

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 Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22		
Commission paid																				
Commission & Remuneration (Direct)	137	-	-	-	6	17	24	149	26	-	175	-	-	-	-	-	-	198	335	
Rewards	-	-	-	-	4	4	7	-	-	-	-	-	-	-	-	-	-	7	7	
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross Commission	137	-	-	-	10	21	31	149	26	-	175	-	-	-	-	-	-	205	343	
Add : Commission on Re-insurance Accepted	5	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	5	
Less : Commission on Re-insurance Ceded	(120)	-	-	-	(4)	(19)	(23)	(117)	(34)	-	(151)	-	-	(1)	-	-	(1)	(176)	(296)	
Net Commission	22	-	-	-	5	2	7	32	(8)	-	24	-	-	(0)	-	-	(1)	30	52	
Break-up of the expenses (Gross) incurred to procure business as per details below:																				
Individual Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporate Agents-Banks/PII	137	-	-	-	-	-	-	149	26	-	175	-	-	-	-	-	-	175	312	
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Insurance Brokers	-	-	-	-	9	21	30	-	-	-	-	-	-	-	-	-	-	30	30	
Direct Business - Online*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Web Aggregators	-	-	-	-	0	0	0	-	-	-	-	-	-	-	-	-	-	0	0	
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	137	-	-	-	10	21	31	149	26	-	175	-	-	-	-	-	-	205	343	

Commission and Rewards on (Excluding Reinsurance) Business written :																				
In India	Outside India																			
137	-	-	-	-	-	6	21	31	149	26	-	175	-	-	-	-	-	-	205	343
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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 Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21		
Commission paid																				
Commission & Remuneration (Direct)	253	-	-	-	1	9	11	96	28	-	124	-	-	-	-	-	-	2	136	390
Rewards	-	-	-	-	0	1	1	-	-	-	-	-	-	-	-	-	-	-	1	1
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	253	-	-	-	1	10	11	96	28	-	124	-	-	-	-	-	-	2	137	390
Add : Re-insurance Accepted	1	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	0	1
Less : Commission on Re-insurance Ceded	3	-	-	-	(1)	(1)	(3)	(129)	(56)	-	(184)	-	-	-	-	-	-	(1)	(188)	(185)
Net Commission	258	-	-	-	(0)	9	9	(33)	(27)	-	(60)	-	-	0	-	-	-	1	(51)	207
Break-up of the expenses (Gross) incurred to procure business as per details below:																				
Individual Agents	0	-	-	-	13	11	24	0	-	-	0	-	-	-	-	-	-	-	24	24
Corporate Agents-Banks/PII	253	-	-	-	0	-	0	96	28	-	124	-	-	-	-	-	-	-	124	378
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Brokers	-	-	-	-	1	5	6	(0)	-	-	(0)	-	-	-	-	-	-	2	8	8
Direct Business - Online*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	(0)	-	-	-	(13)	(6)	(19)	-	-	-	-	-	-	-	-	-	-	(19)	(19)	(19)
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	253	-	-	-	1	10	11	96	28	-	124	-	-	-	-	-	-	2	137	391

Commission and Rewards on (Excluding Reinsurance) Business written :																					
In India	Outside India																				
253	-	-	-	-	-	1	10	11	96	28	-	124	-	-	-	-	-	-	2	137	390
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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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	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	
Commission paid																				
Commission & Remuneration (Direct)	267	-	-	-	22	64	86	310	67	-	377	-	-	-	-	-	-	-	464	731
Rewards	-	-	-	-	4	15	19	-	-	-	-	-	-	-	-	-	-	-	19	19
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	267	-	-	-	26	79	105	310	67	-	377	-	-	-	-	-	-	-	482	749
Add : Commission on Re-insurance Accepted	15	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1	16
Less : Commission on Re-insurance Ceded	(127)	-	-	-	(10)	(25)	(35)	(116)	(108)	-	(223)	-	-	(1)	-	-	-	(3)	(262)	(388)
Net Commission	155	-	-	-	16	54	70	195	(41)	-	154	-	-	0	-	-	-	(3)	222	377
Break-up of the expenses (Gross) incurred to procure business as per details below:																				
Individual Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agents-Banks/FII/HFC	267	-	-	-	-	-	-	310	67	-	377	-	-	-	-	-	-	-	377	644
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Brokers	-	-	-	-	20	74	93	-	-	-	-	-	-	-	-	-	-	-	93	93
Direct Business - Online ^c	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	6	6	12	-	-	-	-	-	-	-	-	-	-	-	12	12
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	267	-	-	-	26	79	105	310	67	-	377	-	-	-	-	-	-	-	482	749
Commission and Rewards on (Excluding Reinsurance)																				
Business written :																				
In India	267	-	-	-	22	79	105	310	67	-	377	-	-	-	-	-	-	-	482	749
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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COMMISSION [NET]

(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 Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	
Commission paid																				
Commission & Remuneration (Direct)	505	-	-	-	115	22	137	283	77	-	360	-	-	-	-	-	-	10	506	1,012
Rewards	-	-	-	-	0	33	33	-	-	-	-	-	-	-	-	-	-	-	33	33
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	505	-	-	-	115	54	169	283	77	-	360	-	-	-	-	-	-	10	539	1,044
Add : Re-insurance Accepted	6	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1	7
Less : Commission on Re-insurance Ceded	104	-	-	-	(12)	(7)	(18)	(418)	(151)	-	(569)	-	-	-	-	-	-	(5)	(592)	(488)
Net Commission	615	-	-	-	103	48	151	(135)	(75)	-	(209)	-	-	1	-	-	-	5	(52)	563
Break-up of the expenses (Gross) incurred to procure business as per details below:																				
Individual Agents	0	-	-	-	13	11	24	0	-	-	0	-	-	-	-	-	-	-	24	24
Corporate Agents-Banks/FII/HFC	505	-	-	-	0	-	0	277	77	-	353	-	-	-	-	-	-	-	353	859
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Brokers	-	-	-	-	91	34	125	6	-	-	6	-	-	-	-	-	-	10	141	141
Direct Business - Online ^c	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	10	9	20	-	-	-	-	-	-	-	-	-	-	-	20	20
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	505	-	-	-	115	54	169	283	77	-	360	-	-	-	-	-	-	10	539	1,044
Commission and Rewards on (Excluding Reinsurance)																				
Business written :																				
In India	505	-	-	-	115	54	169	283	77	-	360	-	-	-	-	-	-	10	539	1,044
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