

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

PREMIUM EARNED [NET]

(Amount in Rs Lakhs)

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous															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	Other Segments	Total Miscellaneous		
					Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	Upto Q3 2021-22	
Gross Direct Premium	935	-	-	-	691	2,607	3,298	1,859	282	-	-	2,140	-	-	-	-	-	218	5,656	6,591
Add: Premium on reinsurance accepted ^(a)	79	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	6	85
Less : Premium on reinsurance ceded ^(a)	(360)	-	-	-	(35)	(217)	(252)	(76)	(168)	-	-	(244)	-	-	-	-	-	(28)	(524)	(884)
Net Written Premium	653	-	-	-	657	2,389	3,046	1,783	113	-	-	1,896	-	-	6	-	-	190	5,139	5,792
Add: Opening balance of UPB	12,363	-	-	-	710	1,302	2,012	3,981	1,025	-	-	5,006	-	-	3	-	-	437	7,458	19,821
Less: Closing balance of UPB	(12,320)	-	-	-	(440)	(1,813)	(2,253)	(3,621)	(851)	-	-	(4,472)	-	-	(3)	-	-	(255)	(6,983)	(19,303)
Net Earned Premium	696	-	-	-	926	1,878	2,805	2,142	288	-	-	2,430	-	-	6	-	-	373	5,614	6,310
Gross Direct Premium	935	-	-	-	691	2,607	3,298	1,859	282	-	-	2,140	-	-	-	-	-	218	5,656	6,591
- In India	935	-	-	-	691	2,607	3,298	1,859	282	-	-	2,140	-	-	-	-	-	218	5,656	6,591
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

(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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					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	Other Segments	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	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	Upto Q3 2020-21	
Gross Direct Premium	1,532	-	-	-	1,350	2,143	3,492	1,399	333	-	-	1,732	-	-	-	-	-	482	5,706	7,239
Add: Premium on reinsurance accepted ^(a)	35	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	6	41
Less : Premium on reinsurance ceded ^(a)	(47)	-	-	-	(153)	(197)	(351)	(445)	(195)	-	-	(640)	-	-	(1)	-	-	(57)	(1,048)	(1,096)
Net Written Premium	1,520	-	-	-	1,196	1,945	3,142	954	138	-	-	1,092	-	-	5	-	-	425	4,665	6,184
Add: Opening balance of UPB	587	-	-	-	613	3,438	4,051	1,426	121	-	-	1,547	-	-	5	-	-	337	5,941	6,528
Less: Closing balance of UPB	(1,592)	-	-	-	(955)	(2,238)	(3,193)	(481)	8	-	-	(473)	-	-	(2)	-	-	(551)	(4,218)	(5,810)
Net Earned Premium	516	-	-	-	854	3,146	4,000	1,900	267	-	-	2,167	-	-	8	-	-	212	6,387	6,903
Gross Direct Premium	1,532	-	-	-	1,350	2,143	3,492	1,399	333	-	-	1,732	-	-	-	-	-	482	5,706	7,239
- In India	1,532	-	-	-	1,350	2,143	3,492	1,399	333	-	-	1,732	-	-	-	-	-	482	5,706	7,239
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22		
Gross Direct Premium	330	-	-	-	232	1,205	1,437	1,010	78	-	1,088	-	-	-	-	-	76	2,600	2,930	
Add: Premium on reinsurance accepted ^(a)	36	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	2	38	
Less: Premium on reinsurance ceded ^(a)	(121)	-	-	-	(12)	(100)	(112)	(47)	(42)	-	(89)	-	-	-	-	-	(9)	(210)	(332)	
Net Written Premium	245	-	-	-	220	1,105	1,325	963	36	-	999	-	-	2	-	-	66	2,392	2,637	
Add: Opening balance of UPR	12,321	-	-	-	458	1,364	1,823	3,573	914	-	4,487	-	-	3	-	-	278	6,591	18,912	
Less: Closing balance of UPR	(12,320)	-	-	-	(440)	(1,813)	(2,253)	(3,621)	(851)	-	(4,472)	-	-	(3)	-	-	(255)	(6,983)	(19,303)	
Net Earned Premium	246	-	-	-	238	656	894	915	99	-	1,014	-	-	2	-	-	90	2,000	2,246	
Gross Direct Premium	330	-	-	-	232	1,205	1,437	1,010	78	-	1,088	-	-	-	-	-	76	2,600	2,930	
- In India	330	-	-	-	232	1,205	1,437	1,010	78	-	1,088	-	-	-	-	-	76	2,600	2,930	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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	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	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		
Gross Direct Premium	837	-	-	-	517	821	1,338	725	175	-	900	-	-	-	-	-	292	2,529	3,366	
Add: Premium on reinsurance accepted ^(a)	10	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	2	12	
Less: Premium on reinsurance ceded ^(a)	(66)	-	-	-	(46)	(71)	(117)	(213)	(101)	-	(313)	-	-	(1)	-	-	(29)	(460)	(527)	
Net Written Premium	781	-	-	-	471	750	1,221	512	74	-	586	-	-	1	-	-	262	2,070	2,851	
Add: Opening balance of UPR	984	-	-	-	798	2,083	2,881	562	9	-	571	-	-	2	-	-	443	3,898	4,882	
Less: Closing balance of UPR	(1,592)	-	-	-	(955)	(2,238)	(3,193)	(481)	8	-	(473)	-	-	(2)	-	-	(551)	(4,218)	(5,810)	
Net Earned Premium	173	-	-	-	314	595	909	593	92	-	685	-	-	1	-	-	154	1,750	1,923	
Gross Direct Premium	837	-	-	-	517	821	1,338	725	175	-	900	-	-	-	-	-	292	2,529	3,366	
- In India	837	-	-	-	517	821	1,338	725	175	-	900	-	-	-	-	-	292	2,529	3,366	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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