

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



COMMISSION [NET]

(Amount in Rs Lakhs)

Particulars	Miscellaneous																			Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Motor Total	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 Q3 2021-22	
Commission paid																				
Commission & Remuneration (Direct)	45	-	-	-	6	23	28	63	11	-	74	-	-	-	-	-	-	-	102	148
Rewards	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	7	7
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	45	-	-	-	6	29	35	63	11	-	74	-	-	-	-	-	-	-	109	154
Add : Commission on Re-insurance Accepted	5	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	0	5
Less : Commission on Re-insurance Ceded	(4)	-	-	-	(2)	(3)	(5)	(4)	(14)	-	(18)	-	-	-	-	-	-	(1)	(23)	(27)
Net Commission	46	-	-	-	4	26	30	59	(3)	-	56	-	-	0	-	-	-	(1)	86	133
Break-up of the expenses (Gross) incurred to procure business as per details below:																				
Individual Agents	-	-	-	-	(3)	(1)	(3)	-	-	-	-	-	-	-	-	-	-	-	(3)	(3)
Corporate Agents-Banks/PII/	45	-	-	-	-	-	-	63	11	-	74	-	-	-	-	-	-	-	74	119
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Brokers	-	-	-	-	5	29	34	-	-	-	-	-	-	-	-	-	-	-	34	34
Direct Business - Online ²	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	4	1	4	-	-	-	-	-	-	-	-	-	-	-	4	4
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	45	-	-	-	6	29	35	63	11	-	74	-	-	-	-	-	-	-	109	154

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Motor Total	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous	Grand Total	
Commission and Rewards on (Excluding Reinsurance) Business written :																				
In India	45	-	-	-	6	29	35	63	11	-	74	-	-	-	-	-	-	-	109	154
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

- (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
(c) Commission on Business procured through Company website

COMMISSION [NET]

(Amount in Rs Lakhs)

Particulars	Miscellaneous																			Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Motor Total	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 Q3 2020-21	
Commission paid																				
Commission & Remuneration (Direct)	137	-	-	-	57	(6)	51	102	26	-	128	-	-	-	-	-	-	7	186	323
Rewards	-	-	-	-	-	13	13	-	-	-	-	-	-	-	-	-	-	-	13	13
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	137	-	-	-	57	7	64	102	26	-	128	-	-	-	-	-	-	7	199	337
Add : Re-insurance Accepted	1	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	0	2
Less : Commission on Re-insurance Ceded	10	-	-	-	(4)	(2)	(6)	(136)	(51)	-	(188)	-	-	-	-	-	-	(2)	(196)	(186)
Net Commission	148	-	-	-	53	5	58	(34)	(25)	-	(59)	-	-	0	-	-	-	5	4	152
Break-up of the expenses (Gross) incurred to procure business as per details below:																				
Individual Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agents-Banks/PII/	137	-	-	-	-	-	-	101	26	-	127	-	-	-	-	-	-	-	127	264
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Brokers	-	-	-	-	48	4	53	1	-	-	1	-	-	-	-	-	-	7	61	61
Direct Business - Online ²	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	0	-	-	-	9	3	12	-	-	-	-	-	-	-	-	-	-	-	12	12
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	137	-	-	-	57	7	64	102	26	-	128	-	-	-	-	-	-	7	199	337

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Motor Total	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous	Grand Total	
Commission and Rewards on (Excluding Reinsurance) Business written :																				
In India	137	-	-	-	57	7	64	102	26	-	128	-	-	-	-	-	-	7	199	337
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

- (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
(c) Commission on Business procured through Company website

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(Amount in Rs Lakhs)

Particulars	Miscellaneous																			Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Motor Total	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 Q3 2021-22	
Commission paid																				
Commission & Remuneration (Direct)	130	-	-	-	16	47	63	162	41	-	203	-	-	-	-	-	-	-	266	396
Rewards	-	-	-	-	-	11	11	-	-	-	-	-	-	-	-	-	-	-	11	11
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	130	-	-	-	16	58	74	162	41	-	203	-	-	-	-	-	-	-	277	407
Add : Commission on Re-insurance Accepted	10	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1	11
Less : Commission on Re-insurance Ceded	(6)	-	-	-	(5)	(7)	(12)	1	(74)	-	(73)	-	-	-	-	-	-	(2)	(86)	(92)
Net Commission	134	-	-	-	11	52	63	162	(33)	-	130	-	-	1	-	-	-	(2)	192	325
Break-up of the expenses (Gross) incurred to procure business as per details below:																				
Individual Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agents-Banks/PII/	130	-	-	-	-	-	-	162	41	-	203	-	-	-	-	-	-	-	203	333
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Brokers	-	-	-	-	10	53	63	-	-	-	-	-	-	-	-	-	-	-	63	63
Direct Business - Online ²	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	6	6	11	-	-	-	-	-	-	-	-	-	-	-	11	11
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	130	-	-	-	16	58	74	162	41	-	203	-	-	-	-	-	-	-	277	407

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Motor Total	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous	Grand Total	
Commission and Rewards on (Excluding Reinsurance) Business written :																				
In India	130	-	-	-	16	58	74	162	41	-	203	-	-	-	-	-	-	-	277	407
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

- (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
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(Amount in Rs Lakhs)

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	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Motor Total	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 Q3 2020-21	
Commission paid																				
Commission & Remuneration (Direct)	252	-	-	-	113	13	126	188	48	-	236	-	-	-	-	-	-	8	370	622
Rewards	-	-	-	-	-	32	32	-	-	-	-	-	-	-	-	-	-	-	32	32
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	252	-	-	-	113	45	158	188	48	-	236	-	-	-	-	-	-	8	402	654
Add : Re-insurance Accepted	5	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1	5
Less : Commission on Re-insurance Ceded	101	-	-	-	(10)	(5)	(15)	(289)	(96)	-	(385)	-	-	-	-	-	-	(4)	(404)	(303)
Net Commission	358	-	-	-	103	39	142	(101)	(47)	-	(149)	-	-	1	-	-	-	4	(1)	356
Break-up of the expenses (Gross) incurred to procure business as per details below:																				
Individual Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agents-Banks/PII/	252	-	-	-	-	-	-	181	48	-	229	-	-	-	-	-	-	-	229	481
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Brokers	-	-	-	-	90	29	119	7	-	-	7	-	-	-	-	-	-	8	134	134
Direct Business - Online ²	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	0	-	-	-	24	15	39	-	-	-	-	-	-	-	-	-	-	-	39	39
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	252	-	-	-	113	45	158	187	48	-	236	-	-	-	-	-	-	8	402	654

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Motor Total	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous	Grand Total	
Commission and Rewards on (Excluding Reinsurance) Business written :																				
In India	252	-	-	-	113	45	158	188	48	-	236	-	-	-	-	-	-	8	402	654
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

- (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.
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