12 Depreciation/Amortisation	2	-	-	-	5	2	7	3	1	-	4	-	-	-	-	-	-	10	12	
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 Information Technology Expenses	44	-	-	-	141	47	188	72	17	-	89	-	-	-	-	-	9	287	331	
16 GST Expenditure	4	-	-	-	9	3	12	2	1	-	3	-	-	-	-	-	1	16	19	
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Membership & Subscription	1	-	-	-	-	1	1	1	-	-	1	-	-	-	-	-	-	1	2	
Others	1	-	-	-	-	1	1	1	-	-	1	-	-	-	-	-	-	2	2	
TOTAL	554	-	-	-	2,953	711	3,663	1,127	202	-	1,329	-	-	-	-	-	114	5,106	5,660	

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs Lakhs)

Particulars	Miscellaneous																			Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	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	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	Upto Q2 2020-21	
1 Employees' remuneration & welfare benefits	256	-	-	-	404	582	986	251	62	-	313	-	-	-	-	-	69	1,368	1,624	
2 Travel, conveyance and vehicle running expenses	1	-	-	-	2	3	4	1	1	-	2	-	-	-	-	-	-	6	8	
3 Training, Seminar and Conference Expenses	(24)	-	-	-	(1)	(4)	(5)	(33)	(5)	-	(38)	-	-	-	-	-	(7)	(50)	(74)	
4 Rents, rates & taxes	47	-	-	-	86	122	208	51	21	-	71	-	-	-	-	-	13	292	340	
5 Repairs & maintenance	7	-	-	-	12	17	29	7	2	-	9	-	-	-	-	-	2	40	48	
6 Printing & stationery	2	-	-	-	1	1	2	1	1	-	2	-	-	-	-	-	-	2	4	
7 Communication	7	-	-	-	9	13	21	6	2	-	8	-	-	-	-	-	2	31	37	
8 Legal & professional charges	312	-	-	-	53	98	151	260	68	-	328	-	-	-	-	-	72	551	864	
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	3	-	-	-	3	5	8	3	1	-	3	-	-	-	-	-	1	13	15	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	20	-	-	-	113	186	298	25	4	-	30	-	-	-	-	-	5	333	354	
11 Interest & Bank Charges	-	-	-	-	10	16	26	1	-	-	1	-	-	-	-	-	-	27	27	
12 Depreciation/Amortisation	91	-	-	-	182	254	436	92	23	-	115	-	-	-	-	-	24	575	665	
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 Information Technology Expenses	54	-	-	-	67	107	174	53	12	-	65	-	-	-	-	-	15	255	309	
16 GST Expenditure	1	-	-	-	2	2	5	1	-	-	1	-	-	-	-	-	-	6	7	
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Membership & Subscription	2	-	-	-	2	3	4	2	-	-	2	-	-	-	-	-	1	7	9	
Others	1	-	-	-	-	1	1	1	-	-	1	-	-	-	-	-	-	2	2	
TOTAL	780	-	-	-	945	1,403	2,348	723	191	-	914	-	-	-	-	-	195	3,457	4,237	