PERIODIC DISCLOSURES

FORM NL-40-UNDERWRITING PERFORMANCE

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

navi insurance

(Amount in Rs. Lakhs)

Segmental performance upto the 2nd Quarter of Current financial year

Particulars	FIRE	MARINE			Miscellaneous																				
					Motor											HEALTH				PERSONAL ACCIDENT			TRAVEL		Health Total		
					Motor OD			Motor TP					Motor Other	Total												
		Marine Cargo	Marine-Other than Marine Cargo	Total	Motor OD-Private car	Motor OD-Two Wheeler	Motor OD-Commercial Vehicle	Motor TP-Private car	Motor TP-Two Wheeler	Motor TP-Commercial Vehicle (Declined Pool)	Motor TP-commercial Vehicle (TP Pool)	Motor TP-commercial Vehicle (Other than Pool)			Health Insurance - Individual	Health Insurance - Group-Government Schemes	Health Insurance - Group-Employer/ Employee Schemes	Health Insurance - Group-Other Schemes	Personal Accident - Individual	Personal Accident-Group(Government Schemes)	Personal Accident-Group(Others)	Overseas Travel	Domestic Travel	Retail	Group	Government Schemes
Premium																										
Gross Direct Premium	605	-	-	-	388	65	8	540	451	-	-	410	-	1,861	147	-	4	699	0	-	204	-	-	147	906	-
Gross Written Premium	647	-	-	-	388	65	8	540	451	-	-	410	-	1,861	147	-	4	699	0	-	204	-	-	147	906	-
Net Written Premium	408	-	-	-	368	61	7	495	413	-	-	376	-	1,721	139	-	3	677	0	-	78	-	-	139	758	-
Net Earned Premium (A)	450	-	-	-	445	237	6	550	462	-	-	211	-	1,910	83	-	3	1,141	0	-	189	-	-	83	1,333	-
Claims																										
Claims (Gross)	50	-	-	-	524	84	21	527	471	-	-	228	-	1,854	85	-	38	157	0	-	117	-	-	85	312	-
Claims incurred (Net) (B)	43	-	-	-	498	79	20	501	448	-	-	217	-	1,763	80	-	36	140	0	-	58	-	-	80	234	-
Commission																										
Commission-Gross	85	-	-	-	4	5	1	13	5	-	-	10	-	39	-	-	0	98	-	-	30	-	-	-	129	-
Commission-Net (C)	87	-	-	-	1	5	1	12	4	-	-	9	-	32	1	-	0	102	0	-	(30)	-	-	1	72	-
Total Operating expenses (D)	554	-	-	-	2,953			711						3,663				1,127			202			-	-	1,329
Premium deficiency (E)																										
Underwriting Result (F=A-B-C-D-E)	(234)	-	-	-	(3,006)	153	(15)	(674)	10	-	-	(15)	-	(3,548)	2	-	(33)	(229)	0	-	(41)	-	-	2	1,026	(1,329)
Underwriting Ratio =(f)*100/(A)	-52%	-	-	-	-675%	65%	-273%	-123%	2%	-	-	-7%	-	-186%	2%	-	-976%	-20%	99%	-	-22%	-	-	2%	77%	-

Particulars	OTHER MISCELLANEOUS								Miscellaneous Total			Grand Total
	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation / Employer's Liability	Crop Insurance	Credit Insurance	Others [a]	Retail	Group	Government Schemes	
Premium												
Gross Direct Premium	-	-	-	-	-	-	-	142	-	-	-	3,661
Gross Written Premium	4	-	-	-	-	-	-	142	-	-	-	3,708
Net Written Premium	4	-	-	-	-	-	-	124	-	-	-	3,156
Net Earned Premium (A)	4	-	-	-	-	-	-	283	-	-	-	4,064
Claims												
Claims (Gross)	(56)	-	-	-	-	-	-	309	-	-	-	2,554
Claims incurred (Net) (B)	(3)	-	-	-	-	-	-	293	-	-	-	2,410
Commission												
Commission-Gross	-	-	-	-	-	-	-	-	-	-	-	253
Commission-Net (C)	1	-	-	-	-	-	-	(1)	-	-	-	193
Total Operating expenses (D)	-	-	-	-	-	-	-	114				5,660
Premium deficiency (E)												
Underwriting Result (F=A-B-C-D-E)	7	-	-	-	-	-	-	(123)	-	-	-	(4,199)
Underwriting Ratio =(f)*100/(A)	162%	-	-	-	-	-	-	-43%	-	-	-	-103%

Note:
(a) Other segments ** Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium