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 3rd Quarter of Current financial year

Particulars	FIRE	MARINE			Miscellaneous																						
					Motor											HEALTH				PERSONAL ACCIDENT			TRAVEL		Health Total		
					Motor OD			Motor TP					Motor Other														
		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)		Total	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	935	-	-	-	691	-	-	2,607	-	-	-	-	-	3,298	626	-	-	1,233	0	-	281	-	-	626	1,514	-
Gross Written Premium	1,013	-	-	-	691	-	-	2,607	-	-	-	-	-	3,298	626	-	-	1,233	0	-	281	-	-	626	1,514	-
Net Written Premium	653	-	-	-	657	-	-	2,389	-	-	-	-	-	3,046	595	-	-	1,188	0	-	113	-	-	595	1,301	-
Net Earned Premium (A)	696	-	-	-	926	-	-	1,878	-	-	-	-	-	2,805	425	-	-	1,717	0	-	288	-	-	425	2,005	-
Claims																											
Claims (Gross)	128	-	-	-	976	-	-	1,797	-	-	-	-	-	2,773	419	-	-	243	0	-	256	-	-	419	499	-
Claims incurred (Net) (B)	100	-	-	-	927	-	-	1,710	-	-	-	-	-	2,637	401	-	-	228	0	-	124	-	-	401	352	-
Commission																											
Commission-Gross	130	-	-	-	16	-	-	58	-	-	-	-	-	74	-	-	-	162	-	-	41	-	-	-	203	-
Commission-Net (C)	134	-	-	-	11	-	-	52	-	-	-	-	-	63	(5)	-	-	167	(0)	-	(33)	-	-	(5)	135	-
Total Operating expenses (D)	831	-	-	-	4,779	-	-	1,470	-	-	-	-	-	6,248	1,883	-	-	1,351	-	-	277			1,883	1,628	-
Premium deficiency (E)																											
Underwriting Result (F=A-B-C-D-E)	(369)	-	-	-	(4,790)	-	-	(1,353)	-	-	-	-	-	(6,143)	(1,854)	-	-	(29)	0	-	(81)	-	-	(1,854)	(110)	-
Underwriting Ratio =(f)*100/(A)	-53%	-	-	-	-517%	-	-	-72%	-	-	-	-	-	-219%	-436%	-	-	-2%	87%	-	-28%	-	-	-436%	-5%	-

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	-	-	-	-	-	-	-	218	-	-	-	6,591
Gross Written Premium	6	-	-	-	-	-	-	218	-	-	-	6,676
Net Written Premium	6	-	-	-	-	-	-	190	-	-	-	5,792
Net Earned Premium (A)	6	-	-	-	-	-	-	373	-	-	-	6,310
Claims												
Claims (Gross)	(56)	-	-	-	-	-	-	412	-	-	-	4,175
Claims incurred (Net) (B)	(3)	-	-	-	-	-	-	392	-	-	-	3,878
Commission												
Commission-Gross	-	-	-	-	-	-	-	-	-	-	-	407
Commission-Net (C)	1	-	-	-	-	-	-	(2)	-	-	-	325
Total Operating expenses (D)	0.07	-	-	-	-	-	-	167	-	-	-	10,757
Premium deficiency (E)												
Underwriting Result (F=A-B-C-D-E)	8	-	-	-	-	-	-	(183)	-	-	-	(8,651)
Underwriting Ratio =(f)*100/(A)	139%	-	-	-	-	-	-	-49%	-	-	-	-137%

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